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Three Decades Since Making Ends Meet*: What We Know About How Single Mothers Survive Today*

Part I

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Three Decades Since *Making Ends Meet*: What We Know About How Single Mothers Survive Today, Part I

ISSUE EDITORS
Elizabeth O. Ananat, Carolyn Y. Barnes, Sandra K. Danziger, and Kathryn Edin

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Three Decades Since *Making Ends Meet*: How Single-Mother Families Survive Today

ELIZABETH O. ANANAT, CAROLYN Y. BARNES, SANDRA K. DANZIGER, AND KATHRYN EDIN

In their 1997 book Making Ends Meet, *Kathryn Edin and Laura Lein revealed how struggling single mothers strategized to support their families as the deepest welfare reform since the 1930s began. Upending arguments that cash assistance incentivized dependency and single parenthood, their book sparked decades of scholarship on families' actual living conditions and survival strategies. We introduce this issue by describing how the safety net, and low-income families' experiences, have evolved since the book's publication. We highlight research on how the administrative complexity of means-tested programs creates barriers to accessing benefits and how low-income families cope, including by piecing together additional support from employment, charities, personal networks, and their children's fathers. We discuss evidence on the relationship between the evolving safety net, maternal employment, and child well-being, persistently central questions in political discourse. Finally, we propose policy reforms to improve our most marginalized families' well-being and opportunity.*

Keywords: Poverty, welfare policy, inequality, children, single mothers

In *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, Kathryn Edin and Laura Lein (1997) laid bare the challenges and strategies of low-income single mothers who were struggling to provide for their families at the exact historical moment when the deepest welfaretab-supplemental reform since the 1930s began. Upending conventional arguments about the role of cash assistance in families' lives, including claims that it incentivized dependency and single parenthood, their book ushered in decades of social science scholar-

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ship on the actual living conditions and economic survival strategies of low-income single mothers with children, both those reliant on welfare and those not receiving welfare who relied on low-wage jobs. Even before the 1996 reform, in an era when the cash welfare program was a federal entitlement that was relatively generous by today's standards, Edin and Lein showed that both of these groups of mothers struggled mightily to get by.

We introduce this issue by describing how the safety net has changed and how low-income families' experiences have evolved in the decades since the book's publication. We highlight recent research on the barriers these families face in accessing and maintaining benefits from government safety net programs, given the complexity of program design and administration, as well as how low-income families cope with the burdens of this complexity and manage to weave together a patchwork of additional support from employment, private charities, their personal networks, and their children's fathers—just as they did thirty years ago. We discuss research since the 1990s on the relationship between the evolving safety net and both maternal employment and child well-being, two questions that have remained central in political discourse around anti-poverty policy throughout the decades since the book was published. Further, we highlight how the papers in this issue provide new evidence on these vital topics. Finally, we look to proposed course corrections in policy today that research suggests have the potential to reduce inequality and increase opportunity and well-being for the nation's most marginalized families.

In the late 1980s, Edin discovered a crucial truth about welfare that most others in the academic or policy world had not considered. In the words of one welfare recipient enrolled in a program offering college courses to low-income residents in Chicago, where Edin was teaching part-time, "Nobody can live on welfare. You've got to cheat to survive." When Edin discussed this experience with her graduate school advisor, Christopher Jencks, one of the nation's leading poverty experts, he asked, "Can you prove it?"

Edin responded by conducting multiple in-depth interviews with welfare recipients in Chicago. Based on these interviews, Jencks and Edin (1990) coauthored an article for the inaugural issue of *The American Prospect*, "The Real Welfare Problem," in which they predicted that the 1988 Family Support Act, an early version of welfare reform aimed at getting more single mothers to work, would have little effect because "single mothers do not turn to welfare because they are pathologically dependent on handouts or unusually reluctant to work. They turn to welfare because they cannot get jobs that pay any better than welfare. Since the [Family Support Act] will not do much to change this fact, it will not get many single mothers off welfare." They continued:

> Meanwhile, the nation's 3.7 million welfare families confront an urgent problem: they do not get enough money from welfare to pay their bills. Nor can most single mothers earn enough to cover their expenses. The only way most welfare recipients can keep their families together is to combine work and welfare. Yet if they report that they are working, the welfare department will soon reduce their checks by almost the full amount of their earnings, leaving them as desperate as before. The only way most recipients can make ends meet, therefore, is to supplement their welfare checks without telling the welfare department.

Edin's initial evidence was drawn from fifty welfare-reliant single mothers in Chicago. With the support of the Russell Sage Foundation (RSF), Edin then expanded her research to include fifty low-skilled Chicago mothers who did not rely on welfare but worked at low-wage jobs.

At the time, Chicago was a city with slightly higher-than-average living costs, and the state's welfare benefits were about the national average. RSF asked Edin, "What about those living in areas with higher or lower costs of living and more versus less generous benefits?" She then met the social anthropologist Laura Lein, who had been living near a housing project in San Antonio while studying food consumption among the deeply poor. With further funding from the foundation, Edin interviewed roughly one hundred additional single mothers, half

relying on welfare and half on low-wage jobs, in Charleston, South Carolina, where benefits were lower than the national average and local living costs were moderate. Lein would do the same in San Antonio, Texas, where both welfare benefits and local living costs were low. Lein and Mary Jo Bane, a political scientist at the Harvard Kennedy School, added a Boston, Massachusetts, site, where both benefits and local living costs were high compared to the national average.

Six years and 379 repeated in-depth interviews later, the Russell Sage Foundation published Edin and Lein's book, *Making Ends Meet* (*MEM*). The book came at a time when federal cash assistance, the Aid to Families with Dependent Children (AFDC) program, was a commonly used and legally available support—albeit meager—for income-eligible single parents with children, typically mothers. In some states, limited benefits were available for two-parent families through the Aid to Families with Dependent Children–Unemployed Parent (AFDC-UP) program. Edin and Lein's interviews provided detailed accounts of how single mothers in each locale combined welfare, work, and other sources of income to "make ends meet." The book chronicled mothers' continuously evolving struggle to survive in each city. Indeed, even where welfare provided relatively generous benefits (especially in the Boston area), they found that it was virtually impossible for mothers to live on the cash assistance and other in-kind benefits, including housing subsidies and food stamps, that were available. While the book documented the myriad survival strategies of these mothers, it also demonstrated that despite these efforts, expenses usually exceeded what mothers brought in. Thus, they and their children experienced significant material hardships. Yet in all locations, those who did not receive welfare but relied on low-wage jobs struggled even more, often finding themselves only one child illness or layoff away from near-destitution. Furthermore, food stamp and housing subsidy dollars declined with every dollar earned. At the time, trading welfare for a job meant losing Medicaid coverage. Transportation costs were also significant for those who worked. And for those with children not yet in school or who needed after-school supervision, work required significant outlays for childcare. Bottom line: low-skilled single mothers who worked were usually worse off financially than those who relied on welfare.

MEM was widely read by policymakers, practitioners, researchers, and concerned citizens alike. The timing of the publication, in 1997, was ironic, issued just as the AFDC program Edin and Lein had spent so many years studying had been replaced by Temporary Assistance for Needy Families (TANF), a program with new lifetime eligibility limits and work requirements. Even more significant, TANF was not an entitlement, as AFDC had been; under that prior program, states were entitled to unlimited federal funds at matching rates (inversely related to state per capita income) for every eligible person who enrolled. Rather, TANF was a block grant to each state, determined by that state's federal AFDC allocation in 1994. If enrollment exceeded the amount that could be covered with the state's TANF block grant, the state was now left holding the bag. Importantly, the block grant structure not only allowed federal support for the program to wane over time (federal allocations were not adjusted for inflation), but also allowed states great latitude in how to spend their TANF dollars. Over time, this new structure led to a dramatic decline in need-based cash assistance for poor single mothers with children, as states diverted their TANF block grant dollars to other purposes (Edin and Shaefer 2015).

In the face of these seismic changes, Edin and Lein's on-the-ground analysis of survival strategies of low-income single mothers inspired a generation of quantitative and qualitative scholars to conduct new studies aimed at capturing the effects of welfare reform. One such scholar, Elizabeth Ananat, read *MEM* for an undergraduate class on the politics of US social policy in the fall of 1997, just months after it was released. The book immediately helped her make sense of an experience she had had that summer as she interned at the Illinois Department of Child and Family Services and helped implement a new system of childcare subsidies that the state pursued with some of its TANF block grant dollars. In protest against the increased copays being charged after the reform (even as Illinois expanded the

subsidy budget to increase the number of eligible families served), parents had faxed handwritten monthly budgets to the state showing that they couldn't afford childcare now that the subsidies were lower—in fact, their expenses already consistently exceeded their income. How, Ananat and her fellow intern had wondered, were they making ends meet? Drawing on her experience, and now with Edin and Lein's insights into the economic realities facing poor single mothers, Ananat was inspired to become an economist and study how these realities harmed families' ability to support and invest in children, driving intergenerational persistence in poverty and inequality.

Carolyn Barnes, a younger policy scholar, discovered *MEM* a decade later, through an undergraduate independent study on poverty and inequality. Barnes had grown up in a low-income family and had watched her mother's efforts to navigate single motherhood, unstable work, and various means-tested programs to survive. *MEM* was her first introduction to research on the topic. She saw herself and her family in the work, and was motivated to pursue a PhD in political science and public policy and conduct research in the same vein. Her qualitative research lens drew her to questions of how policy implementation shapes the way beneficiaries experience anti-poverty programs.

Just after President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, which abolished AFDC and replaced it with TANF, Sandra Danziger and colleagues at the University of Michigan decided to follow a cohort of low-income single mothers as they attempted to leave welfare for work, assessing not only how they fared economically but also what barriers to employment they faced, as well as their overall well-being. The Women's Employment Study (WES) sought to test the key assumption embedded in the new policy: that moving from welfare to employment would provide the hand up economically that these families so desperately needed, while at the same time encouraging marriage and discouraging nonmarital childbearing (Danziger et al. 2000). To accomplish this aim, WES fielded a five-wave random sample survey of current and former welfare recipients in one racially and ethnically diverse Michigan county.

WES inspired other important research focused not only on the economic well-being of poor single mothers and their children, but on other outcomes as well, such as the incidence of stressful life events and nonmonetary aspects of parental and child well-being, including mental health (Danziger et al. 2000). Studies extending the WES included the Manpower Demonstration Research Corporation's four-city study of welfare reform, Project on Devolution and Urban Change (Quint et al. 1999), and Welfare, Children and Families: A Three City Study (Angel et al. 2012), which followed the lives of poor single mothers and their children over three waves. Both were conducted in the late 1990s. In each case, these studies found that the reality on the ground was far more complex than policymakers had imagined, as even among workers, material hardship was widespread and barriers to employment were substantial. Notably, these studies included both surveys and extensive qualitative research, similar to Edin and Lein's, recognizing that numbers alone could not tell these families' stories.

In this double issue, we provide new evidence of the persistence of the challenges facing low-income families in the present day. The research featured in this double issue also underscores how, over the last thirty years, an eroding low-wage labor market coupled with increasingly tenuous access to cash assistance has shaped how, and how well, low-income single mothers are making ends meet across multiple domains. In the thirty years since Edin and Lein's publication, the generosity of in-kind supports such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid and posttax cash benefits such as the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) have expanded. Yet many low-income single mothers lack stability in their financial lives and are hardly thriving. Recent survey data, for example, finds persistent economic hardship caused by unpredictable work hours and unstable earnings among a recent cohort of low-skilled single mothers, compounded by limited access to cash assistance. Natasha Pilkauskas and Kevin Bruey's (2026, this volume, issue 2) analysis of a monthly cross-

sectional survey of 7,186 single mothers receiving benefits from SNAP (formerly the Food Stamp Program) shows that, regardless of work status, single mothers continue to rely on myriad public and private resources to survive. Despite considerable efforts to stitch together a patchwork of survival strategies, mothers and their children continue to experience high levels of material hardship and are burdened by debt. Work-reliant single mothers are able to draw on slightly more resources than mothers who are not employed but still experience very high rates of hardship (see also Danziger et al. 2016a, 2016b).

The persistent precarity of low-income families with children in the years since *Making Ends Meet*'s 1997 debut can be attributed in part to the devolution of America's safety net into an ever more complex array of in-kind benefits and a considerable shift away from need-based cash aid and toward work-based income supports. Available aid (of any type) also varies greatly in generosity by state and region, due to the devolution of design and implementation of TANF and other programs to the states. Further, sharp inequities across race and ethnicity persist. Sarah Bruch and colleagues (2026, this volume, issue 1) document how the dramatic expansion of state-level discretion since welfare reform has created fifty-one or more variations of these programs (fifty state programs plus one in the District of Columbia; this count does not include programmatic differences specific to tribal territories, Puerto Rico, Guam, and the Virgin Islands). Across programs, they show, the rules do not work in concert even within a given jurisdiction at a given period of time, much less from state to state or from year to year.

Today, a typical low-income single mother, the focus of much of the work in this double issue, likely has at least some employment throughout the year, often in a precarious low-wage job (Edin and Shaefer 2015). She will almost certainly receive SNAP and qualify for Medicaid coverage for her children; whether she qualifies herself depends largely on whether or not she lives in a state that has chosen to expand Medicaid. Meanwhile, her housing and childcare costs are likely to be high (both have risen faster than inflation since the 1990s [Joughin 2021]), and government subsidies have not come close to reaching more than a fraction of those who would qualify. The maze of other safety net programs that she might be eligible for, depending on the jurisdiction and year, is now exceedingly difficult to comprehend, and the administrative burden of establishing and maintaining enrollment in these programs is high. Moreover, she may decide that their value is questionable compared to their onerous requirements and the stigma they confer.

Other benefits tied to work have also expanded. For example, paid family leave is now available in some states (see Hill et al. 2026, this volume, issue 1). Further, a handful of states now offer what is called an "expanded Child Tax Credit" that, unlike the federal CTC, is available to nearly all families, not just those with sufficient earnings, reflecting policy designs similar to the version briefly implemented in 2021 under President Joe Biden (see Abbott and Tach 2026, this volume, issue 1; Vinh et al. 2025). About half of states top off the federal EITC with a small EITC of their own, although these benefits are only available to those with sufficient earnings to qualify. Some states offer greater access to childcare subsidies than in the past (Kwon et al. 2026, this volume, issue 1), and, in a few locales, short-term unconditional guaranteed income has been provided to some, or even all, families with children in certain jurisdictions (see Constantino et al. 2026, this volume, issue 1; Flanagan and Sarah Halpern-Meekin 2026, this volume, issue 2). As this new research documents, these new programs, where they exist, help to relieve the economic travails of low-income parents and their children.

Meanwhile, wages for men without a college degree, which had already been falling for a generation when *MEM* was published, have continued to decrease. At the same time, the catastrophic rise in mass incarceration, which also began in the early 1970s and peaked in 2009, left many low-income noncustodial fathers with criminal records. The combination of these historical forces has rendered them unable, in many cases, to make significant and stable contributions to their children (Dwyer Emory et al. 2026, this volume, issue 2).

In the remainder of this introduction, we begin by documenting how households with children have fared since *MEM* and describe the demographic characteristics of those families that populate the lowest income stratum, then and now. Second, we introduce the topic of how the fifty-one-plus TANF block grant programs have evolved and diverged in spending, rules, and the size and characteristics of caseloads since 1996. We then provide an overview of how these changes have affected the availability of resources for low-income families. We follow with a discussion of the challenges of securing and maintaining employment for low-skilled parents, particularly mothers, due to both policy and the increasing challenges of the low-wage labor market. We next offer insights on how current safety net programs pose access barriers and continue to stigmatize applicants, even as most are now participating in the labor market. Further, we highlight contemporary accounts of the lived experiences of low-income families, which offer both contrasts and continuity with Edin and Lein's interviews. Finally, we offer lessons for future policy by considering both the seminal research on how poverty and inequality affect vulnerable families and children over time and newer evidence from this double issue and elsewhere on the state of the safety net, low wage employment, and the well-being of low-income families. This includes an examination of new programs begun or expanded in the decades after *MEM* was published.

POVERTY AND WELFARE THEN AND NOW

When Edin and Lein were conducting their interviews—a period when the number of households with children receiving AFDC was at an all-time high—the idea took hold that time limits and work requirements were needed to push families off of cash assistance. The assumption motivating these ideas was that these measures would increase employment and thereby reduce poverty. This idea came to fruition with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), colloquially known as "welfare reform." The years since have been a test of the idea's predictions.

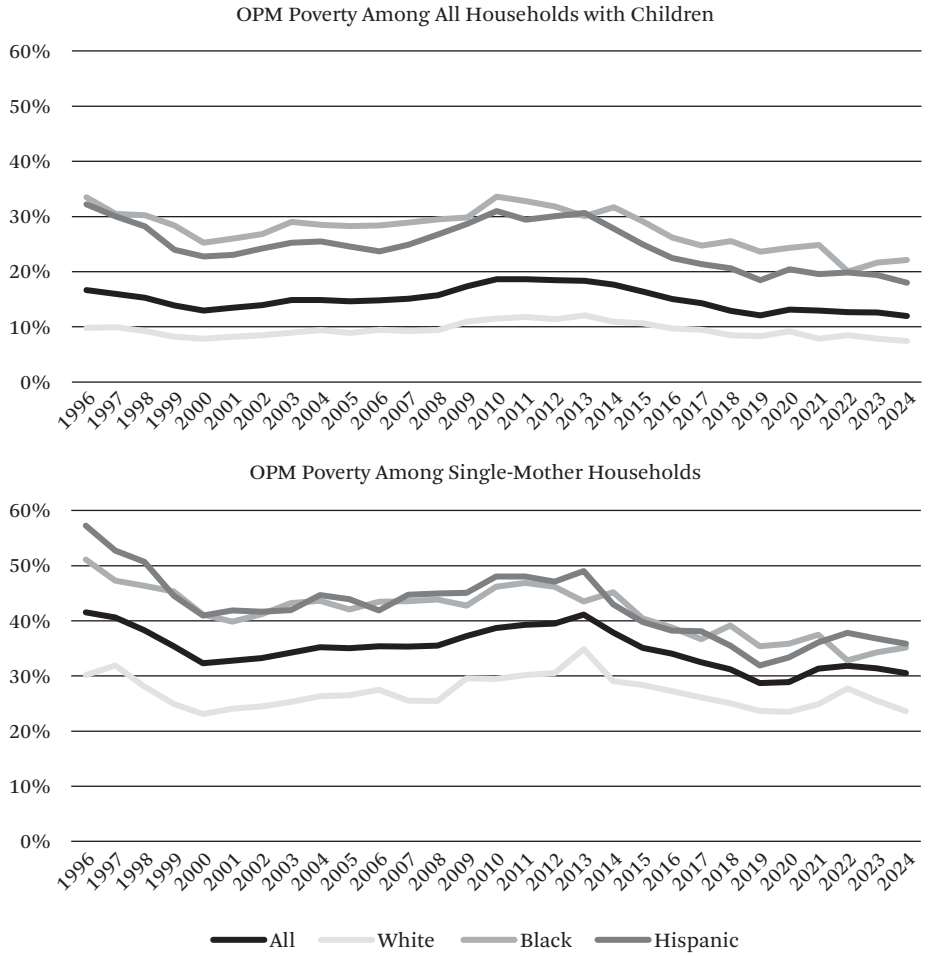
Analyses of the US Census Bureau's Official Poverty Measure (OPM) and of an alternative poverty measure, the Supplemental Poverty Measure (SPM) (Wimer et al. 2024), provided by the Center on Poverty and Social Policy at Columbia University, show the change in the OPM (figure 1) and the historical SPM (figure 2) between 1996 and 2024. The figures display estimates for all households with children and for households with children with an unmarried female householder. In addition to the overall poverty rates, the figures show differences by self-reported Black, White, and Hispanic identity (sample sizes for other racial identities, including Asians and Native Americans, are too small to report with statistical reliability).

Consistent with the prediction of welfare reform's advocates, on average, the government's OPM shows that single-mother households (which we define as those headed by an unmarried female householder) are less likely to be poor than they were on the eve of welfare reform, due in part to the fact that maternal employment in the US is at an historic high (Schoeni and Blank 2000).

Unsurprisingly, the OPM, which compares a family's cash resources (from work and other pretax cash supports, including AFDC and TANF) to a simple measure of need (originally equal to three times a minimal food budget, and since adjusted for inflation), shows consistently higher poverty among families headed by single mothers than among families with children overall. OPM poverty among Black and Hispanic families is also consistently higher than among White families, with the gap narrowing somewhat over time. According to the OPM, poverty among single-parent families overall and within each subgroup fell in the first years after welfare reform, increased through the Great Recession, fell again through the eve of the COVID-19 pandemic in 2019, rose during the COVID pandemic, and has fallen since its pandemic-era peak.

A drawback of the OPM is that it fails to consider the large variation in living costs we see across the US, or significant posttax government supports, such as the EITC and CTC, which have both increased dramatically since welfare reform. In addition, in-kind benefits such as housing subsidies and SNAP are ex-

Figure 1. Official-Measure Poverty by Race and Household Structure



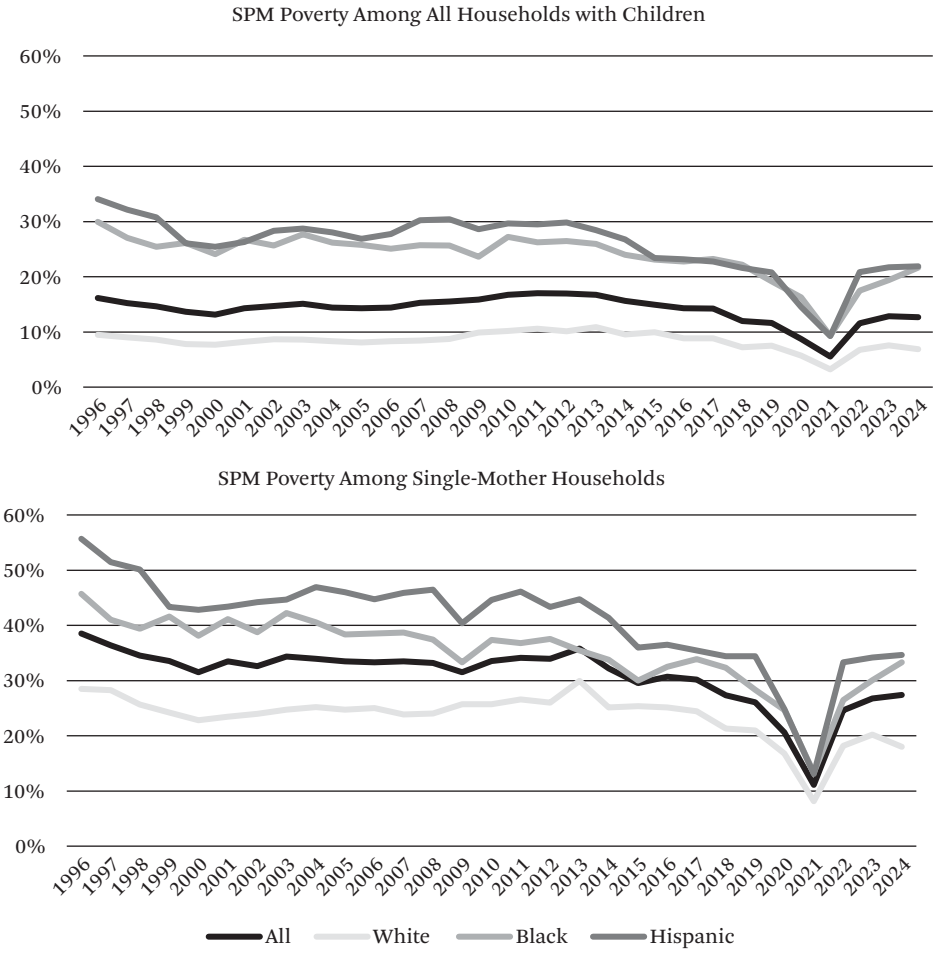
Source: Center for Poverty and Social Policy, Columbia University; US Census Poverty and Historical Supplemental Poverty Data.
Note: OPM = Official Poverty Measure.

cluded. The SPM, an alternative measure developed by the Census Bureau in 2009, takes account of these factors and includes a more complex assessment of family needs (such as childcare and out-of-pocket medical expenses).[1] Liana Fox and colleagues (2015) have created a historical version of the SPM for the years prior to 2009, when SPM data coverage began. Figure 2 shows the SPM for 1996–2024).

The SPM, like the OPM, shows a decline in poverty in the first years after welfare reform, but it rises less throughout the Great Recession than the OPM because it includes in-kind transfers, such as housing subsidies and SNAP, which increase as income falls. SNAP was also temporarily expanded in response to the Great Recession. For the same reason, SPM poverty declines less during the subsequent economic expansion. While by the official measure, poverty among single-mother families fell by one-quarter between welfare reform and the eve of the COVID pandemic in 2019 (from 42 percent

1. One drawback of the supplemental measure is that higher living costs are often indicators of other resources, such as accessible public transportation, that are in fact of significant benefit to families in high-cost markets like California, but are all but nonexistent in many low-cost markets, such as Mississippi.

Figure 2. Supplemental-Measure Poverty by Race and Household Structure



Source: Center for Poverty and Social Policy, Columbia University; US Census Poverty and Historical Supplemental Poverty Data.
Note: SPM = Supplemental Poverty Measure.

to 32 percent), according to the supplemental measure it fell by one-third (from 38.5 percent to 27.9 percent). Poverty rates for all households with children and for single-parent families reached 12.7 percent and 27.4 percent respectively in 2024.

Racial and ethnic disparities persist throughout these decades by both measures. While government transfers significantly reduce poverty for children in all racial groups, as is evident in the SPM, they do not reduce the large gap in poverty rates between Black and White children and, in fact, exacerbate the poverty gap between Latino and White children (Charles et al. 2022; Lee et al. 2024). The exception, however, was 2021, when unprecedented efforts to support families during the COVID pandemic through the temporary implementation of the expanded CTC (which offered full benefits to all low income children, not just those whose parents had sufficient earnings, in contrast to the current CTC) brought child poverty in the US to a historic low and reduced racial gaps, as Joseph van der Naald and colleagues (2026, this volume, issue 1) discuss.

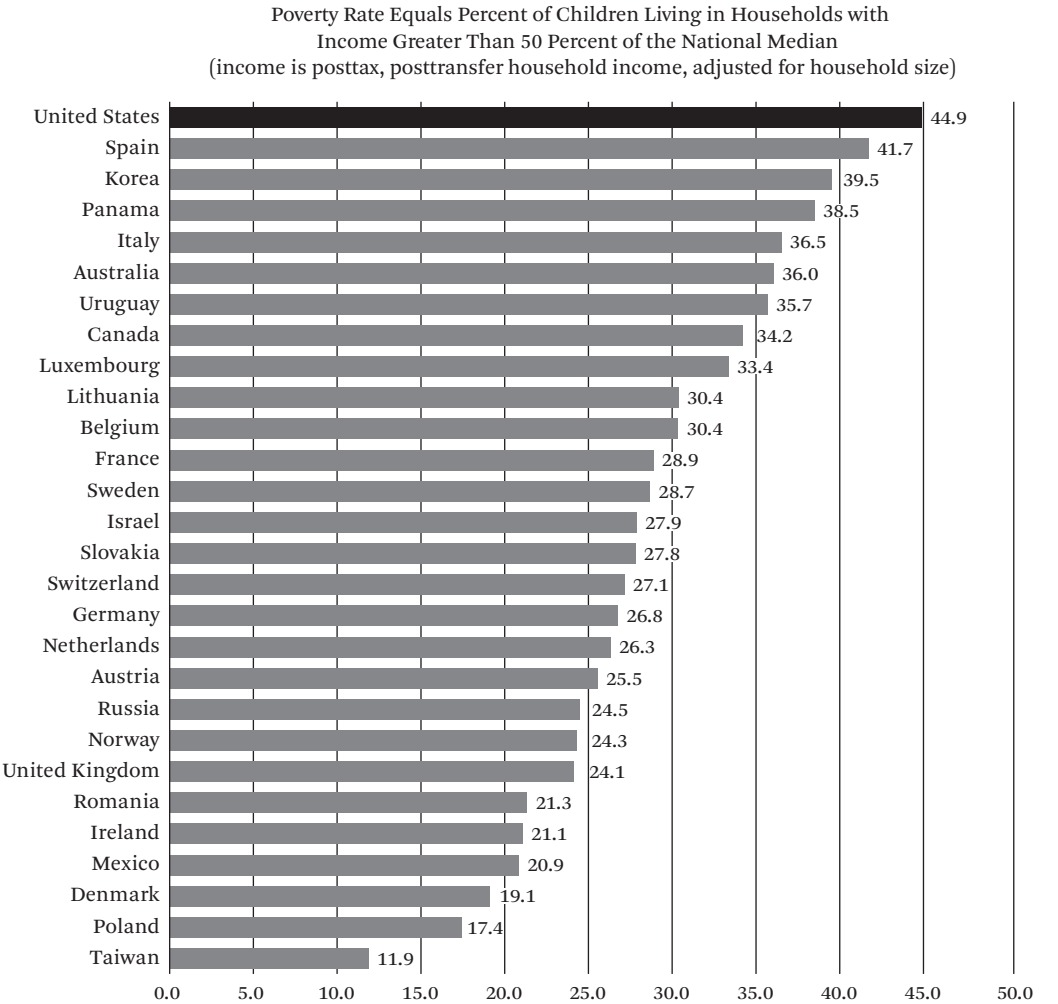
Despite the overall decline in poverty since 1996, as measured by both the OPM and the SPM, single-mother families in the US continue

to have few resources on average, not only relative to other family types in the US but also when compared to single-mother families in other high-income countries. For this introduction, Janet Gornick analyzed data from the Luxembourg Income Study (LIS) across twenty-eight countries between 2018 and 2022 (see figure 3). The data show that the share of children living in households with incomes at or below 50 percent of their country's median income, called *relative poverty* (a measure distinct from the OPM and SPM and commonly used in other developed nations), is higher in the US than in any of the other countries examined. The US relative-poverty rate for children is 45 percent, nearly four times the rate found in Taiwan, the country with the lowest relative poverty level for single-mother families; it is also 61 percent higher than the median rate among these countries.

The Demise of AFDC and the Rise of TANF

In 1996, with a flick of Clinton's pen, the no-strings-attached entitlement to single parents who could demonstrate financial need—in which all federal and state welfare dollars not

Figure 3. Poverty Rates Among Children in Single-Mother Households, Twenty-Eight High-Income Countries



Source: LIS Inequality and Poverty Key Figures, http://www.lisdatacenter.org (July 26, 2024). Luxembourg: LIS. Reprinted with permission.

devoted to administrative operations landed in poor families' pockets—was transformed into a flexible income stream. States now had broad discretion in how to spend their welfare allotments, as long as they kept within some very broad (and ill-defined) parameters.

With each passing year, fewer and fewer of those dollars have landed in the pockets of the poorest families (Edin and Shaefer 2015). Furthermore, although the new program adopted self-sufficiency through employment as one of its main goals, very little of the money was spent on linking recipients to jobs, such as employment services and training (Danziger et al. 2016a, 2016b). Some states invested in income supports for the working poor using their TANF block-grant dollars, such as expanded childcare subsidies and the aforementioned state EITCs. Other states funded efforts to strengthen the two-parent family (another key goal of the legislation and an approved use of TANF dollars). To date, there is no evidence that these family-strengthening programs increased marriage, although they may have had other benefits (Tach and Edin 2017). Limiting cash aid, through federally mandated time limits, work requirements, and other added administrative burdens and additional requirements imposed by states, seems to have had little, if any, impact on family structure either, contrary to the assumptions of many who championed the 1996 reform. Moreover, cross-national comparisons show that the US, despite limiting cash in an effort to disincentivize it, has the highest rate of single parenthood of any rich country (Kearney 2023).

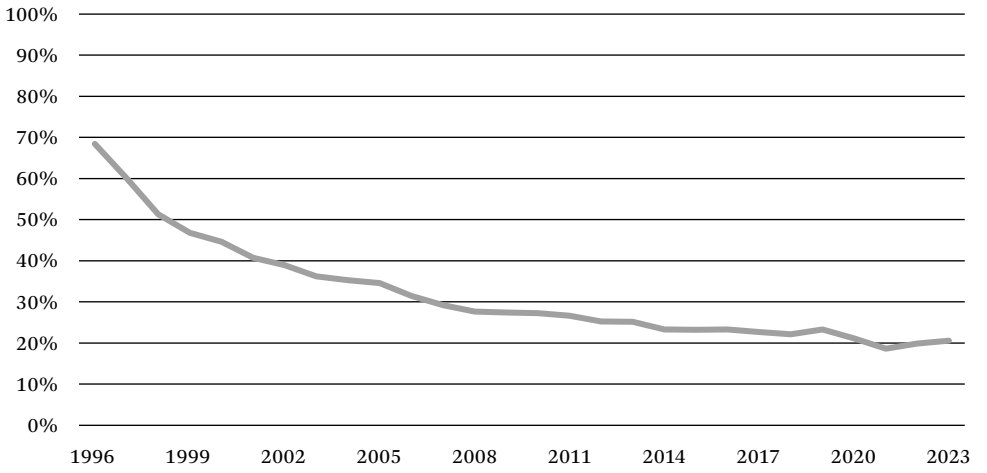
Beyond these uses, states have deployed their TANF dollars to fund a variety of programs more or less related to supporting low-income families. Many states spend TANF dollars to fund child welfare programs, Head Start, and pre-K, programs they may have been funding by other means before welfare reform. But TANF dollars have also been put to other uses, including college scholarships that benefit mostly the middle class (Blake 2023) as well as "crisis pregnancy centers" that present themselves as medical clinics offering prenatal health care but actually focus on deterring those seeking abortions (Burnside and Lower-Basch 2024).

Disturbingly, in Mississippi (America's poorest state as measured by the OPM), over 90 percent of TANF applicants have been turned away in recent years, while at the same time the state has documented roughly $80 million in fraudulent misuse of TANF dollars, including lining the pockets of celebrity athletes, funding a new volleyball stadium for a state university, and outright graft by nonprofit leaders and public officials (Edin et al. 2023).

Figure 4 shows that since welfare reform, the share of officially (OPM) poor families with children receiving cash assistance has fallen from two in three to one in five. Only in California has TANF consistently gone to a majority of such families over the post-welfare reform period, while in seventeen states–Alabama, Arizona, Arkansas, Georgia, Idaho, Indiana, Kansas, Louisiana, Michigan, Mississippi, Missouri, North Carolina, North Dakota, Oklahoma, South Carolina, Texas, and Wyoming–fewer than one in ten such families received TANF in 2022–2023 (in six of these states, the figure was less than one in twenty). Benefits to families who do receive checks have fallen as well. The maximum level of benefit in 2023 for a family of three covered only 11–19 percent of the official poverty line in most Southern states (Bowden et al. 2025). In that year, even among the most generous states the maximum benefit reached 40–60 percent of the official poverty threshold.

The number of cases (each family is a case) and number of children who receive TANF have fallen by roughly three-quarters since welfare reform and have further declined since the COVID pandemic. This falloff is by no means a mere reflection of the decline in the number of children under age eighteen who lived in OPM poverty (the poverty measure used in determining TANF eligibility), which has been much more modest. According to the OPM, 14.5 million children were poor in 1996 (20.5 percent of all children) compared to 10.3 million (14.3 percent of the child population) in 2024 (Shrider and Bijou 2025). Contemporary TANF recipients are also more likely to be White than they were in 1997, reflecting the disproportionate diversion of TANF funds away from cash assistance in states with larger non-White populations. While a significantly higher proportion

Figure 4. Share of Poor Families with Children Receiving TANF



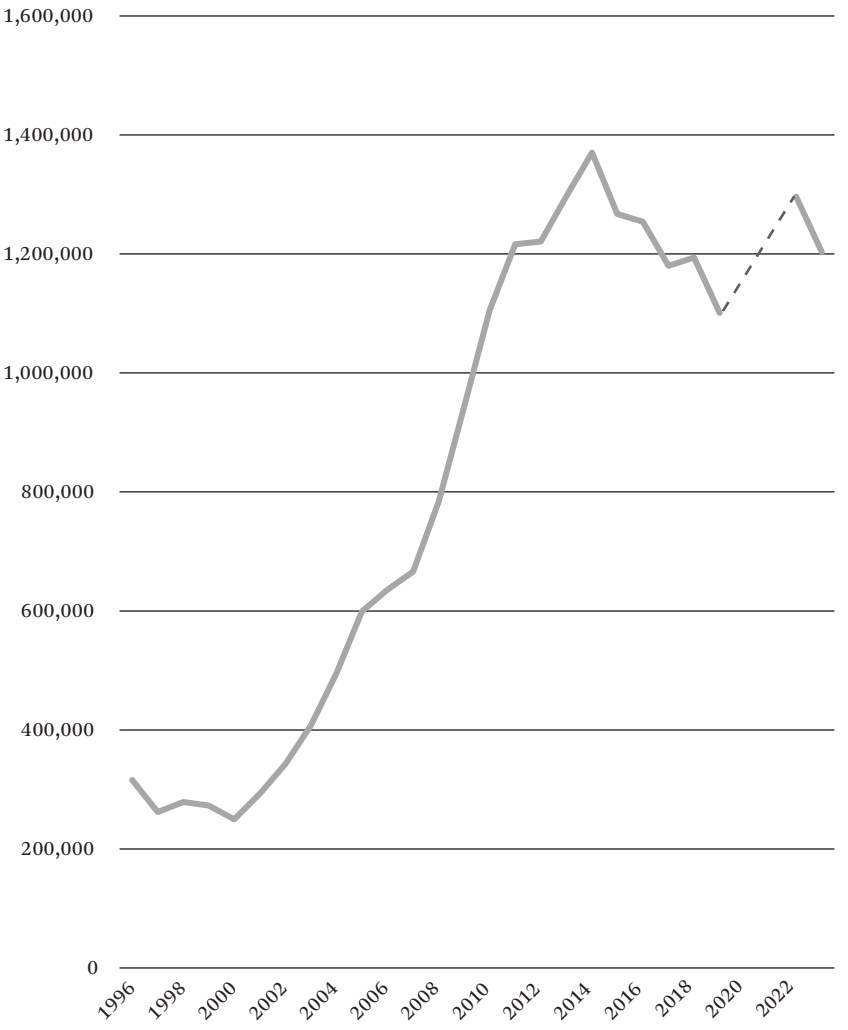
Source: Data from the Center on Budget and Policy Priorities.

of single mothers work than in the years before welfare reform, the share of parents *who work while enrolled in TANF* has increased only slightly; this may be due to the very low income-eligibility thresholds in many states, such that even very low levels of earnings simply disqualify families from any TANF support. Notably, the wide state-by-state disparity in average benefit amounts that has marked cash welfare in the US since its inception, nearly one hundred years ago, has also persisted. And, just as in the years before welfare reform, a welfare check today cannot lift a family out of poverty in any state. Indeed, we have seen falling real benefit levels in all but a few very low benefit states, such as Mississippi, where the TANF caseload is at extremely low levels—for every one hundred families living in poverty in Mississippi, only three receive TANF (Bowden et al. 2025).

Meanwhile, the proportion of TANF cases that are child-only cases—where the total benefit a family receives counts only the family's minor children as eligible and not their custodial parent or guardian—has risen dramatically. Often, a child-only case results from a parent losing benefits due to a sanction for a rule violation, such as failing to attend a recertification appointment or report an income change.

Given these trends, one might conclude that in the thirty years since *MEM*, things have gotten even tougher for at least some of the nation's poor single mothers and their children—who already faced what Jencks and Edin (1990) described as an "urgent problem" in the years before welfare reform. Indeed, this has been the case, even as the share of such families in poverty has fallen overall, as figure 1 shows. Over the last three decades, the number of poor families with children experiencing a spell of at least three months with virtually no visible means of cash support—called extreme poverty—climbed dramatically, whether measured by government surveys or administrative sources. For example, the number of families receiving SNAP who had no cash income at the point of application or recertification swelled nearly five-fold between 1997 and 2011, as shown in Figure 5, and has remained in that range since. Importantly, many such families also spend part of the year working, as Edin and Shaefer (2015) found. Thus, the increase in the number of families with cashless spells is not so much a story of diverging destinies between the very poorest and those who are just below the poverty line or the near poor, but a story of increased economic volatility within the lives of a broad group of low-income parents. Edin and Shaefer (2015) document the experiences of low-income families during these spells of severe destitution. They detail the extreme lengths to which parents go to survive

Figure 5. SNAP Households with Children Reporting No Other Source of Income at Time of Application or Recertification (Administrative Records)



Source: Edin and Shaefer's analysis of annual reports, Characteristics of Supplemental Nutrition Assistance Program Households. USDA Food and Nutrition Service.
Note: These households report no cash income at SNAP certification, under penalty of law. Data not collected for fiscal years 2020 and 2021.

them, including the widespread strategy of selling blood plasma to garner a modest bit of cash. These hardships underline the extent to which the welfare reform era has, while witnessing overall reductions in poverty among all parents, and single parents overall, also seen an increase in income volatility and spells of extreme poverty.

EVOLVING POLICY CONTEXT FOR INCOME SUPPORT

A good deal of research since *MEM*—which itself noted that "state legislators recognize welfare's unpopularity" (Edin and Lein 1997, 20)—has focused on how states elect to operate their means-tested programs and the challenges new regulations pose for applicants in getting and

keeping assistance. Over the last thirty years, both the stringency of the rules regarding who is eligible for cash aid and how states spend their TANF dollars have been strongly reflective of the racial composition of states. Southern states with large Black populations often have the least generous benefits and the highest hurdles to access (Campbell et al. 2014; Hardy et al. 2019; Hero and Levy 2018; Edin and Shaefer 2015; Soss et al. 2011; Schram 2005; Kim and Fording 2010).

As cash assistance as it was experienced in *MEM* has faded, the safety net has shifted to a constellation of expanded in-kind supports and work-based tax credits. In-kind programs generally tax work—they fall with earnings or have earnings cliffs; at the same time, a growing number of these programs require beneficiaries to work to qualify. Further, under the One Big Beautiful Bill Act, passed in the summer of 2025, SNAP and Medicaid eligibility will become subject to increased work requirements in 2026. This creates a confusing combination of earnings incentives and disincentives. Meanwhile, state and federal EITC programs targeted to families with children phase in with earnings but subsidize earnings only up to a relatively modest plateau, and then decline; the CTC also phases in with earnings (but only declines at high income thresholds). The complicated set of incentives created by this complex array of programs means that single mothers no longer choose between welfare and market work, as they mostly did in the years before welfare reform, but must instead struggle to maintain both employment and some safety net support. In 2017, Tach and Edin summed up the prior decades of welfare policy changes as follows:

> To truly understand the ongoing consequences of welfare reform writ large, one must consider not just the transition from AFDC to TANF but changes in the entire bundle of cash and near cash means-tested federal programs . . . that determine what resources are available to whom. We show that taken together, changes in these programs represent a profound shift from a need-based to a work-based safety net. Americans have traditionally held strong beliefs about who among the poor was deserving, beliefs that have shaped who gets relief and on what grounds (Ellwood 1988; Katz 2013). Now, work is a primary litmus test by which deservedness is judged.

Medicaid has an income cliff, and, as mentioned earlier, eligibility for adults varies depending on whether the state has chosen to take up Medicaid expansion; it does not have work requirements for those with dependents under age fourteen, but will add them for those with older children in 2026 due to the One Big Beautiful Bill Act. SNAP benefits fall as earnings rise. SNAP also has required recertification meetings that can interfere with work. The USDA's Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), like Medicaid, has an income cliff; like SNAP, it requires appointments to maintain certification that can interfere with work. Childcare assistance falls with earnings according to schedules that vary by state, and requires that parents work, or, in limited circumstances, attend education and training. Childcare assistance is not an entitlement for low-income working parents in any state; indeed, less than a quarter of those who qualify receive it (General Accounting Office 2025).

An increase in the fraction of low-income single parents who work, along with the large increase in tax credits now available to low-income workers with dependent children in the form of the EITC and CTC, has led to the decline in SPM poverty for single-mother families we noted earlier (only the increase in earnings has driven the fall in the OPM, as it does not include tax credits), as will be discussed in a number of articles in this double issue. But as these new articles demonstrate, the extent to which these programs can reduce need and enhance well-being is undermined by their complexity, the administrative burdens they impose, and their decentralized nature.

Joseph van der Naald and colleagues' (2026) analysis in this double issue documents a dizzying array of changes to the safety net in the thirty years since *MEM*, but within that array the authors emphasize one central theme: devolution of the safety net to states, or, in their

words, "decentralization." They document that state rather than federal transfers (including, per the authors' definition, TANF and SNAP, over which states have considerable discretion), had the greatest impact on poverty alleviation in the early years but declined substantially in effectiveness after 2012, whereas federal tax credits (including the EITC and CTC) became more effective after 2012, particularly for Hispanic families. As a result, although poverty declined overall, racial disparities have endured. They conclude, "The institutional features of social provisioning in the United States are not race-ethnicity neutral; they reflect and reinforce hierarchies rooted in racialized and gendered assumptions about work, family, and deservingness. As our results and prior scholarship suggest, decentralization plays a significant role in reproducing racial inequality."

Decentralization has long been a feature of the US welfare state, albeit to a lesser degree than we see today. Initially, it reflected Southern Democrats' opposition to federal involvement and control through the New Deal (Ward 2005), driven by the fear that federal administration could expand access to benefits in ways that could not only strain state budgets (Davies and Derthick 1997) but also disrupt local labor markets in the South that relied on cheap agricultural and domestic labor, trades that employed a disproportionate share of Black and Hispanic citizens (Quadagno 1988). Consequently, the Social Security Act of 1935—which established not only Social Security for the elderly but also Aid to Dependent Children (ADC, later AFDC) and Unemployment Insurance (UI), among other programs—reflected a compromise that created a fragmented safety net from the outset and, in the South, categorically excluded most Black Americans (due to their heavy concentration in agricultural and domestic labor) (Lieberman 2001). While, through the Civil Rights and welfare rights movements, the programs initiated under the Social Security Act became more accessible over time, welfare reform ushered in a new era of increased decentralization, which has continued to undermine the reach of federal programs, leading to persistent racial disparities in benefit levels and access (Soss et al. 2011; Michener 2019).

Precarity of Work for Low-Income and Single-Mother Families

If anything, the quality of low-wage jobs has eroded since *Making Ends Meet* (Edin and Shaefer 2015). Many are perilous, with wage theft (Hallett 2018) and employee misclassification rampant, along with safety concerns that can lead to work-related injuries. Further, these jobs have become increasingly plagued with erratic shifts and hours (Lambert 2008; Schneider and Harknett, 2019). Jobs in low-wage sectors have shifted toward retail and food service industries, which have less predictable scheduling than manufacturing and clerical employment, as a result of changes in trade, technology, and other forces (Ananat et al. 2021). Management practices now focus on minimizing employer spending on wages by emphasizing "just-in-time" staffing in response to customer demand, a practice that uses software intended to facilitate this goal. This practice means that low-wage workers may not know when, or for how many hours, they will work on a given day. A study of retail and food service workers found that the overwhelming majority experienced at least one canceled shift, a surprise shift, or a change in start or end times (such as being sent home early or required to stay late) over the course of a given month (Ananat and Gassman-Pines 2021).

Unstable schedules make arranging childcare challenging. Arranging high-quality childcare—which generally operates only during standard business hours—is especially difficult. Sarah Jiyoon Kwon and colleagues' (2026) analysis of childcare use among low-income families highlights these challenges, especially during nontraditional hours (evenings, early mornings, and weekends), when 40 percent of low-income employed parents work. Arranging for family to provide care as a solution can depend on whether there is a spouse or partner who can take on care responsibilities or whether extended family members are available. These challenges are particularly acute for single mothers.

In addition to the challenges of securing childcare, precarious and nonstandard work schedules also make it difficult for workers to further their education, as employers prefer

workers who are available for any shift they are assigned. Unstable schedules make it doubly hard to secure sufficient hours, since on-demand availability makes it difficult to combine the multiple part-time jobs needed to create a makeshift forty-hour work week.

It follows that in such jobs, earnings are volatile (Ananat et al. 2025). While weeks with fewer hours make it much more difficult to make ends meet, weeks with more hours can have the same effect, as they can bump income above the eligibility thresholds for some of the means-tested programs, thus lowering or even eliminating benefits.

These jobs frequently do not pay a living wage. Nineteen states still use the federal minimum wage of $7.25 per hour (National Conference of State Legislators 2025). Many states allow tipped employees to be paid less than minimum wage by their employers, with fifteen states requiring only that firms pay $2.13 per hour. The inadequacy of many such jobs to support a family is shown most clearly in the fact that the large majority of families receiving SNAP, Medicaid, and other means-tested programs include at least one worker. It is the combination of low and unstable hours and low wages, not a lack of work effort, that puts these families in need of additional support from the state to make ends meet.

How Means-Tested Programs Contribute to Single-Mother Families' Survival

Thus, low-income families still get by, as they did in the era when *MEM* was written, by stitching together a patchwork of additional resources in addition to formal sector work and government programs. These include off-the-books work; contributions from family and friends, their children's fathers (through both formal and informal supports), and current partners; and private charity (see also Dwyer Emory et al. 2026, this volume, issue 2). Added to this list of additional resources are four policies built since the early 1990s that are analyzed in this issue: expanded tax credits for the working poor (Abbot and Tach 2026) and, in some states, paid family leave (Hill et al. 2026); expanded childcare subsidies (Kwon et al. 2026); and, in a few locales, guaranteed income programs (Constantino et al. 2026).

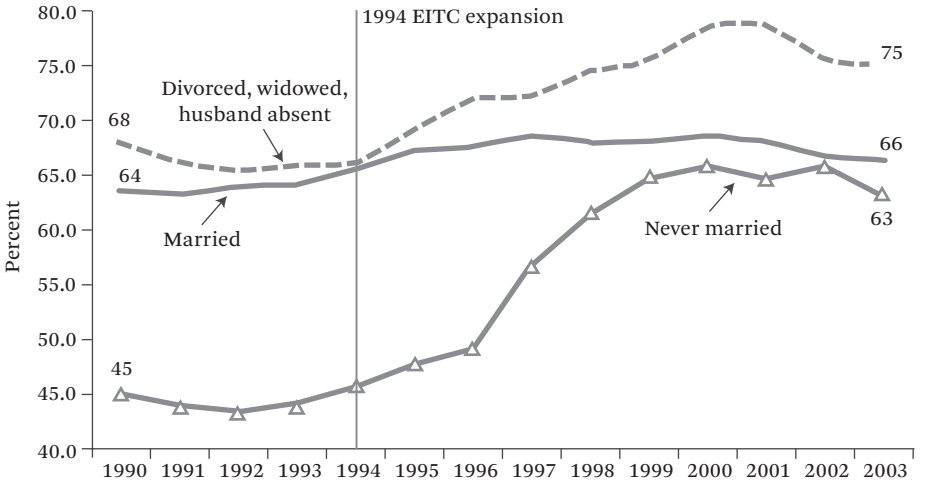
EITC

The 1994 increase in the EITC fundamentally changed the impossible calculus Jencks and Edin (1990, 31) described in "The Real Welfare Problem": "Most single mothers [can't] earn enough to cover their expenses." Due to the dramatic expansion of a previously modest tax credit repurposed by the Clinton administration to give a big pay raise to single parents who worked but remained poor, work began to pay much better. The program's design was unabashedly work-first, which fit with TANF's goals. As described earlier, benefits increase with earnings until beneficiaries hit a plateau—which starts roughly at the point that a family reaches the poverty line. It then begins to phase out at somewhat higher levels of earnings. The EITC, as reformulated in 1994, ensured that a single parent working full-time, full-year at the federal minimum wage ended up above the official poverty line (although the decline in the real value of the federal minimum wage has since eroded the EITC's ability to lift such a parent out of poverty). The availability of the credit contributed to the unprecedented increase in work among single mothers (Blank 2002), shown in figure 6.

While neither AFDC nor TANF benefits were ever generous enough to lift anyone out of poverty, EITC benefits, when combined with earnings and income from other sources, often are. Thus, the EITC has become the largest anti-poverty program for children in the nation. Although research suggests that the EITC is, to some extent, "welfare for employers," in that it subsidizes employment and allows firms to hire workers at lower wages than they otherwise could, it nonetheless also leaves workers with much higher total resources than they otherwise would have (Rothstein and Zipperer 2020). The program is no panacea: interviews with EITC recipients, referenced earlier, show that even those who escape official poverty throughout the year are typically living in the red except for a brief period when the credit arrives at tax time (Sykes et al. 2015; Halpern Meekin et al. 2015). Yet few would argue that the EITC has not been a bold new approach to supporting low-wage families with children.

However, some policies that affect survival

Figure 6. Share of Mothers Employed, 1990–2003



Source: Office of the Assistant Secretary of Policy and Evaluation 2005.
Note: Unpublished tabulations of data from the Annual Social and Economic Supplement of the Current Population Survey. http://aspe.hhs.gov/hsp/05/unemp-receipt/.

strategies and opportunities for low-income families have not evolved much since the 1990s. Policies to reduce inequity in housing and wages have been resistant to change. For example, the number of household units in receipt of federal rental assistance, primarily through Section 8 vouchers, only grew from 4.7 in 1996 to 5.12 million in 2016, covering only about one in four eligible families (Congressional Research Service 2019a, 39–40).

Minimum Wage

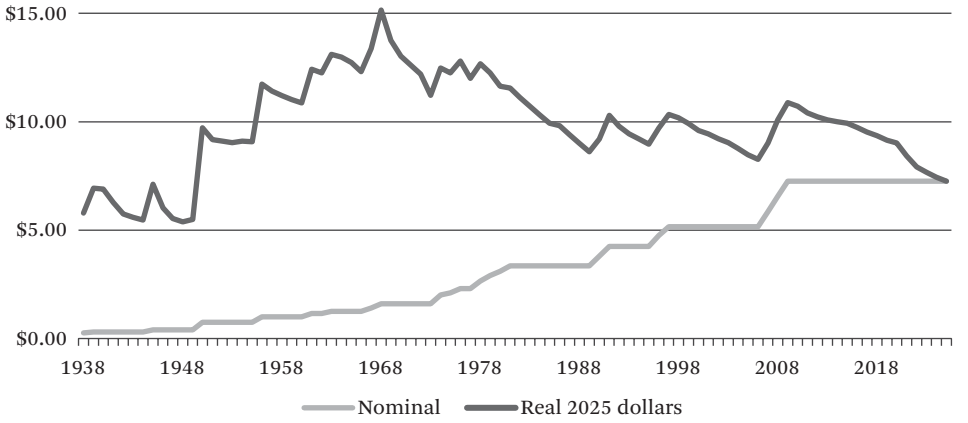
The federal minimum wage has not been increased since 2009, weakening the labor market's capacity to reduce poverty (Payne-Patterson and Maye 2023). Figure 7 shows that its current nominal value of $7.25 per hour represents its lowest real value since 1950—a real value that has fallen by more than half since its 1968 peak.

If the minimum wage had kept up not just with inflation but with productivity growth since 1968, as it did in the years before 1968—which would mean providing the lowest-paid workers with a constant share of the value the economy creates—it would have reached $21.50 by 2020, nearly three times its actual level (Baker 2022).

Health Care

Health care access has expanded greatly since welfare reform (Smith 2023). In 1997, when health benefits for low-income families expanded with the passage of the State Children's Health Insurance Program (which provided grants to states to provide coverage for low-income children not eligible for Medicaid), 15.7 percent of all Americans, and 14 percent of American children, lacked health insurance. By 2007, only 9 percent of children were still uninsured, yet 15.3 percent of Americans overall lacked insurance. Starting in 2010, with the passage of the Affordable Care Act, the proportion of uninsured declined annually during the Obama administration, crept up only slightly during the first Trump administration, and landed at 8 percent for the population overall and 4 percent for children in 2020. It declined again during the Biden administration thanks to expansions of marketplace subsidies in the American Rescue Plan and Inflation Reduction Act, emergency Medicaid rules during the COVID pandemic that prevented states from removing people from the rolls, and the addition of several states to the list of those that expanded Medicaid. Due to cuts under the second Trump administration's 2025 budget law,

Figure 7. US Federal Minimum Wage, 1938–2025



Source: Figure created using historical minimum wage values from the US Department of Labor Wage and Hour Division, n.d. The inflation-adjusted minimum wage is expressed in August 2025 dollars based on the Consumer Price Index for All Urban Consumers (CPI-U), US City Average.

the One Big Beautiful Bill Act, however, Medicaid rolls are expected to fall by over seven million; when combined with the law's cuts to marketplace subsidies and the expiration of the Biden-era subsidy expansion, the number of uninsured may rise by 24 million, or nearly 7 percentage points, based on estimates as of this writing (Burns et al. 2025).

Nutrition Assistance

Food assistance through the SNAP and WIC programs has also been modified over the years in attempts to increase access and utilization. The largest nutrition assistance program in the US, SNAP, has seen significantly increased participation since welfare reform. Following an initial 10 percent decline in the aftermath of welfare reform, SNAP participation rose during and following the Great Recession, fell until the COVID pandemic, and then rose again; overall, enrollment nearly doubled from 22.9 to 42.1 million over the post-welfare reform period. By 2023, 12.6 percent of US residents received SNAP benefits (Jones et al. 2025). In 2022, 40 percent of SNAP participants were children, and two thirds of SNAP participants were families with children (Carlson and Llobrera 2022). Experts attribute this rise in SNAP participation to changes in legislation, namely the Farm Bills in 2002, 2008, and 2014 that rolled back restrictions implemented as part of the 1996 welfare reform, simplified application and reporting requirements, introduced new technology in benefit issuance, and expanded retail options (such as redemption at farmers markets) (Schmidt et al. 2025). Further, the generosity of SNAP benefits has increased over time, with temporary expansions during the Great Recession and the COVID pandemic, followed by a permanent 21 percent increase in 2021 driven by a reevaluation of the Thrifty Food Plan on which the calculation of "need" was initially based (Gupta et al. 2025). However, as noted, provisions in the Trump administration's 2025 One Big Beautiful Bill Act increase work requirements, restrict noncitizen eligibility, require further updates to the Thrifty Food Plan to be budget neutral, and mandate state cost-sharing. These cuts are predicted to cost 22.5 million participants some or all of their SNAP benefits in coming years (Gupta and Waxman 2025).

Although billed as an anti-hunger program, SNAP also serves as an important anti-poverty program, thanks to its near-cash nature; the Center on Budget and Policy Priorities estimates that SNAP lifted nearly 8 million people and 3.6 million children out of poverty if

counted as income in 2019 (Saenz 2021).[2] Further evidence suggests that SNAP can reduce food insecurity by as much as 30 percent (Ratcliffe et al. 2011; Tiehen et al. 2012). SNAP is also an important form of what economists term an automatic stabilizer; that is, because benefits increase when earnings fall, the program automatically expands during economic downturns, not only dampening increases in individual economic hardship but also stimulating the macro economy precisely when it is faltering (Hoynes and Schanzenbach 2015). The role of SNAP in poverty reduction was especially pronounced during the COVID pandemic, when application and recertification processes shifted to expand access to families, benefits increased, and new targeted assistance—Pandemic EBT—benefitted many low-income households with school-aged children impacted by school and childcare closures (who lost access to breakfast and lunch programs) (Bauer et al. 2020). Furthermore, SNAP has served in recent years as the only true safety net program that remains for the lowest-income families with children (housing subsidies, which also have the potential to serve as automatic stabilizers, only cover about one in five eligible households). As work requirements expand in coming years, this important role of SNAP will be diminished.

WIC

WIC provides vouchers loaded onto electronic benefit transfer cards to low-income and nutritionally at-risk women and children under age five (Jones et al. 2025). It aims to supplement healthy foods for pregnant and breastfeeding women and their infants and toddlers. The program has been shown to generate significant long-run improvements in maternal and child health (Bitler and Currie 2005). USDA data indicate that the coverage rate of WIC—the percent of the eligible population that is served—has actually fallen since the welfare reform era. In 1997, WIC covered nearly 60 percent of those eligible. By 2022 it had fallen to 53.5 percent (Kessler et al. 2023). Scholars attribute this decline to perennial challenges with benefit redemption and changes to WIC-eligible foods, both of which deter participation (Chauvenet et al. 2019; Ritchie et al. 2014). Nonetheless, the program served 51 percent of all US infants in 2021 (Kessler et al. 2023) with 78 percent of income-eligible families with *infants* enrolled (Jones et al. 2025). Overall declines are due to the fact that participation declines sharply after infancy, and among all eligible groups and families with older children (ages one to four), the proportion has hovered around 50 percent for the past decade (Neuberger et al. 2024.)[3]

Paid Family Leave

Another new expansion of the work-based safety net is state paid family leave programs, which are analyzed by Heather Hill and colleagues (2026). While only recently adopted in some parts of the US, paid family and medical leave (PFML) is provided nationally in nearly all other industrialized nations. As of 2025, thirteen states and the District of Columbia have implemented paid leave. Given the sharp rise in single mothers' work in the formal economy since the *MEM* era, these policies comprise a critical component of the contemporary safety net for those who receive them.

Using the 2014 and 2018 waves of the Survey of Income and Program Participation, Hill and colleagues (2026) find that only about one third of single mothers lived in states with public paid leave policies. Even in states that do offer PFML, requirements around earnings and employment history limit access, particularly for the lowest-income single mothers. Strikingly, single mothers most in need of paid leave—those with young children, a disability, or a child with a disability—face lower eligibility levels than single mothers overall in nearly all states with PFML. This points to a critical shortcoming: state paid leave programs are often structured in a way that makes them less accessible to those who need them the most.

2. Estimates use the Supplemental Poverty Measure.

3. This includes pregnant women and postpartum non-breastfeeding women.

Family Responsibility in Making Ends Meet: The Safety Net, Child Support, and Child Welfare

Along with amplifying the role of in-kind aid or work supports, welfare reform reinforced the age-old emphasis on parents bearing primary responsibility for their children's economic welfare. PRWORA transformed piecemeal state-level efforts to establish paternity and collect child support from absent fathers into a federal "enforcement regime" (Cooper 2017). Under PRWORA, states were tasked with establishing paternity for newborns and developing interstate databases to find noncustodial fathers. As had been true since the Office of Child Support Enforcement (OCSE) was created in 1975, single mothers applying for welfare continue to face sanctions if they do not comply with OCSE efforts to locate absent fathers, but fathers with a child support order who do not pay child support also have faced increased punitive consequences since welfare reform. Child support is automatically garnished from most fathers' paychecks. If they do not meet their obligations, they may have their tax refunds seized, have their driver's or professional licenses revoked, or even face incarceration on contempt of court charges (Dwyer Emory et al. 2026, this volume, issue 2).

As Edin and Lein detailed in *MEM*, many single mothers in the pre-welfare reform years made ends meet through informal support from the fathers of their children, even though few received stable support through the formal child support system. The increasingly punitive nature of child support enforcement since then may have had the unfortunate effect of discouraging single parents from using the program, as participation rates have declined in recent years (Edin 2018). Allison Dwyer Emory and colleagues (2026) elaborate on this point by highlighting how fathers, and their capacity to support their children, have been impacted by economic conditions and policy changes since the 1990s. In many ways, as the authors demonstrate, low-income noncustodial fathers have become even more compromised in their ability to contribute to mothers' budgets over the decades. Along with punitive child support policies (such as seizing driver's and professional licenses of those in arrears) that can reduce fathers' earnings, stubbornly high incarceration rates (Sentencing Project 2024) and declines in living-wage employment for men lacking a college credential have also reduced their resources. Those fathers with the fewest resources have, on average, children with the highest rates of poverty and material hardship.

Access to healthy, affordable food in the post-*MEM* era remains a struggle as well. In their article, Cayce C. Hughes and colleagues (2026, this volume, issue 2) draw on rich qualitative evidence to document how Black mothers navigated food insecurity amidst the "food apartheid" they experienced in a racially subjugated Houston community in the late 2010s (see also Soss and Weaver 2017). They document how these mothers meet their families' food needs in the face of acute economic hardship and the structural constraints imposed by their neighborhood: significant limitations in both the quantity and quality of the food resources available locally, along with grossly inadequate public transportation, which limited their ability to access food resources elsewhere. The strategies these mothers employed mirror the key themes in *MEM*, including reliance on their personal networks—especially family members—to feed their children. However, Hughes and colleagues (2026) move beyond *MEM* by expanding on the structural and racialized contexts—and their deep historical roots—that generate not just food insecurity, but a regime of food apartheid, in a neighborhood that emblematizes the struggles of many Black communities across the US.

Similarly, Hope Harvey (2026, this volume, issue 2) examines the key resource of housing, using repeated in-depth interviews to explore the efficacy of "doubling up" as a way for low-income single mothers to make housing ends meet. As access to cash welfare has withered, earnings from low-wage employment have continued to lag behind the costs of living, especially as housing cost burdens have skyrocketed in recent years (Shaefer et al. 2020). Harvey (2026) shows how extraordinarily fraught and unstable doubled-up arrangements often are, requiring delicate ongoing negotiations around costs, the division of household labor, and

child discipline. In rich detail, she illuminates how such arrangements can impact social relationships between low-income parents and family members and friends and new partners with whom they attempt to maintain shared housing. Harvey predicts that without policies to alleviate severe shortages in affordable, safe housing—such as expanding the supply of government-supported affordable housing—doubling up, and the instability that so often results, will continue to increase (see also Bartram 2022)

Edin and Lein (1997) pointed out in *Making Ends Meet* that within the AFDC program, private charities and grassroots organizations sometimes provided concrete material assistance, such as a baby cribs, beds, school clothing, or supplies (1997, 187–88). Danziger recalls that while conducting interviews with welfare staff at the start of TANF, a Michigan caseworker showed her a desk drawer filled with children's socks, which he offered to applicants' children. These days, since TANF has withered away, such emergency needs are often met instead by the child welfare system, as Kelley Fong and Nora McCarthy (2026, this volume, issue 1) show. The child welfare system, often known as child protective services (CPS), offers material assistance to families at risk of neglect or abuse, aiming to address the link between reports of neglect and abuse and the lack of such concrete resources. However, by conditioning the receipt of such assistance on families' acceptance of punitive state surveillance and by subjecting families to the threat of child removal (which occurs frequently and disproportionately to non-White families), this approach puts vulnerable poor families at additional risk. These requirements make families pay a high price for meeting their acute needs.

Drawing on qualitative interviews with policymakers, program staff, nonprofit service providers, and parents engaged in these programs, Fong and McCarthy (2026) point out how these conditions can limit access to material support for other poor families not in this system. Further, mandated reporters in health and education settings (for example, hospital social workers and teachers) often say they report families to CPS to help them access financial help for students or patients whose families are clearly struggling. They see no other way to address these financial needs. This is a perverse outcome for families whose struggles are due to material deprivation and who pose no threat to their children. Rather than tying material assistance to such reports, Fong and McCarthy (2026) argue, emergency aid should be provided to all needy families, obviating the necessity to make reports in such cases.

Pilar Gonalons-Pons and colleagues (2026, this volume, issue 1) focus on a key time in the lives of families: the transition to parenthood, the most impoverishing life course event in the US (Hamilton et al. 2022). Using panel from the Survey of Income and Program Participation covering the last forty years, they examine how sources of family income evolve during the years preceding and following first birth, and compare those patterns in the 1980s, 1990s, 2000s, and 2010s. At first glance, their findings are positive: on average, family resources are higher and decline less at a first birth in later periods than in earlier ones.

On closer examination, however, the trends are less positive. In their analysis, the authors compare patterns by decade for single mothers without a college degree. They then compare these patterns to those for married or cohabiting mothers without a college degree and to those for married or cohabiting mothers with a college degree (there are too few single mothers with a college degree to examine). They find that the growth in family resources around the transition to parenthood is driven entirely by partnered college graduates. Moreover, the proportional drop in women's earnings after entering motherhood appears to have changed very little over this period. For single mothers without college degrees, this stagnation comes even though these mothers have greatly increased their labor supply both before and after a birth over these decades.

In the meantime, government transfers, whose composition has shifted over this period from means-tested programs (such as TANF) toward tax credits (EITC and CTC), have increased for married and cohabiting mothers (both with and without college degrees) but not for single mothers without college degrees. Fathers' contributions have, similarly, stagnated for this group while increasing for partnered

college graduates. All told, the authors find that new single mothers without college degrees are no better off than they were in the years before welfare reform, and that the gap in resources by family type at the time of a first birth has grown—just as has income inequality overall in the US.

Accessing a Myriad of Supports

Research on access to the safety net in the years since *Making Ends Meet* was published paints a complex picture of how these programs are delivered and accessed. As noted earlier, scholars have conceptualized challenges as "administrative burdens," defined as "onerous experiences with policy implementation" (Burden et al. 2012, 742). Administrative burdens take several forms. They include learning costs, which involve discovering that programs exist and how to apply; compliance costs, which involve submitting paperwork, meeting work requirements, and responding to caseworker demands; and psychological costs, which involve the stress and stigma of trying to access benefits (Herd and Moynihan 2019). Even when families successfully gain access to these programs, their restrictive nature limits what they can cover. For example, in-kind programs can only be used to procure specific goods and services such as health care and food, so they cannot possibly fill the budget gap for families who have no other sources of support (Barnes 2021; Edin and Shaefer 2015). Further, the challenges of using or "redeeming" benefits may undermine long-term program participation (Barnes 2021).

New evidence on the inner workings of safety net programs highlights varied and complex experiences across programs (see Herd et al. 2023 for a detailed review). For example, research on childcare subsidies demonstrates the stress of complicated paperwork and inaccessible caseworkers—costs that can lead to discontinuity in use or early program exits (Ha et al. 2020; Barnes and Henly 2018). Other research shows how programs vary in the burdens they impose (Barnes, Halpern-Meekin, et al. 2023). Some may have high psychological and compliance costs (SNAP and Medicaid), or high redemption costs (WIC, childcare, and housing voucher programs), while some programs have lower psychological costs—and in some cases may even have psychological benefits (Fannin et al. 2024: Barnes 2021; Barnes, Michener, et al. 2023; Halpern-Meekin et al. 2015; Sykes et al. 2015).

For example, the EITC appears to have relatively low administrative burden due to the wide accessibility and use of for-profit tax preparation services throughout the US; indeed, due to its method of delivery (through the IRS) qualitative evidence suggests that, when claiming the EITC, recipients did not report the stigma and shame characteristic of experiences with TANF. Instead, the process of claiming the EITC, which most often occurs at the H&R Block or another for-profit tax preparer, gave recipients dignity, increased their pride in being "real Americans" (as one respondent put it) and highlighted their status as "taxpaying citizens" even though they were paying relatively little (if anything) in income taxes (Halpern-Meekin et al. 2015; Sykes et al. 2015). Still, one in four eligible families do not receive the EITC, and research finds that those who fail to access the tax credit often lack information about how to claim it (Internal Revenue Service 2025; Herd and Moynihan 2023; Linos et al. 2022).

Abbott and Tach's (2026) contribution updates and echoes the psychological benefits of tax credit programs. They document the growing prominence of the tax-based safety net and how the COVID-era expanded CTC for the 2021 tax year reached not only the middle-income families and the working poor but also both non-earners and the near-poor (those whose incomes are relatively low but above the poverty level). The authors examine how recipients perceived and used the CTC in 2021–2022. Much like the aforementioned qualitative evidence on the EITC, they find that beneficiaries perceive the program as less onerous and stigmatizing to access relative to other, more visible, safety net assistance. Beneficiaries also viewed the expanded CTC through frames of fairness and deservedness, perceiving it as a reward for raising children. They find that families used these benefits to "get by" by paying bills that were past due, catching up on debts, and responding to unexpected financial shocks. Further, many families used these monthly payments to meet the financial de-

mands of childrearing—day care, summer camp, school supplies, and special "treats" for their children. The authors conclude with recommendations to resume the now lapsed program, improve the ease of filing, increase the amount of the refund, and offer greater flexibility in how refundable tax credits are received (lump sum or periodic).

Relatively accessible tax credits aside, precarious hours and earnings in today's low-wage jobs (Bauer et al. 2025) make reporting income (much less changes in income) to many means-tested programs at one time even more burdensome now than when *MEM* was published. As noted elsewhere, each means-tested program has distinct income and household eligibility criteria, which can vary by state (see Bruch et al. 2026 and van der Naald et al. 2026). Households must also navigate competing program requirements and benefit cliffs (Campbell 2014). For example, Kwon and colleagues (2026), demonstrate how unstable work hours and earnings can preclude child care subsidy receipt, while other work has shown that it can also prompt churn in SNAP program participation and can lead to Medicaid exits (Michener 2018). Unstable hours are also likely to make many families unable to consistently meet new work requirements in SNAP and Medicaid which will be in effect in 2026 (Ananat et al. 2025). Growing evidence points to the challenges of successfully applying for and maintaining benefits due to this complexity of eligibility processes (Herd and Moynihan 2019), and some have argued that these processes have increased in difficulty over time (Herd and Moynihan 2023).

Further, evidence suggests that administrative burdens are disproportionately borne by the most vulnerable—women of color and individuals who lack the psychosocial resources to bear the costs of accessing and maintaining benefits (Christensen et al. 2020; Michener 2019; Parolin et al. 2023; Ray et al. 2023). New research echoes earlier findings about the racialized nature of access to the welfare state and finds that in UI, SNAP, and TANF, states with a higher White population have fewer administrative burdens (Parolin et al. 2023). Further, Parolin and colleagues (2023) find that, due to residence in states with higher administrative burdens, Black and Latino families who are eligible for programs participate less relative to Whites in all three programs nationally. Other research finds that, among a group of eligible low-wage working parents who had recently been laid off, only half of Black and Latino parents succeeded in accessing UI in a timely manner during the COVID pandemic, compared to two-thirds of White parents (Ananat et al. 2022). Thus, administrative burden, along with decentralized programs and geographic disparities, becomes another driver of racial inequality for low-income families (Brodkin and Majmundar 2010).

Effects of Anti-Poverty Programs on Work

At the time of the 1996 reform, observers, experts, and policymakers alike debated whether means-tested programs discouraged work among parents. Did programs discourage work in ways that increased the poverty rate beyond what it would have been without benefits? Did children exposed to these programs grow up to rely on welfare and other government programs instead of working? More recent research has sought to resolve these questions. For example, one study showed that children exposed to the rollout of the Food Stamp Program grew up to be healthier and more likely to be economically self-sufficient than otherwise similar children (Almond et al. 2011); another found similar effects for the Mothers' Pension program, a pre-New Deal precursor of cash welfare (Aizer et al. 2016). When programs that boost the incomes of low-income families with children are evaluated using comprehensive benefit-cost analysis techniques, this transfer spending is estimated to provide a return to society of over 10 to 1 (Garfinkel et al. 2022).

Effects on parental work from historic programs that, according to their critics, "discouraged" work by reducing benefits when earnings increased, range from zero for the pre-New Deal Mothers' Pension programs (Aizer et al. 2020) to small negative effects for the (then) new Food Stamp Program rollout in the 1960s (Almond et al. 2011), which nonetheless left families with greater material resources. Evidence from more recent years, by contrast, shows positive effects on employment. The estimated positive effects of the EITC—which en-

courages work by increasing benefits until earnings rise above OPM poverty—on increasing employment are the best known (Eissa and Liebman 1996). Further evidence on the EITC shows improvements in child and adult health, child maltreatment, children's education, criminal justice involvement, and children's earnings in adulthood (Bailey et al. 2020; Bastian and Michelmore 2018; Averett and Wang 2018; Berger et al. 2017; Morgan et al. 2020; Michelmore 2013; Larrimore 2011; Evans and Garthwaite 2014).

The aforementioned 2021 expanded CTC gave researchers an opportunity to estimate the effects of a transfer that is neutral with respect to parent earnings on parental work. This program provided $3,000 per child (with an additional $600 for children under age six) to all American families with earnings below $150,000, and for the latter half of 2021 paid out these benefits in the form of monthly stipends. Not only did the program cut child poverty in half when counted as income, reduce racial disparities in child poverty to their lowest levels on record (Wimer et al. 2022), and slash material hardship for families with children (Parolin et al. 2023), it also had zero overall effect on parent labor supply and employment (Ananat et al. 2024; Enriquez et al. 2023; Pac and Berger 2024). No-strings-attached cash may in fact have helped some low-income families increase labor supply because the funds allowed them to make work investments, such as securing childcare (Parolin et al. 2024, Hamilton et al. 2022; see also Abbot et al. 2026).

Recent quasi-experimental evidence on SNAP finds that, despite the program's harsh phaseout rate—a policy feature that should disincentivize work—SNAP receipt actually increases work. One study leverages random variation in SNAP caseworker assignment to predict which applicants will receive SNAP and find that SNAP beneficiaries work and earn more in the medium term (Cook and East 2023). Using a regression discontinuity design, another study (Mueller-Smith et al. 2023) similarly finds that parents who receive SNAP are more likely to be employed. The study also finds that these parents' children fare better in adulthood. This mounting evidence suggests that supporting food purchases may, rather than encourage dependency, help people sustain the cognitive and health resources needed to find and maintain employment.

Finally, two articles in this issue discuss perspectives of recipients in guaranteed annual income experiments and how they perceive and use unconditional cash support compared to other income and benefits. Sara M. Constantino and colleagues (2026), who embedded a qualitative study into a randomized controlled trial of a two-year guaranteed income experiment in Compton, California, emphasize how the flexibility of cash transfers eased hardships for low-income families. They argue that the lack of impacts measured by the randomized controlled trial is likely the result of: the COVID pandemic context, in which child poverty and material hardship fell to an all-time low due to a myriad of government initiatives; the limited time span (two years); and the modest amount of the payments. In contrast, their qualitative interviews with participants in the program show that participants derived considerable benefits from the freedom they were given to spend the money as they chose, as well as their ability to choose how often they received it. Especially for single-parent families, stresses due to financial and material strain were noticeably eased, per their own accounts. They also reported being able to spend more quality time and share special experiences with their children while benefiting from the program.

