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RSF: The Russell Sage Foundation  
Journal of the Social Sciences

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

*Part II*

VOLUME 12, ISSUE 2, MAY 2026







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

## 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 welfare tab-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-

**Elizabeth O. Ananat** is the Mallya Professor of Women and Economics, Barnard College, Columbia University, New York City, United States; **Carolyn Y. Barnes** is associate professor, Crown School of Social Work, Policy, and Practice, University of Chicago, Chicago, United States; **Sandra K. Danziger** is the Edith A. Lewis Professor Emerita, University of Michigan, Ann Arbor, United States; **Kathryn Edin** is the William Church Osborn Professor of Sociology and Public Affairs, Princeton University, Princeton, United States.

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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 Chi-

cago. 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**

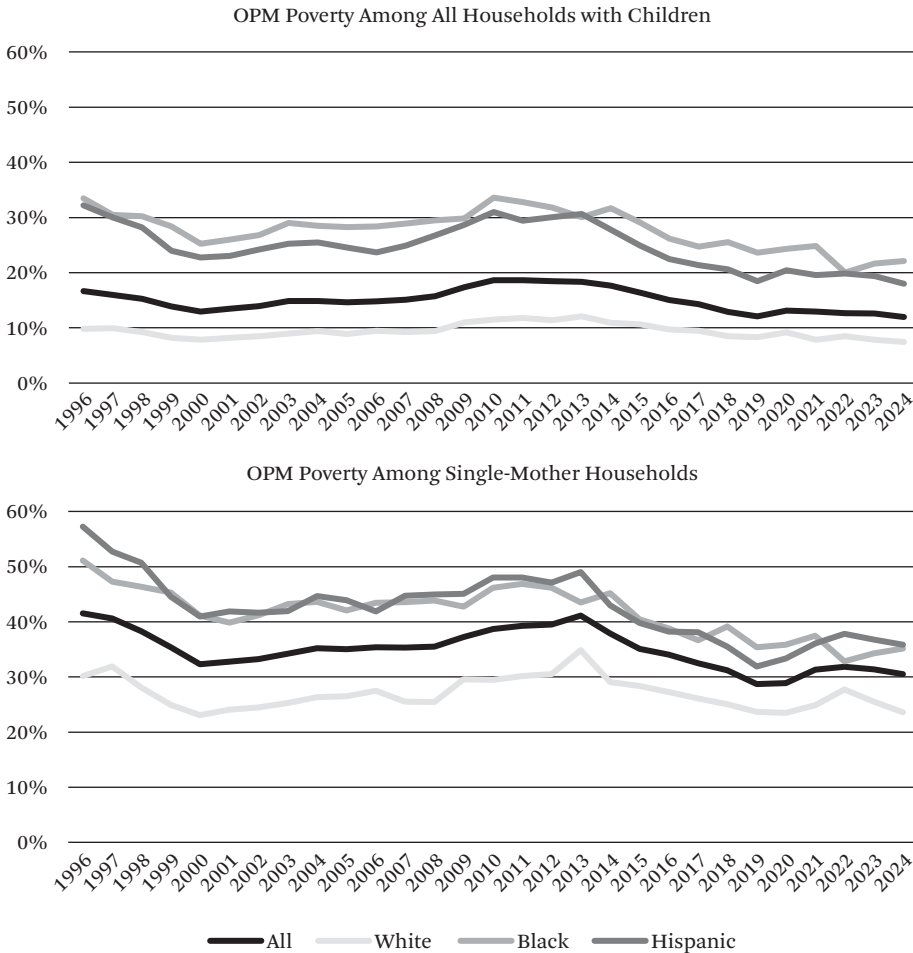
When Edin and Lein were conducting their interviews—a period when the number of households with children receiving AFDC was at an all-time high—the idea took hold that time limits and work requirements were needed to push families off of cash assistance. The assumption motivating these ideas was that 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.

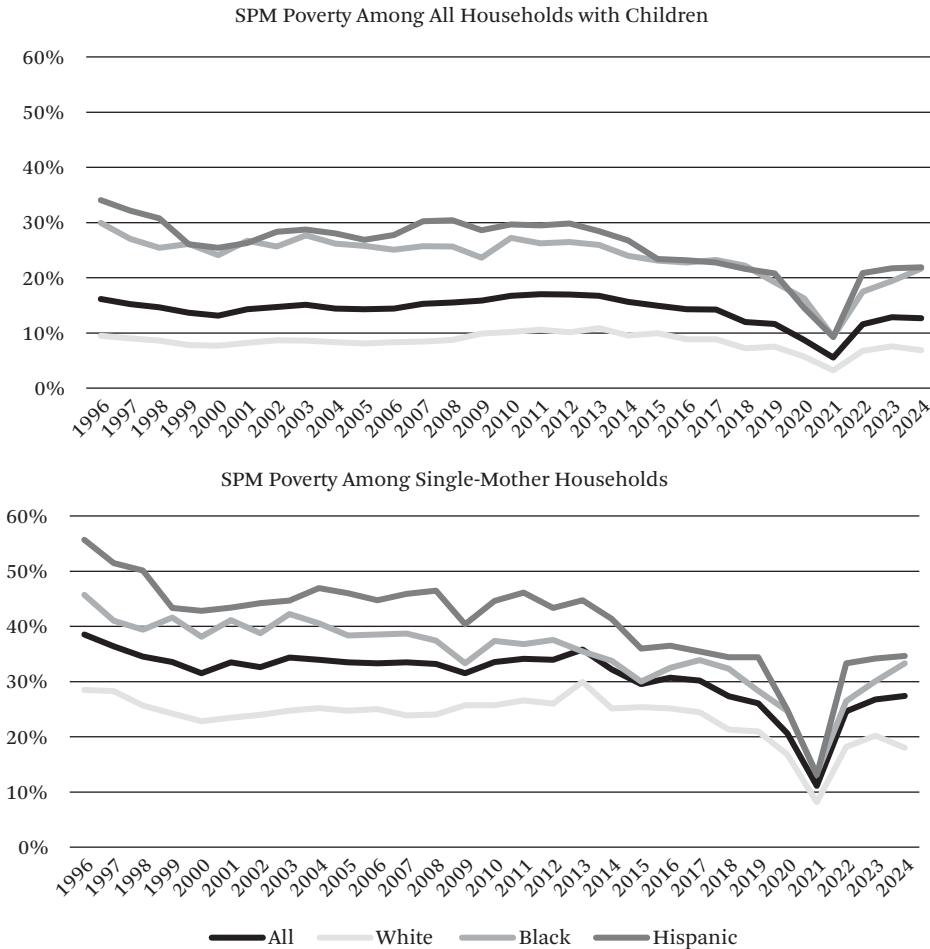
cluded. The SPM, an alternative measure developed by the Census Bureau in 2009, takes account of these factors and includes a more complex assessment of family needs (such as childcare and out-of-pocket medical expenses).<sup>1</sup> Liana Fox and colleagues (2015) have created a historical version of 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

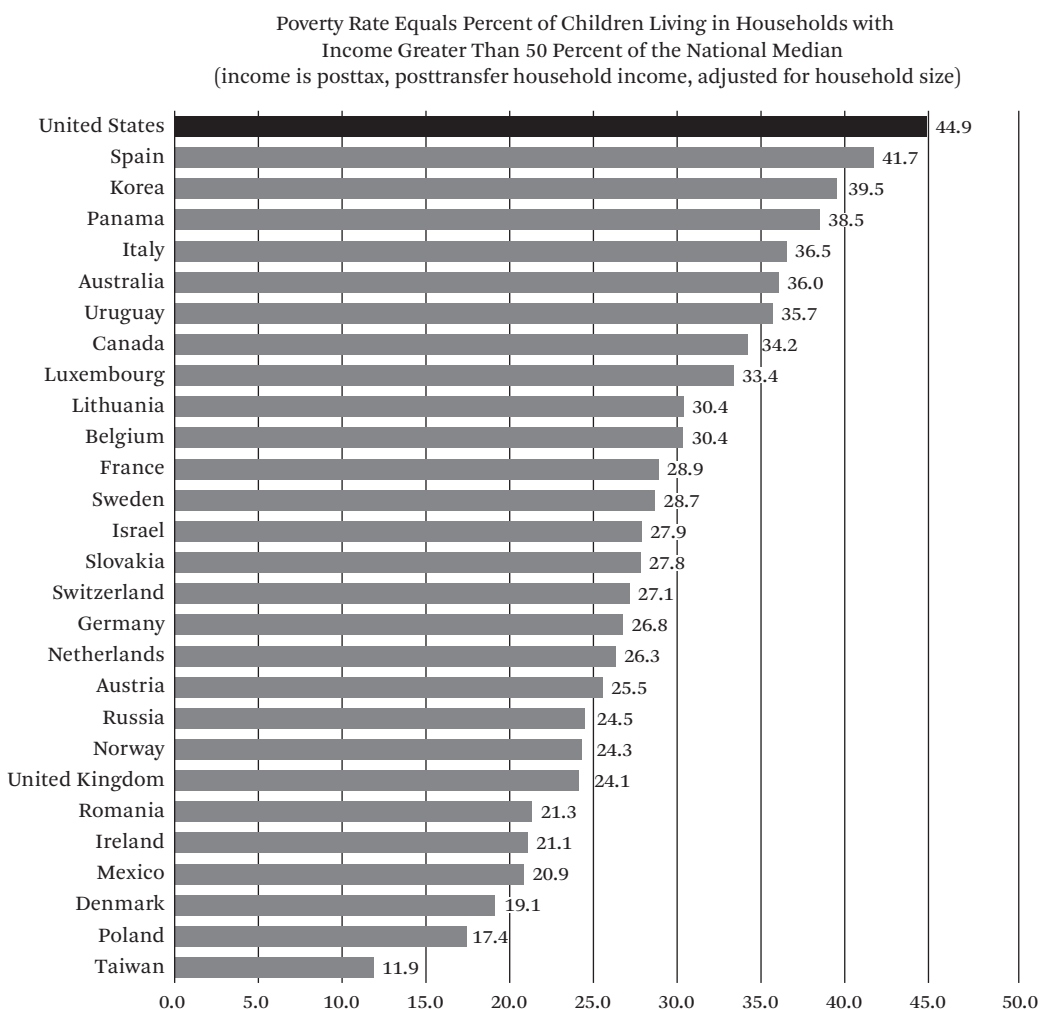
to have few resources on average, not only relative to other family types in the US but also when compared to single-mother families in other high-income countries. For this introduction, Janet Gornick analyzed data from the Luxembourg Income Study (LIS) across twenty-eight countries between 2018 and 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.

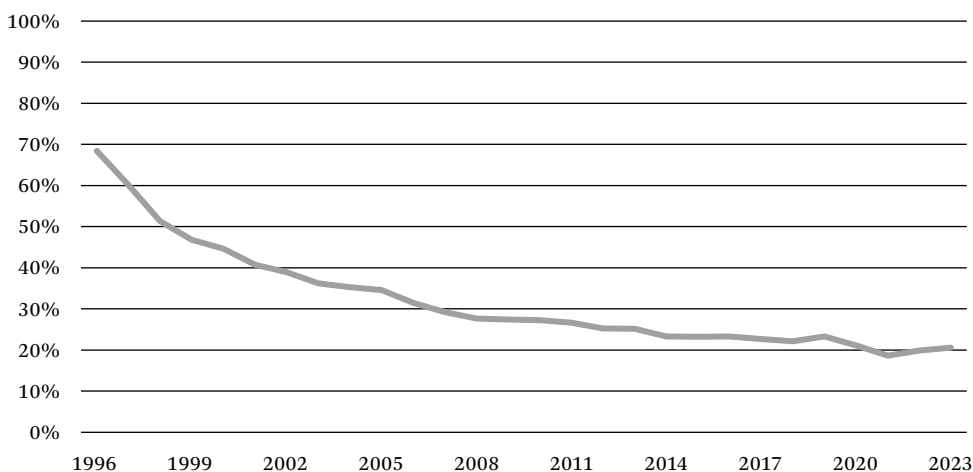
With each passing year, fewer and fewer of those dollars have landed in the pockets of the poorest families (Edin and Shaefer 2015). Furthermore, although the new program adopted self-sufficiency through employment as one of its main goals, very little of the money was spent on linking recipients to 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.

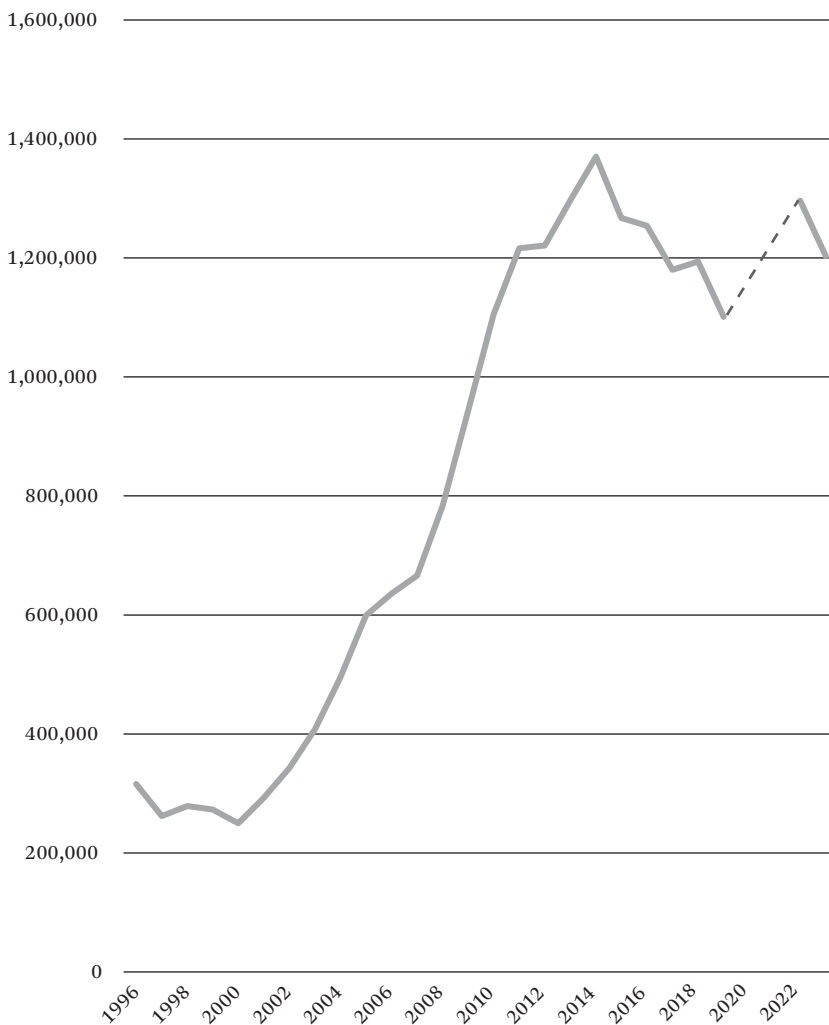
of single mothers work than in the years before welfare reform, the share of parents *who work while enrolled in TANF* has increased only slightly; this may be due to the very low ineligibility thresholds in many states, such that even very low levels of earnings simply disqualify families from any TANF 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 got-

ten 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 Shafer 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 Jiyeon 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**

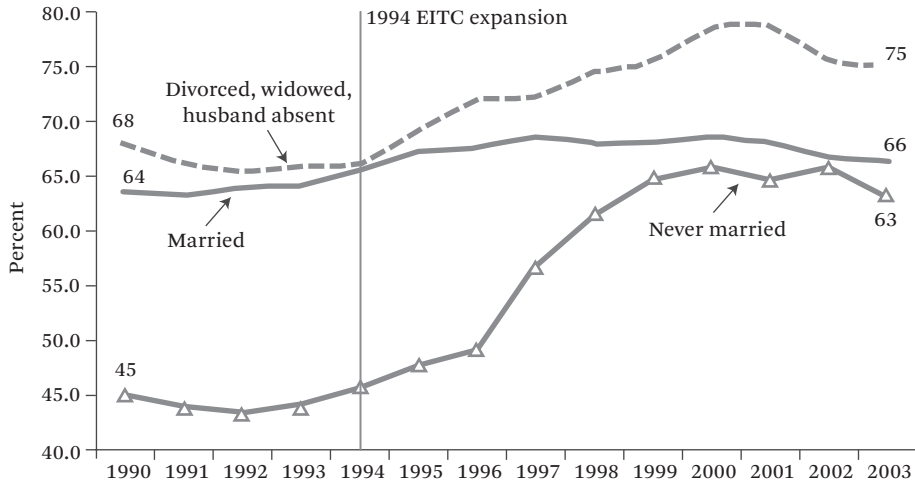
Thus, low-income families still get by, as they did in the era when *MEM* was written, by stitching together a patchwork of additional resources in addition to formal sector work and government programs. These include off-the-books work; contributions from family and friends, their children's fathers (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).

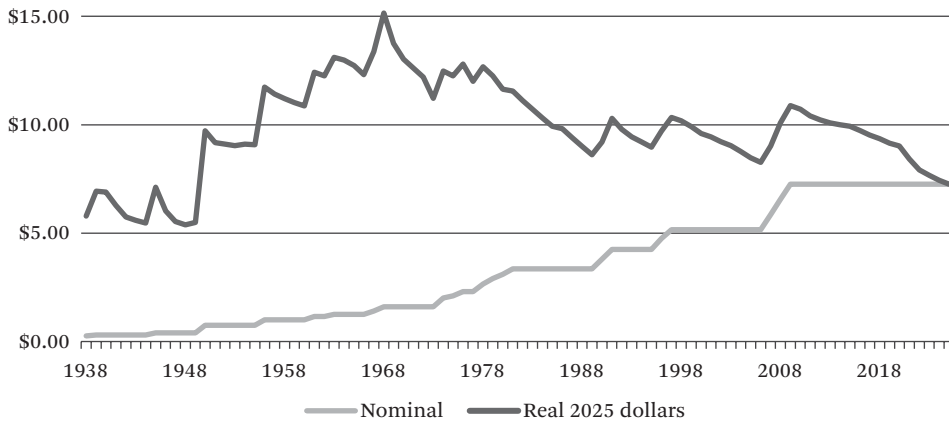
#### Minimum Wage

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).<sup>2</sup> 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).<sup>3</sup>

### *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 profes-

sional 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 emblemizes 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 pro-

grams 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 admin-

istrative 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 Micheltore 2018; Averett and Wang 2018; Berger et al. 2017; Morgan et al. 2020; Micheltore 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 III**

### **Lessons from COVID-Era Policies**

# Uncertainty as a Psychological Cost: Mothers' Perceptions of Financial Resources During the COVID-19 Pandemic



EMMA FLANAGAN<sup>✉</sup> AND SARAH HALPERN-MEEKIN

*The onset of the COVID-19 pandemic was a time of economic instability, parenting stress, and disrupted approaches to making ends meet for families with low incomes. However, families also received pandemic-related income supports. Within the context of a cash transfer randomized controlled trial, this study investigates how mothers with low incomes perceived various financial resources during the onset of the pandemic and how those perceptions shaped their engagement with these resources. We analyze interviews with 43 mothers with limited economic resources and find that mothers attend to both the quantity of financial resources they need as well as their certainty about these resources. Mothers' certainty about resources is driven by their confidence that resources will actually be delivered. Without certainty, mothers were reluctant to include these resources in their financial planning. We establish mothers' uncertainty regarding benefit delivery as an administrative burden—specifically, a psychological cost. The way policies are designed can induce or limit uncertainty about resources—a key factor in how families think about and plan to make ends meet.*

**Keywords:** COVID-19, psychological costs, administrative burden, financial decision-making, social safety net

Material and financial hardships are common in the lives of families with limited economic resources. The ways that individuals cope with these hardships, including the financial management decisions that they make, may influence their experiences of hardship. Examining how families think about their resources is essential to understanding their financial man-

**Emma Flanagan** is a policy analyst at the Wisconsin Department of Health Services. **Sarah Halpern-Meekein** is a professor in the School of Human Ecology and the La Follette School of Public Affairs at the University of Wisconsin–Madison, United States.

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agement decisions, as the choices they make reflect their perceptions of what resources are available to them. This is especially important to understand in precarious economic contexts, as individuals must navigate complex financial landscapes with constrained options. The COVID-19 pandemic is one example of this context, as individuals across the world faced economic precarity. The COVID pandemic disrupted many aspects of families' lives, including employment, health and safety, social connections, childcare, schooling, kin support networks, and access to governmental and nongovernmental assistance. Because of pre-existing structural inequities, it disproportionately impacted people with low incomes, women, and minoritized individuals (Artiga et al. 2020). While income variability is common among families with low incomes (Dyner et al. 2012), the pandemic posed a unique threat to families' economic stability, as it restricted financial resources and access to many financial coping mechanisms simultaneously. However, many also gained access to financial resources that provided additional economic support through pandemic-era government actions. Examining how individuals with lower incomes perceived and managed their resources during this time can inform the design and improve the efficacy of public assistance programs.

During the pandemic, job or wage losses, virtual schooling, and childcare closures created specific challenges for families with children and low incomes as they coped with these on limited resources and experienced higher rates of emotional distress (Ananat and Gassman-Pines 2020; Kerr et al. 2021). Mothers—mothers of color in particular—faced specific hardships related to caregiving and unemployment (Heggeness and Fields 2020; Jackson 2020). However, families also received pandemic-related income supports, such as stimulus payments, expanded unemployment insurance (UI), and expanded food assistance. In this issue, Natasha Pilkauskas and Kevin Bruey (2026) show how mothers with low incomes coped financially during the pandemic by going into debt, relying on family and friends, seeking employment, and turning to assistance programs such as Supplemental Nutrition Assistance Program (SNAP), community

resources, and federal COVID supports. Those attempting to access such programs, however, may encounter administrative burdens that shape program access or impact.

Administrative burdens can include learning about the programs and how to access them, complying with their requirements, and managing any accompanying stigma (Moynihan et al. 2015). While pandemic-related financial resources, such as stimulus checks and UI, were intended to increase financial support during the crisis, many administrative burdens associated with these benefits were eased but did not completely dissolve (Herd and Moynihan 2020). The present study sheds light on the ways in which uncertainty shaped mothers' use of their resources, which is important, as resource uncertainty is a less commonly studied type of psychological administrative burden and may shape how recipients make decisions about allocating resources. While researchers have documented many of the administrative burdens and financial challenges mothers faced during the pandemic, as well as the support of new pandemic-era resources, we do not yet know how mothers thought about utilizing their various financial resources nor how these perceptions shaped their overall financial decision-making strategies.

The present study addresses these gaps in the literature, allowing us to understand the thought processes underlying mothers' approach to and utilization of financial resources. This contributes to our understanding of how pandemic hardships and policy changes shaped mothers' financial experiences. Further, it helps us understand how uncertainty functions as an administrative burden, as uncertainty can arise from the design or delivery of the program benefits and shape potential recipients' access to or the impact of the benefit. We use longitudinal, in-depth interviews with mothers from the Baby's First Years: Mothers' Voices (BFY:MV) study who lived in and around New Orleans, Louisiana. These mothers had incomes around the federal poverty line, and the majority were women of color. Their perspectives are particularly important to highlight because of the disproportionate impact of the COVID-19 pandemic on individuals of color, those with low incomes, and mothers (Greene

and McCargo 2020; Yavorsky et al. 2021). In addition, BFY:MV mothers were participating in a randomized controlled trial of a monthly unconditional cash transfer; they provided rich data on their experiences during the pandemic, including how they viewed their array of financial resources when confronted by this economic shock. Our longitudinal data allow us to observe over half of the mothers in the sample twice during a relatively brief period. This is an important contribution, as pandemic-related policies rolled out and evolved over the first several months of the pandemic. Therefore, we can observe whether mothers' perceptions of these policies and resources changed over time.

Focusing on mothers' experiences during the onset of the pandemic is important because mothers' perceptions of resources likely shaped their decisions about whether to engage with these resources. Kelley Fong and colleagues (2016) demonstrate this in examining individuals' rationales for non-take-up of a social service. However, these perceptions are also important to examine among those who take up resources, as these views may shape how and why individuals engage with them. These decisions could enhance or limit the benefits (financial or otherwise) that the resources were intended to provide, shaping the well-being of mothers and their families during an economic crisis. Therefore, these perceptions are important to consider when examining mothers' approaches to making ends meet. If recipients are unsure whether particular resources will materialize, they could be less willing and able to make financial plans that rely on these resources—that is, even if someone ends up with the same amount of resources in the end, their certainty in advance of receiving the resources could alter the spending decisions they make about those dollars. Perceptions of resources and the decisions that emerge from them, particularly among those with lower incomes, may have consequences for their likelihood of experiencing financial hardship and their options for managing their finances. The ways in which service providers, including government entities, communicate about and allocate resources to households

may therefore mitigate experiences of poverty or financial hardship. These policy design decisions shape how individuals view and utilize these resources, as implementation choices may determine whether these resources effectively mitigate financial hardship or inadvertently create additional uncertainty for vulnerable families.

## **BACKGROUND**

Families with low incomes and young children face distinct barriers to achieving financial stability. In this section, we discuss these economic hardships, both during and outside of the COVID pandemic. These hardships, which include administrative burdens, may shape mothers' abilities to anticipate income, allocate resources, and engage in financial planning for their families.

### **Hardships and Financial Precarity**

Even outside of the pandemic, many families with low incomes experience substantial instability in income and expenses from month-to-month (Dyan et al. 2012; see also Morduch and Schneider 2017). Previous work has investigated income instability among households with lower incomes (see, for example, Gottschalk and Moffitt, 2009; Hardy 2017; Hill et al. 2013; Wolf et al. 2014). These studies show how variability makes it difficult to manage finances and save, which can be particularly catastrophic when families are faced with income shocks (Despard et al. 2018). Even in the face of this instability, people may only turn to income support programs when they absolutely need to, given the administrative burdens associated with certain programs (Bartlett et al. 2004; Deshpande and Li 2019; Fong et al. 2016; Kaye et al. 2013; Ribar and Swann 2014; Schanzenbach 2009). While our study occurs in the context of the COVID-19 crisis, many families draw on income supports in response to other sorts of crises. For example, even if not induced by the pandemic, the crisis of a job loss can lead laid-off workers to the UI system. Therefore, while examining perceptions of resources during the onset of the pandemic is a unique contribution of our paper, there are implications for our understanding of how families think

about engaging with resources more broadly, as families work to make ends meet in the context of instability.

Financial planning is crucial for households, especially in times of increased economic need (O'Neill and Xiao 2012). Specifically, mental accounting is important in budgeting and spending decisions (Thaler 1999). Mental accounting includes the cognitive and psychological processes that determine how individuals designate money toward certain expenses before actually paying them. Individuals categorize money based, in part, on the source of this income (Zhang and Sussman 2018). The process of budgeting involves planning what sources of income are coming and when, as well as which bills are due and when. Therefore, financial planning takes time and forethought. Research suggests these processes of financial planning may be more difficult for those with lower incomes, as having limited resources may challenge capacities to plan (de Bruijn and Antonides 2022; Ong et al. 2019).

During the early months of the pandemic, hardships were visible across a range of needs, including food and housing insecurity (Engelhardt and Erickson 2020) and were more common among households of color and those with lower incomes (Greene and McCargo 2020; Schneider et al. 2020). However, poverty rates remained stable, since government assistance (for example, stimulus checks and expanded UI) raised incomes, particularly for households with normally limited resources (Parolin et al. 2022). This meant that, while families faced instability associated with lack of childcare and employment disruptions, many also benefitted from increased government assistance. However, some did not gain access to this assistance (Clark et al. 2023). Even prior to the pandemic, poverty designation and the experience of hardship did not move in lockstep, though they were associated, with some above and below the poverty line experiencing hardships (Rodemis and Shaefer 2020).

Part of the disjuncture between experiencing poverty, financial instability, and material hardship may lie in the approaches to making ends meet that households deploy, such as the

options they see available to them or are able to effectively pursue, including securing cash or in-kind assistance from kin or government assistance programs. For this reason, the present study seeks to understand people's perspectives of their resources. While government assistance can help protect against material hardship, it can often fall short of entirely covering needs (see Schenck-Fontaine et al. 2017). Therefore, households often deploy multiple strategies, including drawing on assistance programs, help from kin, and individual financial juggling strategies to try to get by (Heflin et al. 2011; Morduch and Schneider 2017). Knowing more about mothers' perceptions of resources will help us understand how they engage with them.

It is important to distinguish between income instability, which refers to fluctuations in resources, versus income uncertainty, which refers to the lack of confidence individuals have in receiving resources. While income instability may create uncertainty about resource receipt, these two concepts are distinct. For example, a restaurant server could be certain that they will receive a paycheck every two weeks but see a good deal of instability in the amount of each paycheck, as their income fluctuates depending on whether they work busy shifts or not. Likewise, if a worker sometimes gets a tax refund and sometimes needs to pay at tax time, they could face uncertainty each year about whether they will get a tax refund check, apart from any instability in their income. Jonathan Morduch and Rachel Schneider (2017) demonstrate the challenges households have with financial coping when financial resources are not yet in hand, and especially, when earnings instability from precarious work induces uncertainty. However, there is less research that examines perceptions of uncertainty related to social safety net benefits, rather than wages. Uncertainty is important to understand apart from instability, because perceptions of uncertainty and its implications may vary by income source and by households' financial contexts, with potential consequences for families navigating safety net benefits. In addition, attending to uncertainty in safety net benefits raises questions about how policy design decisions

can create or mitigate uncertainty and, thereby, affect recipients' financial planning.

### **Administrative Burdens**

The emotional and relational aspects of making ends meet can be taxing, as people try to secure resources from multiple sources and may face administrative burdens in doing so (Herd and Moynihan 2018). Administrative burdens can contribute to mechanisms of inequality, as individuals may face unique burdens shaped by race, gender, and other social positions (Amerikaner et al. 2025; Jang-Trettien and Bolger 2024; Ray et al. 2023). Therefore, studying how these burdens are experienced among the mothers in our sample, most of whom are Black women, is essential.

The three facets of administrative burden are learning, compliance, and psychological costs. Learning costs include learning that a program exists, knowing whether one is eligible, understanding what the benefits include, and figuring out how to access them. Compliance costs include fulfilling the administrative demands of programs, such as completing paperwork and attending meetings. Psychological costs include the stigma associated with seeking help, as well as stress or a loss of autonomy in program interactions (Moynihan et al. 2015). Psychological costs also encompass frustrations with navigating complex systems, as well as the stress associated with the uncertainty of social benefits (Herd and Moynihan 2018). Research on psychological costs highlights both stressful interactions with caseworkers (see Barnes 2023; Barnes and Henly 2018; Raab 2025; Stuber and Schlesinger 2006) and stigma embedded within program design (see Bhargava and Manoli 2013; Hanks et al. 2016; Ratcliffe et al. 2007). These studies generally suggest the presence of psychological costs deters program participation and contributes to negative government interactions. For example, Carolyn Barnes and colleagues (2023) show how individuals navigating SNAP benefits during the COVID pandemic faced stressful program interactions, as they found SNAP caseworkers to be inaccessible amidst pandemic-induced program changes. Importantly, as Barnes and colleagues (2023) note, some programs, such as the Special Supple-

mental Nutrition Program for Women, Infants, and Children, are designed in ways that minimize psychological costs to participants. This means that program design may substantially alter the psychological costs that individuals face when navigating programs.

Bjorn Kleizen and colleagues (2025) apply the concept of administrative limbo to government interactions, a concept that is distinct from, but related to, administrative burden. The authors define administrative limbo as bureaucratic inaction in situations that require bureaucratic action, leading to prolonged waiting for individuals for whom the issue is consequential. Being stuck waiting for necessary government action can generate uncertainty. Unlike administrative burden, however, administrative limbo is inherently temporal, hinging on periods of bureaucratic inaction. While administrative limbo involves uncertainty, it is important to explore narratives of uncertainty even in the absence of a clearly identifiable moment of bureaucratic inaction. Therefore, investigating experiences of uncertainty holds implications for our understanding of both administrative limbo and administrative burden.

Despite the rich literature on administrative burden, the role of uncertainty as an administrative burden, and particularly a psychological cost, remains underexplored. The research examining experiences of uncertainty largely centers on precarious work and cash transfers; there is little research that investigates how uncertainty functions vis-à-vis social safety net benefits. Further, researchers have paid limited attention to how uncertainty functions as an administrative burden, particularly as a psychological cost. Uncertainty arising from program design or delivery may impose cognitive and emotional labor on recipients who must anticipate and plan around unpredictable benefit receipt. Managing uncertainty, therefore, may function as an administrative burden because it requires beneficiaries to expend mental resources to make financial decisions without complete information (for example, whether benefits from a particular program will arrive) and develop contingency plans for resource disruptions. This is likely to be particularly challenging for those with precarious resources.

Lisa Gennetian and colleagues (2021) suggest that unconditional cash transfers, in which households do not need to complete certain requirements to obtain the resource, may avoid the administrative burdens associated with conditional cash transfers and most government benefits. For most government resources, households need to complete paperwork to prove and reverify eligibility to receive the support (compliance costs, for example). The design of cash transfers may also shape the administrative burdens that families face. For example, the predictability of cash transfers can alleviate the hassles of mental accounting when the arrival of resources is unknown or uncertain. This reinforces the role of design features in potentially shaping the certainty individuals feel surrounding their resources.

Investigating mothers' perceptions of uncertainty in making ends meet with their safety net benefits is important, as it expands researchers' understanding of how psychological costs may shape mothers' approaches to managing their resources and, therefore, program impact. While it may seem self-evident that mothers would not rely on resources they are uncertain about, it could be possible that mothers with constrained economic resources do not have the choice to not rely on tentative resources. Alternatively, they may not seek to engage in any financial planning in advance because there is uncertainty in some aspects of their budgets. We investigate these possibilities.

### COVID-19 Pandemic

In the days and weeks after March 2020, the regular financial strategies households used to make ends meet were often disrupted. Some lost jobs or hours, and accessing government benefits became more difficult as public transportation (necessary for some to reach benefits offices) and benefits offices themselves closed. Also, because everyone was impacted simultaneously, turning to family and friends for support was less readily an option (Rinker et al. 2020).