Emma Flanagan and Sarah Halpern-Meekin (2026, this volume, issue 2) analyzed in-depth interviews with forty-three low-income mothers in New Orleans enrolled in the Baby's First Years (BFY) cash transfer experiment. They examine how families experienced increased uncertainty in the early months of the COVID pandemic around UI and stimulus payments. While mothers perceived their BFY gift as predictable, they were uncertain about whether they would qualify for UI or receive stimulus payments. They find that this uncertainty can introduce a new kind of stress—an inability to plan how to make ends meet.

Taken together, the story of how families are "making ends meet" has become more complex over the last three decades. Cash assistance for the neediest families is largely a thing

of the past, but work-based assistance for those who qualify has become more generous. As a result, fewer families are in poverty at any given time. Yet during hard times, the "shallow poor" and near poor are more likely to experience a spell of deep, and even extreme, poverty than thirty years ago. This occurs even though the vast majority of single parents now participate in the formal labor market for more of the year and receive at least some work-conditioned support along with SNAP and Medicaid. But their jobs are often unstable. Lost jobs and lost hours can lead to lost earnings, which are, in part, "smoothed" by upward adjustments in SNAP—at least at this writing—and by (limited in availability) housing subsidies. But other benefits, such as the EITC and CTC, are reduced when earnings fall, and eligibility for childcare subsidies also declines for the relatively small share of families who receive them. Meanwhile, they may receive little or lack consistent child support from their children's fathers. In short, material hardship and chronic financial stress continue to be a persistent reality.

FURTHER QUESTIONS AND POLICY CONCERNS

In many eras in our history—most recently during the Great Recession and the COVID pandemic—the federal government has implemented innovative policies to enhance support for America's most vulnerable families. However, as these crises have waned, so have these policies. While, at this writing, the economy is relatively strong, the findings of recent high-quality research on the well-being of low-income single-parent families, including the research included in this issue, suggest that if the nation wants to ensure the well-being of these families, there is much work yet to do. Further evidence-based approaches include:

- Improve low-wage work: increase the minimum wage; modernize regulations to improve the quality of low-wage jobs; and expand support for training and job placement for parents currently in low-wage jobs, including noncustodial fathers paying child support;
- Expand the generosity of programs that supplement earnings among low-wage parents through tax credits, such as the EITC and the CTC, to ensure a full-time worker's wages provide a living wage rather than merely pushing them just over the poverty line. These benefits should extend to low-income noncustodial fathers paying child support;
- Restore and make permanent the fully refundable 2021 Expanded CTC. Alternatively, continue to conduct experimental, targeted guaranteed income programs that fill in the gap left by the current EITC and CTC, programs that offer no or few benefits to the lowest-income families with children. These approaches would leave America's single mothers with relative poverty rates that are more in line with those in other rich nations;
- Expand programs to increase financial support for low-income families with a newborn or a sick family member through PFML;
- Expand programs providing childcare and housing subsidies;
- Reduce administrative burdens across states and localities to increase access to all safety net programs;
- Reform all safety net programs to reduce persistent disparities in access to safety net resources by race, ethnicity, and region.

Much of the most recent research informing these evidence-based approaches to improving the well-being of low-income single mothers in the post-*MEM* era comes from the onset of the COVID pandemic. This is because, by the summer of 2020, it became clear that the pandemic had created an economic as well as a health and mortality crisis. In response, the first Trump administration, working with a divided Congress (with Democrats controlling the House and Republicans the Senate), along with some states, engaged in unprecedented expansions of the safety net that dramatically improved the fortunes of low-income single mothers and their children. The Biden admin-

istration built on this framework, adding the expanded CTC of 2021 that brought child poverty to an all-time low for one year.

At the time of this writing, many of these safety net expansions have expired, leading to sharp increases in poverty among these families. Meanwhile, the Trump 2025 One Big Beautiful Bill Act promises to make deep cuts to existing safety net programs, both by cutting benefits and restricting them to those who meet stringent work requirements. Given the increased volatility in low-income single mothers' lives seen in the years since the landmark 1996 welfare reform, these changes will almost certainly disconnect the most vulnerable parents—and children—from public support during those very times in which, due to job volatility or illness, they face the greatest need.

Throughout our history, research has documented that if we want to reduce poverty, we must expand opportunity. Countless studies have documented the gains in outcomes for children who have access to safety net programs such as SNAP and the EITC. As America's single parents do important work raising America's next generation, they must be rewarded for the "women's work" of "child raising," as Johnnie Tillmon (1972) proclaimed in the inaugural issue of *Ms.* magazine. These mothers entered the formal labor market in record numbers in the years following welfare reform, and they remain engaged in formal work at record rates. Despite these parents' unprecedented work effort and the strong evidence base for additional policies that help them, even those proven programs that now exist are continually challenged by those who persist in the belief that generous and accessible safety net support discourages single mothers from working and marrying. Further, the ongoing push to devolve policy development and implementation to the states will continue the deep inequities we have historically seen by race, ethnicity, and region (Katznelson 2005.) The policy research in this issue points instead toward federal universal benefits that are not conditioned on work but that effectively make work pay by helping parents sustain employment. These kinds of supports can maximize access and prevent hardship for all—especially as economic changes make stable, well-paid employment harder to secure.

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PART I

Evolution of the Traditional Safety Net Since *Making Ends Meet*

Fifty Worlds of Welfare: State Discretion and Social Citizenship Since 1994

SARAH K. BRUCH, ARUN CHAUDHARY, COLIN GORDON, AND KALEIGH K. WHITE

The efficacy of social citizenship is determined by the generosity and the inclusiveness of assistance, and by the terms under which such assistance is offered. In the United States, social policies have historically been characterized by deference to private markets, categorical tiers of eligibility, and marked variation across local and state jurisdictions. In this article, we describe and characterize the reconfiguration of American social provision over a three-decade span (1994–2022). Using the State Safety Net Policy (SNNP) dataset, we employ comparable measures of the generosity of assistance and the inclusiveness of receipt across nine safety net programs for low-income families with children. These measures allow us to detail program trends, assess the extent of cross-state variation in provision, and tease out the implications of both for substantive social citizenship in the United States.

Keywords: social citizenship, safety net policies, welfare, decentralization, race, cash assistance

Social citizenship, as an aspirational analogue to political or civil rights, denotes the rights of citizens to an unconditional and minimum standard of civilized living (Marshall 1950). Social policies, in this respect, ensure a rights-based claim to well-being and support "for everybody and by everybody" (Titmuss 1968, 42) based on collective membership, solidarity, and recognition (Handler 2009; Somers 2008; Gordon and Fraser 1992; Dean 2015). They feature terms of receipt that are inclusive and unconditional, conferring both autonomy and recognition (Phillips 2022; Segall 2005; Fraser 1995), and they provide benefits sufficient to sustain a "modicum of security" without imposing any reciprocal obligations, such as work (Marshall 1950, 11) or other behavioral conditions (Mead 2008). Conceptualized in this way,

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the efficacy of social citizenship is determined by its boundaries (the scope or inclusiveness of assistance), its terms (the conditions under which assistance is offered), and its benefits (the generosity of assistance). The pursuit and protection of such claims are especially important in modern capitalist democracies, in which commitments to civil or political equality are often in tension with the inequality of market outcomes.

In the US, the commitment to social citizenship has always been thin and ambivalent. American social policy—measured against either those of its peers (Alper et al. 2021; Hacker 2004; Brady et al. 2017) or its own history (Fox et al. 2015)—is characterized by a weak commitment to social protection. The benefits of American social policy—especially in means-tested programs—have always been residual responses to market failures, calibrated to low-wage labor markets, often conditional on labor force participation (Piven and Cloward 1993; Bahle and Wendt 2021; Esping-Andersen 1990) and structured on narrowly contractual terms (Gordon and Fraser 1992). The boundaries of social citizenship have always been narrowly categorical and stratified by private, social insurance, and means-tested forms of provision (Schneider and Ingram 1993; Mettler 1998; Hacker 2002; Meyers 2007). The historical exclusion of Black Americans on all dimensions of citizenship consistently undermined any pretense of universalism in state or national policies (Lieberman 2003; Miller 2021).

Fragmentation, inadequacy, and inequity, in turn, have been compounded by decentralization. In most means-tested programs, important decisions shaping the boundaries, benefits, and terms of social provision are determined by subnational policymakers and administrators (Moynihan et al. 2022; Bruch et al. 2018; Soss et al. 2001), yielding wide state-to-state variation in policy design and administration and, consequently, in the substantive meaning of social citizenship. The ragged boundaries of social citizenship are both categorical and jurisdictional. Not only are programs not available to all citizens on equal terms or conditions, but the form and function of that categorical fragmentation also varies by region, state, and locality (Banting 2006; Keating 2009). The United States, in this respect, represents not just one "world of welfare capitalism" (Esping-Anderson 1990) but fifty worlds, or jurisdictional settings, in which social policy both challenges and abets the structure of social inequality.

This article examines the patterns and consequences of "ending welfare as we knew it," underscoring the persistent weaknesses of American social provision, the fraught and fragile trade-off between work and welfare (Edin and Lein 1997), and the ways these have been compounded and transformed over the last three decades. In this respect, we make two distinct and interrelated contributions. First, we describe and characterize changing patterns of American social provision across several programs aimed at low-income families with children and over a three-decade span (1994–2022) punctuated by welfare reform (the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 [PRWORA]), the Great Recession (2007–2009), and the COVID-19 pandemic (2020–2023). Using the State Safety Net Policy (SNNP) data, we employ comparable measures of two key dimensions of social provision—the generosity of assistance and the inclusiveness of receipt—that capture the benefits and boundaries of social citizenship and document their expansion and contraction over time. Toward this end, we examine program-specific trends in nine safety net programs for low-income families with children and detail the policy and program changes that explain these trends. Social provision after 1996 meant not just a retreat from the already limited means-tested cash assistance but a reconfiguration that rippled across a wide range of policies and programs. Taken together, these changes diminish the benefits of social citizenship, erode the autonomy of its recipients, and narrow the categorical boundaries of receipt.

Second, to understand the "devolution revolution" associated with PRWORA in a broader context, we examine the extent of cross-state variation in provision, its trajectories (decreasing or increasing, converging or diverging), and its regional patterns. We describe these cross-state patterns in relation to the structure, logic, and mechanisms of state discretion in these programs, and the ways in which states use that

discretion in administration, financing, and rulemaking. State discretion in federal programs, as we explore in more detail later, yields social policies that vary on the key dimensions of social citizenship (inclusion and generosity) across jurisdictions. We conclude by discussing the implications of policy design and policy variation for program inclusion and generosity and—more broadly—for substantive social citizenship in the US.

THE MORE THINGS CHANGE . . .

The recent history of American social policy is marked by continuity and change. This reconfiguration of American social policy was galvanized by passage of the PRWORA in 1996, which both confirmed and disrupted long-standing patterns of unequal protection (Moffitt 2015; Ziliak 2016; Blank 1997). The result is an array of social policies marked by three fundamental shifts in the form and function of American social citizenship: first, the terms of receipt have become increasingly conditional and coercive; second, the boundaries of inclusion have narrowed (with a particular focus on children); and third, the adequacy of benefits has been eroded by a retreat from cash assistance in favor of in-kind or work-incentivizing benefits, work supports, and temporary provisions. Each of these shifts, in turn, has been both enabled and exaggerated by the discretion afforded to state governments in setting the boundaries, terms, and benefits of social citizenship.

Conditioning the Terms of Receipt

Since the 1990s, the persistent weakness of American social provision has been sustained and intensified by a new regime of coercive and conditional poverty governance. Conditional assistance not only chokes access to social protection, but it also corrodes personal and familial autonomy by attaching strings to receipt—narrowing options, imposing paternalist expectations, and subjecting recipients to intrusive patterns of surveillance and enforcement (Soss et al. 2011). This loss of autonomy is no accidental consequence of policy retreat or diminished support. Conditions are explicitly designed (from various perspectives) to influence, nudge, regulate, or discipline recipients, and to match social provision with civic obligations (Dean 2007) or behavioral expectations. The beneficence of public programs is accompanied by coercive and punitive supervision such that—as T. H. Marshall famously observed of the English Poor Laws—claims to assistance "could only be met if the claimants ceased to be citizens in any true sense of the word" (Marshall 1950, 15). Autonomy (and with it civic recognition) is threatened by the increasingly coercive and conditional logic of assistance, by the disjuncture between work expectations and work opportunities, and by the preference for in-kind benefits and services.

The policy shifts of the mid-1990s compromised autonomy in myriad ways. While labor market participation and various behavioral expectations have long been central to American social provision (Bertram 2015; Bell 1967), these were now harnessed to a much more punitive and coercive structure of social provision—designed both to limit direct assistance and to shape the behavior of its recipients. "Welfare-to-work" commitments, across modern welfare states, are premised on both a shifting ethic of responsibility or reciprocity (Segall 2005; Anderson 2004) and on the "activation" policies necessary to support labor market participation (Dean 2007). PRWORA, for its part, was animated by heightened attention to the labor force participation of low-income parents, to the potential work disincentives of receiving cash assistance (for reviews, see Moffitt 1992; Ziliak 2016), to the broader behavioral norms of low-income families, and to the alleged role of government assistance in facilitating dependency (Aizer et al. 2022; Handler 2009; Bertram 2015). Deference to market relations now imbues not just the logic of social provision, but its administration as well, and the expectation of labor market participation is currently enforced with punitive conditions and sanctions (Soss et al. 2011).

At the same time, these work expectations have not been accompanied by sufficient federal commitments to the work supports (childcare, transportation assistance, paid sick and family leave, minimum wage laws, predictive work schedules) that would allow low-income parents to make ends meet (Gornick and Meyers 2009; Gornick et al. 2022). They devalue parenting as a social contribution (Anderson 2004)

yet offer no guarantee of access to alternative childcare arrangements (Herbst 2023; Meyers et al. 2002; Morrissey et al. 2023), especially those demanded by the temporal vagaries (shiftwork, uneven scheduling) of low-wage labor markets (Kwon et al. 2026, this issue). The "work-first" approach privileges labor market participation over training or education (Lafer 2002), while weak labor policies and collapsing job quality (Kalleberg 2009; Rothstein and Zipperer 2020) ensure that the resulting employment offers little security. State and local policies have filled some of this gap, especially with respect to minimum wage, paid leave, and predictive scheduling, but the unevenness of these policies—compounded by their outright preemption in many states—has only widened state-to-state disparities in social protection or provision (Briffault 2018; Gerken and Tyler 2022). Taken together, the expectation of labor and the weakness of work supports dramatically constrain the autonomy of low-income parents and their families, narrowing their options for social assistance or self-support. Indeed, the invocation of personal responsibility in this era ran alongside a marked deterioration in the ability of working parents (custodial or noncustodial) to sustain job-based economic security (Gonalons-Pons et al. 2026, this issue).

The threat to autonomy was much more expansive than TANF's new work requirements. Work expectations bled into the wider logic of social policy, recasting support around programs or policies that rewarded (and subsidized) labor force participation such as the Earned Income Tax Credit (Halpern-Meekin et al. 2015) and pushing the expectation of labor force participation into other arenas of social policy (Bauer et al. 2018). Other significant features of the post-PRWORA welfare system—including temporal limits and family caps on assistance, sanctions, and the machinery for enforcing those sanctions (Headworth 2021)—narrowed options for self-support and exposed recipients to an intrusive surveillance reminiscent of the "man in the house" rules that prevailed before the 1970s (Kohn 1970; Gordon and Batlan 2011). Growth in child-focused programs included efforts to bolster private responsibility for children's income support through increased enforcement of child support orders and the use of child protective services as a conduit for assistance (Fong and McCarthy 2026, this issue). Coercion, punishment, and the mantra of personal responsibility animated child support enforcement, which is a private transfer between parents and relies heavily on disclosures or garnishments mandated by other social policies (Meyer et al. 2020; Pate 2016).

Narrowing the Categorical Boundaries

Alongside these shifts in the terms of receipt, the reconfiguration of social policy also narrowed the boundaries of social citizenship. American social citizenship is already stratified into private, social insurance, and means-tested tiers, with the latter increasingly narrow in scope. In addition to conditional constraints, eligibility is increasingly connected to labor force participation or parenthood. The increasing focus on supporting children after the mid-1990s (Aizer et al. 2022) marked not just an effort to target those long considered the most vulnerable and deserving, but also a pointed neglect or deflection of the claims made by others. Childless adults not "categorized into assistance" by virtue of disability, unemployment, or military service (Bruch et al. 2023; Stone 2005; Moffitt 2015) are by and large left behind by most forms of social protection (Parolin et al. 2023; Brady and Parolin 2020; Edin and Shaefer 2015).

As low-income parents experienced the retraction of unconditioned assistance, support targeted at children, particularly child health insurance and public pre-K, became relatively more inclusive and generous. The relative (if uneven) generosity of programs like child health insurance or social security income (SSI) for disabled children underscored both a renewed attention to the implications of social provision for child development (Hahn et al. 2016) and the stability of claims made on behalf of children. But it also underscored a devaluation of the very obligation—parenting—that justified assistance for low-income families in the first place (Anderson 2004). This reflects the persistence of a long-standing tension between the unquestioned importance of providing for children and the reluctance to reward parents

whose perceived failures (in the market or in the family) made such provision necessary (Gordon 1994). US social policies, in this respect, continue to exhibit "an official honoring of motherhood combined with a distrust, disdain, even contempt, for women who do it" (Gordon 2001, 23).

Inadequacy of Benefits

The inadequacy of social assistance reflects, in large part, its persistent and long-standing calibration to labor markets: expanding support when labor markets are slack, as Frances Fox Piven and Richard A. Cloward (1993) and others have argued, and restricting it when low-wage labor is in demand. Since 1996, regulating the poor has become a much blunter strategy, vested less in the administration of social programs like Aid to Families with Dependent Children (AFDC) and more in one-off infusions of generosity or expanded eligibility at moments of economic crisis. This approach underscores the inherent weakness of regular social programs and the limits and fragility of social citizenship.

The new limits on American social citizenship are also evident in the increased reliance, by both state programs and those in need, on temporary program adjustments or programs cobbled together at moments of economic crisis but abandoned thereafter (Jackson et al. 2022; Congdon and Vroman 2022; Wimer et al. 2022). During the Great Recession, temporary provisions of the American Recovery and Reinvestment Act (ARRA) of 2009 mandated higher monthly benefits for families participating in Supplemental Nutrition Assistance Program (SNAP) (Gunderson 2015; Bitler et al. 2020; Wiseman 2019) and increased the generosity of unemployment insurance (UI) benefits primarily by increasing the length of time a person could continue to receive benefits and making these benefits more widely accessible for unemployed workers (Congdon and Vroman 2021, 2022). Similarly, the COVID pandemic was met largely with temporary federal programs, including stimulus payments, tax credits, and an eviction moratorium (Jackson et al. 2022; Bitler et al. 2023). In UI, federal infusions were extensive and encompassed not just conventional recessionary extensions but also a bump in benefits for all recipients and benefits for those not normally eligible (Congdon and Vroman 2021; Bell et al. 2023). Food assistance, including SNAP and school-based meal programs, was again employed as a countercyclical response. Suspension of reviews for SNAP and public health insurance during the pandemic yielded steady growth in inclusion. The uptick in generosity and inclusion was stemmed by the determination of many states to withdraw early from the pandemic UI programs (Coombs et al. 2022) and the unwinding of presumptive continued eligibility for SNAP and health insurance (Ku et al. 2022; Arbogast et al. 2024). Such protections—however fleetingly generous—suggested not a commitment to adequacy, universality, equity, or autonomy but rather a slimmer stopgap interest in social order and economic recovery. Such policies concede the inadequacy and unresponsiveness of our social policies but do little to address them.

Decentralization of Social Provision

The reconfiguration of American social policy occurred in a context in which state and local governments had varying degrees of discretion in financing, rulemaking, and administration in many of the safety net programs that serve as critical supports for low-income families with children (Bruch et al. 2018). American social policies have always been premised on deference to economic and social interests in state and local jurisdictions. As a concession to both constitutional concerns and the racially exploitive labor markets of the South, the means-tested titles of the 1935 Social Security Act (Old Age Assistance; Aid to Dependent Children; Aid to the Blind) and the UI program had few substantive conditions on state plans and participation (Gordon 1994; Lieberman 1998; Karch and Rose 2019). After 1935, such discretion ensured wide variation—in both policy design and distributional outcomes—across the states. Going forward, the inequity and unevenness of decentralized and discretionary social policies remained central concerns (Tani 2016). This was evident in several historical developments: the "War on Poverty" programs that bypassed state governments altogether (Quadagno 1994), the "welfare rights" movement of the 1960s and 1970s (Chappell 2010), and the

Table 1. State Discretion in Safety Net Programs

		State Discretion		
	Program	Financing	Rulemaking	Administration
Income supports	State income tax	High	High	High
	Cash assistance	High	Medium-high	High
	Child support	Medium	Medium	High
	Unemployment insurance	Medium	Medium	Medium
	Supplemental Security Income	Low	Low	Low-medium
In-kind supports	Preschool-early education	Medium-high	Medium-high	Medium-high
	Childcare	Medium	Medium-high	High
	Child health insurance	Medium	Medium	Medium
	Food assistance	Low	Low	Medium

Source: Adapted from Bruch et al. 2018.

punitive "backlash" that gained force in the 1980s and 1990s (Kohler-Hausmann 2017). Across this history, state and local policy choices, which relied on the police power, were at once less invested in redistribution or equal protection and more invested in local (often punitive) regulation and market relations (Cashin 1999; Weir 2005; Mettler 1998; Miller 2021). In turn, regionally uneven commitments to social rights have been irretrievably racial in their logic, pattern, and impact (Lieberman 1998; Fox 2012). The passage of PRWORA embraced and formalized this commitment to decentralization, granting states broader discretion in the form and level of basic assistance, while simultaneously narrowing state discretion regarding the terms of receipt (Bruch et al. 2018).

Key policy choices, even in putatively federal social programs, are increasingly made by state and local jurisdictions (Bruch et al. 2018). State discretion varies across programs, across program dimensions, and across policy indicators (see table 1).[1] Discretion in financing reflects both the federal-state share of program costs and any accompanying incentives or thresholds: state discretion is high in programs where there is no federal role (state taxes) or where federal block grants come with few strings attached (TANF); state discretion is medium where programs rely on state and federal revenues (UI) and where federal block grants are more closely proscribed (childcare); state discretion is low where the spending (and any accompanying rules) are largely federal (SNAP and SSI). Discretion in rulemaking reflects federal standards for eligibility, benefit levels, and other program elements, and the room afforded to states to define their own rules or standards through legislation or administrative practice (Dardanelli et al. 2019): discretion is high (or medium-high) where states largely control eligibility and benefit levels (TANF, childcare); medium where federal rules or standards set narrower parameters around state choices (UI, child health insurance); and low where the states have little influence on the terms of receipt (SNAP, SSI). Discretion in administration is shaped by both the direct jurisdictional responsibility (federal, state, local) for interpreting or carrying out the provision of assistance, and by the degree to which state or

1. State discretion might also be shaped by policies or conditions that lie outside the policies in question. State and local policy choices on childcare, for example, might be shaped by the high costs of provision in some jurisdictions or a dearth of providers in others. The long history of workfare is shaped not only by policy decisions privileging labor market participation, but also by the uneven ability—across time and space—of labor markets to provide commensurate opportunities. Levels of child support, in turn, are determined less by state policies than by state and local judicial conventions regarding levels of noncustodial support (Venohr 2013; Pirog and Ziol-Guest 2006).

local agencies are held accountable to program expectations and rules: discretion is high if program responsibility is vested largely in state agencies subject to broad federal guidelines (TANF, childcare); medium if those federal standards include tight compliance or performance standards (as in child health insurance); and low if state programs are administered through federal agencies (SSI) or are subject to regular federal oversight.

The implications and impacts of this discretion are profound. Where federal programs or high federal standards are absent, social policies and labor standards are left to the uneven willingness and capacity of state and local governments (Bruch and Gordon 2022; Freeman and Rogers 2007; Briffault 2018). The range and mechanisms of state discretion vary over time and across programs, yielding different constellations of social protection or social rights. Financing discretion (encompassing the relative shares met by federal and state dollars, state fiscal capacities, and the terms or rules under which federal dollars can be spent) yields cross-state variation in generosity and inclusion. Depending on how such financing is structured, it can discourage innovation and expansion, as in the case of unemployment insurance (Karch and Rose 2019), or encourage states (or at least some states) to be more generous and inclusive, as in the case of child health insurance. State discretion in rulemaking shapes both inclusion (eligibility) and generosity (benefit levels). Decentralization is, in and of itself, an engine of inequality: under the right conditions, it might enable more robust social protection, but such conditions—including high federal standards, robust protections against discrimination, and equalization of state fiscal capacities—are rare and hard to sustain (Bruch and Gordon 2022; Freeman and Rogers 2007; Miller 2021; Gerken and Tyler 2022). Higher levels of administrative discretion generate wider variation in inclusion, evident not only in TANF, child support, childcare and early childhood education but in otherwise low-discretion programs (like SNAP), which allow states to determine administrative rules, guidance, and practices in relation to processing applications and determining eligibility (Herd et al. 2023). In our polarized federalism, some states forgo even the temporary programs implemented in extraordinarily challenging times.

Taken together, the increasingly conditional nature of social assistance, its narrowing categorical boundaries, and its renewed decentralization have reshaped the inadequacy and fragmentation of American social policy. They undermined the responsiveness of some programs (Bitler and Hoynes 2016; Bitler et al. 2020) while bolstering others, adjusted the targets of social protection, and tethered receipt increasingly to labor force participation. As welfare reform recast policy goals from poverty alleviation to behavior-focused outcomes (Ziliak 2016; Blank 2018), social provision remained inadequate, deepening the precarity of those no longer eligible for assistance and allowing high rates of poverty and food and housing insecurity even among those receiving assistance (see also Brady and Parolin 2020; Edin and Shaefer 2015; Bruch et al. 2023). The use of paternalistic conditions and punitive sanctions, coupled with the meagerness of work supports, effectively compelled and subsidized low-wage employment (Paz-Fuchs 2008; Heinrich and Scholz 2009; Piven and Cloward 1993; Soss et al. 2011). More assistance for some meant less for others: the boundaries of social citizenship remained categorical and conditional; the benefits increasingly focused on in-kind services and tax credits; and both fragmented across jurisdictions with disparate motives and capacities.

All of this yields a social citizenship that is more conditional in its terms of receipt, more narrowly categorical in its boundaries of coverage, and less adequate in its reliance on conditional, in-kind, and temporary benefits. Decentralized policy and provision compounded each of these shifts, inviting variation in policy design, administration, and outcomes—and ensuring that even efforts to bolster social provision or economic security in some state or local settings would come at the expense of equity in social citizenship across those settings.

DATA AND MEASURES

We employ the SSNP dataset to measure two key dimensions of social provision—generosity and inclusion—across nine safety net pro-

grams that influence the economic resources of economically marginalized working-age adults and their dependents either directly (by providing cash) or indirectly (by providing other goods or services), and in which states have some degree of discretion in financing, rulemaking, or administration (Bruch et al. 2018). The SSNP includes yearly state-level estimates of generosity and inclusion from 1994 through 2022 for cash assistance (AFDC/TANF), food assistance (Food Stamps–SNAP), child health insurance (Medicaid and Children's Health Insurance Program [CHIP]), child support enforcement, childcare subsidies (Child Care and Development Block Grant-Child Care and Development Fund [CCDF] and TANF), early childhood education (Head Start and state pre-K programs), Unemployment Insurance (UI), child disability assistance (SSI), and state income taxes. [2]

The generosity of benefits (or amount spent or received per case or recipient) is calculated as the average benefits reported by program or calculated by dividing total benefit spending by a state's caseload or number of recipients (table 2 provides a description of the construction of each policy indicator, including data sources). The generosity indicators are adjusted for cost-of-living differences over time (that is, inflation) using the Bureau of Labor Statistics Consumer Price Index research series using current methods. For the 2024 release, the generosity measures are adjusted to 2022 constant dollars.[3] The generosity measure is designed to capture the actual receipt or experience of social assistance. Unlike expenditure or "welfare effort" measures (Moffitt 2015), we employ a population denominator to calculate a per-person or per-case benefit level. Unlike measures modeling receipt based on single statutory policies such as benefit maximums (Aizer et al. 2022) and uniform take-up rates (Schmidt et al. 2025), we estimate benefits based on actual spending and rates of receipt. Generosity, as a measure of benefits received, is not calibrated to any threshold of adequacy.

The inclusiveness of receipt (or the proportion of the potentially needy or eligible population receiving benefit) is calculated by dividing the number of program recipients in a state by the number of potentially needy individuals or families in the state. The estimates of potentially needy individuals or families are calculated using three-year moving averages from the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (Ruggles et al. 2025). For means-tested programs, the estimate of the potentially needy is the number of individuals or families who (a) fall into categorically eligible groups and (b) have market pretax, pre-transfer incomes below the federal poverty threshold, or below some percentage of the threshold depending on the in-

2. The SSNP dataset was created by Marcia Meyers, Sarah Bruch, and Janet Gornick from publicly accessible state and federal administrative records, and original population estimates calculated using the Annual Social and Economic Supplement (ASEC) of the Current Population Survey. The SSNP does not include programs for low-income families that do not include any state discretion, such as the federal EITC or CTC. The SSNP is not exhaustive of all programs for low-income families with decentralized designs; for example, it does not include WIC, school-based assistance, or housing assistance (public housing and subsidized voucher-based programs administered by state and local housing authorities). Earlier work (Bruch et al. 2018) based on the SSNP included a tenth program, targeted work supports. Due to concerns about the accuracy of state reporting on participation and expenditures on work supports, we exclude this program here.

3. In cases where there is a missing value for an observation (a state) or year, values are imputed using neighbor averages (that is, the average of year before and after the missing value). As with most administratively reported data, there is quite a bit of variability in the data obtained from many of the sources used in the construction of these policy indicators. To help reduce this type of measurement variability, the indicator values are top- and bottom-coded at two standard deviations from the mean for that year and are double-smoothed by first using three-year moving averages in the construction of the numerators and denominators and by smoothing the final indicator using three-year moving averages. For in-kind or service benefits, we use item-specific price indices: for food assistance, the US city average CPI for food at home; for health insurance, medical care services; for childcare and early childhood education, day care and preschool.

Table 2. Social Safety Net Policy (SSNP) Measure Descriptions and Data Sources

Program	Dimension	Measure Construction
Cash assistance	Generosity	From 1994 to 1996, the average yearly cash benefit in AFDC. From 1997 to 2022, calculated as state and federal dollars spent on cash benefits in the TANF program[a] divided by the monthly average number of recipient families.[b]
	Inclusion	From 1994 to 1996, the numerator is the monthly average number of families receiving AFDC.[c] From 1997 to 2022, the monthly average number of families receiving TANF is the numerator.[b] The denominator is the number of pretax-and-transfer poor families with children (at 100% FPL).
Child support	Generosity	Child support distributions per child support case in which a collection was made on an obligation.[d]
	Inclusion	Number of child support cases in which a collection was made on an obligation[d] divided by the number of single-parent families with children.
Food assistance	Generosity	Fiscal-year (FY) expenditures divided by the average monthly number of participating households.[e]
	Inclusion	Number of households with children participating in the program in the FY[f] divided by the number of pretax-and-transfer poor families with children (130% FPL) in that year.
Unemployment insurance	Generosity	The average weekly benefit received is multiplied by the average number of weeks of receipt.[g]
	Inclusion	Number of recipients in all programs divided by the total number of unemployed.[g]
Supplemental Security Income	Generosity	Average yearly child disability benefit received (includes federally administered state supplementation payments).[h]
	Inclusion	Number of children < 18 receiving SSI[h] divided by the number of pretax-and-transfer poor children < 18 (200% FPL).
State income tax	Generosity	State income tax that a single-parent family of three pays when income is at the poverty line.[i]
	Inclusion	Proportion of poor single-parent families of three (100% FPL) under the state income tax threshold for single-parent families of three.[i]
Preschool and early education	Generosity	Federal and state expenditures on Head Start and state pre-K divided by the number of children enrolled in Head Start and state pre-K.[j]
	Inclusion	Number of children ages 3–4 enrolled in state pre-K and Head Start divided by the total enrollment.[k]

Child health insurance	Generosity	Federal and state expenditures on Medicaid child eligibles (94–98), beneficiaries (99–21), and CHIP enrollees divided by the number of Medicaid child eligibles (94–98), beneficiaries (99–20), and CHIP enrolled children.[l]
	Inclusion	Medicaid eligibles (94–98), beneficiaries (99–21), and CHIP enrolled children[m] divided by the pretax-and-transfer poor children < 18 (300% FPL).
Childcare	Generosity	Total spending (TANF and CCDF) on childcare per child served by TANF and CCDF.[n]
	Inclusion	Number of children served by TANF and CCDF[o] divided by the pretax-and-transfer poor children < 13 (100% FPL).

Source: Adapted from Bruch et al. 2018.

[a] *Green Book* 1994–1996; ACF TANF Financial Data 1997-2022. Starting in 2000 includes State Separate Program expenditures.

[b] *Green Book* 1994–1996; OFA Caseload Data 1997–2022. Starting in 2000 includes State Separate Program caseloads.

[c] *Green Book* 1994–1996, AFDC average monthly family recipients.

[d] OCSE *Annual Report to Congress* 1994–2022.

[e] USDA, Food and Nutrition Service, *Food Stamp Program Data* 1994–2022.

[f] USDA, Food and Nutrition Service, *Characteristics of Food Stamp Households Annual Reports* 1994–2020.

[g] Department of Labor, Employment and Training Administration, *Unemployment Insurance Data Summaries* 1994–2022.

[h] Social Security Administration, *SSI Annual Statistical Reports* 1994–2022.

[i] State income tax liability or refund for a single-parent family of three at the poverty line and the state income tax threshold at which a single-parent family of three has a tax obligation are calculated following a methodology first used by the Center on Budget and Policy Priorities and continued by the National Center for Child Poverty, using the National Bureau of Economic Research (NBER) TAXSIM tax calculation tool. To obtain the state income tax threshold, records of single-parent families of three with incomes between $0 and $65,000, (in $100 increments) for all fifty states were input using CPS ASEC data. TAXSIM results were compared against input records to identify the income level in each state at which a single-parent family has a tax obligation.

[j] Children's Defense Fund 1994 and 1999; National Institute for Early Education Research, *State of Preschool* 2002–2022; ACF *Head Start Fact Sheets* 1994 and 1999.

[k] Department of Education, *Digest of Educational Statistics* 1994–2001; ACF *Head Start Fact Sheets* 1994–2001; National Institute for Early Education Research 2002–2022.

[l] DHHS, Centers for Medicare and Medicaid Services, *Medicaid Statistical Information Services National (MSIS) Tables* 1994–2011; Kaiser Family Foundation *State Health Facts* 1998–2009; Centers for Medicare and Medicaid Services, *CHIP Expenditure Reports* 2010–2014; MACPAC, *MACStats Reports* 2012–2021.

[m] DHHS, Centers for Medicare and Medicaid Services, 1994–2011; CMS *Annual Enrollment Report* (Medicaid data) 2012–2020; Kaiser Family Foundation (CHIP data) 1998–2010; CMS *CHIP Annual Enrollment Report* 2011–2021.

[n] *Green Book* 1998–2001; Department of Health and Human Services (HHS), ACF *CCDF Data* 2003–2020; HHS, ACF TANF Financial Data 1998–2020.

[o] *Green Book* 1998–2001; HHS, ACF *CCDF Data* 2003–2020. HHS, ACF TANF Financial Data 1998–2020.

come eligibility criteria of the program.[4] The inclusion measure combines reported caseloads with a population denominator capturing the reach of a program. The population denominators, in turn, are based on broad need-based categories rather than narrow programmatic criteria, on who should be covered rather than on who is technically eligible.

The SSNP measures, comparable across multiple programs, offer a holistic and capacious view of social policies as they are actually provided and received. They capture persistence and change in the governance of social policy—including deference to labor markets, devolution, and delegation. By focusing on inclusion and generosity, they provide a more accurate measure than expenditure data of the ways in which social protections are structured and administered in state and federal policy and experienced by their recipients. They facilitate comparison across programs and over time, effectively harmonizing data for multiple programs administered through different entities at the state and local levels. And they facilitate consideration of the relationship between programs, of the ways in which multiple policies are configured or reconfigured, and the ways in which such configurations (or packages of support) are experienced by recipients.

These measures are designed to capture the structure and exercise of state and local discretion across these programs, but also to turn our attention from discrete and formal policy choices to the range of decisions and practices, and to the diverse mechanisms of policymaking and implementation that determine the resulting scope and generosity of social provision. They reflect statutory policy choices (such as maximum benefits), administrative rules (such as those regarding eligibility), and operational procedures and practices that collectively determine the generosity and inclusion of social provision for low-income families with children. Capturing policy choice, design, and administration is especially important in social programs that devolve authority to state or local governments. States create plans that meet the strict or broad guidelines of the authorizing federal policy through an administrative process. These state plans reflect a plethora of decisions made at the state level by legislative policymakers and executive agency administrators. They shape the rules and processes that dictate program access and benefits, with administration often allowing some discretion in decision-making and implementation practices for frontline workers. With these measures, we aim to capture a fuller picture of ways in which decisions are made—by legislators, by administrators, and by front-line caseworkers—regarding the responsibility to render assistance, the goals of social policy, the deservingness of its recipients, and the terms and boundaries of social citizenship. These measures serve as an explanatory foundation for our understanding of deep and persistent inequalities—across jurisdictions, across programs, and across populations—in social provision, and for documenting the connection between subnational discretion and equitable social citizenship.

ANALYTIC METHODS

To describe the benefits (generosity) and boundaries (inclusion) of social citizenship, and specifically in social safety net provision, we use yearly state-level measures and calculate central tendencies (mean and median) from 1994–2022.[5] In the results, we primarily report the 50-state median given the skewed distribution of many of the measures. We examine the patterns and trajectories of multiple programs us-

4. The potentially needy population denominators differ from estimates of the potentially eligible population, which incorporate additional program- and state-specific eligibility criteria (see the Urban Institute's TRIM3, for example). We have chosen to calculate the potentially needy population defined by broad categorical criteria of programs to capture the depth of program receipt in the economically needy population. This approach allows for comparability over time within programs; our measure of the potentially needy, over time, does not reflect changes in program eligibility rules.

5. To test for significant changes over time, we use a t-test of means to compare the 1994 and 2022 values. The 50-state median differs from a national average, in that each state (regardless of population) is given equal weight.

ing these comparable measures to capture the level and change over time (with particular attention to upward or downward trends) in the substantive commitment to social citizenship.

To examine the inequity in social citizenship across states, we describe the extent or magnitude of cross-state variation using four measures: standard deviation (SD), coefficient of variation (COV), Gini coefficient (Gini) and the ratio of the 90th to 10th percentile (90-10 ratio). This approach to examining cross-state variation focuses on the distribution of states in a given year. However, to capture the individual state patterns and changes over time, we complement these variation measures with scatterplot graphs, which display the state-specific starting (1994 or earliest year available) and ending (2022 or most recent year available) values. We also describe how cross-state variation has changed over time, and whether those changes represent states converging (becoming more similar) or diverging (becoming more different). We assess these changes by looking at the absolute size of the change and by using significance tests (Levene test for variance, bootstrapping for the COV and Gini).[6] Combining the median and variation trends, we characterize programs as upward or downward, converging or diverging from 1994–2022. Finally, for selected programs, we document state-specific values and regional patterns of generosity and inclusion, and how these have shifted from 1994 to 2022.

FINDINGS

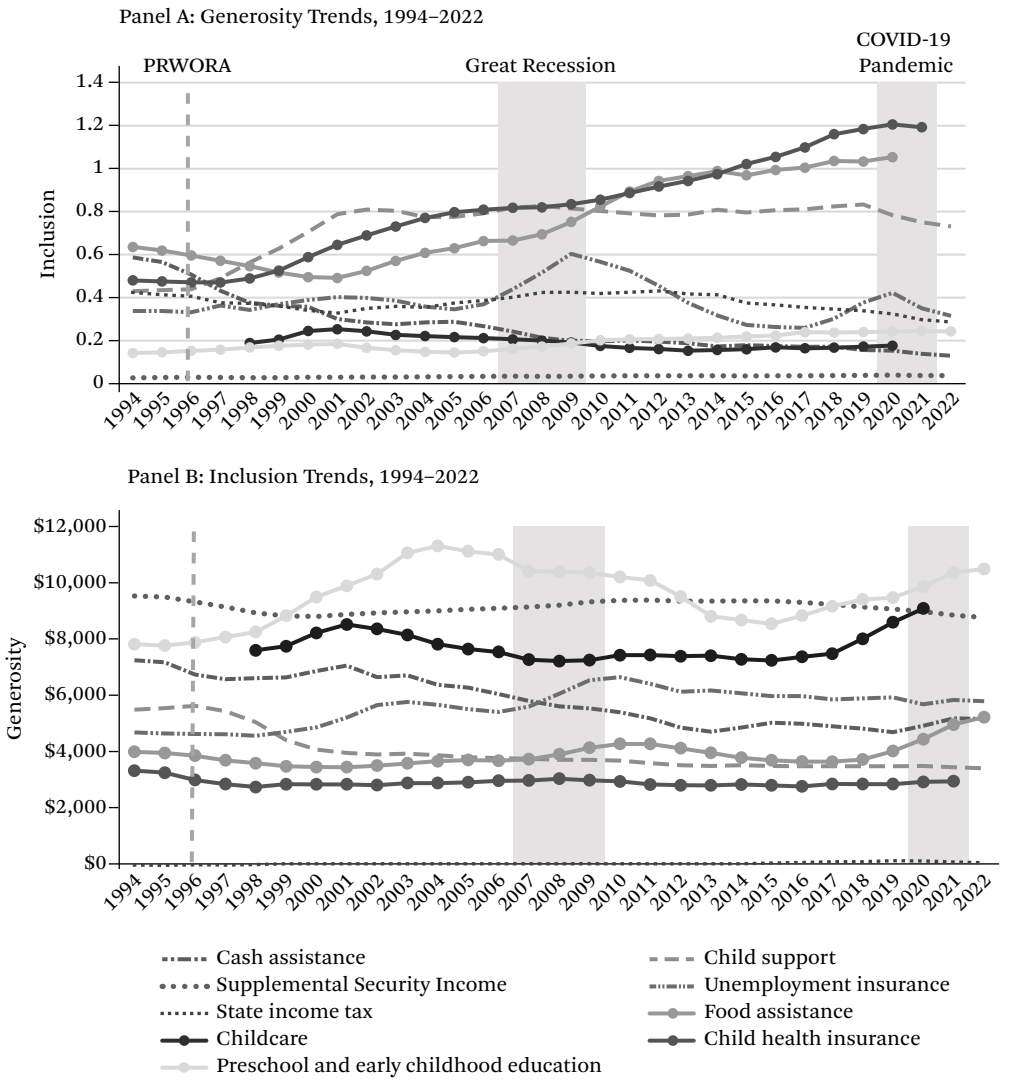
We begin with a snapshot view of safety net provision in 1994, prior to the substantial changes brought about by PRWORA (see figure 1 and table 3), and at about the moment when Kathryn Edin and Laura Lein (1997) were collecting their data for the book *Making Ends Meet.* Looking first at programs that provide income support, we see that the annualized AFDC cash assistance benefit in 1994 was about $7,200 (in 2022 dollars) for low-income families with children in the median state and an average annualized Food Stamp benefit (a near-cash benefit) for households with children of about $4,000, a combination which represented less than 50 percent of the poverty threshold for a family of three (United States Census Bureau 2025). Other income supports betrayed similar inadequacies: the most generous (SSI for disabled children) still fell below half the poverty line ($9,500 annualized average benefit); UI offered an average benefit of less than $5,000 per spell of receipt (average benefit × duration); and for a family of three at the poverty line, state income taxes (including credits) yielded a small net loss or tax liability of about $45. Child support collected through state enforcement agencies resulted in an average transfer from noncustodial parents to custodial parents of just over $5,000. In terms of education and health supports for children, annual per-child spending on preschool and early education and childcare were the most robust (approximately $7,800 and $7,500 in the median state, respectively), while child health insurance spending ($3,300 per child) was substantially less.

Turning to inclusion, cash and food assistance had the broadest reach in 1994 but even then were received by just under 60 percent and 65 percent of low-income families with children, respectively (see figure 1).[7] Just over 40

6. While there is no standard metric for determining significant differences in the COV or Gini, we use a bootstrap method that generates a sample of COVs or Ginis for each yearly comparison and estimates the probability that the observed difference is random. In the bootstrapping process, we resample pairs of observations by state rather than resampling based on year values. This leads to much lower variation in the bootstrap estimates because state values are highly correlated over years. To determine when a change in COV or Gini is statistically significant, we test the differences across two years using a cut-off of $p < .05$ (see Kenworthy 1999 for a similar approach).

7. The designation of *low-income* in the findings follows rough programmatic thresholds: pretax and transfer (market) income below 100 percent of the federal poverty level (FPL) for cash assistance, childcare, and taxes; 130 percent for food assistance; 200 percent for SSI; and 300 percent for child health insurance (see table 2 for more specific measurement details). These differences are important for our measure of inclusion, as low (or high) rates of inclusion carry different implications depending on the FPL thresholds.

Figure 1. Median Trends in Generosity and Inclusiveness, 1994–2022



Source: Authors' calculation from the SSNP data.
Note: Dotted and solid lines represent income and in-kind support programs, respectively.

percent of low-income single-parent families received payments from a child support obligation or fell under the state income tax threshold for incurring tax liabilities, and just over a third of unemployed workers received unemployment benefits. Fewer than two in ten low-income children under age thirteen received subsidized childcare, and the relatively generous SSI program reached fewer than three in one hundred low-income children (defined as up to 200 percent of the federal poverty level [FPL]). In terms of child-focused services, approximately 50 percent of low-income children (defined as up to 300 percent of the FPL) received health insurance through the Medicaid program in 1994 but fewer than 20 percent of three- to four-year-olds were enrolled in Head Start or state pre-K programs.

In sum, social citizenship, as captured by levels and rates of provision in 1994, was a patchwork of inadequate and fragmented support with limited reach into the population of low-income families with children. Narrow and categorical boundaries of assistance under-

Table 3. Generosity and Inclusion Cross-State Variation, 1994 and 2022

Program / Dimension	Mean	SD	COV	GINI	Range (90/10)	10th	Median	90th
Generosity								
Cash assistance								
1994	7,821	2,906	0.37	0.21	2.98	4,010	7,247	11,934
2022	5,174	2,406	0.46	0.25	3.44	2,391	5,101	8,227
Absolute Δ 1994–2022	*−2647****	*−500*	*0.09*	*0.04*	*0.46*	*−1619*	*−2145*	*−3707*
Percentage Δ 1994–2022	*−33.84*	*−17.23*	*25.11*	*20.10*	*15.60*	*−40.37*	*−29.60*	*−31.06*
Food assistance								
1994	3,999	398	0.10	0.05	1.27	3,498	3,985	4,445
2022	5,242	670	0.13	0.07	1.31	4,463	5,221	5,868
Absolute Δ 1994–2022	*1244****	*272**	*0.03*	*0.01*	*0.04*	*966*	*1237*	*1423*
Percentage Δ 1994–2022	*31.1*	*68.3*	*28.39*	*24.78*	*3.44*	*27.6*	*31.0*	*32.0*
Unemployment insurance								
1994	4,840	1,458	0.30	0.17	2.23	3,217	4,671	7,188
2022	5,680	1,941	0.34	0.19	2.64	3,130	5,789	8,263
Absolute Δ 1994–2022	*840**	*483**	*0.04*	*0.02*	*0.41*	*−87*	*1118*	*1075*
Percentage Δ 1994–2022	*17.4*	*33.1*	*13.4*	*14.4*	*18.2*	*−2.7*	*23.9*	*15.0*
Supplemental Security Income								
1994	9,602	435	.05	0.02	1.13	9,148	9,527	10,348
2022	8,750	237	.03	0.01	1.07	8,400	8,765	9,004
Absolute Δ 1994–2022	*−51****	*−197****	*−0.02****	*−0.01***	*−0.06*	*−748*	*−762*	*−1344*
Percentage Δ 1994–2022	*−8.9*	*−45.4*	*−40.1*	*−39.2*	*−5.3*	*−8.2*	*−8.0*	*−13.0*
State income taxes								
1994	−96	300	0.57	0.30	n/a[a]	−449	−44	93
2022	410	699	0.65	0.34	n/a[a]	−152	43	1,673
Absolute Δ 1994–2022	*506****	*399****	*0.08*	*0.04*	n/a[a]	*296*	*86*	*1,580*
Percentage Δ 1994–2022	n/a[a]	*133.1*	*14.3*	*13.4*	n/a[a]	*−66.1*	*a*	*1,696.1*
Preschool and early education								
1994	8,142	2,004	0.25	0.14	2.00	5,571	7,815	11,151
2022	10,208	2,703	0.26	0.15	2.21	6,233	10,490	13,755
Absolute Δ 1994–2022	*2,066****	*699*	*0.02*	*0.01*	*0.21*	*662*	*2,676*	*2,604*
Percentage Δ 1994–2022	*25.4*	*34.9*	*7.6*	*7.2*	*10.3*	*11.9*	*34.2*	*23.3*
Childcare								
1998	8,066	2,407	0.30	0.16	2.07	5,520	7,596	11,434
2020	9,075	2,104	0.23	0.13	1.97	6,299	9,084	12,380
Absolute Δ 1998–2020	*1,009**	*−302*	*−0.07*	*-0.03*	*−0.11*	*778*	*1488*	*946*
Percentage Δ 1998–2020	*12.5*	*−12.6*	*−22.3*	*-20.6*	*−5.11*	*14.1*	*19.6*	*8.3*
Child support								
1994	5,425	1,145	0.21	0.12	1.83	3,760	5,485	6,871
2022	3,560	659	0.19	0.10	1.66	2,821	3,398	4,691
Absolute Δ 1994–2022	*−1,865****	*−486****	*−0.03*	*−0.02*	*−0.16*	*−939*	*−2,087*	*−2,180*
Percentage Δ 1994–2022	*−34.4*	*−42.5*	*−12.3*	*−15.4*	*−9.01*	*−25.0*	*−38.0*	*−31.7*
Child health insurance								
1994	3,343	890	0.27	0.14	2.03	2,288	3,314	4,650
2021	3,073	662	0.22	0.12	1.78	2,330	2,939	4,157
Absolute Δ 1994–2021	*−270*	*−229*	*−0.05*	*−0.03*	*−0.25*	*42*	*−374*	*−493*
Percentage Δ 1994–2021	*−8.1*	*−25.7*	*−19.1*	*−17.6*	*−12.2*	*1.8*	*−11.3*	*−10.6*

(*continued*)

Table 3. (*continued*)

Program / Dimension	Mean	SD	COV	GINI	Range (90/10)	10th	Median	90th
Inclusion								
Cash assistance								
1994	0.58	0.16	0.28	0.16	2.09	0.38	0.59	0.78
2022	0.17	0.14	0.82	0.42	10.51	0.04	0.13	0.43
Absolute Δ 1994–2022	*−0.41****	*−0.02**	*0.54****	*0.26****	*8.42*	*−0.34*	*−0.46*	*−0.35*
Percentage Δ 1994–2022	*−71.0*	*−16.4*	*188.5*	*164.1*	*403.5*	*−89.2*	*−77.8*	*−45.5*
Food assistance								
1994	0.63	0.09	0.15	0.09	1.53	0.50	0.64	0.76
2020	1.07	0.21	0.19	0.11	1.68	0.83	1.05	1.4
Absolute Δ 1994–2020	*0.45****	*0.12****	*0.04**	*0.02*	*0.15*	*0.33*	*0.41*	*0.64*
Percentage Δ 1994–2020	*71.4*	*118.0*	*27.2*	*25.4*	*9.7*	*66.8*	*65.8*	*83.0*
Unemployment insurance								
1994	0.34	0.10	0.30	0.17	2.34	0.22	0.34	0.51
2022	0.33	0.12	0.37	0.21	2.70	0.18	0.32	0.49
Absolute Δ 1994–2022	*−0.02*	*0.02*	*0.07**	*0.04**	*0.36*	*−0.04*	*−0.02*	*−0.01*
Percentage Δ 1994–2022	*−4.8*	*16.9*	*22.9*	*22.4*	*15.1*	*−16.9*	*−6.6*	*−4.4*
Supplemental Security Income								
1994	0.03	0.01[b]	0.36	0.20	2.51	0.02[b]	0.03	0.04
2022	0.04	0.01[b]	0.31	0.17	2.50	0.02[b]	0.04	0.05
Absolute Δ 1994–2022	*0.01****	*0.00*	*−0.05*	*−0.03*	*−0.01*	*0.00*	*0.01*	*0.01*
Percentage Δ 1994–2022	*33.4*	*14.3*	*−14.3*	*−14.2*	*−0.17*	*29.7*	*39.8*	*29.5*
State income taxes								
1994	0.42	0.12	0.28	0.15	2.29	0.26	0.42	0.58
2022	0.33	0.11	0.34	0.19	2.24	0.22	0.29	0.50
Absolute Δ 1994–2022	*−0.09****	*0.01*	*0.06*	*0.04*	*−0.05*	*−0.04*	*−0.13*	*−0.08*
Percentage Δ 1994–2022	*−21.1*	*−4.2*	*21.4*	*19.6*	*−1.9*	*−12.2*	*−32.4*	*−13.9*
Preschool and early education								
1994	0.15	0.06	0.38	0.21	2.72	0.08[b]	0.14	0.23
2022	0.24	0.12	0.51	0.29	4.87	0.08[b]	0.24	0.40
Absolute Δ 1994–2022	*0.09****	*0.06****	*0.13**	*0.08***	*2.15*	*0.00*	*0.10*	*0.17*
Percentage Δ 1994–2022	*63.3*	*121.6*	*35.7*	*38.7*	*79.2*	*−3.5*	*71.0*	*72.9*
Childcare								
1998	0.20	0.07	0.36	0.20	2.74	0.11	0.19	0.30
2020	0.19	0.10	0.48	0.25	3.47	0.10	0.18	0.36
Absolute Δ 1994–2020	*−0.01*	*0.03*	*0.12**	*0.05*	*0.73*	*−0.01*	*−0.01*	*0.06*
Percentage Δ 1998–2020	*−2.1*	*29.8*	*32.5*	*25.3*	*26.3*	*−4.7*	*−6.6*	*20.4*
Child Support								
1994	0.46	0.16	0.35	0.20	2.79	0.24	0.43	0.68
2022	0.77	0.23	0.29	0.16	2.23	0.52	0.73	1.16
Absolute Δ 1994–2022	*0.31****	*0.07**	*−0.06**	*−0.04**	*−0.56*	*0.28*	*0.30*	*0.48*
Percentage Δ 1994–2022	*68.3*	*40.9*	*−16.3*	*−17.9*	*−20.2*	*112.3*	*70.1*	*69.5*
Child health insurance								
1994	0.46	0.10	0.21	0.12	1.72	0.34	0.48	0.58
2021	1.20	0.21	0.18	0.10	1.63	0.90	1.19	1.47
Absolute Δ 1994–2021	*0.74****	*0.11****	*−0.03*	*−0.02*	*−0.09*	*0.56*	*0.71*	*0.89*
Percentage Δ 1994–2021	*159.9*	*118.1*	*−16.1*	*−18.5*	*−4.9*	*165.0*	*148.4*	*152.1*

Source: Authors' calculation from the SSNP data.
Note: Values for the first and last year of data availability. State income tax values are calculated only for the forty-one states with state income tax.
[a] Percentage change was not calculated because of a negative number.
[b] The first and the last year estimates differ in the third decimal place.
* $p < .05$; ** $p < .01$; *** $p < .001$

scored uneven inclusion across programs and states; meager benefit levels underscored the uneven and inadequate generosity of assistance for those receiving assistance.

Between 1994 and 2022, a combination of policy and program changes and policy inaction (that is, policy drift) yielded a universe of social policies that increasingly undermined the autonomy of its recipients (both by erecting conditions to direct assistance and by leaning more on in-kind supports), narrowed its attention to low-income children, and offered support (most notably during recessions) with temporary or time-limited benefits. These changes are illustrated by looking at the multiprogram trends in the generosity of benefits and the inclusiveness of receipt.

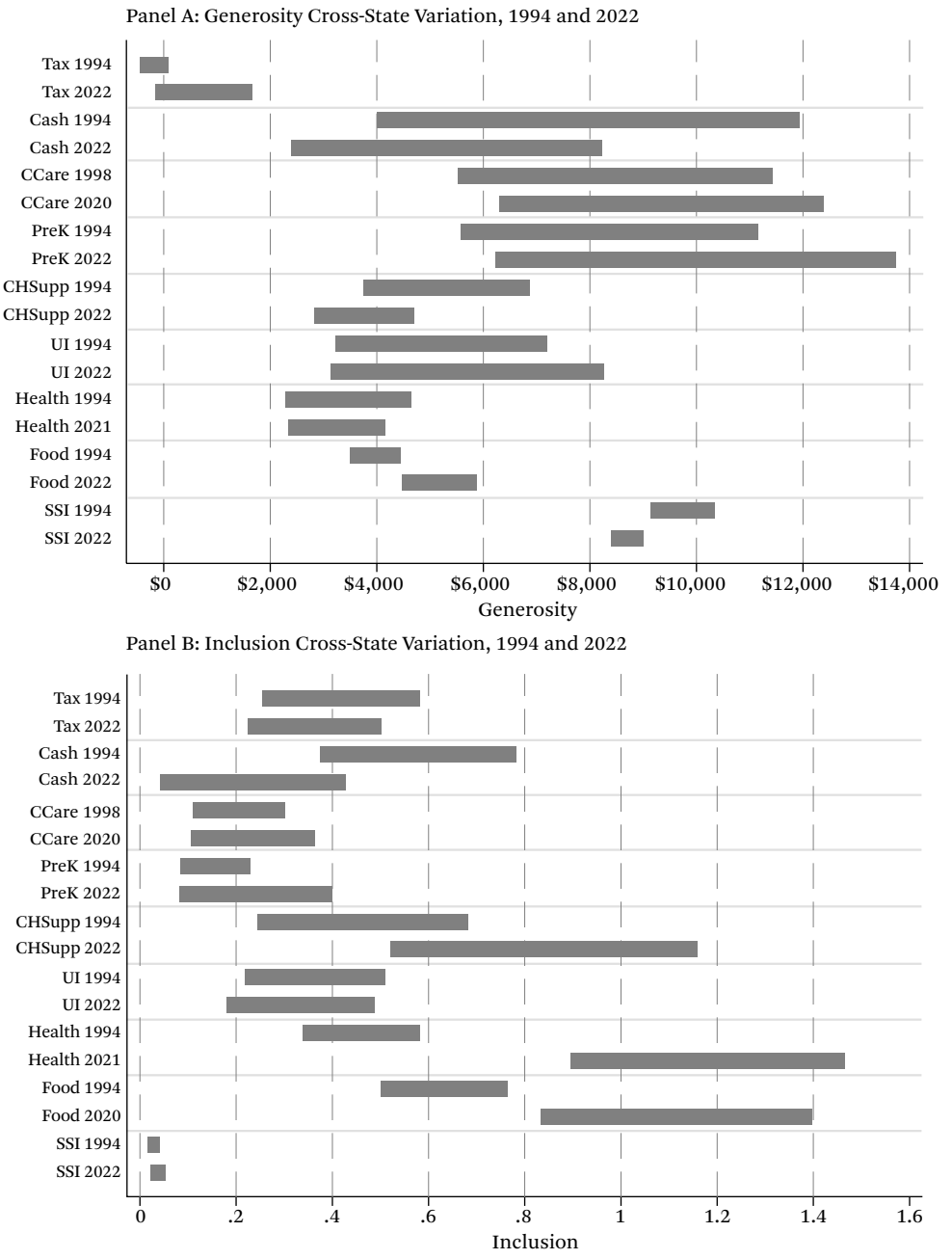
The passage and implementation of PRWORA in 1996 ushered in substantial changes not only to the cash assistance program for low-income families with children but also to food assistance, child support, childcare, and child health insurance (Blank 1997; Ziliak 2016). PRWORA rendered cash assistance conditional and temporary, leading to a sharp decline in the rate of receipt (from 43 percent of low-income families with children in 1997 to 24 percent by 2007). The increase in poverty brought on by the Great Recession underscored the limits of the new program; instead of a corresponding increase in TANF caseloads, caseloads continued to fall, resulting in an almost 20 percent reduction in the rate of inclusion during a period of heightened need. This lack of responsiveness was more troubling when paired with a parallel decline in the average annualized benefit which fell from about $7,250 in 1994 to $5,800 in 2007, to just $4,700 by 2013, and recovered only slightly ($5,100 in 2022) during the COVID recession.

While the decline in cash assistance occurred in all states, there was substantial variation in the levels and trends of support (see figure 2 and table 3). Under AFDC, federal standards were minimal, and states enjoyed broad discretion with respect to the definition of need and corresponding benefit levels. This is reflected in the wide cross-state variation in AFDC generosity in 1994: at the 10th percentile, the annualized average monthly benefit was about $4,000 (in 2022 dollars), but the benefit at the 90th percentile was almost three times that. With the transition to TANF, states were granted nearly unfettered discretion in the expenditure of TANF block grant funds (Parolin 2021), and the extent of cross-state variation in the generosity of benefits increased from a Gini of 0.21 in 1994 to a Gini of 0.25 by 2022, representing a 20 percent increase in cash benefit inequity overall. All states reduced spending per family on cash assistance over the next two decades, but the most dramatic absolute reductions were in the most generous states. This can be seen in figure 3 by comparing the location of the most generous states in 1994 to those in 2022, a decline in generosity of more than $3,700 at the 90th percentile.

Turning to inclusion in cash assistance, in 1994 only 38 percent of low-income families with children received cash assistance at the 10th percentile, versus 78 percent at the 90th percentile (see figure 2 and table 3), reflecting states' broad rulemaking (eligibility) and administrative discretion. With the transition to TANF, states were required to specify terms of receipt related to work requirements, family caps, time limits, and sanctions (Soss et al. 2001; Nadal-Fernandez et al. 2025). As a result, all states experienced rapid declines in inclusion, especially throughout the 1990s and 2000s. By 2022, inclusion had fallen at the 10th percentile by an incredible 89 percent (representing a collapse in the rate of inclusion from almost four in ten families in 1994 to just four in one hundred by 2022). The decline in inclusion at the 90th percentile was also substantial, ending the period in 2022 at 0.43—nearly the same rate as that of the 10th percentile in 1994 (0.38).

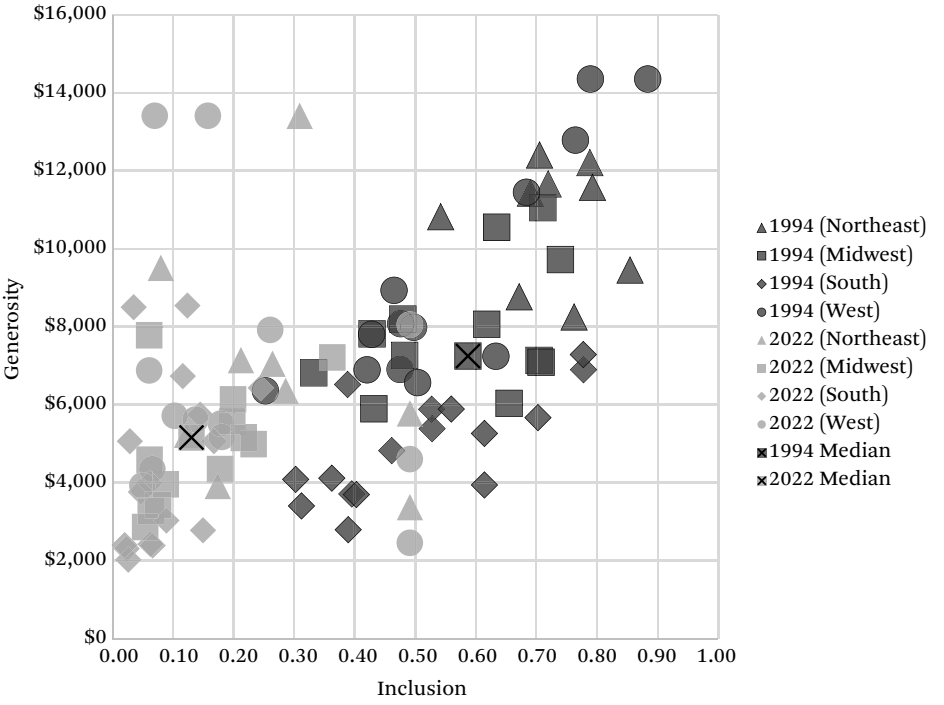
The overall pattern is one of downward divergence on both measures: generosity and inclusion both declined at the median, generosity collapsed at the top end of the distribution, inclusion collapsed at the bottom, and cross-state variation increased for both. Comparing the levels of generosity and inclusion of individual states in 1994 to that of 2022 illustrates the downward divergence of both generosity and inclusion, as well as some telling regional patterns (figure 3). Southern states (indicated by the diamond symbols in figure 3), for example, crowded below the median on both mea-

Figure 2. Cross-State Variation Trends in Generosity and Inclusiveness, 1994–2022



Source: Authors' calculation from the SSNP data.
Note: Tax = State income tax; Cash = Cash assistance; CCare = Childcare; Pre-K = Preschool and Early Education; CHSupp = Child support; UI = Unemployment insurance; Health = Child health insurance; Food = Food assistance; SSI = Supplemental Security Income. The left and right ends of each bar represent the 10th and 90th percentiles, respectively.

Figure 3. Cash Assistance, Inclusion and Generosity, 1994 and 2022



Source: Authors' calculation from the SSNP data.
Note: The same shapes are used to represent US regions across both years. Shapes with dark outlines correspond to 1994, and shapes without outlines correspond to 2022. Animated versions of figures 3 through 7 are available at https://www.rsfjournal.org/content/12/1/34/tab-supplemental.

sures in both 1994 and 2022—a legacy of the deeply racialized history of cash assistance. By the same token, Northeastern and Western states were the most inclusive and generous in both years.[8] The larger patterns here are telling. Broad state discretion under AFDC yielded wide variation with regard to both inclusion and generosity. The transition to TANF increased discretion in financing and administration, while at the same time constraining states in rulemaking (by requiring new conditions and terms).

While traditional cash assistance declined, the federal Earned Income Tax Credit (EITC) (Halpern-Meekin et al. 2015) and tax credits for children (McCabe and Popp Berman 2016) increased. However, these shifts were not just from a transfer to tax mechanism. They reflected a narrowing of the boundaries of provision, effectively restructuring the most generous forms of assistance as rewards for work rather than responses to need (Blank 2018; Edin and Shaefer 2015), and they provided the largest benefits to the near poor, leaving the deeply poor worse off (Parolin et al. 2023).

The one form of income support that remained stable and relatively generous over this time was cash assistance for disabled children

8. In some cases, the change was much starker on one measure. In Louisiana and Georgia, for example, inclusion fell dramatically (from 0.40 to 0.03 in Louisiana, from 0.70 to 0.03 in Georgia) between 1994 and 2022, but because both states legislated benefit increases in recent years, generosity actually increased (from $3,700 to $5,100 in Louisiana, from $5,700 to $8,500 in Georgia). At the other extreme, Oregon saw little change in inclusion (0.46 in 1994, 0.49 in 2022) but slashed its annualized benefit by almost three-quarters (from $8,900 to $2,500).

(SSI), a program marked by clear (if narrow) boundaries and a high floor of federal benefits. The average SSI benefit remained relatively stable during this period (hovering just above an annualized benefit of $9,000 at the median). Median inclusion remained very low, with between 3 and 4 percent of low-income children receiving assistance from 1994–2022 (figure 1). Cross-state variation in generosity and inclusion was minimal (figure 2), reflecting the limited discretion afforded states. Some states added small supplements to the federal benefit (Erkulwater 2015; Duggan et al. 2016), often to sustain commitments made in pre-1972 programs. Limited discretion in administration also dampened state-to-state variation in SSI inclusion, because the program relied heavily on referrals by intermediary organizations providing health and education services to children, intrastate variation (that is, rural vs. urban) was more profound (Schmidt and Sevak 2017; Wittenburg et al. 2015).

The new regime of work-conditioned assistance rested, at least in theory, on the provision of ancillary supports (especially childcare) that would make labor market participation feasible. However, both the amount provided to subsidize the cost of childcare, and the availability of this benefit have been limited. At the median in 1998, the average benefit was $7,600 which increased only slightly (to about $9,000) by 2020 (figure 1); fewer than two in ten low-income children received subsidized childcare in 1998, a rate that barely budged over the next 24 years. The absence of such support compounded the erosion of autonomy and the narrowing of options for support.

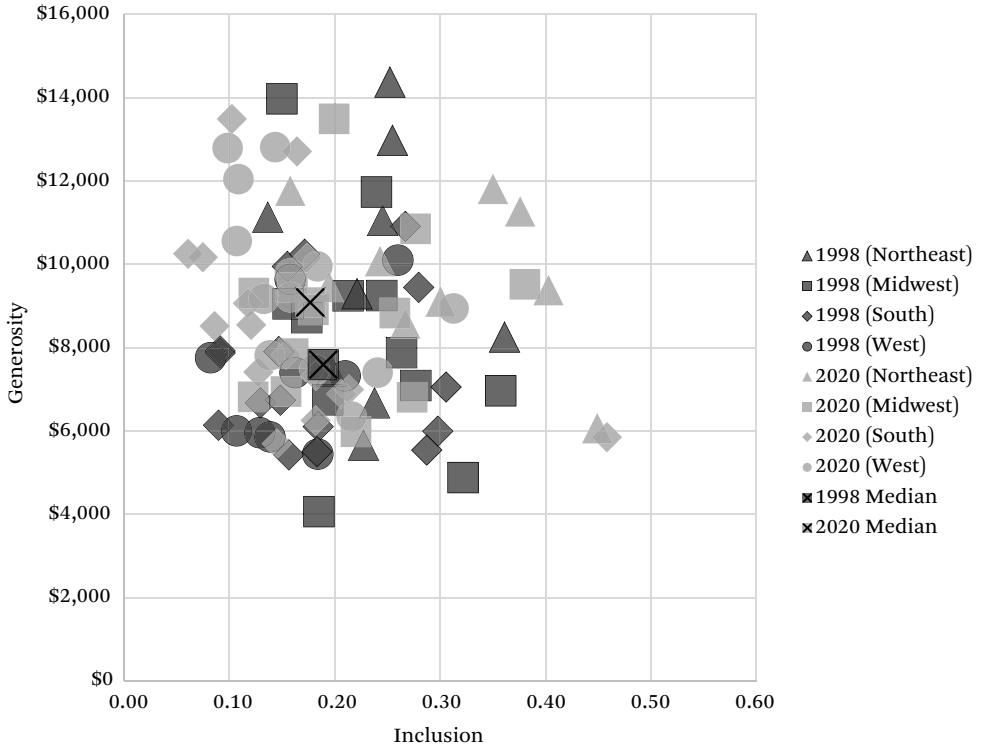
Reflecting a history of different state welfare-to-work programs (Greenberg et al. 2009) and the consolidation of childcare funding streams into the CCDF (Meyers et al. 2002), the provision of childcare varied widely. In terms of generosity, in 1998 (ranging from $5,500 at the 10th percentile to $11,400 at the 90th), a gap that closed marginally by 2020 as overall generosity rose, a slight upward convergence (figure 4). Variation in inclusion was similar but widened between 1998 and 2020, as a small increase at the 90th percentile (from 0.30 to 0.36) was accompanied by a slight decrease (from 0.11 to 0.10) at the 10th (a slight upward divergence). Tellingly, inclusion and generosity in childcare echoed the same regional pattern: those states at the bottom of the distribution in cash assistance (most from the South) also failed to offer meaningful work supports in the bargain.

The paternal (and punitive) logic of post-1996 social provision was especially evident in the increasingly muscular and aggressive system of child support enforcement and collections. Increased enforcement and collection efforts yielded a substantial increase in the proportion of families with a collection (from 49 percent in 1997 to 82 percent in 2007), but a corresponding decline in the average amount collected per case per year, from approximately $5,400 to $3,700 (figure 1). Post-TANF enforcement mandates narrowed state variation on both generosity and inclusion. Variation in generosity, increasingly shaped by differences in income and judicial support guidelines (Venohr 2013), showed a downward convergence; variation in inclusion, reflecting the dramatic increase in collections, showed an upward convergence (figure 2).

After 1994, social policy increasingly narrowed its categorical boundaries, largely by reserving its attention to children (or families with children), especially in the provision of in-kind benefits and services. In the case of health insurance, CHIP in 1997 and expansions of the eligibility criteria for CHIP and Medicaid, resulted in dramatic increases in inclusion—from 48 percent of low-income children enrolled in 1994 at the median, to 82 percent by 2007, to over 100 percent by 2020.[9] While states enjoyed considerable discretion in setting eligibility thresholds, CHIP's generous financing formula incentivized and enabled them to raise those thresholds, yielding dramatic increases in inclusion across the distribution (figure 2): in 1994 inclusion ranged from 0.34 at the 10th percentile to 0.58 at the 90th ; by 2021 it ranged from 0.90 to 1.47. This dramatic pattern of up-

9. An estimated inclusion measure over 100 percent results from states having eligibility criteria and enrolling children in Medicaid and/or CHIP whose family income is above 300 percent of the FPL (see table 2 for more measurement details).

Figure 4. Childcare, Inclusion and Generosity, 1998 and 2020



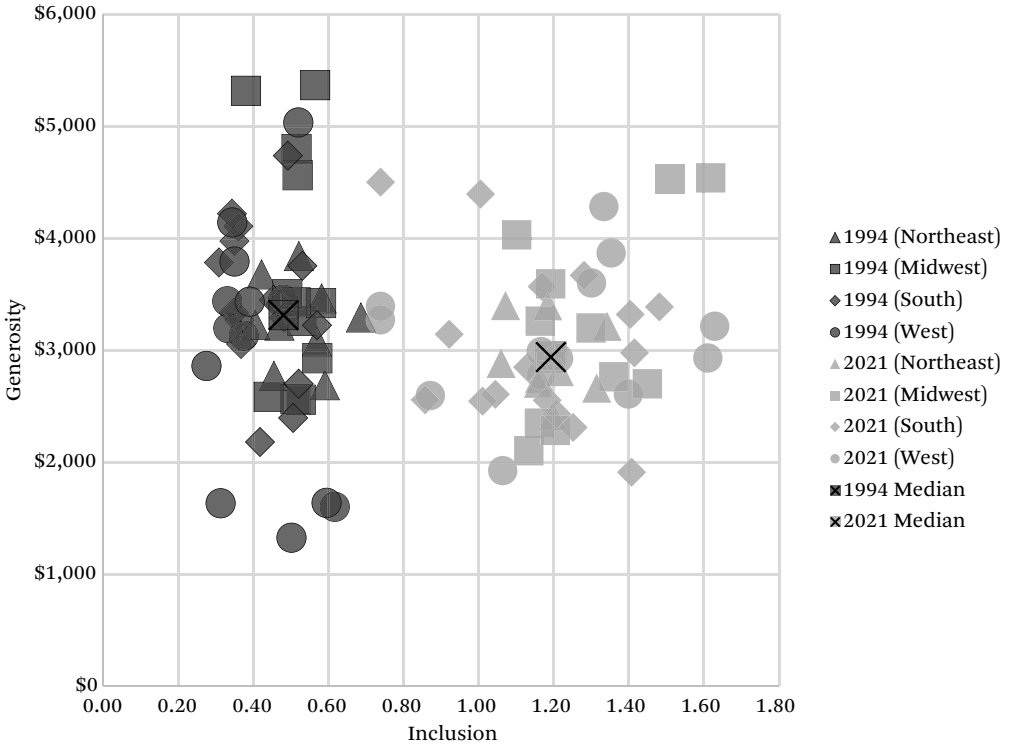
Source: Authors' calculation from the SSNP data.
Note: The same shapes are used to represent US regions across both years. Shapes with dark outlines correspond to 1998, and shapes without outlines correspond to 2020.

ward convergence (figure 5) pushed the least inclusive states in 2021 beyond the most inclusive from 1994 and left only six states (three in the Midwest, three in the Mountain West) with inclusion rates under one. The rollout of the CHIP program, alongside other changes in health-care financing and access (including the Affordable Care Act), narrowed state-to-state differences in generosity (the 90-10 ratio fell from 2.03 to 1.78).

Food assistance (across several programs including school-based meal programs, the Special Supplemental Nutrition Program for Women, Infants, and Children [WIC], and SNAP) also underscored the shift to in-kind supports targeted at children. In the case of SNAP, inclusion initially declined in the wake of welfare reform but rebounded when the 2002 Farm Bill instituted several changes designed to increase enrollment among eligible populations (Ziliak 2015). Between 2001 and 2007 alone, inclusion at the median grew from 49 percent to 67 percent (figure 1). Lack of responsiveness in cash assistance was contrasted with the continued growth in SNAP inclusion, buttressed by temporary expansions during the Great Recession (Bitler and Hoynes 2016): the number of participating households with children outpaced the increase in family poverty, resulting in a rate of inclusion that grew to 82 percent by 2010 and 105 percent by 2020. As with health insurance, the dramatic increase in inclusion was reflected across the distribution (figure 6).

During this period, cross-state variation increased in both generosity and inclusion (table 3). While SNAP is paid entirely with federal dollars, states can exercise administrative discretion—by investing in outreach or streamlining applications, for example—in such a way as to

Figure 5. Child Health Insurance, Inclusion and Generosity, 1994 and 2021



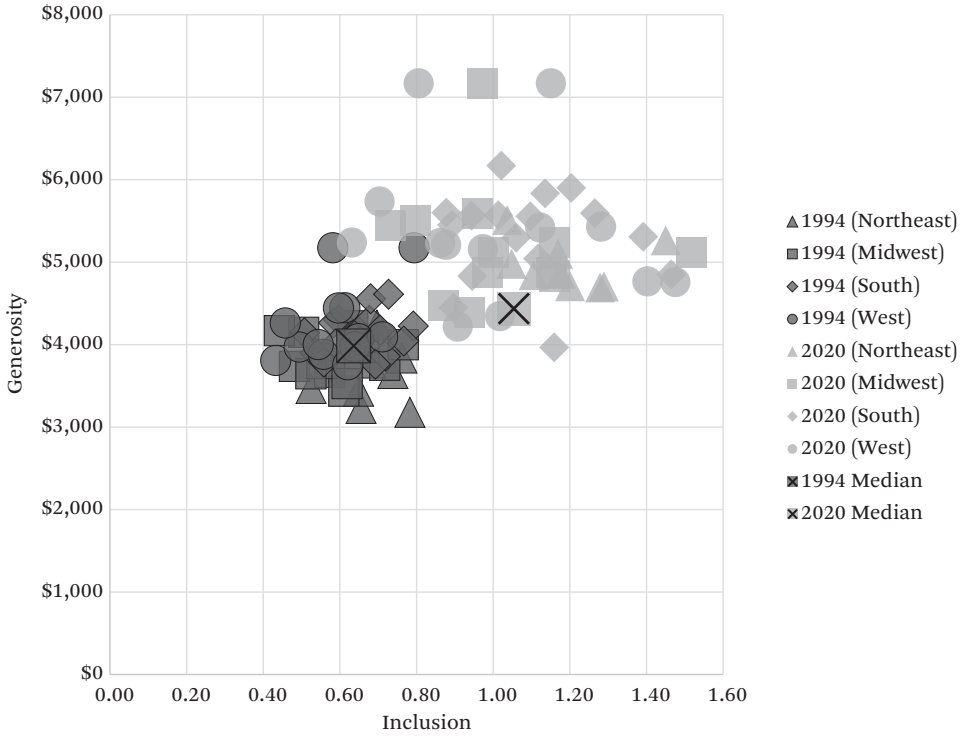
Source: Authors' calculation from the SSNP data.
Note: The same shapes are used to represent US regions across both years. Shapes with dark outlines correspond to 1994, and shapes without outlines correspond to 2021.

boost participation (Currie 2003; Gunderson 2015; Ziliak 2015; Ziliak et al. 2015) or to slow program growth and discourage or deny applicants, sometimes called "soft diversion" (Edin and Shaefer 2015). Uneven administrative capacities or intentional administrative burdens (Barnes et al. 2023; Fox et al. 2023) leave some states short of the USDA's expectation that eligible households receive benefits within thirty days of application. This, paired with the use of broad-based eligibility in many states, generated growing variation in inclusion (figure 6) even in a putatively federal program. Much of this variation occurred above the median: inclusion nearly doubled at the 90th percentile (from 0.76 to 1.4) between 1994 and 2020—a pattern over the full 1994–2020 era of upward divergence.

Other child-focused programs betrayed mixed patterns of growth and variation. In early childhood education (ECE), generosity at the median grew from $7,800 in 1994 to $10,500 in 2022, a change that encompasses a marked increase from 1994 to 2006, a corresponding decline through 2014, and another increase in the last decade. Inclusion grew modestly (from 0.14 to .24) with growth concentrated at the median and above, reflecting disparate growth in state pre-K programs (by 2022, inclusion ranged from 8 percent of three- to four-year-olds participating in state pre-K or Head Start programs at the 10th percentile to 40 percent at the 90th). Variation in generosity reflected a modest upward divergence. As with generosity (table 1), higher levels of state discretion (ECE policies other than Head Start are set almost entirely by states or school districts) yielded widening variation in program inclusion.

In this new world of conditional and narrowly targeted social policy, the provision of temporary supports was increasingly important. Unemployment insurance is strictly work-

Figure 6. Food Assistance, Inclusion and Generosity, 1994 and 2020

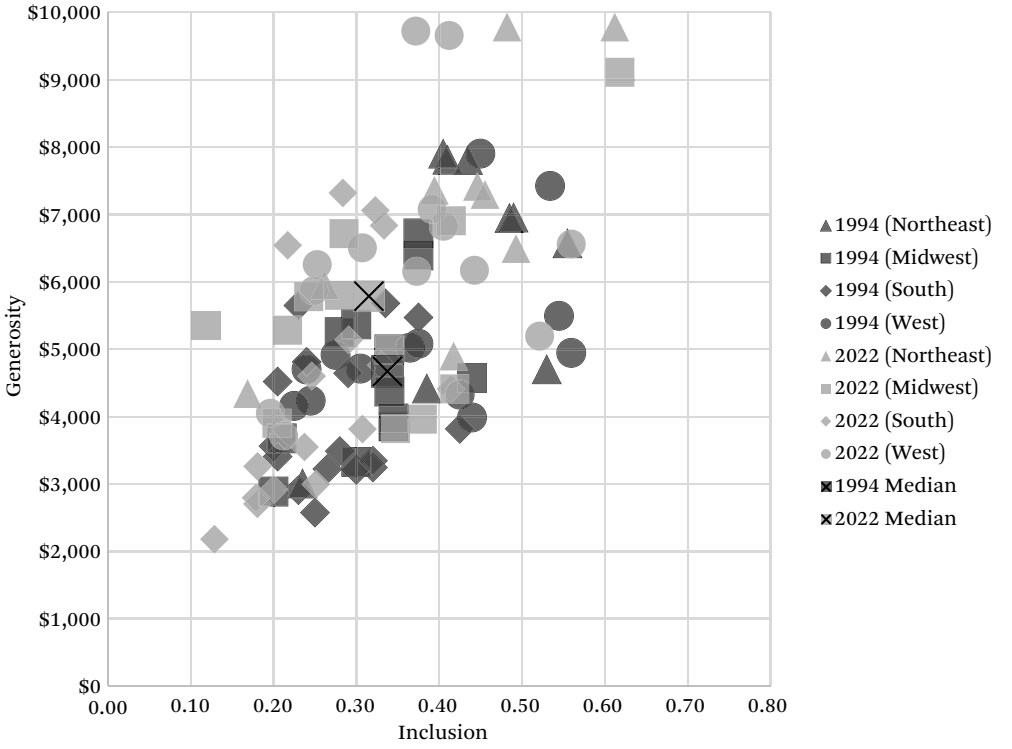


Source: Authors' calculation from the SSNP data.
Note: The same shapes are used to represent US regions across both years. Shapes with dark outlines correspond to 1994, and shapes without outlines correspond to 2020.

conditioned, both by its eligibility terms (a record of earnings in covered employment) and by benefit levels and job search requirements designed to hasten reemployment. Rulemaking in UI is premised on substantial state discretion, which leaves the level and duration of benefits, and the details of monetary and nonmonetary eligibility to state plans (O'Leary et al. 2020; Blaustein 1993). Trends in generosity and inclusion from 1994–2022 (figure 1) are not linear in either direction but instead reflect shifts in rates of unemployment and temporary federal extensions or supplements (Woodbury 2015; Whittaker and Isaacs 2013; Congdon and Vroman 2022). During the Great Recession, federal spending increased the median UI benefit from $5,600 to over $6,600 and pushed inclusion at the median from 44 to 57 percent; by 2020, UI generosity and inclusion were back at or near their 2007 levels (table 3).

Variation in UI generosity (the average weekly benefit times the average weekly duration of receipt) reflects both underlying differences in wages from state to state, and discretion in program rules—especially constraints on duration imposed by a number of states in the wake of the Great Recession. That variation widened over time as net increases at the median and above were accompanied by a small decrease at the 10th percentile (upward divergence). Changes in variation with respect to inclusion were similar, with the largest losses at the 10th percentile (downward divergence). Such discretion—and its outcomes—is regionally patterned (figure 7), generated by both lower base wages in southern states and more restrictive terms of receipt. Such discretion is important during economic expansions but is muted during recessions when federal programs (statutory and temporary) increasingly step in to relieve state programs: federal spending met 20 percent of total UI costs during the

Figure 7. Unemployment Insurance, Inclusion and Generosity, 1994 and 2022



Source: Authors' calculation from the SSNP data.
Note: The same shapes are used to represent US regions across both years. Shapes with dark outlines correspond to 1994, and shapes without outlines correspond to 2022.

2001 recession, 56 percent during the Great Recession, and over 78 percent during the COVID pandemic (O'Leary 2013; Spadafora 2023).

We identify three main shifts in social provision since the early 1990s: first, that all forms of assistance are increasingly conditioned (especially by labor force participation); second, that the boundaries of inclusion are increasingly narrow (especially targeted at children); and third, that benefits are inadequate (in part because they have been confined to temporary programs sustained only during exceptional moments of economic crisis). We observe evidence of these shifts in the decline in cash assistance generosity and inclusion following PRWORA in 1996, growth in programs such as early education and child health insurance, and the fleeting expansions of UI and food assistance during the Great Recession and the COVID pandemic. Further, we show that state discretion in rulemaking, financing, and administration contributes to wide variation in social provision, and that the level and form of state discretion generate often stark inequities in social provision across both states and programs.

States use discretion, in some cases, to make similar choices, resulting in a reduction in cross-state variation (convergence); in others, they make dissimilar choices, resulting in an increase in variation (divergence). Mapping this onto the trends in the median levels of generosity and inclusion, we find that, across programs, some states were more generous or inclusive over time (upward trending) and others were less so (downward trending). This yields, as summarized in figure 8, program-specific patterns of upward divergence, upward convergence, downward divergence, and downward convergence. Most remarkably, we see no single dominant pattern. We see—across programs and across both inclusion and generos-

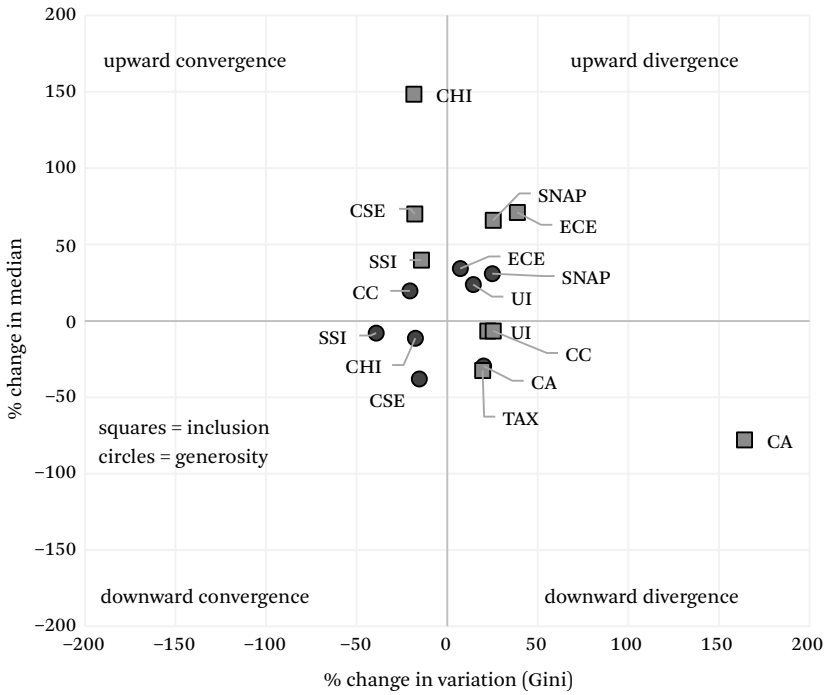
ity—both upward and downward convergence, and upward and downward divergence. This demonstrates that no single dynamic drives states to change their level of commitment to social provision (race to the bottom, rise to the rooftops) or to become more similar (laboratories of democracy) or more distinct. Regional patterns reflect some historical legacies but also exhibit considerable variation across programs, suggesting a complex pattern of state choices shaped by levels and mechanisms of discretion, by target populations, by state demographics and economies, and the like.

In this new configuration of social policy, wide disparities in program generosity and inclusion are not variations on national policy; these variations are the policy—fifty worlds of welfare in the place of any pretense of national standards or commitments. National averages or state medians mean little in a context in which state policy choices mark sometimes divergent, sometimes convergent, and sometimes idiosyncratic responses to insecurity or need. Across the recent history of such policies, generosity and inclusion plummeted in some programs, remained stable in others, and improved in a few. In some, generosity and inclusion moved in tandem; in others, the reach of the program and the adequacy of its benefits diverged or converged. As a result, low-income families relied on different combinations of support or suffered the disappearance of any meaningful support at all.

DISCUSSION

We understand the substantive shifts described earlier not simply as a reconfiguration of the targets and tools of social assistance, but as an approach to poverty governance that compromises an already shaky architecture of social citizenship. In the US case, and increasingly after 1996, the aspirational norms of robust social

Figure 8. Changes over Time (1994–2022) in Generosity and Inclusion, Median, and Variation



Source: Authors' calculation from the SSNP data.

Note: Values for state tax generosity are not included due to negative values. CA=Cash assistance, CC=Childcare, CHI=Child health insurance, CS=Child support, ECE=Preschool and early childhood education, SNAP=Food assistance, SSI=Supplemental Security Income. TAX=State income tax, UI=Unemployment insurance.

citizenship—universal boundaries of eligibility, generous or adequate benefits, and unconditional terms of assistance—have faltered. While benefits for some working parents have increased, the jurisdictional and categorical tangle of social provision invites and widens inequality in social protection across jurisdictions and populations, and calls into question the very compatibility of federated politics and social citizenship (Weaver 2019; Banting 2006).

Across this era, the reach of social policies and the experience of recipients were stunted by increasingly burdensome and conditional terms of receipt—especially the expectation of labor market participation as a condition of assistance or as a source of eligibility. Such conditions corroded the autonomy and security of both those who pursued them and those who were excluded by them. They marked a stark retreat from the idea that social policy might reduce or eliminate the necessity of commodifying one's labor in order to maintain an adequate standard of living (Dukelow 2021; Kessler-Harris 2001). Prior to PRWORA, the choice to work for wages reflected a complex and often difficult calculation of material needs and family responsibilities (Edin and Lein 1997); after 1996, such choices were displaced by mandates and sanctions. Rooted in the welfare-to-work logic of PRWORA, such conditions have been extended to other programs (such as SNAP and Medicaid) on the assumption that they might discipline recipients or dissuade applicants (Wething 2025; Bauer et al. 2018). More broadly, such paternal terms of receipt enmesh recipients in coercive and punitive relationships with state authority as a baseline condition for assistance (Haney 2018; Fong and McCarthy 2026, this issue). Our inclusion and generosity measures, on this score, trace the boundaries and benefits of social policy but cannot fully capture the qualitative terms of receipt, including the often-punitive lived experience of social policies (Cherlin et al. 2002; Amerikaner et al. 2025). Such terms evoked a narrow and contractual form of citizenship in which social or civic standing retreated, as Margaret Somers (2008, 4) has argued, from that "based on shared fate among equals to that of conditional privilege." The terms of social assistance—which demand demonstrations of worth, or administrative rituals of humiliation—becomes more important than the assistance itself.

Such terms, alongside a finer-grained categorization of eligibility across programs, have contributed to a dramatic narrowing of boundaries of social provision (Bruch et al. 2023). In this respect, the relative generosity and inclusiveness of child-focused programs also means that others are shut out as the targeting of assistance narrows from low-income families to working families, from parents to children. "Each categorization," as Alice Kessler-Harris (2001, 65) reminds us, "open[ing] or clos[ing] a door to the status, social rights, and economic security that measured progress toward economic citizenship for someone." Child-focused provision undermines universalism not only by narrowing the ambit of assistance, but by often cleaving the interests of children from those of their parents—curtailing the efforts of more holistic two-generation or whole-family strategies to break out of categorical silos (Sommer et al. 2018). Despite the child-focus, some groups of children, and in particular children with immigrant backgrounds, face both legal or formal exclusions from some programs (Bernstein et al. 2022; Acevedo-Garcia et al. 2021), and recent research also documents avoidance or hesitation to take up programs due to immigration concerns (Gonzalez et al. 2025). Even the security of children is subject to widely varying jurisdictional choices or circumstances with regard to childcare accessibility and quality, the expansion of public pre-K, and the administration of eligibility for programs like SNAP and SSI.

As the terms of receipt harden and the categorical reach of social programs narrows, the simple adequacy of social provision erodes even further. This reflects both the principle of less eligibility that accompanies programs calibrated to labor market expectations and labor market participation (Bonnet 2019; Piven and Cloward 1993) and the outright exclusion of those who cannot clear the conditional terms or administrative hurdles to receipt (Herd and Moynihan 2025). State and local policy discretion exposes recipients to the disparate demands of state and local labor markets. The resulting inequalities are evident in both choices made by individual states, and in their

regional patterns. Policy devolution multiplies opportunities for inequities in policy design, administration, and outcomes (Kelly and Lobao 2021; Soss et al. 2011; Michener 2019; Skandalis et al. 2022) and has yielded a renewed racial patterning in both state policy and local administration (Soss et al. 2008, 2011). States with larger non-White caseloads or populations, or exhibiting deep racial inequality, are reliably less equitable, inclusive, and generous in their social policies (Hero 2003; Lieberman and Lapinski 2001; Pierson 2019; Hardy et al. 2019).

Onerous terms of receipt, narrowing categorical boundaries, and the fleeting and inadequate scope of provision—all compounded by jurisdictional inequities—shape not just social provision and social citizenship, but the broader parameters and experience of civil and political citizenship. Unequal protection, of course, is not lost on its recipients, whose economic security and social citizenship rest on both the generosity and reliability of income and social supports (Gonalons-Pons et al. 2026, this issue). More broadly, the structure and substance of social policies shape the experience of those targeted (or neglected) by state authority, and they shape their standing (or self-perception) as citizens or valued members of the polity commanding autonomy, respect, recognition, and protection (Mettler and Soss 2004; Soss and Weaver 2017; Fraser 1995). While policies structured on relatively universal and unconditional terms might generate civic inclusion and incorporation (Bidadanure 2019), those relying on conditional, paternal, and punitive terms have the opposite effect (Somers 2008; Bruch et al. 2010; Michener 2018).

While the drift of social policy since the 1990s has undermined the promise and performance of social citizenship, the outlook is not entirely bleak. The targeted universalism and autonomy promised by local guaranteed basic income pilots such as the Compton Pledge (Constantino et al. 2026, this issue) or large-scale experiments such as Baby's First Year (Flanagan and Halpern-Meekin 2026) provide a welcome contrast to the increasingly conditional and categorical logic of our core social programs. In a similar vein, state and local innovations in a wide range of policies—including minimum wage, paid leave, and fair scheduling—offer fragmented promises of more robust social citizenship. Such innovations present challenges of scope and scale for any jurisdiction, and they are magnified where states have preempted the ability of municipalities and counties to even entertain such options (Bogle 2024; Briffault 2018). Finally, our assessment of social provision since the 1990s underscores the prospect of more generous and inclusive social policies. The growing generosity of programs like SNAP or ECE, and the marked expansion of inclusion in programs like SNAP and child health insurance in some states, suggest that our social policies are not governed by iron laws of decentralized austerity or declension. Such programmatic and jurisdictional bright spots illuminate our ability and capacity to do better.

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Poverty Disparities and the Reconfiguration of Social Provisioning: White, Black, and Latino Single-Mother Families, 1996–2018

JOSEPH VAN DER NAALD, SARAH K. BRUCH, AND JANET C. GORNICK

Changes in US social provisioning from 1996 to 2018 profoundly affected the well-being of single-mother families, with notable consequences for racial inequalities in poverty alleviation. Using an institutional approach to racial disparities alongside a sequence-independent decomposition analysis, we group policies and programs into five redistributive mechanisms—federal transfers, state transfers, federal income taxes, state income taxes, and federal payroll taxes—and estimate their effects on poverty reduction for White, Black, and Latino single-mother families. We find that although poverty declined, racial disparities in poverty rates persisted. State transfers had the greatest impact on poverty alleviation but declined substantially in effectiveness after 2012, while federal taxes, particularly for Latino families, became more effective. This study underscores enduring racial disparities in the reduction of single-mother poverty while highlighting the complex interplay of policy design, decentralization, and poverty outcomes.

Keywords: single mothers, decentralization, poverty, race, social policy, racial inequality, institutions

In the years since Kathryn Edin and Laura Lein's *Making Ends Meet* (1997) documented the lived reality of single mothers struggling to survive economically in the late 1980s and early 1990s, social provisioning for low-income families in the United States has been thoroughly reorganized. Most substantially, the landmark Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) ushered in a reconfigured safety net, both increasingly work-based, conditioning income assistance on workforce participation, and paternalistic,

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embedding new behavioral requirements and punitive consequences into social policy (Soss et al. 2011). PRWORA also facilitated greater safety-net decentralization with the shift from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF), replacing a federal entitlement with block grants that permit subnational governments' greater responsibilities over financing, administration, and rulemaking of cash assistance (Bruch et al. 2018). Described by some as a shift to a "work-based safety net" (Heinrich and Scholtz 2009), income support has been largely replaced by the provision of in-kind benefits and services, namely food assistance programs and child health insurance (Bitler and Hoynes 2010; Bruch et al. 2026, this issue; Schmidt et al. 2025). Additionally, support for low-income families has increasingly been accomplished through the income tax system, particularly through federal and, to a lesser extent, state income tax credits specifically targeted at working families with children (Howard 1997; Hoynes 2019; Maag et al. 2023).

Female-headed families with children, the primary target population of welfare reform, have been the focus of considerable attention in studies of the effects of these policy reconfigurations. Scholars have examined the policy and program contours of how the single-parenthood "penalty" has changed over time (Brady et al. 2024; Brady et al. 2017) and how this penalty varies across the United States (Laird et al. 2018; Nicholson 2022). Given their emphasis on employment, previous research has also documented the labor-force participation, poverty, and income-security impacts of these policy shifts (Blank 2002; Bitler and Karoly 2015; Fox et al. 2015; Hoynes 2009; Ziliak 2015).

In this article, we build on the work of Edin and Lein (1997) by unpacking how and to what degree the United States' social provisioning system has assisted single mothers over the nearly three decades since welfare reform. Our research disaggregates the impact of transfers from taxes to gauge how these changes have affected low-income single mothers. In so doing, we bring together the insights of safety-net and social-policy research with a growing body of fiscal sociology scholarship on the redistributive function of tax instruments (Martin and Prasad 2014; O'Brien 2017; Schechtl and O'Brien 2024). Drawing on an institutionalist perspective, we classify and package income sources into distinct redistributive mechanisms defined by their policy tool (transfer or tax) and intergovernmental design (federal or state). Bundling components of the social provisioning system in this way allows us to connect different institutional designs to their distributional consequences while foregrounding the effect of policy decentralization. This approach to aggregating programs according to their institutional design features serves as a complementary middle ground between approaches that examine poverty reduction from individual programs and income sources and those that aggregate all transfers and taxes to compare pre- and post-redistribution.

Background

Social provisioning in the United States is increasingly stratified, providing individuals and families with unequal levels and kinds of assistance based on specific categorical eligibility criteria, income and asset tests, and a host of behavioral conditions, including participation in the paid labor force (Cardona et al. 2022; Moffitt 2015). Shifts in the policy instruments and designs of social provisioning since the mid-1990s, including those instituted by PRWORA, reflect changes in perceptions of deservingness, responsibilities of citizenship, and economic interests in enforcing work (Clasen and Clagg 2007; Crabtree and Wehde 2023; Kreitzer et al. 2022; Piven and Cloward 1971; Soss et al. 2011).

In the wake of these substantial policy changes, scholarly research has explored how various groups have been differentially impacted (Moffitt 2015). Children, widely viewed as a particularly "deserving" group, have received special attention (National Academies of Sciences, Engineering, and Medicine 2019, 2023b). Motivated by concerns over who is left behind or no longer eligible for social support, scholars have explored whether these reforms have led to increases in extreme or deep poverty and have identified those most affected (Brady and Parolin 2020; Edin and Shaefer 2016). Similarly, using detailed household sur-

vey data, scholars have documented growing disparities among poor families, particularly between the employed and the not employed, as well as between families with and without children (Jackson and Fanelli 2023; Hoynes and Schanzenbach 2018; Moffitt 2015). Several of the policy changes mentioned earlier have been instrumental in fostering these inequities: the conditioning of cash assistance on employment; the 1993 expansion of the Earned Income Tax Credit (EITC), which was targeted at low-income families and designed to promote employment; the expansion of food assistance in the form of the Supplemental Nutrition Assistance Program (SNAP) and school-based meal programs; child health insurance (both Medicaid and the Children's Health Insurance Program [CHIP]); and expansions of the Child Tax Credit (CTC). Together, this new package of supports reduces poverty to a much greater degree for families with children and for those with workers present (Brady and Parolin 2020; Bruch et al. 2023; National Academies of Sciences, Engineering, and Medicine 2023b; Parolin, Desmond, et al. 2023; Wimer et al. 2020).

As the primary target population of welfare reform, the impacts of these policy changes on single-mother families with children have received a great deal of attention in relation to their participation in paid labor and continued receipt of safety-net assistance (Blank 2007; Ziliak et al. 2000). Scholars have also examined the experiences of those who are "disconnected" (neither working nor receiving assistance) (Blank and Kovak 2009) and those in extreme or deep poverty (Edin and Shaefer 2016). Other research has shown that the design of tax-based anti-poverty programs that have grown in prominence since the mid-1990s (such as the EITC and CTC) tends to exclude or underserve the poorest single-mother households (Brehm and Malkova 2023; Hoynes and Patel 2018). Taken together, scholars have documented that single parenthood in the United States tends to be associated with a substantial "penalty" (Brady et al. 2017).

We know less about how the composition of support for single-mother families, and the distributional consequences of those supports, has varied by race and ethnicity in the post–welfare-reform period; however, there are several reasons to expect inequities. We know, for example, that many of the changes in policy instruments and program designs since the mid-1990s reflect the continued salience of racialized controlling images of target populations and the endemic nature of structural racism (Baker 2022a, 2022b; Collins 2000; Schneider and Ingram 1993; Soss et al. 2011; Williams 2021; Williams and Baker 2021). We further know that racist ideologies have historically been embedded in, and continue to shape, not only politics and policy design but also the administrative state that puts policies into practice (Alexander and Stivers 2020; Katznelson 2005; Williams and Duckett 2020).

Existing research on poverty rates among single parents and children documents the racial and ethnic disparities that result from these historical and contemporary racial dynamics and underscores the continued importance of attending to racial differences in anti-poverty and redistribution policies. Despite the widespread focus on children as an especially deserving target of social policies, child poverty in the United States has remained high, while the magnitude of poverty reduction across racial and ethnic groups has been markedly uneven. Black and Latino children have higher prevalences of poverty than White children, and while Black and Latino children have experienced sizeable declines in poverty since the mid-1990s, their poverty rates remain three times as high as those of White children (Baker 2022b). Although some scholars and policymakers maintain a concern with the role of family structure, and single motherhood in particular, in fostering racial gaps in child poverty, numerous recent studies have demonstrated the role of politics and policy (Baker et al. 2022; Brady et al. 2024; Parolin 2021), the enduring legacy of historically racialized institutions (Baker 2022a; Sáenz and Quintanilla-Muñoz 2025), as well as barriers to employment for immigrants and their families (Thiede et al. 2021) as major drivers of these disparities. Cross-state analyses have demonstrated, for example, how variation in states' social policies, differentially magnifies the risks of poverty for Black and Latino children to a greater degree than White children (Laird et al. 2018).

Contributions

This article builds on these literatures by advancing an institutional approach to the analysis of racial disparities in single-mother poverty. We foreground the role that rules and regulations (policies and programs) play in shaping distributional outcomes (Brady 2009; O'Connor 2001) in ways that both reflect society's interests, composition, and the relative power of groups, as well as how these outcomes feed back to reinforce these factors (Esping-Andersen 1990). This approach acknowledges the multiple ways that racialized and gendered assumptions about women, motherhood, labor, and care are reflected in the policy design and administrative practices of social policies (Fox 2012; Gordon 1994; Lieberman 1998; Quadagno 1994).

In applying this approach, we make two main conceptual contributions: first, we map institutional features and aspects of poverty governance (policy tools and intergovernmental arrangements) onto redistribution mechanisms. Second, we incorporate insights from fiscal policy scholarship, broadening our treatment of tax components including income taxes, both their credits and liabilities, as well as workers' share of payroll taxes. Scholars examining racial inequities in social provision vary in the extent to which they incorporate the decentralized nature of transfers and taxes in the United States. While many scholars leverage spatial and temporal variation across states to identify the impact of specific policies (Bitler et al. 2017; Laird et al. 2018; Nicholson 2022; Nolan et al. 2016) and document racial disparities in the receipt and impact of social assistance, social insurance, and taxes (Gaines et al. 2021; McDaniel et al. 2017; O'Brien 2017; Parolin, Cross, et al. 2023; Skandalis et al. 2022), fewer explicitly articulate the ways in which decentralization may be tied directly to racial inequality (Bruch et al. 2019; Michener 2019; Soss et al. 2011). Building on this work, here we foreground the impact of institutional decentralization, characterized by the devolution of aspects of program administration, financing, and rulemaking to subnational governments (Bruch et al. 2018) as an important component of United States' social provisioning in two primary ways: first, by disaggregating between transfers and taxes and, second, by distinguishing programs that afford state actors substantial discretion from those that do not (state and federal transfers and taxes, respectively). To do this, we assess the impact on family incomes of five redistributive-policy mechanisms—federal transfers, state transfers, federal income taxes, state income taxes, and federal payroll taxes. By separating income sources in this fashion, we foreground how policy decentralization functions vis-à-vis different policy instruments (Bruch et al. 2023).

Our analyses begin with an examination of poverty rates among single-mother families in 2018, our most recent study year. Throughout the article, we estimate poverty using the Supplemental Poverty Measure (SPM). We explore how poverty reduction attributable to our five mechanisms varies across White, Black, and Latino single-mother families, and we focus on how the receipt and size of distinct social programs and tax credits vary across these three groups. The second part of the article explores variation in poverty and poverty reduction for White, Black, and Latino single-mother families over time, beginning in 1996 when PRWORA was enacted into law. We trace how the magnitude and sources of poverty reduction for single-mother families have changed since the mid-1990s, with attention to how patterns of redistribution correspond to the design characteristics of our five mechanisms and how these patterns of redistribution vary by race. Our findings show how social policies, once designed and implemented, have exclusionary or inequitable impacts across racial groups and, in so doing, exacerbate and maintain racial inequality.

DATA AND METHODS

We use the Current Population Survey's Annual Social and Economic Supplement (CPS-ASEC), accessed via IPUMS (Flood et al. 2025) and analyze data from survey years 1995–2019. We construct three-year moving averages for our analyses of the composite years 1996 through 2018. Our selection of years allows us to examine changes in social provisioning for single-mother families over nearly a quarter century, from the passage of PRWORA, perhaps the most significant social welfare reform

for single-parent families, until the onset of the COVID-19 pandemic and the dramatic changes to social welfare policy enacted in its immediate wake.

Our analyses focus on families headed by single mothers of working age. To define our sample, we made several decisions. First, we define families as all persons related to one another living at the same address, including coresidential partners and coresident children. This definition is consistent with the resource-sharing unit specified by the Supplemental Poverty Measure (SPM), which we use throughout our analyses.[1] Second, to capture working-age families, we selected families where the head of the SPM resource unit was aged eighteen to sixty-four years old.[2] Third, we define single mothers as those who report no spouse (coresidential or not), who do not live with a nonmarital partner, and who do not live with other adults. Excluding families with other adults allows us to focus on the impact of transfers and taxes specifically with respect to single mothers.[3] We focus on female-headed single-

1. The SPM resource-sharing unit expands the Census's definition of a family to include coresidential partners, foster children under age twenty-two, related children older than age seventeen, as well as any coresident children aged fifteen and younger (Provencher 2011; Wimer et al. 2021). Research comparing the OPM and SPM over time find the SPM's estimated poverty rates to be lower, due in part to the inclusion of coresidential partners within the resource-sharing unit (Fox et al. 2015). Moreover, recent research suggests that families and SPM units are the units at which individuals are sharing economic resources, especially within low-income households, and even when families are doubled up within the same household and sharing some costs (Berger, Cancian, et al. 2024; Harvey 2025). We refer to SPM resource-sharing units as families throughout.

2. While the US Census Bureau provides no uniform definition of this category, the SPM unit head corresponds to the first person in the roster of household members interviewed by the Current Population Survey interviewer. The ordering of each household roster is enumerated by a household line number. In cases where there is only one SPM unit within a household, the SPM unit head is equivalent to the householder or household head and has the lowest line number for that household. Typically, the householder is assigned the lowest line number, followed by the householder's spouse or partner, the householder's children, and other members of the family. In cases where there is more than one SPM unit in a household, additional SPM heads are identifiable as the individuals within that unit with the lowest line number (J. Creamer, personal communication, April 9, 2025).

We exclude units headed by retirement-eligible individuals (that is, adults ages sixty-five and older) from our analyses, given the substantial differences in eligibility for transfer programs and tax policies for working-age versus retirement-age individuals and families.

3. We examine only SPM units in which the head's marital status is single, divorced, or widowed, and where the head has no coresidential same- or opposite-sex partner. Our analyses include only families headed by an unmarried and unpartnered female with children under age eighteen. This means we exclude all families that contain one or more coresidential adults who are not partnered with the head, including adult children. Our analyses therefore exclude multigenerational families that contain single mothers, and families in which single mothers reside with non-partner adults, including roommates or other relatives. We include only single-mother families without other adults because coresidential non-partnered adults, particularly individuals who are of retirement age, may possess tax and transfer resources that are otherwise unavailable to single mothers. Parents or grandparents, for example, may be eligible to receive retirement benefits, which have substantial anti-poverty impacts for retirement-age individuals and can also benefit children (Berger et al. 2022).

Moreover, we find that single mothers living without a coresidential non-partner adult, such as a parent or roommate, are more common than single mothers sharing a family with a non-partner adult. Using a pooled sample of working-age families from the 2017–2019 ASEC, we find that among working-age single-mother families, more than three-fourths (76 percent) contain no coresidential non-partner adults. In supplemental analyses, we separately estimate poverty rates and poverty reduction and impoverishment for single-mother families that include non-partner coresidential adults (see online appendix table A.5 at https://www.rsfjournal.org/content/12/1/67/tab-supplemental; all online appendix material can be found here). We find that these families have lower levels of market- and disposable-income poverty and, in general, lower magnitudes of poverty reduction. State transfers remain the most substantial mechanism in terms of absolute poverty reduction for all groups; however, federal transfers play a larger role in poverty reduction for families with coresidential adults.

parent families and define "mothers" as those who reside with one or more children under age eighteen.[4] To examine racial-ethnic differences, we compare families with heads who identify as non-Latino White, non-Latino Black, and Latino.[5]

Measures

Using detailed income components provided by the CPS-ASEC, we construct a measure of pretax-pretransfer income ("market income") and a measure of posttax-posttransfer income ("disposable income"). Our measure of market income is inclusive of wages and salaries, self-employment earnings, and farm earnings, as well as income from rent, dividends, and interest. We also include income from retirement, survivor, and disability pensions and annuities (other than from the OASDI program and the Veterans Administration), and income from friends and family, including alimony.[6] Consistent with the SPM, we deduct medical out-of-pocket, work, and child support expenses from families' market income.

We categorize transfers and taxes into five distinct redistributive mechanisms: federal transfers, state transfers, federal income taxes, state income taxes, and federal payroll taxes (Federal Insurance Contributions Act [FICA] taxes). We classify transfer programs as either federal or state according to whether programs have some degree of state discretion in their financing, administration, or rulemaking (Bruch et al. 2018).[7] Two programs are categorized as federal transfers: OASDI and veterans benefits. State transfers include TANF, Unemployment Insurance (UI), General Assistance (GA), Workers' Compensation (WC), Supplemental Security Income (SSI), child support, SNAP, school lunch subsidy, housing subsidy, energy assistance, and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).[8] For TANF, SNAP, and SSI, we account for underreporting using

Particularly among White and Black families, federal transfers play a larger role in absolute poverty reduction than federal tax credits. This is likely because these families include older adults receiving Old-Age, Survivors, and Disability Insurance (OASDI) retirement income. Most adults of retirement age are eligible to receive the retirement benefits component of OASDI, known colloquially as "Social Security." As other research has shown, Social Security substantially reduces poverty for qualified non-working age individuals (Meyer and Wu 2018).

4. We limit our sample to female single parents because women comprise the vast majority of single parents in the US and differ in many important ways from male single parents, particularly with regard to their poverty rates (Kramer et al. 2016; Wimer et al. 2021). Additionally, our focus is informed by the fact that, among families with children, single mothers have historically been the focal population of social provisioning.

5. We classify single-mother families based on the self-identified race of the head. Our focus is informed by the fact that non-Latino White, non-Latino Black, and Latino individuals are the largest racial and ethnic groups in the United States. We use the term Latino rather than Hispanic throughout. While we recognize that there are alternative gender-neutral terms, including Latinx and Latine, we choose not to use these terms because their pronunciation is less comfortable for many Spanish speakers, because they are most commonly used among English-speaking academic and economically advantaged audiences, and because Latino corresponds to the wording used by the Census Bureau. Although we do not include this in our empirical work, we acknowledge the importance of investigations of racial inequalities in poverty both between non-Latino White and Black populations and among Asian American, Native Hawaiian, Pacific Islander, and Native American groups, as well as comparisons within and between these populations, as other scholars have begun to do (Baker et al. 2022).

6. See table A.1 for more details on each income source.

7. State discretion over financing, administration, or rulemaking varies considerably across different programs. For an extended discussion of the discretion level classifications for each program, see Bruch et al. (2018) and Bruch et al. (2023).

8. There have been changes over time in how programs are captured as separate income components in the CPS-ASEC. Beginning in 2014, alimony income was eliminated as a separate income component and merged with the "other income not otherwise classified" component.

a technique developed by Zachary Parolin (2019).[9]

Throughout our analyses, and following our earlier work (see Bruch et al. 2018; Bruch et al. 2023), we classify SNAP within the state transfers redistributive mechanism. Although SNAP is often considered a federal program, we classify it as a state transfer for several reasons. First, while states have relatively low levels of financing and policy rulemaking discretion, their moderate levels of discretion over the program's implementation result in substantial variation in program participation across states (Bruch et al. 2018). SNAP benefits are federally funded, and their eligibility and benefit determinations are largely decided by federal rules; however, state and federal governments share financial responsibility for the program's administration, which is conducted at the state, county, and local levels (Hoynes and Schanzenbach 2018). Moreover, the degree of state administrative discretion and flexibility has grown over time. The passage of PRWORA and other subsequent federal regulatory changes, such as the Farm Security and Rural Investment Act of 2002 and the Food, Conservation, and Energy Act of 2008, bolstered state discretion to implement strategies aimed at improving benefit access, determining exemption policies, and administering employment and training support programs. Recent work employing the administrative burdens framework has demonstrated that the wide variability in administrative rules affects program access and results in wide cross-state variation in recipiency (Herd and Moynihan 2018; Hertel-Fernandez 2024; Fox et al. 2023; Parolin, Cross, et al. 2023; Waxman and Joo 2019). For example, in 2022, according to the USDA, recipiency (the percentage of the population receiving SNAP benefits) varied across the states by a factor of five—from 5 to 25 percent (Jones 2024).

Federal and state income taxes, as well as payroll taxes (the employee-contribution portion of FICA taxes), are derived from estimates generated by the National Bureau of Economic Research (NBER) TAXSIM model for each family, which calculates total federal and state tax liabilities and credits (including the federal and state Earned Income Tax Credits and the Child Tax Credit) from survey data (Feenberg and Coutts 1993).[10] We represent tax liabilities as negative income values, while tax credits are sources of income and therefore are represented as positive values.

Analytic Strategy

Our analyses estimate poverty reduction or impoverishment attributable to the five transfer and tax mechanisms. To measure poverty, we

9. Prior research finds that underreporting of SSI, SNAP, and TANF in the unadjusted CPS-ASEC data is substantial (Meyer et al. 2009; Parolin 2019; Stevens et al. 2018). Following Parolin (2019), we correct for underreporting using the Urban Institute's Transfer Income Model (TRIM3), which imputes benefit values for the programs SNAP, SSI, and TANF and aggregates them into applicable families' total state-transfer income.

10. We use TAXSIM version 35, the most recent version at the time of this writing, for our estimations. For more information on the TAXSIM program, see the official TAXSIM website, available through the National Bureau of Economic Research (2022). Although the Census provides estimates of tax credits, liabilities, and contributions using its microsimulation tax model, the first year the Census computed these estimates for SPM units was 2010 (Engel and Shantz 2024). Moreover, beginning with the 2004 CPS-ASEC, the Census instituted updates to its tax model to more accurately estimate state and federal taxes (O'Hara 2004). However, we find that the Census's estimates prior to 2004 include only estimates of state tax liabilities and not credits. To both overcome this lack of tax data and draw on a single source of estimates for all three of our tax mechanisms, we use TAXSIM to estimate federal and state income taxes and liabilities, as well as the payroll tax contributions, for all years of our data. Comparing state income tax estimates from the Census tax model and TAXSIM for years 1994–2003 for working-age single-mother families with no other adults that fall below the SPM poverty threshold, we find that the two vary substantially. While TAXSIM estimates an average net tax credit for this group that ranges from $64 to $226 in 2003 inflation-adjusted dollars across years, the Census model's estimates range from an average tax liability ranging from $167 to $621. The use of any tax simulation program, including TAXSIM, assumes all families eligible for tax credits claim them, which risks overestimating the anti-poverty impact of tax credits.

apply the US Census Bureau's SPM thresholds using the market- and disposable-income definitions described earlier to estimate both the proportion of families that are market-income poor and the proportion of families in poverty after accounting for all transfer and tax mechanisms. We use SPM thresholds throughout our analyses, both because they incorporate a broader array of consumer expenditures and because these expenditures are geographically adjusted.[11] All of our analyses use weights provided by the SPM to obtain nationally representative estimates.

To estimate poverty reduction attributable to each redistributive mechanism, we use a sequence-independent decomposition (Azevedo et al. 2012). This decomposition employs a Shapley value-based calculation to estimate the marginal poverty reduction, operationalized as changes in the poverty rate attributable to each mechanism irrespective of the order in which they are included among the decomposition's components (Shorrocks 2013).[12]

To describe changes in poverty (either reductions or increases), we use three measures. First, we estimate the overall absolute poverty reduction as the raw difference between the market- and disposable-income poverty rates (that is, the percentage-point change). Second, we estimate the proportion of the overall absolute reduction attributable to each mechanism. Third, we estimate changes in poverty in relation to market-income poverty by calculating the proportion of market-income poverty reduced (or increased). Because income taxes include credits, they can increase or decrease families' disposable income. The same is not true of workers' payroll taxes, however, because they do not include credits and can only decrease families' disposable income.[13]

To describe the poverty reduction or impoverishment attributable to each redistributive mechanism, we also calculate the rates of receipt and average values for each mechanism. The rates of receipt for transfer mechanisms reflect primarily self-reported information for

11. For years 2010–2019, we use SPM thresholds available from the CPS-ASEC, accessible via IPUMS (Flood et al. 2025). We apply the Historical SPM data from the Center on Poverty and Social Policy at Columbia University for data years 1995–2009 (Wimer et al. 2023). The issues of which unit to use for poverty measurement (households, families, or individuals), how to define income or household resources, whether and how to account for expenses or geographic cost-of-living differences, how to determine poverty thresholds, and whether these thresholds should be based on a relative or absolute poverty conceptualization remain debated in poverty scholarship. Many scholars use the SPM instead of the Census Bureau's official poverty measure (OPM) because it takes into account a larger array of income sources including transfers and taxes, is adjusted for geographic variations in cost of living, and takes into account expenses including whether a family rents or owns its home (for example, Baker et al. 2022; Sullivan and Ziegert 2021). Our measure of disposable-income poverty incorporates transfers and taxes and, consistent with the SPM, we deduct medical out-of-pocket, work, and child support expenses from families' market and disposable income prior to our poverty estimations. For an extended discussion of how the SPM is calculated, as well as its benefits and limitations, see National Academies of Sciences, Engineering, and Medicine (2023a).

12. Sequence-independent decompositions calculate the magnitude of each mechanism's absolute poverty reduction by averaging each component's impact across all the potential sequences by which that component could be added to a family's income package. Applying a Shapley-value decomposition addresses a noted drawback of traditional additive decompositions, namely that the order in which components are added to the equation affects the estimated poverty reduction attributable to each component (Caminada et al. 2021). We employ a Shapley-value decomposition with the downloadable Additive Decomposition by Components (ADECOMP) application using the Stata statistical package (Azevedo et al. 2012). Our estimates adapt the ADECOMP procedure, designed to estimate changes in poverty between two points in time, to calculate changes in poverty across income definitions at a single point in time. We measure the average marginal poverty reduction attributable to the addition of transfers and taxes to families' market-income.

13. The revenue from payroll taxes may, in the long run, be used to transfer resources to these families, but in the short run, they can only reduce disposable income.

the family,[14] while the rates of receipt for tax mechanisms reflect estimates for the family based on tax simulations (as discussed earlier).[15] For tax mechanisms, we disaggregate families into net-paying (the sum of liabilities exceeds those of credits), neither paying nor receiving, and net-receiving (the sum of credits exceeds those of liabilities). FICA taxes do not possess a credit component, so for this mechanism families are either paying or not paying. Average values for each tax mechanism as well as for each federal and state transfer program are calculated as the average among market-income-poor families receiving income from each tax mechanism or transfer program and are therefore always calculated among nonzero amounts.

RESULTS

In this section, we present the findings from our decomposition analyses in two parts. We focus first on 2018, our most recent study year, before exploring fluctuations in rates of poverty and patterns of poverty reduction over time from 1996 to 2018. Each part proceeds by first describing patterns of poverty and poverty reduction, illustrating variation among White, Black, and Latino single-mother families. We then disaggregate total poverty alleviation into magnitudes of reduction attributable to our five mechanisms, while exploring variation in magnitudes across groups. Our analyses of the state transfer mechanism unpack how variation in poverty reduction is traceable to differences in average values and rates of receipt for the mechanism's component programs.

Poverty Reduction and Impoverishment Among Single-Mother Families, 2018

In 2018, market- and disposable-income poverty rates varied dramatically among White, Black, and Latino single-mother families (see table 1). More than half of Black and Latino families had income below the poverty line when only market-income sources were included (0.602 and 0.645, respectively). White families had a much lower market-income poverty rate of 0.447. After transfers, taxes, and work expenses were taken into account, poverty was reduced substantially for all three groups. However, comparing disposable-income poverty rates (accounting for all transfers and taxes), Latino families had the highest poverty rates (0.330), followed by Black families (0.285) and White families (0.219). Latino and Black families had the highest rates of disposable-income poverty even though they experienced greater levels of absolute poverty reduction compared with White families (0.316 and 0.317, respectively, compared with 0.228).

For all groups, state transfers and federal income taxes had the greatest poverty-reduction impacts, with more modest poverty reductions attributable to federal transfers and a small role attributable to state income taxes. Pulling in the opposite direction, payroll taxes (FICA) served to increase poverty for all groups. While this general pattern was observed across all three racial-ethnic groups, there were a few notable differences.

The poverty reduction attributable to state transfers was the largest for all three groups with 60–66 percent of market-income poverty being reduced. Almost all market-income-poor Latino, Black, and White single-mother families received one or more types of state transfers (98–99 percent), but they received markedly dissimilar total average values ($9,400 for White, $10,000 for Latino, and $11,100 for Black families) and experienced reductions in poverty in line with these differ-

14. The receipt and value of school-lunch and housing subsidies are imputed by the Census. The receipt and value of SSI, SNAP, and TANF are self-reported, but have been adjusted for underreporting using Parolin's TRIM3-based method (see note 9).

15. Families may contain several tax units; however, we use the family as the tax unit and the filing status of the head when simulating taxes using TAXSIM. TAXSIM requires all tax units to possess a filer status of household head, married filing jointly, married filing separately, or dependent, and thus cannot calculate liabilities or credits for non-filers. Rather than exclude all families that are non-filers from our TAXSIM calculations, we assign all single-mother families the filing status of *single*. Our decision to include potential non-filers in our TAXSIM calculations may overestimate the poverty reduction attributable to federal and state income taxes.

Table 1. Poverty Reduction or Impoverishment by Policy Mechanism for White, Black, and Latino Single-Mother Families, 1996–2018

	Market Income Poverty	Federal Transfers	Federal Taxes		State Transfers	State Income Taxes	Overall Poverty Reduction	Disposable Income Poverty
			Federal Income Taxes	Payroll Taxes (FICA)				
White single-mother families								
1996	0.470							0.290
Absolute poverty reduction		0.030	0.055	−0.027	0.125	−0.001	0.180	
Percentage of absolute poverty reduction		16.4	30.3	−15.2	69.2	−0.8		
Percentage of market poverty reduced		6.3	11.6	−5.8	26.5	−0.3	38.3	
Average value		$14,480	$2,603	−$891	$10,360	$98		
Percentage market poor HHs receiving [a]		14.2			97.4			
2002	0.398							0.228
Absolute poverty reduction		0.026	0.065	−0.025	0.104	0.000	0.170	
Percentage of absolute poverty reduction		15.1	38.5	−14.9	61.2	0.1		
Percentage of market poverty reduced		6.4	16.4	−6.3	26.1	0.0	42.6	
Average value		$14,685	$3,454	−$1,019	$8,320	$265		
Percentage market poor HHs receiving [a]		15.5			92.4			
2012	0.486							0.207
Absolute poverty reduction		0.028	0.083	−0.022	0.188	0.001	0.279	
Percentage of absolute poverty reduction		10.1	29.7	−7.9	67.6	0.5		
Percentage of market poverty reduced		5.8	17.1	−4.5	38.8	0.3	57.4	
Average value		$15,535	$4,422	−$999	$11,327	$346		
Percentage market poor HHs receiving [a]		14.1			98.1			
2018	0.447							0.219
Absolute poverty reduction		0.035	0.088	−0.033	0.136	0.002	0.228	
Percentage of absolute poverty reduction		15.2	38.7	−14.5	59.8	0.8		
Percentage of market poverty reduced		7.7	19.8	−7.4	30.5	0.4	51.0	
Average value		$17,900	$4,750	−$1,182	$9,406	$402		
Percentage market poor HHs receiving [a]		15.8			98.1			
Black single-mother families								
1996	0.695							0.462
Absolute poverty reduction		0.014	0.075	−0.031	0.178	−0.003	0.233	
Percentage of absolute poverty reduction		6.2	32.2	−13.5	76.3	−1.2		
Percentage of market poverty reduced		2.1	10.8	−4.5	25.6	−0.4	33.5	
Average value		$8,974	$2,622	−$824	$13,350	$65		
Percentage market poor HHs receiving [a]		10.0			98.7			
2002	0.597							0.406
Absolute poverty reduction		0.015	0.091	−0.032	0.119	−0.002	0.191	
Percentage of absolute poverty reduction		7.7	47.6	−16.5	62.2	−1.0		
Percentage of market poverty reduced		2.5	15.2	−5.3	19.9	−0.3	32.0	
Average value		$10,484	$3,394	−$990	$9,199	$190		
Percentage market poor HHs receiving [a]		9.2			95.7			
2012	0.667							0.296
Absolute poverty reduction		0.024	0.105	−0.027	0.268	0.001	0.371	
Percentage of absolute poverty reduction		6.4	28.4	−7.3	72.3	0.3		

Table 1. (*continued*)

	Market Income Poverty	Federal Transfers	Federal Taxes		State Transfers	State Income Taxes	Overall Poverty Reduction	Disposable Income Poverty
			Federal Income Taxes	Payroll Taxes (FICA)				
Percentage of market poverty reduced		3.5	15.8	−4.0	40.2	0.2	55.6	
Average value		$11,276	$4,595	−$930	$13,822	$298		
Percentage market poor HHs receiving [a]		10.2			99.3			
2018	0.602							0.285
Absolute poverty reduction		0.022	0.118	−0.031	0.208	0.000	0.317	
Percentage of absolute poverty reduction		7.0	37.0	−9.7	65.7	0.0		
Percentage of market poverty reduced		3.7	19.5	−5.1	34.6	0.0	52.7	
Average value		$12,089	$4,815	−$1,172	$11,120	$383		
Percentage market poor HHs receiving [a]		9.7			99.1			
Latino single-mother families								
1996	0.757							0.544
Absolute poverty reduction		0.021	0.055	−0.028	0.165	0.000	0.213	
Percentage of absolute poverty reduction		10.0	25.7	−13.0	77.2	0.0		
Percentage of market poverty reduced		2.8	7.2	−3.6	21.7	0.0	28.2	
Average value		$9,916	$2,540	−$875	$13,821	$107		
Percentage market poor HHs receiving [a]		10.5			98.2			
2002	0.632							0.452
Absolute poverty reduction		0.017	0.079	−0.029	0.112	0.001	0.180	
Percentage of absolute poverty reduction		9.4	44.1	−16.3	62.3	0.6		
Percentage of market poverty reduced		2.7	12.6	−4.7	17.7	0.2	28.5	
Average value		$13,566	$3,543	−$1,020	$9,251	$363		
Percentage market poor HHs receiving [a]		7.7			94.2			
2012	0.716							0.371
Absolute poverty reduction		0.017	0.116	−0.029	0.236	0.005	0.346	
Percentage of absolute poverty reduction		5.0	33.5	−8.3	68.4	1.4		
Percentage of market poverty reduced		2.4	16.2	−4.0	33.0	0.7	48.3	
Average value		$12,396	$5,002	−$1,054	$12,279	$568		
Percentage market poor HHs receiving [a]		6.6			99.5			
2018	0.645							0.330
Absolute poverty reduction		0.013	0.135	−0.039	0.202	0.005	0.316	
Percentage of absolute poverty reduction		4.2	42.8	−12.5	63.9	1.7		
Percentage of market poverty reduced		2.0	20.9	−6.1	31.3	0.8	48.9	
Average value		$10,671	$5,188	−$1,240	$10,034	$636		
Percentage market poor HHs receiving [a]		6.4			98.5			

Source: Authors' calculations using the CPS-ASEC (Flood et al. 2025) and TAXSIM (Feenberg and Coutts 1993).
Note: Average values are calculated using the nonzero dollar amounts paid or received from each mechanism by market-income poor families and are adjusted for inflation using the Consumer Price Index Retroactive Series (R-CPI-U-RS) to 2018 dollars. Values are net of all credits and liabilities. Percentage recipiency indicates the percentage of families that receive a nonzero value for a transfer. HHs = households.
[a] See table 3 for a breakdown of the percentage of families paying, receiving, or neither paying nor receiving income from these tax mechanisms.

ences (a 14-percentage-point reduction for White, a 20-percentage-point reduction for Latino, and a 21-percentage-point reduction for Black families).

Disaggregating state transfers into their component programs reveals three notable patterns (see table 2). First, the high rates of state transfer receipt are largely driven by the fact that most market-income-poor single-mother families receive assistance from two food assistance programs (SNAP and the National School Lunch Program [NSLP]) with rates of receipt ranging from 87 to 93 percent for SNAP and from 67 to 75 percent for NSLP. Second, for White families, child support is the next-most frequently received source of income (35 percent) and on average they receive $5,600 compared with Latino families (24 percent) who receive $4,900, followed by Black families who report the lowest rates of receipt (20 percent) and average amounts received ($3,700). Third, the receipt of income support transfer programs—TANF, SSI, UI, WC, and GA—is broadly similar across White, Latino, and Black single-mother families with markedly low rates of receipt but widely varying average levels of assistance. Even the two programs with the highest rates of receipt (SSI and TANF) are received by fewer than one in five market-income-poor families (14–15 percent for SSI and 9–15 percent for TANF). The average level of support provided by income-transfer programs is also remarkably low, especially relative to income levels needed to escape poverty—ranging from $3,300 to $4,600 for TANF and GA, from $4,300 to $4,600 for UI, and from $8,300 to $9,000 for SSI. The one exception is the Workers' Compensation program; however, less than 1 percent of market-income-poor single-mother families receive this form of assistance.[16]

Federal income taxes provided the second largest poverty reduction across all three groups, ranging from a 9-percentage-point decline in market-income poverty for White single-mother families to a 14-percentage-point decline for Latino families (table 1). A higher percentage of Black and Latino single-mother families received income (a credit) from federal income taxes (68 and 74 percent, respectively) compared with White families (64 percent, see table 3), but the average amount received was similar (ranging from $4,800 to $5,200, see table 1). A substantial portion of the poverty reduction attributable to federal income taxes came from EITC. Looking at the largest federal income-tax credit, the EITC, Latino families had the highest rate of receipt (74 percent) compared with 67 percent of Black and 64 percent of White single-mother families (table 2).

While federal transfers account for a much lower proportion of market-income poverty reduction among single-mother families, there were considerable differences in the overall reduction attributable to this mechanism. For White single-mother families, market-income poverty was reduced by 4 percentage points, compared with only 1–2 percentage points for Latino and Black families, respectively (table 1). These differences reflected the higher rate of receipt of federal transfers by White families (16 percent) compared with Black (10 percent) and Latino families (6 percent) and the higher average value received ($17,900 compared with $12,100 and $10,700, respectively).

Disaggregating federal transfers into OASDI and Veterans' Benefits showed that White single-mother families had higher rates of receipt and average amounts for both (see table 2).[17] For example, 16 percent of White families received income from OASDI compared with 6 percent for Latino families and 9 percent of Black families, with an average amount received of $17,400 compared with $10,900 and $11,400, respectively. Veterans' Benefits were received by very few market-income-poor single-mother families (less than 1 percent for all three groups); however, the average amount received followed the same pattern as OASDI, with White families receiving a greater average benefit ($23,500) compared with Black

16. Marked variation in average levels of support from WC (ranging $380–$35,100) is connected to very low rates of receipt; because fewer families receive this income, outlier values can skew estimates.

17. Our federal transfers mechanism excludes programs, such as SNAP and SSI, where the federal and state governments share discretion over their financing, administration, or rulemaking.

Table 2. Recipiency Rates and Average Values for White, Black, and Latino Single-Mother Families, 1996–2018

	Federal Transfers		State Transfers											Tax Credits	
	OASDI	Veterans' Benefits	UI	Workers' Compen-sation	Child Support	SSI	SNAP	TANF	General Assis-tance	Housing Subsidy	School Lunch	Energy Assis-tance	WIC	EITC	CTC
White single-mother families															
1996															
Percentage receiving	14.0	0.3	7.7	1.9	39.7	10.4	69.8	54.1	3.7	22.1	62.7	20.3	32.8	67.2	—
Average value	$14,614	$4,159	$3,936	$7,924	$5,262	$6,880	$3,548	$4,812	$5,221	$4,074	$691	$329	$506	$2,719	—
2002															
Percentage receiving	14.8	1.1	7.9	1.6	40.0	12.4	59.3	26.6	3.3	20.8	61.5	16.1	21.4	69.4	19.6
Average value	$14,148	$17,000	$5,797	$9,687	$6,528	$7,483	$2,985	$3,892	$3,942	$4,159	$712	$445	$540	$3,341	$522
2012															
Percentage receiving	13.7	0.8	12.6	0.6	39.7	13.5	86.1	19.8	2.5	20.1	62.6	20.3	18.3	64.9	52.8
Average value	$15,131	$14,727	$7,282	$7,571	$6,337	$7,939	$4,427	$3,146	$5,420	$6,193	$777	$455	$900	$3,309	$1,318
2018															
Percentage receiving	15.6	0.5	3.4	0.4	34.7	14.6	86.8	9.4	2.9	20.1	67.3	16.9	15.8	63.7	57.4
Average value	$17,418	$23,546	$4,599	$35,080	$5,612	$8,323	$3,806	$3,252	$4,094	$6,143	$893	$514	$721	$3,550	$1,381
Black single-mother families															
1996															
Percentage receiving	9.7	0.4	5.0	1.4	19.8	15.4	85.4	66.2	4.1	46.0	71.3	16.9	45.6	54.9	—
Average value	$9,094	$4,597	$2,753	$5,167	$3,531	$7,284	$4,284	$5,543	$6,652	$5,628	$942	$287	$539	$2,677	—
2002															
Percentage receiving	8.9	0.3	6.9	1.0	24.8	16.0	73.8	30.3	4.2	44.8	68.5	12.6	26.1	67.0	18.6
Average value	$10,588	$5,109	$4,538	$7,700	$3,899	$8,613	$3,818	$3,650	$3,582	$5,804	$903	$442	$565	$3,254	$610
2012															
Percentage receiving	9.8	0.5	12.1	0.8	25.0	17.6	94.8	30.0	3.0	41.1	72.6	18.8	23.4	61.4	50.7
Average value	$10,968	$13,529	$7,331	$12,989	$4,250	$8,732	$5,194	$3,516	$4,132	$7,405	$909	$551	$921	$3,395	$1,356
2018															
Percentage receiving	9.4	0.5	4.4	0.2	19.5	14.6	93.1	12.1	2.1	40.8	70.0	16.9	23.9	67.2	60.0
Average value	$11,357	$22,414	$4,264	$378	$3,706	$9,026	$4,344	$3,566	$3,706	$7,982	$1,025	$455	$748	$3,554	$1,466

(*continued*)

Table 2. (*continued*)

	Federal Transfers		State Transfers											Tax Credits	
	OASDI	Veterans' Benefits	UI	Workers' Compensation	Child Support	SSI	SNAP	TANF	General Assistance	Housing Subsidy	School Lunch	Energy Assistance	WIC	EITC	CTC
Latino single-mother families															
1996															
Percentage receiving	10.2	0.3	5.0	0.6	18.7	14.9	80.5	68.5	5.8	29.0	66.1	15.4	43.4	49.6	—
Average value	$10,022	$5,958	$4,329	$1,350	$3,852	$7,921	$3,883	$7,699	$6,653	$6,206	$895	$250	$523	$2,633	—
2002															
Percentage receiving	7.4	0.2	5.3	1.0	22.1	14.3	62.3	36.3	8.2	30.7	67.6	10.2	26.7	60.2	17.0
Average value	$13,612	$11,068	$5,100	$9,643	$5,186	$7,125	$3,368	$5,334	$5,633	$7,039	$895	$460	$542	$3,407	$582
2012															
Percentage receiving	6.6	0.0	8.0	0.3	26.5	18.5	92.1	28.4	3.8	26.0	74.0	15.1	26.8	61.0	52.9
Average value	$12,396	$0	$6,856	$1,796	$5,030	$8,388	$4,729	$4,147	$3,327	$8,327	$909	$458	$838	$3,661	$1,417
2018															
Percentage receiving	6.1	0.3	3.7	0.4	24.1	13.5	90.2	14.6	2.1	24.9	74.6	11.4	19.4	73.5	67.0
Average value	$10,927	$5,390	$4,317	$18,104	$4,937	$8,465	$3,861	$4,140	$4,642	$8,610	$1,045	$428	$759	$3,794	$1,565

Source: Authors' calculations using the CPS-ASEC (Flood et al. 2025) and TAXSIM (Feenberg and Coutts 1993).

Note: Average values are adjusted for inflation using the Consumer Price Index Retroactive Series (R-CPI-U-RS) to 2018 dollars. OASDI = Old Age, Survivors, and Disability Insurance; UI = Unemployment Insurance; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; EITC = Earned Income Tax Credit; CTC = Child Tax Credit. The child tax credit is missing for 1996 because this credit was introduced in 1998 as part of the Taxpayer Relief Act of 1997.

Table 3. Rates of Recipiency, Payment, and Neither Payment of Recipiency for Tax Mechanisms for White, Black, and Latino Single-Mother Families, 1996–2018

	Federal Income Taxes			Payroll Taxes (FICA)		State Income Taxes		
	Percent Net Payers	Percent Neither Paying nor Receiving	Percent Net Receiving Income	Percent Paying	Percent Not Paying	Percent Net Payers	Percent Neither Paying nor Receiving	Percent Net Receiving Income
White single-mother families								
1996	1.1	32.6	66.4	67.5	32.5	15.3	66.0	18.7
2002	0.4	30.2	69.3	70.3	29.7	13.2	62.8	24.0
2012	0.6	34.4	65.0	65.8	34.2	10.6	59.0	30.4
2018	0.3	35.9	63.8	64.4	35.6	9.8	58.7	31.5
Black single-mother families								
1996	0.1	45.1	54.8	54.9	45.1	9.7	74.8	15.5
2002	0.1	33.0	66.9	67.1	32.9	12.9	64.6	22.4
2012	0.4	38.3	61.3	61.6	38.4	10.1	64.6	25.3
2018	0.3	32.3	67.5	67.7	32.3	11.6	65.3	23.1
Latino single-mother families								
1996	0.5	50.4	49.1	49.6	50.4	4.0	86.4	9.6
2002	0.3	39.6	60.1	60.6	39.4	3.9	73.1	22.9
2012	0.0	39.0	61.0	61.1	38.9	4.1	65.4	30.5
2018	0.3	26.2	73.5	73.9	26.1	3.7	56.6	39.7

Source: Authors' calculations using the CPS-ASEC (Flood et al. 2025) and TAXSIM (Feenberg and Coutts 1993).

Note: FICA = Federal Insurance Contributions Act. Percentages may not sum to totals because of rounding. Each percentage represents the proportion of single-mother families in market-income poverty that are net paying (sum of liabilities exceeds sum of credits), neither paying nor receiving, and net receiving (sum of credits exceeds sum of liabilities). FICA does not include a credit component; therefore, families are either net paying or neither paying nor receiving.

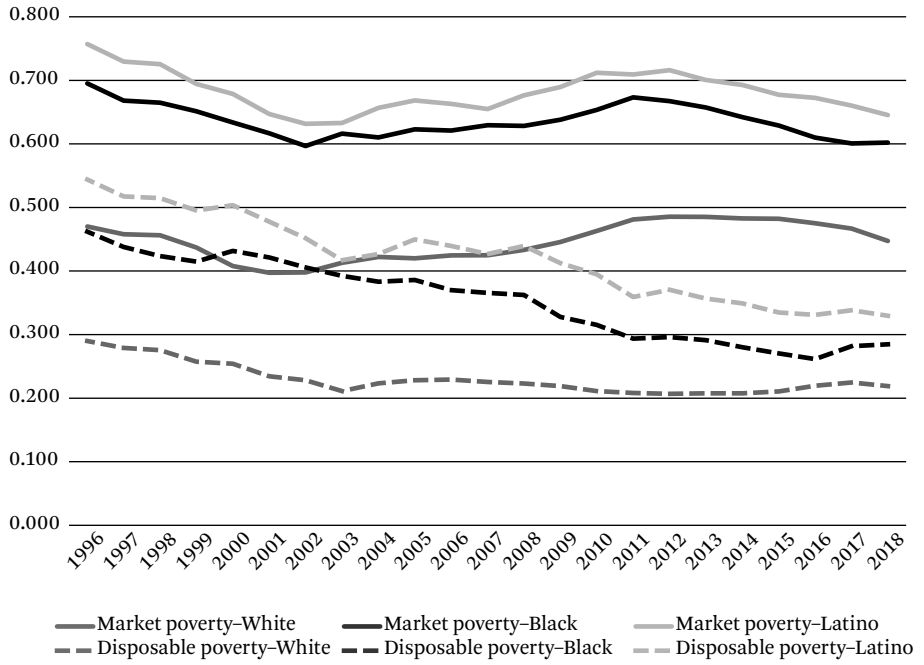
and Latino families ($22,400 and $5,400, respectively).[18]

State income taxes reduced poverty very little for single-mother families—generally less than 1-percentage-point reduction in market-income poverty. Like federal income taxes, Latino families had the highest rate of receipt of income from this redistributive mechanism (40 percent) compared with White and Black families (32 and 23 percent, respectively; see table 3). Our measure of state income taxes includes all state-level EITCs. However, state-level EITCs tend to be modest, and the credit is refundable in just half of the US states.[19]

18. Dramatic variation in average levels of support from Veterans' Benefits is the result of outlier values.

19. As of 2024, thirty-two states provide a state-level EITC, and the credit is refundable in all states except Missouri, Ohio, Oklahoma, South Carolina, Utah, and Virginia. Moreover, the state-level EITCs enacted in Missouri, Montana, Utah, and Washington went into effect after the final year included in our analyses, while North Carolina repealed its state-level EITC in 2014. For more information, see Tax Policy Center (2024).

Figure 1. Market and Disposable Income Poverty for White, Black, and Latino Single-Mother Families, 1996–2018



Source: Authors' calculations using the CPS-ASEC (Flood et al. 2025) and TAXSIM (Feenberg and Coutts 1993).

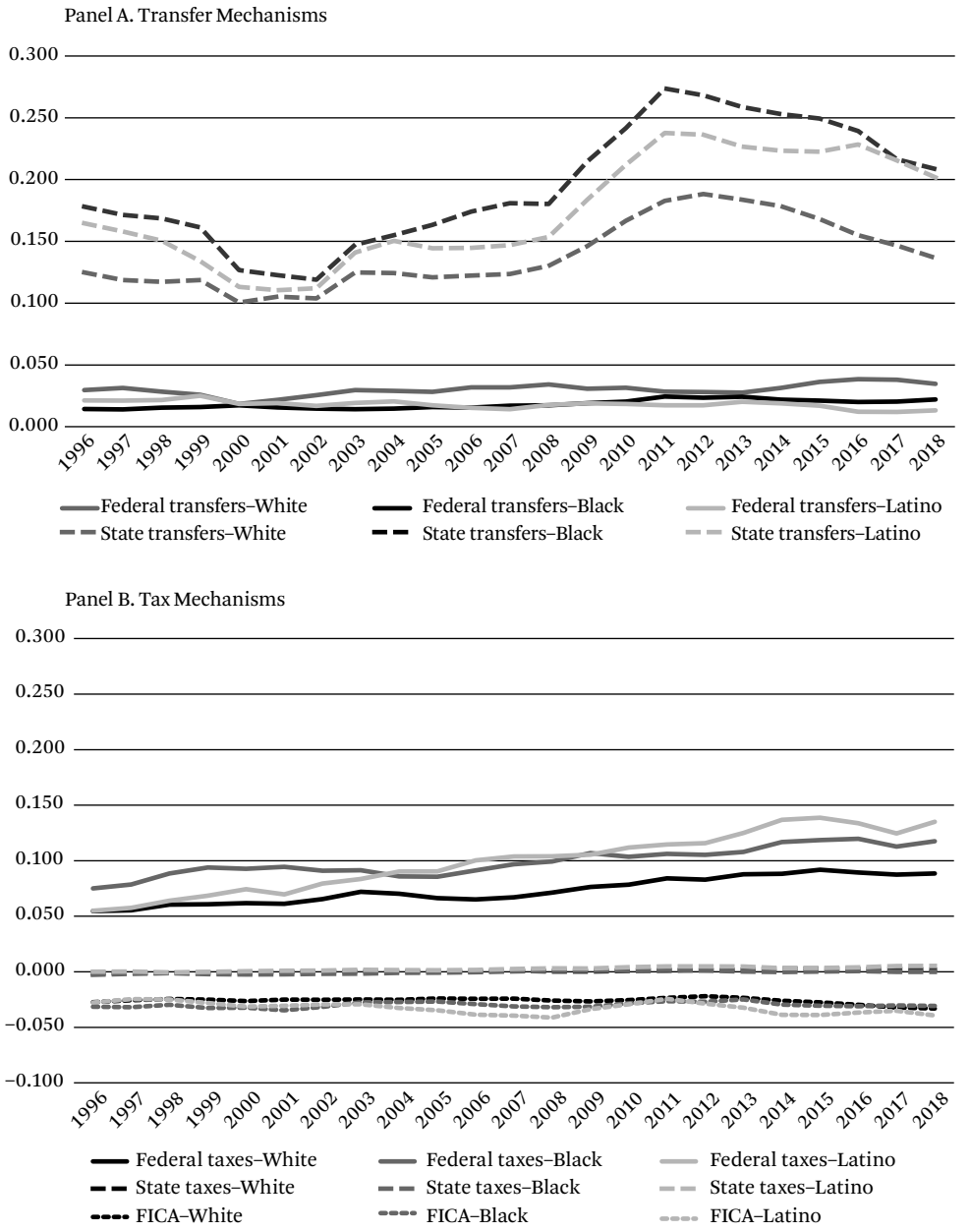
Finally, we found that payroll taxes (FICA), increased poverty between 3–4 percentage points for all three groups of single-mother families (table 1). Latino single-mother families had the highest rate of FICA payment (74 percent), followed by Black and White families (68 and 64 percent, respectively; see table 3). It is important to clarify that the poverty-increasing effects reported here referred to the contemporary period; this did not take into account the fact that, in the future, these single mothers may receive poverty-reducing cash transfers financed by their FICA contributions.

Single-Mother Poverty Reduction and Impoverishment Since PRWORA, 1996–2018

Rates of market- and disposable-income poverty have declined for Latino, Black, and White single-mother families from 1996 to 2018 (see figure 1 and table 1). However, the declines were much more precipitous for Latino and Black families. Declines in market-income poverty for Latino families were the sharpest, dropping 12 percentage points (from 76 percent in 1996 to 64 percent in 2018), with disposable-income poverty declining 21 percentage points (from 54 percent in 1996 to 33 percent in 2018). Black families experienced similar declines in poverty, with market-income poverty decreasing 10 percentage points (from 70 percent to 60 percent between 1996 and 2018) and disposable-income poverty declining 18 percentage points (from 46 to 28 percent). White families, on the other hand, while having much lower rates of market- and disposable-income poverty throughout the period, experienced the smallest declines in poverty (from 47 percent market-income poverty in 1996 to 45 percent in 2018 and from 29 percent disposable-income poverty in 1996 to 22 percent in 2018).

Racial and ethnic disparities in poverty reduction widened substantially over the period between 1996 and 2018. White, Black, and Latino single-mother families experienced the lowest levels of absolute poverty reduction in 1996 (18, 23, and 21 percentage points, respec-

Figure 2. Absolute Poverty Reduction or Impoverishment by Mechanism for White, Black, and Latino Single-Mother Families, 1996–2018



Source: Authors' calculations using the CPS-ASEC (Flood et al. 2025) and TAXSIM (Feenberg and Coutts 1993).

tively) and in 2002 (17, 19, and 18 percentage points, respectively). By 2012, Black and Latino single-mother families experienced the greatest, and most similar absolute poverty reductions (37 and 35 percentage points, respectively). These reductions fell slightly by 2018 (to 32 percentage points). White single-mother families experienced the smallest absolute poverty reductions throughout the period (from a low of 17 percentage points in 2002 to 28 per-

centage points in 2012). However, when overall poverty reduction was measured as the percent of market-income poverty that was reduced, White single-mother families experienced the greatest poverty reduction—ranging from 38 to 57 percent of market-income poverty reduced between 1996 and 2012. From 1996 to 2018, Latino and Black single-mother families experienced similar percentages of market-income poverty reduction (28 and 34 percent, respectively, in 1996; and 48 and 56 percent in 2012; and 49 and 53 percent, respectively, in 2018).

The relative contributions to poverty reduction and impoverishment attributable to each of the five transfer and tax mechanisms remained largely consistent from 1996 to 2018. State transfers provided the greatest reduction, followed by federal income transfers and taxes, across the entire period, while on the impoverishment side, federal payroll taxes increased poverty (see figure 2). However, the magnitude of the contributions attributable to these mechanisms in terms of absolute poverty reduction (or increase) and the proportion of the total poverty reduction shifted over time.

For single-mother families, state transfers accounted for the greatest magnitude in poverty reduction for Latino, Black, and White families from 1996 to 2018 (see table 1). In 1996, state transfers reduced market-income poverty by 12–18 percentage points for these groups, accounting for 69–77 percent of the total poverty reduction. The impact of state transfers declined in 2002, but then increased for all groups during the Great Recession, reaching a high point in 2012 before declining dramatically through 2018, though remaining higher than in 1996 (see figure 2, panel A). However, the rate of decline since 2012 varied across the three groups. For Black families, poverty reduction attributable to state transfers fell by 6 percentage points from 2012 to 2018; for Latino families, the decline was 4 points (from 27 and 24 points to 21 and 20 points, respectively), while the decline for White families was 5 points (from 19 to 14 points). The result was a divergence since 2012 in the degree of absolute poverty reduction from state transfers across groups, between Black and Latino single mothers, on the one hand, and White single-mother families, on the other.

Disaggregating state transfers by examining the rates of receipt and average amounts of specific programs provides greater insight into these shifts in poverty reduction over time (see table 2). The traditional cash-assistance transfer program for single-mother families, TANF (and pre-1997, AFDC) showed the most dramatic decline in rates of receipt and average amounts received (plummeting from 54–68 percent receiving in 1996 to 9 to 15 percent by 2018, with average benefits ranging from $4,800 to $7,700 in 1996 declining to between $3,200 and $4,100 in 2018). Across the entire period, the other income support programs (UI, SSI, GA, and WC) were received by relatively few single-mother families. The SSI program provided an increased amount of support from 1996 to 2018 through higher rates of receipt and average amounts received, but this increase was concentrated among White single-mother families (increasing from 11 to 15 percent receiving assistance through this program and increasing from an average benefit of $6,800 to $8,300).

The high-water mark for poverty reduction attributable to state transfers in 2012 was due to both an increase in the rates of receipt and average benefit amounts for two programs—SNAP and UI (see table 2). In 2012, SNAP was received by 86 to 95 percent of market-income-poor single-mother families, with an average benefit ranging from $4,400 to $5,200; UI, on the other hand, while received by a much lower percentage of these families (8–13 percent), provided higher average benefits ($6,800–$7,300).

Child support and housing subsidies were the two programs that had the starkest racial and ethnic disparities in rates of receipt and average benefits from 1996 to 2018 (see table 2). Across the entire period, White market-income-poor single-mother families received child support at a much higher rate (ranging from 35 to 40 percent) compared with 20 to 25 percent for Black families and 19 to 26 percent for Latino families, and the average amount received for White families was also higher (ranging from $5,300 to $6,500) compared with $3,500 to $4,200 for Black families and $3,800 to $5,200 for Latino families. Black single-mother families received housing subsidies at a higher rate (ranging from 41 to 46 percent) compared with

25 to 31 percent of Latino families and 20 to 22 percent of White families.