In the early months of the pandemic, the federal government instituted the Families First Coronavirus Act and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which included increased access to and gener-

osity of UI and food assistance (through increased SNAP benefits and the creation of the Pandemic Electronic Benefits Transfer benefits, which supported families who lost free or reduced-price school meals when schools closed), and an eviction moratorium (from March 2020 through August 2021). In addition, the federal government delivered stimulus checks, with the first going out in April 2020, a second delivered in December 2020 and January 2021, and the third in March 2021. The first stimulus check provided \$1,200 per adult and \$500 per dependent child to single filers who made \$75,000 or less and to those married and filing jointly who made \$150,000 or less. The second stimulus check delivered \$600 per adult and \$600 per dependent child, and the last stimulus check was \$1,400 per adult and \$1,400 per dependent child. Individuals who had filed a tax return in 2018 or 2019 automatically received the stimulus checks, and those who did not could apply online through the Internal Revenue Service (IRS). Estimates suggest that 92 percent of households that were potentially eligible for the stimulus checks received them, with Hispanic individuals being the least likely to do so (Clark et al. 2023).

### PRESENT STUDY

To examine how mothers experienced and perceived available financial resources during the COVID pandemic, we conducted in-depth interviews with mothers of young children participating in the Baby's First Years (BFY) unconditional cash transfer study in Louisiana. We investigate mothers' perceptions during the first months of the pandemic, from April to December 2020. During this time period, our team interviewed twenty-one mothers once and another twenty-two mothers twice. We compare mothers' perceptions of three types of resources that they discussed frequently (UI, stimulus payments, and the BFY cash gift), shedding light on whether and why they thought about these resources differently. We are also able to observe whether mothers' perceptions of these resources changed over the course of several months. This unique context allows us to examine mothers' perceptions of resources that were not part of their typical approaches to making ends meet, shedding light

on how potential recipients may interact with crisis-induced resources.

All mothers in the present study were from New Orleans, which means these mothers experienced Louisiana's policy context. As described by Sarah Bruch and colleagues (2026), state policy discretion, including program eligibility and benefit levels, shapes program participation. In particular, state and local discretion shaped access to UI benefits during the COVID pandemic, influencing eligibility (Bell et al. 2023). Prior to the pandemic, only 11 percent of unemployed workers in Louisiana received UI because of the state's strict eligibility guidelines (Bridges 2020). Louisiana had the second lowest average weekly UI benefit of all states in the US, supplying 23 percent of an average weekly wage. Due to its UI system and other preparedness measures, Louisiana was among the five worst states in being economically prepared for a recession, such as the one that occurred during the COVID pandemic (Leachman and Sullivan 2020). While the additional \$600 of federal UI benefits per week due to the pandemic allowed Louisiana workers to receive over 100 percent of their wages on average (Koeze 2020), there were still various issues with the state's UI system. For example, during the first months of the pandemic, the Louisiana Workforce Commission erroneously notified nearly eight thousand individuals that they needed to repay thousands of dollars of UI (Ozimek 2020). Therefore, we see how this state-level discretion shapes recipients' experiences navigating systems and dealing with uncertainty.

This study highlights how administrative burdens incur psychological costs that shape whether and how individuals rely on resources to make ends meet. While previous research has investigated the role of income instability in the lives of those with lower incomes, we investigate how mothers with limited incomes perceived unique assistance programs during the COVID-19 crisis and how these perceptions shaped the uncertainty they felt about benefit receipt. This contributes to the literature on how mothers made ends meet during the

COVID pandemic, as well as the literature on administrative burden, as we examine uncertainty as a psychological cost. The research on administrative burdens largely focuses on policy and program stigma as a psychological cost. There is limited work investigating other aspects of psychological costs, such as limited autonomy and experiences of stress (Herd and Moynihan 2018). This study enhances our understanding of administrative burden by exploring how mothers with lower incomes experience the psychological cost of uncertainty.

## DATA AND METHODS

Baby's First Years is the first randomized controlled trial that seeks to understand the impacts of poverty reduction on children and families in the United States. Recruitment began in 2018, when researchers approached mothers in hospitals following the birth of a child. All mothers were over the age of eighteen, living below the federal poverty line, and located in one of four metro areas: New Orleans, Omaha, New York City, or the Twin Cities. After mothers consented to participate in a child development study, they were offered the opportunity to be randomly assigned to receive \$20 (low-gift group) or \$333 (high-gift group) per month. One thousand eligible mothers chose to participate. Mothers were informed that these monthly cash gifts were unconditional (in other words, they did not require any behavior, including study participation or limited purchasing decisions), provided by a philanthropic source, and would last until the focal child was forty months old.<sup>1</sup> They received the cash gift monthly on a debit card on the date of their child's birth.

Baby's First Years: Mothers' Voices is the qualitative portion of the larger BFY study. For the present BFY:MV sample, we used a stratified random sampling approach, drawing from the larger BFY sample from New Orleans.<sup>2</sup> This stratified random sampling approach occurred within site and accounted for gift group and first-time mother status. The current study only includes interviews with mothers from New Orleans because they had an additional pandemic

1. The duration has since been extended to the time the focal child is 76 months old.

2. Other waves of the BFY:MV study included mothers from Omaha, New York City, and the Twin Cities.

interview, described in the following paragraphs. This study was approved by the Institutional Review Board at the University of Wisconsin–Madison.

Figure A.1 shows a timeline of relevant pandemic and study events. The team conducted BFY:MV Wave 1 interviews from July 2019 to September 2020 and Wave 2 and pandemic-specific interviews from July 2020 to August 2021. We aimed to space out the Wave 1, Wave 2, and pandemic interviews so we could capture how mothers' experiences unfolded over time. At the onset of the pandemic, we added the wave of pandemic interviews (only for mothers in New Orleans due to logistical factors and cost constraints) because we did not want up to a year to pass between our conversations with mothers so that we could better understand how they were weathering the COVID-19 crisis. All interviews inquired about topics such as income sources, income support program experiences, expenditure decisions, experiences with BFY, and parenting. The interviews that occurred after the onset of the COVID pandemic included questions related to mothers' pandemic financial experiences. The interviews that we scheduled after the onset of the pandemic took place via phone—previously, interviews took place in person.

We draw on the interviews that occurred between April and December 2020 to focus on mothers' experiences during the onset of the pandemic. This aligns with the timing of the first stimulus check from the federal government (Center on Budget and Policy Priorities 2022; Danziger and Murphy 2022). The onset of the pandemic was a time that included the rollout of new resources mothers had not interacted with before, including stimulus payments and expanded UI. Therefore, we gain insight into mothers' first encounters with these new resources. Also, focusing specifically on this time period allows us to learn about their views of an unconditional cash transfer during the onset of this crisis, as opposed to in response to chronic shortfalls.

Fifty mothers from New Orleans completed Wave 1 interviews. Five of these mothers participated in interviews prior to April 2020, and they did not complete subsequent interviews, so they are excluded from the present study.

Two additional mothers had Wave 1 interviews prior to April 2020, and their Wave 2 and pandemic interviews occurred after December 2020, so they are also not part of the analytic sample. Between April and December, we interviewed twenty-two of the forty-three mothers twice, with these interviews typically separated by five months' time. We also interviewed twenty-one mothers once during this time (their other interviews may have occurred outside this timeframe). Therefore, we draw on a total of sixty-five interviews across forty-three mothers for this analysis. Table 1 displays the demographic characteristics of these forty-three women. Notably, no mothers received Temporary Assistance for Needy Families, pointing to the dramatic change in welfare usage since the time of welfare reform (Edin and Lein 1997; Loprest 2012). We include mothers regardless of partnership status (unpartnered, partnered, noncoresidential, cohabiting, and married) because financial challenges remain quite common for socioeconomically disadvantaged women, regardless of such status (Brady et al. 2024; Sigle-Rushton and McLanahan 2002).

### Analysis

The BFY:MV research team deductively coded all interview transcripts using Dedoose 9.0.62. We took a symbolic interactionist approach to our data analysis, which focuses on the meanings that individuals attribute to their situations, derived from their perceptions of and interactions with their surroundings (Blumer 1969). This approach is suited to the present study, as it provides a framework for understanding mothers' perceptions of their financial resources and the meaning that they attribute to them, which may shape their decisions about how to plan for and use these resources.

Our analyses may be shaped by our own social positions, including our racial and socioeconomic backgrounds (both authors identify as White and neither is living below the poverty line). To expand our perspectives and understanding, we exchanged ideas with the broader research team, which includes members of various racial and ethnic identities and from an array of economic backgrounds. We also ground our approach in a broader literature,

**Table 1.** Participant Characteristics (*N* = 43)

|  | <i>n</i> | Percent | Mean | Median | Standard Deviation | Minimum | Maximum |
|--|----------|---------|------|--------|--------------------|---------|---------|
| <b>Gift amount</b>   |          |         |      |        |                    |         |         |
| High Gift  | 20       | 47      |      |        |                    |         |         |
| Low Gift   | 23       | 53      |      |        |                    |         |         |
| <b>Race and ethnicity</b>                                  |          |         |      |        |                    |         |         |
| Black  | 35       | 81      |      |        |                    |         |         |
| Hispanic   | 3        | 7       |      |        |                    |         |         |
| White  | 2        | 5       |      |        |                    |         |         |
| Multiple Races   | 3        | 7       |      |        |                    |         |         |
| Age at first interview                                     |          |         | 28   | 27     | 4.42               | 19      | 37      |
| Number of children at first interview                      |          |         | 2.6  | 2      | 1.24               | 1       | 5       |
| Had a romantic partner during this timeframe               | 24       | 56      |      |        |                    |         |         |
| Had a coresidential romantic partner during this timeframe | 17       | 40      |      |        |                    |         |         |
| Was formally employed during this timeframe <sup>a</sup>   | 23       | 53      |      |        |                    |         |         |
| Received housing assistance during this timeframe          | 15       | 35      |      |        |                    |         |         |
| Received TANF during this timeframe                        | 0        | 0       |      |        |                    |         |         |
| Received SNAP during this timeframe                        | 37       | 86      |      |        |                    |         |         |
| Experienced income loss in response to the pandemic        | 29       | 67      |      |        |                    |         |         |
| Experienced job loss in response to the pandemic           | 17       | 40      |      |        |                    |         |         |

Source: Authors' tabulation.

<sup>a</sup> This number represents mothers who were ever employed between April and December 2020.

discussed in our literature review, to draw our attention to themes and issues that could be important. The participants in this study face distinct experiences of administrative burden shaped by their racial and socioeconomic positions (Amerikaner et al. 2025; Jang-Trettien and Bolger 2024; Ray et al. 2023). While a full exploration of how race and class intersect with administrative burden is beyond the scope of this paper, we recognize these dynamics as integral to experiences of the social safety net and highlight them as an important area for future research.

For the current paper, we first deductively coded transcripts from all interviews between April and December 2020 to capture mothers' financial experiences during the pandemic and mothers' experiences with their BFY money during the pandemic. To ensure consistent coding, we conducted regular consistency checks, in which two researchers coded the same interview and worked with a third researcher to discuss and resolve any discrepancies. We then inductively coded these excerpts, drawing out themes in mothers' narratives. Our inductive codes included mothers' approaches to managing their finances, the financial resources they discussed, and their perceptions of these resources. We analyzed these themes to help us understand the financial management strategies of mothers with limited incomes during the pandemic crisis. For the mothers with two interviews during this timeframe, we coded for any changes that occurred between interviews, most of which involved changes in employment. To protect the identities of the mothers, we use pseudonyms and limit identifying information in the findings.

## FINDINGS

Seventeen of the forty-three BFY:MV mothers (40 percent) experienced a job loss during the onset of the pandemic, and twenty-nine (67 percent) lost some amount of their household income during this time. This included loss of a job or decreased hours for mothers or other adults in the household with whom mothers shared finances. Twenty-two mothers were not working before the pandemic, as they were caring for infants, so these mothers were not at

risk of job loss. In the full BFY sample, the number of hours that mothers worked for pay also decreased in 2020, with those in the high-cash group less likely to work full time at Wave 2, possibly in response to the pandemic and enabled by their cash gift (Sauval et al. 2022).

While the onset of the pandemic represented a very tumultuous time for many, especially those with low incomes, some BFY:MV mothers felt they had resources to keep them afloat. The mothers who were able to readily access stimulus checks, UI benefits, and other resources described themselves as doing okay financially, sometimes even better than before, in the early months of the pandemic. This aligns with national trends that saw declining poverty rates due to the financial supports in the CARES Act (Parolin et al. 2022). Given that these resources were available and helpful, why was this not the predominant experience among BFY:MV mothers? The BFY:MV mothers' narratives suggest that they experienced uncertainty about resource receipt that shaped the ways in which they mentally allocated resources to make ends meet. For example, mothers weighed their likelihood of actually receiving resources after applying. This meant that they often would not predesignate that potential income to any given expense prior to having received it because they were reluctant to depend on it. Even when mothers could overcome other administrative burdens to successfully apply, the uncertainty around whether and when they would receive benefits limited mothers' financial planning capacity. Many were already managing in challenging financial circumstances, so their uncertainty around financial planning was compounded by the sudden and unexpected economic crisis of the COVID pandemic. Uncertainty shaped both mothers' mental accounting of resources, as well as the emotional experience of facing financial hardship. Therefore, we show how uncertainty functions as a psychological cost for families navigating income support programs.

The twenty-two mothers whom we interviewed twice during the study period largely did not describe changes in their perceptions of certainty regarding financial resources. Half of these mothers described increased employ-

ment the second time we interviewed them, so resources such as stimulus checks and UI were no longer priorities because their primary source of income was from employment. While their uncertainty about these safety net resources persisted, mothers relied on the reopening of businesses in Louisiana during the first year of the pandemic to make ends meet through employment.

We do not observe differences in mothers' perceptions of uncertainty by gift group. This could be because a \$333 increase in monthly income may not change how mothers are thinking about other resources. One might expect that mothers in the high-gift group could better financially tolerate the waiting associated with receiving benefits from programs, such as UI or stimulus payments, but this is distinct from the feelings of uncertainty that mothers had about whether they would receive benefits from these programs. Further, mothers' eligibility for these resources was not changed by BFY gift group status. Individuals in New Orleans could receive up to \$847 per week from UI (approximately \$3,388 per month) at the onset of the pandemic (Bridges 2020). Individuals would be unlikely to forgo this money due to the presence of the high cash gift, as the monthly UI payment was over ten times the amount of BFY's monthly high-gift payment. This is another potential reason why we do not observe differences in perceptions of safety net resources between high- and low-gift groups during the onset of the pandemic.

Here, we illustrate uncertainty in mothers' narratives by examining how this theme manifested around three different resources (the BFY cash gift, UI, and stimulus payments) that mothers frequently discussed during the early months of the pandemic. We focus on resources that were not part of mothers' typical approaches to making ends meet (UI and stimulus payments) and compare mothers' experiences with these resources to their experiences with their BFY cash gift. Therefore, we shed light on how mothers think about the resources beyond their typical income sources, including those that they are not used to managing, in contrast with those that they are used to managing. Understanding perceptions of new

financial assistance programs is valuable because it reveals the challenges and opportunities involved when delivering novel resources to households that have never received them before—insights that can inform more effective policy implementation and support, especially when households experience crises.

Mothers also discussed perceptions of resources during the pandemic that were part of their typical approaches to making ends meet. Even with familiar benefits like SNAP, mothers still experienced uncertainty about their receipt during the pandemic. However, unlike with new benefits, their previous experience with the SNAP program provided them with strategies to address this uncertainty, such as knowing how to contact their caseworkers when questions arose. This contrast highlights that uncertainty affects recipients of both new and familiar benefits, though the tools available to manage that uncertainty may differ depending on experience. In our findings, we analyze mothers' interactions with unfamiliar financial resources to reveal how they initially understand and incorporate new forms of assistance into their strategies to make ends meet. This approach provides insights into the experiences associated with recipients' first encounters with new resources, which can be particularly relevant during times of crisis.

While uncertainty likely shapes perceptions of other resources, in our study, we focus on three resources that were of particular importance during the COVID-19 economic crisis to demonstrate how policy design shaped mothers' uncertainty. These three resources differed in their implementation structures, particularly in benefit frequency, eligibility, and application processes. These policy design elements shaped mothers' abilities to predict when and whether they would receive benefits, creating varying degrees of certainty that may have influenced their financial planning and decision-making capabilities. In comparing the three benefits, we highlight mothers' varying perceptions of uncertainty regarding the resources available to them, which they describe as shaping the utility of such income sources for them; when they were uncertain about a resource, they were less apt to rely on it as they figured out how to make ends meet.

Mothers expressed more confidence in the receipt of the BFY cash gift and more uncertainty when they discussed UI and stimulus payments. They did not describe concerns about their BFY cash gift not arriving on their card each month. They knew the day (and often even the time of day) when the money arrived on their card. With more certainty of receipt, mothers felt confident that they could rely on the resource's arrival and could mentally allocate these funds toward particular expenses even before it arrived. This certainty shaped mothers' abilities to make use of benefits for their financial planning. We note the absence of such discussions of planning and mental allocations around UI and stimulus payments, as mothers expressed uncertainty about their receipt.