Federal taxes were the second-most substantial mechanism for reducing single-mother family poverty, again, due in large part to the EITC (see table 1). The poverty reduction attributable to federal taxes steadily increased throughout this period (see figure 2, panel B). In 1996, absolute poverty reduction attributable to federal taxes ranged between 6 and 7 percentage points, and by 2018 this increased to between 9 to 14 percentage points. Latino families experienced the most dramatic poverty reductions attributable to federal taxes between 1996 and 2018 (from 6 to 14 percentage points, accounting for 26 and 43 percent of the total poverty reduction for those years). For White families, the estimated rates of receiving the largest federal tax credit (the EITC) declined from 1996 to 2018 (from 67 to 64 percent). Rates of receipt increased for Black and Latino families (from 55 to 67 percent and from 50 to 74 percent, respectively). However, the average amount received increased during this period for all three groups (from $2,700 to $3,600 for White and Black families, and from $2,600 to $3,800 for Latino families). Though the average credit was far lower, the CTC also grew in value and rates of recipiency for all three groups over this period.

While far less substantial than state transfers or federal taxes, the contribution of federal transfers to poverty reduction for market-income-poor single-mother families was relatively consistent from 1996 to 2018 (see figure 2, panel A). White single-mother families experienced the largest poverty reductions attributable to federal transfers from 1996 to 2018 (3 to 4 percentage points across the entire period, comprising between 10 to 16 percent of their total poverty reduction). In comparison, the poverty reduction attributable to federal transfers for Black and Latino families ranged from 1 to 2 percentage points and between 4 and 10 percent of their total poverty reduction. The higher poverty reduction for White families can be attributed to their higher rates of receipt of OASDI (ranging from 14 to 16 percent between 1996 and 2018) compared with 9 to 10 percent for Black families and 6 to 10 percent for Latino families, and to the higher average amounts received (ranging from $14,100 to $17,400 between 1996 and 2018 compared with $9,100 to $11,400 for Black families and $10,000–$13,600 for Latino families).

The magnitude of poverty reduction attributable to state income taxes increased between 1996 and 2018; however, it still provided the lowest poverty reduction of all mechanisms (see figure 2, panel B). This increase in poverty reduction attributable to state income taxes was most substantial for Latino families, increasing from 0.0 to 0.5 percentage points, while for White and Black families the rate of poverty reduction hovered around 0. This small poverty-reduction impact was due to both a high percentage of poor families neither paying nor receiving state income taxes, which ranged from 57 to 86 percent for a given year and group (see table 3), and the small average values received, which ranged from less than $100 to just over $600 (see table 1).

While federal and state income taxes (and federal and state transfers) reduce poverty among market-income-poor single-mother families, federal payroll taxes served to further impoverish these families from 1996 to 2018 (see figure 2, panel B). In the case of FICA, the impacts were relatively similar over time (ranging from a 2- to 3-percentage-point increase in poverty for White and Black families, and a 3- to 4-percentage-point increase for Latino families) (see table 1). However, the percent of families paying these payroll taxes increased for Black and Latino families (from 55 and 50 percent in 1996 to 68 and 74 percent in 2018, respectively), while it decreased for White families (from 68 to 64 percent) (see table 3).

DISCUSSION AND CONCLUSION

Returning to the motivation of this paper, what do our findings tell us about how single mothers have been assisted since the publication of *Making Ends Meet?* Our analysis documents three key takeaways. First, even after accounting for a multitude of income sources that low-income mothers pull together to make ends meet, too many of them remain in poverty (between 22 and 33 percent of single-mother families by 2018). Second, overall poverty reduction has increased from 1996 to 2018, particularly for Latino and Black single mothers, and this has

resulted in a reduction in racial-ethnic disparities in disposable-income poverty. Yet, as other scholarship has documented, despite this progress, substantial racial-ethnic poverty gaps remain (Baker 2022b). By our estimates, nearly one-third of Black single-mother families (29 percent) live in poverty, compared to just over one-fifth of White single-mother families (22 percent). Third, we find that throughout this period, state transfers (including SNAP) are the mechanism of poverty reduction that plays the most significant role in decreasing single-mother family poverty, particularly among Black and Latino families. Federal taxes also, to a substantial degree, lessen single-mother poverty, with Latino families increasingly benefiting from the EITC and CTC over time.

This income-focused analysis should be understood within the broader context of how single-mother families are making ends meet and how these strategies have changed since welfare reform, while acknowledging its limitations of our analysis. Unlike other research, which is based on detailed financial information, such as that presented in *Making Ends Meet* or in other innovative articles in this double issue (see Pilkauskas and Bruey, 2026), our income-based analysis relies on the income sources detailed in the CPS-ASEC. Thus, our study omits some potential income sources (see Hill et al. 2026, this issue, regarding state paid leave) and suffers from some known weaknesses in capturing others (including, for example, benefit underreporting in the means-tested programs). More importantly, income-based analyses such as ours, regardless of the data collection instrument, cannot fully capture several important shifts in how low-income single-mother families are surviving.

One of the most significant shifts in social policy over the past three decades has been the move away from direct income support toward the provision of in-kind benefits and services, such as childcare subsidies and the provision of child health insurance (see Ananat et al. 2026, this issue; Bruch et al. 2026, this issue; Kwon et al. 2026, this issue). While we can observe the decline of cash assistance in terms both of rates of receipt and diminished benefit amounts, we cannot directly capture the expense-reducing impacts of many social supports and services (see Gonalons-Pons et al. 2026, this issue). Similarly, we only partially capture related changes, such as the increased focus on child support enforcement and collections. Although we observe rising child support payments to poor single-mother families, we lack data on the complex income and social dynamics between custodial and noncustodial parents that more robustly capture how parents support their children (Dwyer Emory et al. 2026).

Another important shift that we cannot capture is the changing terms of receiving assistance. Policy changes stemming from increased conditionality, stricter eligibility criteria, expanded sanctions for noncompliance (Soss et al. 2011), and an increase in administrative rules and procedures that impose burdens on applicants (Herd et al. 2023) have made the receipt of assistance more challenging. Though we may be able to observe these changes indirectly, to the extent that making assistance more challenging or costly to receive shapes recipiency rates, these paternalistic and punitive policy shifts have been vividly documented in qualitative work that details their experiential dimension (see Hughes et al. 2026). Finally, reflecting the residual and continually contracting nature of United States' social provisions is the shift toward more liberal access to and increasing reliance on credit to smooth consumption (Prasad 2012). As social policy designs increasingly fail to align with the reality of new economic and social risks facing low-income families (Hacker 2006; Meyers et al. 2011), borrowing is likely to become a more common strategy for coping with income volatility, financial instability, and precarity (Berger, Brown, et al. 2024; Dodini et al. 2024; Laprise and Wiedemann 2025; Rhodes et al. 2026).

It is also important to acknowledge how our sample selection shapes our findings. First, our focus on single-mother families without coresident adults limits our ability to examine the broader range of strategies that economically vulnerable single mothers use, particularly when faced with a limited safety net. These strategies include receiving informal economic support from friends and family (Harknett 2006; Kalil and Ryan 2010), choosing to live in

multigenerational household arrangements, and by doubling up (see Harvey 2025). Black and Latino families, particularly those with low incomes, are more likely than White families to live in such arrangements (Cohen and Casper 2002; Richard et al. 2022). While our analyses compare only families with similar compositions, future research should expand our work to include single-mother families living in complex households and compare those analyses with the findings we present here. Second, given the space limitations of this study, we were unable to examine how the immigration status of single mothers' conditions their access to our redistributive mechanisms. As other scholars have shown, the risks of poverty are higher for recent Latino immigrants (Theide et al. 2021), and so future research should explore how immigration status shapes poverty reduction from the forms of social provisioning we have analyzed here.

Despite these limitations, our findings highlight the crucial role of race and ethnicity, and policy design, in shaping how single-mother families have made ends meet since welfare reform three decades ago. The institutional features of social provisioning in the United States are not race-ethnicity neutral; they reflect and reinforce hierarchies rooted in racialized and gendered assumptions about work, family, and deservingness. As our results and prior scholarship suggest, decentralization plays a significant role in reproducing racial inequality. Given the continued importance of state transfer programs in reducing poverty among single-mother families, future policy decisions must recognize the challenges of decentralized social provision. Efforts to support low-income single mothers should account for the complexity and variation in federal and state arrangements, particularly how state discretion in rulemaking, financing, and administration shapes distributional outcomes.

APPENDIX

Table A.1. ASEC Income Components and SPM Expenditures

Market Income	
Wage and salary	Rent, royalties, estate, and trust income
Self-employment earnings	Interest
Farm income	Dividends
Retirement[a]	Friend/family financial assistance
Survivor pensions[b]	Alimony
Disability pensions[b]	Interest from retirement accounts
Annuities[a]	Educational assistance
	Other income not otherwise classified[c]
Federal Transfers	**State Transfers**
Old-Age, Survivors, and Disability Insurance (OASDI) program[d]	Temporary Assistance for Needy Families (TANF)[f]
Veterans' Benefits[e]	Unemployment Insurance (UI)
	General Assistance (GA)[g]
	Workers' Compensation (WC)
	Supplemental Security Income (SSI)[h]
	Child support
	Supplemental Nutrition Assistance Program (SNAP)[i]
	National School Lunch Program (NSLP)[j]
	Housing subsidy[k]
	Energy assistance[l]
	Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)[m]
Federal Payroll Taxes (FICA)[n]	
Employee payroll tax	
Federal Taxes[n]	**State Taxes[n]**
Liabilities	Liabilities
Income tax payments	Income tax payments
Credits	Credits
Earned Income Tax Credit (EITC)	Earned income tax credit
Child Tax Credit (CTC)	Property credit
Child and Dependent Care Tax Credit (CDCC)	Childcare and other tax credits
Expenditures[o]	
Childcare expenses	Out-of-pocket medical expenses
Work expenses	Child support paid

Source: Authors' diagram.

Note: Some income components are not available in every year of the CPS-ASEC data used.

[a] Sources of retirement income in this component include all those from a past employer or from a labor union (including pensions, individual retirement accounts, and annuities), as well as those from profit-sharing mechanisms, retirement income from the United States military, pensions from employment by the federal, state, or local government, and the United States Railroad Retirement program. Not included in this component are any payments from the OASDI program or any payments from the Veterans Administration. Both are reported separately and are classified as federal transfers.

There is active debate regarding the placement of contributory benefits such as old-age pensions and unem-

Table A.1. (*continued*)

ployment benefits. Some analysts argue that contributory benefits should be allocated to "market income" because they are, arguably, deferred wages. We acknowledge the logic of considering contributory transfers as market income. However, in this study, we follow what is still the dominant approach in this area of research: we place all state-administered transfers (contributory or not) in "post-fisc" or disposable income. For a synopsis of this debate, see United Nations Development Programme (2019).

[b] Disability and survivor income excludes any payments from the OASDI program and any payments from the Veterans Administration, which are included under their respective components as federal transfers. It also excludes disability and survivor benefits income from workers' compensation programs, which are included under state transfers.

[c] Though "other income" can also be derived from a variety of both market and nonmarket sources, we treat all other income as market income because most families that report income that is classified this way indicate that it comes from market or private sources. A small number of families in any given year of the CPS-ASEC report nonmarket "other income," and the amounts are typically relatively small.

[d] OASDI is composed of income from the Social Security Administration's retirement, survivors', and disability-insurance payments.

[e] Veterans Benefits are composed of payments made by the Veterans Administration for disability compensation, survivors' benefits, veterans pension benefits, and educational assistance.

[f] This income consists of cash assistance provided by the TANF program. Prior to 1997, this income component comprised cash assistance payments from the Aid to Families with Dependent Children (AFDC) program. The question posed to respondents inquires whether anyone in the household received cash assistance from any state or county welfare program, but the Census income measure only includes income reported as being received from welfare or welfare-to-work, TANF (or state program names), or AFDC.

[g] GA is composed of cash assistance from other non-TANF or AFDC sources. The question posed to respondents inquires whether anyone in the household received cash assistance from any state or county welfare program. However, the Census income measure includes only income reported as being received from non-TANF or AFDC sources, including state-level General Assistance programs, emergency or short-term cash assistance programs, Diversion Payments, Refugee Cash and Medical Assistance programs, or general assistance from the Bureau of Indian Affairs, or tribally administered programs.

[h] SSI consists of cash-transfer payments to adults and children with qualifying disabilities or vision impairments, as well as individuals aged sixty-five and older whose income falls below the defined eligibility guideline.

[i] Reported at the household level.

[j] School lunch subsidies are composed of the total household value of in-kind benefits provided to eligible children through the National School Lunch Program. The value of school lunch subsidies is imputed by the Census Bureau and can encompass either free or reduced-price hot lunches served to children whose household income falls below a federally defined eligibility threshold.

[k] Housing subsidies are composed of the total family value of rental assistance programs, and can include the value of public housing, rental subsidies from the Section 8 Housing Choice Voucher Program, or other rental subsidies provided by state and local programs. This value is imputed by the Census Bureau.

[l] Energy subsidies are composed of the total family value of assistance received from the federal Low Income Home Energy Assistance Program (LIHEAP), which provides financial assistance to qualified families to help defray heating and cooling costs. Prior to 2011, interviewers inquired only about the value of energy assistance associated with heating subsidies and asked families to estimate the value of energy assistance received between October 1 of the prior year and their March interview. After 2011, the questionnaire was revised to include both heating and cooling energy assistance received during the entire prior year.

[m] WIC subsidies are calculated first by determining whether a family head participated in WIC in the previous calendar year, and then estimating the value of the benefit according to the number of eligible participants in each family. This value is imputed by the Census Bureau. For more information, see the working paper by Suzanne Macartney (2013).

[n] Derived from NBER TAXSIM program.

[o] The SPM subtracts out-of-pocket medical, work, and childcare expenses, as well as any child support paid from families' income from all sources in order to derive net resources and estimate poverty rates for each SPM resource unit. Families are asked to estimate their expenditures, so these values are not imputed by the Census Bureau. We use capped childcare and work expenses in our analyses.

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Income Dynamics and Income Inadequacy at the Transition to Parenthood, 1983–2019

PILAR GONALONS-PONS, KELLY MUSICK, JENNIFER GLASS, AND AIDA VILLANUEVA

*Parenthood is an impoverishing life event for many families in America, with negative implications for healthy child development. Changes over the past four decades in public support, earnings prospects, and family arrangements of new parents have left open questions about trends in economic security and strategies for making ends meet after a first birth. Our study examined trends from 1983–2019 in the month-to-month dynamics of income and income inadequacy around the transition to parenthood. We used fifteen panels of the Survey of Income and Program Participation (*N *= 10,988 individuals and 267,345 person-months), leveraging monthly measures of total income, varied sources of income, and the income-to-poverty ratio in the year before and two years after first birth. We find that family income around first birth has increased over time, but only among college-educated couples, and almost entirely due to changes in mothers' and fathers' earnings prior to birth. Parenthood income penalties have been largely persistent over time, and among those without a college degree, there has been little improvement in income either just before or after the transition to parenthood since the 1980s.*

Keywords: income dynamics, parenthood, poverty, mothers' earnings

In America, childbirth is one of the most impoverishing events in the life course, pushing many disadvantaged families into poverty (Heflin 2016; McKernan and Ratcliffe 2005; Stanczyk 2020). Across the family life cycle, poverty rates are highest among those with young children (Paschall and Bartlett 2019), and this has important and enduring implications for child well-being and development (Duncan et al. 2010; Najman et al. 2010; Troller-Renfree et

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al. 2022). Relative to other wealthy countries, the US offers a weak social safety net for young families, with no paid federal leave and inadequate public and subsidized childcare (Kwon et al. 2026, this issue; Gornick and Meyers 2003, 2009), relying instead on parents to fill the gaps (Calarco 2024). Mothers take on the bulk of caretaking needs after first birth, pull back on paid work, and experience substantial earnings losses (Budig and England 2001; Musick et al. 2020). The challenges of making ends meet after parenthood are more difficult for single mothers, especially those with less education, who need to manage the time and money demands of a new child without a second parent in the household and who are less likely than college graduates to qualify for state paid leave programs or to have employer-provided benefits such as paid leave (Hill et al. 2026, this issue; Laughlin 2011; Winston 2014).

Kathryn Edin and Laura Lein's (1997) landmark study shed critical light on the economic survival strategies of single mothers in the United States during the early 1990s and the varied income sources they used to make ends meet. Significant changes since Edin and Lein's work leave open questions about how the economic well-being of families at the transition to parenthood has changed over time. Shifts in the intervening decades in the federal policy landscape, for example, expanded public support for employed mothers and dramatically limited low-income families' access to cash assistance (Edin and Shaefer 2016; Pilkauskas and Bruey 2026; Moffitt 2015; Western et al. 2016; Tach and Edin 2017). Over this same time period, women's earnings prospects also expanded through increases in education, age at first birth, and labor force attachment (Goldin 2006; Rindfuss et al. 1996), although in the context of barriers to aligning childcare with work schedules (Kwon et al. 2026, this issue) and persistent "motherhood penalties" (Musick et al. 2022) that continue to constrain mothers' work and earnings. The situation of fathers shifted too, as jobs for men with less than a college degree grew less stable and earnings deteriorated, particularly relative to the increasing economic prospects of the college-educated (Kalleberg 2011; Ruggles 2015).

In the context of these changes, this study analyzes whether new parents today are more or less financially secure following a first birth than they were in the 1980s, the decade before Edin and Lein collected their data, by examining trends for the overall population and for population subgroups defined by mothers' education and partnership status. We compare different groups of new mothers to evaluate how those who are single and do not have a college degree at first birth—the group closest to Edin and Lein's sample—have fared in this changed landscape relative to other groups of mothers. We use data from the Survey of Income and Program Participation (SIPP) from 1983 to 2019, which covers the 1996 welfare reform and the two decades since. We analyze the levels and sources of mothers' family income around their first birth, how these income dynamics have changed over time, and whether changes have differed by mothers' education and partnership status. Our data track month-to-month changes in income over the period from twelve months before to twenty-four months after the first birth, and we group income sources into three categories: mothers' contributions, fathers' contributions, and government contributions. This study is the first, to our knowledge, to trace the income dynamics of four successive cohorts of first-time parents, encompassing a period of significant policy, socioeconomic, and demographic shifts for new parents.

Our results show that, pooling over partnership status and education, new parents are more financially secure on average in the 2010s than they were in the 1980s, but these gains have not been experienced by all new parents. Quite the contrary, we find that the gains in financial position among new parents between the 1980s and the 2010s are almost entirely driven by improvements among college-educated cohabiting and married mothers, whereas other groups have seen little to no improvement in their financial position after first birth. This is true despite the fact that mothers without college degrees are now significantly more likely to be employed and substantially less likely to experience unintended or early births than earlier cohorts of similar mothers (Fox et al. 2013; Guzzo and Hayford 2020). Furthermore, we show that the improvement in financial position among

college-educated partnered mothers is driven by increases in mothers' and fathers' incomes before their first birth. The lack of improvement in the financial position of mothers without a college degree—whether single or partnered—since the 1980s is striking, as is the lack of change in the impact of first birth on earnings among college-educated partnered mothers. Our results provide novel evidence on the diverging destinies of parents and their children (McLanahan 2004).

Income Dynamics Around the Transition to Parenthood

One stream of research on income dynamics around first birth speaks to the labor market costs of parenthood. This work consistently finds that mothers' earnings decline sharply in the months after first birth and recover slowly over subsequent years, whereas fathers' earnings change relatively little in response to parenthood, reflecting that caregiving demands fall disproportionately to mothers (Kleven et al. 2019; Musick et al. 2020). Other research looks more broadly at income inadequacy among new parents, and includes parental earnings as well as child support, government taxes and transfers, and other private sources of income. Alexandra B. Stanczyk (2020), for example, uses the 1996–2008 panels of the SIPP to examine month-to-month family income in the year before and after a first birth, and shows that the income-to-poverty ratio declines following a first birth, especially among single mothers, and that government support only partially buffers changes in income inadequacy.

Paula Fomby and colleagues (2023) use data from the 2001–2017 Panel Study of Income Dynamics to follow mothers for seventeen years after an unpartnered birth. They find that across the study period, income inadequacy was common among this group of mothers, and combining income from various sources is the norm. Although mothers' earnings are a nearly universal component of income, even in the first year after a birth, they were also nearly universally insufficient to meet basic needs. Thus, while approximately 80 percent of the mothers in their study report earnings in the year after an unpartnered birth, over 90 percent also report income from child support, a new partner's earnings, public support, or support from family and friends, and most report multiple other sources of income. These findings are consistent with a key takeaway from Edin and Lein, which is that single mothers expend valuable time, energy, and social capital to combine income sources in an effort to make ends meet.

Given that the nation's main cash assistance program—Temporary Assistance for Needy Families (TANF)—has work requirements, and other safety net programs such as the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are limited to those who work for pay, differences in the conditions and stability of earned income play an especially important role in income insecurity following parenthood in the United States (Pilkauskas and Bruey 2026; Moffit 2015; Western et al. 2016). In the European context, by contrast, a constellation of programs including paid, job-protected family leave, and government taxes and transfers do more to buffer income losses and give new parents greater stability and certainty in their family's economic well-being (Aassve et al. 2005; Bould et al. 2012; Sigle-Rushton and Waldfogel 2007). US child poverty is more closely tied to family structure than it is in other wealthy countries (Brady et al. 2024; Brady and Burroway 2012; Heuveline and Weinshenker 2008). The risk of poverty and income volatility is also especially high among families more vulnerable to employment insecurity, including parents who are less educated, younger, and from minoritized racial backgrounds (van der Naald et al. 2026, this issue; Western et al. 2016).

CHANGES SHAPING ECONOMIC WELL-BEING AT THE TRANSITION TO PARENTHOOD OVER FORTY YEARS

As we have noted, vast changes since the 1980s in public support for families and the earnings prospects of new parents leave open questions about how the economic well-being of new mothers has changed over time. Some changes may have made new parents more vulnerable to poverty, whereas others have pushed in the opposite direction. The net result of countervailing factors, and the magnitude of their effects on family income, are unclear.

The shift to a largely employment-based

safety net (Pilkauskas and Bruey 2026; Moffitt 2015; Tach and Edin 2017; Western et al. 2016) may have increased economic vulnerability at the transition to parenthood, given weak support for combining work and family with a new baby, particularly among mothers without a second potential caregiver and earner in the household. The US offers no paid federal family leave for new parents, and less than a third of civilian workers had access to paid family leave through an employer as of 2023, with much lower rates among low-wage mothers (United States Department of Labor 2024). Although thirteen states now have paid family leave policies, most have taken effect only recently, and they vary considerably in accessibility, duration, and reimbursement rate (Hill et al. 2026, this issue). When families lack access to adequate leave, short spells out of work following childbirth can push them below the poverty line. Inadequate access to childcare also constrains mothers' work attachment, despite significant increases in childcare funding to facilitate employment among low-income families after the 1996 welfare reform (Adams and Rohacek 2002). Recent reports estimate that only 8–15 percent of eligible families receive childcare subsidies (Ullrich et al. 2019), and the rise in nontraditional and variable work hours (Lambert et al. 2019) further limits childcare accessibility (Kwon et al. 2026, this issue).

Alongside shifts in public support, women's characteristics have changed in ways that should have improved their economic circumstances. Critically, young women have become more educated, more than doubling their college completion rates between 1980 and 2020 (from 21 percent to 44 percent among women ages twenty-five to twenty-nine) (NCES 2024). They are also waiting longer to have their first child, with an increase in the median age of first birth over this period from twenty-three to twenty-eight (Westrick-Payne et al. 2025) and steep declines in teen childbearing since the 1990s (Osterman et al. 2022). More women are employed for pay in the period before they first get pregnant, and mothers' labor-force withdrawals around pregnancy and childbirth have also declined and shortened in duration when they occur (Goldin and Mitchell 2017). Whereas changes have been experienced across social groups, increases in mothers' labor supply, wages, and age at first birth have been larger among those with college degrees than those without (Guzzo and Hayford 2020; Landivar 2023). This pattern is consistent with the significantly greater difficulties of less-educated mothers in securing employment with reasonable family accommodations postbirth, ranging from employer-provided leaves to standard work hours and schedules (George 2024; Harknett et al. 2022).

Fathers' economic circumstances have also changed over the past forty years, in concert with relationship dynamics that shape their contributions to children's economic well-being. The weaker economic position of men without a college degree has increased their economic vulnerability and put more pressure on women to contribute financially to the household (Glass et al. 2021; Pepin et al. 2024; Ruggles 2015). Since the 1980s, the share of mothers who were single at birth has remained about the same, and the share of partnered mothers in relatively less stable cohabiting (versus married) relationships has increased, particularly among men and women without a college degree (Guzzo 2021; Guzzo and Hayford 2020). Among fathers living away from their biological children, informal support in the form of time or in-kind contributions is common (Nepomnyaschy et al. 2022; Sorensen 2021), but many mothers do not receive steady financial contributions, and the share with a formal child support order has decreased since the 1990s (Grall 2020). Among the less educated, these changes may have reduced fathers' financial contributions at the transition to parenthood.

Approach

To assess these potentially countervailing forces, we follow successive cohorts of first-time mothers starting in the early 1980s, just before the *Making Ends Meet* data collection of the late 1980s and early 1990s, through to 2019, capturing decades of countervailing changes shaping their economic well-being. We examine trends by decade in month-to-month income sources in the year before and two years after first birth. We group income sources into

three categories: mothers' contributions, fathers' contributions, and government contributions. We analyze patterns separately by mothers' education level (college degree or less than college degree) and partnership status (married or cohabiting versus single) at the time of their first birth.[1]

Our study focuses on the resources available at the transition to parenthood, when children are young and money matters for child well-being (Duncan et al. 2010; Najman et al. 2010; Troller-Renfree et al. 2022). Our focus on the transition to parenthood considers a narrower portion of the life course than Edin and Lein's study of single mothers (which includes never-married and divorced mothers with minor children, regardless of their age), but it captures a key life-course juncture with long-run consequences for economic well-being (Kleven et al. 2019; Musick et al. 2020). We describe dynamics in the ratio of income to the official poverty threshold (hereafter, "income-to-poverty ratios"). We use a hybrid fixed-effects regression model to analyze which income sources contribute the most to cross-cohort changes in pre- and postbirth income.

In what follows, we analyze trends in the dynamics of income inadequacy and income sources around first birth; differences by mothers' partnership status and college degree receipt at the time of first birth; cohort changes in between-family differences in income before birth and in within-family shifts in income associated with first birth; and contributions of income sources before and after first birth to trends in income inadequacy among new parents since the 1980s.

DATE AND METHODS

We use fifteen panels of the SIPP, from 1984–2018 and follow families through 2019 (ending observation prior to the pandemic).[2] Each panel is an independent sample, including twelve to twenty thousand households in 1984–1994 and forty to fifty-three thousand in 1996–2018. Households are followed for up to five years. Prior to the 2014 panel, interviews were conducted every four months. The SIPP was re-engineered in 2014 to reduce cost and respondent burden and is now administered once per year, with retrospective questions that provide information on monthly income dynamics. Although the redesign was carefully evaluated to maintain comparability across panels in key economic measures we use in this study (United States Census Bureau 2015), the redesign may have introduced new forms of recall and seam bias that may impact our estimates. Thus, all tables and figures use visual cues and notes to remind the reader which estimates come from redesigned SIPP panels.

The SIPP includes detailed information on household composition, work, and earnings of all household members, and nonearned income sources, including child support, welfare cash transfers, and the dollar value of in-kind benefits (for example, food stamps and rental subsidies). The panel length precludes examination of the economic costs of parenthood over the longer term, as Edin and Lein do, and our period of analysis does not allow for a careful analysis of the impact of paid leave policies that have been mostly implemented over the last decade. These limitations are mitigated by the repeated, high-quality data on earnings and income sources, and large samples that allow for population subgroup comparisons.

Our sample of new mothers comprises women ages fifteen to forty-five who have their first birth during a SIPP panel. Women are at risk of first birth if they have no biological children on the household roster administered at wave 1 and if they report never having had a child before the SIPP.[3] We drop women who

1. This study does not examine variation by race and ethnicity. However, because education and partnership status at first birth vary by race and ethnicity, these results can help inform how racial disparities in economic adversity following childbirth unfold (Hamilton et al. 2023).

2. For more information, go to https://www.census.gov/programs-surveys/sipp/about.html.

3. Before 2014, fertility-history data were collected in topical modules administered at wave 8 in the 1984 panel, wave 4 in the 1985 panel, and wave 2 in the 1986–2008 panels. With the 2014 redesign, fertility-history questions were incorporated into the core module.

were not observed at least once four months before birth and at least once after birth. For all analyses, we use only observations that fall within the window 12 months before to 24 months after birth. The SIPP imputes income data and the other variables that we use in our analysis (for instance, education and marital status), and thus we do not drop observations due to missing data on key variables.[4] We generate a person-month file for each observation in the SIPP, and online supplement table S.2 shows details of our final sample across the SIPP panels.[5]

Measures

Before introducing our modeling strategy, we detail the key measures employed in the analysis.

Transition to First Birth

New births are identified by tracking changes in household composition during a SIPP panel and linking new zero-year-old members to women at risk of first birth.[6] In descriptive analyses, we use binary indicators for each month starting twelve months before (month –12) to two years after (month +24) the first birth (month 0). In our regression analyses, we use a single binary variable for parenthood, equal to 0 for all months prior to birth (–12 to –1) and 1 for the birth month and all subsequent months (0 to 24).

Monthly Income Measures

We define total family income as the sum of contributions from mothers, fathers, and public programs. Mothers' contributions are measured by their earnings (in earnings we include transfers related to employment—that is, unemployment compensation, sickness or accident pay, disability insurance, and severance pay). Fathers' contributions include the same earnings components for coresidential biological and social fathers (that is, mothers' married or cohabiting coresidential partners) and child support payments of fathers living apart. Public contributions include assistance that respondents receive directly in cash, indirectly as in-kind benefits, and in tax benefits. Transfers that respondents report receiving directly in cash include Aid to Families with Dependent Children (AFDC)/TANF, Social Security, federal and state SSI (Supplemental Security Income), general assistance income, short-term cash assistance, and other welfare. In-kind benefits that respondents report receiving, and for which the SIPP provides an imputed monetary value, include SNAP (Supplemental Nutrition Assistance Program, formerly called Food Stamps), WIC (Special Supplemental Nutrition Program for Women, Infants and Children), and assistance with gas, public transportation, food, and clothing.[7] Finally, we include imputed tax benefits through the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC)

4. The SIPP implements a robust imputation methodology to edit and update item nonresponses in the survey. For more information, go to https://www.census.gov/programs-surveys/sipp/methodology/data-editing-and-imputation.html.

5. The online supplement can be found at https://www.rsfjournal.org/content/12/1/96/tab-supplemental.

6. In the later panels of the SIPP (1996–2014), pointers are available to identify relationships among all household members. The early panels (1984–1995), however, included only one parental pointer for each child to either their mother or father. Thus, for children linked to their fathers, there is no direct household pointer to mothers. For much of our sample, it is nonetheless straightforward to identify mothers, but it poses challenges in some cases, in particular among economically vulnerable new parents living with other adults. In these households, when the child is linked to their father, and the father is linked to a female partner, we use both links to identify the child's mother.

7. Research has found that income receipt from program participation is underreported and often imputed in the SIPP (Meyer et al. 2015). Studies show that underreporting is high for Aid to Dependent Children (ADC), AFDC, and TANF, but relatively low for other programs such as SNAP and Social Security Administration (SSA) (Marquis and Moore 1990; Scherer and Giefer 2024; Giefer et al. 2022). Studies also find that SIPP's underreporting of program participation income is less severe and more stable over time than that of other surveys (Meyer et al. 2015). The underreporting of ADC, AFDC, and TANF income may downwardly bias our estimates of transfer income. This underreporting caveat is addressed in the discussion.

that are not consistently available in the SIPP. For this imputation, we use the TAXSIM simulation program available through NBER and we assign the lump sum of benefits divided by twelve to each month in the year following our assessment of eligibility. For unmarried parents, we use only the coresident mother's information to generate EITC and CTC estimates (see online supplement table S.1 for more details on income sources and their measurement). All income values are reported monthly and are in constant 2018 dollars. Apart from the EITC and CTC, all are pretax.

We assess the income-to-poverty ratio by using the federal poverty thresholds set by the US Census Bureau. Poverty thresholds differ by family size and change annually with inflation. We define family, for each month, as potentially including a mother, her biological children, and her married or cohabiting partner. This means that our main analyses do not include other household members in either our income or poverty-line measure, and we do this because there is great variation in whether and how these resources are shared (Harvey 2026). To assess the income-to-poverty ratio, we divide monthly income or income components by the monthly official poverty threshold.

First Birth Cohort

Our assessment of change over time in the economic well-being of new parents comes from analyzing well-being separately by the decade in which the mother's first birth occurred (1980s, 1990s, 2000s, or 2010s), which we call the "first birth cohort." On average, the births we capture take place roughly at the midpoint of each decade (1986, 1994, 2004, and 2015). Decade-by-decade analyses allow us to evaluate which periods and countervailing factors have shaped income dynamics the most.

Characteristics at Birth

We identify mothers' partnership status by the presence of a cohabiting or married male partner at the time of birth, or in the closest prebirth observation.[8] We assess the education of mothers at the time of birth, coded 1 if the mother has a college degree and 0 otherwise. We also include descriptive information on mothers' age at first birth (in years), employment status prior to birth (employed or not), race and ethnicity (non-Hispanic White, non-Hispanic Black, Hispanic, and other); whether those partnered at birth were married at birth; and whether those without a college degree completed some college.

In subgroup analyses, we classify mothers into three groups based on their partnership status and educational attainment at first birth: mothers who are single and do not have a college degree at the time of birth (single mothers without a college degree); mothers who are married or cohabiting and do not have a college degree at the time of birth (partnered mothers without a college degree); and mothers who are married or cohabiting and have a college degree at the time of first birth (partnered mothers with a college degree). Note these classifications are based on mothers' status at the time of birth, and mothers' partnership and education status can vary over the observation window (twelve months prior to first birth to twenty-four months after first birth); for instance, 14 percent of mothers who are single at birth are partnered (married or cohabiting) one year after birth.[9] Our subgroup analy-

Beyond this concern, some of these government transfers are not common in our sample, and some are only relevant for specific periods or situations (for example, only after childbirth but not before). Our aim is to be comprehensive and include all possible government transfers that respondents might be eligible for. The Social Security category includes various kinds of Social Security benefits for adults and children; this includes Social Security Disability Insurance as well as survivor benefits.

8. As noted in note 2, the earlier waves do not include pointers to directly identify relationships among all household members. To identify cohabitors prior to 1996, we counted individuals who were unmarried, of the opposite sex, and unrelated to the household head, and eliminated potential couples with more than ten years of age difference (Baughman et al. 2000).

9. This approach to classifying mothers differs from studies that use mothers' current characteristics (which may or may not be the same as those they had at the time of first birth) and from studies that classify mothers

ses exclude mothers who are single and have a college degree at the time of birth because this situation is relatively uncommon, and the sample size for this group is too small to produce reliable estimates.

Hybrid Model of Income Change

We estimate centered-random-effects models to analyze change in the income-to-poverty ratio in total income and in income components following the transition to first birth (Firebaugh et al. 2013). This is a hybrid model that includes separate coefficients for within- and between-person variation in time-varying predictors, to retain the advantages of the individual-fixed-effects approach in accounting for unmeasured time-invariant confounders, while allowing for the estimation of between-person changes across first birth cohorts. We use ordinary-least-squares (OLS) regression to estimate the following:

$$\begin{aligned} Y_{im} = {} & \beta_0 + \beta_1 1990_i + \beta_2 2000_i + \beta_3 2010_i \\ & + \gamma_1 1980_i \, x \, (FB_{im} - \overline{FB}_i) \\ & + \gamma_2 1990_i \, x \, (FB_{im} - \overline{FB}_i) \\ & + \gamma_3 2000_i \, x \, (FB_{im} - \overline{FB}_i) \\ & + \gamma_4 2010_i \, x \, (FB_{im} - \overline{FB}_i) + \varepsilon_{im} \end{aligned}$$

where Y denotes an income outcome for a woman i in month m. Indicators for first birth cohorts are included for the 1990s, 2000s, and 2010s, relative to the 1980s. FB is a parenthood indicator equal to 0 for months prior to birth and 1 for the birth month and all subsequent months. For each woman, we interact the deviation of this monthly value from its mean across all months with the indicator for first birth cohort to estimate postbirth changes in income across decades. ε represents month-specific error terms. Standard errors are clustered at the individual level. We estimate these models on our pooled sample, separately for the three subgroups defined by partnership status and college attainment at first birth (as defined earlier), and for a pooled model that includes a full set of interactions for each of these three subgroups.

Modeled in this way, the coefficient on the constant represents prebirth income in the 1980s, and the coefficients on the decade indicators represent between-person changes in prebirth income in the 1990s, 2000s, and 2010s. Interactions estimate within-person changes in income following first birth across four decades. These are equivalent to estimates from a fixed-effect model; that is, differences between the coefficients yield the same estimates as an individual fixed-effect model of income changes on an interaction between the transition to first birth and decade indicators.

We use these models in a counterfactual analysis to synthesize and flesh out the implications of our descriptive findings. Using separate models of the income-to-poverty ratio for income components, we generate a set of predicted income-to-poverty ratios pre- and postbirth across decades. Summing over these predicted values yields the total income-to-poverty ratio for family income; because we have a linear model, summing over predicted values for mothers', fathers', and government contributions across four decades, and for pre- and postbirth months generates the same estimates of total income as a model predicting total income. After generating predictions based on our observed data, we iteratively hold components of our model-based estimates at their 1980s predicted values. For example, to understand the implications of holding women's prebirth income constant across decades, we compare the predicted value of total postbirth income in 2021 based on our observed data to the sum of predictions for women's prebirth income in the 1980s and all of the other 2021 income components (prebirth contributions of fathers and government, and changes in postbirth contributions of mothers, fathers, and government). We do this separately for our three subgroups of mothers, and we also do this for a fully interacted pooled model that allows us to decompose overall changes in family income into subgroup differences in pre- and postbirth income components and their changes across decades.

based on long-term characteristics (for example, Edin and Lein's study classified mothers as having never been married or as divorced at the time of the first interview).

RESULTS

Figure 1 shows key characteristics of mothers at the time of first birth, comparing the first and last first birth cohorts (1980s and 2010s). We show characteristics for the full sample as well as by the three subgroups defined by mothers' college and partnership status at first birth (see online supplement table S.3 for more details about the sample). Looking first at the characteristics of the full sample, the data showed sizable changes associated with economic prospects over the past four decades: a near doubling of the share of mothers who were both partnered and had a college degree (from 20 percent in the 1980s to 38 percent in the 2010s) and associated increases in age at first birth. The share of new mothers with a college degree increased nearly 20 percentage points over this period, while the share cohabiting or married at first birth declined modestly (from 74 to 71 percent), although with more meaningful declines in the share married (from 71 to 59 percent).

Figure 1 also shows characteristics of the three subsamples defined by mothers' college attainment and partnership status at the time of first birth. Mothers who are single and have no college degree enter motherhood earlier than other groups (for example, in the 2010s, 33 percent entered parenthood before age twenty, compared to 11 percent for the full sample). These mothers were also less often employed prior to birth (37 percent, compared to 61 percent for the full sample in the 2010s). Between the 1980s and 2010s, age at first birth, employment, and education all increased among single mothers without a college degree. For example, the percent with some college experience increased from 16 percent in the 1980s to 36 percent in the 2010s. This group includes a higher share of women who identify as Black (30 percent) or Hispanic (20 percent), relative to the full sample (13 percent Black and 13 percent Hispanic).

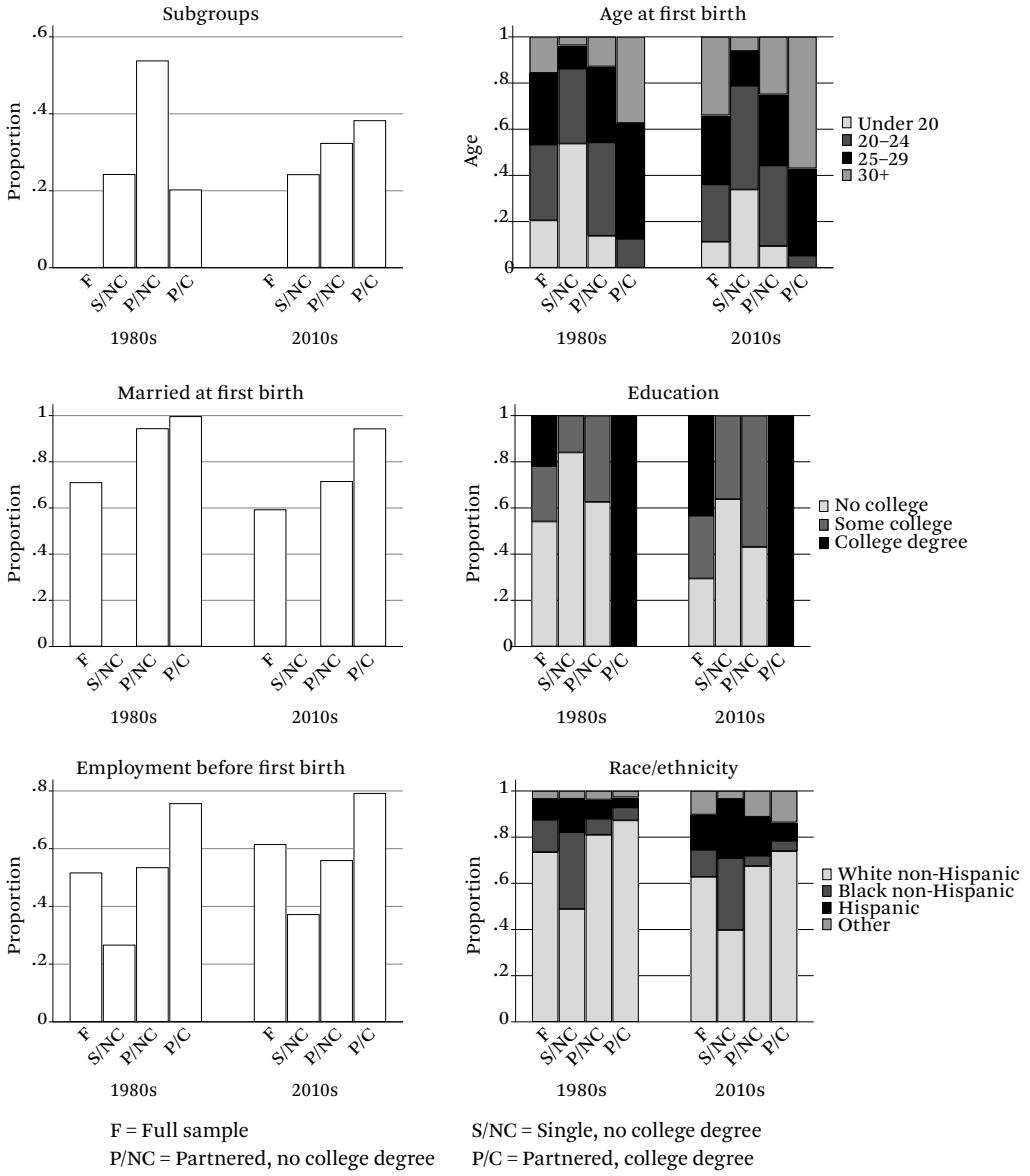
Focusing on partnered (married or cohabiting) mothers at the time of birth, those without a college degree were consistently younger than those with a college degree (nearly 40 percent are twenty to twenty-four when they entered parenthood in the 2010s, whereas only 7 percent of mothers with a college degree were in that age group), had lower levels of employment prior to birth (55 percent versus 79 percent in the 2010s), and were less often married at birth (72 percent versus 94 percent in the 2010s). These disparities were present for all four decades considered. Changes among partnered mothers with or without a college degree trended in the same direction; that is, both groups were older, more often employed, and (slightly) less often married at first birth in the 2010s than in the 1980s. Like single mothers, partnered mothers without a college degree also substantially increased their schooling over time, including 57 percent with some college experience in the 2010s versus 37 percent in the 1980s.

Have these favorable changes in sociodemographic characteristics come with improvements in economic well-being after birth? Figure 2 shows trends in the family income-to-poverty ratio before and after first birth by decade and indicates that mothers' average economic well-being has indeed improved. In the 1980s, the average family income-to-poverty ratio one year after birth was 2.8, increasing to 3.9 by the 2010s. Looking two years after birth, the average family income-to-poverty ratio increased from 2.6 to 4 over the same period. For all cohorts, the family income-to-poverty ratio was relatively flat until the first birth, declined sharply after the first birth (this is partly mechanical, due to the addition of another person to the household), and remained well below the prebirth levels for the following two years.

Figure 2 also shows that new parents' economic circumstances improved over the decades in the year before a first birth. Yet the decline in economic status associated with the first birth looks relatively stable across decades. This suggests that the overall improvement in postbirth economic position results largely from changes in parents' economic situation before the first birth rather than from declines in the negative impact of first births.

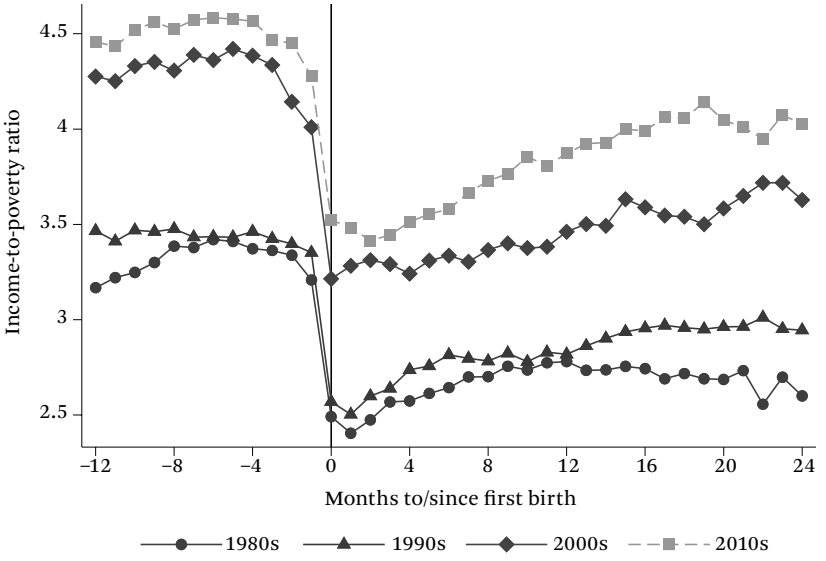
Figure 3 shows income-to-poverty ratios during the years before and after birth for each income source (her contributions, his contributions, and government contributions), allowing us to consider how specific income sources contribute to the overall economic position for mothers experiencing a first birth

Figure 1. Descriptive Characteristics for the Full Sample and for Subgroups by Mothers' Joint College and Partnership Status at First Birth, 1983–2019



Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Weighted means and proportions at first birth. The analytical sample includes all women who have a first birth during the SIPP and who belong to one of three groups: women who do not hold a college degree and are unpartnered at first birth, women who do not hold a college degree and are partnered at first birth, and women who hold a college degree and are partnered at first birth. This subgroup analysis excludes women who hold a college degree and are unpartnered at first birth, although this group is included in all full-sample analyses. Data for the 2010s decade come from the redesigned 2014 and 2018 panels. The optimal way to view the figures in this article is in color. We refer readers of the print edition of this article to https://www.rsfjournal.org/content/12/1/96 to view the color versions.

Figure 2. Income-to-Poverty Dynamics Around First Birth, by First Birth Decade



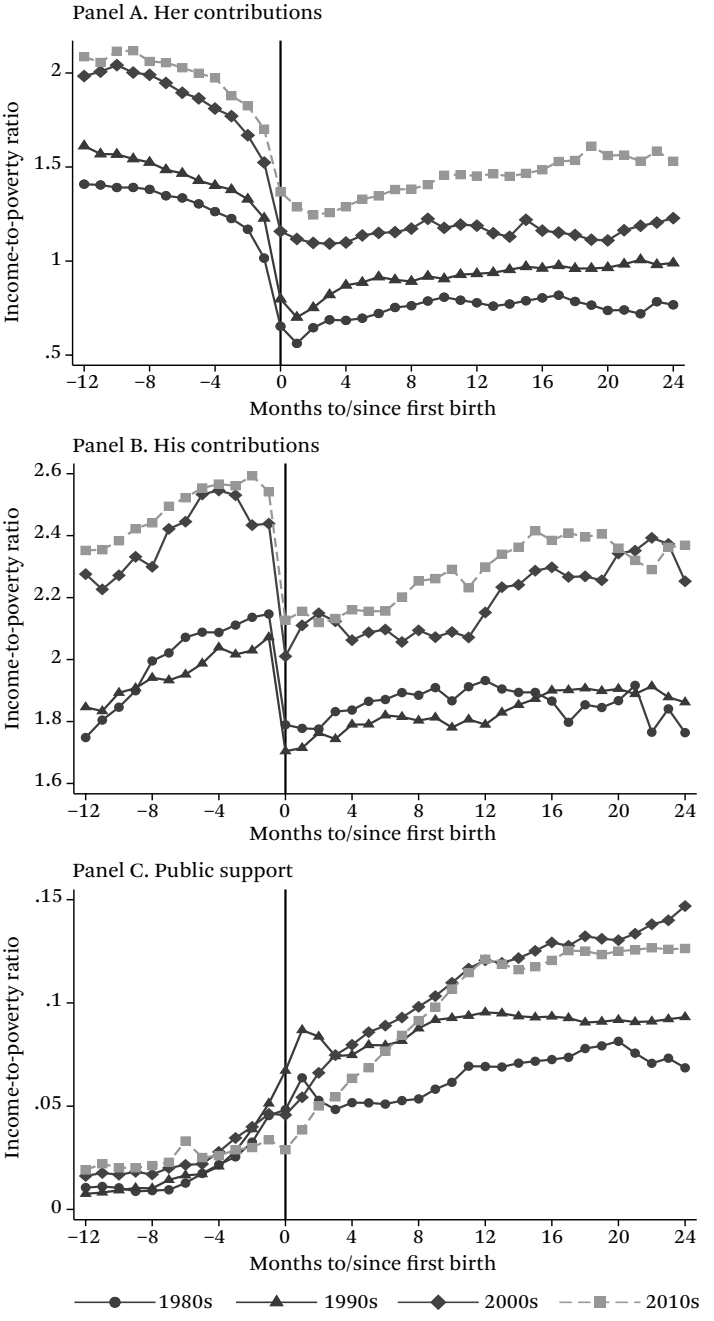
Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Weighted means for family income-to-poverty ratio by distance from first birth month. Each line represents a different first birth cohort (1980s, 1990s, 2000s, and 2010s). The dashed line for 2010s indicates that the data come from the redesigned 2014 and 2018 panels. The analytical sample includes all women who have a first birth during the SIPP.

separately by decade (see online supplement figure S.1 for analogous plots using absolute income rather than income-to-poverty ratios). Some patterns were stable across decades. Mothers' contributions dropped at the time of birth (due to both her earnings declining and to the increase in family size) and did not fully recover within a two-year time frame. Fathers' contributions increased consistently from the year before to two years after birth, with a sharp decline at birth that is due entirely to the increase in family size. Lastly, government contributions were low before birth and increased in the months after birth.

Other patterns changed across decades. We saw improvements in postbirth income for all income sources, but changes appeared largest for her contributions. For example, the average income-to-poverty ratio for her contributions a year after first birth increased by 0.67 points (from 0.77 in the 1980s to 1.4 in the 2010s), compared to increases of 0.37 and 0.05 points over the same period for his contributions and for government contributions, respectively.[10] The increase in her contributions appears to stem primarily from improvements in prebirth economic well-being between the 1990s and 2000s, while evidence of declines in the impact of births across decades is inconclusive. For his contributions, improvements in prebirth economic well-being between the 1990s and 2000s seem key, too. Government benefits plateaued around six months after birth in the two early decades (mostly capturing the pre-welfare reform period), whereas benefits continued a steady increase to the end of the series in the two later decades, presumably because earnings-based credits rise with parents' increased earnings. Recall that our measure of government contributions includes multiple programs, including Social Security, cash assistance, SNAP, and EITC and

10. Consistent with the greater improvement in mothers' contributions relative to other income sources, supplementary analyses show that mothers' contributions increase modestly as a share of total family income across decades (see online supplement figure S.5).

Figure 3. Dynamics of Income-to-Poverty Ratios for Each Income Source Around First Birth, by First Birth Decade



Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Weighted means for income-to-poverty ratios for family income components: her contributions, his contributions, and public support. See online supplement table S.1 for a description of the income sources included in each family income component. Each line represents a different first birth cohort (1980s, 1990s, 2000s, and 2010s). The dashed line for 2010s indicates that the data come from the redesigned 2014 and 2018 panels. The analytical sample includes all women who have a first birth during the SIPP.

CTC (see online supplement table S.1 for more details).

Have improvements in economic well-being after first birth been experienced across all groups? Figure 4 reveals that all of the increase in economic well-being observed in our overall sample comes from improvements among mothers who have a college degree and are partnered (married or cohabiting) at the time of first birth. There is no discernable change across cohorts in income dynamics among mothers without a college degree, whether single or living with a partner.[11] Additionally, figure 4 shows that gaps across groups are striking: the average income-to-poverty ratio is lower by an order of magnitude of nearly ten among the single, no-college-degree group relative to the partnered, college-degree group, with the partnered mothers without a college degree falling in the middle.[12] This is despite the fact that changes in income around first birth were very short-lived among single mothers with no college diploma, relative to both partnered groups, who experienced more persistent declines in family income-to-poverty ratios. Note that low family income of single mothers without a college degree partly reflects that many in this group are young women who live with their parents and have not yet established themselves on the labor market. Recall, too, that our family income measure does not include income from household members outside the focal mothers' nuclear family. In the year before birth, between 70 and 80 percent of these (on average) young women were living with other adults with income (the vast majority with parents), and over half remained living with others two years following birth (with modest change over time; results available on request). These single mothers had low levels of employment by the time of their first birth (21 percent and 35 percent in the month closest to the first birth in the 1980s and 2010s, respectively) and increased their employment in the months after birth (see online supplement figure S.7 for employment levels by subgroup). The share of fathers contributing earnings or child support among this group was under 20 percent over the months observed, and these mothers became less likely to cohabit with a partner after birth across decades (see online supplement figure S.8 for details).

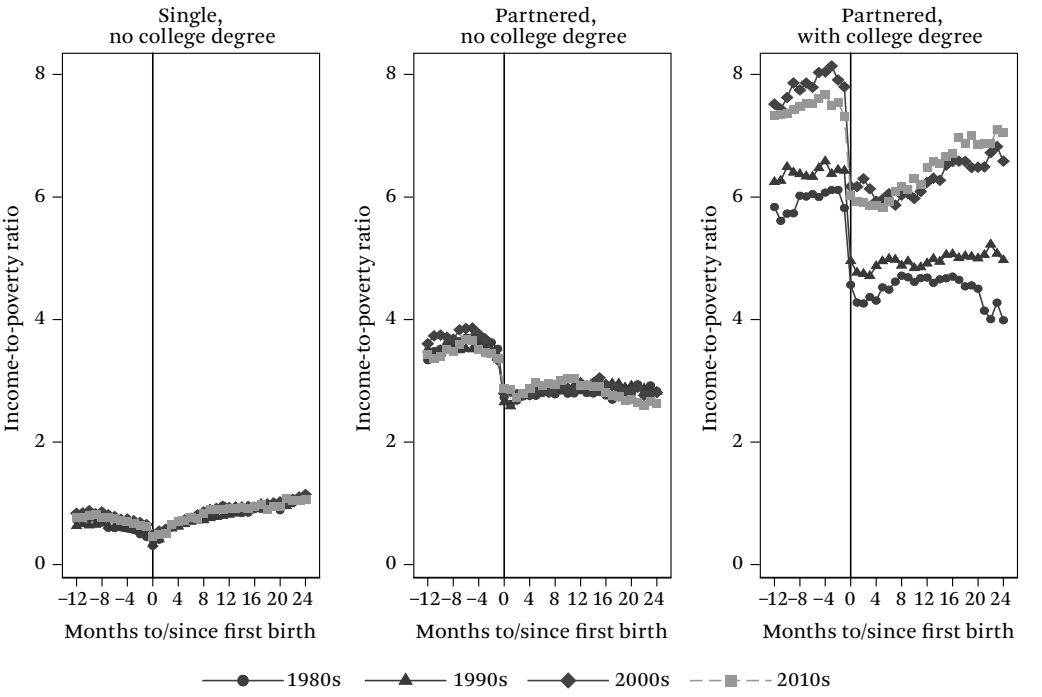
Disaggregated trends by income source for each group (see online supplement figure S.3) show that the cross-cohort improvement in economic well-being for partnered mothers with a college degree seems to largely come from increases in mothers' and fathers' contributions before birth that carry through to the postbirth observations. Descriptive trends do not provide much evidence that the impact of births, particularly on mothers' contributions, has declined across cohorts for this group. By contrast, for partnered mothers without a college degree, there is some evidence of small declines in the impact of births on mothers' contributions but no evidence of improvements in their contributions before birth. Fathers' contributions in this group appear stable across cohorts. For single mothers without a college degree, there is some evidence of small improvements in mothers' prebirth earnings, and evidence of very small declines in fathers' contributions before and after birth. Single mothers' contributions recovered faster after birth than partnered mothers' contributions, largely reflecting the low levels of prebirth employment among the single mothers and increases in employment in the months after birth.

Consistent with the policy shift from cash assistance to tax-based wage supplementation, this analysis also showed that government contributions had increased (modestly) among partnered mothers regardless of whether they had college degrees (largely due to the EITC and the CTC), but not among single mothers without a college degree. Disaggregated analyses of government transfers showed that cash transfers (AFDC/TANF) declined among single mothers without a college degree, and that the EITC mostly benefited mothers without a col-

11. Supplementary analyses using the median family income show similar results. This indicates that improvements among partnered college-educated mothers are not driven by a small subgroup of high earners. See online supplement figure S.9.

12. See online supplement figure S.2 for a companion plot of total income (in 2018 dollars).

Figure 4. Family Income-to-Poverty Ratio Around First Birth, by Subgroup and First Birth Decade



Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Weighted means for family income-to-poverty ratio by distance from first birth month and by subgroup defined by mothers' joint partnership and college status at the time of birth. Each line represents a different first birth cohort (1980s, 1990s, 2000s, and 2010s). The dashed line for 2010s indicates that the data come from the redesigned 2014 and 2018 panels. The analytical sample includes all women who have a first birth during the SIPP and who belong to one of the three groups: women who do not hold a college degree and are unpartnered at first birth, women who do not hold a college degree and are partnered at first birth, and women who hold a college degree and are partnered at first birth. This subgroup analysis excludes women who hold a college degree and are unpartnered at first birth, although this group is included in all full-sample analyses.

lege degree, regardless of partnership status. CTC eligibility extends to a far greater earnings threshold than the EITC or any other means-tested government benefit, and it provides relatively more aid to partnered mothers with and without a college degree. See online supplement figure S.4 for more details.[13]

Hybrid Model Results and Counterfactuals

Tables 1 and 2 show results from the hybrid regression models of income-to-poverty ratios for total income and for each income source. These models estimate the effects of between-person variation in first birth cohort and within-person variation in postbirth income

13. Supplementary analyses of family income shares reinforce these observations (see online supplement figures S.5–S.6). Generally, there is relative stability across cohorts in the share of total family income coming from mothers, fathers, and government transfers for the three groups. This reflects the fact that most changes are relatively small for mothers without a college degree (single and partnered), and that for mothers with a college degree, the largest shift comes from prebirth improvements in both mothers' and fathers' contributions, leaving the shares relatively similar across decades. Despite the stability, these plots do show that the share of family income coming from fathers' contributions declines for single mothers without a college degree, that the share coming from government transfers increases for partnered mothers without a college degree, and that the share

Table 1. Hybrid Regression Coefficients for Income-to-Poverty Ratios for Total Family Income and for Each Income Source, Pooled Sample

	Family Income	Her Contributions	His Contributions	Government Contributions
1990s	0.193***	0.200***	−0.0200	0.00438
	(0.0665)	(0.0299)	(0.0512)	(0.00312)
2000s	0.595***	0.395***	0.162**	0.00752**
	(0.0882)	(0.0401)	(0.0680)	(0.00353)
2010s	0.817***	0.602***	0.194***	−0.000303
	(0.102)	(0.0481)	(0.0738)	(0.00375)
Birth#1980s	−0.557***	−0.454***	−0.136***	0.0287***
	(0.0324)	(0.0183)	(0.0254)	(0.00287)
Birth#1990s	−0.505***	−0.453***	−0.107***	0.0364***
	(0.0320)	(0.0174)	(0.0252)	(0.00216)
Birth#2000s	−0.571***	−0.460***	−0.173***	0.0246***
	(0.0554)	(0.0292)	(0.0429)	(0.00218)
Birth#2010s	−0.521***	−0.409***	−0.177***	0.0256***
	(0.0604)	(0.0341)	(0.0440)	(0.00264)
Constant	2.849***	0.913***	1.890***	0.0418***
	(0.0501)	(0.0225)	(0.0390)	(0.00257)
Observations	267,084	267,084	267,084	267,084
R-squared	0.012	0.027	0.002	0.009
Tests for birth effect differences across decades				
1980s versus 1990s	0.052	0.002	0.029	0.008*
1980s versus 2000s	−0.014	−0.006	−0.038	−0.004
1980s versus 2010s	0.036	0.045	−0.041	−0.003

Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Robust standard errors in parentheses. Income-to-poverty ratios are computed using the US federal poverty thresholds. Each income component is divided by the monthly poverty threshold. Data for the 2010s decade come from the redesigned 2014 and 2018 panels.
* $p < .05$; ** $p < .01$; *** $p < .001$

changes across decades for our full sample and subsamples. In these models, the constant represents the 1980s income-to-poverty ratio in the months prior to firth birth, and indicators for the 1990s, 2000s, and 2010s represent changes in prebirth income across decades, relative to 1980s levels. Interactions show within-person changes in income postbirth (versus prebirth) across decades, which we call "birth effects." Rows at the bottom of the tables show tests for the statistical significance of differences in within-person birth effects across decade (that is, difference-in-difference estimates).

Table 1, for the full sample, shows increases in the total prebirth income-to-poverty ratio and in mothers' prebirth income-to-poverty contributions decade to decade, relative to the 1980s (as indicated by statistically significant decade indicators). Increases in fathers' prebirth contributions were only apparent in the 2000s and 2010s, and changes were smaller than for mothers' contributions. Pre-

coming from mothers' contributions and government transfers slightly increases for partnered mothers with a college degree.

birth government contributions were close to zero, with statistically significant but small increases in the 2000s. We found no evidence that birth effects had changed across decades (as shown in post-hoc tests shown at the bottom of the table), except for a small increase in postbirth government support from the 1980s to 1990s.

Table 2 shows results for the three subgroups we consider throughout this paper. Panel A shows results for single women without a college degree at first birth. For this group, there was little evidence of change in prebirth total income, except for a statistically significant but small increase in the 2000s, relative to the 1980s. Mothers' prebirth income contributions increased in the 2000s and 2010s, offsetting declines in fathers' contributions over the same decades. In the postbirth months, small declines in mothers' contributions were entirely offset by increases in fathers' and government support across all four decades. Changes in birth effects across decades were not statistically significant.

Among partnered (married or cohabiting) mothers without a college degree (table 2, panel B), we found no evidence of change in total prebirth income across decades, although we saw small, statistically significant changes in mothers' prebirth contributions. In the postbirth months, total income, mothers' contributions, and fathers' contributions all declined (fathers' driven in part by separation/divorce), and government support increased. Separations were concentrated among cohabiting parents, whose partnerships are less stable than those of married mothers. We found evidence that the negative impact of births on mothers' earnings declined in the 2000s and 2010s relative to the 1980s, but the size of this decline was relatively modest, and it only resulted in a statistically significant improvement in postbirth total income in the 2010s relative to the 1980s.

Results for partnered mothers with a college degree (table 2, panel C) tell a different story about prebirth income: relative to groups without a college degree, there was much stronger evidence of increases in the prebirth family income-to-poverty ratio across decades, and this held for mothers' and fathers' contributions, consistent with descriptive findings just discussed. Similar to partnered mothers without a college degree, total postbirth income declined substantially, with declines in contributions from both mothers and fathers, but small increases in government support. None of the income changes after birth (or birth effects) differed significantly across decades.

Table 3 uses a counterfactual analysis to calculate how each income source contributes (or not) to changes in new parents' postbirth economic position across decades. First, we generate predicted values for the components of income-to-poverty ratios across decades, separately for months before and after birth, and we sum these to generate estimates of total income. Next, we again generate predicted values across decades for pre- and postbirth months, but fix pieces of the prediction to simulate the model implications of holding key income components constant over time. Row 1 shows these values based on predictions from the model in table 1, and subsequent rows show how these predicted values change when we fix key components to their 1980s estimates.

Substantively speaking, these simulations show what the family income-to-poverty ratio would be in the 2010s if specific income components had not changed since the 1980s. For instance, row 2 shows the simulated 2010s family income-to-poverty ratio if the impact of births on mothers' contributions (or birth effects) had not changed since the 1980s. Each row holds constant an additional income source, thus allowing us to disentangle their additive effects. Row 5 simulates the 2010s family income-to-poverty ratio assuming her prebirth contributions were held constant since the 1980s, in addition to holding constant the impact of births on any of the income sources (mothers' contributions, fathers' contributions, and government contributions). Simulations predicting lower-than-observed 2010s family income-to-poverty ratios indicate that changes in the income component held constant at the 1980s levels help explain the improvement in new families' economic well-being. By contrast, simulations predicting higher-than-observed values indicate that changes in the income component held constant at the 1980s levels worsen families' eco-

Table 2. Hybrid Regression Coefficients for Income-to-Poverty Ratios for Total Family Income and for Each Income Source, by Mothers' Joint Partnership and College Status at Birth

	Family Income	Her Contributions	His Contributions	Government Contributions
Panel A. No college, no partnered				
1990s	0.0214	0.0458	−0.0301	−0.00570
	(0.0395)	(0.0337)	(0.0202)	(0.00952)
2000s	0.132***	0.150***	−0.0372*	−0.00930
	(0.0448)	(0.0385)	(0.0212)	(0.0105)
2010s	0.0550	0.147***	−0.0883***	−0.0245**
	(0.0493)	(0.0448)	(0.0198)	(0.0110)
Birth numbers 1980s	0.0821***	−0.137***	0.126***	0.0838***
	(0.0285)	(0.0202)	(0.0239)	(0.00913)
Birth numbers 1990s	0.109***	−0.111***	0.0915***	0.101***
	(0.0218)	(0.0184)	(0.0131)	(0.00614)
Birth numbers 2000s	0.0731**	−0.125***	0.0965***	0.0603***
	(0.0289)	(0.0258)	(0.0178)	(0.00597)
Birth numbers 2010s	0.0452	−0.109***	0.0464***	0.0625***
	(0.0362)	(0.0349)	(0.0122)	(0.00725)
Constant	0.690***	0.419***	0.144***	0.121***
	(0.0321)	(0.0270)	(0.0174)	(0.00827)
Observations	74,639	74,639	74,639	74,639
R-squared	0.004	0.009	0.009	0.030
Postbirth differences across decades				
1980s versus 1990s	0.027	0.026	−0.034	0.017
1980s versus 2000s	−0.009	0.012	−0.029	−0.023
1980s versus 2010s	−0.037	0.028	−0.079	−0.021
Panel B. No college, partnered				
1990s	0.0673	0.109***	−0.0565	0.00503*
	(0.0697)	(0.0323)	(0.0560)	(0.00293)
2000s	0.0355	0.0640	−0.0827	0.0167***
	(0.0829)	(0.0406)	(0.0651)	(0.00359)
2010s	0.0769	0.0980**	−0.0660	0.0138***
	(0.105)	(0.0480)	(0.0870)	(0.00446)
Birth numbers 1980s	−0.603***	−0.449***	−0.172***	0.0134***
	(0.0363)	(0.0222)	(0.0283)	(0.00290)
Birth numbers 1990s	−0.512***	−0.406***	−0.139***	0.0143***
	(0.0420)	(0.0194)	(0.0371)	(0.00198)
Birth numbers 2000s	−0.477***	−0.310***	−0.231***	0.0166***
	(0.0606)	(0.0299)	(0.0522)	(0.00253)
Birth numbers 2010s	−0.284***	−0.256***	−0.0957	0.0157***
	(0.0872)	(0.0400)	(0.0729)	(0.00364)
Constant	2.982***	0.811***	2.147***	0.0208***
	(0.0518)	(0.0242)	(0.0417)	(0.00223)
Observations	115,799	115,799	115,799	115,799
R-squared	0.009	0.025	0.002	0.006
Postbirth differences across decades				
1980s versus 1990s	0.091	0.043	0.033	0.001
1980s versus 2000s	0.125	0.139***	−0.059	0.003
1980s versus 2010s	0.319**	0.192***	0.076	0.002

Table 2. (*continued*)

	Family Income	Her Contributions	His Contributions	Government Contributions
Panel C. College, partnered				
1990s	0.547***	0.397***	0.145	0.00208
	(0.157)	(0.0836)	(0.126)	(0.00174)
2000s	1.561***	0.758***	0.784***	−0.00129
	(0.207)	(0.106)	(0.170)	(0.00171)
2010s	1.619***	1.006***	0.599***	−2.83e-05
	(0.205)	(0.108)	(0.154)	(0.00260)
Birth numbers 1980s	−1.227***	−0.853***	−0.382***	0.00605**
	(0.101)	(0.0560)	(0.0857)	(0.00280)
Birth numbers 1990s	−1.254***	−0.947***	−0.317***	0.00338**
	(0.0800)	(0.0488)	(0.0628)	(0.00144)
Birth numbers 2000s	−1.431***	−1.010***	−0.448***	0.00229*
	(0.138)	(0.0747)	(0.111)	(0.00139)
Birth numbers 2010s	−1.107***	−0.767***	−0.368***	0.00374***
	(0.108)	(0.0670)	(0.0847)	(0.00122)
Constant	5.137***	1.744***	3.387***	0.00502***
	(0.124)	(0.0681)	(0.0981)	(0.00131)
Observations	70,966	70,966	70,966	70,966
R-squared	0.038	0.052	0.011	0.001
Tests for birth effect differences across decades				
1980s versus 1990s	−0.027	−0.094	0.065	−0.003
1980s versus 2000s	−0.204	−0.157	−0.066	−0.004
1980s versus 2010s	0.120	0.086	0.014	−0.002

Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Robust standard errors in parentheses. Income-to-poverty ratios are computed using the US federal poverty thresholds. Each income component is divided by the monthly poverty threshold. Data for the 2010s decade come from the redesigned 2014 and 2018 panels.
* $p < .05$; ** $p < .01$; *** $p < .001$

Table 3. Predicted and Simulated Changes in Postbirth Family Income-to-Poverty Ratio for the Pooled Sample

	1980s	2010s	Change	Percent Explained
Predicted postbirth family income-to-poverty ratio	2.66	3.44	0.78	
CF1: Fixing birth effects on her contributions to 1980s	2.66	3.43	0.77	1.08
CF2: CF1 + Fixing birth effects on his contributions to 1980s	2.66	3.47	0.81	−5.75
CF3: CF2 + Fixing birth effects on government contributions to 1980s	2.66	3.44	0.78	3.84
CF4: CF3 + Fixing her prebirth contributions to 1980s	2.66	2.88	0.22	73.07
CF5: CF4 + Fixing his prebirth contributions to 1980s	2.66	2.67	0.01	26.62
CF6: CF5 + Fixing government prebirth contributions to 1980s	2.66	2.66	0.00	1.15
Total				100

Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Data for the 2010s decade comes from the redesigned 2014 and 2018 panels.
* $p < .05$; ** $p < .01$; *** $p < .001$

nomic well-being, and thus do not help explain the improvement.

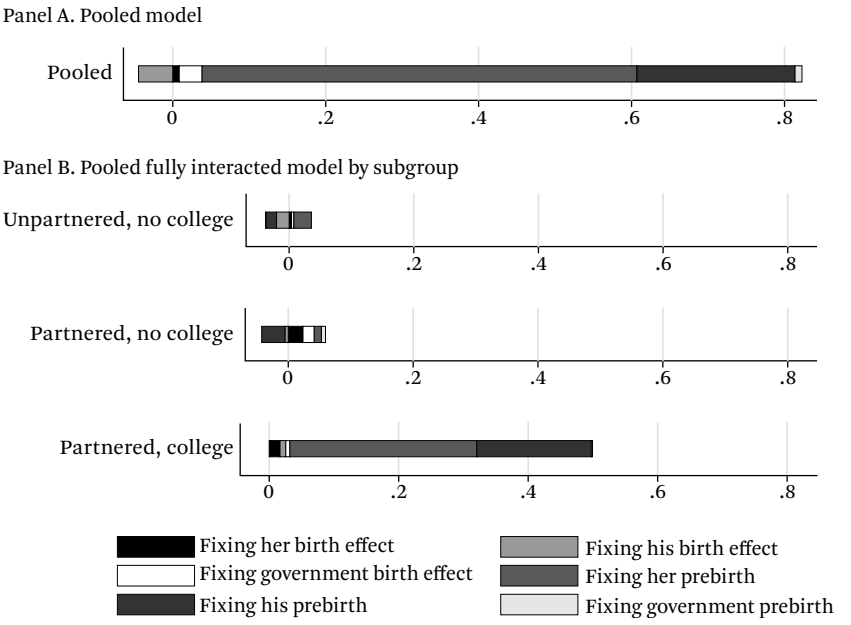
The results showed that if the birth effects on income contributions of mothers, fathers, and government had not changed since the 1980s, the total predicted income-to-poverty ratio would have remained at a very similar observed value (3.44 in row 4). This indicated that declines in birth effects on mothers' earnings (commonly called motherhood penalties) had not had much of a role in improving the families' average income adequacy after first birth between the 1980s and the 2010s. If we further held mothers' prebirth contributions to their 1980s estimates, the predicted postbirth income in the 2010s dropped substantially to 2.88, or 16 percent relative to the prior row, illustrating the importance of increases over time in mothers' prebirth earnings to improvements in the overall economic well-being of new parents. Additionally, holding fathers' prebirth contributions to their 1980s estimates, the predicted postbirth income in the 2010s dropped from 2.88 to 2.67, or another 7 percent. Together, increases in mothers' and fathers' prebirth income accounted for 73 percent and 27 percent, respectively, of overall income improvements of new parents from the 1980s to the 2010s.

Figure 5 plots the decomposition results from the simple pooled model described in table 3, and it also displays the results for this exercise from the fully interacted model with binary indicators for each subsample of mothers: single mothers without a college degree; partnered mothers without a college degree; and partnered mothers with a college degree. Detailed results for the fully interacted model are available in online supplement table S.4. Simulations with a positive sign reflect income components that helped explain the improvement in families' economic well-being, whereas simulations with a negative sign reflect income components that were negatively associated with families' improved economic well-being.[14] Recall from earlier in this paper that income changes across decades appeared concentrated among the group of partnered mothers with a college degree. Two key findings emerged. The first was that fixing birth effects did relatively little to change predicted postbirth income from the 1980s to the 2010s, that is, motherhood penalties remained fairly stable across four decades. The one exception was the decline in the birth effect on mothers' contributions (or motherhood penalty) among partnered mothers without a college degree, which accounted for 7 percent of the overall increase in predicted family income from the 1980s to the 2020s. The second was that prebirth income increases among college-educated women accounted for more than half of the increase in the family income-to-poverty ratio from the 1980s to the 2010s, while other prebirth income changes played a smaller role. Increases in prebirth earnings among partnered mothers with a college degree accounted for 57 percent of the improvement in overall family income among new mothers across decades, relative to a 36 percent contribution from increases in prebirth earnings among fathers in this group. Increases in prebirth contributions among single mothers without a college degree accounted for 5 percent of the estimated improvement in postbirth family income over time, but this contribution was offset by declines in fathers' prebirth contributions among partnered mothers without a college degree (due largely to separation or divorce).

These results also showed that the very small change in family income for mothers without a college degree (single and partnered) from the 1980s to the 2010s resulted from offsetting changes. For example, among single mothers who lack a college degree, predictions for the overall postbirth adjusted family income were 0.72 in the 1980s and 2010s. Results suggested that increases in mothers' prebirth contributions offset declines in fathers' pre- and postbirth contributions (the latter not statistically significant, per table 2). Among partnered mothers without a college degree, predictions for postbirth adjusted family income increase from 2.77 to just 2.85. These small changes were due largely to increases in mothers' postbirth contributions (offsetting

14. The total improvement in families' economic well-being equals the sum of the simulations with a positive sign minus the sum of the simulations with a negative sign. For instance, in figure 5, panel A, 0.83 − 0.5 = 0.78.

Figure 5. Decomposition of the Contributions to Changes in Postbirth Family Income-to-Poverty Ratio Between the 1980s and 2010s First Birth Cohorts



Source: Survey of Income and Program Participation (SIPP), 1984–2018 panels.
Note: Figure 5 shows results for the simulation decomposition. Data for the 2010s decade come from the redesigned 2014 and 2018 panels. Panel A shows results for the simple pooled model (presented in table 5) and panel B shows results for the pooled fully interacted model by subgroups. Panel B bars should be read as additive. The total change in panel A and panel B are not the same because the analytical sample differs. Panel A includes all women who have a first birth during SIPP, whereas Panel B only includes women in the three groups examined in this study; therefore, it excludes the group of women unpartnered and with a college degree at birth. Areas show the contribution of each simulation to explain changes in postbirth family income-to-poverty ratio between the 1980s and 2010s first birth cohorts. For instance, in Panel A our calculation for this change is 0.78 (from 2.66 in the 1980s to 3.44 in the 2010s). The area corresponding to the simulation "fixing her birth effect," indicates how much holding constant the impact of birth on her income contributions to the 1980s values changes the 2010s postbirth family income (see second row in table 3) for the pooled sample. This simulation reduces the change in postbirth family income-to-poverty ratio by 0.01 units (from 0.78 to 0.77). Areas below zero indicate that the simulation does not contribute to explain the increase in postbirth family income-to-poverty ratio between the 1980s and the 2010s because they indicate that the increase would have been even greater under that scenario. For instance, for the pooled sample in panel A, the simulation that fixes his birth effect results in a larger change in postbirth family income-to-poverty ratio than the one observed (a change of 0.81 rather than 0.78). See the third row in table 3. This reflects the fact that the negative impact of births on men's contributions has become larger over time (see table 1) and that, had this change not taken place, families' postbirth income position would have been better.

declines in fathers' pre- and postbirth contributions that were not statistically significant, as shown in table 2). For more details, see also online supplement table S.5.

In supplementary analysis, we examined whether paid family leave could have played a role in improving mothers' income after birth in the most recent decades. Online supplement figure S.10 shows trends in family income in states with paid family leave and in states with-

out paid family leave. The comparison of trends indicated that paid leave policy appeared to moderate the impact of births on family income. In states with paid family leave, the decline in family income associated with first births started in month 4 after birth, and the postbirth recovery happened faster (family income was below prebirth levels only for four–five months). By comparison, in states without paid family leave, the decline in family income associated with first births began even before birth, and postbirth recovery was comparatively slower (family income remained below prebirth levels for ten–twelve months). Although paid family leave appeared to moderate the impact of births on family income, the pattern of postbirth family income improvement in the recent period was found in states with and without family leave. This indicated that paid family leave was not a main driver of average improvements in postbirth family income since the 1980s.

SUMMARY AND DISCUSSION

Katheryn Edin and Laura Lein's (1997) landmark study shed critical light on the economic survival strategies of mothers in the early 1990s and the varied income sources they used to make ends meet. Countervailing changes in the intervening decades in demographic, economic, and policy contexts leave open questions about the economic security of parents and their children. We examined income dynamics of new parents from the year before and up to two years after first birth, using monthly data from the SIPP from 1983 to 2019. We focused on the transition to parenthood, which creates new demands on time and money and strains families' economic resources. Leveraging detailed income data, we analyzed how countervailing changes have impacted new families' economic well-being for the overall population and for subgroups defined by mothers' partnership and educational status at first birth.

We find that the average economic well-being of new parents has improved across decades, but that this improvement is largely a product of growing inequality. Only mothers who are partnered and have a college degree at first birth have seen improvements in their families' economic well-being, whereas mothers who do not have a college degree (either single or partnered) have not seen meaningful changes in their families' economic well-being. Our counterfactual decomposition results are strikingly clear: nearly all the overall improvement in economic well-being from the 1980s to the 2010s is accounted for by changes in the college-educated group, and all of their change stems from improvements prior to birth, with 57 percent of the overall change due to increases in women's prebirth earnings and 36 percent due to increases in men's prebirth earnings. Three implications can be drawn. The first is that despite improvements in education, more employment, and older age at first birth for all groups of mothers, only college-educated women have been able to translate better economic prospects into higher earnings prior to birth. The second is that even among the college-educated, better economic prospects have not led to declines in motherhood earnings penalties following birth. With the exception of small declines among partnered mothers without a college degree, motherhood penalties have been persistent over four decades. The third is that despite dramatic changes in the nature of public support, we find little change in its average contributions to changes in families' economic well-being across decades.

Consistent with prior work, our study demonstrates that new parents experience substantial declines in income adequacy, as measured by the income-to-poverty ratio, resulting in income precarity for many families. Mothers who do not have a college degree at first birth (whether single or partnered) are especially vulnerable to income inadequacy after birth, given their lower prebirth income levels, and we show that the income dynamics of these groups have changed little over four decades. While patterns of income inadequacy among the most vulnerable mothers have not deteriorated across the period observed, disadvantaged mothers' characteristics changed in ways that should have improved their economic standing, such as increased age at first birth and years of completed education. Stagnation in

the financial well-being of most new families (with the exception of married or cohabiting mothers with a college degree) is discouraging because it has occurred despite increases in mothers' human capital and labor supply pre- and postbirth. This pattern suggests limited capacity to further improve their financial well-being through their earned income alone during this critical early stage for children's development.

Our article makes four key contributions to the existing literature on the economic well-being of new parents and their children. First, it extends recent literature on income dynamics among parents (Harvey and Dunifon 2023; Stanczyk 2020) to assess change across four decades that span the 1990s welfare reform, the introduction of the EITC and the CTC, and important changes in family formation and men's and women's economic prospects. Second, we differentiate between the contributions of mothers, fathers, and public support to better understand how income flows have changed in concert with changes in policies, partnering, and economic prospects. Third, and relatedly, we parse out changes in the economic well-being of families before and after a first birth. In doing so, we find relative stability in income changes following birth, including persistent motherhood earnings penalties (except for slight declines in the penalty among partnered mothers without a college degree). Finally, we provide novel evidence on the diverging destinies of parents and their children. Comparing new mothers by partnership and college degree status at first birth shows increases across decades in education, employment, and age at first birth among all groups, but increases across decades in family income around the transition to parenthood only among the college-educated.

Our study has limitations and presents areas for further research. For instance, a substantial proportion of single mothers without a college degree live with other household adults with income prior to birth (about 80 percent), which means they may have access to additional resources in the household, including in-kind support such as meals and childcare. If we included the totality of other household members' income in our estimates for single mothers without a college degree, at least half of their household income would come from this source. Yet, flows of exchange in extended households are often complex and contested (Harvey 2026). Since data limitations prevent us from clearly identifying whether, and to what extent, coresident kin share resources with unpartnered new mothers, our definition of family income, including only nuclear families and governmental programs, provides a cleaner approach to these new mothers' resources. However, an important and open question is how to think about the potential contributions of coresidential kin and the extent to which their resources are shared with new mothers and their children. Additionally, research shows that some government transfers are underreported in surveys like the SIPP (Meyer et al. 2015). It is possible that we underestimate the amount of government transfers new parents rely on, although the growing relevance of tax-related benefits, which we can impute using tax simulation, makes government transfer estimates less sensitive to response bias.

Moreover, our data are not well-suited to analyze the impact of paid family leave policies. By 2019 (the final year of observation in our study), only a handful of states had implemented paid family leave programs, leaving us with insufficient observations of paid family receipt. Supplementary analyses suggest that paid family leave policies might moderate the effect of births on income inadequacy by delaying and reducing the duration of birth penalties, but they also indicate that the improvements in postbirth income across decades cannot be attributed to paid family leave policies, as these improvements are observed in both states with and without paid family leave and are largely driven by changes in prebirth incomes. As more states adopt these policies, however, the moderating effects of these policies might become more visible in population-level estimates. Future research addressing the impact of paid family leave programs on mothers' financial well-being will be critical (Hill et al. 2026, this issue).

Amid substantial changes in the economy,

mothers' demographic characteristics, and public policy, one of the biggest takeaways of this study is that the economic vulnerability of new parents—and in particular of single mothers and those with less than a college degree—has changed little. More of these women have attended college over the years, though they have not yet earned a degree; they are older at first birth and more likely employed before birth. These characteristics are generally rewarded by the employment-based safety net that has largely replaced cash transfers since the mid-1990s. In the early years of parenthood, however, this support system seems to be failing many new parents, who face caretaking demands that are difficult to reconcile with employment, particularly low-wage employment that may be unpredictable and come with little flexibility or benefits (Lambert et al. 2019; Schneider and Harknett 2019; Ananat and Gassman-Pines 2021). State paid leave policies are slowly starting to fill gaps, but they exist in only a handful of states, are short-lived, and many poor women do not qualify due to the kinds of jobs they hold (Hill et al. 2026, this issue). Despite increases in public spending on childcare subsidies after the 1996 welfare reform, childcare continues to be hard to come by and expensive, and often inadequate to meet the needs of parents with nonstandard schedules (Kwon et al. 2026, this issue). Policies are needed that recognize and address the particular vulnerabilities that come along with the transition to parenthood and support families at this critical stage of the life cycle.

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Child Protective Services as Gateway and Gatekeeper in the New Welfare State

KELLEY FONG AND NORA MCCARTHY

Research demonstrates that providing material aid to families can prevent child maltreatment and involvement with the child welfare system. In this context, momentum is growing for child welfare agencies to supplement a limited safety net by providing resources themselves. Drawing on qualitative research in two case study sites, Connecticut and New York City, this article examines whether and how child welfare agencies seek to address families' material needs and how agency administrators, staff, and impacted parents understand these efforts. We find that these agencies serve as gateways to concrete support for families across a range of domains, as well as gatekeepers that determine which families receive aid. However, placing child welfare agencies—which are oriented around parental risks and empowered to separate children—in this role can undermine well-intended efforts to provide assistance.

Keywords: child welfare, child protective services, material support, poverty

The US child welfare system investigates the families of more than three million children each year, disproportionately parents of Black children, Native American children, and children in low-income families, following reports of suspected child abuse or neglect (Casanueva et al. 2024; United States Department of Health and Human Services 2025). Present-day child welfare system involvement follows from historical and structural racism and from economic hardships, exacerbated by public policies that increase families' economic precarity. Child welfare–involved families are typically experiencing substantial material deprivation, stemming from stagnant wages, weak labor protections, unaffordable housing, meager and diminishing cash welfare benefits, and myriad other failures of the social safety net. The ensu-

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 Fong, Kelley, and Nora McCarthy. 2026. "Child Protective Services as Gateway and Gatekeeper in the New Welfare State." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 12(1): 122–43. https://doi.org/10.7758/RSF.2026.12.1.05. We are grateful for the generosity of the research participants and agency staff in Connecticut and New York City who made this research possible. We also thank those who provided thoughtful comments on previous drafts, including some research participants, the NYC Family Policy Project Community Research Advisory Board, staff at Rise, child welfare leaders, and the *RSF: The Russell Sage Foundation Journal of the Social Sciences* peer reviewers and editors. Analyses, interpretations, and conclusions are our own and do not necessarily reflect the Connecticut Department of Children and Families' or the New York City Administration for Children's Services' views. Direct correspondence to: Kelley Fong, at kelley.fong@uci.edu, 4189 Social Science Plaza A, Irvine, CA 92617, United States.

ing hardships prompt and prolong families' system involvement (Fong 2023; Lee 2016; Reich 2005).

Recognizing material support as a promising way to prevent the substantial traumas and costs associated with maltreatment, investigations, and foster care, child welfare agencies, which have traditionally focused on parental behavior change, are beginning to view the provision of material resources as an extension of their role. Nationally, child welfare agencies and aligned think tanks and foundations have increasingly envisioned child welfare as a "well-being system" that takes on safety net functions of the depreciating welfare state, with jurisdictions across the country moving to expand efforts to secure material assistance for families (Grewal-Kök 2024). That is, even as political commitment to broadly addressing economic inequity and poverty has waned, momentum is growing to distribute material resources to a smaller subset of families—those reported for child abuse or neglect.

However, supplementing a limited safety net by providing resources through the child welfare system may stand in tension with the goal of promoting family well-being. Child welfare agencies' policing and support functions have always uneasily coexisted, with the agency relied on for the resources it provides yet feared and resented for its "pervasive regulation of [families'] lives" (Roberts 2007, 885). For parents, the child welfare system represents inherent threats to family integrity, privacy, and autonomy. Contact with the system is experienced as frightening and coercive, even traumatic. In some communities, it is also pervasive across generations. Therefore, parents needing support frequently take pains to avoid circumstances that may trigger or prolong child welfare system contact (Fong 2023). Given this tension, we must examine the implications of placing the child welfare system in the role of gateway and gatekeeper to material support.

Despite growing attention to child welfare agencies' potential role in providing material assistance, our knowledge of what agencies are doing in this area is limited, with research and commentary typically featuring individual programs in a single domain and rarely incorporating parents' experiences of these interventions. This article moves toward a more wide-ranging analysis, drawing on the perspectives of agency staff, adjacent service providers, and system-impacted parents. Specifically, we ask whether and how such agencies seek to meet families' concrete needs across a range of domains and how stakeholders understand these efforts, drawing on qualitative data from two case study sites. In Connecticut, we conducted fieldwork in two of the agency's local offices, observing child welfare investigators and interviewing investigated mothers, investigators, and adjacent professionals who filed reports. In New York City, we interviewed fifteen child welfare stakeholders, including senior administrators at the agency and its contracted providers as well as impacted parents.

In Connecticut and New York City, child welfare agencies are acting as a gateway to assistance for families, offering housing, childcare, and in-kind goods as well as advocating on individual families' behalf to procure resources from adjacent systems. While most material assistance in these jurisdictions is not primarily or uniquely available through child welfare agencies, the support offered can be substantial. Moreover, some resources are conditional on determinations of risk, placing the child welfare system in a gatekeeper role. The gatekeeper role also functions on the front lines, with child welfare caseworkers acting as arbiters of deservingness for securing discretionary supports. Even as families appreciate these supports, research participants also identified tensions inherent in placing child welfare agencies in this material support role. Agencies' authority to take children, their coercive and threatening practices, and their focus on risks posed by parents can undermine well-intended efforts to provide aid by deterring families from disclosing needs or accepting the support on offer. Amid austerity elsewhere, participants also identified risks in further positioning the child welfare agency as a go-to for other family-serving professionals seeking to get resources for families, as this may ultimately expand the reach of the child welfare system.

These findings illuminate an underexamined component of the contemporary welfare

state. Ultimately, the emerging picture complicates traditional conceptions of deservingness in relation to public assistance. Fashioning child welfare into a pathway to material support turns deservingness for aid on its head. Rather than conditioning aid on parental suitability and fitness, states tie assistance to designations of risk. Ultimately, these trends move toward inscribing child welfare as a means test. As basic needs assistance increasingly shuts out families with the least means, the state's focus on addressing need thus shifts to incorporate addressing risk, further repositioning a response to poverty and hardship to run through coercive systems. At the same time, this shift maintains a racialized approach to aid in which assistance to families of color and other marginalized families is coupled with—and in some cases conditioned on—scrutiny, stigma, and threats.

WELFARE AND CHILD WELFARE: DEEPLY INTERTWINED SYSTEMS OF SUPPORT AND CONTROL

The US welfare and child welfare systems are deeply interconnected, both in their historical development and in their current incarnations. These systems have emerged from two opposing impulses and policy arenas: first, America's history of enslavement and social control of Black, Native American, and immigrant populations, which relied on the removal of children from their families; and second, government support intended to keep children with their mothers, which was reserved largely for White families.

Family separation has long been a tool of state oppression. During slavery, family separation was routine, and threats of child removal were used to enforce obedience. Black Codes and apprenticeship laws continued state control over Black families, enabling Black parents to be found unfit and their children raised under White supervision (Roberts 2022). Indian boarding schools similarly functioned to eliminate Native American children's ties to their families, culture, land, and language. An estimated 25–35 percent of Native children were removed from their families in the years before the Indian Child Welfare Act of 1978 (Rocha Beardall and Edwards 2021). Children of immigrant groups now considered White were also separated from their families through "orphan trains," which indentured them to work in farming families far from their urban communities.

On the flip side, public aid was intentionally established to protect family integrity and an emerging idea of childhood for White children. With the creation of the welfare state to safeguard (some) families came its foil: the foster care system, envisioned as a means of addressing children's welfare without providing for—and, indeed, by separating them from—their supposedly undeserving parents.

A Moralized and Racialized Welfare System, with Foster Care as Its Alternative

Until the early twentieth century, the responsibility for ensuring adequate care for children was limited to private charities and informal community efforts. Progressive-era reformers pressed the state to assume a larger role in supporting child and family well-being (Skocpol 1995). Their vision centered on family preservation, with the 1909 White House Conference on Children affirming that "the home should not be broken up for reasons of poverty" (United States Government Printing Office 1909, 10). Therefore, advocates reasoned, the state should provide parents—envisioned as deserving White mothers in particular—with resources to care for their children at home.

Aid to Dependent Children (which later became Aid to Families with Dependent Children [AFDC]) was created in 1935 under Title IV of the Social Security Act to provide federal funds for welfare assistance, aiming to boost families' economic security as a means of preventing the need for foster care placement (Rymph 2017). However, these early welfare efforts were highly restricted and moralized from the start, with benefits intended only for children in so-called suitable homes, in the authorities' eyes (Gordon 1994). In evaluating families' home environments and scrutinizing mothers' moral character, welfare caseworkers determining eligibility "were given great latitude to use their professional and personal discretion," which facilitated discrimination based on characteristics such as race and marital status (Frame 1999, 725).

The idea that deserving parents should receive resources to rear their children at home (United States Government Printing Office 1909) raised the question of what states should do with families deemed improper and unfit for aid. As the "alternative to financial aid for those lacking sufficient parenting skills," governmental authorities envisioned foster care (Frame 1999, 724). An affidavit presented to welfare recipients in this period, for instance, asked recipients to agree to raise children "to the best of [their] ability" and to affirm, "I understand that should I violate this agreement, the children will be taken from me" (Patterson 2000, 86).

In the three decades or so after the New Deal, it was primarily White families who were considered deserving and received government assistance. Meanwhile, families of color, especially Black families, were excluded from welfare assistance and had to contend with the punishment of foster care if they requested aid (Gordon 1994; Simmons 2023). Welfare assistance was thus racialized in ways that reserved aid primarily for families conceptualized as White while invoking family separation for families of color.

A Contracting Cash Welfare System and Expanding Child Welfare System

In the early 1960s, state child protection and foster care systems expanded and federal legislation formalized the link between public assistance and foster care. For parents deemed unfit, federal AFDC benefits could be directed to state foster care agencies to fund out-of-home placement. This new funding stream for foster care, based on children's eligibility for AFDC, framed welfare benefits and foster care placement as two parallel forms of support for poor children. Even today, federal reimbursement for foster care costs remains tied to 1996 AFDC eligibility standards.

During this time, child welfare systems explicitly turned away from any focus on families' economic conditions. Senator Walter Mondale, who shepherded the Child Abuse Prevention and Treatment Act to its passage in 1974, recognized that economic resources could facilitate child-rearing; however, anti-poverty programs had become politically unpopular in the years following the War on Poverty (Raz 2020). After welfare-rights activism during the 1960s and 1970s enabled more women of color to access benefits, the welfare system had become racialized as one serving the undeserving (that is, Black) poor. In this context, politicians such as Mondale oriented the response to child abuse around individual psychotherapeutic treatment—fixing and separating individual families—rather than material support (Raz 2020). Child welfare caseloads ballooned in the years that followed, and the system increasingly intervened with families of color.

The 1996 restructuring of AFDC into the Temporary Assistance to Needy Families (TANF) block grant and the 1997 Adoption and Safe Families Act (ASFA), signed a year apart, reflect the racism and rush to punishment of that time. The former ended an entitlement to economic assistance based on poverty; the latter substantially increased permanent family separations. TANF limited the assistance families could receive and amplified the disciplinary, paternalistic, supervisory, and punitive nature of the system (Gustafson 2011; Soss et al. 2011). Although ASFA maintained requirements from prior legislation that child welfare systems make reasonable efforts to prevent and remedy family separation, ASFA put its teeth behind new timelines that significantly increased the termination of parents' rights and the creation of "legal orphans" (Raz and Edwards 2024), which early welfare proposals had explicitly sought to prevent. As Dorothy Roberts (2022, 122) has written, "The coincidence of the welfare and adoption laws marked the first time in US history that the federal government mandated that states protect children from parental neglect but failed to guarantee a minimum economic safety net for impoverished families."

Today, child welfare agencies are increasingly on diverging paths from the cash-assistance safety net that serves the most impoverished families. Welfare cash-assistance systems are largely incentivized by law, funding structures, and public pressure to reduce assistance to families (Barnes et al. 2023; Edin and Shaefer 2016) and the proportion of poor families receiving cash assistance has dropped by two-thirds since 1996, from 68 percent to 21

percent (Azevedo-McCaffrey and Safawi 2022).[1] In 2023, the inflation-adjusted value of cash benefits—which were already meager—was below 1996 levels in thirty-nine states and the District of Columbia, leaving the poorest families with even fewer resources to make ends meet (Azevedo-McCaffrey and Aguas 2025). Meanwhile, the proportion of US children subject to a child welfare investigation rose by 30 percent between 1996 and 2018, from 3.6 percent to 4.8 percent (Fong 2023, 14), with one in three children—and one in two Black children—experiencing an investigation during childhood (Kim et al. 2017).

Poverty Reduction as a Promising Child Welfare Intervention

Most child welfare investigations involve manifestations of family adversity that—while potentially detrimental to child well-being—bear little resemblance to the horrific child abuse stories that draw media attention (Fong 2023; Lee 2016). The majority are based on allegations of neglect (United States Department of Health and Human Services 2025), often related to conditions of poverty. Nationwide, 83 percent of investigated parents have household incomes below 200 percent of the federal poverty line (Casanueva et al. 2024). Poverty-related challenges may make it difficult to meet children's basic needs or may themselves be interpreted as maltreatment. Poverty can also spur child welfare cases well beyond those alleging inadequate housing, food, clothing, or other material goods. For instance, economic hardship may increase family stress—making adverse experiences such as domestic violence and substance use more likely—or reduce the resources families have to respond to stressors (Berger and Waldfogel 2011).

Though anyone can make a call, reports to state or county agencies primarily come from professionals mandated to report suspected maltreatment, such as health care, education, and law-enforcement personnel, who have limited resources to directly support families. Most cases are closed after a one- to two-month investigation, with maltreatment allegations unsubstantiated (United States Department of Health and Human Services 2025). Yet for families, investigations generate stress, amplify precarity, and undermine institutional trust (Fong 2023; Roberts 2022). Investigators with the authority to separate families conduct multiple home visits, often unannounced, ask for highly personal information about family health and habits, and request information from others involved with the family, such as doctors and teachers. The child welfare agency can continue monitoring families beyond the investigation, assessing compliance with service plans. Agencies may also pursue court supervision and foster care placement. Such experiences are especially traumatic, subjecting parents to the psychological and emotional toll of losing their children (or the substantial threat thereof) as well as to caseworkers and court officials they see as judgmental, demeaning, and antagonistic (Fong 2023; Merritt 2021; Rise 2021; Roberts 2022).

Research is increasingly clear that addressing families' concrete needs can effectively prevent child maltreatment and child welfare system involvement, as scholars leverage exogenous public policy shifts to examine the impact of additional (or reduced) material resources. In the 1990s' welfare reform debates, a central concern was that removing cash-assistance entitlements would increase child abuse and neglect cases, concerns ultimately borne out (Paxson and Waldfogel 2003). Reduced welfare support in the form of stricter sanctions and time limits is associated with increased child neglect reports and substantiated maltreatment reports (Ginther and Johnson-Motoyama 2022; Paxson and Waldfogel 2003; Slack et al. 2007). Meanwhile, policies providing additional material resources to families reduce child maltreatment and child welfare system intervention, including minimum

1. As cash welfare declined during this period, the Earned Income Tax Credit (EITC) and Child Tax Credit increased. However, these benefits are not directed at the poorest households (Parolin et al. 2023)—those most likely to draw child welfare system attention. Moreover, although the expansion of the Supplemental Nutrition Assistance Program (SNAP) provides a vital lifeline for poor families, it is no substitute for the flexibility of cash assistance (Edin and Shaefer 2016).

wage increases (Raissian and Bullinger 2017), child support "pass-throughs" (Cancian et al. 2013), tax credits (Berger et al. 2017; Kovski et al. 2022), cash transfers (Bullinger et al. 2023), SNAP (Bullinger et al. 2021; Johnson-Motoyama et al. 2022), paid family leave (Tanis et al. 2024), and childcare subsidies (Klika et al. 2023; Yang et al. 2019). Implementing a package of anti-poverty policies, such as a child allowance, EITC and SNAP expansions, and an increased federal minimum wage is expected to reduce child maltreatment investigations by 11–20 percent (Pac et al. 2023).

Post-welfare reform, the cash welfare system has shifted more in the direction of child welfare, emphasizing behavioral modification, supervision, and sanctions (Soss et al. 2011). Meanwhile, child welfare may be trending in the opposite direction to embrace distributing material aid. Advocacy and shifts in federal financing have incentivized child welfare systems to better comply with the federal requirement that states make reasonable efforts to prevent and remedy family separation. In 2018, the Family First Prevention Services Act created a new funding stream for child welfare systems focused on preventing family separation, muddling the activities of these two arms of the state further. As social welfare scholar Laura Frame (1999, 742, 745) suggested shortly after the welfare reform, "if the welfare system severely limits its scope of economic responsibility for poor children, child protection may be faced with expanding needs it cannot meet." Frame further noted that "child protection's role may shift toward further insulating children from the uncertainties of the labor market"—that is, taking on the task of addressing families' economic precarity. We take up Frame's prediction a quarter century later, documenting the material assistance families receive from child welfare agencies in two jurisdictions and examining how stakeholders view the implications of providing assistance through these agencies.

DATA AND METHODS

We draw on data from two qualitative case studies, one in Connecticut and one in New York City. Each study was approved by both university and agency review boards. Rather than comparing the two cases, we aim to understand material support provision and stakeholder perspectives on it in these two sites. These agencies—the Connecticut Department of Children and Families (DCF) and the New York City Administration for Children's Services (ACS)—are held up as examples of agencies that have developed practices responsive to families' needs (Annie E. Casey Foundation 2015; Casey Family Programs 2020, 2022).

In Connecticut, we analyze data from an ethnographic and interview study of child maltreatment investigations in two DCF area offices (New Haven and a set of small towns in the northeast region of the state). In 2018, the first author spent approximately six months observing investigative casework, including home visits, along with other staff meetings and training sessions. For thirty-seven investigation cases, the researcher also discussed these cases with the assigned DCF investigators, interviewed most of the mothers under investigation, and interviewed many of the professionals who reported these cases, as well as other local professionals mandated to report suspected maltreatment. These interviews, conducted in person with over one hundred participants, focused on participants' perspectives on the situation drawing the agency's attention as well as their experiences with the agency on the case, whether as a reporter of suspected maltreatment, an investigator, or a mother subject to investigation. Interviews were recorded and transcribed. Observations were documented in real time, then fleshed out into more extended field notes shortly thereafter. For more information on this data collection, see Fong 2023.

The Connecticut data collection did not specifically focus on material assistance, and interview questions did not raise the topic, although the researcher probed on it as it emerged in observations. Although most interviews and observations emphasized DCF's behavioral rather than material interventions (Fong 2023), the researcher observed instances of DCF offering material assistance that drew her interest. National conversations and initiatives urging child welfare agencies to embrace material support led us to the present research questions. We decided to revisit the Connecti-

cut data and collect new data in New York City, which has long been at the forefront of services to prevent foster care placement while more recently expanding its provision of concrete resources.

In New York City, we conducted interviews with key informants, including senior ACS administrators, administrators and staff at private providers that contract with the city to provide child welfare services, parent advocates, and system-impacted mothers. Interviewing administrators in New York City allowed us to learn about the agency's material supports from a different perspective than the frontline work we observed in Connecticut. As such, we see the two datasets as complementary rather than parallel. We interviewed six ACS administrators at the deputy commissioner level who oversee divisions related to the issue of material support provision. These administrators were identified in collaboration with ACS leadership. We interviewed three senior administrators at private provider agencies, drawing on our knowledge of New York City organizations working in this space to select participants. We interviewed six system-impacted mothers, including two currently employed as parent advocates at legal defense organizations. The other four, at least two of whom were in foster care as children as well, were parents with recent cases who were recruited from organizations supporting parent and youth advocacy in New York City. Altogether, between December 2023 and February 2024, we conducted thirteen virtual interviews with fifteen participants (in two instances, two interviewees participated jointly). These interviews, which lasted from thirty minutes to over an hour, focused specifically on the material support offered in child welfare cases as well as the opportunities and challenges participants saw with this assistance, enabling us to delve more deeply into the topic and build on the more inductive findings from the Connecticut study.

We reviewed interview transcripts and field notes to identify emerging themes. For the Connecticut data, where data collection focused on perspectives on and experiences with child welfare investigations more broadly, initial coding for the larger project included a code for "services and referrals," which included both material and nonmaterial supports. We reviewed the Connecticut data to identify material relevant to the research focus, in an abbreviated index-coding approach (Deterding and Waters 2018). Across both study sites, we then organized the interview and fieldnote segments topically, beginning with broad topics such as agencies' practices with respect to material support, justifications and perceived benefits of this assistance, concerns and perceived challenges of this assistance, and stakeholders' visions of the role of child welfare in material assistance. We reviewed data excerpts within these codes, organized by type of participant (for example, child welfare administrator, parent), and then applied more specific analytic codes (for example, "families appreciate assistance," material assistance "obscures need for broader change"), adding new codes as appropriate. We used this coding and our ongoing reading of the data as the basis for our analysis and writing.

Both jurisdictions studied are in politically progressive areas, where public assistance, nonprofit support, and social services are relatively robust compared with the US overall. The maximum TANF benefit level for a single-parent family of three in 2022 was $771 monthly in Connecticut and $789 in New York—above the median US state, at $492 (Thompson et al. 2023). However, this remains well below the federal poverty level; moreover, the cost of living in both areas is high, and benefit levels have not kept pace (Azevedo-McCaffrey and Aguas 2025). Although our findings may not necessarily apply to areas with even less support for families, the push for child welfare agencies to provide material supports is emerging around the country. Agencies in jurisdictions such as Kentucky, Indiana, and Wisconsin are working to respond to system-involved families' material needs (Grewal-Kök 2024), and child welfare leaders in a national survey indicated that child welfare agencies, along with public benefit systems, have a responsibility to "screen, refer, and help families receive" economic and concrete supports during child welfare investigations (Heaton et al. 2023, viii).

RESPONSES TO FAMILIES' MATERIAL NEEDS

In the ethnographic work in Connecticut and interviews in New York City, child welfare staff as well as parents, attorneys, and service providers acknowledged poverty as a significant contributor to child welfare system involvement. "There's general consensus that poverty is a driving factor for people's involvement in child welfare," said an ACS administrator. An administrator at an ACS-contracted service provider echoed, "Many of the issues that link and bring children in contact with ACS are due to poverty issues." In Connecticut, DCF staff likewise recognized poverty at the root of many situations drawing DCF's attention. Even as they largely focused on individual parents' actions and sought to remedy family challenges through behavioral approaches (Fong 2023; Lee 2016; Reich 2005), those working within the system sometimes referenced research linking families' material needs to system involvement or acknowledged the poverty-driven situations they observed in their daily work.

Parents, too, emphasized their material needs in relation to their child welfare cases, even as they understood that inadequacy in providing for their children could be viewed as parental unfitness, potentially heightening and extending their system involvement. In Connecticut, for instance, an investigator visited a mother at a relative's home. The investigator opened by asking the mother what was going on. The mother's words came out all in a rush: "Right now, I don't live here, I don't have a place to stay, I'm homeless, and I just lost my job like two weeks ago, so I'm doing my own struggle." The investigator asked the mother what she thought she needed. Day to day, she did not know where she would sleep each night. She had been unable to obtain help with housing from any public or nonprofit agency. Through tears, the mother said, "a place to stay, my own place."

Child welfare agencies are thus receiving families in need of assistance, seeing a weak and inconsistent social safety net that often fails to meet material needs, and recognizing that these needs may threaten child and family well-being. Unlike safety net systems, which have no obligation to ensure that all those eligible for assistance exit poverty, child welfare agencies are required by federal law to make "reasonable efforts" to prevent and address family separation. Some jurisdictions have interpreted that mandate to mean that child welfare agencies should assist with material needs, often a factor precipitating removal or a barrier to reunification from foster care. In Connecticut and New York City, as these agencies created special programs and priority status for these families, they began to carve out a space for child welfare in resource provision, with agency oversight functioning as a means of narrowing resource provision within a wider pool of needy families. Thus, securing substantial material assistance from the child welfare system has typically required being deeply involved with the system, such as through foster care, court supervision, or ongoing monitoring through the child welfare agency or contracted preventive services providers.

In response to inadequate support from other systems and policy frameworks directing agencies to prevent family separation, both child welfare agencies also provide assistance to families under investigation, even when investigations are closed without any finding of maltreatment. In Connecticut, for instance, investigators are trained to get information about families' financial situations, including public-benefits receipt, on every case and "see if there's anything we can do to help with that," in the words of a DCF trainer. In New York City, assistance during investigations has been atypical but has grown in recent years amid increasing recognition that material support can prevent repeated maltreatment and child welfare involvement.

ACS and DCF directly provide many types of goods to families on their caseloads, including food, clothing, beds and bedding, baby supplies, transportation passes, and school supplies, increasingly acting as a gateway to material support. Child welfare also functions as a gatekeeper, earmarking some resources—including certain housing supports and childcare priorities—for families with ongoing child welfare cases or who consent to child welfare-provided services, a tethering that reframes

eligibility for resources around family risks rather than needs. Ancillary resources and advocacy to access supports through other systems are provided at the discretion of a caseworker, another gatekeeping function.

Although we do not have a comparable estimate in Connecticut, in New York City an ACS administrator estimated that "a very large percent of families," over half, receive some kind of material assistance through ACS. Provision of these resources has grown significantly in New York City in recent years, and the agency has hired a senior staff member and consultant specifically to develop pathways for addressing material needs, whether through enhanced supports to access public benefits through its sister agencies or increased programming through ACS itself.

Importantly, agencies such as ACS and DCF are not by any means scaffolding families with a robust social safety net. In Connecticut, an investigator said, "We could give you some food, we could give you some clothes, we can even pay for a security deposit." But, she indicated, DCF could not meet families' material needs on an ongoing basis. ACS staff noted that resources available through special access or priority for families with child welfare cases represent only a small slice of economic assistance for New York City families, and there are multiple doors to access in-kind goods, such as through the hospital system or cash-assistance agency. The child welfare gateway is not necessarily an obstacle-free path, either. Even as we highlight the resources flowing through these agencies, families' needs dwarf available resources, and parents and some service providers emphasized the challenges they face in trying to obtain assistance, even through ACS and DCF. Moreover, few needs are systematically screened for. Rather than offering resources to every family who qualifies, the support that agencies provide is more often discretionary. Nevertheless, the child welfare agencies we studied are actively seeking to procure—or help families to procure—assistance, both formally and informally, that can be difficult or, in some cases, even impossible to secure otherwise. In an environment of limited overall resources, this places child welfare agencies in the dual role of gateway and gatekeeper.

In-Kind Goods

Child welfare agencies in both jurisdictions provide limited in-kind assistance to families at any stage of system involvement. In New York City, some providers of preventive services, rooted in the settlement house tradition, had long focused on connecting families to the safety net and addressing material needs. More recently, ACS has sought to standardize and expand those efforts, training all contracted preventive-services providers to connect families to support for concrete needs and expanding an emergency services budget line for in-kind goods. At an ACS-contracted provider, an administrator described the many things her agency provides families, bolstered by significant private philanthropic support: "We honestly assist with furniture, beds, cribs, playpens. We assist with dressers, dinette set[s], a sofa, bedding. There's families that will approach us and ask for assistance with infant formula, milk, food, clothing, assistance with paying their light bill, assistance with paying their gas bill, to purchase an AC, an air conditioning unit, to install in the window. . . . During the pandemic, there were families that were calling us for assistance with Pampers, wipes, infant formula. Our purchasing team, we would order from Amazon and have it deliver a month's worth of items for them." ACS itself specifically encourages these practices. As one administrator explained, "We have an expectation that all of our contracted agencies are going to meet the concrete needs of the families that they're working [with]." Likewise, contracted foster care providers can provide ancillary items to parents, such as carfare, and reunifying families are eligible for more significant resources, such as a furniture grant.

More recently, families under investigation—even in cases that will close without further services—may receive in-kind goods from ACS. For families with newborns, an administrator said, "We'll provide them pack and plays. . . . We would provide them with a baby bag filled with just necessities to start out as a mom." When families have material needs, such as for a washing machine, children's school uniforms, or furniture, the agency now aims to address those needs. In several boroughs, ACS has partnered with the city food

bank to outfit ACS-specific food pantries "with really good food, steak, chicken, all the meats you could think of, shrimps . . . canned goods and dry goods," in the words of this same administrator. Although this resource is not strictly limited to ACS clients (and food pantries abound in New York City), it functions to make a burdensome aspect of poverty management easier for child welfare–involved families.

In Connecticut, when staff noticed families' hardship but could not cover these material needs through structured supports, they often tried to meet these needs. Office-wide emails scouting around for all sorts of items for families proliferated; caseworkers asked their colleagues if they had any strollers, baby clothes, bedding, and so on that they could donate to a family in need. In one case observed, after the mother shared that her son did not have enough clothing, the investigator responded accordingly: "I did get some donations and helped her with some of his clothing. I did notice that she didn't have a sheet and mattress pad and a blanket. I happened to have a donation of some new stuff for his bedroom." Investigators offered bus passes, issued furniture or clothing vouchers, and procured Christmas gifts and school supplies. An investigator explained that if a newborn's family were reported to DCF and the family did not have baby supplies, "We would purchase the necessary things," such as diapers, a bassinet or crib, and a car seat. She said that this would be the agency's responsibility: "DCF would have to help."

Housing

Housing is a major need for child welfare–involved families. In Connecticut, although DCF staff emphasized that they did not have any ins with the housing authority to provide long-term support, DCF has offered a supportive housing program since the late 1990s, currently serving approximately five hundred families. To participate, families must be reunifying from foster care or have DCF cases open for ongoing oversight. This program "provides housing services and intensive case management to DCF families where lack of appropriate housing present[s] a barrier to reunification," according to the agency (Connecticut Department of Children and Families 2024). For up to two years, participating families receive housing subsidies as well as referrals to and coordination of services such as those for substance use, mental health, and parenting.

At the investigation stage, DCF could pay for emergency shelter (such as hotels) on occasion, for families who had move-in dates or shelter interviews upcoming. For example, in an investigation launched because of the family's homelessness, the mother had secured an apartment but could not move in right away. The investigator recognized that if the mother paid for a hotel until her move-in date, she would not have the funds for the apartment, so he requested DCF funding for a hotel to bridge the gap. The agency could also cover security deposits and other one-time costs for families whose income could sustain the rent. "I've tons of money," remarked another investigator, saying that for families with an affordable housing option identified, "I've paid up to the first month's, two months dedicated for my clients. . . . We do have some funds that we can tap into all the time."

In New York City, reunification from foster care gives a family priority with the city's public housing agency (NYCHA 2026). This priority is shared by other groups, often overlapping with these families, such as homeless families with children; moreover, administrative challenges and caseworker discretion or lack of knowledge can still block access. Nevertheless, the priority confers a significant advantage when activated. One parent described the yearslong waiting game after applying for public housing. Then, once she had an ACS case requiring stable housing before reunification, her application was "pushed," she said. Her ACS caseworker made some calls: "I viewed [the apartment] within the next week. . . . I got my keys the same day. . . . If it wasn't for them [ACS], I feel like I would still be waiting on the waiting list to get into housing." In addition, ACS tries to gather vouchers—though typically just a dozen each year, well below the number needed—from the federal Housing Choice Voucher program and designate these vouchers for their clients, both youth aging out and families seeking to reunify.

ACS also operates a new rental subsidy program for families receiving preventive services. In New York City, preventive-services agencies

offer case management and clinically focused, evidence-based programs. Regulations stipulate that these services are for families at risk of foster care placement. Although preventive services are technically voluntary, 80 percent of families enroll following an investigation, and monthly office and in-home visits by caseworkers are required (Casey Family Programs 2020). The preventive rental subsidy can be paid monthly for up to three years or provided as a lump sum of up to several thousand dollars to cover rental arrears or moving costs. As an ACS administrator explained, "As long as they're receiving services from ACS, they are eligible to apply. We will apply for them to get the housing subsidy for them to cover their rent. . . . As long as you have an ACS active open case, and preventive services, if you apply, you will get it." However, it had been underutilized at the time of interviews (the grant amount had been $300 per month until recently). The agency was also just launching a pilot project to obtain one hundred city-funded housing vouchers (of over fifty thousand of these vouchers citywide), paying at or near market rate, to keep families in preventive services from entering homeless shelters. Administrators explained that they pursued this initiative because they recognized that "stable, affordable housing is critical," with "huge implications on child welfare."

Childcare

ACS provides a subset of city childcare vouchers earmarked for families under investigation or otherwise involved with ACS. Even during periods when New York City had long waiting lists for childcare vouchers, families could access these vouchers, according to ACS administrators. "It is a very quick process to get a family that is child welfare–involved connected to childcare assistance," one said. Even for families involved with ACS via an investigation only, this administrator continued, "there is a very clear and smooth referral pathway to get a childcare voucher." Notably, however, maintaining that voucher requires remaining under ACS monitoring.

In New Haven, Connecticut, DCF also had a partnership with the local Head Start provider. Even in cases that DCF would ultimately close after investigating, investigators offered to make childcare referrals and indicated to parents that their applications would receive priority. As one investigator put it to a parent, even if children were not removed, the childcare application would look like "one of our [DCF] kids" because of the referral coming from DCF. "It'll get me in the door," the mother suggested. "Exactly," the investigator replied. In another case, a housing case manager had tried to get a family into Head Start the prior year, only to be wait-listed. However, once DCF became involved, the investigator told the mother he had a "separate in" with the childcare provider: "We have our own list."

Advocacy

Child welfare–involved families may also benefit from the agency or its contracted providers advocating on their behalf to other public agencies. An administrator at one New York City preventive and foster care provider explained that they "advocate a lot" for families on their caseload and that this facilitates resource provision: "The advocacy, just us calling and talking to someone that maybe we've developed a relationship [with], absolutely would help the process." In another example, during the study period, New York City was housing newly arriving migrant families at hotels. Recently, an administrator at a private provider said that families were receiving notice that they had to leave the hotel in sixty days. For families with ACS preventive services cases, "we were able to draft them a letter indicating they're preventive families. Their children are attending school in Manhattan, and just creating a scenario for them of like, 'It would be really helpful if they could be able to stay in Manhattan, so their children are close to their school and they're not traveling on a train from Brooklyn or the Bronx to get to Manhattan.'" This kind of advocacy, the provider explained, is limited to families receiving ACS-contracted services and would not be available to other families that walked in requesting quick assistance or support.

Likewise, a case in Connecticut involved a homeless mother in New Haven trying to get a scarce spot in a shelter. Calling 2-1-1 had been fruitless. The DCF investigator sat with the

mother into the evening to continue calling shelters and 2-1-1. DCF ended up arranging funds for a hotel. Then, the following week, the investigator reported that the family's shelter assessment intake had been moved up. The investigator accompanied the mother to the meeting to convey the urgency of the situation. They were told that the next shelter opening would not be available for another three weeks. The investigator emphasized that DCF would not be able to fund a hotel for that long. Later, the investigator told the researcher that this seemed to move the intake staffer, who said she could get on the phone to see what might be possible. This mother had called DCF herself to report her homelessness, which ended up giving her access to advocacy that, in turn, increased the likelihood she could access limited shelter resources.

DCF also facilitates access to material resources by referring families in cases designated as lower risk at intake to another community agency. This partner agency provides case management and has some funds available to cover things such as security deposits, furniture, and summer camps. Investigators framed the program to families as an opportunity to get help with whatever they needed. This referral is exclusive to DCF, meaning that only DCF-involved families (specifically, those with cases on the lower-risk track) can access this program.

Individual and Inconsistent Responses to Poverty

Even as ACS and DCF provided meaningful and often much-appreciated assistance, they are not equipped to provide sustained support at any large scale. Moreover, much of the support that these agencies provide is not necessarily distributed systematically—that is, there are no clear criteria identifying families eligible for a particular kind of assistance. In addition, it can be ad hoc. The fact that aid is discretionary and sometimes random creates an opening for perceptions of deservingness to affect resource distribution. "I can't say we have a really rigorous methodology at all" for distributing aid, reflected an administrator at a New York City private provider. Further, the privatized nature of New York City's child welfare system means there are substantial differences between providers. Caseworker familiarity with an informal and complex bureaucracy also determines resource access options, as does the willingness of a caseworker to take extra steps for a parent, often tied to informal assessments of deservingness. In Connecticut, we saw DCF staff make concerted efforts to pay for some families' hotel stays, such as in the New Haven case described earlier, while ignoring others. "What we usually do, we will help [with a hotel] any client who doesn't really have a history of transiency," an investigator said. Another investigator requested a $200 furniture gift card for a family lacking beds for their children: "I don't like to use it a lot, but I think they have, obviously, some strengths. . . . They're doing a lot of things right," she said.

New York City parents we interviewed remarked that when it came to material assistance, it felt like ACS and provider agencies went on a case-by-case basis or exhibited favoritism. Caseworkers can use their own judgment and discretion to weigh whether a particular family really needs or would benefit from support. Indeed, funding that private providers earmarked for in-kind goods for families was referred to as discretionary funding in New York City and flex funding in Connecticut.

As child welfare agencies cannot fill the gap between market conditions and available safety net assistance, some parents expressed frustration about the lack of assistance they received to address their material needs. For example, although the mother referenced earlier had her housing application accelerated by ACS, another New York City mother shared, "As far as, like, them helping me with, like, finding an apartment and stuff like that, they have not helped me with that." Parents were clear about the family instability that could result when material support is not offered. This mother and her teenaged son had reunified to a shelter and she had been repeatedly denied public benefits, even though being home for her son had forced her to quit a job with late hours. The agency had provided two gift cards but no help with her public benefits case at a time when the benefits agency made headlines for its long waitlist. "I need some backup," this mother said. "I would have expected somebody to go

with me, or like, give me a letter or something." She felt triggered by being in the shelter and concerned about maintaining her calm with her son and sobriety under stress. "That just brings me back all the memories from when my kids got tooken away, you understand? Because I was in a shelter at that time. So that's not good, like for my mental [state]. Every day, I gotta come in [by curfew], I gotta sign in. Same stuff that I was doing ten years ago." She added, "Some days I do break down and cry, you understand? Because it's a reminder of everything." Absent support with basic needs, families managing significant transitions could feel quite precarious.

When child welfare agencies take on material support work, they can determine for themselves which families to assist and to what extent. Because material assistance is not their primary activity, there is little accountability for inequitable treatment or leverage, aside from legal representation, for parents to ensure their needs are met. This positions frontline staff as gatekeepers determining who receives resources.

COMPLICATIONS AND UNINTENDED CONSEQUENCES OF MATERIAL SUPPORT PROVISION THROUGH CHILD WELFARE

The material assistance that ACS and DCF provide meets important needs for families, and families appreciated the assistance they receive through the child welfare agency. The mother in New York City whose public housing application ACS accelerated said she was "very happy that they were able to push it, because there's nothing like just having your own." ACS had provided her with furniture as well, for which she felt "extremely grateful." A mother in Connecticut recalled a friend whom DCF had helped with school clothes, beds, and other necessities. "That can make people feel human and cared for," she said. At the same time, system officials, frontline workers, and system-impacted parents alike identify concerns, challenges, and unintended consequences that come with child welfare agencies fashioning themselves as material resource providers.

Support Tethered to Accusations of Maltreatment

First, distributing concrete support through child welfare agencies means that a pathway to assistance runs through a child maltreatment report. Because child welfare agencies are taking on this role, other state systems may fail to ensure that all families in need can navigate and access assistance. Families with material needs may find it difficult to access assistance until after things escalate into crisis situations—a setup that belies broadly espoused goals of preventing child maltreatment.

For example, a case in the Connecticut study came in shortly after a family's investigation closed. The mother had left the home, so the father returned to the DCF office seeking help getting food assistance benefits in his name to provide food for his children. "Since the case was closed, we couldn't offer anyone assistance," an investigator explained, adding that a supervisor advised the father, "If there really is an issue, then call the [child maltreatment hotline] and make a report." Only after he did was he able to get from DCF the documentation he needed to show the public benefits office that the children were living with him. Getting help involved alleging maltreatment by his children's mother and opening his family up for investigation.

An administrator at a New York City private provider echoed, "Someone has to allege that you abuse your child, that you're having a hard time, in order to receive support." She shared her perspective that the system is not set up to truly prevent families from falling into crisis—it is only afterward that assistance available through ACS is activated. For families "doing right by their children" but "having a hard time," she advised, "do not allow them to continue to suffer to the point where they're abusing their children. That's when you're going to step in." Under the present system, she added, "you have to, lack of a better word, commit a crime before you get a receive out."

Likewise, an investigator in Connecticut lamented that she could do little to help a family access housing because the mother was not abusive or neglectful, saying, "this case does

not make it" for supportive housing, given the program's requirements that the DCF case be ongoing. For this family, the investigator said, "You almost wish there was some level of mental health that would make her neglectful, where you could transfer the case [to ongoing DCF oversight] and know they're going to connect her with services. Not that we want her to be neglectful, but that's the only way that we can transfer and help." Essentially, they needed to wait until conditions deteriorated—and the mother could be labeled neglectful—before any housing assistance could be provided. A randomized controlled trial found that Connecticut's supportive-housing program increased family reunification rates, decreased family-separation rates, and decreased substantiated maltreatment report rates (Farrell et al. 2018). However, this program could not be offered to families unless or until they met the threshold of child maltreatment risk necessary for an open DCF case.

Even parents who appreciated the material support facilitated by their individual ACS cases recognized how this arrangement could cut off those without ACS involvement from needed assistance. The New York City mother whose housing application ACS pushed acknowledged that without ACS, she would still be in a shelter suffering. Families without ACS cases, she noted, are "waiting years." If a family became homeless but did not have an ACS case, she wondered, "What assistance would you get?" Given her experience, she concluded, "They have to do an investigation first before you get the necessary assistance that you need."

Families' Needs Interpreted as Risks, Inviting Further Monitoring or Separation

Child welfare agency administrators and staff recognized poverty and material hardship as drivers of child maltreatment, and thus viewed providing material assistance as a way for agencies to prevent maltreatment. An ACS administrator described the "coaching that happens with the frontline staff" to help them understand how not meeting families' basic needs can become a "safety or risk" situation. "When a family is in need of certain things, and they don't get it, that's a risky situation," said another ACS administrator. A DCF trainer told trainees it was "kind of a no-brainer" that, "if I'm struggling to meet basic needs, stressors in my life are going to be different." She added that "concrete stressors can take a toll on a parent" and "lead to secondary issues."

Given this perception, parents accessing material assistance through child welfare agencies must disclose needs—or even requests—that can be perceived as risks by an agency focused on child abuse and neglect and that can open parents up to additional questioning and monitoring. A parent advocate described what she had observed: "If I ask for diapers or I ask for wipes, there's going to be questioning about, well, how do you usually get it? And what happens when we leave? How will you get it? Are you going to be able to provide the minimum degree of care for this child? What are you doing with the money that you are getting from public assistance? How are you managing that?" This advocate recalled requesting discretionary funding so that a client who had just reunified with her child could purchase hot food. In response, she received a "long email back saying, 'Well, if she can't plan for this, if she can't figure it out, then maybe the court should have thought about it, should reconsider the decision to have returned the child back to her.'" The advocate said that such reactions could escalate to the point where the agency might ultimately find reasons to request child removal. She summed up this approach as paternalistic, adding that it was "dangerous for our clients sometimes to continuously ask for things" even during transitions understood to be difficult.

Parents recognize and weigh these trade-offs. A mother with an ACS case who was not receiving sufficient public assistance to meet her family's needs said, "I know they have resources around that, but they also, you know, penalize you if you don't have enough food and things of that nature." Another New York City mother recognized the childcare and housing assistance ACS could potentially provide, but wondered, "What if you got another case? Will they remove everything from you? What if you're not responding to them after they gave you the necessary things that you needed for

your household? Where would you be at this point?"

In another case, a Connecticut mother appreciated her investigator giving her clothes and bedsheets for her children. Yet, she added, "I tend not to ask for much [from DCF] unless it's a necessity." For instance, she did not ask for a bed for her nine-year-old son even though his bed frame was broken and even though, as noted earlier, DCF can sometimes provide such furniture. The mother said, "A lot of people tell me, 'Oh, get beds, get this.' I don't want them in my life forever, so I'm not gonna be like, 'Well, I need this, this, this, and this.'" She explained, "If you sit there and ask for a lot of things, then they feel like, 'Oh, well, she needs us, so let's try to keep it open longer.'" As these parents articulate, sharing one's need for assistance with the child welfare agency amplifies the perception that one's family is at risk of maltreatment and thus invites the possibility of ongoing monitoring and even coercive intervention—a possibility parents may be understandably unwilling to take on.

Assistance Tied to a Policing Agency Can Inhibit Take-Up

Providing assistance through child welfare agencies ties support to intervention by an agency empowered to separate families. Interviewees shared how child welfare agencies' surveillance and child removal practices make parents apprehensive about requesting and receiving assistance through these same agencies, deterring families from accessing available resources. Child welfare administrators and staff in both jurisdictions acknowledged their agencies' negative reputation in impacted communities, as well as parents' fears of engaging with child welfare authorities. Staff conveyed a recognition that they had to work to build trust with impacted communities.

In interviews with system-impacted parents, some described how they came to see helpful aspects of the child welfare agency's intervention. Nevertheless, they expressed ambivalence, recognizing the benefits and costs of this intervention. As a mother in Connecticut reflected, "They did plug me into some good resources. Some of that stuff did actually come out of it, other than it racking my brain the whole time, the forty-five days [of the investigation]." She appreciated a DCF-contracted agency finding and funding her son's summer camp. After her investigation, she said that she learned that "they're not all bad." At the same time, she emphasized that the investigation had fostered intense anxiety, as she didn't know what could or would happen. Even after her case closed, the agency had a certain association: "DCF, oh God, stop, stop, stop, red light, red light, red light." Similarly, a mother in New York City remarked that with an ACS case, "You're really under surveillance for [sixty] days. Listen, no matter what, in that [sixty] days, anything can happen and your world is just turned upside down. Nobody wants to go through these situations in order to get the help that they need."

Earmarking some material assistance for child welfare clients keeps some families from getting needed support. At an ACS-contracted private provider, an administrator said, some families were not willing to sign up for the provider's services, owing to "the fear . . . of signing up for preventive services and having ACS become involved in your life." This administrator's colleague added that people "see prevention as part of ACS. Even when they are really suffering and going through hard times, they may not approach us. . . . They do not want any business, any connection, any linkages to ACS."

In interviews, parents said they were wary about turning to the child welfare agency for help. One mother had heard that ACS offered childcare subsidies, including some vouchers not tied in any way to child welfare involvement. Yet, given the harm she had seen ACS inflict on families, this mother continued, she didn't think she could trust them. "I don't know if I would accept an ACS [childcare] voucher, because there's so many things that come with ACS." She said that she would struggle with that decision. On the one hand, she would need childcare to work, but on the other hand, "if I take this voucher, would it just be childcare? Or would it be them coming into my life and want to just surveil who I am and who I am as a parent?" Likewise, another parent said she would not feel comfortable going to ACS for help with childcare, housing, or other material needs given ACS's focus on parental

wrongdoing. She felt that asking for help from ACS would portray her as an "unfit parent"; her experience made her wary that the agency would "con" parents and "then they'll have a worker at the door."

A mother in Connecticut, too, grappled with whether to accept assistance through DCF. Her DCF investigator had hoped to refer the family to a partner agency for additional support, given the family's material needs. The family was living doubled-up with another family. "None of them work. They don't have state assistance. . . . [The mother] has four kids, her girlfriend, and her girlfriend's son—they're all in one room, one bedroom," the investigator summarized. "I would think that hearing that there's a program that could help you get your own place and space. . . . I didn't get their reaction about the [partner agency] and what they could help with that I expected, I guess. Because I thought if anybody could use [partner agency] services, this was a family that could." In a separate interview, the mother expressed that the partner agency's services had indeed piqued her interest. She wanted "to see if [the partner agency] could help me put a roof over my children's heads," which she needed. At the same time, she planned to wait to make up her mind about the program. She said, "At the moment, I thought they were using that to keep an eye on me. That's why I was so insecure yesterday. I thought, 'If they want me to do this program to keep an eye on me, I am going to feel pestered.'" The program's connection to DCF, a surveilling agency, made her hesitant to sign up. In the end, she declined the referral.

Availability of Resources Through Child Welfare Encourages Overreporting

Child welfare agencies' taking on a material support role may incentivize other service providers to call on child welfare when they encounter families with concrete needs. Educators, health care professionals, and others may come to see child welfare as the clearest path to support. Child welfare officials recognized how their agency's (actual or imagined) ability to assist families in need, rather than concerns about maltreatment, drove some hotline calls—"absolutely, absolutely," according to an ACS administrator. Service providers had seen the agency provide material support previously, administrators explained, so they turned to the agency again when encountering families with material needs. As another administrator said, "I think people think that that's the only way, the fastest way, the best way or whatever, 'cause they've seen it work. If the last struggling family needed X, Y, Z, you made this call, and they got it, and things are better now, so they do the same thing the next time." After describing how DCF would provide baby supplies if a mother under investigation needed them, an investigator in Connecticut remarked, "That's why they'll make the report to DCF, so DCF would have to go out and provide those things." In a case focused on a family's housing conditions, the investigator attributed the report to the hospital "want[ing] to see what [DCF] can do to help the family," rather than suspecting neglect. "They're thinking that if they called us, then we could do something to help the family."

In Connecticut, we interviewed professionals who indeed saw DCF as an agency potentially better suited to address families' material needs. "A lot of times, they are willing to help link families to services," explained a mental health clinician, adding, "They could help families with housing." A police officer noted that families may need financial help, and he saw DCF as an avenue to that assistance: "The house was a disaster. I didn't see any food in their refrigerator. . . . They may need a social worker to say, listen, do you know that there's food stamps available to you, or this kind of counseling is afforded to you, what kind of health insurance is available to you if you don't have financial means." Likewise, a therapist reported her client, experiencing domestic violence, to DCF. This therapist did not want to see the client's children removed, "but she needs some help" beyond the domestic violence concern, as she was facing eviction after losing her rental assistance. The therapist continued, "I was hoping between DCF and [the Department of Mental Health and Addiction Services] that they can help her with that. . . . She needs case management and supports. I can't do all that from my office." Because professionals feel limited in what they can do for families, DCF's re-

source provision may spur reports that might not otherwise be made.

Professionals' perceptions are based on their prior experiences, and they also align with some child welfare agency messaging about the resources the agency can provide. In training for mandated reporters, for instance, DCF informs prospective callers about the supports available for cases on a lower risk, family assessment track. This track, the training describes, involves service plans and access to a community partner agency. As the training slide notes, these cases focus on what services can assist the family. In 2020, ACS rolled out a similar track for some reports deemed lower risk. The then-commissioner told the press, "Oftentimes, families reported to the New York state child abuse hotline are simply in need of a helping hand—whether that's food, clothing, or extra support—and specially trained child protective staff help connect those families to the resources they need" (quoted in Dalton 2020). With these messages, we can see how other service professionals might understand DCF and ACS as a reasonable place to turn to connect families with material resources, and ACS has acknowledged that its public statements sent this message. For instance, ACS received inquiries about how to refer families to this track specifically, indicating interest in the case management and resource provision components more so than an investigation of child maltreatment allegations.

Recognizing reports driven by families' resource needs rather than maltreatment concerns, DCF and ACS staff indicated that they hoped to shift course to prevent such situations from being routed to them. In a Connecticut training, a trainer acknowledged that the agency received many reports not necessitating a DCF response. This trainer put the onus on DCF to address the issue, saying, "we have to educate" prospective callers regarding when reports are and are not appropriate. Several ACS administrators described the agency's efforts to educate mandated reporters, especially in schools and hospitals, about situations not requiring a report. One administrator explained, "New York City is really thinking proactively about how to retrain and reframe people's thinking on this. . . . We're really working with mandated reporters to help them understand where is the line between when you need to call and when you can really be thinking about connection with [alternative] supports?" Nevertheless, when the child welfare agency expands the resources it can provide, it becomes an appealing option for adjacent professionals. A limited social safety net, combined with vague definitions of neglect that could reasonably include conditions of poverty, means that frontline professionals may view child welfare as the most expedient way to get help for the families they work with, which ultimately increases families' exposure to an entity they find threatening (Fong 2023).

DISCUSSION AND CONCLUSION

We find that the child welfare system is emerging as a gateway to, and gatekeeper of, the social safety net. In the absence of a robust and accessible safety net, progressive jurisdictions such as those we study are creating pathways and new resources for child welfare–involved families, including resources such as childcare and housing assistance that are specially earmarked for families with child welfare cases. Informally, too, caseworkers make an effort to get resources such as furniture, strollers, clothing, and food to families on their caseloads. Families trying to make ends meet have long relied on supplementary resources, given meager welfare benefits and low wages (Edin and Lein 1997; Edin and Shaefer 2016). In our study sites, a child welfare case can be a common conduit to basic support, with many child welfare–impacted families receiving some kind of material assistance. Ultimately, then, the welfare state of the twenty-first century is not solely a shift to work-based assistance supported by market logics, as others have previously outlined (Edin and Shaefer 2016; Soss et al. 2011). In addition, a system responsive to child abuse and neglect allegations is emerging as a key access point and means test for assistance.

We see this trend taking hold in visions for the implementation of the bipartisan Family First Prevention Services Act (Family First), an entitlement that can route federal dollars to child welfare systems to fund services for families labeled "at risk." Some jurisdictions have

sought approval for Family First implementation plans that use these funds expansively to provide discretionary concrete assistance. The deputy director of Child Welfare Services in Indiana, for instance, testified to Congress about using Family First dollars to purchase a vehicle for a parent struggling to get her children to school on time (Reed 2024). The think tank Chapin Hall requested federal approval to designate financial support as a standalone evidence-based service so that child welfare agencies can be reimbursed for providing cash assistance to families (Monahan et al. 2023). Likewise, New York State's child welfare agency piloted a guaranteed-income program for families who had been subject to low-risk investigations, aiming to build evidence for federal approval. A number of jurisdictions, including Kentucky, Indiana, and Washington, DC, as well as New York and Connecticut, have submitted Family First plans that would significantly expand child welfare systems to broadly address well-being along these lines. Although some systems are working to develop community pathways through which families could access supports without a child protective investigation, Family First conditions funding on recipients being at imminent risk of foster care entry, necessitating child welfare monitoring of the family and tying aid to the threat of family separation.

Positioning the child welfare agency as an entry point to material support may be an expedient way to target aid to a population considered at risk as well as a meaningful strategy to keep children out of foster care (or to get them home from foster care sooner). Moreover, the practices we identify reflect a recognition that conditions of poverty—which child welfare agencies have typically been ill-equipped to address—drive child maltreatment and system involvement, and that present economic policy and the social safety net are not sufficiently ameliorating these conditions. However, access through child welfare limits and changes safety net assistance in substantial ways. For instance, providing resources through child welfare puts it out of reach for families until a crisis builds, inviting maltreatment. Thus, rather than providing a floor of basic support to help protect families from crises, as welfare was designed to do prior to TANF reform, distributing resources through child welfare directs support to families already at risk of child maltreatment—analogous to relying on emergency medical services rather than preventive primary care. Notably, however, child welfare differs from emergency health care in that it comes with surveillance and threats of family separation. When resources flow through the child welfare agency, families must accept the ongoing possibility of child removal and the stigmatizing label of abusive or neglectful parent to maximize their chances of obtaining needed assistance. Refashioning the child welfare agency as a resource provider also draws reports from others looking to connect families with assistance—reports that may not need a child welfare response specifically.

Additionally, when resources flow through child welfare agencies, these agencies and their frontline staff effectively serve as gatekeepers to aid. Unlike universal or eligibility-based income programs, such as guaranteed-income programs (Constantino et al. 2026, this issue), child welfare agencies have substantial discretion to assess families and determine whom they deem worthy of assistance. Kathryn Edin and Laura Lein (1998, 565), drawing on ethnographic fieldwork with nonprofit social service agencies, found that these agencies were most willing to "invest their scarce cash and voucher resources in those families they viewed as 'good investments,'"—that is, those experiencing short-term crisis rather than those with chronic needs. We see some parallels in the child welfare case as well. Recall the investigators offering a furniture voucher to a family seen as having strengths and declining to fund hotels for those with histories of transiency. In this way, staff discretion may preclude those facing the greatest challenges from receiving needed resources.

At the same time, funneling assistance through child welfare agencies targets aid to families at risk of child maltreatment, and those determined to be at greater risk are eligible for additional resources. In this way, our findings complicate predominant conceptions of deservingness related to public assistance. Traditionally, states have restricted aid to parents deemed suitable and fit. Paradoxically, the

arrangement we articulate suggests that states are bestowing various forms of assistance on parents charged with abuse or neglect, the very people typically deemed unfit. In this case, the state attaches deservingness to designations of potential harm: Child welfare–involved families should receive help because they may endanger their children. Distributing aid in this way constructs people facing material hardship not so much as subjects in need, but as subjects at risk, opening them up to state surveillance and coercion on the basis of this perceived risk.

One way to understand this paradox is that it represents a further manifestation of a racist, classist narrative in which low-income parents and people of color must be monitored and managed when provided with resources. While recognizing that current safety net assistance is too low to provide for family well-being, this shift gives child welfare agencies—oriented around surveillance, coercion, and threats—control over resource provision, attaching even greater monitoring to these enhanced resources than public benefits agencies might require. At the administrative level, then, resource provision in child welfare constitutes an effort to compensate for gaps in the safety net. However, at the policy level, withdrawing aid from cash welfare and then placing assistance under the aegis of child welfare is part of a broader move toward maintaining marginalized families in a subordinate class requiring supervision—the next iteration of a classist and racist process of distributing aid.

Relatedly, our findings reflect a larger societal effort to provide for children, rather than parents, as worthy aid recipients (Bruch et al. 2026, this issue). In contrast to guaranteed income or direct cash transfers with few strings attached, which place parents in a position to act as trusted guardians of their children, the current safety net is largely structured to cover specific costs for families, rather than ensuring that parents have adequate income to provide these resources. Thus, our findings do not suggest that parents with child welfare cases are suddenly seen as morally worthy of assistance. Rather, the state aims to provide for their children—deemed deserving yet at risk—and it does so by conditioning aid on monitoring by an agency with substantial authority to coerce compliance with state directives.

Ultimately, the emerging nationwide push to move child welfare toward a broader well-being system that takes increasing responsibility for the economic integrity of families reinforces a narrative that they merit assistance only when under state monitoring. This approach also stigmatizes them as abusive or neglectful. And since cash welfare supports for families are shrinking, this appealing strategic workaround potentially weakens political momentum for safety net assistance to more broadly address poverty. Although in the immediate term these efforts may provide important resources to families, in the long term, further shifting the safety net to run through child welfare tethers access to aid to designations of risk, intensive surveillance, and threats of family separation that undermine family well-being.

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PART II

New Supports Since *Making Ends Meet*

Are State Paid Family and Medical Leave Programs a Safety Net for Working Single Mothers?

HEATHER D. HILL, MARCI YBARRA, JULIA GOODMAN, AND ELIZABETH PELLETIER

The United States lacks a federal paid leave program for workers' health and caregiving needs, but since the publication of Making Ends Meet, *thirteen states and the District of Columbia have created paid leave insurance programs. Still, most states lack such programs, and existing programs have a variety of employment-based eligibility rules that may limit access for low- and middle-income single mothers. We use the Survey of Income and Program Participation to estimate eligibility rates and benefit generosity for a national sample of single mothers (*N *= 2,388) under thirteen state paid leave programs, overall and by likely need, income, and race or ethnicity. We find that paid leave offers a safety net for working single mothers only when program design choices related to eligibility, wage replacement rates, and job protection are adequate. Many states appear to have chosen between broad eligibility and generosity, although two of the newest programs in Oregon and Colorado offer working single mothers both.*

Keywords: paid leave, caregiving, health, children, single mothers

The United States remains one of the few countries without a national paid leave program for workers facing health issues and caregiving demands. Following welfare reform, as employment among single mothers reached historic levels (Congressional Research Service 2018), they were less likely than other workers to receive employer-provided paid leave (United States Bureau of Labor Statistics 2024b). In response, some states have taken matters into their own hands. In 2004, California became the first state to implement a public paid family and medical leave insurance program. Since then, twelve states—New

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Jersey, Rhode Island, New York, Washington, Massachusetts, Connecticut, Oregon, Colorado, Maryland, Delaware, Minnesota, and Maine—and the District of Columbia have followed suit. We refer to the collection of state family and medical leave programs throughout this paper as "paid leave."

Paid leave programs are among the most consequential expansions of the safety net for single mothers since the publication of *Making Ends Meet*. They offer income support to reconcile work and family demands rather than mandating work (Gornick and Meyers 2008). Public paid leave could reduce racial and class disparities in access to paid leave and health outcomes by expanding access to workers less likely to have employer-provided leave (Goodman et al. 2022; Bartel et al. 2019). Research shows that access to paid leave improves low-income women's labor force attachment, economic circumstances, and maternal and child health (for example, Baum and Ruhm 2016; Bullinger 2019; Kang et al. 2022; Lee et al. 2020; Rossin-Slater et al. 2013).

State paid leave programs may offer limited support to low- to middle-income single mothers, however. Nearly three-quarters of states lack such programs, and existing state programs often have employment-based eligibility rules that may limit access given high employment and hours instability among single mothers (Ananat et al. 2021; Ananat and Gassman-Pines 2020). In addition, wage replacement rates for existing programs vary by state, from 55 to 100 percent, and not all states with paid leave guarantee job protection, so low- and moderate-income single mothers may risk income or job loss if they take leave. These concerns could explain why Black, Hispanic, Native American, and less-educated women are less likely to report access to either paid or unpaid leave. Single parents, often low income, report an unmet need for leave from work that is double the rate of other workers—16 percent versus 7 percent (Goodman et al. 2022; Bartel et al. 2019; Brown et al. 2020).

We add to a small set of studies that focus on the implications of paid leave programs for single mothers (Ybarra et al. 2019; Ybarra 2013; Jou et al. 2020). We conceptualize state paid leave programs as part of a safety net supporting work-care reconciliation. Using a national sample of low- to middle-income (defined as less than 300 percent of the federal poverty line) working single mothers, we compare the coverage and generosity of thirteen enacted state paid leave programs. We focus on four empirical questions: What proportion of low- to middle-income single mothers in the US live in states with public paid leave programs? What proportion of low- to middle-income single mothers in the US are predicted to be eligible for paid leave under the rules of thirteen of the state paid leave programs? Are there disparities in eligibility by likelihood of needing leave, income-to-poverty ratios, and race or ethnicity? Finally, how do state paid leave programs differ in the generosity of benefits that single mothers would likely receive while on leave?

BACKGROUND

To frame our analysis, we first describe the history of paid leave in the US, and the design features of current state paid leave programs. We then focus on why single mothers are likely to need paid leave and how we conceptualize paid leave in the context of their broader safety net.

History of Paid Family and Medical Leave in the US

In the aftermath of World War I, the Treaty of Versailles established the International Labour Organization (ILO) to support workers' rights and promote peace and social justice across the world (International Labour Organization, n.d.). At its first conference in 1919, the ILO adopted the Maternity Protection Convention's paid family and medical leave proposal, which included twelve weeks of paid maternity leave to support women's unprecedented labor market participation (Siegel 2019). This proposal aimed to help balance work and family and improve financial security and autonomy for working-class women (Siegel 2019). In the following decades, almost all Organisation for Economic Co-operation and Development countries adopted some form of national paid leave, and the US was a notable exception (Raub and Heymann 2023).

There have been several failed attempts to

create an American paid leave program. In 1978, Congress passed the federal Pregnancy Discrimination Act, expanding all state temporary disability insurance (TDI) programs to cover pregnancy- and postpartum-related medical leave.[1] In the early 1990s, after being unable to garner bipartisan support for federal paid leave, President Bill Clinton signed the Family and Medical Leave Act (FMLA), which provides twelve weeks of unpaid, job-protected leave to those working in firms with more than fifty employees and with steady employment in a job for at least twelve months. In 1999, Clinton directed the Department of Labor (DOL) to create the Birth and Adoption Unemployment Compensation (BAA-UC) experiment, which allowed states to voluntarily use their unemployment insurance systems to provide cash benefits for birth or adoption to parents covered by the FMLA (Franco 2004; Whittaker and Isaacs 2018). Fifteen states proposed such legislation but met fierce opposition from a national coalition that included Chambers of Commerce and business associations. Ultimately, no states passed laws, and the DOL repealed BAA-UC in 2002 (Whittaker and Isaacs 2018).

Despite fits and starts in the development of paid leave in the US, a unifying theme has been policymakers' and advocates' emphasis on the benefits of paid leave for low- and moderate-income workers who are less likely to receive employer-provided paid leave. For instance, after the passage of FMLA, Clinton highlighted the need for paid leave given the increase in women with children in the labor market, especially single mothers (Clinton 1999). Bipartisan organizations, such as the National Partnership for Women and Families and the American Enterprise Institute, have repeatedly emphasized the need for paid leave for low-wage workers (for example, National Partnership for Women & Families 2024; Mathur et al. 2018). Moreover, policymakers on both sides of the aisle—including Senator Kirsten Gillibrand, Democrat from New York; Senator Joni Ernst, Republican from Iowa; Senator Mike Lee, Republican from Utah; and Representative Rosa DeLauro, Democrat from Connecticut—have proposed family leave legislation (Weston Williamson 2023; Rachidi 2020).

State Paid Leave Programs

In 2004, California became the first state to build a paid leave program from its existing Temporary Disability Insurance (TDI) coverage of medical leave for pregnancy and birth. Since then, thirteen jurisdictions have followed suit.[2] State paid leave programs share a common goal: to provide wage replacement for workers who need time off for their own medical reasons, pregnancy- or birth-related illness, or disability; to care for a loved one with a health condition; or to bond with a new child. However, state programs vary along many dimensions, including eligibility requirements, generosity of wage replacement, length of leave allowed, and whether there is legal job protection for workers taking leave. It is not yet clear which of these program design features will be most salient for working single mothers.

Program Coverage

All states use earnings or work hours during a base period as a qualifying criterion, but the level varies widely across state programs (see table 1). Most states count all earnings or work hours and weeks in any job, while some, like Delaware and New York, tie eligibility to tenure and work effort in a specific job. States also vary in which sectors—private or public—are covered (see table A.1). Many states cover all firms and allow self-employed workers and independent contractors to opt in, but most limit coverage for public sector employers. Only Delaware connects eligibility to firm size, offering

1. Disability insurance provides income to a worker who is unable to work due to a qualifying condition. In most states, individuals can purchase disability insurance from private insurers. In five states—California, Hawaii, New Jersey, New York, and Rhode Island—the state operates a public and universal disability insurance program.

2. A distinct but related policy, paid sick leave, has also seen growth at the state and local levels. Fourteen states and the District of Columbia now require that employers allow workers to accrue paid days off for sickness. Notably, sick leave policies cover much shorter periods of leave than do paid family and medical leave policies.

Table 1. State Paid Leave Program Coverage and Generosity

	Coverage	Generosity		
State	Employment-Based Eligibility Requirements	Max Annual Weeks: Family Leave	Max Annual Weeks: Medical Leave	Max Wage Replacement Rate (percent)
California	Earned $300+ in wages in BP	8	52	70
Colorado	Earned $2,500 in wages subject to premiums during the BP	12	12	90
Connecticut	Earned $2,325+ in the highest earning quarter in the BP and any employment in previous 12 weeks	12	12	95
Delaware	Employed at least 12 months and worked at least 1,250 hours with a single employer	12	6[a]	80
Maine	Earned at least 6 times the state average weekly wage in the BP (currently, $6,622)	12	12	90
Maryland	Worked 680 hours in the BP	12	12	90
Massachusetts	Earned $6,300 and at least 30 times the weekly unemployment benefit for which that person is eligible in the BP	12	20	80
Minnesota	Earned at least 5.3% of the state average annual wage in BP (currently, $3,500)	12	12	90
New Jersey	20 calendar weeks of work with 20 times the minimum wage (currently $260) or more earned per week OR 1,000 times the minimum wage (currently $14,200) or more earned in the BP	12	26	85
New York	Family leave: employed currently and for 26 or more consecutive weeks with the current covered employer. Medical leave: employed for 4+ consecutive weeks with a covered employer	12	26	67
Oregon	Earned $1,000+ in Oregon during the BP	12	12	100
Rhode Island	Earned at least 200x the minimum wage (currently $2,800) in at least one quarter of the BP and at least 400x the minimum wage (currently $5,600) total in the BP, and have total wages equal to at least 1.5x wages in the highest earning quarter	6	30	60
Washington	820+ hours worked in all covered jobs in the BP	12	12	90

Source: National Partnership for Women and Families 2024.

Note: Data verified using official state program sources. BP = base period for eligibility determination. See table A.1 for more information.

[a]Delaware offers six weeks every two years for types of leave other than bonding. All states not listed here do not have a paid leave program.

family leave to workers in firms of ten or more and medical leave to those in firms of twenty-five or more.[3]

Program Generosity

State paid leave programs vary in generosity according to the maximum duration of leave and the wage replacement rate (see table 1). States with antecedent TDI programs allow twenty-six to fifty-two weeks for one's own serious health condition, but only six to twelve weeks for family caregiving or bonding. Newer programs offer up to twelve weeks for any qualifying reason, matching the FMLA's unpaid leave duration. Early paid leave programs, such as California's, initially had simple wage replacement rates (for example, until 2018, California provided 55 percent of prior wages, up to a cap), but most programs now use a progressive formula to calculate wage replacement, where the rate decreases with higher wages. Wage replacement rates for the lowest-earning workers range from 50 to 100 percent of base period earnings.

Job Protection

Table 2 summarizes differences in legal job protection provided by state paid leave programs. Job protection is a statutory exception to the common-law principle of at-will employment, which allows employees and employers to terminate employment at any time for any reason. Legal job protection is complex because multiple federal and state laws provide it, but rarely is there an accompanying enforcement agency or strategy. Most state paid leave programs offer job protection to some but not all eligible workers, either through the program itself (for example, Delaware and Washington) or through the FMLA or state FMLA expansions, as in California and Connecticut. As a result, some workers may qualify for pay but not job protection while on paid leave. Under this scenario, workers can apply for and receive paid leave benefits, but their employers are not prohibited from terminating their employment while they are on leave or when they return.[4] Notably, job protection offered through the FMLA covers just half of US workers overall, while rates are even lower among less-educated and low-wage workers (Brown et al. 2020).