### **Baby's First Years Cash Gift**

Mothers consistently spoke with certainty about receiving the BFY monthly cash gift, especially compared to the other resources described in the following sections. The design and delivery of the BFY gift likely shaped their feelings of certainty (Gennetian et al. 2023). Mothers did not have to seek out this money in the first place, and they did not need to verify eligibility, update contact information, or complete paperwork to continue collecting it. Mothers received the BFY money, deposited onto their card, from the time that they agreed to participate in the study. This differs from other benefit delivery mechanisms, such as the stimulus payment, that mothers received via check or direct deposit and had to wait for. For example, when we asked what day of the month her BFY money arrived on the card, Krista, a twenty-three-year-old White mother of two, provided the exact hour of the day that the money arrived: "It's usually at 7 o'clock on the 11th." For Krista and others, there wasn't a question of whether or when the money would arrive. In contrast with some other safety net programs, the BFY cash gift was not disrupted during the pandemic, so certainty about BFY receipt persisted throughout the crisis. Across the 12,000 monthly payments that BFY disbursed over the first year, 98 percent were delivered on time (Halpern-Meekin et al. 2024). This did not vary between the mothers in the

high- and low-cash-gift groups, although the different gift amounts are obviously distinct in their utility.

Gennetian and colleagues (2021) outline program design components that may shape recipients' certainty regarding cash transfer receipt, such as (un)conditionality, frequency, predictability, timing, duration, and amount. In BFY, the frequency, timing, and amount are consistent and unconditional, creating a predictable source of income every month for mothers, about which mothers felt certain of receipt. These features of the cash transfer could contribute to mothers' confidence in depending on the BFY money to come through. This is consistent with Natalia Rojas and colleagues' (2020) finding that the predictability of a cash transfer allowed mothers with low incomes to prospectively include this money in their budgets. For the mothers in the BFY:MV study, the BFY money was a unique resource during the pandemic because they could depend on it arriving consistently without them having to engage with an administrative system. This made it easier to plan on receiving this income and to mentally allocate it to certain expenses before it was in hand.

When asked how she spent her high cash gift, Yesenia, a twenty-seven-year-old Latina mother of two in New Orleans, responded, "Every time it comes, I buy his two packages of Pampers . . . and I pay the phone bills from that." Yesenia's response demonstrates how mothers often had typical purchases that they planned to make every month using the BFY money, since they assumed this money would arrive. This reliability throughout the onset of an economic crisis may have been especially important. Yesenia and other mothers could plan the timing of their expenditures to align with their receipt of their monthly cash gift because they felt confident that this resource would show up on time. In the following sections, we hear notable uncertainty in mothers' descriptions of UI and stimulus payments, which contrasts with their experiences with the BFY cash gift. We make these comparisons to highlight how mothers talk differently about their financial planning strategies for resources about which they feel certainty versus those they do not.

### Unemployment Insurance

Twenty-nine of the forty-three mothers lived in households that were eligible for pandemic UI due to loss of income or loss of a job.<sup>3</sup> While mothers may have experienced job loss before, this did not mean they would necessarily gain familiarity with the UI system because many individuals with low wages are not eligible for UI under normal circumstances (Goger et al. 2020). Further, overwhelmed state UI systems had slower processing times and drastically higher wait times for customer service assistance during the pandemic (Acs and Karpman 2020), meaning previous experiences would not have been mirrored during this crisis. Of these twenty-nine eligible mothers, eight had begun receiving their UI payments at the time of their interviews, and four had someone else in their household receiving UI. When mothers' partners lost their jobs, some mothers described trying to figure out the UI system with their partners. Because mothers often shared income with partners, they saw this as a joint process. Even when they successfully applied, many mothers did not know whether or when they would begin receiving their benefits while they were waiting. This meant that they did not feel they could engage in financial planning with these funds.

The design and delivery mechanisms of UI shaped the uncertainty that mothers faced surrounding this resource. The UI application system did not automatically notify mothers of their approval or denial, so they had to wait for an approval notification in the mail (Foster 2020). If they were eventually approved, the application system told applicants what they could receive, but it did not clearly notify them about the amount that they would receive or when they would receive it (Foster 2020). This meant that mothers had to wait for their UI payment to come through to know this information. The overwhelmed UI system prolonged these wait times (Acs and Karpman 2020). Further, fluctuating maximum UI benefit levels amplified mothers' uncertainty about the amount they would be receiving, as they did

not know when these changes would take effect. Together, these features contributed to a system that fostered mothers' uncertainty about UI receipt, which differed from their experiences with the BFY cash gift.

In her interview in August 2020, Isabella, a thirty-one-year-old Latina mother of five, shared that she and her partner had to wait "a couple of months for [the unemployment office] to get everything in order" when her partner lost his position at a refinery and applied for UI. After he had been approved and received UI (around \$800 a week) for about a month, Isabella heard that the government might be ending the expanded UI program and that the UI payments would decrease. When we asked Isabella when that would happen, she responded, "We won't know until he actually gets his deposit Friday." The decrease in UI amount—from \$800 to \$500—would mean a substantial income loss for Isabella's family. This was especially difficult because Isabella shared that the UI paid all of their bills, except for half the rent, which Isabella paid with her Supplemental Security Income (SSI) check. While Isabella felt that she could count on her SSI income to arrive, her uncertainty about the potential loss of UI meant that they could not rely on this income to plan bill payments until they had the funds in hand each week. Managing their finances was, therefore, beset with uncertainty.

Serena, a thirty-seven-year-old Black mother of three, also experienced uncertainty regarding UI receipt. She started a UI application after losing her job, but after struggling with the application process, she was unsure whether she had actually applied. Online safety concerns stopped her from following up to confirm her application had been submitted. Therefore, she did not know whether she would receive her UI check. She explained, "So, I kind of gave up on, like, if it's something out there for me, it's going to be sent to me because you have all my information, you have my home address. If there's something, it'll be sent to me. I'm kind of worn out." Without knowing whether and

3. Louisiana's maximum UI benefit was \$247 per week, and the CARES Act added \$600 to that from March through July 2020 (Bridges 2020). At that point, Louisiana continued expanded UI benefits of an additional \$300 a week through July 2021 (Office of the Governor 2020).

when her UI benefits might begin, she approached making ends meet by taking it “day by day, you know. You got to figure out your next move,” which was difficult given her recent job loss. Lacking confidence that assistance programs would deliver resources, mothers like Serena might not be able to engage in consumption smoothing or other forms of financial planning, as they took things “day by day.” Uncertainty, therefore, may impede mothers from incorporating resources from safety net programs into their financial planning.

Nina, a twenty-seven-year-old Black mother of four in the high-gift group, described how her uncertainty regarding receipt of her partner’s UI left her unable to rely on this income to pay an overdue water bill. During her interview at the end of July 2020, she explained how her partner had recently lost his restaurant job, so he applied for UI, but the application was still being processed. They were waiting to find out about UI when they received an overdue water bill in the mail. “Right now, it’s pretty hard because we just got our water bill in the mail for like \$275. . . . So, we’re trying to see how we’re going to pay that. I mean, I’ll have to pay it on the first and maybe on the 14th.” Nina grappled with how they were going to pay this bill and concluded that she would pay it on the first of the month, when she received disability benefits, and then pay any remaining balance two weeks later, when she received her monthly BFY cash gift. Mothers like Nina did not feel certain about if or when UI payments would arrive, and they did not discuss it as they described their plans for how to pay bills. Unlike UI payments, Nina felt confident that the disability benefits and the BFY money would arrive, so she did mentally allocate these income sources in advance as she figured out how to pay her bill.

In July 2020, Raven, a thirty-two-year-old Black and Native American mother of one in the high-gift group, described how her husband lost his job due to the pandemic, so he applied for UI. He was still waiting for the UI office to approve his application. She explained, “It’s been a waiting game forever for someone to call him back.” When we interviewed Raven again in October 2020, her husband had been approved for UI, and they were receiving it on

a weekly basis. Because the receipt of this income became reliable and consistent for Raven and her husband, they were able to use their knowledge that this money would come through to financially plan. Raven was the only mother in our sample who reported a change in perceptions of resource certainty between her first and second interviews. She displayed similar certainty regarding receipt of UI and the BFY cash gift, and so she included both in her plans for how to pay their bills: “It’s like \$220 weekly for unemployment, and [the BFY cash gift] comes on the 8th. So that would, when [both] come, that’s about 500 or so dollars, and that will pay for our electricity, rent, and—yeah, electricity, rent and the internet.” This shows how consistent receipt of a benefit may curtail the uncertainty that households may initially feel about the benefit coming through. While households may have had the opportunity to develop this certainty through weekly UI payments, stimulus payments were delivered less frequently, which may have shaped mothers’ ongoing uncertainty surrounding this resource.

### Stimulus Checks

Nearly all BFY:MV mothers were entitled to receive the stimulus checks, yet only twenty-three mothers had received stimulus checks by the time of their interviews. Thirteen of these mothers were formally working when the pandemic began; therefore, the IRS had their information and could automatically send them stimulus checks. For mothers who had been formally employed, the administrative burdens were low, as they would receive this resource without needing to do anything. However, even mothers who had been working and filed taxes were not immune from feeling uncertain about receiving a stimulus check, for example, there were several who did not know whether their stimulus checks would be garnished.

The delivery system for the stimulus payments was intended to minimize administrative burdens because they were automatically delivered to individuals who had filed taxes in tax years 2018 or 2019. Twenty of the twenty-three BFY:MV mothers who received stimulus payments received them automatically. While some of these mothers were not working im-

mediately prior to the pandemic, they may have worked beforehand and filed taxes in 2018 or 2019. Additionally, mothers' partners, rather than mothers themselves, may have received these stimulus payments automatically, with the income shared within the household. Two additional mothers spoke about having received a stimulus check after filling out an application, and one sought help from a tax preparer. While mothers were aware of the stimulus payment program, most mothers who did not automatically receive the checks did not know about their personal eligibility or payment status. Like the UI system, there was no automatic notification about whether and when mothers would receive a stimulus check. To see this information, mothers had to look up their stimulus check status on the IRS website, a step that many did not know was available. Because of this design, many mothers did not know whether or when they would receive a stimulus payment. For example, Cassandra, a nineteen-year-old Black mother of one, said, "[W]e don't know if Trump is going to give us those checks." Likewise, Nakeisha, a thirty-one-year-old Black mother of two, said, "I wish I'd get . . . the stimulus. Yeah, I think they're playing around. I don't think nobody going to get it." Such statements illustrate the distrust and uncertainty that many mothers felt toward some of the available resources during the early months of the pandemic. Mothers did not make financial plans with the stimulus check in mind because they were unsure whether it would arrive. This contrasts with how parents mentally manage money they are more confident will arrive, such as their annual tax refunds (Halpern-Meekin et al. 2015). While tax refunds often provide for debt repayment and asset building (Mendenhall et al. 2012), the stimulus checks were designed to address acute economic need; however, many BFY:MV mothers did not fully benefit from this design. Before they had the money in hand, the stimulus checks did not appear to ease mothers' concerns about making ends meet because many were uncertain they would actually see this money. Therefore, mothers did not consider it a resource that they could financially plan around until they had received it.

As noted, some mothers had already re-

ceived stimulus checks at the time of their interviews, but some still reflected back on the uncertainty they had experienced prior to their receipt. For example, Jade, a twenty-six-year-old Black mother of two, was surprised to receive her stimulus check in the mail at the beginning of May. "I honestly didn't know I was getting one until I opened my mailbox, and my mom was like, 'Ooh, you got the stimulus?' And I was like, 'Well, what is it?' And she was like, 'Oh, it's based on your tax refund. If you filed taxes last year, then you should get it.' . . . Yeah, I was kind of happy for it." The unexpected nature of the stimulus checks underlines mothers' uncertainty regarding this resource; even some mothers who eventually received their checks, like Jade, reflected on not having known whether they would come through before they received them. This meant they could not include these funds in their mental calculations for how to make ends meet prior to receiving the check. This illustrates how the psychological cost of uncertainty can create barriers to financial planning.

## DISCUSSION

The psychological cost of uncertainty about resource receipt shaped how mothers with low incomes were able to manage their resources. Through mothers' narratives we learn how uncertainty, alongside the generosity of benefits, shapes whether and how individuals can rely on government assistance to financially plan for their households. Uncertainty and the extent to which it changes how people allocate household resources are understudied; such dynamics may substantially impact the utility of government programs. For example, the 2024 changes to the Free Application for Federal Student Aid form created uncertainty that led to declines in college enrollment (Messenger and Romans 2024).

The onset of the pandemic was an acute crisis. While it is common for families with low incomes to experience income volatility (Dyner et al. 2012), the pandemic disrupted employment, kin resource sharing, schooling, child-care, and transportation, among many others, all at the same time (Ananat and Gassman-Pines 2020; Heggeness and Fields 2020; Parker et al. 2021; Rinker et al. 2020). While new sup-

ports, such as stimulus checks and expanded UI, were available, the psychological costs of uncertainty undermined how some mothers could use these resources to financially plan for their households. Because these resources were new, mothers had never engaged with them before. Therefore, we also learn about how mothers may perceive resources that are new to them outside the context of the pandemic, such as when they draw on financial support from a program for the first time. This is important to understand, as ongoing crises that disrupt families' finances, such as hurricanes, may present similar challenges. For example, while the Federal Emergency Management Agency offers financial assistance to hurricane survivors (FEMA 2024), some may have never received this assistance before, which could lead to uncertainty and barriers to financial planning. Aside from the quantity of resources transferred, if the presence or absence of uncertainty alters financial planning, this could affect households' economic well-being. Research suggests that households that engage in financial planning are in better financial positions later, even controlling for factors like age, educational attainment, and income, and that engaging in financial planning may moderate the association between financial knowledge and well-being (Lee et al. 2020).

Future research should further investigate what drives uncertainty about resource receipt. One factor may be distrust of government programs, particularly for resources that people have not used before. This distrust may be particularly pronounced among minoritized groups who have experienced harm by the government (Griffen et al. 2022). Racial disparities in receipt of government aid, community health, and trust of resources were particularly salient during the COVID pandemic (Abraham et al. 2021; Bernstein et al. 2021; Best et al. 2021). Additionally, mothers' previous experiences with delays and disruptions in income support programs may have guided their uncertainty (Elliott et al. 2021; Halpern-Meeekin et al. 2015). To protect themselves from increased financial hardship, mothers may have felt it was safer to not rely on income from these sources, despite their generosity. Many households benefited from these supports, but the generosity of the

benefits was distinct from the uncertainty that mothers felt about them. While it may be safer to not rely on income sources that one is unsure about receiving, this article suggests that features of policy design may shape the (un)certainty that individuals feel about their resources. This is especially important to understand among mothers with lower incomes, who, unlike those with more financial resources, may not have the funds that enable a backup plan to cover financial gaps if anticipated resources do not come through.

We see that mothers felt more certainty in receiving the BFY cash gift than UI and stimulus checks. Even as cash transfer programs become more common in the United States (Stedman 2023), they are not widespread. Mothers in the study experienced minimal disruptions to BFY gift receipt, in part due to its unconditional nature. This experience contrasts with mothers' discussions of stimulus payments and UI, in which they faced uncertainty, as it was unclear whether submitted applications would actually result in benefit receipt. For example, benefit information could be opaque, as some users of the IRS's "Get My Payment" website would receive a message, "Payment status not available," which could mean either that they were ineligible or that their payment had not yet been processed (Picchi 2021). Mothers felt they could not rely on the receipt of stimulus checks and UI, and they did not describe financially planning around them in advance of their receipt. Thus, we see that some features of safety net programs may limit mothers' abilities to budget due to how they perceive those resources. Both financial knowledge and financial self-efficacy are important factors in budgeting practices (Rothwell et al. 2016). Uncertainty about the receipt of these income sources may undermine both knowledge and efficacy because families could neither mentally allocate nor create goals for these income sources.

These findings also suggest that mothers' ongoing experiences with receiving resources may alleviate uncertainty. For example, mothers were unlikely to have previously interacted with UI due to eligibility restrictions. Mothers' lack of experience with UI, especially during the pandemic, fostered uncertainty about receipt

of this resource. However, as we saw in Raven's two interviews, individuals may be able to establish more certainty over time, which enables financial planning, as they receive resources accurately and consistently. While this was not a common experience among the mothers in the study, it illustrates how uncertainty may be mitigated as individuals receive benefits correctly over time. This emphasizes the important role of benefit delivery reliability (both in terms of timing and benefit amount) in creating or undermining certainty.