The Need for Paid Leave Among Low- and Middle-Income Single Mothers

We argue that working single mothers are more likely than other workers to need and benefit from paid leave because of greater economic disadvantage, greater caregiving and health demands, and fewer alternatives. Single mother families have long endured comparatively higher rates of poverty and material hardship than other families despite high labor force participation (for example, Christopher et al. 2002). The work participation rate among single mothers with minor children was 77.1 percent in 2023, compared to 72.7 percent for married mothers (United States Bureau of Labor Statistics 2024a). For women with infants, employment rates decreased during the perinatal period, but more than 75 percent of US women worked full- or part-time in the year following a birth (Lu et al. 2017). Despite this work effort, 33 percent of single-mother families had income below the poverty line, compared with 13 percent of single-parent families headed by men and 6 percent of married-couple families with children (United States Census Bureau 2022). Moreover, poverty rates are consistently higher among single mothers with less education (Cruse et al. 2018) and among Black, Hispanic/Latine, and Native American single mothers (Damaske et al. 2017).

3. States also determine what types of events qualify. All states cover one's own serious health condition, caring for a family member with a serious health condition, and bonding with a new child. Other common qualifying events include having a family member in active military duty or experiencing domestic or sexual violence (see table A.1). The definition of who qualifies as a family member in need of care also varies across states. States with recently enacted laws, such as Washington, Connecticut, and Oregon, extend traditional definitions of family to include anyone related by blood or affinity whose close association is the equivalent of a family relationship (National Partnership 2024).

4. The reason for termination cannot be leave-taking or other situations or characteristics protected by antidiscrimination laws.

Table 2. Job Protection Offered During Paid Leave, by State

State	Source of Job Protection	Employer Size Covered	Job Tenure Required
California	FMLA/CA Family Rights Act	5+ family & pregnancy; 50+ all other types	12 months + 1,250 hours
Colorado	Paid leave program	All	180 days
Connecticut	FMLA/CT FMLA	1+	3 months
Delaware	Paid leave program	All	None
Maine	Paid leave program	All	180 days
Maryland	Paid leave program	All	None
Massachusetts	Paid leave program	All	None
Minnesota	Paid leave program	All	90 days
New Jersey	FMLA/NJ Family Leave Act	30+ family leave; 50+ all other types	12 months + 1,000 hours
New York Family	Paid leave program	All	None
New York Medical	FMLA	50+	12 months + 1,250 hours
Oregon	Paid leave program	All	90 days
Rhode Island Family	Paid leave program	All	None
Rhode Island Medical	FMLA	50+	12 months + 1,250 hours
Washington	Paid leave program	25+[a]	180 days

Source: National Partnership for Women and Families 2024.
Note: Data verified using official state program sources. FMLA = Federal Family and Medical Leave Act
[a]Washington's Paid Leave program will lower the firm size threshold to fifteen in 2027 and eight in 2028. (Washington State Legislature 2025–2026)

In addition, paid leave may be more valuable to working single mothers than other workers because they face substantial health and caregiving demands but have fewer options for income support when not working (Minkler et al. 2006; Oates et al. 2017). For example, women, especially Black and Latina women, are more likely to be unpaid caregivers for their parents (Reinhard 2019). Compared to married mothers, single mothers are also more likely to have a child with a disability—16 percent versus 11 percent, respectively (Lee et al. 2004). Low-income women, particularly single mothers, are more likely to experience depression or intimate partner violence that affects their ability to work (Loprest and Nichols 2008; Tolman and Wang 2005). Compared to married mothers, single mothers are less likely to have access to employer-provided paid leave (United States Bureau of Labor Statistics 2024b) and experience larger drops in household-income adequacy around a birth (Stanczyk 2020). Eligibility for FMLA depends on relatively high minimum job tenure and work-hour requirements and only covers firms with more than fifty employees within a seventy-five-mile radius, design features that exclude low-income workers and Black, Latina, and Native American workers (Brown et al. 2020; Joshi et al. 2014). Research shows that unpaid leave is more accessible to higher-income and married workers who are most likely to be financially able to forgo pay (Rossin 2011; Han et al. 2009). Although the Temporary Assistance for Needy Families (TANF) program has been likened to a pseudo maternity leave program for low-income single mothers during the perinatal period, with 15 percent of the TANF caseload comprising pregnant women or those with a child under age one year (Hill 2012; Ybarra 2013), the program only serves twenty-one of every one hundred families in poverty (Shrivastava and Thompson 2022).

Evidence from existing state programs suggests that paid leave has several positive effects for less-educated or otherwise economically disadvantaged workers, including increased rates of labor force attachment, breastfeeding,

and childhood health outcomes (Rossin et al. 2013; Lichtman-Sadot and Bell 2017; Pac et al. 2023). At the same time, they are less likely to know about or enroll in the programs (Milkman and Appelbaum 2013; Pihl and Basso 2015) and might receive fewer resources from paid leave than TANF depending on a given paid leave program's earnings and eligibility criteria (Ybarra 2013).

Incorporating Paid Leave into the Safety Net for Working Single Mothers

Scholarly and political debates about the safety net for single mothers have generally focused on the trade-offs between financial sufficiency, program cost, and work disincentives (for example, Aizer et al. 2022; Ellwood 1989; Romich 2006). We instead begin with the framework of "work-care reconciliation policies" (Gornick and Meyers 2003, 2008) and proceed with three key facts: First, the vast majority of single mothers are working outside the home (United States Bureau of Labor Statistics 2023); second, most jobs available to single mothers do not pay sufficient wages (Morrison and Gallagher Robbins 2015); and third, working single mothers will face care demands that require time away from work (Lee and Tang 2015; Herr et al. 2020).

In *Families That Work*, Janet C. Gornick and Marcia K. Meyers (2003) use comparisons with European countries to show how our nation's lack of national and comprehensive social welfare policies, such as childcare, health insurance, and paid leave, places the cost of caregiving more squarely on parents, particularly mothers. This burden, they argue, can lead to greater gender inequality and worse outcomes for children in the US, relative to Europe. The costs of care extend beyond child-rearing, particularly in our aging society. Care responsibilities for those with serious health needs fall most heavily on Black, Hispanic, and Native American women because of lower earnings relative to other racial and ethnic groups, health disparities by race and ethnicity, and lower marriage rates among Black or Hispanic mothers compared to other mothers (Pew Research Center 2019). In this way, single mothers in the US, particularly mothers of color, withstand the worst of a privatized, unequal employee benefits system and a thin public safety net focused on incentivizing work rather than reconciling work and care.

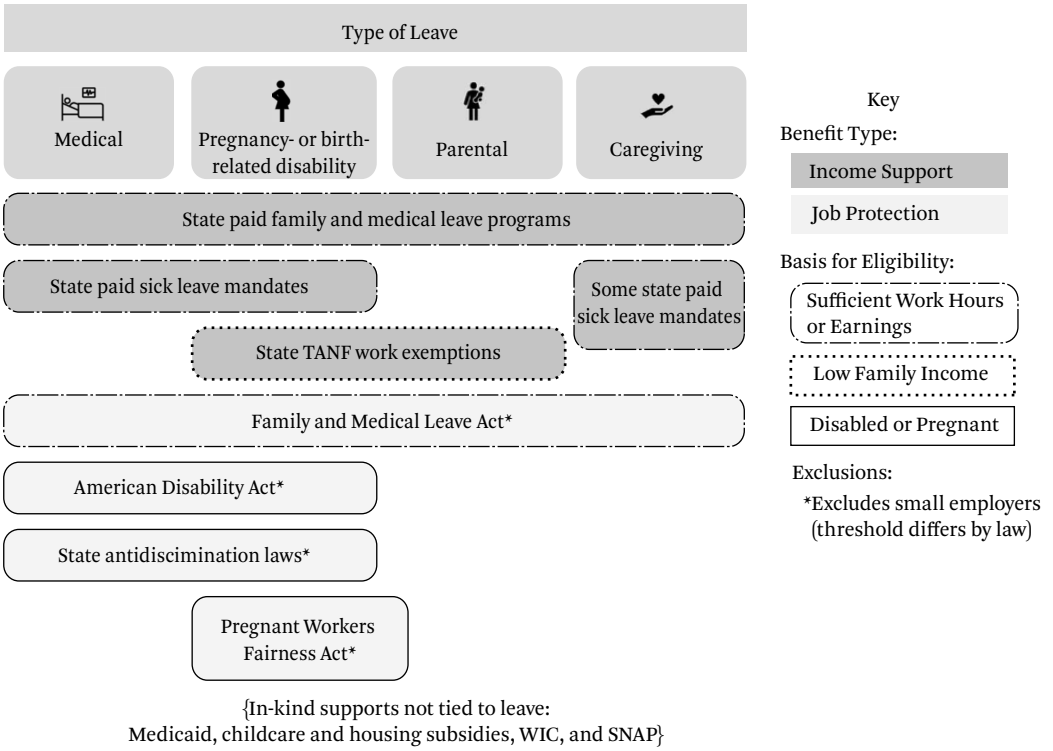
What public benefits are available to single mothers needing time away from work to care for themselves or someone in their family? Figure 1 shows this policy landscape. We distinguish among four types of leave: medical leave to care for one's own health, pregnancy- or childbirth-related disability (a distinct form of medical leave), parental leave to care for a new child (bonding leave), and caregiving leave to care for a family member who has a serious medical condition. We also differentiate between factors that make a single working mother eligible for leave under these different programs. The sources of eligibility are minimum work hours or earnings, income level, or disability- or pregnancy-related status. Finally, we differentiate between programs offering income, a guarantee to return to one's job after taking leave, or both.

Figure 1 highlights three key facts about work reconciliation policies for single mothers: First, in the US, only state laws provide income support during leave from work. These include paid leave programs as well as paid sick leave laws (which mandate that employers pay employees for limited-duration paid time off for illness or to seek medical care) and TANF work exemptions for mothers with young children. Since these benefits are determined at the state level, a single mother's access to income support to reconcile work and care responsibilities depends on where she lives. Notably, this is consistent with the many ways that the US safety net for single mothers is geographically unequal (Bruch et al. 2018). Second, among state programs, paid leave programs provide the broadest income support across leave types. Other programs, such as TANF work exemptions and paid sick leave, cover only one or two types of leave but not all four. Third, many state and federal laws related to leave-taking use eligibility rules tied to work (hours or earnings) or firm size that are likely to disadvantage working single mothers.

DATA AND METHODS

In our analysis, we used policy variables collected and cross-checked across several reports

Figure 1. Work Reconciliation Policies for US Single Mothers



Source: Authors' diagram.

and the state paid leave program websites (National Partnership for Women & Families 2024; A Better Balance, n.d.). We coded program coverage and generosity for the thirteen states with enacted paid leave legislation as of early 2024.[5] We do not estimate job protection eligibility given the complexity of legal statutes involved and the lack of monitoring or enforcement by paid leave programs.

We also used microdata on single mothers from the Survey of Income and Program Participation (SIPP), administered by the US Census Bureau. When weighted, the SIPP is representative of all civilian, noninstitutionalized US residents. The SIPP collects twelve months of employment data at each interview (wave), which makes it superior to other nationally representative surveys (for example, CPS or ACS) for estimating eligibility in a base period for paid leave. Our analysis used wave 1 of the 2014 and 2018 panels, covering reference periods of January–December 2013 and 2017, respectively (United States Census Bureau 2014, 2018).

We narrowed our sample to individuals with twelve months of data, aged eighteen to sixty-four years, unmarried, female, the reference parent for a child in the household, with a household income-to-poverty ratio of less than 3.0, and any employment in the reference year. All state paid leave programs allow self-employed individuals to opt in to the program (twelve) or exclude them entirely (two), and all states exclude federal workers (see table A.1). To create roughly consistent estimates across states, we dropped any individual from our analytic sample who had only self-employment or federal employment in the reference period. The resulting sample includes 2,388 single mothers—1,423 in the 2014 panel and 965 in the 2018 panel.

5. The District of Columbia also has a paid leave program, but its eligibility requirements are geographically based and too specific to the District's context to apply more broadly.

We determined employment-based eligibility for state paid leave programs by comparing individual work histories over the reference year of the SIPP to the states' employment-based eligibility rules (see table 1), using the twelve-month reference period to approximate the states' base periods for qualifying for paid leave.[6] We created measures of current employment, continuous employment spells, total hours, and total earnings in the reference year. Current employment was measured using employment in December of the reference year, with sensitivity tests using an alternative June measure. We computed total earnings excluding earnings from self-employment, business profits or losses, and federal employment, and inflated earnings to 2023 dollars using the Consumer Price Index for All Urban Consumers (CPI-U) for December.[7] We computed total hours excluding hours worked in self-employment and in a federal government position. For the New Jersey and New York rules, we calculated spells of continuous employment to determine eligibility.

The generosity of state paid leave programs varies according to the proportion of wages replaced and the duration of paid leave available. Wage replacement rates are progressive in all states, with maximum levels at lower earnings then decreasing. We focus on the maximum wage replacement rate because the average earnings of working single mothers in our sample were low enough to qualify for the maximum rate in all states. We calculated average weekly wages for the three income groups: less than 100 percent FPL, 100–199 percent FPL, and 200–299 percent FPL. We then calculated the weekly benefits that would be paid at these average earnings levels under each state's paid leave policy. We also calculated the estimated maximum annual benefits using weekly benefits for our sample with less than 100 percent FPL and the maximum length of family leave.

To examine subgroups, we used measures of race, ethnicity, income-to-poverty ratio, age of the youngest child, and whether a parent or child had a disability. We recognize racial-ethnic categories as socio-political constructions that have meaning both as identity characteristics and as determinants of social stratification. We relied on the single race, ethnicity categories collected by the SIPP, and we combined a few categories that were too small to be appropriate for analysis. The categories we used were non-Hispanic White, non-Hispanic Black, and non-Hispanic other race, and Hispanic, Latino, or Spanish origin (hereafter "Latina"). The non-Hispanic other race group includes individuals who self-identified as Asian, American Indian, Alaskan Native, Hawaiian, Pacific Islander, or multiple races. The SIPP calculates the income-to-poverty ratio, comparing household income to the federal poverty line. We divided our sample into three subgroups by FPL: less than 100 percent, 100–199 percent, and 200–299 percent.

In addition to employment and earnings requirements, eligibility for state paid leave programs requires experiencing a qualifying event, usually a birth, medical condition, or caregiving demand. The SIPP does not offer a way to precisely identify whether individuals experienced a qualifying event. We argue that this population of single mothers is highly likely to experience a qualifying event in a year because they are disproportionately likely to be pregnant or have had a recent birth, suffer from chronic and acute health conditions, and bear caregiving demands from others. Nonetheless, our estimates for single mothers overall may overstate the true percentage who qualified for paid leave each year. We address this limitation by identifying a group of single mothers who are most likely to need leave, defined as having a disability, a child with a disability, or a child under two years of age.[8] All three conditions are

6. Some states allow workers to qualify with more flexible base periods, so our approach may underestimate eligibility in these states.

7. The SIPP collects data on up to seven jobs held by respondents and all household members age fifteen or older.

8. The SIPP identifies individuals in the household with a core disability related to hearing, seeing, cognition, ambulatory, self-care, or independent living. We identified single working parents who have a core disability

likely to interfere with work and count as qualifying events for state paid leave.

We first estimated the eligibility rates among US single mothers with incomes below 300 percent of the poverty line in each state, overall and by racial-ethnic, income-to-poverty, and likely to need leave subgroups. Next, we estimated weekly paid leave benefits and maximum annual paid leave benefits in each state by income-to-poverty groups. Finally, to compare state programs across multiple dimensions, we used our knowledge of program rules and our earlier results to code each state as having high, middle, or low levels of coverage, equity, and generosity. These evaluations are relative, comparing states to one another. For instance, for generosity, we identified the range of wage replacement rates and then set thresholds of high, middle, and low at approximately equal intervals across that distribution. We also coded job protection as universal, somewhat restricted, and very restricted.

RESULTS

Table 3 shows the weighted characteristics of single mothers with income below 300 percent of the Federal Poverty Line (FPL). In response to our first research question, just under one-third lived in a state with a paid leave program. The single mother population was 40 percent White (non-Hispanic), 30 percent Black (non-Hispanic), 25 percent Latina, and 4 percent another race (non-Hispanic). Just over one-quarter had incomes below the FPL, 44 percent earned between 100–199 percent, and one-third earned between 200–299. One-third were likely to need paid leave owing to a core disability (12 percent), a child with a core disability (15 percent), and/or a child under age two (14 percent). Most were employed in December and June of the reference year. Average yearly earnings were $11,982, with 1,205 average yearly work hours.

Estimated Eligibility

Table 4 presents our main results predicting eligibility for state paid leave programs among our sample. Eligibility rates ranged from nearly 100 percent in New York for the medical leave program to just over 40 percent in New York for the family leave program. Most paid leave states use earnings to determine eligibility, but four states use weeks or hours worked. There was no clear pattern in earnings or work-intensity requirements promoting broader eligibility. In either case, lower eligibility requirements resulted in a higher share of eligible single mothers. In table 4, we also show predicted eligibility for working single mothers who were more likely to need paid leave—those with a young child, a core disability, or a child with a disability. Single mothers defined as being more likely to need leave were less likely than all single mothers to be eligible in most states. These differences ranged from less than 1 to 10 percentage points ($p < .05$, except California). Table A.2 shows the estimated eligibility for single mothers in the likely affected group, disaggregated into having a young child, a core disability, or a child with a core disability. Notably, mothers with young children and mothers with a disability had lower estimated eligibility rates compared to mothers with a disabled child.

Next, we examine how predicted eligibility varies by income-to-poverty ratios. Table 5 shows predicted eligibility rates across three categories—less than 100 percent FPL, 100-199 percent FPL, and 200-299 percent FPL—as well as the difference between the top and bottom categories. Coverage of the lowest-income single mothers varies considerably by state, from 99 percent in New York's medical leave program to 33 percent in Delaware's, Rhode Island's, and New York's family leave programs. Looking at states across income groups, we see that the most equitable programs are in New York (medical) and California. Eligibility among single mothers for these programs varies little by income. In contrast, several states show differences in eligibility between the lowest- and highest-income single mothers in this sample of more than 30 percentage points. Rhode Island sets a high bar for earnings eligibility: A worker must earn 200 times the minimum wage in one quarter, earn 400 times the

themselves or who had a child with a core disability. All sample members were employed at some point in the year-long reference period.

Table 3. Weighted Summary Statistics of Single Mothers with Income Less than 300 Percent of the Federal Poverty Line

	Proportion or Mean	SE
Lives in a state with paid leave	0.276	0.010
Race/ethnicity		
Hispanic, Latino, or Spanish Origin	0.249	0.009
Black, non-Hispanic	0.289	0.010
White, non-Hispanic	0.405	0.011
Other race, non-Hispanic	0.056	0.005
Income-to-poverty		
Below 100%	0.258	0.009
100–199%	0.440	0.011
200–299%	0.302	0.010
	0.351	0.011
Likely to need paid leave		
Has a core disability[a]	0.122	0.007
Has a child under 2 years of age	0.140	0.006
Has a child with a core disability[a]	0.151	0.008
"Currently" employed		
December	0.906	0.006
June	0.912	0.006
Yearly earnings	$11,982.24 [7,224.1]	$164.34
Yearly work hours	1,205.35 [504.69]	11.221
Consecutive weeks worked in year	31.800 [15.96]	0.352

Source: United States Census Bureau 2014, 2018.
Note: Weighted using the December weight provided by SIPP (wave 1). *N* = 2,385. Sample standard deviations in brackets. Earnings exclude self-employment and profit from businesses.
[a]Core disabilities include hearing, seeing, cognition, ambulatory, self-care, and independent living.

minimum wage in three of the prior four quarters, and have total earnings of at least 150 percent of the highest quarterly earnings. As a result, it is the least equitable program across income groups—just one-third of the lowest-income mothers are eligible for the program, whereas nearly 85 percent of the highest-income mothers were predicted to be eligible.

Finally, we show estimates of eligibility for four racial-ethnic groupings: Latina (Hispanic, Latino, or Spanish origin); Black, non-Hispanic; White, non-Hispanic; and other, non-Hispanic (see table 6). We might expect differences in eligibility by race and ethnicity as a result of group-level differences in employment stability and earnings associated with racial discrimination or racial-ethnic disparities in education and health outcomes. However, while we see the same overall variation in eligibility levels for single mothers across states, the programs were quite equitable in eligibility across racial-ethnic groups. The differences were small, not statistically significant, and in directions that could both exacerbate and remedy racial-ethnic

Table 4. Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, Overall and for Those Likely to Need Leave

State	Estimated Percent Covered by Paid Leave Program		Difference between Overall and Likely to Need (Percentage Points)
	Overall	Likely to Need	
California	98.90	98.79	0.11
	(0.002)	(0.004)	
Colorado	90.04	86.12	3.92
	(0.007)	(0.013)	
Connecticut	78.91	71.43	7.48
	(0.009)	(0.017)	
Delaware	59.68	49.44	10.24
	(0.011)	(0.019)	
Maine	74.52	66.78	7.74
	(0.010)	(0.017)	
Maryland	82.19	75.86	6.33
	(0.009)	(0.016)	
Massachusetts	76.09	68.56	7.53
	(0.009)	(0.017)	
Minnesota	86.48	82.54	3.94
	(0.008)	(0.014)	
New Jersey	76.18	67.23	8.95
	(0.010)	(0.017)	
New York Family	41.94	36.45	5.49
	(0.010)	(0.018)	
New York Medical	99.52	99.09	0.43
	(0.001)	(0.003)	
Oregon	96.42	95.45	0.97
	(0.004)	(0.008)	
Rhode Island	66.86	61.07	5.79
	(0.010)	(0.018)	
Washington	77.27	69.03	8.24
	(0.009)	(0.018)	
N	2,385	841	—

Source: United States Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. "Likely to Need" includes mothers with children under two years of age, with a core disability, or with a child with a core disability. Earnings exclude self-employment and profits from businesses. All states not listed here do not have paid family and medical leave programs. In *t*-tests (not shown) the difference between the eligibility rates for mothers likely to need paid leave and other mothers in the sample was statistically significant ($p < .05$) in all states except California.

inequality. For example, in California, Connecticut, Delaware, Maryland, and Minnesota, we predicted slightly higher eligibility rates among Latina single mothers than among White, non-Hispanic single mothers. However, in Maine, Massachusetts, New Jersey, Rhode Island, and Washington, the difference was in the opposite direction. Only two states showed racial disparities over 2 percentage points: Black, non-Hispanic single mothers were 3 percentage points less likely to be eligible for Minnesota's program and 4 percentage points less likely to

Table 5. Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, by Income-to-Poverty Ratio

State	Income-to-Poverty Ratio (percent covered)			Difference between 200–299% FPL & <100% FPL (percentage points)
	<100%	100–199%	200–299%	
California	96.91	99.36	99.85	2.94
	(0.008)	(0.003)	(0.001)	
Colorado	75.08	94.68	96.07	20.99
	(0.019)	(0.008)	(0.008)	
Connecticut	53.65	87.00	89.31	35.66
	(0.021)	(0.011)	(0.013)	
Delaware	33.46	64.88	74.52	41.06
	(0.020)	(0.017)	(0.018)	
Maine	42.64	83.78	88.28	45.64
	(0.021)	(0.012)	(0.013)	
Maryland	61.25	86.94	93.18	31.93
	(0.021)	(0.012)	(0.011)	
Massachusetts	46.03	84.57	89.45	43.42
	(0.022)	(0.012)	(0.013)	
Minnesota	67.58	92.27	94.20	26.62
	(0.020)	(0.009)	(0.010)	
New Jersey	48.96	83.36	89.01	40.05
	(0.021)	(0.012)	(0.013)	
New York Family	32.51	45.00	45.71	13.20
	(0.020)	(0.017)	(0.021)	
New York Medical	98.81	99.72	99.83	1.02
	(0.004)	(0.002)	(0.002)	
Oregon	90.78	98.12	98.76	7.98
	(0.013)	(0.004)	(0.005)	
Rhode Island	32.75	79.18	84.70	51.95
	(0.020)	(0.012)	(0.015)	
Washington	54.06	82.57	89.38	35.32
	(0.021)	(0.013)	(0.013)	
N	654	1,037	694	—

Source: United States Census Bureau 2014, 2018.
Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs. All differences shown in the final column are statistically significant at the $p < .001$ level.

be eligible for Rhode Island's program compared to White, non-Hispanic mothers.

Estimated Program Generosity

Table 7 shows estimated weekly and annual paid leave benefits by state, along with the weekly TANF benefits for a family of three without other earnings as a point of comparison. The maximum wage replacement rates, and therefore estimated weekly benefits, varied substantially across states. State paid leave programs replaced between 60 and 100 percent of average weekly earnings for the single mothers in our sample. For working single mothers with income below 100 percent FPL, the estimated weekly paid leave benefits ranged from $99 to

Table 6. Predicted Eligibility for State Paid Leave Program among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line, by Race and Ethnicity

	Race or Ethnicity (percent covered)				Differences (percentage points)	
State	Latina	Black, Non-Hispanic	White, Non-Hispanic	Other, Non-Hispanic	Difference Between White, Non-Hispanic and Latina	Difference Between White, Non-Hispanic and Black, Non-Hispanic
California	98.96	98.82	98.70	100	−0.48	−0.12
	(0.005)	(0.004)	(0.004)	n/a		
Colorado	90.44	88.39	90.61	92.69	0.17	2.22
	(0.012)	(0.014)	(0.010)	(0.036)		
Connecticut	80.26	77.07	79.00	81.78	−1.26	1.93
	(0.017)	(0.017)	(0.014)	(0.035)		
Delaware	59.27	62.16	58.12	60.00	−1.15	−4.04
	(0.021)	(0.021)	(0.018)	(0.048)		
Maine	74.02	73.08	74.87	81.72	0.85	1.79
	(0.019)	(0.018)	(0.015)	(0.035)		
Maryland	82.00	82.24	81.87	85.28	−0.13	−0.37
	(0.017)	(0.016)	(0.014)	(0.032)		
Massachusetts	75.53	74.27	76.97	81.72	1.44	2.70
	(0.019)	(0.018)	(0.015)	(0.035)		
Minnesota	87.96	84.00	86.85	90.26	−1.11	2.85
	(0.014)	(0.016)	(0.012)	(0.025)		
New Jersey	76.09	74.27	76.54	82.37	0.45	2.27
	(0.018)	(0.017)	(0.015)	(0.035)		
New York Family	41.80	40.13	43.46	40.94	1.66	3.33
	(0.021)	(0.021)	(0.018)	(0.048)		
New York Medical	99.62	99.45	99.68	98.23	0.06	0.23
	(0.002)	(0.003)	(0.002)	(0.011)		
Oregon	96.59	95.37	96.79	98.48	0.20	1.42
	(0.008)	(0.009)	(0.006)	(0.010)		
Rhode Island	67.63	66.63	70.16	76.59	2.53	3.53
	(0.020)	(0.020)	(0.016)	(0.040)		
Washington	75.57	78.44	76.91	81.28	1.34	−1.53
	(0.019)	(0.017)	(0.015)	(0.036)		
N	632	684	940	129	—	—

Source: United States Census Bureau 2014, 2018 panels.
Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs. None of the differences shown in the final two columns are statistically significant at the $p < .05$ level.

Table 7. Estimated Weekly Paid Leave and TANF Benefits, and Maximum Annual Paid Leave Benefits for Single Working Mothers with Income Less than 300 Percent of the Federal Poverty Line

	Maximum Wage Replacement Rate (Percent)	Estimated Weekly Paid Leave Benefits			Weekly TANF Benefits (Family of Three, No Income)	Estimated Annual Family Leave Benefits	
		<100%	100–199%	200–299%		Maximum Annual Weeks for Family Leave	Estimated Annual Benefits for <100 Percent FPL
Average weekly earnings	n/a	$165	$260	$354	n/a	n/a	n/a
California	70	$116	$182	$248	$239	8	$924
Colorado	90	$149	$234	$319	$178	12	$1,782
Connecticut	95	$157	$247	$336	$129	12	$1,881
Delaware	80	$132	$208	$283	$78	12	$1,584
Maine	90	$149	$234	$319	$199	12	$1,782
Maryland	90	$149	$234	$319	$174	12	$1,782
Massachusetts	80	$132	$208	$283	$145	12	$1,584
Minnesota	90	$149	$234	$319	$148	12	$1,782
New Jersey	85	$140	$221	$301	$129	12	$1,683
New York	67	$111	$174	$237	$182	12	$1,327
Oregon	100	$165	$260	$354	$117	12	$1,980
Rhode Island	60	$99	$156	$212	$167	6	$594
Washington	90	$149	$234	$319	$151	12	$1,782

Source: US Census Bureau Survey of Income and Program Participation, 2014, 2018; National Partnership for Women and Families 2024; Urban Institute's Welfare Rules Database (accessed May 2025).

Note: Average weekly earnings were calculated from the SIPP panels. Paid leave replacement rates and estimated benefits are based on National Partnership for Women and Families (2024). TANF policy parameters and benefits are from the Urban Institute's Welfare Rules Database (accessed May 2025). The sample of single mothers in this study has average weekly wages that are low enough to qualify for the maximum replacement rate in all states. Estimated weekly paid leave benefits are calculated as average weekly earnings X maximum wage replacement rate. Maximum annual paid leave benefits are calculated as estimated weekly paid leave benefits X longest maximum leave length. All states not listed here do not have a paid leave program.

$165. For those with incomes between 100 and 199 percent, weekly benefits ranged from $156 to $260, and for those with incomes between 200 and 299 percent, weekly benefits ranged from $212 to $354.

The single mothers in the lowest income group were most likely to qualify for TANF. Comparing weekly TANF benefits to estimated paid leave benefits for that group suggested that TANF offered the same or more weekly income in eight states—California, Colorado, Massachusetts, Maine, Maryland, Minnesota, New York, and Rhode Island. This resulted from some combination of relatively high TANF benefits (compared with other states) and less than 100 percent wage replacement rates for paid leave.

Another metric for program generosity was the maximum benefits a worker might receive in a year, calculated from the maximum length of leave and estimated weekly benefits. We used working single mothers with incomes less than 100 percent FPL taking family leave as an example. Using this metric, we see that Rhode Island and California had the least generous paid leave programs owing to both a relatively low-wage replacement rate and a maximum leave of fewer than twelve weeks. The remaining states offered twelve weeks of family leave so generosity varied only by wage replacement rate—the most generous states being Oregon, Connecticut, and Washington.

Comparing State Paid Leave Program Coverage, Equity, Generosity, and Job Protection

To capture the benefits of paid leave to single mothers across all dimensions, we compared state paid leave program coverage, equity, generosity, and job protection relative to each other (table 8). We drew several conclusions from this comparison. First, most states appeared to have chosen between high coverage and equity on one hand and high generosity on the other. Only Oregon and Colorado (two of the newest programs) came close to achiev-

Table 8. Comparison of State Paid Leave Program Coverage, Equity, Generosity, and Job Protection for Single Working Mothers

	Coverage	Equity	Generosity	Job Protection
California	High	High	Low	Very restricted
Colorado	High	Middle	High	Somewhat restricted
Connecticut	Middle	Low	High	Somewhat restricted
Delaware	Low	Low	Middle	Universal
Maine	Middle	Low	Middle	Somewhat restricted
Maryland	Middle	Middle	High	Somewhat restricted
Massachusetts	Middle	Low	High	Universal
Minnesota	Middle	Middle	High	Universal
New Jersey	Middle	Low	Middle	Very restricted
New York Family	Low	High	Low	Very restricted
New York Medical	High	High	Low	Universal
Oregon	High	High	High	Somewhat restricted
Rhode Island	Low	Low	Low	Very restricted
Washington	Middle	Low	High	Somewhat restricted

Source: Authors' analysis of policy dimensions and estimates.
Note: High coverage = >90% eligible; Middle coverage = 70–89%; Low coverage = <70%; High equity = <20% difference between high and low income groups; Middle equity = 20–34% difference; Low equity = 35%+ difference; High generosity = maximum wage replacement (mwr) rates of 90%+; Middle generosity = mwr 75–89%; Low generosity = mwr <75%; Universal job protection is offered to all eligible paid leave users; Somewhat restricted places either firm size or work tenure requirements; Very restricted uses firms size, job tenure, and work hours requirements. All states not listed here do not have a paid leave program.

ing high levels of both. The trade-offs between near-universal and targeted coverage are inherent in safety net programs, but they are noteworthy in programs designed for workers and funded by worker and employer payroll taxes. Presumably, both broad coverage and generous benefits could be funded if the rate of taxation were high enough, but that option was perhaps politically unpalatable. Second, high overall coverage also produced high equity in eligibility. That is, states can achieve the goal of more equitable coverage by setting lenient eligibility requirements. Notably, lenient eligibility requirements were also the simplest, which may reduce administrative burdens and promoted take-up. Some of the states in the middle-coverage eligibility category performed poorly on equity (for example, Connecticut, Massachusetts, and Washington), suggesting that lower-income single mothers disproportionately bore the cost of moderately strict eligibility standards. Third, depending on their design, paid leave programs do not necessarily offer a safety net for working single mothers, particularly those with low incomes. Both Delaware and Rhode Island had complex and restrictive eligibility requirements and low-wage replacement rates relative to other states. We estimated that these states' paid leave programs were available to just one-third of our sample.

DISCUSSION

We view paid leave policies as a critical component of the contemporary safety net for low- to middle-income single mothers. These programs are unique among safety net policies in that they provide weeks-long income support during time away from work and allow leave for a broad range of purposes. Mothers can use these policies to address their own serious health issues or pregnancy- or birth-related health issues, care for a new child, or care for another family member with needs. In this way, paid leave policies could function as a crucial element of the safety net for low- to middle-income working single mothers. However, these policies also determine eligibility according to prior employment and earnings histories, which affect single mothers' access to paid leave. Program generosity also varies, influencing whether it is financially feasible for working single mothers to use these benefits.

We found that only about one-third of the single mothers in our sample lived in states with public paid leave policies, representing a significant gap in the potential of these policies to function as a safety net thirty years after welfare reform. Notably, in nearly all other industrialized nations, paid leave is provided nationally, creating more equitable access to these important benefits (Raub and Heymann 2023). Among the states with paid leave programs, design features heavily shaped program coverage, equity, and generosity for working single mothers. First, and most obviously, the level of hours and earnings requirements limited coverage, especially for workers less consistently connected to the labor force. For example, California, Colorado, and Oregon all have earnings-based eligibility requirements, but Colorado requires that workers have earned $2,500 in the base period, Oregon $1,000, and California just $300. Consequently, Oregon's overall eligibility rate among single mothers was 6 percentage points higher than Colorado's, and California's was 9 percentage points higher. Similarly, Maryland requires 680 hours of work in the base period, Washington 820 hours, and Delaware 1,250 hours at the same employer; Maryland's eligibility rate among our sample of single mothers was 5 percentage points higher than Washington's and 15 percentage points higher than Delaware's.

Eligibility rules also determine the equity of state paid leave program coverage by income and likelihood of needing paid leave. While mothers whose incomes fall below 100 percent of the FPL are less likely to qualify for paid leave under all states' policy rules, the size of the disparity varied dramatically across states. Those states where overall lenient eligibility requirements (for example, California and Oregon) had relatively consistent eligibility rates regardless of income. By contrast, in states enforcing stringent eligibility requirements (for example, Maryland and Rhode Island), fewer than half of working single mothers with incomes below the FPL were eligible for paid leave. We also found that working single mothers who are most likely to need paid leave—due to a disability or having young children—were

less likely than all working single mothers to have access to it. These gaps ranged from less than 1 to 10 percentage points.

In contrast to some prior research (Pelletier 2024), predicted eligibility rates were relatively similar within states among Latina, Black, and White mothers in our sample. By limiting our analysis to single mothers with incomes less than 300 percent of the FPL, we may be obscuring racial disparities in eligibility across the broader population of single mothers or workers in general. Average weekly earnings, for example, did not vary substantially by race or ethnicity in our sample. Also, because we do not incorporate immigration status into our analysis of paid leave eligibility, we are likely missing some barriers to policy access that disproportionately affect Latinas. State paid leave policies typically do not determine eligibility according to immigration status, but even in states that allow undocumented immigrants to apply for paid leave, mothers who are undocumented or have undocumented family members may be less likely to use paid leave owing to fear of interactions with government systems (for example, Ybarra and Lua 2023; Vargas and Pirog 2016; Yoshikawa 2011). These factors and related evidence suggest that there are likely barriers to paid leave eligibility and takeup that disproportionately affect Latina mothers, which we do not capture in this analysis (Appelbaum and Milkman 2011).

Lower eligibility thresholds, whether determined by earnings or work hours, result in higher eligibility rates for single mothers. However, paid leave program generosity is also shaped by the interaction of eligibility rules with other policy features, such as wage replacement rates and the duration of leave allowed. For example, among California, Oregon, and Colorado, California's wage replacement rate is the lowest at 70 percent, compared to Oregon's 100 percent and Colorado's 90 percent replacement rates. Therefore, single mothers are more likely to qualify for paid leave in California because of its low earnings requirement and lack of hourly requirements, but they also receive fewer resources than single mothers in Oregon and Colorado if they meet these states' higher base-period earnings and hourly requirements. We note that in a social insurance program funded by payroll taxes, there is nothing inherent about needing to trade off access and generosity. However, the cost of a program that does both may be controversial.

Job protection is another key feature of state paid leave programs. Some states offer it to all leave takers, while others impose moderate to substantial eligibility requirements for job protection separate from paid leave benefits. Even in the states providing universal job protection to leave takers, it is unclear whether this is a protection that workers know about and can trust. Job protection is provided through multiple state and federal laws, and yet we know of no proactive enforcement system for monitoring compliance and sanctioning employers. The recourse offered to workers is that they can pursue legal action against an employer if they believe they were fired because of leave-taking. This approach raises concerns about compliance and equity. It would be relatively easy for employers to fire someone after they take leave simply by offering another reason for dismissal. Also, legal rights that depend on reactive legal action by a worker will be more vulnerable for workers with lower incomes and less secure employment or immigration statuses.

Our analysis suggests that the paid leave programs in California and Oregon and New York's medical leave program offer the most expansive coverage to working single mothers. These three programs not only have the highest eligibility rates overall, with each covering more than 95 percent of workers in our sample, but they also offer the most equitable coverage. Eligibility rates in these states were similar among those most likely to need leave compared with the overall sample, and only slightly lower among mothers with incomes less than 100 percent of the FPL. When combined with program generosity, Oregon stands out as offering the highest estimated annual benefits for low-wage workers, followed by Connecticut. In eight other states, a single mother earning less than 100 percent of the FPL would be expected to receive more from TANF than from the state's paid leave program, owing to the paid leave program's low-wage replacement rate, the short maximum duration of leave, or both.

A notable limitation of this study is that we focused on employment-based eligibility and benefit generosity, but several other factors also shape access to paid leave policies. For example, we could not capture awareness and understanding of the policy, benefits, and eligibility requirements in our analysis. Prior research has found that low awareness of paid leave benefits is a critical factor inhibiting the use of the benefits among low-income women (Goodman et al. 2020). We suspect that more complex policy requirements, such as Rhode Island's, could result in lower levels of understanding of eligibility among potential policy users. Complex and time-consuming application processes are another known deterrent to take-up of safety net programs, and these administrative burdens are disproportionately imposed on Black and Latina mothers (Herd and Moynihan 2018; Jang-Trettien and Bolger 2024). States make different choices about the simplicity and accessibility of their application and claims process systems, which could be particularly consequential for workers lacking home internet, facing language barriers, or simply having less time. Finally, workers' relationships with their employers may also shape their willingness to take leave.

Despite these limitations, this article begins to answer the question in its title: Are state paid family and medical leave programs a safety net for single mothers? Our findings highlight a stark reality that a single mother's access to paid leave depends on where she lives. Nearly two-thirds of single mothers live in states without a paid leave program, and no states in the South or Mountain West (except Colorado) have such a program. These states also tend to lack other critical safety net provisions, such as paid sick leave and generous TANF benefits (Ellis and Ybarra 2024), reinforcing geographic inequality (Bruch et al. 2018). We also find that even in states that do offer paid leave, restrictive employment-based eligibility requirements limit access, particularly for the lowest-income single mothers. Strikingly, single mothers most in need of paid leave—those with young children, a disability, or a child with a disability—face lower eligibility levels in nearly all states than single mothers overall. This points to a critical shortcoming—state paid leave programs are often structured in a way that makes them less accessible to those who need them the most. Our analysis indicates that paid leave policies with a low floor for eligibility not only cover the most working single mothers overall but also result in the smallest inequities by need and income. However, eligibility is just one component, as full wage replacement for low-wage workers and a longer maximum duration of leave available affect how much these programs will assist working families. Finally, reducing program complexity and increasing awareness are important considerations to increase access to paid leave, though we were not able to examine these factors empirically in this study.

We hope that future research will examine other aspects of program design and implementation that could affect how well these programs support working single mothers. Now that the US has fourteen paid leave programs, the time is ripe to consider whether different program designs, administrative processes, and outreach strategies affect participation among single mothers. Another line of inquiry is how paid leave programs interact with other safety net programs. For instance, how do states count paid leave benefits toward eligibility and benefit determination for TANF and SNAP? Prior research on paid leave and the safety net has highlighted how paid leave dampened safety net take-up but did not consider whether paid leave was a substitute for safety net resources (Dube and Kaplan 2002; Houser and Vartanian 2012).

APPENDIX

Table A.1. State Paid Leave Program Eligibility Rules Not Shown in Table 1

State	Type of Workers Covered	Can Opt In	Base Period	Extra Qualifying Events
California	All private	Self-employed and public	First four of the last five quarters	Family member active duty
Colorado	All private and state and local government (local government can opt out)	Self-employed	Four of the last five calendar quarters (can use first or last)	Family member active duty; victim of domestic violence, stalking, sexual assault
Connecticut	All private (except elementary and secondary school teachers) and some state and local government	Self-employed and noncovered public	First four of the last five quarters	Organ or bone marrow donor; family member active duty
Delaware	All private ten workers (parental) or twenty-five workers (medical), except certain seasonal, and state and local government	Self-employed and noncovered private	Twelve months before leave	Family member active duty
Maine	All private and state and local government	Self-employed and tribal governments	Last four completed calendar quarters	Family member active duty
Maryland	All private and state and local government	Self-employed	Twelve months before leave	Family member deployed
Massachusetts	All private and state government	Self-employed and local government	Last four completed calendar quarters	Family member active duty
Minnesota	All private and state and local government	Self-employed	First four of the last five completed calendar quarters or last four complete calendar quarters	Family member active duty; victim of domestic violence, stalking, or sexual assault

(*continued*)

Table A.1. (*continued*)

State	Type of Workers Covered	Can Opt In	Base Period	Extra Qualifying Events
New Jersey	All private (TDI & FLI); all state and local government (FLI)	Public employers (TDI)	First four of the last five completed calendar quarters or last four completed calendar quarters or three most recent completed quarters plus the elapsed portion of the current quarter.	Victim of domestic violence, stalking, sexual assault
New York	Most private	Self-employed and public, or noncovered private employers	N/A	Family member active duty; own disability (still able to work)
Oregon	All private and state and local government	Self-employed and tribal employers	First four of the last five completed calendar quarters or last four completed calendar quarters	Victim of domestic violence, stalking, or sexual assault; school or child-care provider closed during public health emergency
Rhode Island	All private	Public employers	Four of the last five completed calendar quarters before the starting date of the claim (can use first or last)	Own disability (still able to work)
Washington	All private and state and local government	Self-employed and tribal employers	Four of the last five quarters (can be first or last)	Family member active duty

Source: National Partnership for Women and Families 2024.
Note: Data verified using official state program sources. Some types of private employees have to be opted in by employers, including religious professionals and teachers working for nonprofits. TDI = Temporary Disability Insurance (medical leave); FLI = Family Leave Insurance. All states not listed here do not have a paid leave program.

Table A.2. Predicted Eligibility for State Paid Leave Program Among Single Mothers with Incomes Less than 300 Percent of the Federal Poverty Line Who Are Likely to Need Leave, Overall and by Reason

		Reason for Likely to Need (Percent)		
State	Total Likely to (Percent)	Has Children Under Two Years of Age	Mother Has Core Disability	Child Has Core Disability
California	98.79	99.08	98.25	99.01
	(0.004)	(0.004)	(0.008)	(0.006)
Colorado	86.12	83.19	83.10	89.61
	(0.013)	(0.021)	(0.024)	(0.017)
Connecticut	71.43	66.05	69.32	74.11
	(0.017)	(0.027)	(0.030)	(0.025)
Delaware	49.44	42.32	45.93	54.11
	(0.019)	(0.029)	(0.032)	(0.029)
Maine	67.78	58.09	63.91	74.27
	(0.017)	(0.029)	(0.031)	(0.025)
Maryland	75.86	70.01	73.52	80.83
	(0.016)	(0.027)	(0.029)	(0.023)
Massachusetts	68.56	59.73	66.00	76.20
	(0.017)	(0.029)	(0.031)	(0.024)
Minnesota	82.54	78.20	80.27	86.62
	(0.014)	(0.024)	(0.025)	(0.019)
New Jersey	67.23	59.07	64.15	73.13
	(0.017)	(0.029)	(0.031)	(0.026)
New York Family	36.45	36.81	30.46	37.18
	(0.018)	(0.002)	(0.029)	(0.028)
New York Medical	99.09	93.81	98.65	98.63
	(0.003)	(0.014)	(0.006)	(0.006)
Oregon	95.45	93.81	93.89	97.27
	(0.008)	(0.014)	(0.015)	(0.009)
Rhode Island	61.07	54.66	59.54	66.17
	(0.018)	(0.029)	(0.032)	(0.027)
Washington	69.03	62.06	66.51	74.35
	(0.018)	(0.029)	(0.030)	(0.025)
N	841	349	290	353

Source: US Census Bureau 2014, 2018.

Note: Weighted using the December weight provided by SIPP (wave 1). Standard errors in parentheses. "Likely to Need" includes mothers with children under two years of age, with a core disability, or with a child with a core disability. Earnings exclude self-employment and profit from businesses. All states not listed here do not have paid family and medical leave programs.

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Recipients' Experiences of the Evolving Tax-Based Safety Net: The Case of the 2021 Expanded Child Tax Credit

ERIKA ABBOTT AND LAURA TACH

While cash welfare programs withered in the decades after welfare reform, cash transfers delivered through the tax code, such as the Child Tax Credit (CTC), expanded significantly. This article analyzes 104 longitudinal qualitative interviews with twenty-nine parents who received the 2021 pandemic-era Expanded Child Tax Credit to understand how its unique policy design shaped subjective experiences and perceptions of the program. Unlike traditional welfare programs, participants felt the Expanded CTC was fair and carried little stigma owing to its universality, association with children, and delivery through the tax code. Across income groups, monthly Expanded CTC payments were viewed as sources of financial stability that helped parents get by, whereas lump-sum payments enabled larger, mobility-enhancing purchases. Although the Expanded CTC expired, it represented a significant shift in social policy design—promoting goals of financial stability, investments in children, social inclusion, and macroeconomic stabilization—and offers a vision for the future of social policy in the United States.

Keywords: social policy, tax policy, qualitative methods, poverty, inequality, family, pandemic

Americans with low incomes have historically relied on a multitude of strategies to make ends meet, stitching together resources from formal and informal work, kinship and friendship networks, charities and nonprofits, and the many state bureaucracies tasked with administering welfare programs (Edin and Lein 1997; Edin and Shaefer 2016). These welfare programs have evolved considerably over the past thirty years, most notably with the repeal of cash entitlements from Aid to Families with Dependent Children (AFDC); the devolution of time-limited, work-based cash assistance to the states via Temporary Assistance for Needy Families (TANF); and the expansion of in-kind, means-tested benefits for basic necessities

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such as food, medical care, and housing (Bruch et al. 2026, this issue; Tach and Edin 2017). While the federal government slashed cash entitlement programs during welfare reform in the 1990s, it also substantially expanded the supports available to low-income working families via the tax code, most notably through expansions to the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC). These forms of tax-based support now far exceed TANF in their reach and anti-poverty impact. In this article, we ask how families experience and use this tax-based safety net, with a focus on the 2021 Expanded CTC—a policy of unprecedented scope enacted during the COVID-19 pandemic. We draw on in-depth, longitudinal qualitative interviews to show how the unique design of the Expanded CTC shaped participant experiences and allocation of resources in line with the social policy goals of promoting financial stability, investments in children, social inclusion, and macroeconomic stabilization.

Our findings show that participants viewed the Expanded CTC as a fair, flexible, and supportive program that provided cash assistance based on the labor of parenting, regardless of income or employment status during an economically challenging time. Its hybrid disbursement schedule—combining monthly and lump-sum payments—allowed parents to experience financial relief by being able to support their family both month-to-month and with larger purchases at tax time, with the freedom of choice to meet their specific needs. Participants placed special emphasis on using the credit for expenditures on children that both supported basic needs and allowed them to feel special. Some participants recognized how their consumption enabled by the Expanded CTC contributed to stabilizing the broader economy. Additionally, delivery through a universal tax code removed administrative barriers that create a sense of stigma in other financial safety net programs in the United States. By looking at how participants experienced the program and spent their payments, we reveal how the Expanded CTC improved upon core social policy goals through its unique and unprecedented design, which offers lessons for improving the US welfare state today.

BACKGROUND

To contextualize the experiences of the Expanded CTC recipients, we begin by reviewing key elements of US social welfare policy. We outline the central features of tax-based safety nets for context on how these programs operate, and describe the innovative departures developed in the 2021 Expanded Child Tax Credit.

Key Features of the US Welfare State

A central function of the social safety net is to provide economic stability—ensuring access to basic necessities and a minimum standard of living—through in-kind and cash transfers. In liberal welfare states such as the United States, social safety net programs aim to balance the goal of economic stability with the goal of self-sufficiency, with the expectation that individuals can eventually meet their basic needs without relying on public assistance (Esping-Andersen 1990). Safety net programs incentivize (and, sometimes, coerce) self-sufficiency by conditioning public support on employment and by limiting the duration or amount of benefits (Blank 2002). There is much debate among policy analysts and policymakers about the optimal design of social programs for meeting these economic stability and self-sufficiency goals, particularly around the form and frequency of benefit distribution. These debates have played out among the social programs administered through the tax system, which typically deliver transfers as cash. Advocates of refundable tax credits argue that cash transfers both enhance welfare by allowing consumers the choice and freedom to meet their own specific needs and improve efficiency by reducing administrative oversight relative to in-kind transfers (Currie and Gahvari 2008); critics of refundable tax credits often point to paternalistic concerns that beneficiaries of cash transfers might misuse the funds or reduce their labor supply (Currie and Gahvari 2008).

Cash transfers through the tax code also raise questions about the frequency of benefit distribution, as they typically come as a lump sum once per year when people file their taxes. This large infusion of income may serve as an opportunity for upward mobility (Halpern-Meekin et al. 2015), but lump-sum payments

have also been criticized for doing little to help stabilize families' monthly incomes, with some households experiencing material hardship and going into debt while waiting for their annual tax refunds (Greenlee et al. 2021; Jones and Michelmore 2019; Tach and Sternberg Greene 2014). Several small-scale experimental studies have found that periodic monthly payments through the tax code allowed recipients to pay down debt and cover unexpected expenses, ultimately leading to less financial and food insecurity (Andrade et al. 2019; Greenlee et al. 2021; Kramer et al. 2019; Maag et al. 2021). As these examples show, benefit form (such as cash versus in-kind) and frequency are key aspects of social policy design with important implications for households' economic stability and security.

Social safety net policies also have longer-run goals of enhancing self-sufficiency by boosting human capital and supporting child development. For adults, this involves providing subsidized education, childcare, or training programs to support employment in sectors that offer higher wages and greater stability (Danziger et al. 2013; Duncan et al. 2007). Cash and in-kind benefits may also be viewed as investments in the next generation, aiming to break the intergenerational cycle of poverty by supporting healthy child development and access to opportunity (Chase-Lansdale and Brooks-Gunn 2014). A growing body of research has identified the intergenerational impacts of safety net policies, including the tax-based safety net. For example, as cohorts of children exposed to the EITC entered adulthood, researchers found longer run gains in their college enrollment, employment rates, and earnings in adulthood (Dahl and Lochner 2012; Evans and Garthwaite 2014; Barr et al. 2022; Bastian and Michelmore 2018; Manoli and Turner 2018). These wide-ranging and enduring positive effects underscore how tax policy has become a vehicle for promoting not only economic stability but also social mobility (Chetty et al. 2011; McInnis et al. 2024).

In addition to its consequences for individuals and households, the welfare state also serves an important macroeconomic stabilization function. By mitigating the negative effects of macroeconomic shocks on household resources, social safety net programs allow households to maintain consumption during economic downturns (Bitler et al. 2017; Moffitt 2013). This prevents substantial reductions in aggregate consumption and demand, thereby stabilizing the economy in the short run and fostering the conditions necessary for stable economic growth in the long run. In the US, such stabilization has often been tied to programs such as unemployment insurance and, during especially strong economic downturns, direct stimulus payments administered through the tax system (Baker et al. 2023). The effectiveness of other social safety net programs as automatic stabilizers is more contested, particularly with respect to the balance between bolstering consumption and reducing work incentives (Moffitt 2013; Aizer et al. 2022); some scholars have argued that social safety net programs are not as effective as macroeconomic stabilizers as they could be because extensive administrative burdens limit eligibility and delay payments (Dynan 2019).

More broadly, social policy plays a key role in conferring social citizenship and social inclusion by determining who has access to the resources and services that enable them to participate fully in society (Katz 1986; Marshall 1950; Skocpol 1992; Bruch et al. 2010; Haney 1996; Lamont 2018; Sykes et al. 2015). The tax-based safety net has programmatic features that may serve to promote social inclusion relative to traditional safety net programs, as delivery through the tax code connects beneficiaries to other taxpayers and separates them from the often stigmatizing encounters with other social assistance bureaucracies (Barnes et al. 2023; Halpern-Meekin et al. 2015). Furthermore, the specific amount of economic redistribution delivered via tax refunds may be less visible when it is commingled in a single tax refund with other tax credits, deductions, and refunds of one's own tax overpayments (Howard 1997; Mettler 2011). Stigmatizing bureaucratic encounters may be further minimized when payments are sent automatically, as was the case for the monthly payments of the 2021 Expanded CTC.

There are also important differences among

tax-based programs that have implications for social inclusion, however. For example, prior research has found that EITC receipt and credit levels are tied to earned income, and these associations reinforce longstanding notions of deservingness in American society and social policy associated with the virtue of work (Katz 1986; Ellwood 1988; Lamont 2000; Halpern-Meekin et al. 2015; Sykes et al. 2015). By contrast, Expanded CTC eligibility was defined more by universality than by targeting or conditionality: more than 90 percent of US children were eligible, ranging from those with zero earnings to very high earnings (more than $400,000 per year). Policy scholars have argued that universal policy structures may lead to less stigma than targeted and means-tested structures, with universal eligibility conferring basic rights of social citizenship to all and garnering wider political constituencies (Rainwater 1982; Skocpol 1992).

Recent trends in social policy reflect a growing emphasis on fiscalization—the use of tax policies and transfers to deliver public benefits (McCabe 2018; O'Brien 2017). Governments are increasingly using tax credits, deductions, and subsidies to promote behaviors and support populations in need, rather than relying solely on direct-spending programs. This approach to social policy aims to leverage the relative efficiency and administrative simplicity of the tax system (Hacker 2002; Howard 1997). It is especially popular among nations with welfare policies that favor private-sector participation and personal choice and responsibility (Morel et al. 2018; Prince 2001). Key examples of the growing fiscalization of social policy in the US include tax incentives for retirement savings, education expenses, childcare, and health-care costs. As the US shifts toward tax-based social policies, it is important to consider the implications for the functions of the welfare state described earlier related to economic stability and self-sufficiency, investments in children, social inclusion, and macroeconomic stabilization. The Expanded CTC had a distinctive and unprecedented structure—with near universal coverage of children and a hybrid disbursement schedule combining monthly and lump-sum payments—that offers a unique window into how social policy design shapes experiences of the social safety net.

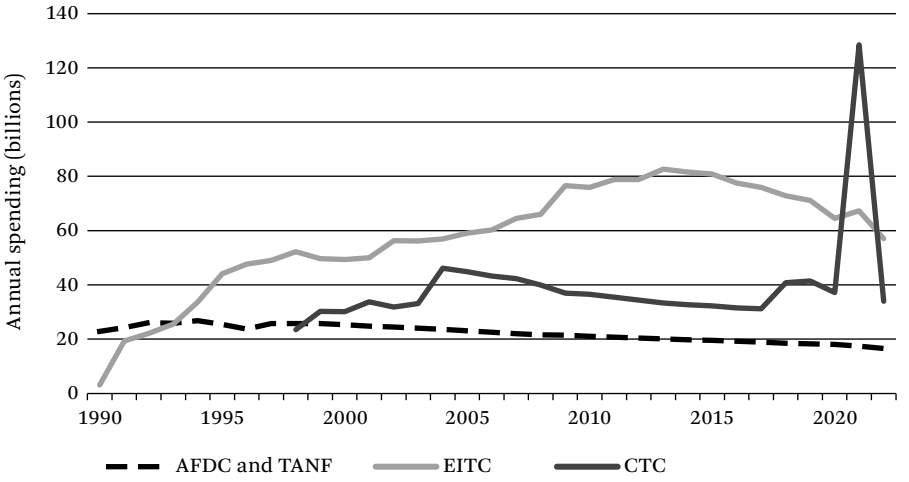
Evolution of the Tax-Based Safety Net

In line with broader trends toward fiscalization, refundable tax credits like the EITC, enacted in 1975, and the CTC, enacted in 1997, have become important policy tools for reducing poverty and supporting low- to moderate-income families in the United States. Figure 1 charts annual federal expenditures on the EITC, CTC, AFDC, and TANF since 1990. President Bill Clinton's welfare reform efforts in the 1990s expanded the EITC significantly and authorized the CTC, while eligibility for and generosity of traditional cash assistance (AFDC and TANF) declined. These policy changes were part of a broader shift to a work-based safety net (Blank 2002; DeParle 2004).

Since its enactment, the CTC has provided middle-class families with children with a tax credit of $400 per child. Initially, the credit was nonrefundable—meaning families with limited tax liability could not benefit from it; this exclusion affected most low-income families. Since then, benefit generosity and eligibility have expanded several times. In 2001, the CTC was supplemented with the refundable Additional Child Tax Credit (ACTC), and eligibility was extended to lower-income families with earned income. During the 2017 tax reforms, the program was expanded again, increasing the maximum credit and refundable amount, while also extending eligibility to higher-income families (more than $400,000 for married parents).

Although historically the CTC has received less public and scholarly attention than other social safety net programs, it entered the spotlight during the COVID-19 pandemic as part of the American Rescue Plan. This 2021 Expanded CTC—the version of the CTC that is the focus of this article—was made fully refundable to low-income families, increased the maximum credit to $3,000–$3,600 per child (depending on child age), and made half of the credit available as monthly advance payments. The Expanded CTC was a safety net program of unprecedented scope in the United States, coming close to a nationwide child allowance: more

Figure 1. Annual Federal Spending on EITC, CTC, AFDC, and TANF, 1990–2022



Source: Authors' tabulations of IRS SOI and HHS statistics. Values inflation adjusted to 2022 dollars. IRS Source of Income Data obtained from IRS Data Books by Year. HHS AFDC expenditure data obtained from the AFDC Baseline Report. HHS TANF expenditure data obtained from annual TANF Financial Reports.

than 90 percent of children nationwide were eligible, including those in families with no earned income (Curran 2022). During 2021, more than 36 million households received the Expanded CTC, including more than 61 million children (United States Department of Treasury 2021). In that year, the Expanded CTC lifted 3.7 million children out of poverty and reduced the national poverty rate to a historic low of 5 percent—30 percent lower than what it would have been without the expanded credit (Burns et al. 2022; Creamer et al. 2022; Parolin et al. 2022).

While Congress allowed the Expanded CTC to expire after just one year, researchers have identified notable short-term impacts of the program expansion on household and family well-being. For example, two-thirds of families in a national survey in 2021 (and more than 80 percent of those making less than $30,000 per year) reported that the Expanded CTC was important for meeting their regular monthly expenses (Rachidi 2021). Families reported spending the transfers on basic household and child expenses—food was at the top of the list across states and income levels (Karpman et al. 2021; Moellman et al. 2024; Roll et al. 2021)—followed by bills, utilities, housing, clothing, and school costs (Michelmore and Pilkauskas 2023; Perez-Lopez and Mayol-García 2021; Pilkauskas and Cooney 2021; Zippel 2021). The form of spending also appears to have evolved over the course of the year, with paying down debt more common in the early months and spending on household necessities and child-related expenses more common in the later months (Fisher et al. 2024). There is some evidence that the Expanded CTC led to improvements in parental psychological well-being, measured by depressive and anxiety symptoms, although changes in these outcomes are smaller and more mixed than outcomes related to material hardship (Gennetian and Gassman-Pines 2024).

Policy Design and Innovation in the Expanded CTC

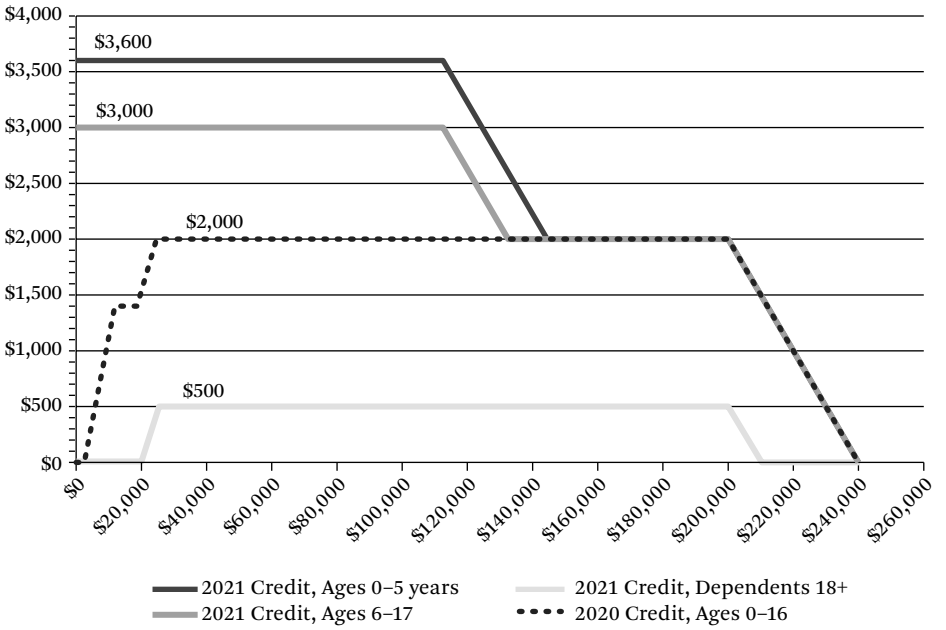
The pandemic-era Expanded CTC structure shares some broad features common to all tax-based safety net programs as well as some unique features. First, eligibility requires claiming dependent children on your tax return. This requirement is similar to those of previous years' CTC conditions and is also necessary in other tax transfer programs, such as the EITC, to receive the greatest benefits. The Expanded CTC distributed at a higher rate per child to a majority of applicable households compared

to previous years. Figure 2 shows that the maximum amount in 2021 was $3,600 per child under age six and $3,000 per child aged six to seventeen. Like the previous CTC and current EITC, the Expanded CTC was also tied to household income. However, eligibility extended higher into the income distribution than other refundable tax credits, with an initial phaseout starting at $112,500 for heads of household ($150,000 for married couples) and a second phaseout starting at $200,000 ($400,000 for married couples), allowing for a much wider reach and more similar payments across low- and middle-income levels.

Some features of the 2021 Expanded CTC are significant departures from previous versions of the CTC. Prior to the pandemic, the CTC was only available to households with incomes of at least $2,500, and it was only partially refundable, which meant that households with little or no earnings typically did not receive a refund. The Expanded CTC changed this provision and made the credit fully available and refundable to households in which parents had less than $2,500 or even no earnings that year. As a result, far more low-income households were eligible for the refundable Expanded CTC in 2021 than had been eligible in previous years. These provisions of the pandemic-era Expanded CTC meant that the tax credit was no longer tied to employment and earnings in the way previous versions of the CTC had been. Therefore, most Americans received the maximum benefit amount corresponding to the number and ages of their children, regardless of whether they had no earned income or were middle class.

Like other tax credits, the CTC is administered through the Internal Revenue Service (IRS); beneficiaries typically claim the credits when they file their taxes. In previous years, most people received the refundable CTC credit as a single lump-sum payment at tax time, similar to other refundable tax credits. As noted earlier, the lump-sum disbursement may serve as an opportunity for upward mobility,

Figure 2. 2021 Expanded Child Tax Credit Schedule for One Qualifying Child, Filing as Head of Household



Source: Authors' tabulations of IRS data (Internal Revenue Service 2021; Internal Revenue Service 2022).
Note: Credit = CTC in 2020 and Expanded CTC in 2021.

but it has also been criticized for doing little to help stabilize families' monthly incomes. Periodic or monthly payments have been proposed as alternative distribution schedules, and several small-scale experiments found that periodic monthly payments led to less financial and food insecurity (Andrade et al. 2019; Greenlee et al. 2021; Kramer et al. 2019; Maag et al. 2021). This periodic payment schedule was brought to scale with the authorization of the Expanded CTC in 2021. Families were automatically issued half of their Expanded CTC in advance as periodic monthly payments from July to December (with a little-known option to opt out of the advance payments); they then received the other half as a lump sum when they filed their taxes for 2021, typically between February and June 2022. Thus, the Expanded CTC had a unique hybrid disbursement schedule with both periodic and lump-sum payments.

THE PRESENT STUDY AND RESEARCH QUESTIONS

In this article, we examine what the historic and temporary Expanded CTC—a tax transfer program of unprecedented scope and unique design enacted during the COVID-19 pandemic—meant for families qualitatively. We also consider what lessons it can teach about social policy design. In particular, we ask: How did families experience the 2021 Expanded CTC? How did they use the benefits? We organize our analysis of participants' experiences of the program around the broader goals of social policy described earlier, including economic stability and mobility, investments in children, social inclusion, and macroeconomic stabilization. This program had several distinctive features that shed new light on these issues in the US, including its nearly universal coverage and hybrid disbursement schedule. We examine how these aspects shaped participants' experiences and uses of the credit. This analysis allows us to consider the qualitative experiences of a significant and unique tax policy that holds important lessons for academics, policymakers, and the American public about the optimal design of social programs in the US.

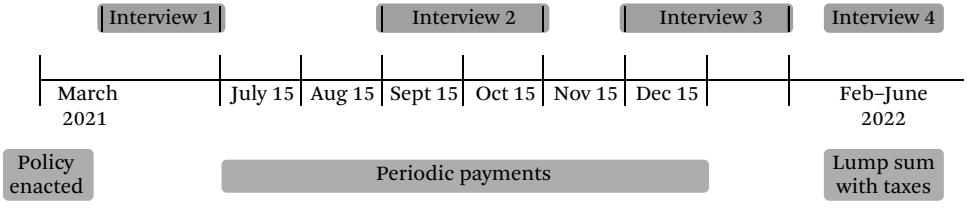
DATA AND METHODS

In this section, we describe the qualitative data that underpin our analysis and the methodological approach used to interpret families' experiences with the Expanded CTC. We outline the composition of the sample, the timing of interviews, and the analytic strategy that guided our interpretation of the data.

Data and Respondents

This study draws on data from a qualitative study of the Expanded CTC conducted by lead author Erika Abbott in 2021–2022. Abbott recruited twenty-nine Expanded CTC participants in 2021, and each respondent participated in one to four in-depth, semi-structured qualitative interviews during the twelve-month period starting in mid-June 2021, one month prior to the distribution of the first advance payment. Interviews therefore covered both the monthly advance and lump-sum Expanded CTC payments made at tax time. Figure 3 shows the timing of the interviews relative to the timing of the Expanded CTC payments. Given the four-month window between President Joe Biden signing the bill to enact an Expanded Child Tax Credit and the first check received by millions of Americans, Abbott swiftly recruited participants through advertisements

Figure 3. Child Tax Credit (CTC) Study Timeline and Payment Schedule



Source: Authors' compilation.

on Craigslist and Facebook from across the United States to maximize the heterogeneity of the sample. Interviews were primarily conducted through Zoom.

Participants came from sixteen states, ranged in age from twenty-three to fifty-six, and had incomes for 2021 between $0 to $125,000. Most respondents received the Expanded CTC automatically because they had filed taxes recently; three respondents did not receive the payments automatically—two had to wait for the payment as a lump sum with their taxes and one ended up not receiving it at all despite believing she was eligible. After verifying eligibility and receipt of the Expanded CTC, participants were interviewed quarterly, as summarized in figure 3, with the first interview taking place in the summer, just prior to receipt of the first Expanded CTC payment; the second and third interviews taking place in the fall and winter following receipt of periodic Expanded CTC payments; and the fourth and final interview taking place in the spring following receipt of the lump sum Expanded CTC payment at tax time. In all, Abbott conducted 104 interviews with 29 parents supporting a total of 50 children. This included 29 first-round, 25 second-round, 25 third-round, and 25 fourth-round interviews.

Table 1 summarizes the key demographic and economic characteristics of the study sample, which was drawn to ensure representation across income, family structure, and racial-ethnic identity among those eligible for the program. The range of earnings in the Expanded CTC sample was wide, reflecting the Expanded CTC's broad eligibility, and included households with both zero earnings and earnings up to $125,000. About 25 percent of the sample earned less than $15,000 in 2021, and a similar proportion, about 25 percent of the sample, earned more than $75,000. In the following analyses, we define respondents earning less than $45,000 per year as low income (corresponding roughly to the eligibility threshold for the EITC with one qualifying child) and those making $45,001 per year or more as middle income. The respondents also reflected the racial-ethnic diversity of Expanded CTC recipients, as indicated by about half of respondents reporting their race or ethnicity as White, about a quarter as Black, and the rest reporting as Asian, Hispanic or Latino, or multiracial. About 60 percent of the sample filed taxes as married and the rest as single heads of household. Respondents also had a wide range of labor market attachments: about 28 percent not working, 34 percent working part time, and about 38 percent working full time at the time of the first interview.

Table 1. Child Tax Credit (CTC) Study Respondent Demographics

	CTC Sample (Percent)
Race-ethnicity	
Black	24
White	62
Asian	3
Hispanic	10
Tax filing status	
Married	59
Single	41
Mean number of children	1.76
Work status	
Full time	38
Part time	34
Not working	28
Annual earnings at interview	
Less than $15,000	10
$15,001–$30,000	14
$30,001–$45,000	17
$45,001–$75,000	24
$75,001– $90,000	17
More than $90,000	7
Not reported	10
Foreign born	7
N	29

Source: Authors' calculations.

Qualitative Analysis

Analysis of the qualitative data followed an abductive approach (Timmermans and Tavory 2012). We created an initial set of analytic codes from prior theory and research that captured what respondents understood about the structure of the program, normative evaluations of

the structure of the Expanded CTC and other social programs, how participants spent the refund dollars, and meanings respondents gave to their refund expenditures. We applied these codes to the corpus of qualitative Expanded CTC data in a systematic fashion. Finally, we considered whether the qualitative perspectives on policy design and uses of the tax credit varied by income level. We provide representative quotes from these analytic codes, along with contextual attributes of the respondents, to illustrate our findings regarding the respondents' experiences and uses of the Expanded CTC.

RESULTS

We organize our discussion of the results around four themes to illustrate how respondents' experiences of the Expanded CTC relate to the broader goals of social policy: their understanding and normative assessment of the policy's near-universal design, payment frequency and uses of their payments for economic stability and mobility, association of the policy with children and expenditures on them, and macroeconomic benefits of consumption enabled by the credit.

Universalism and Support for Caregivers and Children

A majority of the Expanded CTC recipients felt the near-universal coverage of the credit conferred a sense of fairness because it was for all parents who were doing the same job of raising children, regardless of employment status or income. One low-income White single mother from New York explained that this made sense because "whether you're working or not, you're still supporting your child." Another respondent, a Black single woman from North Carolina with no earnings in the last year, remarked, "I feel like it shouldn't matter how much you make. I mean, if you've got kids, you should be able to get it regardless." A middle-income White single mother from Washington argued that it was fair that everyone received the Expanded CTC because "frankly, this is about ensuring that small children are cared for and that families are covered." The view that the Expanded CTC was a fair way to support all caregivers raising children was held by about two-thirds of the Expanded CTC respondents and was shared by respondents across different employment statuses and income levels.

Some middle-income Expanded CTC respondents also perceived the program to be fair because it was not means-tested and so was available to middle-income households like themselves. One middle-income White married respondent from Texas shared that "working class, like lower middle-class, they're the ones that are really benefiting from that extra [Expanded CTC] money because they fall in that gap between. I make too much to get services from the government, but I don't make enough to survive really comfortably. So they're in that zone and [the Expanded CTC] gets them out of that zone . . . and I think that's important." Another middle-income White married respondent from Colorado explained, "It's a little different because it seemed like anybody would get it. It wasn't excluding people based on their income. Usually, we don't qualify [for other safety net programs], and this is nice to actually qualify." These quotes illustrate the middle-income respondents' perceptions of high marginal tax rates. They also contrast their experiences with the Expanded CTC and with means-tested social programs that have benefits cliffs, which can diminish their opportunities for upward mobility (Romich 2006).

A small handful of respondents voiced that the Expanded CTC was fair compensation for parenting in even stronger terms, alluding to it being *earned* or *owed*, especially because it did not *punish* higher income parents, as our middle-income respondent from Colorado put it. She explained that she was supporting her children like everyone else, and "you shouldn't be punished for making more money. . . . Just because I live [in an expensive city], does not mean I should be punished for working or having a better job than somebody else who doesn't have those credentials. You know, I went to school. I earned it." One low-income single Black mother from Maryland, shared, "If you got kids, to me you should be getting [the Expanded CTC]. There shouldn't be anything saying, 'They make too much money, or this person don't have this.' . . . No, give the people what they're owed. These are their children. They are owed this." Among these respondents,

the Expanded CTC was tied to their hard work raising children, which they viewed as work done by all parents regardless of income level; parents shouldn't be punished for making too much money—they are still working hard to raise their children. These views of the credit framed as *earned* or *owed* were expressed by only a small handful of respondents, but this category is notable for its connection to prior research that finds this narrative is prevalent among those who received the EITC, which is conditioned on employment (Halpern-Meekin et al. 2015).

Although over two-thirds of the Expanded CTC respondents perceived the more universal structure of the Expanded CTC as fair, a small group (three of twelve) low-income respondents felt that the lack of means testing in the credit was unfair, and it should be more tied to need. Those who expressed this view felt that higher-income households didn't really need the money. For example, one low-income respondent, a Black single mother from Florida, remarked how it was unfair that some of the middle-class families of her child's friends received the credit: "His friends' moms are going to the gym at 10:00. They're, like, the moms who work out. Good for you, 'cause I start working at 9:00, so our lives are different. Their stress level is different. I don't think it's fair for them to get the same tax credit. And some of them they're married to pilots, their husbands are like a sailor of some ship. They married well." While this small group of lower-income respondents felt the credit was not fair and pointed to their belief that higher-income households didn't really need the funds, over half of the middle-income respondents felt that the credit was fair. One White low-income married mother from Louisiana said, "For the income, I'm fine leaving it [the eligibility income limit] there, because even though it's pretty high, everybody goes through hard times."

Getting Ahead, Getting By

The Expanded CTC payments were made available half as monthly advance payments and half as a lump sum at tax time. Similar to lump-sum EITC payments (Halpern-Meekin et al. 2015; Sykes et al. 2015), the lump-sum Expanded CTC payments received at tax time fueled mobility dreams, paying down debts, and purchases of larger-ticket items. Respondents did not usually differentiate where their lump-sum tax refunds came from, and considered all tax return sources—Expanded CTC, EITC, and others—as a singular refund. Some respondents noticed that their refund was larger for 2021 and assumed this was because of the Expanded CTC, although they did not do a precise accounting of the sources of the increase. Some respondents received the Expanded CTC but were not eligible for the EITC, and they were certain that their refunds were from the Expanded CTC since they had been receiving the monthly advance payments beforehand. But for the vast majority of respondents, the Expanded CTC was lumped in with other tax transfers and used on bigger-ticket expenses and debts.

In contrast, monthly advance Expanded CTC payments were distinct, and viewed less as a means to get ahead and more as a means to get by. When asked what she would do with the first advance check from the Expanded CTC, a White middle-income married mother of two from Texas said, "Pay the rest of my rent for this month. I am expecting $750 [per month from the Expanded CTC]. I am really hoping they don't mess it up. I'm really hoping it's on time, because I do feel like if I don't get that into my landlord, we're in trouble. We already paid her $600, so giving her the rest is still short, because our rent is $1,490, but it'll be almost the full amount, and I might be able to scrounge up the rest." Many respondents shared this sense of being on a financial precipice, as the first monthly refund check came through just-in-time. While many Expanded CTC respondents were initially uncertain about whether and how much they would receive, by the time of the second interview (several months later) they had started to view it as a reliable and steady source of income. At the same time, however, they knew that the future of the program was in flux over the course of the year and that it was not necessarily permanent. During the study period, Biden wanted to extend the Expanded CTC, though it was unclear how the Senate would vote on the extension.

Both lower-income and middle-income Ex-

panded CTC respondents recognized that the monthly payments helped them respond to unexpected shocks to their finances and prevented them from falling further into debt throughout the ensuing months. When describing how the monthly payments were spent, one low-income respondent, a White married mother from Louisiana, recalled, "Well, the first month, the money went toward paying off our credit card. And then the second month, we ended up having to get tires for our car. We spent a lot of it on tires. And then the third one was after the hurricane, and we used it to pay the credit card bill for renting the dehumidifier. That's what we spent it on so far." When asked how she would get through these situations without the Expanded CTC, she said, simply, "Well, we will just have a lot of debt."