The policy implications of these patterns offer insight into the rollout of, education about, and accessibility of financial resources, especially during an economic crisis. Default enrollment and limited administrative barriers increase individuals' capacity to engage with resources (Currie 2004). Because stimulus checks had automated distribution for those who were integrated into the tax system, those who were already more marginalized faced the greatest barriers to receipt. While administrative burdens are sometimes regarded as mechanisms for ensuring that only deserving or dedicated people receive benefits (Heinrich et al. 2022; Schuck and Zeckhauser 2006), the present study shows how a dimension of psychological costs—uncertainty—may undermine financial planning for those seeking support. Changing parents' confidence in receiving assistance could alter their ability to plan around this money to support their families. That is, by reducing the psychological cost of uncertainty, policy and programmatic decisions can support recipients' financial planning. This does not suggest that the government could have completely eliminated uncertainty during the unprecedented crisis of the pandemic. However, it highlights specific design principles that could enhance future benefit systems, such as consistent distribution and clear communication systems that provide information on benefit amount, status, and expected timing of receipt. These measures could reduce uncertainty by giving recipients clear expectations about when and how resources will arrive, thereby enabling effective financial management.

This study also raises questions about how policymakers can design programs to reduce

uncertainty more broadly. Mothers described uncertainty in waiting to learn whether they were approved for a benefit, when they would receive a payment, and how much they would receive. The purpose of the delayed notification in the present systems is to verify eligibility. However, designing programs that automatically notify the applicant of these details would likely reduce uncertainty and promote financial planning. For example, following the Affordable Care Act, states could implement automatic Medicaid eligibility determinations, which allowed for smooth benefit receipt processes among beneficiaries (Wishner et al. 2018). Policymakers may consider doing the same for other programs, including real-time benefit amount and receipt date notifications, especially as guidance increases on the responsible use of artificial intelligence in government (see Young 2024). New technologies could move the system beyond requiring human verification; however, policymakers must weigh potential gains in certainty with potential technology-induced errors in benefit awards.

In addition to wait times that foster uncertainty, the interconnectedness of the UI system, the child support system, and the IRS may exacerbate uncertainty for families who owe child support or certain kinds of student loans, as this debt could be garnished from other benefits (IRS 2024). As policymakers weigh these approaches, they can consider the implications both for financially assisting and enabling financial planning for economically vulnerable families.

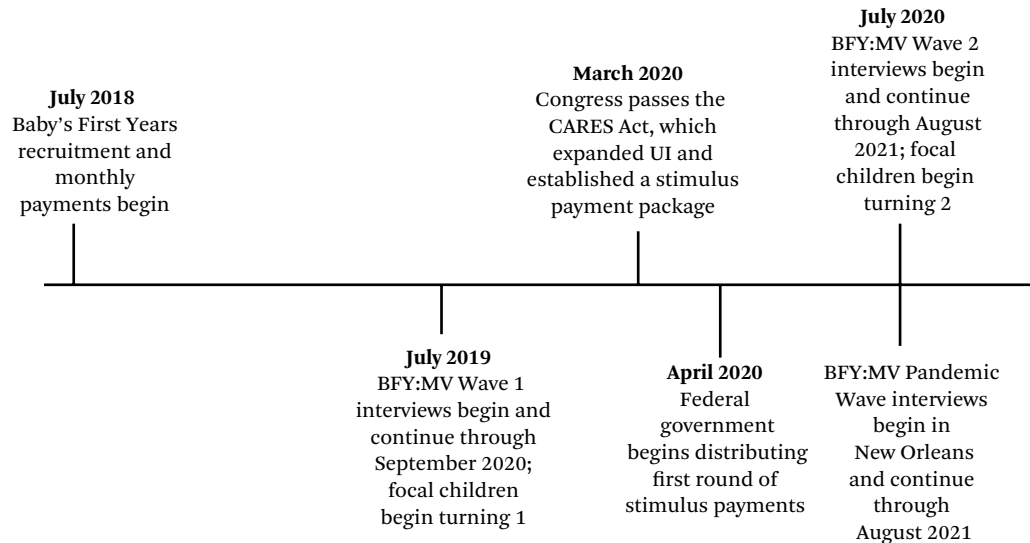
Future research should engage with parental perceptions of resource certainty both in and outside of the pandemic context, including more local resources and programming, and among different types of potential recipients. It is an open question whether those with more economic resources would have had the same perceptions and experiences regarding the administrative burden of uncertainty. However, their ability to cope with these issues is likely different, as they are more likely to have other resources, such as savings, to depend on as they navigate safety net systems and await benefit receipt (Beverly and Sherraden 1999). Additionally, our study is limited by the makeup of our sample. We cannot explore how moth-

ers' perceptions of and experiences with uncertainty might be shaped by their race and/or ethnicity, as our sample has limited representation across racial and ethnic groups. Future research should further investigate how race and ethnicity may shape experiences of (un)certainty.

The mothers in BFY:MV worked hard to make ends meet, and they drew on an array of resources to do so during the early months of the pandemic. However, the degree to which

programs were useful in their financial planning depended on administrative burdens, including mothers' certainty about their receipt. To understand the impacts of social assistance programs, therefore, requires attention not just to their generosity or benefit levels but also to whether individuals can confidently rely on resources to arrive in a timely and consistent way. This may help ensure that recipients can use their resources efficiently and in ways that prevent economic hardship.

**Figure A.1.** Timeline of Study-Related Events



Source: Authors' compilation.

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# Making Ends Meet Thirty Years Later: How Single Mothers Survive on Low Incomes



NATASHA V. PILKAUSKAS AND KEVIN BRUEY

*This paper documents the well-being of low-income single mothers nearly thirty years after welfare reform. Using unique data from a monthly cross-sectional survey of 7,186 low-income single mothers who are currently receiving or recently received Supplemental Nutrition Assistance Program benefits, we consider how mothers are faring today as compared to similar mothers in the early 1990s, those who were part of Edin and Lein's 1997 book Making Ends Meet. We report mothers' employment, earnings, and use of the private and public safety net to make ends meet. We find that both single mothers who work and those who do not work rely on a variety of these resources to survive. Despite accessing an array of supports, single mothers experience very high levels of material hardship and back-owed debts. Employed mothers are able to draw on slightly greater economic resources as compared to mothers who are not employed, but they still experience extremely high rates of material hardship, suggesting that welfare reform has not effectively "made work pay" for the most disadvantaged single mothers.*

**Keywords:** poverty, material hardship, low-income mothers, welfare reform, food stamps, employment

In 1996, President Bill Clinton ended "welfare as we know it" and signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), or "welfare reform." PRWORA ended the entitlement to cash welfare for mothers in need, establishing a new cash welfare system (Temporary Assistance for Needy Families [TANF]) with stricter eligibility requirements, including a work requirement

(see Ananat et al. 2026 for more details). Since welfare reform, access to basic cash assistance among families below the official federal poverty line has declined significantly from about 60 percent of families in 1994 to only 15 percent of families in 2020, and the magnitude of annualized benefits to recipients has also declined (Bruch et al. 2026). More broadly, federal and state social safety nets have become in-

**Natasha V. Pilkauskas** is an associate professor of public policy in the Gerald R. Ford School of Public Policy, University of Michigan, Ann Arbor, United States. **Kevin Bruey** is a research assistant in the John F. Kennedy School of Government, Harvard University, Cambridge, Massachusetts, United States.

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creasingly conditioned on work and reliant on temporary programs meant to address economic downturns (Bruch et al. 2026).

Even before welfare reform, when basic cash assistance was an entitlement program under Aid to Families with Dependent Children (AFDC), Kathryn Edin and Laura Lein's seminal book *Making Ends Meet* (1997), hereafter *MEM*, showed that cash welfare was insufficient for the single mothers who relied on it, whom they classified as "welfare-reliant." Welfare-reliant mothers in *MEM* experienced high levels of material hardship and had to seek out other sources of income, such as off-the-books work or borrowing from friends and family, to survive. Mothers in *MEM* who did not receive AFDC and instead relied on the low-wage labor market, deemed "wage-reliant," were even worse off than welfare-reliant mothers, in part because of the additional costs associated with work such as childcare or health insurance. Welfare reform sought to change that reality: to reduce the costs of work and increase the cost of welfare receipt. For example, the legislation decoupled Medicaid eligibility from cash welfare participation, allowing mothers to qualify for Medicaid even if they did not receive cash welfare. Welfare reform also changed childcare assistance policies, including allowing states to use TANF dollars to help fund childcare. Time limits for TANF receipt were put in place along with work requirements. Similarly, the Earned Income Tax Credit (EITC), which had been expanded in 1993 as part of a reform aimed to "make work pay," provided a cash supplement to low wage working mothers. Yet post-welfare reform, research shows that low-wage workers still rely on a variety of survival strategies to make ends meet, such as borrowing from friends and family or selling blood plasma to supplement employment (for instance, Wu and Eamon 2007; Edin and Shaefer 2015; Ochoa et al. 2021; Teitler et al. 2004), and

many face high levels of material hardship (for example, Rodems and Shaefer 2020).<sup>1</sup>

In this study, we provide a contemporary descriptive portrait of the economic realities faced by low-income single mothers in 2022 and 2023.<sup>2</sup> Akin to *MEM*, we consider the economic resources available to single mothers and the extent to which these resources are sufficient to avoid material deprivation. Our central question is: nearly thirty years post-welfare reform, how are low-income single mothers faring? We compare single working mothers to those who are not working to shed light on whether welfare reform made working low-income mothers better off as compared to their nonworking counterparts. Our analysis does not compare to welfare-reliant mothers as in *MEM*, as few mothers receive basic cash assistance today: just 10 percent in our sample. We will show that, despite employing many survival strategies, material hardship is common for both mothers who are working and those who are not, though hardship levels are somewhat higher for mothers who are not working. Thirty years after welfare reform, low-income single mothers are still struggling to make ends meet.

We use data from a national monthly survey of mothers ( $N = 7,186$ ) who are currently receiving or recently received Supplemental Nutrition Assistance Program (SNAP) benefits. To our knowledge, these data are unique in that they both provide data on a large sample of low-income families (incomes less than 130 percent of the federal poverty line) and include extensive measures of economic resources and material deprivation, many more than are typically collected in large study samples. The low-income nature of our study sample (mothers have household earnings of less than \$11,000 on average, and one-quarter have no earnings) and the survey questions allow us to compare the strategies used by mothers just before wel-

1. Several studies also document the high levels of material hardship among families during the COVID-19 pandemic, especially in 2020 (Karpman et al. 2020; Karpman and Zuckerman, 2021; Bauer 2020; Schanzenbach and Pitts 2020; Shaefer et al. 2020; Enriquez and Goldstein 2020) and 2021 (Horowitz et al. 2021; CBPP 2021; Cooney et al. 2022).

2. We use the term *single mother* to reflect language used in *MEM*. We exclude mothers who are married or living with a romantic partner. Although *single* implies unpartnered, we cannot assess whether mothers have nonresident romantic partners.

fare reform in *MEM* to the approaches used by mothers roughly thirty years later. However, our study differs in a few ways. *MEM*'s sample comprised 379 single mothers in four cities in the late 1980s and early 1990s, when the historical, policy, and social contexts were quite different from our 2022–2023 survey period. Mothers in our study sample come from all fifty states and live in urban, suburban, and rural areas. Additionally, all mothers in our study are connected to the public safety net, as they are all currently or recently receiving SNAP. Although many wage-reliant mothers in *MEM* also received safety net benefits (such as an EITC benefit), only 28 percent received SNAP (or food stamps, as the program was called at the time).<sup>3</sup> Finally, although similar shares of mothers in our study and in *MEM* are employed, there is no comparable welfare-reliant group today. For that reason, we compare employed mothers to those who are not working. In most analyses we combine those who report being unemployed with those who are out of the labor force for parsimony, but we will highlight differences between these two groups where relevant. Many of the welfare-reliant mothers in *MEM* were seeking formal sector employment, essentially using AFDC as a reservation wage (a wage floor, or the minimum wage they would be willing to accept from work), which is no longer feasible under TANF.<sup>4</sup>

This study is descriptive and cannot assess any causal relationships. Because we rely on a sample of single mothers receiving SNAP, all mothers in our study have low incomes; thus, we cannot speak to changes in the composition of low-income mothers that may have occurred as a result of welfare reform. Labor force par-

ticipation at the population level for mothers was also very high during our study period, 72.9 percent in 2022 (akin to the early 2000s) and a historic high of 74 percent in 2023 (United States Department of Labor 2024). Additionally, although our study takes place after the most severe part of the COVID-19 pandemic, when infections and deaths were highest, it also follows the expiration of most major pandemic policies, such as the federal eviction moratorium, the monthly Child Tax Credit (CTC), and expanded Unemployment Insurance. However, the national emergency related to the COVID pandemic was not lifted until May 2023, and a few policies, including SNAP Emergency Allotments, remained in place during our study. If these COVID pandemic policies reduced hardships, single mothers like those in our sample would likely experience an even greater average level of hardship today than what we observe in this study. Nonetheless, by focusing on a national sample of low-income mothers, we can document the economic realities and lived experiences of low-income single mothers nearly thirty years after welfare reform and compare the experiences of these mothers to the mothers in *MEM*.

## METHODS

The following section describes our data and measures.

### Data

Our data come from repeated cross-sectional monthly surveys administered through Providers, a free mobile application developed by Propel that helps families manage SNAP benefits.<sup>5</sup> Approximately one in four SNAP recipients na-

3. Food stamps became SNAP in 2008, and several small changes were made to the program, which resulted in greater take-up of SNAP in the last decade and a half (Bruch et al. 2026).

In addition, there are other minor differences across our studies. For example, Edin and Lein focus on expenditures and on the amount of money received by mothers from various forms of assistance. We do not have these dollar measures in our study. Similarly, Edin and Lein ask mothers about hardships experienced over the last twelve months, whereas our study asks mothers only about the previous month.

4. Edin and Lein do not categorize mothers into the formal labor market categories we use in this study (employed, unemployed, not in the labor force) but they note that some welfare-reliant mothers were seeking work, and others worked in the informal labor market. Thus, the welfare-reliant mothers may have included those who we would consider unemployed today, as well as those who were out of the labor force.

5. In August 2024 the app Providers was renamed Propel.

tionally use Providers in any given month (including users in every state), with most discovering the service through their social networks or SNAP caseworkers. The monthly surveys, available in English and Spanish, are offered to a random sample of users (for no compensation), take an average of eleven minutes to complete, and include a variety of questions about respondents' financial security.

We use data from surveys completed between April 2022 and March 2023 (excluding September 2022, November 2022, and December 2022, as we do not have surveys for these three months). To focus the analysis on low-income mothers, we restrict the dataset to female respondents with at least one coresident child under the age of eighteen. We further restrict our sample to mothers who do not have a coresident partner (dropping those who are cohabiting or married, about 30 percent of mothers); however, in an extension, we retain coresident partners and find substantively similar results with respect to sample descriptives and hardship outcomes, and in online appendix table A.1, we show the means on our outcomes of interest for partnered mothers.<sup>6</sup> Our final sample includes 7,186 total observations over the nine survey months.<sup>7</sup> In all our analyses, we present the means for the largest sample available; some questions (like those pertaining to tax refunds) were only asked in certain months, and others have a small number of missing responses.<sup>8</sup>

Unfortunately, Propel does not collect data

on response rates. Thus, to assess the extent to which our data compare with other large-scale nationally representative datasets with high response rates, we compare our sample to the 2019 American Community Survey (ACS) in table A.2.<sup>9</sup> For comparability, we limit the ACS to households with a female reference person with at least one coresident child under the age of eighteen and no coresident partner. We conduct two analyses, one restricting to households receiving SNAP and one restricting to households below 100 percent of the federal poverty line to demonstrate comparability with households in poverty. In general, we find that the Providers sample characteristics are comparable to the ACS, with some small variations, although we are limited in which characteristics we can compare across datasets. Other studies using the Providers sample have also shown that these data are comparable to other large national datasets, including the Current Population Survey and the SNAP Quality Control data (Pilkauskas, Michelmore, and Kovski 2024; Pilkauskas, Michelmore, Kovski, and Shaefer 2024; Kovski et al. 2023).<sup>10</sup> The average Providers user may be more digitally connected than other parents on SNAP, as they are using an app to track their SNAP, but we cannot assess this with the data we have. We note that most respondents are between the ages of twenty-five and forty-five, a group that is generally more digitally literate than older age groups (Vogels and Anderson 2019).

6. The online appendix for tables A.1 through A.7 and for figures A.1 and A.2 can be found at <https://www.rsfjournal.org/content/12/2/57/tab-supplemental>.

7. Analytic samples for each survey month are as follows: April 2022 ( $N = 748$ ); May 2022 ( $N = 767$ ); June 2022 ( $N = 915$ ); July 2022 ( $N = 737$ ); August 2022 ( $N = 952$ ); October 2022 ( $N = 666$ ); January 2023 ( $N = 870$ ); February 2023 ( $N = 826$ ); March 2023 ( $N = 705$ ).

8. Missing responses are driven by individuals not completing the survey, as progression through the survey requires a response (except for skip patterns or qualitative responses). About three-quarters of respondents who start the survey complete the survey. Because demographic information is at the end of the survey, we cannot assess whether those who do not complete the survey differ from those who do, but analyses restricting to only those who complete the survey are substantively similar to the statistics reported here.

9. The ACS is a nationally representative survey of the US population collected by the US Census Bureau. Annual samples are approximately three million households. We use data from IPUMS US (Ruggles et al. 2024).

10. The Providers data have also been used in other published studies and research briefs (Pilkauskas and Cooney 2021; Michelmore and Pilkauskas 2023; Pilkauskas and Michelmore 2021).

## Measures

### *Employment, Household Earnings, and Cash Resources*

To assess the economic resources of the household, we examine maternal employment, total household income from earnings, and an indicator of cash on hand. We categorize respondents as employed, unemployed (not working but seeking work), or not in the labor force (not able to work or not seeking work). We further distinguish between those who work part- versus full-time; the survey does not ascertain number of hours worked, but respondents self-report if their work is part- or full-time. As noted earlier, in most analyses, we compare employed mothers to those who are not employed, combining those who are unemployed with those who are not in the labor force; however, when large differences are present, we report the differences between the two groups.

Respondents were also asked to categorize their overall monthly household income from earnings into one of eight ranges (from “no income” to “\$4,000 or more”), which we converted into a continuous measure using range midpoints (top-coded at \$4,000, 1 percent of sample). Unlike most studies, which ask about income or earnings in the last year, our study focuses on household earnings in the last month, which may be more appropriate for very low-income samples in which earnings volatility is high.

Last, respondents reported how much total money they had on hand at the time of the survey (excluding SNAP benefits) and how long they thought that money would last. They selected among six ranges for each question (from “less than \$25” to “\$1,000+” for the former, and from “1–2 days” to “two weeks or more” for the latter), and we converted these into continuous measures using range midpoints. For the money on hand, we top-coded at \$1,000, (1.7 percent selected \$1,000) and for days money would last, we top-coded at two weeks (4.8 percent selected this option). For a detailed list of the wording of the survey questions, please see the online appendix.

### *Public Benefit Receipt*

Just as was the case in *MEM*, another key source of support comes from the government safety

net. Respondents were asked to report which of the following benefits they were currently receiving: SNAP; the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); TANF; Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits; unemployment benefits (UI); Veterans Affairs (VA) benefits; state health insurance (Medicaid, Medicare, or Children’s Health Insurance Program [CHIP]); Section 8 (rental housing assistance); other housing support; Low Income Home Energy Assistance Program (LIHEAP); and retirement income (Social Security or survivors benefits). We construct binary indicators of receipt for each form of public assistance. We do not know who in the respondent’s household receives which public benefit; for example, an older adult or a child may be the recipient of survivors benefits.

We also consider benefits mothers received through the tax system. The April and May 2022 surveys featured questions about filing taxes for tax year 2021, and the March 2023 survey included measures about filing taxes for tax year 2022. Specifically, respondents were asked whether they filed taxes and whether they received or were receiving a tax refund. The April and May 2022 surveys also included questions about how large the tax refund was (with seven answer options between “\$500 or less” and “\$10,000+,” converted to a continuous measure top-coded at \$10,000) and whether mothers opted for a refund advance (from a for-profit tax preparer such as H&R Block or Liberty Tax). We report the mean tax refund amount among all filers, as well as among those who received a refund.

### *Private and Charitable Resources—Hardship Avoidance Techniques*

Many families tap into other private or charitable resources to make ends meet, or they engage in other activities that might help them avoid the experience of material hardship. Edin and Lein’s open-ended approach to data collection allowed them to capture a wide range of these activities, including income from work that was against the law, such as selling sex or stolen goods. While we do not have data on all sources of income, we do have indicators of whether a mother borrowed money or used

credit to make a purchase. Specifically, we constructed seven binary measures from a question asking if respondents had borrowed from family or friends, used a credit card, took a bank loan, took a payday loan or pawnshop loan, borrowed from a church or other community group, took an advance on a paycheck, or started a GoFundMe or other fundraiser. We also constructed three binary measures indicating if respondents reported that they donated plasma, visited a food pantry, or relied on family or friends for meals.

### *Debt*

In addition to considering resources or approaches to avoiding economic hardship, we also study the extent to which mothers report carrying various types of debt. Debt may indicate the ability to borrow or use credit to avoid financial hardships, or it may be an indicator of economic precarity. Respondents were asked about their financial debts, namely: debt to others; rent or mortgage debt; utility debt; credit card debt; and other debt such as student loans, child support, or municipal debt, including parking tickets or fines. Rent or mortgage debt was separated into rent debt and mortgage debt using questions that identified whether mothers were renters or owned their home. Categorical responses (from “\$0” to “\$5,000+”) were converted into a continuous measure using range midpoints (top-coded at \$5,000). We present the mean debt levels by category among the respondents who carry that specific kind of debt. For example, we report the prevalence of rental debt among respondents who pay rent and calculate mean rental debt among respondents who have a nonzero amount of rental debt. These debt measures were then summed to determine respondents’ mean total debt from all sources and the proportion of respondents with any debt. In table A.3, we provide more detail on the debt measures.

### *Material Hardship*

We construct several indices of material hardship to reflect respondents’ well-being in various domains of life. Many of the items included in the survey draw from traditional measures of material hardship, such as those collected by the Survey of Income and Program Partici-

pation or the Future of Families and Child Wellbeing Study. For some hardship domains, Propel included further questions related to these traditional measures, such as additional measures of food insecurity. Rather than limit our study to those items that are included in other surveys, we opted to be inclusive and report all of the available measures related to material hardship. We include all related measures in the indices and report Cronbach’s alpha ( $\alpha$ ), an indicator of measure reliability, and we also report means of the individual items.

Food hardship is based on four items ( $\alpha = 0.73$ ). These include the two-item food insecurity scale developed by the American Academy of Pediatrics (2015), which asks whether respondents worried that food would run out before they had money to buy more and whether food did not last, as well as two additional questions about skipping meals and eating less. Medical hardship is a three-item index ( $\alpha = 0.60$ ) that measures whether respondents have foregone needed doctor’s appointments, dentist’s appointments, or prescription medicine. Housing hardship is a six-item index ( $\alpha = 0.55$ ) that includes questions about staying in a shelter, being evicted, experiencing homelessness, experiencing unstable housing, moving because of an inability to pay one’s rent or mortgage, and living in a doubled-up household. Bill hardship is a three-item index ( $\alpha = 0.38$ ) that measures whether respondents did not pay their full utilities bills, had their utilities shut off, or decided not to pay a bill. Transportation hardship is a single item measure that captures whether respondents missed work, an appointment, or another event due to lack of transportation. Finally, missing needed items is a single item measure that assesses whether respondents had “everything [they] typically need in [their] home right now,” with answer choices of “do not have most things”; “running low on most things”; “have some things, but not other things”; “have most”; and “have everything.” We created a binary indicator of missing some or most needed household items by combining the first three responses. We then combined all of these indicators into an 18-item overall material hardship index ( $\alpha = 0.73$ ).

### Sample Descriptives

In table 1 we present the descriptive statistics for the sample of mothers. Most respondents are between the ages of twenty-five and forty-four (76 percent), with just 6 percent being below age twenty-four and 18 percent being above age forty-five. The sample is ethnically and racially diverse: 38 percent Black, 32 percent White, and 21 percent Hispanic. Education levels are relatively low; 63 percent have a high school degree or less, 26 percent have some college, 7 percent have an associate degree, and only 3 percent have bachelor's degrees or more. We have representation from all fifty states and variation in urbanicity and rurality: 48 percent of mothers live in urban areas, 21 percent live in the suburbs, and 31 percent live in rural areas. With respect to living arrangements, 7 percent live with a parent, 7 percent live with siblings or other family members, and 4 percent live with friends or roommates. The average respondent has 2.6 children under age eighteen and lives in a household with 3.9 members.

As shown in table 1, we also report the characteristics of mothers by employment status. We primarily focus on comparing those who are employed to those who are not employed to mirror *MEM*. Differences between employed mothers and those who are not employed are relatively small; on average, employed mothers are younger, less White, and more likely to have at least a high school degree.

Table 1 also displays the differences between those who are unemployed and those who are not in the labor force. This highlights several differences. Those not in the labor force are much older; 30 percent are 45 or older as compared to only 10 percent of the unemployed mothers. Mothers who are not in the labor force are also much more likely to be White (44 percent) as compared to unemployed or employed mothers (both 27 percent). Single mothers not in the labor force are less likely to live in urban areas than other mothers but have similar levels of education as mothers who are unemployed. Finally, mothers who are not in the labor force have fewer coresident children,

perhaps because their children are more likely to have already grown up. In the remaining analyses we primarily divide our sample between employed and nonemployed (unemployed or out of the labor force) mothers, but we highlight any key differences between those who are unemployed versus not in the labor force and provide detailed breakdowns of all outcomes by group in table A.4.

### Results

We begin by considering the various resources mothers have, whether from employment, public programs, friends and family, or other private sources. We then examine mothers' back-owed debts and the material hardships they experience. We also consider the extent to which access to the public safety net is linked with reduced hardship. Throughout our discussion, we highlight how mothers today compare with mothers making ends meet in the early 1990s as documented in *MEM*.

All our analyses are descriptive in nature (uncontrolled mean differences). In supplemental analyses (available on request) we examined changes over time for all our outcome measures and found little variation over the one-year period; thus, we focus on annual averages. We also plot trends in the employment and hardship measures over time in figures A.1 and A.2.

#### *How Much Do Mothers Work, Earn, and Have in Cash Resources?*

For adults of working age, employment is usually the primary source of economic resources. However, most mothers in our sample are not employed. As shown in figure 1, only 44 percent of Providers mothers are employed, while 28 percent are unemployed and 28 percent are out of the labor force.<sup>11</sup> Among mothers who are employed, we find an even split between those who are employed full-time (23 percent) and those who are employed part-time (21 percent). In figure A.1, we show trends in employment status over the year of data and find that levels of employment, unemployment, and not in the

11. Forty-four percent of mothers in *MEM* were employed. We offer this as a point of information, but because Edin and Lein did not randomly sample mothers, we do not know if this is representative of low-income mothers at the time.

**Table 1.** Sample Descriptive Statistics by Employment Status

|  | All           | Employed<br>(44 percent) | Not<br>Employed<br>(56 percent) | Unemployed<br>(28 percent) | Not in Labor<br>Force (28<br>percent) |
|--|---------------|--------------------------|---------------------------------|----------------------------|---------------------------------------|
| <b>Age</b>                                 |               |                          |                                 |                            |                                       |
| 18–24                                      | 6             | 5                        | 7                               | 9                          | 5                                     |
| 25–34                                      | 37            | 38                       | 37                              | 45                         | 28                                    |
| 35–44                                      | 39            | 43                       | 36                              | 35                         | 36                                    |
| 45–54                                      | 13            | 12                       | 14                              | 9                          | 19                                    |
| 55+  | 5             | 2                        | 6                               | 2                          | 11                                    |
| <b>Race and Ethnicity<sup>a</sup></b>      |               |                          |                                 |                            |                                       |
| Black                                      | 38            | 40                       | 36                              | 43                         | 29                                    |
| White                                      | 32            | 27                       | 35                              | 27                         | 44                                    |
| Hispanic                                   | 21            | 24                       | 20                              | 22                         | 17                                    |
| Other                                      | 9             | 9                        | 9                               | 9                          | 10                                    |
| <b>Education<sup>b</sup></b>               |               |                          |                                 |                            |                                       |
| Less than high school                      | 22            | 17                       | 26                              | 25                         | 27                                    |
| High school                                | 41            | 43                       | 39                              | 41                         | 38                                    |
| Some college                               | 26            | 28                       | 25                              | 25                         | 24                                    |
| Associate degree                           | 7             | 7                        | 7                               | 6                          | 8                                     |
| Bachelor's degree+                         | 3             | 4                        | 3                               | 3                          | 3                                     |
| <b>Urbanicity</b>                          |               |                          |                                 |                            |                                       |
| Urban                                      | 48            | 49                       | 47                              | 52                         | 42                                    |
| Rural                                      | 31            | 30                       | 32                              | 30                         | 34                                    |
| Suburban                                   | 21            | 21                       | 21                              | 19                         | 24                                    |
| <b>Household structure</b>                 |               |                          |                                 |                            |                                       |
| Live with parents                          | 7             | 7                        | 8                               | 8                          | 8                                     |
| Live with siblings or other family         | 7             | 6                        | 7                               | 8                          | 7                                     |
| Live with friends or roommates<br>or other | 4             | 3                        | 5                               | 4                          | 5                                     |
| Household size<br>(standard deviation)     | 3.9<br>(1.6)  | 4.0<br>(1.5)             | 3.9<br>(1.6)                    | 4.0<br>(1.6)               | 3.8<br>(1.6)                          |
| <b>Number of kids</b>                      |               |                          |                                 |                            |                                       |
| 1  | 28            | 25                       | 31                              | 27                         | 35                                    |
| 2  | 32            | 34                       | 31                              | 31                         | 31                                    |
| 3  | 19            | 21                       | 18                              | 20                         | 17                                    |
| 4  | 10            | 11                       | 10                              | 11                         | 9                                     |
| 5+   | 10            | 9                        | 10                              | 12                         | 9                                     |
| Mean<br>(standard deviation)               | 2.6<br>(1.97) | 2.7<br>(1.90)            | 2.6<br>(2.02)                   | 2.8<br>(2.16)              | 2.4<br>(1.85)                         |
| <i>N</i>                                   | 7,186         | 3,154                    | 4,032                           | 1,999                      | 2,033                                 |

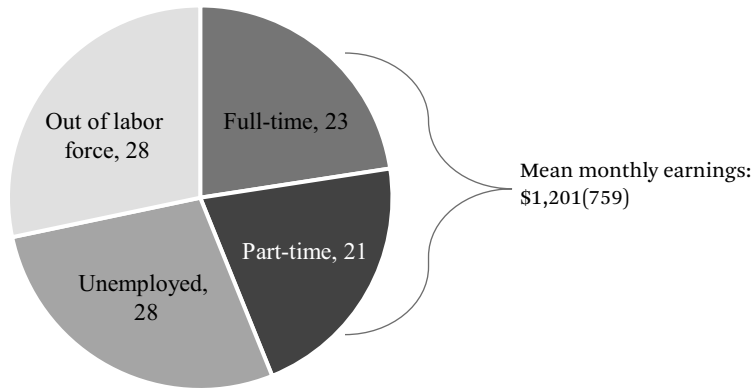
Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen.

<sup>a</sup> Sample size is smaller for this category (*N* = 6,966; 3,068; 3,898; 1,936; 1,962).

<sup>b</sup> Sample size is smaller for this category (*N* = 7,170; 3,147; 4,023; 1,997; 2,026).

**Figure 1.** Employment Status and Earnings



Source: Providers study, April 2022 through March 2023.

Note:  $N = 7,186$ . Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen. Mean (standard deviation) monthly earnings is calculated among employed mothers,  $N = 3,154$ .

labor force are relatively flat (with a small spike in employment in June 2022).

For context, in table A.5, we provide employment estimates using data from the 2022 ACS. Mothers at the population level have much higher rates of employment than those in our study sample, with 80 percent employed in 2022. Even when we restrict the ACS to mothers who received SNAP in the last twelve months, we find higher rates of employment than in our study sample (67 percent, 45 percent full time and 55 percent part time). Mothers on SNAP in the ACS are slightly less likely to be out of the labor force (25 percent) and much less likely to be unemployed (10 percent) than Providers mothers (both 28 percent). This may in part reflect that most mothers in our study are currently receiving SNAP (about 85 percent report receiving it at the time of the survey), as compared to ACS respondents who received the benefit at some point in the prior year but may or may not be currently receiving SNAP.

Figure 1 also reports the mean monthly earnings among employed mothers in our study. Wage-reliant mothers in *MEM* earned on average \$777 per month, which in today’s dollars is about \$1,670 per month (inflated earnings from 1992 to 2023), while average monthly earnings among employed mothers in our sample were about \$1,200 per month. This suggests that earnings are about 28 percent lower among

working mothers today. Although this comparison is rough, employed mothers in our study earn significantly less than *MEM*’s wage-reliant mothers, who fared worse than their welfare-reliant counterparts on most hardship measures.

In table 2 we consider monthly household earnings (which can include not only the mother’s earnings but also those of other adults in the household). Monthly household earnings are very low (on average less than \$900); 26 percent of mothers report having no household earnings, 19 percent have household earnings of less than \$500 per month, and another 19 percent have household earnings between \$500 and \$999. Only 12 percent of mothers report living in households with monthly earnings of more than \$2,000 per month. For context, average household size in our study sample is 4 people, and the 2022 official poverty threshold for a family of four was \$27,750 (\$30,000 in 2023) (Assistant Secretary for Planning and Evaluation, US Department of Health and Human Services, n.d.). If we assume monthly household income was similar over the prior twelve months, nearly all study participants are living below the poverty line.