For lower-income respondents in particular, this money was considered distinct, even when distributed monthly and in smaller increments than the lump-sum payment at tax time. One low-income single Black mother from Maryland explained, "If it's coming in July, like they say it is, the 15th, I'm looking forward to around that time receiving something and being able to, like I said, use it and do what I need to do to get us a little bit further." Once the payments started arriving, she used the money to pay for her daughter's tuition at an online school. The previous year, during the pandemic, she had been unable to fully pay and had to ask her sister for help. "Honestly, my plan is to put something on my daughter's tuition, because she is going to the same school again, so to put something on her tuition to help me out, [means] this time I have a little bit more of a game plan than last year."

One aspect of the Expanded CTC that facilitated respondents' use of the monthly payments was its automatic administration through the tax code—the lack of a complicated sign-up, the default option of monthly payments, and the separation from traditional social services bureaucracies. For example, when a Black married woman, age thirty-eight, with one child was asked if she would enroll in the advance Expanded CTC payments again if she had to go and sign up for it, she said, "If I had to enroll, if I had to do any more steps than what I have to do this year, I will not. I will just wait for it to come in taxes." Although respondents generally appreciated the ease of the automatic payment structure, this respondent's view was that added administrative burdens would cause her to actually forgo the advance payments—a view that was held only by other middle-income households who were not experiencing economic precarity. Moreover, although the automatic payment system eased administrative burdens for many, some did report steep barriers to correcting issues when checks did not come as expected or if they attempted to contact the IRS for other reasons.

Expenditures for Children: Necessities and "Treats"

The Expanded CTC respondents associated their payments strongly with their children. For example, a low-income married Black mother from Texas said, "I don't care about what anybody would think, but to myself . . . that's my child's money." A middle-income married Asian father from Idaho reflected on how the payments associated with his children conferred a special kind of status in his social circle: "I get $250 in my pocket because of my kids, and some of my friends who don't have kids, kind of get jealous or whatever." Like many other respondents, a low-income Black single mother from Maryland, shared, "I'm a firm believer. Look, because [my daughter is] here and she gave me this tax credit, I'm definitely going to use it towards something towards her." As these quotes reveal, Expanded CTC respondents strongly associated receiving the credit because of their children, and as a result, they also had a strong belief that a meaningful portion of the credit should be invested in them.

The Expanded CTC gave both lower-income and middle-income parents a chance to provide essentials for their children throughout the half-year of monthly payments, and they were seen as a way to stay on track with financial expectations related to children. A significant share of the monthly payments was used on child-related expenses such as daycare, summer camp, school supplies, Halloween costumes, and Christmas presents. For Expanded CTC respondents, the timing of the periodic advance payments was significant, with payments beginning in the summer, just before

the start of the school year. When asked what she would do with the first check, one respondent, a middle-income White married mother from New York said, "I plan to go to Walmart with my kids and my husband, and we're gonna pick out some new clothes for September" when her children go back to school.

Additionally, like those who receive the EITC (Halpern-Meekin et al. 2015; Sykes et al. 2015), parents in the Expanded CTC sample placed special emphasis on using the credit not only on basic necessities but also small splurges to treat their kids to something special. Because Expanded CTC respondents connected their credit to their children, they felt it should be spent on little extras for them. This might be buying slightly nicer sneakers, brand-name rather than store-brand snacks, or all of the school supplies on their back-to-school list. A married Hispanic mother of two from Idaho shared, "I won't spend all of it because I want to be really responsible. It's [the kids'] money. It's very important. But it'd be nice to spoil them a little bit." This dual goal of getting their children what they needed and what they wanted was echoed by one respondent who shared that they would spend the credit on "new clothes and school supplies right before they go to school," saying, "It's going to be as needed. So, probably Christmas, I think, will be a really good Christmas. We'll make the most of it." Multiple respondents noted that they felt it would be a good Christmas for their children in 2021 because of the Expanded CTC.

Like prior research on the EITC has found (Halpern-Meekin et al. 2015; Sykes et al. 2015), Expanded CTC families also spent a small portion of their payments on treats—special experiences or purchases such as a meal out at a sit-down chain restaurant, a family barbeque or birthday party, or a weekend trip to the mountains or an amusement park. These were small in financial terms but were meaningful to respondents, as the consumption afforded low-income households a temporary respite from the stressors of financial precarity and, for all households, enabled middle-class consumption. The married Hispanic mother of two mentioned earlier said, "It'll probably go towards, you know, maybe we get brand-name Oreos instead of the regular kind." For the Expanded CTC recipients, this was especially significant because many parents felt they had been stuck inside for the past year of the pandemic, and they were itching to get themselves and their children out of the house. A middle-income single White mother of two, from Washington, recalled, "I think I told you about my plans to save up a little bit and take the kids to [a bigger city] and we did that. And it was so much fun." Similarly, a White single mother of one from Illinois said, "It also allowed us to take a little trip, so we did a little road trip with some of the money and it came in really handy."

Supporting the Economy

Another distinctive aspect of the Expanded CTC was its delivery within the context of the pandemic and in temporal proximity to other pandemic relief efforts, such as the stimulus payments in 2020 and 2021. Respondents noted that these various pandemic benefits were given to everyone and were due to the disruption to the economy as a whole, rather than perceived failures of individuals to provide for their families during strong economic times. Not all pandemic-era safety net expansions were viewed without stigma, however. One middle-income Expanded CTC respondent, a Black married mother from Florida, reflected the sentiment of other respondents when she shared that she felt many who received the extra unemployment insurance available during this time were not deserving: "It was a lot of money that I didn't get. People that was [sic] unemployed were making more money than me. . . . A lot of people decided to not go back to work when they were called to go back because they were getting the free government money. The mega money, that's what they are calling [it], the mega money." It was notable that only two Expanded CTC respondents felt that the Expanded CTC should be conditioned on employment. The fact that respondents felt the Expanded CTC should not be conditioned on employment, even while they stigmatized other pandemic-era benefits that did not promote work, shows just how strongly respondents perceived that this program was different from other government programs and was for all parents, regardless of circumstance.

Additionally, about one-third of the Ex-

panded CTC respondents framed their spending as beneficial to a stagnating economy that was struggling in the wake of the pandemic, and this framing was more prevalent among middle-income than low-income respondents. A White low-income married mother of two from Arizona said, "I guess it's nice feeling like the current administration understands the struggle that families are actually going through as a result of the pandemic. And, you know, at first it was the worry about the economy, and how is the economy going to survive? Well, if the economy doesn't survive, then workers don't survive and families don't survive. And so there's that trickle-down effect. And so I guess it's just nice feeling like the government actually understood—current government, understands that a little bit better, you know." Similarly, a White middle-income married mother of two from New York, mentioned how it felt nice to be able to finally spend some money and framed that spending as a benefit to the economy, "It goes back into the economy. Whether it's buying clothing, or even going out to dinner for a family of four is expensive these days. Sometimes we order a pizza to give them a little bit of a break as well. So everything helps. If we're able to use some of the credit for things that are associated with the kids and with the family, then I think that that's what it's there for, to help." Presenting their spending as a benefit to the economy is another way that the Expanded CTC recipients felt socially included, framing their consumption as connected to supporting the national economy. Of course, it is important to note that these interviews, like the Expanded CTC itself, occurred in the context of the massive economic shock of the COVID-19 pandemic. Expanded CTC payments started coming several months after federal stimulus checks were issued, making it difficult to say whether this theme of Expanded CTC consumption contributing to the economy was a product of that historical context or whether it would still be framed this way in stronger economic times.

DISCUSSION

American social policy is defined by its limited commitment to social welfare and lack of robust social citizenship that provides access to a decent standard of living and well-being (Katz 1986; Marshall 1950; Skocpol 1992). These characteristics have become even more entrenched since the publication of *Making Ends Meet,* as social assistance has become increasingly conditioned on labor market participation and provided in-kind rather than as cash (Bruch et al. 2026, this issue). The provision of cash assistance has also shifted away from the welfare office and into the tax code, through the EITC and CTC, reflecting broader trends in the fiscalization of social policy (McCabe 2018; O'Brien 2017). In this article, we analyzed how the structure of the Expanded CTC shaped participants' experiences and uses of the program, and we found that, although in some respects participants experienced the program similarly to other social policies delivered through the tax code, their experiences also diverged from these trends in important ways that reveal an alternative vision for US social policy—one that recognizes the work that parents do and promotes social citizenship for all parents regardless of income level or employment.

First, because the Expanded CTC tax transfers came in the form of unconditional cash rather than in-kind support, respondents had the freedom to spend it on what they felt they really needed and would most enhance their family's well-being—rather than what the government thought they should use it for. This typically meant spending most of the tax credit dollars on paying off debts and bills, which offered immediate and tangible psychological and financial relief. Like the EITC (Sykes et al. 2015), Expanded CTC respondents framed the payments as their "kids' money" and earmarked portions of the credit toward expenditures on their children. Lower-income Expanded CTC respondents earmarked a small but symbolically meaningful portion of the funds for consumption on treats for themselves and their children, being able to make small purchases that made them feel as though they were a part of the middle class when they were at the store, at a restaurant, at school, or out with their families. This consumption allowed parents to feel relief and satisfaction at being able to provide items and experiences that allowed their children to participate in educational, extracurricular, and social activities.

These findings about the Expanded CTC recipients' expenditures are remarkably similar to how participants in the Compton Pledge guaranteed income pilot program, which was also an unconditional cash transfer but not limited to parents, spent their payments. Sara M. Constantino and colleagues (2026, this issue) found that Compton respondents spent most of the money on bills and debt and on goods and services that allowed them to spend meaningful time with their children. Across three distinct cash transfer programs—EITC, Expanded CTC, and Compton GI—research finds that participants were afforded the dignity and flexibility to both meet basic needs and consume in ways that fostered social inclusion and supported their children's well-being.

Another key finding in this study is that Expanded CTC respondents connected eligibility to a social role that they viewed positively and considered deserving of government support, children, who are deemed worthy of aid because they are not considered to be responsible for their circumstances (Katz 1986; Skocpol 1992). One might consider this a case of status quo bias (Samuelson and Zeckhauser 1988), in which beneficiaries express preferences for the current policy design. However, the Expanded CTC's connection to children cannot be the only explanation for their relative lack of stigma because many other social welfare programs, including AFDC and TANF (arguably the most stigmatized programs), are predicated on children too; many respondents in the sample described either stigma toward, or feeling stigmatized because of, participation in these other social programs. Indeed, many Americans draw a sharp line of deservingness on the basis of workers and nonworkers, recapitulating traditional tropes of work-based deservingness that have come to define American social welfare policy (Bruch et al. 2010; Katz 1986; Soss 2000). This was also very much the case in prior research on the EITC, for which eligibility was strongly and clearly tied to earnings (Halpern-Meekin et al. 2015; Sykes et al. 2015) as well as the Expanded CTC respondents who espoused these views for other safety net programs like unemployment insurance.

The results for the Expanded CTC are notable because respondents framed their deservingness not since labor market employment but by framing parenting as work that should be recognized and supported by the government. Respondents associated the Expanded CTC with raising children, and most felt the credit was fair because all parents are doing the same work of child-rearing, regardless of how much or how little they earned in the labor market. Many respondents also recognized that middle-income parents were eligible for the Expanded CTC, even though they often were not eligible for other means-tested assistance for parents, and most thought that this more universal structure was fair because it recognized that middle-income parents are still doing the work of parenting. Although this fairness sentiment was not universal across the Expanded CTC sample, it is striking that the group deemed least deserving was not parents out of the labor force. Rather, it was more affluent middle-income households whom some low-income households felt didn't really need the funds. Respondents' belief that the Expanded CTC rewards the work of parenting highlights the potential for more universal social policies to promote social inclusion and a sense of shared identity among parents across class lines.

We also found that the two different disbursement schedules of the Expanded CTC led respondents to derive different meanings for the two forms of the credit with regard to financial security and mobility. Like prior research on the EITC (Halpern-Meekin et al. 2015; Sykes et al. 2015), the lump-sum Expanded CTC was associated with upward mobility and big-ticket purchases and expenses that respondents felt were out of reach during a typical month. By contrast, the advance monthly payments of the Expanded CTC stood out for their monthly reliability that helped respondents stay on track—especially after the uncertainty associated with the initial first month's disbursement had passed. Because it came to be seen as a reliable supplement to their incomes each month, respondents associated it with allowing them to breathe a little easier, knowing that they would be able to pay a bill that they otherwise would have had to let slide, cover all of their children's school expenses that month, or manage losses due to an unexpected health shock, a car break-

down, or a childcare challenge. The Expanded CTC's association with reliability and stability is similar to what researchers in this issue found for other routine cash assistance payments, including the Compton Pledge guaranteed income and Baby's First Years (BFY) experiments (Constantino et al. 2026, this issue; Flanagan and Halpern-Meekin 2026). It is also notable that, although the disbursement methods produced different subjective experiences of benefit receipt, respondents ultimately spent their cash transfers from the Expanded CTC, EITC, BFY, and Guaranteed Income programs in quite similar ways regardless of disbursement method, including paying down bills and debt, covering immediate needs and consumption smoothing, and spending a little on their families and children to make them feel special.

A final aspect of the Expanded CTC that shaped participant experiences was its administration through the tax code. The IRS administration of the Expanded CTC was automatic for tax filers. with a default to monthly payments, which typically led to significantly less administrative burden for beneficiaries (Herd and Moynihan 2019). While the IRS is often vilified by the public, as an agency it holds none of the stigma beneficiaries associated with claiming and redeeming other means-tested benefits such as Medicaid, TANF, Supplemental Nutrition Assistance Program (SNAP), and Unemployment Insurance (UI) (Barnes et al. 2023; DeParle 2004; Edin and Lein 1997). Expanded CTC recipients were still required to file taxes, like those who receive the EITC, and although many found this onerous, most relied on either online or storefront tax preparation assistance. Doing so was, perhaps ironically, a form of social inclusion that placed them in the same position as millions of other taxpayers across the income spectrum who must engage with the IRS each year (Halpern-Meekin et al. 2015). Although the Expanded CTC's automatic monthly payments through the IRS were typically perceived as smoother and less intrusive than other social programs, respondents still experienced significant administrative barriers to engaging with the IRS when they believed there was an error or needed to make a change to their disbursements (Herd and Moynihan 2024).

We have focused in this article on the many ways in which tax-based cash assistance is more successful at achieving the economic stability and social citizenship goals of social policy than traditional means-tested assistance programs, but the fiscalization of social policy nonetheless has consequences. Administering benefits through the tax filing process can exclude those who do not file taxes or lack the knowledge and resources to navigate the system to access benefits (Goldin et al. 2022; Iselin et al. 2023; Linos et al. 2022), and the Expanded CTC is no exception (Herd and Moynihan 2024). This tax-based policy approach tends to benefit those who are already integrated into the formal economy, potentially neglecting some of the most marginalized groups, such as undocumented immigrants, those in informal employment, or those with complex family relationships and living arrangements (Suro and Findling 2021; Thomson et al. 2022).

The global pandemic was also a significant context for participants' experiences of the Expanded CTC. The program experienced high levels of public and bipartisan support in 2021, and it was deployed along with a suite of other income support measures, including expanded unemployment insurance, SNAP benefits, and stimulus checks (Bitler et al. 2020; Pilkauskas and Bruey 2026; Flanagan and Halpern-Meekin 2026). Some safety net programs temporarily relaxed their eligibility and verification procedures, and emerging research on such programs also points to some alleviation of stigma in bureaucratic encounters during this time (Barnes 2023; Barnes and Riel 2022). The relative absence of stigma observed for the Expanded CTC in this article may be due to the specific context of the pandemic, and it remains an open question whether the lack of stigma would endure in stronger economic times—particularly for the subset of respondents who framed their Expanded CTC consumption as contributing to the economy. That said, even during the pandemic, Expanded CTC respondents described other pandemic-era social welfare programs like UI in stigmatizing terms for their work disincentives but did not

stigmatize the Expanded CTC for its lack of connection to labor force participation.

The pandemic context harkens back to earlier periods in US history when massive economic shocks, such as the Great Depression or World War II, created windows of opportunity for significant expansion to the social safety net, albeit with provisions that usually reinforced the traditional lines of deservingness in American society (Katz 1986). One key departure from these previous eras, of course, is that Congress allowed the Expanded CTC to expire. Proposals for a new CTC have emerged among members of Congress and candidates running for office, and these proposals diverge over whether they are universal, means-tested, or conditioned on employment. The politics of the current CTC proposals highlight the enduring tension between targeting and universalism and the continued link between work—in the labor market and in parenting—and deservingness in American social policy. The 2021 Expanded CTC was significant for suspending the longstanding ties between employment and deservingness in American fiscal policy, expanding the conception of work to include the work that parents do to raise their children; it was also significant for its more universal reach to middle class parents who still do the work of parenting but are typically not eligible for social assistance programs. Now that many Americans have experienced the Expanded CTC, policy feedback processes may generate greater public support for universal policies for parents going forward (Campbell 2003; Skocpol 1992; Soss 2000). Despite the uncertainties over the precise form the CTC might take in the future, the tax-based safety net has emerged as a significant and enduring component of how parents make ends meet in a post-welfare world.

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Aligning Work and Care in a 24/7 Economy: The Childcare Arrangements of Low-Income Families Working Nontraditional Hours

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Given changing employment conditions and childcare policy investments since Making Ends Meet, *Kathryn Edin and Laura Lein's 1997 book, this study explores the childcare arrangements of low-income parents of young children working nontraditional hours and unpredictable work schedules. Using a 2019 nationally representative sample of low-income parents with young children, we analyze nontraditional hour (NTH) childcare usage patterns by family structure, race and ethnicity, and immigration status. Our findings show that fewer than half of the children use NTH childcare, with unpaid family care being the most common arrangement. Family structure significantly influences NTH childcare utilization, and care patterns by race and ethnicity align with those seen in daytime care. Additionally, we found that childcare subsidy use is low overall among parents working NTH; but subsidy generosity is associated with higher rates of NTH paid family childcare. These results underscore the need to expand childcare options during nontraditional hours and increase access to subsidized NTH care for families with low incomes.*

Keywords: nonstandard hours, nontraditional hour work, nontraditional hour childcare, precarious work, family structure, childcare subsidy, National Survey of Early Care and Education (NSECE)

Almost three decades after the publication of Kathryn Edin and Laura Lein's classic book, *Making Ends Meet* (1997), and the passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), the number of low-income families receiving cash welfare assistance in the United States has declined precipitously, single mothers' employment has risen, and government spending on subsidized childcare has increased. Yet, work-

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ing families, especially the single-parent families of focus in *Making Ends Meet*, continue to experience economic precarity and struggle to find stable, affordable childcare to meet caregiving needs and support children's healthy development. With the increased childcare, transportation, and clothing expenses related to paid employment, the costs of working can offset the benefits of employment. This was true in the 1990s, and it remains so in 2025.

The persistent difficulty of combining employment with caregiving is due in large part to broader labor market realities. Economic productivity has outpaced compensation gains for low-income workers over these three decades, and job quality has deteriorated, characterized by stagnant wages, few fringe benefits, and a growth in precarious employment (Howell and Kalleberg 2019; Henly et al. 2021). In a post-welfare-reform era, low-income mothers are pushed to accept low-paying, low-quality jobs, with uncertain job security and work schedules that conflict with caregiving responsibilities. Since Harriet Presser first wrote about the prevalence of nontraditional work hours and the challenges they pose for families with young children (Presser and Cox 1997; Presser 2003), these schedules have become more concentrated and increasingly involuntary among disadvantaged groups—such as single parents, workers of color, and those with low education or income (Lou et al. 2022; Pilarz and Walther 2025).

At the same time, and despite expanded public childcare support following welfare reform (Magnuson et al. 2007), the childcare infrastructure remains fragmented, expensive, and ill-equipped to address the needs of low-income working families, particularly those seeking care during NTH or to meet unpredictable work schedules. Families with NTH and precarious schedules rely disproportionately on informal childcare with family, friends, and neighbors (FFN) or go without nonparental care altogether (Coley et al. 2014; Henly and Lambert 2005). Although the prevalence of centers and preschool programs has increased over the past three decades (Chaudry et al. 2021), these programs typically operate during daytime, weekday hours (NSECE Project Team 2015). Licensed home-based programs offer somewhat more schedule flexibility than centers; however, their numbers have declined in recent years. Importantly, fewer than one-fifth of eligible families receive financial assistance from the Child Care Development Fund (CCDF), the primary federal childcare subsidy program in the United States (Chien 2022). Over 70 percent of these families are served by centers, primarily during daytime, weekday hours (Office of Child Care 2025). Thus, there is a misalignment between the low-wage labor market, the childcare market, and the work-contingent welfare system in the United States.

The labor market and childcare experiences of low-income families since *Making Ends Meet* have also been shaped by family circumstances. Household arrangements—including single-, two-parent, and extended-household structures—may influence the kinds of childcare that parents use to meet work demands, especially during NTH. With the increasing prevalence of single parenthood, which may have reduced the availability of family support from within the household, there has also been a steady increase in extended-household structures, especially among economically disadvantaged households of color (Cross 2018). Extended household members may serve as childcare resources, depending on economic constraints and needs, familial expectations, cultural practices, and caregiving alternatives.

Drawing from a 2019 nationally representative sample of households with children under thirteen years of age, this study examines the childcare arrangements of low-income families who work during NTH with at least one child under five years of age. We conduct all analyses by household composition, including consideration of the presence of nonparental adults in the households of single- and two-parent families. We also examine differences in the use of NTH childcare across racial and ethnic groups, as well as immigration status. These demographic factors are related to labor market behavior and family formation (Landale et al. 2011; Smith 2006) and are known to shape parents' childcare decision-making (Radey and Brewster 2007; Brandon 2004). Finally, we consider whether the generosity of state childcare subsidy programs is related to NTH childcare decisions. Ultimately, this study aims to

advance knowledge about how low-income families working NTH—a key feature of today's labor market—are meeting their childcare needs and how family structure and childcare subsidy policy shape childcare arrangements for families across race and ethnicity and immigration status. The study highlights the need for targeted policy interventions to improve access to affordable childcare during NTH and to promote the economic stability of low-income families.

LABOR MARKET SINCE *MAKING ENDS MEET*

In the late 1990s, low-income mothers increased their engagement in formal employment, although the labor market they entered provided limited opportunity for economic stability or advancement. In fact, for almost a half-century, across strong and slack economic periods, employment has become increasingly precarious for workers at the lower end of the labor market (Howell and Kalleberg 2019; Henly et al. 2021). The economic recovery after the Great Recession, from 2007 to 2009, was slow to generate even modest wage increases for low-skilled employees (Groshen and Holzer 2021), and employers have continued to embrace business models that favor cost containment and flexible management practices (Howell and Kalleberg 2019; Lambert 2008). As a result, workers, especially those employed in hourly, low-paying jobs, often have limited control over when or how much they work. They experience unpredictable work schedules and fluctuating work hours that are associated with income volatility, caregiving challenges, and poor worker health and well-being (Lambert et al. 2019; Schneider and Harknett 2019; Ananat et al. 2022; Finnigan 2018). While these practices provide flexibility for employers, they represent instability for workers (Lambert 2008).

Nontraditional work schedules—work that takes place outside of daytime, weekday hours—are a common feature of employment in today's economy. Some working parents (especially dual-earner couples) seek jobs with nontraditional schedules as a strategy to share caregiving and avoid nonparental childcare. However, research indicates that most low-income mothers work nontraditional schedules involuntarily, especially single mothers (Presser 2003; Presser and Cox 1997). National census data indicate that approximately one-third of young children reside in households with parents employed during NTH (Lou et al. 2022). Nontraditional work schedules are more prevalent among workers of color, single mothers, mothers with young children, and workers employed in leisure and hospitality, retail trades, and other service and laborer positions (Lou et al. 2022; Presser 2003). New research by Alejandra Pilarz and Anna Walther (2025) that examines the prevalence of NTH work schedules from 1988 to 2019 finds that White and married mothers and mothers with a college degree have become less likely to work during nontraditional hours, whereas the prevalence of NTH work for Black and unmarried mothers and mothers without a college degree has either stayed the same or increased during this period. They also find that involuntary NTH work has increased, especially among workers of color and single mothers.

The prevalence of remote work arrangements, specifically working from home, has risen steadily over time, increasing from less than 0.5 percent in 1965 to 7 percent in 2019, although it is less common in low-wage occupations (Leith 2024). The rise in remote work can be attributed to technological advancements, cost-saving strategies, and growing public interest in work arrangements that promote work-family balance (Felstead and Henseke 2017; Sullivan 2012). For parents with NTH work schedules, remote work may provide the flexibility to attend to children during times when nonparental care options are limited. However, research addressing remote work for NTH-working parents is scarce, and the general literature on remote work yields conflicting results. On the one hand, some research finds that remote work can reduce work-family conflict, particularly for mothers (Sherman 2020). However, other studies suggest that blurring work-and-care boundaries through remote work can create work-family conflict (Glavin and Schieman 2012), especially for women (Kim et al. 2019). The surge in remote work during the COVID-19 pandemic left many working mothers overwhelmed by work-care

demands (Del Boca et al. 2020; Dunatchik et al. 2021).

The current study is unique in its focus on NTH work schedules while also incorporating other aspects of job quality: schedule (un)predictability and remote work. NTH-working parents may be especially sensitive to these job characteristics, and they have received increased attention since *Making Ends Meet*.

FRAMEWORKS OF CHILDCARE DECISION-MAKING

According to a *consumer choice framework*, parents make childcare choices to maximize satisfaction on the basis of preferences regarding price, quality, convenience, familiarity, and so forth, subject to budget constraints (Blau 2001; Tekin 2005). From this perspective, nontraditional work schedules constrain childcare options; indeed, there is a dearth of childcare supply during NTH. An *accommodation framework* (Meyers and Jordan 2006) also views NTH decisions as constrained. It asserts that decisions are shaped by family resources, social interactions, and heuristic processes as parents navigate the daily stressors of their lives (Meyers and Jordan 2006; Chaudry et al. 2010). Additionally, an accommodation perspective assumes multiple motivations drive decisions, beyond just utility maximization.

Family preferences are considered in both consumer choice and accommodation frameworks. Research on parental preferences during NTH is limited, but some studies suggest that parents prefer FFN providers, especially when care is needed overnight and on weekends and when a child is already in a center arrangement during daytime, weekday hours (Schilder et al. 2022; Stoll et al. 2015). These preferences may be shaped by the unique demands of NTH care. For example, NTH care may overlap with mealtimes, bedtimes, and social activities. Parents may seek providers who have prior relationships with their children and who are familiar with their family routines and values (Bromer et al. 2024). Consequently, family members in the household may be preferred childcare resources when care is needed during NTH. Overall, a complex set of interrelated contextual, interpersonal, and individual factors is at play and is intrinsic to childcare decision-making. Although important as background information, our interest is in assessing the associative (not causal) link between NTH employment and childcare arrangements.

CHILDCARE DURING NTH

Children are cared for in a range of settings when parents work. Some families use center-based arrangements, prekindergarten programs, and nursery schools. Others use home-based arrangements, such as licensed Family Child Care (FCC) homes or informal, license-exempt FFN settings.[1] National data indicate that there is a dearth of formal childcare programs available to families needing care to meet variable schedules or NTH hours, especially during evenings, weekends, and overnight (Stoll and Lara 2020).[2] Formal home-based programs are more likely than centers to provide care during these hours, although it is informal FFN caregivers who provide the bulk of care during nontraditional hours (NSECE Project Team 2015).[3] Previous research on the caregiving arrangements of families with nontraditional work schedules indicates that parents who work outside of daytime, weekday hours use less nonparental childcare overall than families with daytime, weekday schedules (Coley et al. 2014). Among families who do use

1. Center-based arrangements are typically licensed and regulated by states, while some centers, such as those run by religious institutions or schools, may be exempt from licensure or regulation depending on state law.

2. For example, centers rarely offer care during evenings (2 percent), weekends (3 percent), or overnights (6 percent). Formal home-based programs provide care during evenings (16 percent), weekends (23 percent), and overnights (19 percent) (NSECE Project Team 2015).

3. The National Survey of Early Care Education (NSECE), one of the most reliable sources of national data on providers, does not include data on licensure. Rather, home providers are defined as *listed* which approximates licensure and suggests greater formality, and *unlisted* which approximates license-exempt FFN and considered informal.

nonparental childcare, studies consistently observe a higher likelihood of home-based care, especially informal or relative care, among parents who work nontraditional hours compared with traditional work hours (Han 2004; Coley et al. 2014). For instance, Wen-Jui Han (2004) investigated the associations between nontraditional work schedules and childcare decisions among a national sample of mothers with children under age three and finds that the most prevalent type of NTH care was paternal care, followed by relative and family childcare.

More recently, researchers have leveraged novel insights from calendar data to capture the childcare arrangements of working parents at different times of day and days of the week. Utilizing calendar data from the 2012 National Survey of Early Care and Education (NSECE), Lisa Gennetian and colleagues (2019) find important income differences: low-income children who use nonparental childcare spend a substantially greater proportion of those hours in care during NTH compared with higher income children (35 percent versus 15 percent). They also find limited overlap between center-based care hours and parental work hours—and this is especially true for low-income families working NTH. Relatedly, Alejandra Pilarz and colleagues (2019) find that the elevated use of center care by higher-income compared with lower-income families can be partially explained by parental employment characteristics, especially NTH. Thus, whereas both lower- and higher-income parents use centers even when they do not align with work schedules, NTH work schedules nevertheless depress the use of centers, especially for low-income children (Pilarz et al. 2019).

In contrast to these studies, we directly examine the types of care that low-income parents use during NTH working times. Understanding the alignment between work and childcare hours is important for understanding whether families are using a particular childcare arrangement to support their employment responsibilities or for some other purpose. Whereas some children whose parents work NTH benefit from daytime early learning environments, parents still need access to caregiving arrangements for their children when they are working. The work-support function of childcare motivates the current study.

FAMILY STRUCTURE AND THE CHILDCARE ARRANGEMENTS OF NTH-WORKING FAMILIES

Research suggests that family structure shapes the childcare arrangements parents use during NTH. Married and cohabiting couples may use tag team parenting for some NTH childcare needs (Kim 2022), while nonparental adults residing in extended households frequently serve as NTH childcare providers (Fuller-Thomson and Minkler 2001). In contrast, single parents living alone may lack these in-home resources and rely more on outside caregivers (National Center for Education Statistics 2021). In the earlier referenced Han (2004) study, children with married mothers who worked NTH were more likely to be cared for by their fathers or mothers, whereas children in single-parent households more often use relative care. Furthermore, Han demonstrates that the transition of married mothers from traditional to nontraditional work hours corresponds with a shift toward paternal care, whereas unmarried mothers transitioning to nontraditional hours use nonparental caregivers, especially relatives.

Analyzing the 2012 NSECE calendar data and restricting the sample to low-income families, Peter Hepburn (2018) considers three kinds of childcare—nonrelative paid home-based, relative (paid or unpaid), and center-based arrangements—and finds that single-parent households use significantly more hours of any nonparental childcare than two-parent households overall, and especially more hours of relative care. Relative care is marginally more prevalent among single parents with NTH work compared with single parents with traditional work hours, and single parents working NTH use less paid home-based care than their counterparts working traditional hours. For two-parent households, the association between NTH work schedules and childcare type is much less pronounced, likely because a second parent cares for the child during a partner's working hours.

Christina Cross (2018) demonstrates that extended households have steadily increased from 13 percent in 1996 to 17 percent in 2014

and are even more common in low-income populations of color (Cross 2018). Extended households are an important source of economic and social support, including childcare, and especially so in economically disadvantaged families and families of color (Cross 2018; Pilkauskas 2012). Parents may rely on nonparental adults with whom they live to provide unpaid childcare, either as part of a strategy to share resources and responsibilities within the family or as a normative cultural practice. In the current study, we contribute to the literature by examining how family structure (both single- versus two-parent households and nuclear versus extended households) shapes childcare arrangements for our sample of low-income NTH-working parents and whether these relationships are moderated by race, ethnicity, and immigration status.

CHILDCARE SUBSIDIES

Childcare is a significant household expense, on par with rental housing costs in the one hundred largest metropolitan areas (Poyatzis and Livingston 2024). As a proportion of household income, childcare expenses for one child alone make up between 8.9 percent and 16.0 percent of median income, with the financial burden on lower-income families with care expenses being substantially greater than that of their higher-income counterparts (Payatzis and Livingston 2024). Tuition varies greatly by geography, age of child, and type of provider, with private centers charging higher prices than family childcare homes. Some FFN providers, including relatives and nonrelative caregivers, charge tuition, while others provide care without requiring financial remuneration (Powell et al. 2023).

Established as part of welfare reform legislation in 1996, the CCDF is the main federal program subsidizing the childcare expenses of low-income working families. Unlike subsidized early education programs, such as federal Head Start and state and municipal public prekindergarten programs, CCDF subsidies serve low-income parents employed or participating in a qualifying education or training program. In 2019, CCDF subsidies served almost 1.4 million children nationally. This number increased substantially in the first decade after welfare reform; however, program participation has declined steadily since its height in 2006, when 1.8 million children received CCDF childcare assistance. Higher participation in the early years of the CCDF program tracked funding expansions during that time. However, federal funding leveled off at $5 billion by 2001 and stayed relatively stable through 2018, except for a temporary two-year increase from the American Recovery and Reinvestment Act of 2009. Most states supplement federal contributions to their CCDF programs with general revenue and Temporary Assistance for Needy Families (TANF) block grant dollars. However, these state contributions have not been sufficient to offset the flattening of federal funding or the rise in subsidized center-based care. In 2018, CCDF received $2.37 billion in additional federal dollars, and during the COVID-19 pandemic, states received several billion dollars in one-time pandemic stimulus relief payments through the Child Care Development Block Grant as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the American Rescue Plan Act of 2021 (First Five Years Fund 2021).

The federal government sets broad CCDF regulatory guidelines, but states have discretion regarding eligibility criteria and administrative processes. Since CCDF's inception, the federal government has recommended that states reimburse participating providers at 75 percent of the private market rate. However, most states reimburse considerably less, with only four states meeting the 75th-percentile threshold in 2019 (Schulman 2019). Moreover, nationwide, an average of 11 percent of eligible families receive childcare subsidies, and this too varies considerably across states, ranging from 6 to 21 percent (authors' own calculation).

Alejandra Pilarz (2018) finds that subsidy generosity is associated with an increased likelihood of using center-based care, and a decreased likelihood of using multiple arrangements. Roberta Weber and colleagues (2014) observe that an expansion of subsidy generosity in Oregon led to an increase in the use of center-based care. We might not expect subsidies to increase center use during NTH, given the limited supply of centers offering care during evenings, weekends, and overnight hours.

Subsidies may be associated with greater center use for NTH-working families who need early morning care to supplement a daytime center-based arrangement. Moreover, subsidies can reduce the cost of licensed FCC during NTH for low-income families, while also enabling families to pay FFN providers who might otherwise not receive regular payments for their labor. Overall, we know little about whether or if the parameters of state subsidy policies are associated with childcare arrangements among NTH workers. The current study aims to address that void.

We address three primary research questions. First, we explore descriptively the types of childcare arrangements that low-income families who need care during NTH hours use and how NTH care arrangements vary by family structure, race, ethnicity, and immigration status. Second, we assess these relationships in a multivariate regression framwork, controlling for a set of child, family, and community characteristics. Third, using a similar model, we examine whether low-income children have a higher probability of using paid caregivers during NTH in states that have established more generous childcare subsidy programs since welfare reform.

DATA AND METHODS

We first describe the data used to examine childcare arrangements during NTH. We then detail the construction of our primary measures, including parents' NTH employment, NTH childcare arrangements, family structure, demographic characteristics, and childcare subsidy policy.

Data

We use calendar data and restricted-use household data from the 2019 NSECE. The NSECE is a repeated cross-sectional survey that is nationally representative of households with children under the age of thirteen. We leverage the NSECE calendar data to obtain temporal information on both parents' employment and children's care arrangements on a 15-minute basis in a given week. This enables us to comprehensively capture the alignment of parental employment and childcare during NTH. Additionally, the calendar data allow us to distinguish between arrangements used at different times during NTH, including early morning, evening, overnight, and weekends. For analytic purposes, we construct a child-level dataset containing calendar information on childcare arrangements and parental employment, as well as children's demographic and community characteristics. We define our sample as children with at least one parent working during NTH and household incomes below 200 percent of the 2018 federal poverty level (FPL). An income limit of 200 percent FPL was chosen to target our study to families experiencing economic disadvantage. Low-income parents often have fewer job options, which may lead them to accept NTH jobs, and they also face more limited financial resources for nonparental childcare. Additionally, we aimed to capture families likely to be eligible for childcare subsidies so as to test our third research question.[4] We exclude missing values on covariates (100 cases).[5] Consequently, the final sample consists of approximately 1,600 low-income children under age five for whom at least one parent works during NTH.

Parental NTH Employment

Following Gennetian and colleagues (2019), we define parental NTH employment to include work-related activities such as work, school, training, and commuting time to and from work or school destinations. We construct a dichotomous variable for each parent indicating whether they worked during NTH.

Parental Employment Characteristics

Following other studies (for example, Gennetian et al. 2019) and the NSECE definition, we define NTH as hours that fall outside of 8 a.m. to 6 p.m. on weekdays and anytime on week-

4. To assess the sensitivity of the results to our 200-percent FPL decision, we also ran our main models for families below 250 percent FPL. This change in sample definition increased the sample size from 1,600 to 1,960 but did not substantially alter our main findings.

5. Unweighted NSECE sample sizes are rounded to the nearest 20 according to the NSECE restricted-use data policy.

ends.[6] We further define early-morning weekday hours as 5 a.m. to 8 a.m. and evening weekday hours as 6 p.m. to 1 a.m. Overnight weekday hours extend from 1 a.m. to 5 a.m. Weekends are defined as Friday midnight to 5 a.m. Monday. In addition, we construct a measure of the proportion of NTH when all parents work. Increased proportions suggest the household will have fewer available parental childcare resources during NTH.

We include a measure of work schedule predictability. The NSECE questionnaire asks, "How far in advance do you usually know what days and hours you will need to work?" Response categories include one week or less, between one and two weeks, between three and four weeks, and four weeks or more. We classify individuals who respond three weeks in advance or more as having greater predictability. We construct a composite variable reflecting parents' schedule predictability as a group, indicating little predictability at work if both parents (or one parent for single-parent households) have less predictability. One limitation of this variable is that the question in the NSECE is a general employment inquiry, not limited to work during NTH.

A measure of remote work is not available in the NSECE, so we utilize parents' occupational information as a proxy for remote work availability. Utilizing the American Time Use Survey data from 2017 and 2018, Titan Alon and colleagues (2020) computed the proportion of individuals in each occupation reporting that they were able to work remotely. Consistent with previous literature (Collins et al. 2021; Kwon 2023), we define an occupation as one where employees have the option to work remotely if at least half of the respondents were able to work from home.[7] Similar to the schedule predictability variable, we consider both parents (or one parent in single-parent households) not being eligible for remote work as indicating the absence of remote-work availability.

Childcare Arrangements

We create an indicator that equals 1 if the child uses any NTH care.[8] Subsequently, we distinguish between paid and unpaid NTH care. Paid care includes any childcare involving out-of-pocket expenses by parents as well as subsidies. The NSECE classifies childcare categories by hours of care per week and the type of care provider. First, it distinguishes regular care (an arrangement that is at least five hours per week) from irregular care (less than five hours per week). Within regular care, the NSECE classifies arrangements as center-based, paid individual providers, and unpaid individual providers. Center-based care includes Head Start, public prekindergarten, community-based childcare organizations, and any other non-home-based care that is not drop-in or single-activity. Paid and unpaid individual providers are referred to in this study as family childcare (FCC) providers. The NSECE further breaks down paid individual providers by whether parents have a prior relationship with the provider. Although there might be important differences between paid providers with and without a prior relationship, in this analysis, we combine paid individual providers with and without a prior relationship due to sample size constraints. Consequently, a paid FCC provider with no prior relationship, as well as those with

6. We conducted a robustness test using an alternative definition of NTH (any time outside of 7 a.m.–6 p.m. on weekdays), which is detailed in the supplementary analyses section in the online appendix.

7. These occupations include management, business, and financial operations; computer and mathematical; architecture and engineering; life, physical, and social science; legal; and arts, design, entertainment, sports, and media occupations. Additionally, we constructed a continuous variable from the proportion of individuals in each occupation who reported being able to work from home, using estimates from Alon et al. (2020). Higher values of this variable indicate greater flexibility in work arrangements for the parent. As an alternative to using a binary remote work indicator, we included this continuous variable in our models as a robustness check. While the direction of the odds ratios remained consistent, the effect sizes were somewhat attenuated.

8. We conducted a robustness check using an alternative definition of nonparental childcare. While our main analysis classifies care by nonresident parents as parental care, the robustness check categorizes it as nonparental care. The results (see the online appendix) are not substantially different from our main findings.

a previous relationship, such as relatives, neighbors, and friends, are collectively categorized as paid individual providers. We label this type of care "paid FCC." Similarly, unpaid individual providers may or may not have a prior relationship with the parent, although our descriptive analysis indicates these arrangements are primarily with relatives. We label this type of care "unpaid FCC." We create three indicators to identify whether the child utilizes each of the three types of regular care during NTH. We also include an Other category, comprising (1) regular childcare, which refers to care provided for at least five hours per week, that does not fall under center- or home-based care, such as drop-in programs or single activities, and (2) irregular childcare, which refers to care provided for less than five hours per week.

Family Structure

We examine two dimensions of family structure. The first dimension pertains to single parenthood, for which we create an indicator of whether the parent lives with a spouse or a cohabiting partner.[9] The second dimension is the presence of extended-household members. We rely on information about the parental or guardianship status of each adult in the household and the presence of grandparents in the NSECE, and categorize children into two groups: those in extended and nuclear families. Due to data limitations, we cannot determine the specific identity of each nonparent adult household member. We assume that whether or not these nonparent adult household members are related, they all have the potential to serve as childcare providers. Among the roughly 6,500 children under the age of five in the NSECE dataset, approximately 5 percent of children live in alternative family structures, including grandparent-only families, multiple-parent families, and families with unknown types. In our main analysis, we exclude these children to mitigate confounds that might arise from the interplay between family complexities, childcare decision-making, and parental labor supply. Given statistical power considerations, we use two separate family structure variables, one indicating single versus two parents and another for the presence of other adults, rather than a single four-category variable.

Race, Ethnicity, and Immigration Status

We create a four-category variable for the child's race-ethnicity: White, Black, Latino/a, and Other.[10] Given the mix of race or ethnic membership in the Other group and its small sample size (11 percent), we refrain from interpreting Other coefficients. Parental immigration status is defined as at least one parent born outside of the United States.

Childcare Subsidy Policy

Prior research uses state income-eligibility thresholds as a proxy for generosity (Ha and Ybarra 2018). In our measure, we capture both eligibility thresholds (that is, who can receive childcare assistance) and coverage (that is, who is actually receiving it), reflecting a multidimensional aspect of welfare generosity (Van Hootegem et al. 2024). We calculate the share of children receiving childcare subsidies among those eligible under the federal thresholds in 2019.[11] The generosity measure ranges from 6–21 percent, with a mean and median of 11 percent.[12] We categorize states into two

9. Although we can observe parental or guardianship status, the NSECE does not provide information on the marital status of the parents, so we cannot distinguish between married spouses and unmarried cohabiting partners.

10. The Other category includes Asian, Native Hawaiian and Pacific Islander, American Indian or Alaska Native, multiple races, and other races.

11. Although not shown in the paper, we ran our models with the generosity measure based solely on state income eligibility thresholds and found that the results were consistent with our main findings.

12. The estimated number of eligible children comes from a report by Nina Chien (2022) from the Office of the Assistant Secretary for Planning and Evaluation, US Department of Health and Human Services. The number of children served is obtained from the Administration for Children and Families, US Department of Health and Human Services.

groups by their levels of generosity, using a cutoff of 8 percent. States with a generosity level above 8 percent are classified as more generous, while those at 8 percent or below are classified as less generous.

Control Variables

We include a set of child and family and community characteristics as covariates derived from prior research (Hepburn 2018; Morrissey 2008; Pilarz et al. 2019). The child and family controls include child age in months, child gender, parental age, maternal educational levels (high school graduate or below, some college, and bachelor's degree or higher). We also include the presence of nearby relatives who can provide childcare, the presence of two or more children under age five in the household, the presence of at least one school-age child, the presence of at least one teenage child, and urbanicity. Community variables include the following: a composite variable representing the proportions of individuals living at or below the federal poverty level within the community they inhabit. In the context of the NSECE, *community* refers to the census tract where each household was sampled, as well as all adjacent census tracts located within a two-mile radius. We include state minimum wage and unemployment rates in 2019, using data sourced from the University of Kentucky Center for Poverty Research National Welfare Data. Additionally, we consider state Head Start and state prekindergarten spending, which may influence childcare decisions.[13] Here, we construct a measure of program funding per child for each policy by dividing the state-level funding amount by the population of age-eligible children in each state. See online appendix table A.1.[14]

EMPIRICAL APPROACH

We employ a logistic regression approach to examine the likelihoods of using various types of care, including any type of childcare during NTH among the full sample (model A), a paid care arrangement during NTH among the full sample (model B),[15] and three different types of regular childcare arrangements (center-based, paid FCC, and unpaid FCC) among the subset of respondents who use at least some NTH care (model C).[16] We sequentially estimate four sets of models for each dependent variable. The first model includes only controls for child and family demographic characteristics. The second model adds parents' employment characteristics. The third model adds a set of controls for community characteristics to account for macroeconomic and policy environments. The fourth model tests whether the associations between family structure and the use of NTH care differ by race and ethnicity, incorporating interactions between family structure and race and ethnicity. We also run the final model with an alternative interaction of family structure and immigration status.[17]

We add subsidy generosity into the models to answer our last research question. We first introduce an indicator for more generous states to examine the main effects of subsidy

13. Data on Head Start funding were retrieved from the Office of Head Start. Information on state prekindergarten spending was drawn from the *State of Preschool Yearbook* published by the National Institute for Early Education Research.

14. The online appendix can be found at https://www.rsfjournal.org/content/12/1/192/tab-supplemental.

15. In this model, we aim to compare the odds of using paid NTH arrangements versus unpaid or no care. Since approximately half of the children in our sample do not utilize any form of care, this high rate of nonuse presents a hurdle to or a lower need for accessing it for some families. As a result, restricting our sample to those who use some type of NTH care could introduce selection bias.

16. We also conducted a multinomial regression for model C on a categorical variable indicating the primary mode of NTH childcare to compare the likelihoods of using each type of NTH care relative to other types. However, small cell sizes reduce statistical power. Thus, we present results from the logistic regression model, which, while not substantially different from the multinomial model results, exhibits greater statistical significance.

17. Nearly half of Latino/a children (48 percent) and one-fifth of Black children (20 percent) in our sample come from immigrant families; immigrant families represent only 9 percent of White children.

generosity in the use of NTH care (model 1), and then we incorporate two interaction terms between subsidy policy parameters and family structure (single parenthood and extended family, model 2). For all subsidy analyses, we restrict our dependent variables to paid childcare and the type of childcare utilized during NTH, given our primary interest in the use of childcare that can be purchased through the subsidy program. Given power limitations, we do not examine three-way interactions by subsidy generosity, family structure, and race.

RESULTS

We first present descriptive results on the usage patterns of NTH care arrangements among low-income families who work during NTH. We then present our main findings from the logistic regression analyses.

Descriptive Results

Table 1 reports statistics for the main variables in our multivariate models (family structure, subsidy generosity, race and ethnicity, immigration status, and job characteristics) and our outcomes related to NTH childcare arrangements. About half of the children live in two-parent households without other adults, whereas about a quarter come from two-parent, extended households. Single-parent, nuclear households account for 13 percent, followed by single-parent, extended households at 11 percent. Over 85 percent of families live in states where the share of children receiving childcare subsidies (among those eligible under the federal thresholds in 2019) is above 8 percent. See online appendix figure A.1 for detailed state breakdown.

Also reported in table 1, the sample consists of 40 percent White children, 32 percent Latino/a children, and 16 percent Black children, with the remainder comprising other racial and ethnic groups. Approximately 27 percent of the children come from immigrant families. Black children represent more than a quarter of children in single-parent households, whereas they account for around 10–18 percent in two-parent households. Latino/a children are most likely to be found in extended households, regardless of whether they are in single-parent or two-parent families. Both two-parent households and extended households are more likely to have immigrant backgrounds compared to single-parent and nuclear households, respectively. This suggests that the living arrangements of immigrant families compared to nonimmigrant families may be more adaptable to NTH employment since extended family members or spouses may be available to provide childcare.[18]

Parental employment characteristics that are indicative of job quality vary significantly by family structure (see table 1). Over 90 percent of two-parent households report having some schedule predictability at work, whereas only about 60 percent of single parents experience the same level of predictability. Additionally, nearly all single parents lack remote work options, whereas more than half of two-parent households are estimated to benefit from such flexibility. Descriptive statistics for all control variables are in the online appendix table A.1.

Patterns of NTH Care Utilization Overall and by Family Structure

Table 1 also reports descriptive statistics for NTH childcare for the full sample and by family structure. Among the full sample of low-income children under age five with at least one parent working during NTH, slightly more than two-fifths (43 percent) use any form of NTH care. About 15 percent utilize paid NTH care, and approximately 30 percent use unpaid NTH care. Among the subsample who use NTH care, the largest share relies on unpaid FCC (48 percent), followed by paid FCC (19 percent) and center-based care (17 percent). Although not shown in table 1, the remaining children use other types of NTH care arrangements.

The descriptive statistics reported earlier

18. At the same time, if extended household members or spouses are not available to provide childcare, NTH-working parents in immigrant households may have a more difficult time using nonresident relative providers because they are less likely to have relatives living nearby than nonimmigrants. Specifically, 43 percent of immigrant families reported having nearby relatives who can provide childcare, compared with 58 percent of nonimmigrant families.

Table 1. Weighted Descriptive Statistics on Key Measures

		By Family Structure			
		Single Parent		Two Parent	
	Full Sample (*N* = 1,600)	Nuclear (*N* = 200; 12.50 Percent)	Extended (*N* = 180; 11.25 Percent)	Nuclear (*N* = 800; 50.00 Percent)	Extended (*N* = 420; 26.25 Percent)
	Mean (Standard Deviation) / (Percent)				
NTH childcare utilization					
Any care	43.04	75.29	77.94	30.04	39.54
Paid care	14.99	36.66	24.81	9.32	11.53
Among NTH care users					
Center-based care	16.64	27.16	12.10	11.64	17.46
Paid family childcare	18.99	21.26	21.93	19.17	14.15
Unpaid family childcare	48.04	45.69	67.91	38.33	50.55
Childcare subsidy policy characteristics					
Generous states	84.96	83.16	88.92	84.80	84.71
Race and ethnicity					
White	40.31	37.49	25.29	48.50	30.56
Black	16.38	26.51	28.44	10.74	18.11
Latino/a	32.20	21.67	31.53	31.02	40.48
Other	11.11	14.33	14.75	9.73	10.85
Immigration status	26.54	8.93	18.25	25.19	41.89
Parent employment characteristics					
Nontraditional work hours when all parents work	12.24 (0.24)	35.38 (0.30)	42.37 (0.29)	3.53 (0.13)	6.45 (0.18)
Levels of schedule predictability at work					
Little predictability	15.30	40.13	38.93	8.80	6.55
Some predictability	84.70	59.87	61.07	91.20	93.45
Levels of remote work availability					
Not available at all	49.35	92.74	95.02	35.22	38.12
Some remote work available	50.65	7.26	4.98	64.78	61.88

Source: Authors' calculations using the 2019 National Survey of Early Care and Education (NSECE) data.
Note: Sampling weights are applied. Unweighted cell sizes are rounded to the nearest 20 according to the NSECE restricted-use data reporting policy. Descriptive statistics for other covariates are in the online appendix table A.1.

and in table 1 reflect our analytic sample of low-income parents who work at least some hours during nontraditional times. We note that there are distinct patterns in the use of childcare among our analytic sample compared to low-income parents in the NSECE who work solely during traditional hours. For example, in supplemental analyses of the NSECE data that includes traditional hour workers (not shown in table 1), we find that FCC is more prevalent among children with NTH-working parents compared to those with parents working traditional hours. Specifically, among children from low-income backgrounds whose parents work traditional hours and use some form of nonparental care, 10 percent are in paid FCC (com-

pared with 19 percent for the NTH analytic sample) and 31 percent in unpaid FCC (compared with 48 percent for the NTH analytic sample). In contrast, 38 percent are enrolled in centers (compared with just 17 percent for children with NTH-working parents).

As shown in table 1, NTH care is more common among single parents, as expected from prior research. Specifically, 30 percent of children in two-parent households with no other adults and 40 percent in two-parent extended households report using NTH care. In contrast, about three-fourths of children in single-parent households report using some form of NTH care, regardless of whether extended family members are present. Although unpaid FCC is the most prevalent type of NTH care across all family structures, children in extended households are more likely to use unpaid FCC than nuclear households, with those in single-parent, extended households being the most likely at 68 percent (see online appendix figure A.2). Use of paid FCC ranges from 14–22 percent, with those in single-parent households being slightly more likely to use paid FCC. Children in single, nuclear families are the most likely to use center-based care (27 percent), followed by those in two-parent extended families (18 percent).

Patterns of NTH Care Utilization by Race and Ethnicity and Immigration Status

Table A.2 presents descriptive statistics by race and ethnicity and immigration status. Overall, Black children show the highest rate of using any type of NTH care at 55 percent, followed by White at 42 percent and Latino/a children at 39 percent. Across all racial and ethnic groups, unpaid FCC is most common (see online appendix figure A.3). For paid FCC, Latino/a children (30 percent) are the most likely to use that arrangement, followed by Black (24 percent) and White (8 percent) children. In contrast, White children account for the largest share of center care (20 percent), followed by Black (17 percent) and Latino/a (9 percent) children. Regarding immigration status, unpaid FCC is most prevalent for both children with immigrant backgrounds (40 percent) and native-born children (50 percent). Immigrant children use paid FCC (26 percent) as next most common, with center care (13 percent) least often. In contrast, native-born children use center care (18 percent) and paid FCC (17 percent) at comparable rates. See online appendix figure A.4.

Patterns of NTH Care Utilization by Timing of NTH

Childcare times within NTH may imply distinct parental preferences and care needs (Pilarz et al. 2019). Thus, we investigate the timing of different types of care arrangements (see online appendix figure A.5). Early morning care (56 percent) was most common, followed by weekend (45 percent) and evening care (45 percent). Only 12 percent of NTH care users use overnight care. NTH center-based care is almost exclusively used in the early morning. These results reflect the reality that centers may have only been available to families who worked primarily during daytime, weekday hours but started their shifts early in the morning. The use of paid FCC is relatively consistent across times, ranging from 7–10 percent, except for overnight care (1 percent). While overnight care was least common, 9 percent of NTH care users relied on overnight unpaid FCC.

Regression Results

We report logistic regression results by use of any NTH care and paid NTH care in table 2 and type of NTH care for subsample that uses NTH care in table 3. We then describe the associations between state-level childcare subsidy generosity and NTH care use in table 4.

Any NTH Childcare

The left panel in table 2 presents the estimated odds ratios (ORs) and robust standard errors from the logistic regression models examining how demographic factors of interest—household structure, race and ethnicity, and immigration status—are associated with the use of any NTH childcare for children under age five with at least one parent working NTH in low-income families. We hypothesize that single parenthood is associated with an increased use of NTH care. As expected, in model 1, controlling for child and family characteristics, the OR for single parenthood is greater than 1 and statistically significant. Specifically, the odds of using any type of childcare during NTH for chil-

dren in single-parent households are approximately 7.8 times greater than those in two-parent households, holding constant child and family characteristics. As additional controls are introduced from model 1 to model 3, the magnitude of the OR for single parenthood decreases from 7.79 to 2.62. This suggests that some of the associations between single parenthood and the utilization of NTH care are explained by factors such as parent employment and community characteristics. The OR for extended households is statistically significant in model 1 but becomes statistically insignificant with additional control variables, indicating that the presence of other adult household members is not associated with the use of NTH care. The race and ethnicity and immigration variables also are not statistically significant in the full models.

Regarding the interactions between family structure and race and ethnicity and immigration, model 4 in the left panel of table 2 shows that Black children in extended households have a higher probability of using any NTH care, with a probability of 55 percent compared with around 40 percent or less for all other groups (see online appendix figure A.6). Thus, the role of extended household members as childcare providers during NTH is likely most pronounced for Black families. Interactions between family structure and immigration status were not statistically significant, as presented in the online appendix table A.3.

In terms of job characteristics, we anticipate that work schedule predictability is positively associated with the use of NTH care, whereas remote work availability is negatively related to the use of NTH care. As the left panel of table 2 (Any NTH Care) indicates, we do not find a statistically significant association between work schedule predictability and using NTH care. However, as expected, parents with some remote work availability are less likely to use any type of care during these hours compared to those with limited availability, perhaps because this employment flexibility allows them to provide childcare at home.

Paid NTH Childcare

We hypothesize that two-parent households and extended households are less likely to use paid NTH arrangements than single-parent and nuclear households. As expected, and shown in table 2 (model 3 under Paid NTH Care), the odds of using paid care (relative to unpaid care or no care) are almost three times as high for single-parent households as for two-parent households. This may be due to the caregiving role of a partner, which can reduce the need for paid childcare in two-parent households. Single parents may also have greater access to childcare subsidies, enabling them to afford paid childcare, although the overall receipt of subsidies in the sample is quite low.[19] As expected, living in an extended household structure reduces the odds of paid care. Specifically, the odds of using paid care for extended households are 43 percent lower than for households with no other adults present, likely due to the availability of household members as unpaid caregivers (see table 2, model 3 under Paid NTH Care). Similar to the results for any NTH care, we find no statistically significant differences in the use of paid NTH care by race and ethnicity or by immigrant background.

Regarding interactions between family structure and race and ethnicity and immigrant background, in general, the lower use of paid care in extended households was not conditioned by race and ethnicity (table 2, model 4 under Paid NTH Care) or immigrant status (table A.3); however, for single- versus two-parent households, the overall pattern showing a greater probability of paid care for single parents disappeared for Black children. That is, two-parent Black households (18 percent) have a similar probability as their single-parent counterparts (20 percent) of using paid care (see figure A.7).

For job characteristics, similar to the use of any NTH care, work schedule predictability does not show a statistically significant association with the use of paid NTH care (table 2, right-hand panel under Paid NTH Care). How-

19. In our sample, only 5 percent reported receiving childcare subsidies, significantly lower than the national take-up rate of 16 percent (Chien 2022). This discrepancy may be attributed to misreporting.

Table 2. Logistic Regression Results on the Use of Any NTH Childcare and Paid NTH Childcare

	Odds Ratio (Robust Standard Error)							
	Any NTH Care				Paid NTH Care			
	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4
Single parenthood	7.79***	2.63***	2.62***	2.12*	3.99***	2.83***	2.81***	3.57***
	(1.19)	(0.49)	(0.49)	(0.68)	(0.68)	(0.65)	(0.65)	(1.32)
Extended families	1.39*	1.16	1.16	0.96	0.63*	0.59*	0.57**	0.43*
	(0.21)	(0.19)	(0.19)	(0.26)	(0.13)	(0.12)	(0.12)	(0.17)
Immigration status	0.78	0.79	0.80	0.80	1.09	1.08	1.03	0.96
	(0.12)	(0.12)	(0.13)	(0.13)	(0.22)	(0.22)	(0.21)	(0.19)
Black	1.47*	1.17	1.34	0.95	1.39	1.20	1.40	1.75
	(0.27)	(0.23)	(0.28)	(0.26)	(0.32)	(0.30)	(0.36)	(0.61)
Latino/a	0.97	0.86	0.96	0.91	1.12	1.04	1.13	1.28
	(0.15)	(0.15)	(0.17)	(0.19)	(0.24)	(0.23)	(0.26)	(0.38)
Other	0.76	0.66	0.71	0.60	0.89	0.83	0.91	0.50
	(0.16)	(0.15)	(0.17)	(0.18)	(0.24)	(0.23)	(0.26)	(0.23)
Some work schedule predictability		0.95	0.98	0.99		1.43	1.46	1.59*
		(0.17)	(0.18)	(0.18)		(0.29)	(0.30)	(0.34)
Some remote work availability		0.30***	0.30***	0.30***		0.21***	0.22***	0.22***
		(0.04)	(0.04)	(0.04)		(0.05)	(0.05)	(0.05)
Single × Black				1.17				0.32*
				(0.55)				(0.15)
Single × Latino/a				1.45				1.09
				(0.57)				(0.45)

Single × Other				1.56				1.38
				(0.88)				(0.79)
Extended families × Black				2.28*				2.28
				(0.96)				(1.15)
Extended families × Latino/a				1.05				0.83
				(0.34)				(0.38)
Extended families × Other				1.29				3.19
				(0.65)				(1.96)
N	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Controls								
Child and family characteristics	X	X	X	X	X	X	X	X
Parents' employment characteristics		X	X	X		X	X	X
Community characteristics			X	X			X	X

Source: Authors' calculations using the 2019 National Survey of Early Care and Education (NSECE) data.
Note: Robust standard errors were applied in all models. Unweighted cell sizes are rounded to the nearest 20 according to the NSECE restricted-use data reporting policy. Child and family characteristics include child age in months, child gender, parental age, maternal educational levels, the presence of nearby relatives who can provide childcare, the presence of two or more children under age five in the household, the presence of at least one school-age child, the presence of at least one teenage child, and urbanicity. Parents' employment characteristics include the proportions of nontraditional hours when all parents work. Community characteristics include community poverty ratio, state minimum wage, state unemployment rates, state Head Start funding per child, and state pre-K spending per child.
*$p < .05$; **$p < .01$; ***$p < .001$

ever, as expected, parents in occupations with remote work availability are statistically significantly less likely to utilize paid NTH care, and this relationship is robust across models 1–3. Parents who are able to work from home during NTH may be less inclined to seek paid arrangements and instead try to simultaneously juggle paid employment with caregiving responsibilities in the household.

Type of NTH Care

To assess associations with the type of NTH regular care—center-based care, paid FCC, and unpaid FCC—we narrow our primary sample to children who use at least some form of NTH care. We note that very few centers are open during NTH, except for early morning hours, which limits the interpretation of these results. Accordingly, only a small percentage of low-income children in our sample, roughly 7 percent, are in centers during NTH, and almost all of this care is during early morning hours. Despite the limited availability of center-based care during NTH, we nevertheless observe important differences in use by family structure and race and ethnicity.

Table 3 reports the results for center-based care (left-hand panel), paid FCC (center panel), and unpaid FCC (right-hand panel). For center-based care, models 1–3 indicate that low-income children in single-parent households are statistically significantly more likely to use NTH center-based care compared to those in two-parent households in each model. For extended households, the OR is less than 1, indicating a lower likelihood of using centers; however, the associations do not remain statistically significant once additional control variables are included. Given that center-based care is primarily early morning care, it is possible that, in two-parent and extended households, the second parent or other adult household member can watch the child during these hours, while single-parent households and nuclear households have fewer care options within the household and instead rely on early morning center hours when available.

We also observe an interaction by race and ethnicity (but not immigrant status) with single parent households (see table 3 model 4 under Center-Based Care) for center-based care, although we interpret these interactions cautiously given small cell sizes. Figure A.8 in the online appendix shows that the positive association between single parenthood and the use of NTH center-based care is primarily observed among White children, with no significant difference for Black and Latino/a children. One possible explanation is the higher enrollment of daytime center-based care among White children (42.5 percent versus 21.3 percent for Black children and 21.6 percent for Latino/a children). With greater numbers of Black and Latino/a children in the sample, we might have observed a statistically significant difference by family structure for Black and Latino/a children as well. In addition, White parents were somewhat more likely to work during early mornings when NTH centers are most available, although this difference is small (67 percent compared with 62 percent).

For paid FCC (table 3, center panel Paid Family Childcare), the ORs for extended households from models 1–3 are consistently statistically significant and less than 1, indicating that children in extended households are less likely to use paid FCC arrangements compared with those from nuclear families. In contrast, the ORs for extended households using unpaid FCC from models 1–3 (right-hand panel under Unpaid Family Childcare) are consistently greater than 1 and statistically significant. Model 3 shows, for example, that extended households have a three times greater odds of unpaid FCC care than nuclear households, underscoring again the important role that extended household members likely play as unpaid caregivers. Interestingly, Latino/a children are more likely to use paid FCC than White children, while there are no racial and ethnic differences, or differences by immigrant background, in the use of unpaid FCC. Lastly, we do not find any meaningful moderation by race and ethnicity in the associations between unpaid and paid family NTH care and family structure. Notably, the interaction term for paid FCC between extended households and immigration background, as shown in table A.3 in the online appendix, reveals that children from immigrant families living in extended households are less likely to utilize paid FCC during NTH compared with those without

Table 3. Logistic Regression Results on Each Type of NTH Childcare

	Odds Ratio (Robust Standard Error)											
	Center-Based Care				Paid Family Childcare				Unpaid Family Childcare			
Type of NTH Care	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4
Single parenthood	1.33	2.80**	2.80**	8.76***	1.00	0.99	0.95	1.39	2.01***	1.39	1.38	1.38
	(0.35)	(0.95)	(0.96)	(4.39)	(0.21)	(0.25)	(0.25)	(0.68)	(0.37)	(0.31)	(0.31)	(0.51)
Extended families	0.49*	0.53	0.57	0.88	0.58*	0.55*	0.53*	0.69	3.33***	3.10***	3.04***	3.38**
	(0.16)	(0.18)	(0.20)	(0.51)	(0.15)	(0.15)	(0.14)	(0.35)	(0.73)	(0.70)	(0.70)	(1.29)
Immigration status	0.99	0.95	1.00	0.84	1.57	1.46	1.42	1.34	0.95	0.92	0.92	1.00
	(0.32)	(0.33)	(0.36)	(0.29)	(0.38)	(0.35)	(0.35)	(0.33)	(0.21)	(0.21)	(0.21)	(0.23)
Black	0.85	0.86	0.70	1.91	1.67	1.57	1.73	3.67**	0.98	0.93	0.98	0.93
	(0.30)	(0.30)	(0.26)	(1.08)	(0.52)	(0.50)	(0.59)	(1.81)	(0.24)	(0.24)	(0.27)	(0.43)
Latino/a	0.47*	0.47	0.51	1.78	1.78	1.78	1.95*	2.53*	0.72	0.70	0.67	0.65
	(0.17)	(0.18)	(0.21)	(0.97)	(0.53)	(0.52)	(0.61)	(1.09)	(0.17)	(0.17)	(0.17)	(0.23)
Other	1.50	1.53	1.51	2.34	0.92	0.90	1.01	1.07	1.25	1.29	1.29	1.85
	(0.60)	(0.60)	(0.64)	(1.54)	(0.39)	(0.38)	(0.44)	(0.80)	(0.40)	(0.41)	(0.43)	(0.91)
Some work schedule predictability		2.17*	2.33*	2.42*		1.47	1.50	1.56		0.91	0.90	0.86
		(0.75)	(0.84)	(0.90)		(0.37)	(0.38)	(0.39)		(0.19)	(0.19)	(0.19)
Some remote work availability		0.64	0.56	0.54		0.51*	0.47*	0.47*		0.96	0.97	0.97
		(0.20)	(0.18)	(0.17)		(0.17)	(0.16)	(0.16)		(0.23)	(0.23)	(0.23)
Single × Black				0.15**				0.28*				1.74
				(0.10)				(0.17)				(0.90)
Single × Latino/a				0.18*				0.91				0.73
				(0.13)				(0.48)				(0.32)
Single × Other				0.35				0.58				0.93
				(0.29)				(0.48)				(0.57)

(*continued*)

Table 3. (*continued*)

	Odds Ratio (Robust Standard Error)											
	Center-Based Care				Paid Family Childcare				Unpaid Family Childcare			
Type of NTH Care	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4
Extended × Black				0.65				0.69				0.61
				(0.46)				(0.44)				(0.32)
Extended × Latino/a				0.27				0.59				1.29
				(0.20)				(0.33)				(0.57)
Extended × Other				1.00				1.42				0.45
				(0.85)				(1.23)				(0.29)
N	660	660	660	660	660	660	660	660	660	660	660	660
Controls												
Child and family characteristics	X	X	X	X	X	X	X	X	X	X	X	X
Parents' employment characteristics		X	X	X		X	X	X		X	X	X
Community characteristics			X	X			X	X			X	X

Source: Authors' calculations using the 2019 National Survey of Early Care and Education (NSECE) data.
Note: Robust standard errors were applied in the logistic regression models. Unweighted cell sizes are rounded to the nearest 20 according to the NSECE restricted-use data reporting policy. Child and family characteristics include child age in months, child gender, parental age, maternal educational levels, the presence of nearby relatives who can provide childcare, the presence of two or more children under age five in the household, the presence of at least one school-age child, the presence of at least one teenage child, and urbanicity. Parents' employment characteristics include the proportions of nontraditional hours when all parents work. Community characteristics include community poverty ratio, state minimum wage, state unemployment rates, state Head Start funding per child, and state pre-K spending per child.
*$p < .05$; **$p < .01$; ***$p < .001$

other adults in the household. This finding suggests that extended household members may be serving as caregivers to these families.

Lastly, table 3 indicates that parents' job characteristics appear to influence the types of NTH care children use. First, parents with some schedule predictability are more likely to use centers but not paid or unpaid FCC. The association is greater than 1 and robust across all models for centers. This finding suggests that parents with predictable work schedules are less likely to scramble to put care together at the last minute and can therefore access more formal arrangements. Additionally, for remote work availability, the association is negative and statistically significant for paid FCC but not associated with the use of centers or unpaid FCC. This supports the earlier finding, shown in table 2, that low-income parents with access to remote work have lower odds of using paid childcare.

Childcare Subsidies

We examine whether state-level subsidy policy generosity is related to NTH care usage among low-income NTH-working families and whether these relationships are moderated by family structure. In these models, we restrict our dependent variables to paid NTH childcare and the type of childcare utilized during NTH. Table 4 reports the results for two models, the model with all control variables (model 1) and the full model with interaction terms (model 2) for each of the dependent variables. As reflected in table 4, results suggest that living in a state with a greater proportion of eligible families receiving subsidy does not increase the likelihood that low-income families working NTH use paid care during NTH, nor is subsidy generosity related to the type of care used during NTH. Importantly, however, the interaction between subsidy generosity and single parenthood is statistically significant. Specifically, low-income children from single-parent households in more generous states are more than three times as likely to use paid FCC than those in less generous states (see table 4, model 2 under Paid Family Childcare). A state's subsidy generosity may help single-parents afford paid FCC, while two-parent households may have more difficulty meeting subsidy eligibility requirements or may prefer to rely on a second parent for NTH childcare and forgo the subsidies for which they may be eligible.

DISCUSSION

Despite policy efforts since the publication of *Making Ends Meet*, including the expansion of public childcare assistance, low-income working parents continue to face a precarious labor market and must navigate the complexities of a fragmented childcare system that is poorly suited to their budgets and work schedules. Using calendar data from the 2019 NSECE, this study aims to understand how low-income NTH-working parents meet childcare needs given these challenges, and whether and how informal family resources and public childcare subsidies support their efforts in a post-welfare reform era.

We observe that slightly more than half of low-income children under age five for whom at least one parent works NTH do not use regular childcare during NTH. Unpaid FCC is the most common care arrangement for children who are in childcare during NTH. We also observe differences by timing, with most NTH care occurring during weekday early mornings, followed by weekends. In our multivariate findings, single-parent households show an increased use of NTH care (and paid NTH care) compared to those in two-parent households. This is consistent with previous studies (Han 2004) and may be attributed to the absence of a partner, as two-parent households often employ a tag team approach to balancing work and family responsibilities (Kim 2022). Single-parent households are also more likely to use centers than two-parent households, particularly among White children. It is important to interpret this finding in context: the prevalence of center use in this sample is extremely low for both single- and two-parent households given limited NTH center availability. Nearly all (90 percent) of the NTH care provided in centers is during early morning times and used by children who are also in centers during regular daytime hours. Children in single-parent households who use centers during the day may have the greatest need for extended care during these early morning hours. In contrast to those in two-parent households, these children may

Table 4. Childcare Subsidy Generosity: Logistic Regression Results on Paid NTH Childcare and Each Type of NTH Childcare

	Odds Ratio (Robust Standard Error)							
	Paid NTH Care		Center-Based Care		Paid Family Childcare		Unpaid Family Childcare	
	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2	Model 1	Model 2
Single parenthood	2.81***	2.35*	2.81**	2.33	0.95	0.36*	1.40	2.03
	(0.65)	(0.92)	(0.97)	(1.37)	(0.25)	(0.18)	(0.31)	(0.93)
Extended families	0.58**	0.32**	0.60	0.37	0.53*	0.39	2.98***	4.59**
	(0.12)	(0.13)	(0.21)	(0.24)	(0.15)	(0.23)	(0.68)	(2.21)
Immigration status	1.04	1.04	1.05	1.06	1.43	1.43	0.91	0.89
	(0.21)	(0.21)	(0.38)	(0.39)	(0.35)	(0.35)	(0.21)	(0.20)
Black	1.39	1.40	0.69	0.69	1.73	1.78	1.00	0.99
	(0.36)	(0.36)	(0.26)	(0.25)	(0.59)	(0.61)	(0.27)	(0.27)
Latino/a	1.13	1.13	0.51	0.50	1.95*	1.93*	0.69	0.69
	(0.26)	(0.26)	(0.21)	(0.20)	(0.61)	(0.61)	(0.18)	(0.18)
Other	0.89	0.92	1.47	1.48	1.01	1.07	1.33	1.31
	(0.26)	(0.26)	(0.62)	(0.62)	(0.44)	(0.48)	(0.44)	(0.44)
Subsidy generosity	0.85	0.63	0.66	0.50	0.94	0.49	1.26	1.89
	(0.17)	(0.17)	(0.20)	(0.21)	(0.24)	(0.19)	(0.29)	(0.76)
Some work schedule predictability	1.46	1.45	2.31*	2.27*	1.49	1.44	0.91	0.93
	(0.30)	(0.30)	(0.83)	(0.83)	(0.38)	(0.37)	(0.19)	(0.20)

Some remote work availability	0.22***	0.22***	0.56	0.58	0.48*	0.49*	0.96	0.94
	(0.05)	(0.05)	(0.181)	(0.19)	(0.16)	(0.17)	(0.23)	(0.23)
Subsidy generosity × Single parenthood		1.25		1.26		3.21*		0.64
		(0.50)		(0.75)		(1.69)		(0.31)
Subsidy generosity × Extended families		2.03		1.78		1.45		0.60
		(0.89)		(1.18)		(0.87)		(0.29)
N	1,600	1,600	660	660	660	660	660	660
Controls								
Child and family characteristics	X	X	X	X	X	X	X	X
Parents' employment characteristics	X	X	X	X	X	X	X	X
Community characteristics	X	X	X	X	X	X	X	X

Source: Authors' calculations using the 2019 National Survey of Early Care and Education (NSECE) data.
Note: Robust standard errors were applied in the logistic regression models. Unweighted cell sizes are rounded to the nearest 20 according to the NSECE restricted-use data reporting policy. Child and family characteristics include child age in months, child gender, parental age, maternal educational levels, the presence of nearby relatives who can provide childcare, the presence of two or more children under age five in the household, the presence of at least one school-age child, the presence of at least one teenage child, and urbanicity. Parents' employment characteristics include the proportions of nontraditional hours when all parents work. Community characteristics include community poverty ratio, state minimum wage, state unemployment rates, state Head Start funding per child, and state pre-K spending per child.
*$p < .05$; **$p < .01$; ***$p < .001$

face a lack of family resources during early mornings (such as no second parent present in the household), prompting single parents to seek centers that offer early morning hours. Since more White children are already enrolled in daytime centers compared to children of color, the positive association is stronger for White children. Overall, these findings highlight the need for policy to incentivize centers to extend care, both during early morning and evening hours, which would allow children in center-based care during daytime hours to experience fewer disruptions in care arrangements and avoid multiple arrangements.

Second, we found that Black children in single- and two-parent families were equally likely to use paid FCC, distinct from the patterns for White and Latino/a children. Latino/a children are less likely to utilize center-based care and more likely to rely on paid FCC compared with White children. These patterns generally mirror those observed in daytime childcare usage (Fram and Kim 2008; Radey and Brewster 2007), suggesting that while the context for NTH care may differ from that of daytime care, racial and ethnic factors remain important to consider in reaching diverse families.

Third, the presence of extended household members appears to have opposite effects on paid and unpaid FCC. Residing in an extended household reduces paid FCC while increasing unpaid FCC. It is plausible that coresidential nonparent adults play a role in childcare provision at no financial cost when at least one of the child's parents is working NTH. This reinforces the notion of extended living arrangements as an adaptive strategy and an accommodation for the competing demands of work and care, especially in the context of economic precarity (Cross 2018; Henly 2002; Pilkauskas 2012). However, our data do not allow us to identify temporal relationships between decisions regarding living arrangements and employment. Single parents may have decided to double up with relatives to facilitate NTH employment. Conversely, for single parents already living with relatives, the availability of care provided by these relatives may have motivated them to accept NTH jobs. Additionally, the literature on living arrangements and maternal labor supply has documented that living with or close to grandparents increases maternal employment because grandparents serve as childcare resources (Compton and Pollak 2014; Kwon 2023). Exploring whether this relationship holds during NTH would be an important topic for future research.

Fourth, among low-income parents working NTH schedules, significant differences in NTH care utilization patterns emerge by schedule predictability and a proxy for remote work. Families with greater schedule predictability are more likely to use center-based care, as these centers offer less flexible hours (NSECE Project Team 2015). Conversely, remote work opportunities may enable parents to care for their children while working during NTH hours. However, we are unable to assess whether such blurred boundaries between work and home mitigate work-family conflicts or exacerbate them (Kim et al. 2020). Notably, those with greater remote flexibility are slightly more likely to work on weekends (54 percent versus 46 percent), indicating that their jobs may require weekend work while allowing for remote arrangements.[20] Overall, these findings indicate that job characteristics, in addition to NTH, are important to assess when considering the childcare needs of families with young children.

Finally, what are the implications of our study findings for public policy? We found some evidence that subsidy generosity is associated with the use of NTH paid family childcare arrangements for single parents in this low-income sample. However, there was no association between center care use and subsidy generosity, as has been found in prior studies of daytime care arrangements (Pilarz 2018; Weber et al. 2014). This could be the result of two interacting forces. First, there are few centers that serve children with NTH care needs, especially evenings, overnights, and weekends, restricting many NTH-working families to the in-

20. Parents with greater remote work availability are less likely to work during early mornings on weekdays than those with limited flexibility. However, there is no statistically significant difference in their likelihood of working during weekday evenings or overnights.

formal childcare market. At the same time, states are increasingly using subsidy dollars to pay for centers, with only 5 percent of subsidies nationwide paying for license-exempt home-based childcare (Office of Child Care 2025). Thus, the subsidy program, as it operates in most states, does not serve the NTH childcare market very well. Given that the informal sector is shouldering the care burden during NTH, states might more actively recruit license-exempt providers and the families that use them into the subsidized care system. Directing subsidy dollars to these caregivers could improve the economic circumstances of providers, parents, and the extended family systems that are disproportionately helping parents manage work and care responsibilities. Subsidizing these arrangements could also improve care quality for children if providers invest subsidy dollars in their programs. It might also be fruitful for states to provide incentives to centers and licensed family homes to extend hours to evenings, weekends, or even overnights when demand for NTH care during these times is sufficiently high to make hour extensions feasible (Henly and Adams 2018). Such efforts have rarely been undertaken or evaluated, although the 2014 reauthorization of the Child Care and Development Block Grant instructed states to increase the supply of NTH childcare (Sandstrom et al. 2019). More research is necessary to understand the conditions under which parents would seek center-based and licensed home-based childcare during different nontraditional times, and the types of incentives that would successfully compel providers to extend their services to a wider range of hours.

Parental employment conditions may also help explain why we did not see a robust relationship between subsidy generosity and childcare arrangements. As Harriet Presser (2003) points out, many individuals working NTH—especially, low-income NTH workers—do so because they are unable to find standard hour employment, contributing to high job turnover. Job instability is a predictor of short spells on childcare subsidies (Henly et al. 2017). Therefore, low-income parents in our sample who work NTH may struggle to take advantage of childcare subsidies due in part to job instability. The irony of these findings is that families with the greatest need for stable, quality childcare are also those with the lowest earnings and the most unstable NTH jobs that prevent them from accessing childcare supports. Despite decades of increases in women's employment and childcare reforms, neither paid employment nor public support has resolved their work-family conflicts.

This study is not without limitations. It is a cross-sectional study and, therefore, our analytical approach is associational and cannot establish causal relationships. Our findings would also be richer with more information about the relationship status of nonparental adults in the household and how these members contribute to childcare decisions. Another limitation is our inability to differentiate between licensed and unlicensed care in the NSECE survey. Unpaid family caregivers are undoubtedly not licensed, but paid arrangements include both licensed and unlicensed FCC and FFN programs. It would be useful to understand whether and how licensing status matters to parental decisions about NTH care. Prior research suggests that licensed care (as well as center care) is generally of higher quality than unlicensed care or unregulated home-based care (Chaudry et al. 2021). However, conventional quality measures may be less applicable to NTH care, where traditional school-readiness curricula and provider-led activities may be less relevant than care that is individualized to children's routines and consistent with family traditions and values (Bromer et al. 2024).

By comprehensively considering family structure, race and ethnicity, and immigration status and by attending to childcare use across NTH times, this study expands knowledge of the NTH childcare arrangements of low-income working families with NTH work schedules. Our findings suggest that, despite significant public investments in childcare since *Making Ends Meet,* these advancements largely bypass families with NTH care needs. Many families use childcare during NTH hours, but scarce childcare supply during NTH hours and subsidy programs that favor center care make it difficult for these families to enroll in the subsidy program. Incentivizing centers and li-

censed family childcare homes to provide care during NTH when demand warrants it, as well as encouraging states to extend subsidy coverage to the informal childcare sector, would be two steps toward positively supporting the childcare needs of families working NTH. Ultimately, however, labor market reforms, in addition to childcare policy reforms, will be necessary to significantly improve the caregiving challenges faced by families working nontraditional hours.

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Guaranteed Income Programs: Single Parents, Spending, and Debt

SARA M. CONSTANTINO, AJAY CHAUDRY, AND JONATHAN MORDUCH

To fill gaps in the safety net, municipalities have experimented with giving low-income residents a guaranteed income: regular cash transfers that can be spent without restriction. Combining survey evidence from a randomized experiment (n = 1,074) with longitudinal in-depth qualitative interviews (n = 56), we evaluate a two-year guaranteed income program in Compton, California. Recipients indicated that smaller, steadier transfers helped them keep up with bills, while less frequent, larger transfers enabled financial planning. Most households took actions requiring restraint, such as catching up on bills or paying off debt, but rewarded these efforts with spending to meet family wants and create exceptions in routines to spend time on memorable activities. Impacts of the transfers depend on residents' household situations. For single-parent households (mostly single mothers), receiving unconditional money led to more work and higher earnings but also higher debt. In contrast, dual-parent households earned less, constrained their spending, and reduced their debt.

Keywords: guaranteed income, UBI, cash transfers, single mothers, liquidity, household composition, poverty, debt

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 Constantino, Sara M., Ajay Chaudry, and Jonathan Morduch. 2026. "Guaranteed Income Programs: Single Parents, Spending, and Debt." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 12(1): 220–46. https://doi.org/10.7758/RSF.2026.12.1.09. We are grateful to Sidhya Balakrishnan, Sewin Chan, and Johannes Haushofer for their collaboration on the quantitative survey and analyses. In Compton, we are thankful for Mia Hernandez-Perez, Courtnee King, and Kaytlin Ernske's support in conducting qualitative interviews, both in person and remotely. At NYU, we would like to acknowledge Georgia Assy Hillel, Junyi Ouyang, Julia Raab, Rachael Eplee, Yeji Lee, and Kaytlin Ernske, who provided project management and assistance with transcription and coding. This work benefited from collaboration with the Jain Family Institute, and we are grateful for research support from Ege Aksu, Marcella Cartledge, Roberta Costa, Sara Restrepo, and Yunjie Xie. The qualitative analysis was supported by funding from the Russell Sage Foundation (grant number 2010-28280; ROR: https://ror.org/02yh9se80) and the Mastercard Center for Inclusive Growth. We are also grateful for support from the NYU Financial Access Initiative. The quantitative surveys and analysis received generous support from the Robert Wood Johnson Foundation, J-PAL, and private donors. The RCT is registered in the AEA RCT Registry as AEARCTR-0007621. We thank our implementation partner, the USC Center for Economic and Social Research (CESR), for their work on survey data collection. We are grateful for insightful feedback from Kathy Edin, Elizabeth Ananat, Carolyn Barnes, Sandra Danziger and the other contributors to this issue. Direct correspondence to: Sara Constantino, at sara.constantino@gmail.com, 473 Via Ortega, Stanford, CA 94305, United States.

In the years since *Making Ends Meet* (Edin and Lein 1997), it has become more widely accepted that an essential problem for many American families with children is simply that they do not have enough money to get by. Too often, budgets do not add up even for those with full-time employment and access to public benefits such as government health insurance and the Supplemental Nutrition Assistance Program (SNAP). Contributions from relatives and friends can help fill gaps, but the kin of struggling families are often struggling themselves. Side jobs can help, but they take time away from parenting and are not always feasible due to unpredictable work schedules (Kwon et al. 2026, this issue). As Kathryn Edin and H. Luke Shaefer (2015) and H. Luke Shaefer and colleagues (2020) document in their description of the historical transition of social support programs, from Aid to Families with Dependent Children (AFDC) to Temporary Assistance for Needy Families (TANF) to the Earned Income Tax Credit (EITC), the cash safety net for the families most in need of support has weakened considerably over the past three decades as the funds once designated for assisting them have been diverted to the working poor and other uses.[1]

A recent response to the erosion of the cash safety net has been a patchwork of guaranteed income pilot programs. The programs are often funded by local governments or philanthropy and provide steady cash supplements to low-income households at regular intervals, usually monthly, over a limited period. Some explicitly target mothers. For example, the Magnolia Mother's Trust, which was launched by Springboard to Opportunities in 2018, provided $1,000 a month to one hundred women in Jackson, Mississippi. The Bridge Project in New York provided $1,000 a month to five hundred mothers, beginning in 2021. Rx Kids in Flint, Michigan provided $500 a month for a baby's first year and effectively ended infant poverty in the city. Baby's First Years, which was structured as a randomized controlled trial (RCT), provided 1,000 mothers of newborns with $333 per month for the first fifty-two months (Noble et al. 2025). The study found increased spending on child-specific goods out of the cash transfers relative to other income, despite no requirements on how the money was spent, though the magnitude was small (Gennetian et al. 2022). Others, like the recent programs in Stockton, Compton, Los Angeles, and Chicago, target a broader range of low-income households (see Balakrishnan et al. 2025; Vivalt et al. 2024).[2]

Here, we examine the effects of a large RCT of a guaranteed income program in Compton, California (Balakrishnan et al. 2025), which randomized the frequency of the cash transfers. Compton residents face relatively high rents, low wages, and disproportionately high rates of unemployment and poverty.[3] By combining survey data with longitudinal in-depth interviews of randomly chosen program participants, we analyze the impacts of the transfers and the meanings associated with this money for recipients living in different types of households. Our focus is on the response of single-parent or single-mother households as compared to that of two-parent households, other households with minors, and households without minors.

The Compton study offers a chance to ask questions that complement *Making Ends Meet*, which used semistructured, in-depth interviews to collect detailed information on expenditures and the income needed to meet them (Edin and Lein, 1997). The interviews revealed

1. For a discussion of how the safety net has become increasingly focused on working parents with children, see Joseph van der Naald and colleagues (2026, this issue).

2. Other programs include the Compton Pledge in Compton, CA (over $500 a month to 700 residents for two years); Stockton Economic Empowerment Demonstration ($500 a month to 125 residents for two years); BREATHE in Los Angeles ($1000 a month to 1000 residents for three years); the Cook County Promise Guaranteed Income Pilot in Chicago ($500 a month to 3,250 families in Cook County for two years); and RISE in Cambridge, MA ($500 a month to 120 single caretakers).

3. The poverty rate in Compton was 18 percent in 2022, measured by the federal poverty line, a measure that does not adjust for the relative high cost of living in the city (US Census Bureau, n.d.).

that poor single mothers who relied on job earnings or welfare, and most often both, did not have much room to breathe, as evidenced by high rates of material deprivation and the extensive juggling needed to get by. In our study, we ask: what are the spending priorities when an extra sum of money materializes in the checking accounts of financially stretched households? How much freedom or flexibility is actually gained, and for whom? Which tradeoffs are made? What is the social meaning ascribed to this money, and how does that influence how it is allocated? Here, we ask these questions of unconditional cash transfers, which, unlike the EITC, one of the focal programs in *It's Not Like I'm Poor* (Halpern-Meekin et al. 2015), are not attached to labor or earnings and were initially unexpected, and so unencumbered by existing obligations and claims.

The Compton program is unique in its randomization of the frequency of the cash payments. Half of the recipients were randomly chosen to receive smaller transfers every two weeks, while the other half received larger sums once per quarter, keeping the same yearly total. The high-frequency treatment arm is closer to regular installments of income payments or food assistance programs like SNAP, while the low-frequency arm is closer in timing to programs like the EITC. The phrase "making ends meet" is often assumed to refer to the problems of paying rent, keeping food on the table, and taking care of other recurring expenses. In other words, how can money be stretched to cover basic needs? But often families' needs exceed this narrow definition: making ends meet can require large chunks of money for big expenses, sometimes with urgency and all at once (Morduch and Schneider 2017; Kansikas et al. 2023). The car may need fixing. The water heater might need replacing. Families might need to cope with the death of a loved one. The EITC—paid out in a lump sum at tax time—is powerful partly because it allows families to absorb these expenses (Romich and Weisner 2000; Goodman-Bacon and McGranahan 2008; Halpern-Meekin et al. 2015; Abbott and Tach 2026, this issue), and it also allows families to invest in a "durable" commodity of another kind—special and memorable experiences for parents and children. Like the EITC, which recipients refer to with names such as "get ahead money" and "the kids' money" (Halpern-Meekin et al. 2015), guaranteed income can facilitate different kinds of expenditures and may be ascribed with specific meaning (Zelizer 1995) that may vary depending on how it is designed, including how frequently it is disbursed.

Making Ends Meet put a focus on the distinct circumstances of single mothers. Here, we also find that the impacts of cash transfers depend on household structures—and that single parent households, largely single-mother households in our sample, show a distinct response. For example, while recipients in general do not significantly adjust their labor supply, single-parent households significantly increase their weekly labor supply in hours—perhaps due to the fact that many of the safety net programs they are eligible for, such as the EITC and (for a lucky few) childcare subsidies, are conditioned on work (and in the case of the EITC, the more you work and earn the more you receive, up until the phaseout rate).

Single-parent households appear to be more constrained: they cannot easily use the money to invest more in parenting time and less in wage-based labor, even if they would prefer it. The results we see among single parents stand in contrast to a recent RCT of cash transfers in Texas and Illinois, which finds negative labor supply responses to cash transfers (Vivalt el al. 2024). Consistent with the increased labor supply result, we find a significant increase in income among single-parent households relative to the control group and all other household types, which largely show a significant decrease in income and expenditures relative to the control group. Additionally, while recipients in dual-parent households pay down a substantial amount of debt, single-parent households accumulate significantly more debt compared to dual-parent households. Scott Fulford (2023) describes how relief provided during the COVID-19 pandemic created a chance for households to reset (for example, by reducing debt or increasing savings). Our results suggest the chance to reset may not have been available to single-parent households in Compton.

We did not find pronounced differences in

average impacts between the low- and high-frequency treatment groups in a subsample of households with minors. However, the qualitative interviews reveal that participants experience cash differently—and form different aspirations and spending goals—depending on how often it is received. We find that recipients receiving quarterly transfers paid down more debt and reduced expenditures relative to controls, while those receiving twice-monthly transfers accumulated more assets. As a result, recipients of the twice-monthly transfers reported substantially higher net assets (assets – debt) than those receiving quarterly transfers.[4]

From the qualitative interviews, we find that many recipient households blended the transfers with regular income and allocated the transfers to a combination of overhanging needs—past debt and unpaid bills—and immediate needs. However, some households treated the cash separately from income—using it as a chance to do something different. The qualitative interviews reveal that households regularly made hard choices to spend limited money on paying debt and catching up on bills, but coupled these payments with spending on enjoyable activities, especially for their children. Spending on these items and experiences was seen by recipients as being critical for strengthening their relationships with their children. The ability to have these positive experiences also provided a helpful balance to the difficult choices needed to allocate limited resources to bills and debt repayment—suggesting that they may be complementary activities rather than substitutes. For parents, this spending created exceptions or pauses in otherwise stressful routines, allowing them to spend meaningful time with their children and create durable memories that can be continuously revisited, even in times of scarcity (Halpern-Meekin et al. 2015; Ananat and Gassman-Pines, personal communication). Receiving the unconditional transfers afforded recipients the dignity and flexibility to meet basic needs and enjoy new experiences and time with their families.

These findings provide a window into the possibilities offered by guaranteed income, while also highlighting the contexts—especially of overhanging debt (Dwyer 2018; Tach and Sternberg Greene 2014) and parental responsibilities (Chaudry 2004)—that lead different types of households to use the resources in ways that extend beyond basic material concerns.

THE CONTEXT FOR GUARANTEED INCOME PROGRAMS

Today's guaranteed income pilots build on a history of cash-assistance programs in the United States and Canada. The best-known precursors are the negative income tax experiments of the 1970s, also known as income maintenance experiments, which took place in Seattle (SIME); Denver (DIME); rural North Carolina and Iowa (RIME); Gary, Indiana; New Jersey and Pennsylvania; and Manitoba, Canada (Mincome; Forget 2011). While the programs differed in their target populations, each provided guaranteed minimum incomes to households below the poverty line and were evaluated via randomized experiments where the control group received the existing mix of public benefits.

The programs, which initially received bipartisan support (most famously from economists James Tobin and Milton Friedman), lost backing when evidence suggested that they created large work disincentives (Robins 1985). The early evidence on labor supply responses was consistent with the fact that cash benefits were large relative to earnings and that benefits fell sharply when recipients earned more. Gary Burtless (1986) estimated that men in two-parent families reduced their work effort by about 7 percent, while women in two-parent families and single mothers reduced their hours by 17 percent. These labor supply reductions were accompanied by reduced household incomes. However, David Ellwood (1988) countered that part of the large labor supply response was likely due to under-reporting of work, which the program also incentivized.

4. The absence of pronounced differences between treatment arms in the survey data may be, in part, due to the lump-sum COVID pandemic relief payments, including the expanded Child Tax Credit (CTC) and the stimulus checks, that many households received around the same time (Parolin et al. 2023).

Among other concerns, economists have argued for caution in generalizing from the studies since the samples tilted toward poorer populations—which could have accentuated the negative labor supply responses—and were not broadly representative (see Moffitt 2003; Widerquist 2005; and the studies reviewed in Munnell 1987).[5]

The recent wave of guaranteed income programs signal a rebirth of interest in cash-based programs. However, this time the interest has been driven by the global rise of conditional cash-transfer programs (CCTs) in the 1990s, interest in universal basic income (UBI), touted by some as a solution for a world where workers lose out to automation (Lowrey 2018), and greater attention to the gaps in existing benefits programs that were made evident by the economic shocks associated with the COVID pandemic.

The randomized evaluation of Mexico's Progresa, a conditional cash-transfer program launched in 1997, showed broad improvements in household well-being (Levy 2006). Subsequent studies in global settings, often focused on unconditional cash transfers (UCTs) that have conditions only on eligibility requirements and not how the cash is spent, find positive impacts across many outcomes (Crosta et al. 2024; Daidone et al. 2019) and reasonable cost-effectiveness. These findings refute the concern that recipients would quit working (Banerjee et al. 2017) and spend more on alcohol and tobacco (Evans and Popova 2017)—prominent concerns among policymakers and economists.

Unlike UBI, which is envisioned as blanketing an entire population with regular cash transfers (Hoynes and Rothstein 2019), today's guaranteed income programs (including global CCTs) target only the households that are determined to be most in need, usually through a means test. In a typical US pilot program, recipients receive monthly cash transfers of $500 to $1,000 with no strings attached over one to five years (Vivalt et al. 2024). The transfers are meant to supplement earnings and other benefits but—unlike the early vision for the income maintenance experiments of the 1970s—are not in themselves sufficient to fully replace other income.

THE COMPTON PLEDGE

In December 2020, the City of Compton, California introduced the Compton Pledge—at the time, the largest city-led guaranteed income pilot in the US. At the time, Compton was a city of almost 96,000 residents, 26 percent of whom identified as Black or African American and 71 percent of whom identified as Hispanic or Latino. Located in southern Los Angeles County, Compton has long faced economic struggles. As middle-class Black families moved into Compton in the 1950s and 1960s, it became a center of Black culture in Los Angeles; followed by White flight in the subsequent decades. Since the 1990s, it has seen an influx of Hispanic residents. Today, almost one in five Compton residents live in poverty—almost double the national poverty rate—and many more struggle to make ends meet in a city with high costs of living and, in particular, high rents.[6] The unemployment rate at the time of the start of transfers, in part due to the impacts of the pandemic, was just below 16 percent (while the national rate was 6.4 percent).

The two-year unconditional cash transfer pilot program was launched by Mayor Aja Brown under the Compton Community Development Corporation (CCDC) between January and March, 2021 and lasted until April 2023. The political energy that drove the Compton Pledge was created by the COVID pandemic and the urgent need to provide more for low-income residents. Households were eligible to participate in the program if they lived in Compton, had at least one household member aged twenty-three to fifty-seven, and had an income below 220 percent of the federal poverty threshold—the same cutoff used for the EITC.

5. Apart from the results on labor supply, the early findings indicated an uptick in divorce for recipients, reinforcing Senator Daniel Patrick Moynihan's disenchantment with the programs (he had helped design them while working for President Richard Nixon), and contributing to the withering of political support (Matthews 2014).

6. "Official Poverty Measure," 2022 US Census Bureau (Shrider and Creamer 2023).

Households receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits were excluded from the program to avoid the potential loss of benefits due to the receipt of the cash transfers.[7] Transfers lasted two years and were disbursed on either a twice-monthly or quarterly basis. The magnitude of the transfers varied with the number of children: households with no children received $3,600 per year, households with one child received $5,400 per year, and households with two or more children received $7,200 per year.

The quantitative evaluation of the program was structured as a randomized controlled trial. To recruit individuals into the study, contact information was obtained from the Compton 2018 and 2020 voter lists, the Compton Public Housing list, and community organizations.[8] These lists were supplemented with random-digit dialing. Using email, SMS messaging, voice calls, and mailers, individuals were invited to participate in a well-being study for the City of Compton by completing a short survey between January and March 2021, which was used to assess their eligibility for the program.

From the list of eligible individuals, 2,100 households were randomly selected to participate in The Compton Well-Being Study. These households were randomly assigned to a treatment group ($N = 698$) or a control group ($N = 1{,}402$), stratified by gender of the participant, and this information was provided to the CCDC to use for their cash disbursements. Half of the treatment group was randomly assigned to receive twice-monthly transfers ($N = 347$) and the other half to receive transfers once per quarter ($N = 351$), with each group receiving the same total sum of transfers.[9] Participants assigned to the treatment group were informed by the city that they were selected to receive cash with no conditions attached. They were also informed about the magnitude and timing of the transfers, including their end date. Participants could choose to receive the transfers by check in the mail, debit card, direct deposit, PayPal, or Venmo. Out of the 698 households assigned to treatment, 625 enrolled in the program and received payments totaling $6,204 per year, on average, with a 99.9 percent payment success rate.[10]

METHODS

Our quantitative and qualitative analyses draw on distinct and overlapping sets of participants from the Compton Well-Being Study—the sampling procedure, analytic methods, and sample characteristics are described in this section and in the online supplement, which also reports the sample characteristics for the full study sample, including those who did not participate in the survey or qualitative interviews.[11]

7. Transfers did not affect recipients' eligibility for the EITC, CTC, subsidized health care, the Women, Infants and Children program (WIC), the Low Income Home Energy Assistance Program, and Housing Choice Vouchers, CalWORKS, and CalFresh since they were kept below the federal government's gift maximum of $15,000 a year and because the city obtained waivers for state-specific benefits.

Beyond these eligibility rules, it is plausible that we might see an impact on benefits receipt if the control group puts relatively more effort into obtaining or maintaining benefits, or the treatment group puts in relatively less effort. We find small and nonsignificant negative effects of treatment on benefits, suggesting that this dynamic, if it did take place, was not common or large (Balakrishnan et al. 2025).

8. Specifically, the Coalition for Humane Immigrant Rights of Los Angeles and One Fair Wage.

9. To hold the net present value of the transfers constant across the treatment arms, quarterly transfers were disbursed so that the average amount disbursed to each quarterly household at each timepoint equaled the average amount disbursed to each twice-monthly household at that same time point.

10. The implementation report of the Compton Pledge was published in May 2023 (Fund for Guaranteed Income, 2023).

11. The online supplement, which includes tables S.1–S.6, can be found at https://www.rsfjournal.org/content/12/1/220/tab-supplemental.

Quantitative Sample and Procedures

Sample Selection Procedure and Attrition

Eighteen months after the start of transfers, all 2,100 study participants were invited to complete a follow-up survey. The survey had a 51 percent response rate, resulting in a sample of $N = 1{,}074$ households (the quantitative sample). While the overall response rate was low, there was no differential attrition by treatment condition, the treatment arms remain balanced on baseline demographics and income, and attrition was not predicted by these characteristics (Balakrishnan et al. 2025). We extend the analysis reported in Balakrishnan and colleagues (2025) by studying the impact of transfers as a function of household composition and by drawing on extensive longitudinal qualitative interviews with recipients.

We identify households with minors using the baseline survey, which was conducted before the start of transfers (from February to March 2021), and household composition using the household roster included in the midline survey, supplemented by information from the qualitative interviews. We construct indicators for four household composition groups: single-parent households in which one parent and their child(ren) are present, where child includes son or daughter, stepson or stepdaughter, or foster child (single-parent households; $n = 262$); two-parent households ($n = 242$); other households with minors (for example, grandparent with grandchild; $n = 309$); and households without minors ($n = 261$).[12]

Primary Outcome Variables

The main outcome variables in the quantitative analyses are income, labor supply, expenditures, assets and debt, as well as time use. The focus on these outcome variables reflects the priorities of economists, who have largely led the study of unconditional cash transfer programs. We measure labor supply as hours worked in formal and informal jobs, or self-employment. We also have binary indicators of labor force participation and participation in unpaid work. Using an abridged time use question, we ask participants to report the average time spent per day on unpaid childcare or eldercare in the prior week. We calculate household income as the sum of the participant's own labor market earnings; earnings of other household members; income from rent payments, dividends or interest; benefits including unemployment insurance, Social Security, SSI, CalWORKS, and CalFresh, SNAP, or WIC; and income from other sources.

We measure household expenditures in the thirty days prior to the survey for the following goods: food and drinks at home and outside the home; alcohol, cigarettes, and tobacco; clothing; housing (rent, mortgage payments, utilities, internet, and phone bills); health care; childcare and eldercare; vehicles; and transportation. The value of household assets includes cash, retirement account balances, the value of businesses, gifts from relatives, and loans to relatives, as well as the total value of durable goods across a variety of items commonly owned by households.[13] The value of household debt includes amounts owed on student loans, credit cards, medical debt, gifts to relatives, loans from relatives, and any other debt (for example, vehicle loans, legal bills, and so on).[14]

Analysis

To examine the heterogeneous treatment effects by household type on our outcomes, we regress our outcome variables on an indicator for treatment condition, collapsing across the

12. There were 179 households who indicated that minors were present at baseline but did not specify the relationship at midline. These households are categorized as other households with minors. Additionally, there were 21 households that indicated a child was present at the midline but who indicated no minors at baseline. These households are assigned to households without minors.

13. We used the US Bureau of Labor Statistics Consumer Expenditure Survey to assign values to the following categories: washing machine, clothes dryer, dishwasher, microwave oven, vacuum cleaner, home entertainment system with television and audio, gaming console, gym equipment, air conditioner, valuable jewelry or watches, musical instruments, power tools, computer or tablet, mobile phone, car or truck, motorcycle, bicycles.

14. Note that we consider home equity (value of home minus mortgages) separately.

two treatment arms, and interact it with an indicator for household type. To examine the effect of transfer frequency on our outcome variables, we include separate indicators for each treatment arm. Because of sample size limitations, for this analysis we subset the sample to households with minors rather than estimating heterogeneous treatment effects by household type. We thus examine differences in our outcomes by transfer frequency among households with children. All regressions include controls for baseline household income; labor supply; CTC amount; number of people and children in the household; and respondent race, age, and sex (see the online supplement, Quantitative Methods, for additional details).

These results provide only a snapshot of the impacts of cash transfers since they were evaluated at one point in time while living arrangements and needs are dynamic. We complement this analysis with the qualitative interviews, which are longitudinal, capturing changes over time as well as aspects of the experience and interpretation of the transfers that are not included in the survey.

Qualitative Sample and Procedures

We recruited fifty-six participants from the RCT to take part in a longitudinal qualitative study that included three rounds of in-depth, semistructured interviews with participants from the two treatment arms and the control group.

Sample Selection Procedure and Attrition

We recruited forty-two participants from the experimental groups (twenty-one from the high-frequency treatment arm, twenty-one from the low-transfer frequency arm), and fourteen from the control group. We randomly selected participants with the following constraints: equal representation of Black/African American and Hispanic/Latino respondents and equal representation of households above (up to 220 percent) and below the federal poverty line in each cell (high frequency, low frequency, and control). Additionally, we selected participants to ensure diversity in gender, age, and household composition. To meet these criteria, we attempted to contact ninety-one participants before reaching the target of fifty-six consented participants, resulting in a take-up rate of 62 percent.

The first round of interviews included fifty-six households, with forty-three interviews conducted on Zoom due to the COVID pandemic. The second round included fifty households (an 11 percent attrition rate), and the third round included forty-six households (an 8 percent attrition rate from round two). Overall, we conducted 152 interviews with fifty-six unique participants.

Interview and Analysis Procedure

Interviews were semistructured, lasted approximately ninety minutes, and were conducted in in English and in Spanish in participants' homes, public places in Compton, or on Zoom. The first round of interviews was conducted approximately twelve months after the start of transfers (February–June 2022); the second round was conducted, on average, six months after the first interview (August–December 2022); and the final round was conducted after the end of transfers, on average, twelve months after the second interview (April–August 2023).

The first interview covered a range of topics, including family background and household composition; social relations; current and recent employment; sources of income and financial support; and use of government programs, benefits, and services. Subsequent interviews covered changes from the prior interview and included new focal modules (for example, debt and savings; material hardship; division of household finances; housing and household composition; health, stress, and well-being; guaranteed income uses and perceptions; social supports; and perceptions of employment opportunities). Because of our interest in understanding the experience of unconditional cash transfers, including how they were treated vis-à-vis other income sources, many of our questions were focused on household finances, uses of the transfers and their impacts, and the meaning ascribed to the transfers. See the online supplement, Qualitative Methods, for additional details.

RESULTS

In the following sections we discuss the results of the randomized-controlled trial, followed by

our analysis of the longitudinal qualitative interviews.

Sample Characteristics

We start by describing the overlapping yet distinct quantitative and qualitative samples.

Quantitative Sample

The quantitative sample relies on data from 1,047 respondents who completed both the baseline and follow-up surveys. Respondents in this sample were, on average, thirty-five years old and living in a household with around five other people. The majority of respondents in the survey sample identified as Hispanic or Latino (67 percent, with 29 percent identifying as African American or Black; no households identified as both), reflecting the demographics of Compton, and 78 percent identified as female. Female recipients were much more likely to have young children living at home (80 percent) than male respondents (61 percent). Households in the quantitative sample had an average of 1.8 minors per household at baseline and an annual average income of $27,555. Control and treatment arms were balanced on age, ethnicity, race, gender, income, household size, and number of minors in the household. Descriptive statistics are reported in table S.1 of the Supplementary Materials.

Splitting the sample into our four household composition types—single-parent households; two-parent households; other households with minors; and households without minors—we see significant differences in demographic and socioeconomic variables across the four groups (shown in table S.1). Recipients in single-parent households are significantly more likely to identify as female (91 percent) than those in two-parent households (78 percent), other households with minors (76 percent), or households without minors (66 percent). They are also significantly less likely to identify as Hispanic (57 percent) and more likely to identify as Black or African American (39 percent) compared to two-parent households (84 percent Hispanic and 12 percent Black or African American) and other households with minors (73 percent Hispanic and 23 percent Black or African American). On average, single-parent and two-parent households have similar numbers of minors at home (~2.4).

We see significantly lower baseline employment rates in single-parent households (52 percent) relative to other households with minors (66 percent) and without minors (62 percent). Respondents worked on average twenty hours per week. Conditional on being employed, they worked on average thirty-three hours per week. Single-parent households also reported significantly lower monthly income than two-parent households—due to a combination of lower recipient earnings and contributions from others in the household—and received significantly more benefits transfers (for example, from SNAP) relative to the three other household types.

Qualitative Sample

Of the fifty-six respondents who participated in the qualitative portion of the study, twenty-seven identified as African American or Black and twenty-nine as Hispanic or Latino; twenty-seven (48 percent) reported household income below the federal poverty line at baseline; and forty-two (75 percent) identified as female and had a mean age of thirty-five, matching the characteristics of the full Compton Well-Being Study.[15] Of the thirty-four households with minors, twelve were single-parent households (all were single mothers), and seven respondents were living with minors who were not their children. Almost half of households with minors had more than one financially independent economic unit in the household, which we refer to as *households within households*.

Our qualitative interviews, and a follow-up survey focused on household structures, reveal varied and fluid arrangements in terms of the relationships present in a home, how spaces are occupied, and how finances are shared. Many households in our sample are multigen-

15. In the qualitative sample, 36 percent reported working a full-time job, 36 percent reported working multiple jobs, and 13 percent were unemployed. Thirty-four (60 percent) respondents indicated that they were living in households with minors at baseline, which again matched the overall distribution in the quantitative sample (64 percent with minors), though this number dropped to 32 by the first interview.

erational, often including a father or mother, an adult son or daughter, children, and siblings. Hope Harvey (2026) refers to shared households as *doubled-up*, while we use *households within households* to describe discrete financial units within a home (see also Harvey et al. 2021). In reality, the boundaries of financial dependence or independence are porous and change over time—contributions to household finances vary from week to week or month to month as needs or means arise, and in-kind contributions from others (for example, borrowing a car, childcare) have material impacts. These arrangements are much more common among single-parent households (54 percent) and other households with minors (80 percent) than they are among two-parent households (33 percent) or households without minors (37 percent), likely due to differences in financial or other needs.

In the next sections, we examine how differences in household composition—which come with different aspirations, priorities, needs, and constraints—shape the effects and the experience of unconditional, temporary, and unexpected and therefore unencumbered cash transfers on various aspects of recipients' material and social realities. In the next section, we describe the results of the quantitative analyses, which reveal systematic differences in the impact of the transfers by household composition type. We then turn to the qualitative analyses, which provide insight into how unconditional cash transfers are experienced, prioritized, and ascribed social meaning. While our quantitative results focus on discretely defined household types, we provide examples of more fluid arrangements throughout the qualitative analyses.

Overall Impact of Cash Transfers by Household Composition: Quantitative Sample

Using the survey results, we assess the causal impacts of the transfers on various outcomes by household composition. Table 1 shows the effect of treatment, relative to the control group, for single-parent households (column 2), two-parent households (column 3), other households with minors (column 4), and households without minors (column 5). Columns 6–8 show the *p*-values for the pairwise comparisons between treatment effects on single-parent households and the other three types.[16]

Work and Earnings

Among economists and policymakers, a central concern with unconditional cash transfers is that they may crowd out incentives for wage labor without increasing time spent on other productive activities, such as education. This crowding out may be more prevalent in two-parent households, where there is greater flexibility for one of the parents to reduce their labor supply while the other works full time. Single parents usually lack that flexibility and have strong incentives to maintain their labor supply, in part due to incentives created by the EITC program and because they may have lower household incomes to begin with.

Balakrishnan and colleagues (2025) find no significant effects of the transfers on overall labor supply. However, we find a more nuanced pattern of results when disaggregating by household type (table 1). The transfers lead to a significant increase in the weekly labor supply in hours of single-parent households (unconditional on working) relative to controls (6.94 hours per week, $p < .01$) and relative to other households with minors ($p < .01$) and without minors ($p < .001$). This latter group significantly decreases their hours relative to the control group (−4.94 hours per week, $p < .01$). The results suggest that receiving the transfers may make it easier for single-parent families to participate in full-time employment. In keeping with this possibility, single-parents report substantively higher car assets relative to the control group and two-parent households, though this difference is not statistically significant (table S.4).

16. Prior cash transfer studies have shown differential impacts by recipient gender (DeMel et al. 2012; Crosta et al. 2024). In the Compton sample, female recipients are more likely to have children, and are overrepresented in single-parent households.

Table 1. Overall Treatment Effects by Household Composition

	(1) Control Mean	(2) Treatment Effect: Single-Parent Households	(3) Treatment Effect: Two-Parent Households	(4) Treatment Effect: Other Households With Minors	(5) Treatment Effect: Households Without Minors	*p*-Value: Single-Parent Versus Two-Parent	*p*-Value: Single-Parent Versus Other	*p*-Value: Single-Parent Versus. No Minors
Participation in labor market	0.73	0.00	−0.05	−0.09	−0.05	0.60	0.34	0.61
	(0.44)	(0.06)	(0.07)	(0.06)	(0.06)			
Full-time work[a]	0.64	0.13	−0.05	0.04	−0.06	0.16	0.42	0.12
	(0.48)	(0.09)	(0.09)	(0.07)	(0.08)			
Part-time work[a]	0.39	−0.09	0.04	−0.08	0.00	0.30	0.87	0.41
	(0.49)	(0.09)	(0.09)	(0.07)	(0.08)			
Weekly labor supply in hours	26.41	6.94**	1.15	−3.46	−4.94**	0.21	0.01**	0.00****
	(19.65)	(3.22)	(3.20)	(2.52)	(2.13)			
Weekly labor supply in hours, if > 0	35.96	10.28***	4.53	−0.98	−4.95**	0.16	0.00***	0.00***
	(13.49)	(2.93)	(2.84)	(2.08)	(2.03)			
Participation in unpaid work	0.64	0.06	0.07	−0.04	−0.01	0.90	0.30	0.49
	(0.48)	(0.06)	(0.07)	(0.07)	(0.07)			
Total income in last thirty days, including cash transfer ($)[b]	3,341.44	747.07***	−2.94	−162.18	−196.93	0.03*	0.00***	0.00***
	(2,200.99)	(220.01)	(274.71)	(223.95)	(223.34)			
Total income in last thirty days ($)[b]	3,341.44	233.63	−495.34*	−584.08***	−449.62**	0.03*	0.01**	0.03*
	(2,200.99)	(216.97)	(266.94)	(225.56)	(219.62)			
Total expenditure in last thirty days, excluding major durables ($)[c]	2,945.45	−107.50	−438.61**	−407.05**	−268.91	0.19	0.26	0.49
	(1,378.05)	(166.77)	(190.73)	(205.93)	(168.70)			

Assets (non-housing, $)	36,370.91	4,167.75	−2,330.29	585.21	1,174.33	0.16	0.49	0.51
	(27,954.53)	(3,286.38)	(3,225.70)	(4,112.64)	(3,275.84)			
Debt (non-housing, $)	19,142.35	3,782.55	−6,422.90**	−6,620.62***	514.15	0.02*	0.01**	0.47
	(22,796.89)	(3,475.07)	(3,053.80)	(2,243.92)	(2,988.85)			
Net assets (assets minus debt) (non-housing, $)	17,228.56	385.20	4,092.61	7,205.83	660.18	0.53	0.28	0.96
	(29,631.44)	(4,619.63)	(3,885.92)	(4,579.43)	(4,099.04)			
Psychological well-being index	0.00	0.16	0.06	0.00	0.00	0.64	0.42	0.40
	(1.00)	(0.14)	(0.15)	(0.15)	(0.14)			
Financial security index	0.00	0.04	0.11	0.18	−0.14	0.72	0.40	0.33
	(1.00)	(0.12)	(0.16)	(0.12)	(0.15)			
Food security index	0.00	−0.30**	0.36**	−0.09	0.08	0.00***	0.29	0.07
	(1.00)	(0.14)	(0.15)	(0.14)	(0.15)			
Housing security index	0.00	0.42***	0.29**	0.23*	0.21	0.48	0.31	0.35
	(1.00)	(0.14)	(0.12)	(0.12)	(0.17)			

Source: Authors' calculations.

Note: All regressions control for baseline household income, baseline labor supply, Biden Child Tax Credit amount, number of people and number of children in the household, whether the respondent is a single-parent, two-parent, or other household with minors, and respondent characteristics: Hispanic indicator, Black or African American indicator, age, and sex. We also control for if the respondent received any reminders and/or bonuses to complete the survey, as well as if they live in the same household with another respondent. All outcome variables are winsorized at the 5th and 95th percentiles. All regressions are weighted using sampling weights. Labor market participation is based on working hours only without any imputation, that is, even if the respondent's earned income is positive, if the respondent put "0" hours for their working hours in the survey, we keep it as is. The estimates for weekly labor supply in hours are conditional on labor market participation. Major durables include washing machine, clothes dryer, dishwasher, microwave oven, vacuum cleaner, home entertainment system with television and audio, gaming console, gym equipment, air conditioner, valuable jewelry or watches, musical instruments, power tools, computer or tablet, mobile phone, car or truck, motorcycle, bicycle, and weapons. Net assets are assets minus debt. All regressions have $N = 1,074$ unless otherwise noted. [a] $N = 765$, [b] $N = 1,069$, [c] $N = 1,062$.

Standard errors in parentheses except for column (1) where standard deviations are shown in parentheses.

* $p < .05$; ** $p < .01$; *** $p < .001$

All else equal, total income should rise by approximately $600 for all households with minors and $300 for households without minors—the average transfer amounts per month for the different household types. Perhaps unsurprisingly then, total income in the past thirty days, including the transfers, is significantly higher among single-parent homes ($747) after the transfers. However, this is not the case for two-parent households (−$3), other households with minors (−$162), or households without minors (−$196), where income effects, even including the transfers, are negative and significantly lower than for single-parent households. This finding suggests that the transfers displace other income above and beyond the amount of the transfers, and may be consistent with directional, albeit nonsignificant, differences in labor market effects. This pattern extends to income without transfers, where we see a small, nonsignificant increase for single-parent households ($234) relative to controls and strong and significant decreases for all other household types (−$450 to −$584) relative to both control and single-parent households.[17] Lower rates of employment, income, and spending relative to the control group should be interpreted against a context where income and spending were generally rising (Fulford 2023). A decrease in labor supply, income or expenditures may mean a slower increase in the treatment group relative to the control group. Indeed, as shown in table S.6, there is a substantial increase in control group income between the baseline ($2,565) and midline survey ($3,341), which gets compared to a relatively smaller increase in income among cash recipients ($2,390 at baseline, $2,848 at survey).

Spending and Debt

Consistent with the negative impact on income, recipients in two-parent households and other households with minors spent significantly less on a broad range of spending categories (excluding major durables) in the thirty days prior to the survey relative to the control group (−$439 and −$407, respectively). These negative effects were not concentrated in specific spending categories but rather distributed across diverse needs such as food, transportation, healthcare, and clothing (table S.3). Consistent with the possibility that two-parent families receiving transfers are able to reallocate some of their time to childcare or eldercare, we see a small but significant decrease in monthly spending on these categories relative to the control group (−$44, $p < .001$).

At the same time, we see large yet nonsignificant positive effects on net assets among two-parent households and other households with minors that are driven by large and statistically significant decreases in debt (−$6,423 and −$6620, respectively) relative to both the control group and single-parent households. The decrease in debt is primarily driven by reductions in student loans and credit-card debt (see table S.4 for the Assets and Debt breakdown). In contrast, single-parent households appear to accrue debt ($3,783), though this estimate is not statistically significant and lacks precision, and to increase their assets relative to controls and two-parent households through the accumulation of durable goods such as refrigerators and other appliances, though these differences are not statistically significant (table S.4).

Many recipients struggle with overhanging debt, a condition broadly felt in low-income communities in the US (Dwyer 2018; Tach and Sternberg Greene 2014). Lower expenditures among some recipient households relative to the control group could actually indicate a slower increase in expenditures relative to the control group, and this could be partly driven by the desire to pay off debt.[18] Despite their reduced income, two-parent households may have been able to pay down debt through a

17. It could be that the control group makes additional efforts to obtain other benefits and that the treatment group, while receiving the transfers, makes a relatively smaller effort to obtain benefits. However, we do not find a significant effect of treatment on benefits, including CalWORKS, CalFresh, SNAP, WIC, SSI or Old-Age, Survivors, and Disability Insurance. Instead we find only marginal and nonsignificant negative effects.

18. While we do not have estimates of baseline expenditures, and so cannot know whether negative impacts represent absolute declines or slower increases in expenditures, those impacts plausibly follow the pattern

combination of the transfers, lower monthly expenditures, and by drawing down savings and checking accounts or selling durable goods, which could in turn ease their earnings pressure.

Differences in the Impact of Cash Transfers by Frequency of Payments

We also examine whether the impacts of cash transfers on households with minors vary with the frequency of the transfers. Prior research finds that bonuses, which tend to be large and given just once a year, are spent differently than raises, due to what behavioral economists call mental accounting—in other words, different sums of money are placed in different mental buckets and are earmarked for different kinds of expenses (Thaler and Benartzi, 2004), an idea also explored by Viviana Zelizer (1995) through a social lens.[19] Similarly, prior research on the EITC suggests that its lump-sum feature encourages recipients to focus on long-term economic goals rather than short-term needs, facilitated through the alleviation of what psychologists call the bandwidth tax, imposed when families are forced to put all their energy into scrambling and strategizing to meet urgent short-term financial needs (Mani et al. 2013; see also Sykes et al. 2015 and Halpern-Meekin et al. 2015). Thus, even when the same total amount of money is transferred, differences in how the sums are aggregated and disbursed may affect their impacts.

In table 2, we subset our data to households with minors and show effects for bimonthly (that is, twice monthly) transfers in column 2, quarterly transfers in column 3, and the contrast between the two in column 4. We present results of the interaction with single-parent households in table S.5.[20]

The fourth column of table 2 shows limited statistically significant differences between the treatment arms among households with minors. We find that recipients who receive transfers twice-monthly accumulate significantly more assets (and have higher net assets) than those in the quarterly treatment arm ($p < 0.02$). We also find notable and distinct impacts of transfers on different outcomes relative to control for each transfer frequency condition. The low frequency (quarterly) transfers are associated with a significant positive effect on weekly hours worked conditional on labor market participation (6.3 hours per week) relative to the control group, which could be due to more part-time workers taking time before returning to the labor force. This latter interpretation is supported by the absence of a positive effect when we do not condition on work. Echoing the overall results, there is a negative impact on monthly income in both treatment arms, which is statistically significant only for the twice-monthly (high frequency) treatment arm—perhaps because twice-monthly transfers can more readily substitute for income. Recipients in the quarterly treatment arm spend significantly less in the thirty days before the survey (−$462, $p < 0.001$) than controls and pay down significantly more debt (−$3,793, $p < 0.05$).

Summary of Quantitative Results

Overall, these findings indicate that different types of households have heterogeneous financial needs, and experience cash transfers differently. Single-parent households may be more financially constrained and may thus use the cash to increase the hours they work each week and secure or increase their incomes. At baseline, 52 percent of single-parent households were employed, suggesting that they may face substantial barriers to work, in part because of childcare needs. It is possible that the positive effect of transfers on some expenditure categories—for example, larger spending on durable goods, which includes computers,

observed for income. An overall increase in spending (for both the treatment and control groups) is consistent with depressed spending during the baseline, which coincided with the hardest economic moments of the pandemic.

19. For further discussion of saving from anticipated money versus existing money, see Richard Thaler and Shlomo Benartzi (2004).

20. We are not sufficiently powered to look at the interaction of the frequency arms with all four household types.

Table 2. Treatment Effects by Frequency Arm (Households with Minors)

	(1) Control Mean	(2) Treatment Effect: Bimonthly	(3) Treatment Effect: Quarterly	*p*-Value Bimonthly Versus Quarterly	*N*
Participation in labor market	0.72	−0.03	−0.07	0.47	813
	(0.45)	(0.05)	(0.05)		
Weekly labor supply in hours	25.92	1.24	1.52	0.93	813
	(19.90)	(2.11)	(2.69)		
Weekly labor supply in hours, if > 0	35.81	3.00	6.33***	0.24	565
	(13.88)	(2.09)	(2.23)		
Participation in unpaid work	0.72	−0.01	0.05	0.37	813
	(0.45)	(0.05)	(0.05)		
Total income in last thirty days, including cash transfer ($)	3,357.14	157.01	138.04	0.94	810
	(2,118.49)	(180.38)	(199.72)		
Total income in last thirty days ($)	3,357.14	−355.85**	−305.61	0.83	810
	(2,118.49)	(173.62)	(198.61)		
Total expenditure in last thirty days, excluding major durables ($)	3,045.07	−201.72	−461.83***	0.15	806
	(1,343.69)	(135.62)	(148.91)		
Assets (non-housing, $)	35,697.04	4,791.55*	−3,107.91	0.02*	813
	(27,796.02)	(2,817.57)	(2,524.75)		
Debt (non-housing, $)	19,305.12	−3,577.55	−3,793.30*	0.94	813
	(22,621.07)	(2,521.03)	(2,132.94)		
Net assets (assets minus debt) (non-housing, $)	16,391.92	8,369.10**	685.39	0.06	813
	(29,781.15)	(3,689.89)	(2,804.06)		
Psychological well-being index	0.00	0.05	0.12	0.58	812
	(1.00)	(0.11)	(0.12)		
Financial security index	0.00	0.14	0.07	0.59	813
	(1.00)	(0.10)	(0.11)		
Food security index	0.00	0.09	−0.08	0.25	812
	(1.00)	(0.11)	(0.11)		
Housing security Index	0.00	0.31***	0.32***	0.93	813
	(1.00)	(0.09)	(0.10)		

Source: Authors' calculations.

Note: Bimonthly = twice monthly. All regressions control for baseline household income, baseline labor supply, Biden Child Tax Credit amount, number of people and number of children in the household, whether the respondent is a single-parent, two-parent, or other household with minors, and respondent characteristics: Hispanic indicator, Black or African American indicator, age, and sex. We also control for if the respondent received any reminders and/or bonuses to complete the survey, as well as if they live in the same household with another respondent. All outcome variables are winsorized at the 5th and 95th percentiles. All regressions are weighted using sampling weights. Labor market participation is based on working hours only without any imputation, that is, even if the respondent's earned income is positive, if the respondent put "0" hours for their working hours in the survey, we keep it as is. The estimates for weekly labor supply in hours are conditional on labor market participation. Net assets are assets minus debt. Standard errors in parentheses except for column (1) where standard deviations are shown in parentheses.

* $p < .05$; ** $p < .01$; *** $p < .001$

phones, or even cars—facilitates additional work and earnings and increases long-term savings and may be worthwhile even if they require taking on debt in the short-term (table S.3).

Our results also suggest that single-parent households may have less flexibility when it comes to adjusting their monthly expenditures. They may be under more pressure to increase or maintain spending compared to other households with minors or households without minors. They may also take the transfers as an opportunity to purchase needed appliances and meet other unmet or overhanging needs. Two-parent households may have more flexibility to reduce work during this period, potentially spending more time with children, which could explain lower spending on childcare and eldercare (table S.3). Two-parent households and other households with minors also spend their transfers to pay down debt, an option that may not be as readily available to, or desirable for, recipients in single-parent households (or households without minors) who actually accrue debt relative to the control group during this period.

Experience and Social Meaning of Unconditional Cash Transfers: Qualitative Sample

While the quantitative results show important systematic differences among household types that suggest different strategies and constraints shaping the use of unconditional cash transfers, they say very little about the actual experience of the transfers and how they relate to household arrangements. We turn to the qualitative results to understand how transfers were perceived, experienced, and treated relative to other income sources, focusing primarily on single-mother households but drawing on other household types where relevant.

Regular, Unencumbered, and Temporary Cash Transfers

The cash transfers from the guaranteed income programs being tested in the US are distinct from many other forms of public benefits in that they are regularly occurring payments—over a certain number of years—that are, unlike the EITC, not attached to employment or earnings, at least after initial selection into the program. The random assignment of many of these programs also means that the funds are unexpected and have not yet been encumbered by existing financial obligations when recipients find out about the transfers. Dionne, an African American single mother of three who had just turned forty-three, described her initial surprise at learning about the Compton Pledge, "I didn't believe it. And so when I got it, I'm like, this is so crazy because I needed it so bad. With this money I try to do more of the things that I can't do with my paycheck, cause my paycheck is already taken on, you know, for the rent, the house bills and stuff like that." The possibilities afforded by the unencumbered quality of the transfers were echoed by Renata, a forty-year-old Hispanic woman living with her husband and three children, who said, "I felt a relief, cause I was able to use it like I'm telling you because it wasn't on my budget, so I was able to afford a few more things, you know?" Other recipients, like Jamila, a single mother of a six-year-old boy, emphasized that the transfers came just in time: "Yeah, I feel like it came through on a clutch. Like it didn't come the same day my paycheck came, so it came like when I really needed it." The timing of the transfers vis-à-vis other sources of income payments came up repeatedly as a factor influencing how the cash was experienced and allocated.

The qualitative results reveal uses of the transfers that go beyond the narrow concerns of typical economic analyses, which tend to focus on labor supply, income, and broad spending categories. The unexpected nature of the transfers created, for some recipients, the desire to do something different with the money. Dionne expressed how receiving the money expanded her spending aspirations: "When I get this money, I try to think outside the box. Do I need a deep freezer? You know, do I need tires for the car? Does my son need a new wardrobe because he grew. It makes you think about the other things you need that you don't normally think you need, that you can change with a big lump sum, you know?" Ximena, a twenty-seven-year-old Hispanic single mother living with her nine-year-old-son described the distinctiveness of the funds: "I treat it differently. I see it as money that I wouldn't have. So I try

to take care of it better or use it for things that are gonna boost me up a little bit from my position that I'm in." She used the transfers to purchase appliances, pay for school, and settle debts with her sister. The transfers were treated as "special monies" in the sense of Viviana Zelizer (1995) and Jennifer Sykes and colleagues (2015). At the same time, given the weight of recurring expenses, many recipients did not earmark the money or wall it off into mental accounts (Thaler 1985). Almost half of our sample blended the transfers with their regular income and used it to keep up with basic needs and regular expenses.

The vast majority of recipients found this windfall to be beneficial; however, some saw it as insufficient relative to their basic unmet needs and the cost of living. Chantel, who was living at home with her teenage son at the time, explained that "The first six months I was saving it. We started having to dig into it to pay bills and stuff. Now it's like every time I get it, before it even hit my card, I already know what it's about to be used for." A sentiment echoed by Derrick, a twenty-five-year-old African American man who was living at home with his parents: "$300 is essentially nothing. It doesn't last long here. I blinked and everything's so expensive now."

The temporary nature of the program meant that many of the recipients were reluctant to become too reliant on the transfers. When asked how the transfers had changed her spending, Carmen, who was raising her daughter with her grandmother, said "I don't like to make commitments that I know I won't be able to make, where they tell me that tomorrow they won't give me anything." Ericka, a thirty-eight-year-old Hispanic mother of five who lives with her husband in his parents' back house, expressed a similar reluctance to become reliant on this money: "My mentality was, I can't, the money's not guaranteed. You don't know when it's going to stop coming. It's been a great help, it's just you don't count with it like, 'I'm going to receive it and so I'm going to use it for this'. No, you don't count for it."

The recipient experiences of the Compton Pledge program provide a window into how low-income households situated in a setting with high costs of living and facing significant debt burdens and unmet or overhanging needs understand and spend extra or "special" money. Even when the money is put toward paying regular bills rather than being earmarked for special purposes, the money itself is still seen as an independent cash flow, with a particular social meaning and context, as discussed by Viviana Zelizer (1995).

Spending Priorities for Cash Transfers

The qualitative interviews offer insights into how single mothers and other types of households receiving the transfers considered this money in relation to their other finances and prioritized different categories of spending. In particular, the interviews revealed four primary approaches used by Compton residents to organize or allocate the transfers: eighteen recipients blended the money with other income sources and used it for regular purchases, over half of recipients earmarked at least a portion of the transfers for specific expenses or spent the transfers on bigger purchases that they could not otherwise afford, and almost half of the forty-two recipients put a portion of the transfers into savings. While some recipients were able to use the cash for future-oriented purchases and investments, such as education, most entered the program with a combination of overhanging needs, and used the cash to cover past expenses carried forward in the form of current debt owed on credit cards, or to utilities, landlords, and family members, and to meet basic needs (see Dwyer 2018; Tach and Sternberg Greene 2014).

Addressing Overhanging Needs or "Helping us play catch up"

Most recipients entered the program with multiple forms of debt. In the survey, the control group reported owing, on average, $19,142 for student loans, medical debt, and credit-card debt, among other sources of debt.[21] In the in-

21. Note that we report debt in the control group, since we do not have a baseline measure of debt and the control group is likely a better reflection of debt in this population in the absence of the cash transfer program.

terviews, many recipients explained that they used the money to catch up on overdue bills and to pay off debt owed on credit cards and to family members. Recipients often attributed their accumulated debt to challenges brought on by the COVID pandemic.

Bernice, a thirty-seven-year-old African American mother living with her husband and son, told us that she used the funds to start "catching up on some bills, because I'm the extension queen, so [I pay bills in] stages and stages. . . ." The use of the transfers to pay past-due bills was echoed by many single-mother households. Cherice, a thirty-three-year-old single-mother of three who worked as a cashier, explained that her "main thing is bills." Similarly, Jamila echoed, "Bills! When it comes, it is time to pay bills." Ximena said that she used the money to pay "outstanding credit-card bills. . . . I've been able to pay that off and it's helped my credit score so I'm very happy about that." LaTasha, a thirty-eight-year-old African American single mother of three, focused first on "the big bills. Then I got car insurance. Then the bills I was short on. I was short on the credit card. Trying to keep afloat. That's how it goes."

Recipients also noted that the transfers allowed them to avoid new debt, or break the cycle of old debt. Candice, a thirty-nine-year-old African American single mother of four, said, "I'm grateful I don't have to do that, or haven't had to do that in at least a year. That's stressful when you get into a loan and then it starts just piling up and then the interest rate and it's like, this loan is not going down. . . ." Keisha, a financially independent woman living with her mother, two sisters, two brothers, and a niece, described her experience with debt prior to the transfers as "living in a circle"—using her income to pay loans that she took out to pay bills. In addition to paying outstanding bills and credit-card debts, recipients used the transfers to pay off student loans, car-related debt, and loans from friends and family.

Many recipients had savings goals that they were unable to meet due to this debt cycle. The transfers allowed them to establish emergency funds for the first time. However, contributions to these savings accounts were highly contingent, depending on income earned and bills accrued in the period prior to the transfers, and less common among single mothers.

Basics First or "At the end of the month . . . we don't have anything . . . now I can buy groceries." Many households with children used the funds primarily to meet their immediate basic needs, such as paying bills and purchasing food, but also to purchase extra or better groceries for themselves and their children. Ericka described using the transfers to buy a bit more at the grocery store: "It's been a little bit better, because we felt a little bit more relieved. At the grocery, you could buy a little extra because my kids, they eat a lot, you know. . . . I was able to stock a little bit more on extra snacks and stuff for them." Renata explained that "it's been different, you know, because I'm able to afford a little bit more. . . . I used to buy meat at El Super. It was cheaper and low-quality meat. Now I am able to spend a little bit more to buy meat with more quality, less fat." The use of the transfers for groceries first was a common theme among the single mothers, as was using the transfers to meet basic needs before considering other expenses. Chantel explained that she uses the transfers for groceries most of the time, "As soon as it hits the card, I go on Walmart to order groceries. If it's not groceries, it's like a detergent for me to wash my kids' clothes and fabric softener." Cherice emphasized her priorities as follows, "Everything has to go where it has to go. I handle my business first and whatever else I have, me and my kids can do whatever we want to do, but my pledge money is getting spent just as hard as my hardworking money." While the money might in the end go to meet similar needs, it remains psychologically distinct from "hardworking money."

Although spending on groceries and basic needs was a prominent theme of the qualitative interviews, when we compare households receiving the transfers to the control group in the quantitative analyses, we see what appears to be a slower increase in spending relative to low baseline levels at the start of the COVID pandemic. This is especially the case among two-parent households and other households with minors, which is consistent with their use of transfers and consumption spending to pay down debt.

Big, Irregular Purchases or "Her going to school—the initial moving in—that's a big chunk of money."

A smaller number of recipients used the cash to start emergency funds or to make large purchases that they otherwise would not have been able to afford. For example, several recipients, including Ericka, were able to purchase or pay off debt from the purchase of refrigerators and other appliances, while others used the cash to purchase used cars, make necessary, expensive car or truck repairs, or to renovate their bathrooms or other parts of their homes. For example, Angel, a thirty-two-year-old Hispanic mother of two, was able to buy a Honda Accord with the help of the transfers. "Someone I knew was selling it and he was like 'you can give me half now and half later' So I said, I can't pass on that. The pledge money helped me give him that first half."

Other recipients put the transfers toward moving. Ximena also used the transfers to purchase a car, "I was able to get a car because mine broke down," and later was able to use the transfers to pay for her last month's rent deposit, and also her sister's, "That was the goal, you know, to put people in a better position, And here we are, two years later, with my own place." Angel used it to build her credit and take out a mortgage: "Without the credit I had been building, I wouldn't have been in consideration for getting a loan." Bernice put it toward savings earmarked for buying a house.

Some recipients invested the transfers in their own or their children's education. Rosa used it to pay the portion of her tuition that was not covered by financial aid. Candice, a single mother, used it to pay for her daughter's gymnastics class, "She had to take some time off because it was becoming too much for me to have to pay. She's been back for probably a year now. [The pledge] gave me a little bit of wiggle room." Dionne used the pledge to buy her son's school uniform and to pay for his summer school, as well as a car repair, "I actually got my car fixed to the point where the service engine light is not on."

In the qualitative interviews, spending on mobility, whether cars or trucks, was particularly salient. Many of our participants have long commutes to work, and Compton has limited access to convenient grocery stores or health facilities—it is a "multiply-deserted" area (Satcher 2022)—and so residents require cars to maintain their jobs and buy affordable groceries. Some respondents also described needing the car to drive their children to school due to concerns about gang-related violence.

Differences in Cash Transfer Spending by Household Composition

In the qualitative interviews, single-parent households were more likely to report spending on groceries and bills, while two-parent homes were more likely to allocate the transfers to larger items, such as car maintenance and furniture, family outings, or savings. More broadly, the evidence from both the qualitative and quantitative data suggests that household needs are multiple and diverse, and one of the important attributes of cash is that it is flexible and can be used for many kinds of expenses and to meet many different needs. Low-income households maintain complex financial portfolios and arrangements to make ends meet (Collins et al. 2009; Shaefer et al. 2015). The characteristics of temporary, unconditional cash transfers may enter into these portfolios in varied ways, and may carry distinct meaning from income or public benefits. While this multiplicity of strategies and allocations is a positive feature of money, it also makes it harder to detect spending on specific uses in quantitative analyses (Duncan et al. 2008).

It's Not Bills or Treats, but Bills and Treats

One theme that emerged from the interviews that was not evident in the quantitative expenditure analysis was the coupling of bill payments—financial choices that are often seen to be more worthy or necessary—with spending on enjoyment, especially among households with children. As discussed in Kathryn Edin and Laura Lein's book, *Making Ends Meet* (1997), providing treats to children may be seen as part of being a good parent (see also Sykes et al. 2015 and Halpern-Meekin et al. 2015). Indeed, we find evidence that it strengthened relationships between parents and children: going out to eat was also a way to spend time together as a family. It may also help recipients make hard

choices—for example, reinforcing the allocation of limited resources to pay back large debts—by acting as a reward for doing so. Spending on enjoyment may also confer a sense of dignity and financial freedom in a context that is otherwise full of financial constraints.

Reflecting the complementarity between spending on bills or debts and spending on treats, recipients often referred to the two expenses in a single sentence. Ana, a single mother of three children, recollected that the cash "was a big help because at that time I didn't have no money. And those $600, when they hit the account, I was able to take my kids out to eat, I was able to catch up on some of my bills." Juan, a forty-eight-year-old Hispanic father of two who was recently separated and living alone at the time of the interview, used it to "pay rent, and to take my daughters out." Bernice, who earlier described herself as the "extension queen" in reference to her late bill payments, described using the transfers for "catching up on some bills and, like, going out to eat." Angel was stressed at the time about American Express debt that she could not get out of, so she decided to use the transfers to pay off that debt. She said, "So I told myself the first thing you're gonna do, you're getting rid of that stress. So I paid that off. . . . So I said, okay, you guys, we're gonna treat ourselves. So I paid one card and we did Vegas."

Dionne, who has three children, reflected on the complementarity between bills on the one hand and more fun things on the other. "At first it was more for bills and stuff like that. But then, as it started relieving some of that stress, I could use it for more fun things. I think people sometimes forget that you can pay bills and stuff, but you can also have fun. Not so much fun, that I take my son out instead of paying the bills. I'm not trying to ball out with it, I'm not buying Jordans or anything like that. But to do educational stuff, take him to the museum, take him to have dinner as well. Every time people think about giving you money, it's always for a bill. . . ." Recipients without children also showed this pattern, often treating themselves to self-care or clothing as a reward for paying down debt or catching up on bills.

Countering the conservative fear that money from guaranteed income and other unconditional cash transfer programs will be wasted on inessential goods, participants reveal that spending on meals out or other treats is fundamental to the health of their familial relationships and, in a behavioral sense, may function as a reward for making other difficult choices (Thaler and Sunstein 2008), and thus reinforce spending on bills and paying down debt.

Creating Experiences to Build Relationships

For households with children, spending on memorable experiences created exceptions in weekly routines that strengthened the relationships between parents, often mothers, and their children. Recipients reported that their children became more open with them and that they were able to spend quality time with their children during critical ages. For example, Cherice used the money to take her kids out to eat. "We were able to do small, necessary things that make the kids happy, such as stopping at McDonald's after school, or the donut shop. As a parent, you got kids so you know, the small things make your kids happy . . . a Happy Meal, different little things, a sweater for school. It makes a difference, it helps my whole family." Ana also recalled being able to take her children out to eat, "My kids wanted something simple, like McDonald's, but at that time I didn't have any money or anything, and my unemployment had gotten denied a couple of times, so I had maxed out. . . . And so when the money came in, I was just really excited about it. The kids could have some pizza or McDonald's or something."

LaTasha described her experiences with her three children, as well as her memory of these experiences as a child: "I try to, because it's not every month I can take them out on a date. We'll go to the movies and we'll go out to the beach and walk along the Long Beach Pier. Give them some time. . . . I love it. It's simple stuff. And I was like, they gonna remember that. Just like I remember simple stuff with mine, you know, even with my grandfather, if it was pouring manure out on the grass. . . . It's like about that quality time we spend with each other."

Ximena emphasized the time that the transfers created. "It has given me the ability to have more time on my hands and not have to worry

about where I'm gonna get this extra money? Because I'm a mother, you know, so my child requires a lot of time. So with that money, I'm like, alright, I don't have to work the hours after school when he needs me the most to pick him up, make his lunch, whatever. So I'm actually there for him and it feels a lot better."

The transfers were used to create new experiences, reduce stress, and facilitate parent-child time, all of which work to support children's development.

Scarcity and Stability

Recipients attributed decreases in anxiety, stress, and worry to the transfers, which they described as: "something consistent I can depend on," "a comforting feeling to know it's gonna come," and a source of hope. Lucia, a twenty-eight-year-old Hispanic mother of two who lives with her husband in his parents' home, said, "Now we don't have to worry as much month to month. We're more stable in that sense. Before I would constantly have to look at my account and be like, okay, where are we at now? And my husband would always reassure me we're gonna be fine. And since we've gotten this, I honestly feel like now we don't really talk or argue about things like that, financial stuff." Chantel, who was struggling to make ends meet with low-paying gig work for herself and her son, said, "If I wasn't getting it, I just would have gone deeper into a hole. It kept me afloat instead of letting me sink, you know?"

Some recipients also described a sense of freedom and clarity conferred by the stability of the transfers, as well as an aspiration to change their situation—an experience described by Anandi Mani and colleagues (2013) as escaping a "scarcity mindset." Destiny, a forty-one-year-old African American woman who had been living with her parents for years, described the transfers as creating a "freedom for flow." "It's alleviated [stress], also awakened, in a way, some things, freedom for flow. Some, you know, things that have been stagnated. . . . So for me, in a way it's kind of like . . . how do you keep this going for yourself in a way? Or where would you be when this is done? How do I use this money to show me how to make money?" Diego, a twenty-five-year-old Hispanic man living with his parents and siblings, described the impact of the transfers: "When you have money, or have enough money to where you're able not to worry about it, you're kinda, living stress-free. But you know, people say that money doesn't buy you happiness. It's true. But money does buy you clarity, stability, you know, less stress." Jamila described how the transfers changed her perspective on financial planning, "It opened my eyes to budgeting and saving my money more, because I had this extra money coming in." However, several recipients also raised concerns about the end of transfers and needing to "get unused to that dependency because it's gonna go away."

Is Cash Experienced Differently as a Flow or a Lump Sum?

The specific impact of the transfers in alleviating stress likely depends on how well they fit a household's specific needs (Collins et al. 2009; Kansikas et al. 2023). While some households face challenges aggregating sufficient funds for unexpected or large purchases, other households are instead unable to smooth their earnings between payment periods to meet their basic needs. While we did not see strong differences between the groups receiving high- or low-frequency transfers in the quantitative results, our qualitative interviews show that recipients identified savings and financial planning as a benefit of lump-sum transfers, while they pointed to the flexibility and timing with respect to bills, rent, and other basic needs as benefits of the twice-monthly transfers. Receiving the same sum of money in aggregated chunks or as a steady flow altered the aspirations and goals recipients made.

Alejandro, a thirty-four-year-old married father of four who lives in an Accessory Dwelling Unit (ADU) in the back of the house where his parents and siblings live, received the transfers on a quarterly basis. He said, "I knew if I would have got it every month, I wouldn't be able to save cuz I would think, heck, I'll get it again next month." Similarly, Jamila, who received her transfers twice monthly, thought it would be easier to manage quarterly payments, "I think if I were paid every three months, I probably would've balanced my money better. Be-

cause it would just come in every two weeks, I always had something to pay for." And LaTasha found the quarterly payments helpful because she didn't get too used to the payments, "If it was consecutive, like if I had got it every month, I probably would have got a little comfortable." This sentiment was also echoed by Dionne, "I think getting it every three months, you won't become dependent on it. Getting it every two weeks, you depend on it. But it depends on who the person is and their goal."

In contrast, Candice found the quarterly wait too long, "Every three months, that's a long time to wait. If you don't work, then every two weeks is better." Similarly, Ana, who received quarterly payments, thought that "monthly would be easier. I get paid monthly so I already kind of know how to manage the money monthly. It was kind of hard for me to hold on until the next three months." And Ximena, who also received the transfer quarterly, thought that receiving it at the start of each month would have been most useful because it would have focused the spending on rent and come "when things are the lowest." Keisha, who received her transfers every two weeks, described the frequency as "Perfect. Because you get two payments. It's enough to cover a bill or something, but it's not enough to splurge."

Despite the varied needs and preferences of different types of households, there has been limited opportunity for households to choose how to structure the benefits they receive since the elimination of the Advance EITC in 2010, which allowed households to receive a portion of the payments throughout the year. Control over when and with what frequency to receive benefits allows households to select the payment frequencies that best fill existing gaps in their economic circumstances or allow them to achieve specific goals (Duncan et al. 2008).

DISCUSSION

Outside of the United States, conditional and unconditional cash transfer programs have been implemented at national scale by federal institutions over long durations (Richterman et al. 2023). CCTs require that recipients fulfill certain conditions, such as enrolling children in school and taking them to health clinics (Attanasio et al. 2015; Baird et al. 2011; Riccio and Miller 2016), but they place no restrictions on how the money is spent.

In contrast, US guaranteed income programs, like the Compton Pledge, are mostly pilot programs or small-scale demonstrations run by municipalities, counties, or local nonprofits. The programs are designed partly to gauge the impacts and feasibility of unconditional cash transfers and to show the potential impacts of larger programs. Unconditional programs, by not overseeing and managing the spending of the poor, have the potential to be both efficient and transformative by allowing families facing different constraints and needs to choose strategies that meet their particular circumstances (van der Naald et al. 2026, this issue). To date, however, these programs are too small and too temporary to make a dent in the failings of federal or state-level policy for the poorest Americans (see Bruch et al. 2026, this issue). Still, they open a window into the possibilities and limits of unconditional cash-based approaches to social provision—ideas that may eventually translate to larger public programs, as they have in other countries, often through the vehicle of a universal child allowance. Unlike the income maintenance programs of the 1970s—which were inspired by the idea of a negative income tax, a system designed to replace most other benefits with a single, simplified cash assistance program—today's guaranteed income programs are mainly seen as supplements to existing programs rather than substitutes. If the idea of guaranteed income is to be taken further, its relationship to existing programs (such as SSI and SSDI) will have to be worked out.

Entry into the Compton program was decided via randomized assignment among eligible populations, allowing evaluation using an RCT. Stacia West and Amy Castro (2023) find reductions in income volatility, greater financial resilience, and positive impacts on mental well-being in an RCT of the Stockton cash transfer program ($n = 331$), at least before the COVID pandemic. The Compton Pledge program was introduced during the pandemic and had mixed results. While it led recipients to pay back debt and purchase large durables, there were also important negative treatment effects (on earned income and spending) and no ef-

fects on psychological well-being ($n = 1074$) (Balakrishnan et al. 2025), echoing the findings of other recent pilots (Vivalt et al. 2024). Relative to the often positive and strong results from studies in low-income and middle-income countries (Reynolds et al. 2017), evidence of the impact of cash transfer programs in the US is generally weaker and mixed. This may be, in part, because the cash transfers are smaller as a fraction of income and expenditures and because American households may face different constraints, including high debt burdens and different family structures. Additionally, unconditional cash transfers are fungible and can meet many different needs and wants, diminishing the statistical power to detect impacts on narrowly defined metrics. The qualitative data highlight the importance of certain outcomes seen also in the RCT (such as purchases of durable goods and debt payoff), while also revealing others that are harder to quantify—especially improvements in family and parenting relationships that may have longer-term consequences but which are often secondary in RCT studies (see Krause et al. 2025). These future-focused priorities are consistent with parents' focus on investments in mobility documented in studies of the EITC and working-family finances (Chaudry 2004; Sykes et al. 2015; and Halpern-Meekin et al. 2015).

A major contribution of *Making Ends Meet* was to focus on the specific challenges and conditions of single mothers. Our analysis shows that single-parent households (who, in the Compton sample, are nearly all single mothers) face distinct conditions. They tend to have less room to adjust work and childcare arrangements (partly because of work incentives attached to the EITC), and they face tighter budget constraints and have more unmet needs. Consistent with this, we find that the cash transfers led single parents to significantly increase the number of hours worked each week relative to the control group and other households with and without minors. The transfers also led to an increase in income for single-parent households relative to all other household types, who experience instead a decrease in income and expenditures relative to the control group. We also find that different households have different spending needs and priorities. While recipients in dual-parent households pay down a substantial amount of debt and show a significant decrease in their monthly expenditures relative to the control group, single-parent households have less ability to make the necessary spending cuts and end up with more debt. Single-parent households instead take advantage of the cash transfers to accumulate durable goods, purchases that are otherwise difficult given the calls of daily life. These purchases may be investments that lead to longer-term gains, such as securing a vehicle to support work-related activities.

The qualitative interviews reveal an important complementarity between spending on overhanging and immediate needs, and on enjoyment, with the two forms of spending often mentioned back-to-back. Households that allocate limited resources to pay debt, get up to date with bills, or cover immediate needs often pair these expenses with spending on treats and activities, especially for their children. Being able to build positive experiences for children can make it easier to simultaneously undertake the belt-tightening needed to pay overdue bills and repay debt—one type of spending may thus reinforce the other. Additionally, this spending creates durable memories with children that can be revisited in times of relative scarcity.

Overall, the results from Compton and other US programs are mixed. One explanation is that the programs so far have been relatively constrained in terms of the number of recipients and the duration and magnitude of the transfers. As pilots, the US programs described here have features that can add to and subtract from impacts. First, the funds are provided to only a subset of potentially eligible households. This means that general equilibrium effects (for example, price rises when increasing demand for local goods exceeds supply) may not be present in the pilots, but they could be if the programs were implemented at scale (as Egger et al. 2022 show in Kenya; see Jones and Marinescu 2022 for an estimate of the labor market effects of the Alaska Permanent Fund). It also means that recipients may feel stigma or pressure to share the transfers, since the funds only go to selected households (as shown by Clara

A. Yoshino and colleagues [2023] in a broad overview); this might be mitigated at scale when many more people receive funds.

Second, the limited duration of the programs (one to three years) also means that money may be perceived and spent differently than if it was guaranteed for a longer duration or institutionalized as an ongoing policy where it would come to be anticipated (as in the discussion of the EITC in Romich and Weisner 2000). A longer duration would also make it easier for recipients to invest over time and take bigger risks.

Third, many of the programs were initiated in response to the COVID pandemic of 2020–2022—a context of sharp economic downturn coupled with newly generous public programs like federal stimulus payments and child tax credits (Parolin et al. 2023; Fulford 2023). As a result, studies that show no impacts of large one-time cash transfers on key economic and psychological outcomes might have produced different outcomes in a different context (Jaroszewicz et al. 2023; Pilkauskas et al. 2022; Jacob et al. 2022). Indeed, the stimulus payments may have obscured differences between the lump-sum and twice-monthly transfer conditions, since households received generous lump-sum transfers from the government during this period. Relatedly, several negative treatment effects (that is, on labor, income, and expenditures) should be understood as a slower increase among treated households relative to control households as they recovered from the most severe impacts of the COVID-19 pandemic, rather than an absolute decline. In particular, the transfers may have allowed less constrained households to take more time to reenter the workforce while continuing to spend time with children, search for better jobs, and address overhanging financial obligations.

Finally, the magnitudes of the transfers in the US pilots vary but tend to be smaller relative to income or expenditure than transfers in low- and middle-income countries. For example, the average transfer in a guaranteed income study in Kenya was equivalent to two years of per capita expenditure (Haushofer and Shapiro 2016), while the Compton transfers corresponded to 21 percent of mean household income.

Despite the mixed and heterogeneous quantitative impacts of cash transfers on different types of households, recipients' experiences of the cash benefits were largely positive. While economists have focused on labor market participation, income, and consumption effects (for example, Vivalt et al. 2024; Balakrishnan et al. 2025; Bartik et al. 2024), recipients saw a broader range of impacts, including opportunities to strengthen family relationships. The transfers were particularly valuable as extra money that arrived free of existing financial obligations or work requirements. For some recipients, the transfers brought an aspiration to do something different. The most ambitious aspirations were not realized in the course of the two-year program and in a context with overhanging needs (including significant debt and late bills) that crowded out the ability of recipients to save or invest in education, a new apartment, a business, or other goals. But the transfers did confer a sense of freedom, stability, and relief—and gave recipients the opportunity to preserve some of these feelings in the shared experiences and memories created with their children.

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