Table 2 also shows monthly household earnings by employment status. Perhaps unsurprisingly, only 4 percent of those who are employed reported no earnings for the last month (which

**Table 2.** Employment, Earnings and Cash Resources by Employment Status

|   | All   | Employed | Not<br>Employed | Unemployed | Not in<br>Labor<br>Force |
|---|-------|----------|-----------------|------------|--------------------------|
| <b>Monthly household income<br/>from earnings</b> |       |          |                 |            |                          |
| No earnings                                       | 26    | 4        | 44              | 44         | 44                       |
| Less than \$500                                   | 19    | 14       | 23              | 29         | 17                       |
| \$500–\$999                                       | 19    | 23       | 15              | 13         | 16                       |
| \$1,000–\$1,999                                   | 24    | 38       | 14              | 11         | 17                       |
| \$2,000 or more                                   | 12    | 21       | 5               | 4          | 6                        |
| Mean  | 887   | 1362     | 511             | 431        | 591                      |
| (standard deviation)                              | (923) | (894)    | (758)           | (694)      | (809)                    |
| N   | 6,892 | 3,044    | 3,848           | 1,923      | 1,925                    |
| Money on hand (mean, dollars)                     | 99    | 118      | 85              | 80         | 90                       |
| (standard deviation)                              | (189) | (197)    | (182)           | (174)      | (189)                    |
| How many days money on hand will last (mean)      | 3.2   | 3.3      | 3.2             | 2.9        | 3.5                      |
| (standard deviation)                              | (3.3) | (3.2)    | (3.4)           | (3.0)      | (3.7)                    |
| N   | 7,186 | 3,154    | 4,032           | 1,999      | 2,033                    |

Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen.

may be the case if a mother only recently became employed) as compared to 44 percent of mothers who are not working.<sup>12</sup> Average monthly household earnings are also higher for mothers who are working, about \$1,360 per month versus \$510 for those who are not working. Approximately 12 percent of mothers in our study live with other family members (their own parents or siblings) who may also contribute to household earnings, which is why this average is slightly higher than their own reported earnings.

The lack of cash resources available to mothers in our study is further illuminated when they were asked about how much money they had on hand at that time. On average, mothers reported having a total of \$100 on hand and that the cash they had would last about 3 days. Employed mothers had on average \$118 on hand as compared to not employed mothers who had about \$33 less—\$85 on hand. Together, these figures suggest that the average

mother in our sample is living in poverty and has little cash on hand, regardless of employment status. Although Edin and Lein did not ask about cash on hand, the detailed budgets they did collect revealed that after expenses, mothers had little to no cash left over each month, similar to our findings here.

#### *What Public Benefits Did Low-Income Mothers Access?*

Low-income mothers accessed many public benefits to help make ends meet. In figure 2, we report the overall share of single mothers accessing different types of benefits on average (panel A) and by employment status (panel B). About 86 percent of mothers in our sample reported receiving SNAP. Although this may seem low given that mothers were recruited from an app that is designed to help families track their SNAP benefits, the app also provides coupons, which may keep former SNAP users on the app, and others may be checking to see if benefits were

12. Differences between unemployed mothers and those not in the labor force are small, although those who are not in the labor force have slightly higher monthly household earnings (\$430 versus \$590, respectively).

reinstated. The next most commonly accessed benefit is public health insurance: 58 percent of mothers reported receiving Medicaid, Medicare, or Children's Health Insurance Program (CHIP) benefits. Unfortunately, we do not know who is covered by the different health plans, whether the mother herself, her child(ren), or both.<sup>13</sup> Rates of food stamp and Medicaid receipt were very high among welfare-reliant mothers in *MEM* (95 percent and 100 percent, respectively), whereas only 28 percent of wage-reliant mothers also received food stamps and few had either Medicaid or employer-provided health insurance. In panel B, we show SNAP and Medicaid receipt by employment status. Akin to *MEM*, we find higher food stamp usage among mothers who were not working (90 percent) but rates are still very high for those who are employed (81 percent), likely as a result of our sampling approach (recruiting mothers using a food-stamp tracking app). We see similar rates of Medicaid use by employment status, although at lower rates than in *MEM*.

Nineteen percent of mothers accessed WIC and 16 percent accessed SSI or SSDI. When we look at differences by employment status in panel B, we see that those who are not employed are far more likely to receive SSI or SSDI, nearly 24 percent as compared to only 7 percent of employed mothers. Differences are even more striking when we divide the group of mothers who are not employed between those not in the labor force and those who are unemployed. Here we find that 40 percent of mothers who are not in the labor force receive SSI or SSDI as compared to only 8 percent of unemployed mothers (shown in table A.4). Recall that mothers who are not in the labor force are on average older, which may explain higher rates of receipt of disability insurance, although again we do not know who receives SSI or SSDI (the mother or a child) nor can we distinguish SSI from SSDI. (We also find that mothers who are not in the labor force are much more likely to receive retirement income, 5 percent as compared to 1 percent of employed or unemployed mothers.) SSI or SSDI receipt is

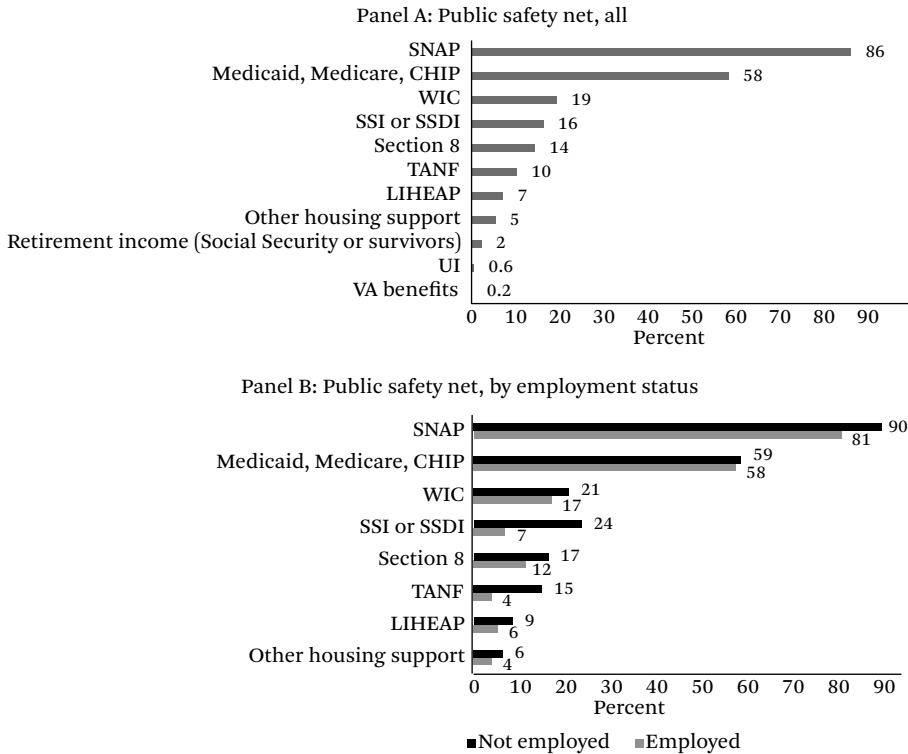
much higher in our study than in *MEM* (16 percent versus 6 percent), likely reflecting the fact that SSI payments to both children and adults (ages eighteen to sixty-four) have increased significantly over this time period (Social Security Administration 2023).

In terms of housing assistance, 14 percent of mothers had some form of Section 8 housing assistance (housing choice vouchers or other rental assistance), and another 5 percent received another unspecified form of housing support. When we consider employment status, we see that mothers who are not working are more likely to receive both Section 8 (17 percent) and other housing assistance (6 percent) than mothers who are employed (12 percent and 4 percent, respectively).

As noted earlier, relatively few mothers receive TANF today, only 10 percent. When we separate employed mothers from mothers who were not employed, we find that rates of receipt of TANF are far higher among those who are not employed (15 percent) as compared to those who are employed (only 4 percent). In comparison to *MEM*, in which 56 percent of study participants received AFDC, rates of cash welfare receipt in our study are far lower. This change is not surprising given the changes to the social safety net under PRWORA, which ended the legal entitlement to assistance determined by need and allowed states to divert the block grant to other uses (Edin and Shaefer 2015). Today, only about 22 percent of TANF dollars go to basic assistance (Center on Budget and Policy Priorities 2022).

Of the remaining public benefits, only 7 percent of mothers (6 percent employed and 9 percent not employed) received Low Income Home Energy Assistance Program (LIHEAP) support, which helps low-income individuals with the payment of utilities. Two percent of mothers reported receiving retirement or survivors benefits and only 0.2 percent received VA benefits. Notably, only 0.6 percent of mothers overall and 1 percent of unemployed mothers received UI. This is striking given that 28 percent of mothers reported being unemployed,

13. Our question asks respondents "Which benefits do you receive right now?" so we do not know if mothers are reporting about themselves or their children. Estimates suggest that 81 percent of poor children and about 46 percent of poor nonelderly adults receive Medicaid (Burns et al. 2025).

**Figure 2.** Public Safety Net

Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen.  $N = 7,186$  (all); 3,154 (employed); and 4,032 (not employed).

indicating that most mothers who were unemployed were unable to access UI.<sup>14</sup>

Tax benefits or refunds are another key source of income support to low-income families (Hoynes and Schanzenbach 2018; Halpern-Meehan et al. 2016), helping families pay off debts, pay bills, and augment savings (Tach and Sternberg Greene 2014; Mendenhall et al. 2012; Abbott and Tach 2026). In table 3, we show tax-filing behavior and refund receipt during tax season 2022 (April and May) and 2023 (March)

by employment status. Our data only include refund amounts for tax season 2022. Overall, we see that 75 percent of single mothers filed taxes in 2022 but only 52 percent filed in 2023. This difference is likely driven by the temporary expansion to the CTC in 2021 which allowed parents to receive a refundable tax credit even if they had little or no earnings, which was not the case in 2022 or before (see Abbott and Tach 2026 for more details).<sup>15</sup> There are large differences in tax filing when we look at hetero-

14. UI was expanded during the pandemic to increase eligibility, duration of the benefit, and the amount of the benefit, but this ended in fall 2021.

15. In March 2021, Congress passed the American Rescue Plan Act (ARPA), which temporarily expanded the CTC by providing a larger benefit to families, extending the benefit to families with no or very low earnings, and delivering half the credit as a monthly stipend for six months (July through December 2021) and the other half of the credit at tax time (February through April 2022). ARPA also expanded the Child and Dependent Care Credit (CDCC), a tax credit to help defray the costs of childcare or caring for a family member, and it was made significantly more generous and refundable (as it is not normally a refundable credit). Thus, refunds during tax

generosity by employment status. In 2022, 91 percent of employed mothers filed taxes whereas only 62 percent of mothers who were not employed filed taxes. In table A.4, we show differences between those who are not in the labor force and those who are unemployed and find that 75 percent of unemployed mothers filed taxes as compared to only 50 percent of those who are not in the labor force. Differences in tax filing are even more pronounced in 2023; 76 percent of employed mothers and only 33 percent of mothers who were not employed filed taxes. It is important to note that our measure of employment reflects current status, whereas our tax filing measures are about the prior year. For that reason, some currently employed mothers may not file because they did not have work history in the prior year.

Although differences in tax filing are large over time and across employment status, almost all mothers who filed taxes reported getting a refund in both years (93 percent in 2022 and 96 percent in 2023) and differences by employment status are small. Among mothers who received a refund, they got an average of about \$5,400 in 2022, with employed mothers receiving on average \$1,000 more than those who are not employed. Finally, mothers were asked if they received a tax refund advance, which is a short-term, high-interest loan from a for-profit tax preparer; 31 percent reported that they did so (33 percent of employed and 28 percent of not employed respondents).

#### *What Other Resources Do Mothers Tap into to Make Ends Meet?*

Next, we consider sources of private or charitable support, or what Edin and Lein called “economic survival strategies.” Some of these “resources,” like visiting a food bank or selling blood plasma, are stigmatizing and may come at physical or time costs that disincentivize use (Fong et al. 2016; Kissane 2003) and are in contrast to other programs like the EITC that mothers find affirming of their labor (Halpern-Meekin et al. 2016). Nonetheless, these resources likely help families make ends meet and avoid more severe material hardships.

These resources are shown in figure 3. Panel A shows private and charitable resources for the full sample of mothers and panel B shows differences by employment status.

The most common source of private support mothers relied on was borrowing money from friends and family to cover expenses (48 percent). This is comparable to the 46 percent of mothers in *MEM* who reported doing the same. Some mothers also used credit cards to cover expenses (19 percent), but only 56 percent of mothers reported having a credit card. Even though 86 percent of mothers in our study were receiving SNAP, 20 percent also reported using food pantries and 19 percent reported relying on friends and family for meals. Others covered expenses by taking out payday or pawnshop loans (8 percent), receiving money from churches or charitable groups (4 percent), or taking out other loans (3 percent) or paycheck advances (4 percent). Prior research suggests that low-income individuals donate plasma to make ends meet (Edin and Shaefer 2015; Ochoa et al. 2021). We find that 4 percent of mothers in our sample had donated plasma in the last month, although this question did not ask mothers if they did this specifically to cover expenses; some plasma donation may have been done for nonfinancial reasons.

Differences by employment are shown in panel B. Employed mothers were far more likely to rely on private funding mechanisms (using a credit card, using a pawnshop, taking out a paycheck advance or a bank loan) than mothers who are not employed. Mothers who were not employed were far more likely to rely on charitable support like borrowing from friends and family, relying on them for food, and using a food pantry.

#### *How Are Mothers Faring?*

Thus far we have discussed resources, income, public support, and forms of private support that likely help mothers make ends meet. We now consider how mothers fared during this time. We begin by examining their debt levels and then turn to their experience of material hardship. Although debt may be considered a

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season 2022 were higher than normal given these two credits, as well as the ability to claim any Economic Impact Payments (stimulus) that mothers had not received.

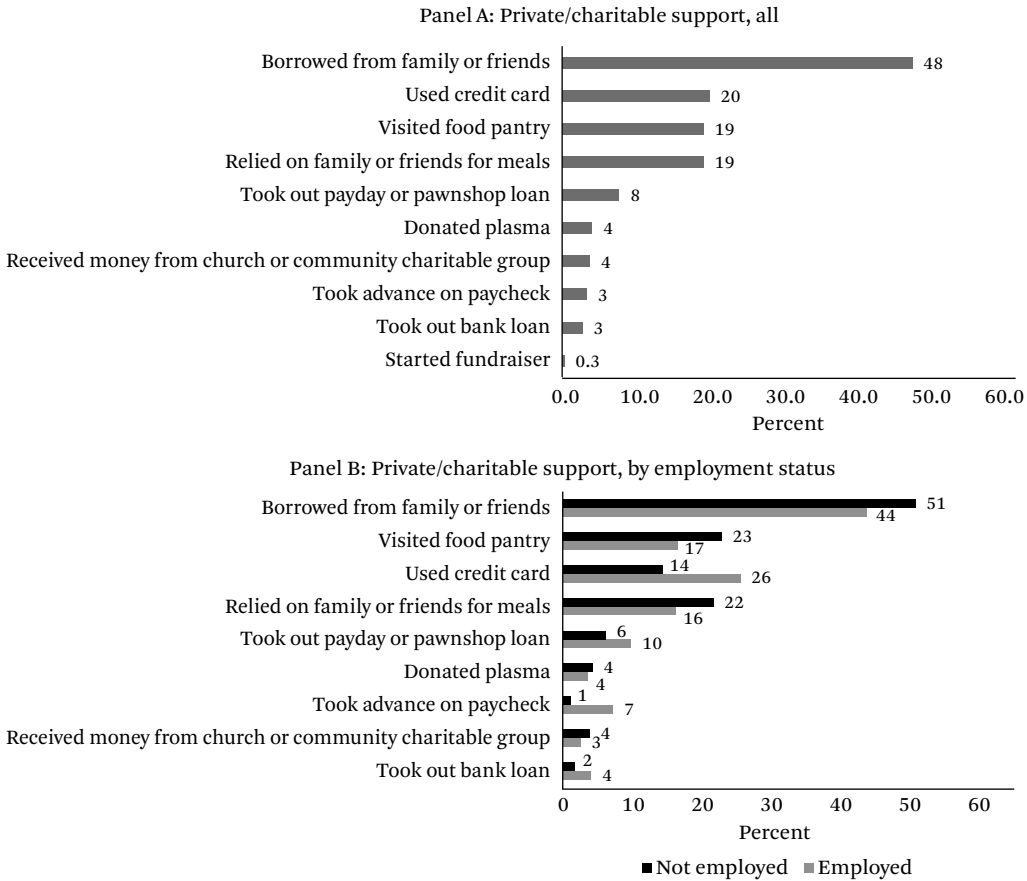
**Table 3.** Tax Use and Taxes as a Source of Support

|  | 2022    |          |              | 2023 |          |              |
|--|---------|----------|--------------|------|----------|--------------|
|  | All     | Employed | Not Employed | All  | Employed | Not Employed |
| Filed taxes  | 75      | 91       | 62           | 52   | 76       | 33           |
| <i>N</i>   | 1,480   | 656      | 824          | 692  | 296      | 396          |
| Received or receiving a tax refund (among filers)              | 93      | 95       | 91           | 96   | 96       | 95           |
| <i>N</i>   | 1,109   | 596      | 513          | 357  | 226      | 131          |
| Tax refund amount (dollars, among filers)                      | 4,123   | 4,688    | 3,467        |      |          |              |
| (standard deviation)   | (3,453) | (3,481)  | (3,303)      |      |          |              |
| Tax refund amount (dollars, among those who received a refund) | 5,405   | 5,820    | 4,859        |      |          |              |
| (standard deviation)   | (2,949) | (2,907)  | (2,919)      |      |          |              |
| <i>N</i>   | 846     | 480      | 366          |      |          |              |
| Received refund advance (among filers)                         | 31      | 33       | 28           |      |          |              |
| <i>N</i>   | 1,109   | 596      | 513          |      |          |              |

Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen. Data from 2022 come from the April and May surveys and reference tax year 2021; data from 2023 come from the March survey and reference tax year 2022.

**Figure 3.** Use of Private and Charitable Resources



Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen (*N* = 7,186). Sample for plasma question is smaller as this question was not included until May 2022 (*N* = 6,438 all; 2,823 employed; and 3,615 not employed).

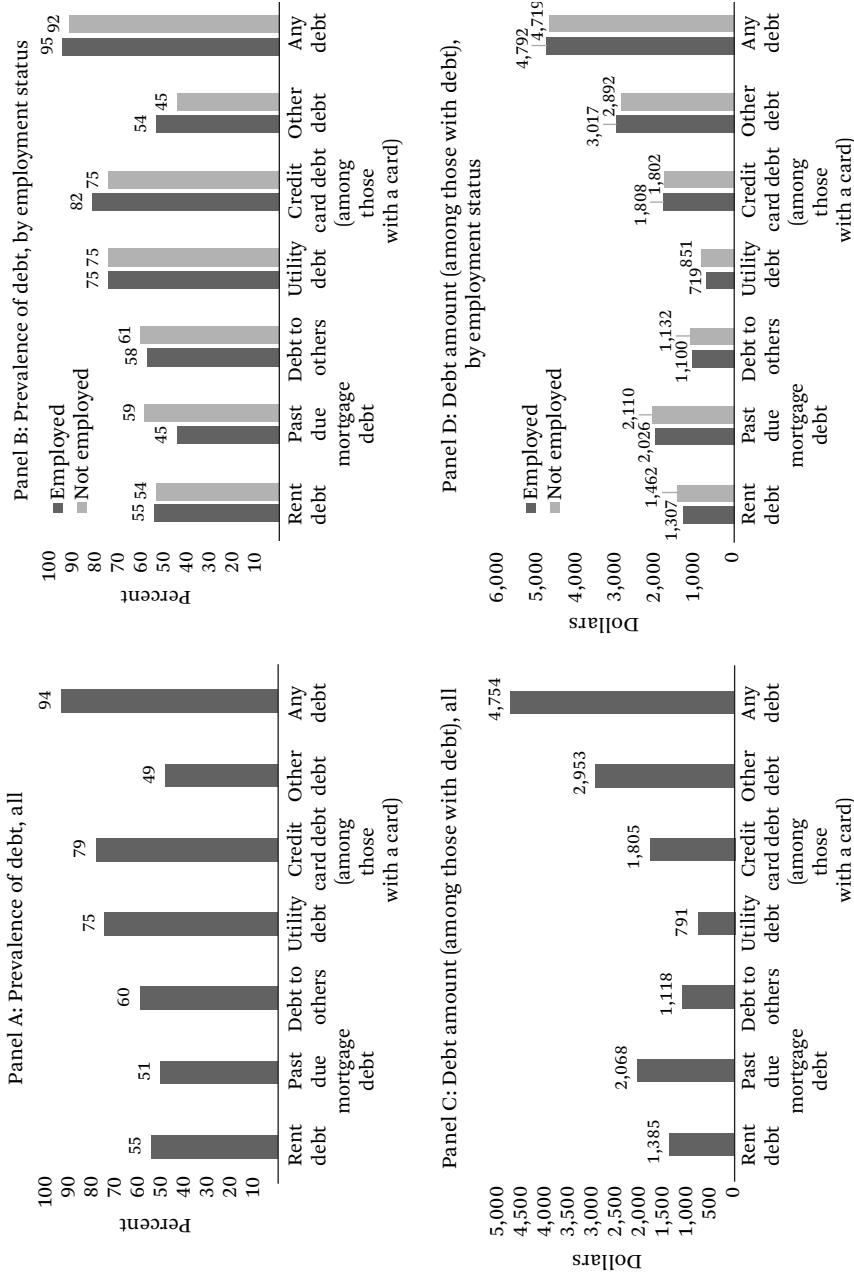
resource, for example a home mortgage that may come with a real asset, the debts mothers reported in our study were largely bad forms of debt, such as back-owed rent or credit card debt. For this reason, we treat these debts as measures of material ill-being.

Panel A in figure 4 shows the share of single mothers with debt by type of debt and panel B shows the share by employment status. In panel C we show the amount of debt among those with positive debt (that is, excluding zeros) and then in panel D we show the same analysis by employment status.<sup>16</sup> Seventy-five percent of mothers in our sample pay rent and

slightly over half of those mothers (55 percent) have some rent debt, owing an average of \$1,385 in back-owed rent. Prevalence of rental debt by employment status does not vary, but mothers who are not employed owe more (\$1,307 for employed mothers versus \$1,462 for mothers who are not employed). Only 5 percent of Providers mothers pay a mortgage, but similarly, we see that about half of these mothers (51 percent) have back-owed mortgages, owing an average of about \$2,000. Here we find that mothers who are not employed (panel B) are far more likely to report a back-owed mortgage (59 percent) than employed mothers (45 percent), but the

16. Greater detail on debt is available in table A.3.

**Figure 4.** Prevalence and Amount of Debt



Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen. Rent debt is calculated among renters (75 percent of the sample), and the share with rent debt is among those with that debt (55 percent). Mortgage debt is calculated among those with a mortgage (5 percent of the sample), and credit card debt is calculated among those with a credit card (56 percent of the sample).

amount of debt (panel D) is similar conditional on having past due mortgage debt. Debt to others is relatively common (60 percent, owing an average of about \$1,100), as is back-owed utility debt (75 percent, owing an average of about \$800) and other debt (49 percent, owing an average of nearly \$3,000). Rates are similar for mothers who are employed and those who are not employed.

Only 56 percent of mothers reported having a credit card (64 percent and 49 percent of employed and not employed mothers, respectively), but among those with credit cards, most (79 percent) have some credit card debt, and they owe about \$1,800 on average. Employed mothers are more likely to have credit card debt (82 percent versus 75 percent) but, conditional on having any credit card debt, they have similar levels of debt as mothers who are not employed (both approximately \$1,800). If we tally across all forms of debt, 94 percent of the mothers in our study reported having some debt, an average of \$4,750 of total debt, nearly two times the debt reported in *MEM* (about \$1,000, or \$2,400 in today's dollars). This may in part be driven by higher access to credit cards and payday loans in the current period than in the late 1980s, when the *MEM* data were collected, which may allow mothers to accrue more debt. Mean total debt is consistent irrespective of employment status.

In table 4 we turn to mothers' experiences of material hardship. Material hardships measure the incidence of concrete adversities that are likely to arise as a consequence of insufficient income. We present both summary measures of each form of hardship, as well as detailed breakdowns of the specific hardships experienced. In figure A.2 we show these measures over time. Most of the measures of hard-

ship are relatively consistent over the year, although there appears to be a slight time trend with most hardships (such as food hardship, not paying utilities, and evictions) peaking in October 2022.

The most common hardship mothers reported was not having needed household items, like household products or cleaning items; 70 percent of mothers (67 percent of employed and 72 percent of not employed) said this was the case. The second most common type of hardship mothers reported is bill hardship (65 percent overall, 62 percent employed, and 66 percent not employed), and in particular not paying utility bills in full (52 percent overall). That so many mothers report both bill hardship and a lack of needed items suggests these mothers have real challenges making ends meet and may reflect the fact that most public assistance programs do not address these needs. For instance, SNAP cannot be used to buy household supplies, diapers, menstrual products or cover over-the-counter medical expenses, meaning families must find other ways to finance those expenses; Edin and Lein found that the cost of these items can constitute a small yet significant share of single mothers' budgets.<sup>17</sup> Although LIHEAP helps some low-income households with heating and utilities, LIHEAP is a block grant and states set their own eligibility criteria.<sup>18</sup> Only 7 percent of mothers reported receiving this assistance, and estimates suggest that less than one-fifth of eligible households receive LIHEAP nationally (National Energy Assistance Directors Association 2021). In table 5, we look at levels of hardship experienced by mothers who are receiving various forms of public assistance.<sup>19</sup> We find little evidence that mothers who receive LIHEAP are less likely to report utility bill hard-

17. Research on the Providers sample that asked parents to report on how they were spending the CTC found that about 5 percent of parents reported using the CTC for household items like toiletries and cleaning supplies, and this was even more prevalent among those with no earnings (9 percent) (Pilkaukas, Michelmore, Kovski, and Shaefer 2024; Michelmore and Pilkaukas 2023).

18. The ARPA significantly increased funding for LIHEAP, which ended in September 2022.

19. In table A.6, we show hardship by public safety net program use and by employment status. In table A.7, we show the rates of hardship by use of the private and charitable safety net. We find that those who are using these safety nets (like food from friends) are faring far worse in terms of material hardship than mothers in our study overall.

**Table 4.** Material Hardships

|   | All    | Employed | Not Employed |
|---|--------|----------|--------------|
| <b>Food hardships</b>                         |        |          |              |
| Any food hardship (four-item)                 | 62     | 61       | 63           |
| Worried food would run out                    | 43     | 43       | 44           |
| Food bought did not last                      | 36     | 32       | 38           |
| Skipped meals                                 | 26     | 24       | 28           |
| Ate less                                      | 33     | 32       | 33           |
| <b>Medical hardships</b>                      |        |          |              |
| Any medical hardship (three-item)             | 33     | 33       | 33           |
| Not visited doctor when needed                | 14     | 15       | 13           |
| Not visited dentist when needed               | 25     | 25       | 24           |
| Went without prescription medicine            | 11     | 10       | 13           |
| <b>Housing hardships</b>                      |        |          |              |
| Any housing hardship (six-item)               | 25     | 21       | 29           |
| Stayed in shelter                             | 4      | 2        | 5            |
| Evicted                                       | 7      | 5        | 9            |
| Housing changed or currently no home          | 4      | 2        | 6            |
| Unstable housing                              | 7      | 5        | 9            |
| Moving because cannot afford rent or mortgage | 6      | 6        | 7            |
| Doubled up                                    | 10     | 9        | 11           |
| <b>Bill hardships</b>                         |        |          |              |
| Any bill hardship (three-item)                | 65     | 62       | 66           |
| Did not pay full utility bills                | 52     | 48       | 54           |
| Had utilities shut off                        | 12     | 11       | 12           |
| Decided to not pay bill                       | 34     | 36       | 33           |
| Transportation hardship                       | 28     | 22       | 34           |
| Missing some or most needed household items   | 70     | 67       | 72           |
| <b>Any material hardship (eighteen-item)</b>  | 93     | 92       | 94           |
| Mean  | 4.2    | 3.9      | 4.4          |
| (standard deviation)                          | (2.93) | (2.74)   | (3.04)       |
| <i>N</i>                                      | 7,186  | 3,154    | 4,032        |

Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen.

ships or fewer utility cutoffs than mothers overall, perhaps because experiencing these hardships leads mothers to apply for LIHEAP.

Food hardship was the third most common hardship, with few differences in prevalence by employment status. Sixty-two percent of mothers reported experiencing at least one of the

four food hardship measures. Specifically, 43 percent of mothers worried that the food they had would run out before they would have money to buy more, 36 percent said the food they bought did not last, 33 percent ate less, and 26 percent skipped meals.<sup>20</sup> In *MEM*, 28 percent of mothers reported being unable to

20. Note that when we instead use the two-item food insecurity scale commonly used in research and endorsed by the American Academy of Pediatrics (2015), we still find that 45 percent of mothers experienced food inse-

buy needed food in the previous 12 months, rates that are far lower than for the mothers in our study. The higher rates of food insecurity in our study likely reflect the fact that mothers in our sample are all recipients of food stamps (either currently or in the recent past); if mothers apply for SNAP when they have food needs, that might explain the higher prevalence of food insecurity.<sup>21</sup> The higher rates of food insecurity today may also reflect the limited receipt of basic cash assistance as compared to the mothers in *MEM*.

The high rates of food insecurity are especially notable because two COVID pandemic food-related policies were still in place in many states during our study period: Pandemic Electronic Benefit Transfer (P-EBT) and Emergency Allotments (EA). P-EBT provided additional food assistance to low-income families who qualified for free or reduced-price school meals. Thirty-five states still offered P-EBT during the 2022–2023 school year (and all but two offered P-EBT during summer months). EA allowed states to provide SNAP-eligible households with the maximum SNAP benefit for their household size regardless of income, and although ten states had ended the EA by the time our study began, most still had the policy in place through February 2023, when Congress ended the program (Dasgupta and Plum 2023). Some research finds that the EA and P-EBT reduced food insufficiency (Schanzenbach 2023; Richterman et al. 2023; Bauer 2020); thus, food insecurity would likely have been higher if these policies had not been in place.

About one-third of mothers reported experiencing at least one form of medical hardship (not seeing a doctor, not seeing a dentist, or going without a needed prescription), a rate that was consistent across employment status. Twenty-one percent of mothers in *MEM* reported that they or their family members were unable to see a doctor when needed, and rates were far higher for wage-reliant mothers (39

percent) as compared to welfare-reliant mothers (7 percent). Wage-reliant *MEM* mothers had great difficulty securing health insurance from the government or their employers, whereas rates of public health insurance in our sample do not differ by employment status. Lack of needed dental care was especially common in our sample, as nearly one-quarter reported this hardship. In table 5, we see little evidence that having Medicaid, Medicare, and CHIP is linked with fewer medical hardships, but this may in part reflect the idiosyncratic nature of medical needs as compared with, say, food needs; conditional on having a medical need, Medicaid would likely prevent an unmet medical hardship (Currie and Chorniy 2021).

Transportation insecurity is experienced by 28 percent of mothers in our study. Interestingly, this is one of the few hardships where differences by employment status are quite pronounced; 22 percent of employed mothers as compared to 34 percent of mothers who were not employed experience transportation insecurity. No US safety net program directly targets transportation costs, although some states use TANF dollars to pay for reimbursement of work-related travel expenses or for contracting transportation services. Notably, our estimates are similar to those in nationally representative surveys of adults (with more extensive measures of transportation insecurity) that also find that about 25 percent of adults face transportation insecurity (Murphy et al. 2022).

Finally, we find that 25 percent of mothers reported experiencing some form of housing hardship. This indicator of housing hardship does not include traditional measures of housing hardship that often focus on the ability to pay one's rent or mortgage. Instead, our measures mostly capture more extreme forms of housing hardship, such as homelessness or eviction. Doubling up, another indicator we include, is a common precursor to homelessness (Skobba and Goetz 2014) but is not always considered to be a housing hardship, as families

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curity. Figure A.2 shows food hardships over time, and we see the lowest rates around tax season (March and April).

21. Look-back periods can affect recall on food insecurity, which may also explain differences between mothers in *MEM* and Providers mothers (Livings et al. 2023).

**Table 5:** Material Hardships by Public Assistance Receipt, Full Sample

|   | All   | SNAP  | Medicaid,<br>Medicare,<br>CHIP | WIC   | Section<br>8 | LIHEAP | TANF |
|---|-------|-------|--------------------------------|-------|--------------|--------|------|
| <b>Food hardships</b>                         |       |       |                                |       |              |        |      |
| Any food hardship (four-item)                 | 62    | 61    | 64                             | 59    | 61           | 64     | 63   |
| Worried food would run out                    | 43    | 42    | 45                             | 40    | 41           | 46     | 46   |
| Food bought did not last                      | 36    | 35    | 37                             | 33    | 36           | 41     | 38   |
| Skipped meals                                 | 26    | 25    | 28                             | 24    | 25           | 29     | 29   |
| Ate less                                      | 33    | 32    | 36                             | 32    | 33           | 37     | 35   |
| <b>Medical hardships</b>                      |       |       |                                |       |              |        |      |
| Any medical hardship (three-item)             | 33    | 33    | 35                             | 30    | 32           | 35     | 31   |
| Not visited doctor when needed                | 14    | 14    | 14                             | 12    | 12           | 13     | 12   |
| Not visited dentist when needed               | 25    | 25    | 26                             | 23    | 23           | 26     | 24   |
| Went without prescription medicine            | 11    | 12    | 12                             | 9     | 11           | 11     | 11   |
| <b>Housing hardships</b>                      |       |       |                                |       |              |        |      |
| Any housing hardship (six-item)               | 25    | 26    | 24                             | 25    | 11           | 18     | 29   |
| Stayed in shelter                             | 4     | 4     | 3                              | 5     | 2            | 2      | 5    |
| Evicted                                       | 7     | 7     | 7                              | 6     | 3            | 5      | 7    |
| Housing changed or currently no home          | 4     | 4     | 4                              | 4     | 1            | 3      | 6    |
| Unstable housing                              | 7     | 7     | 6                              | 6     | 2            | 4      | 9    |
| Moving because cannot afford rent or mortgage | 6     | 7     | 6                              | 2     | 2            | 5      | 5    |
| Doubled up                                    | 10    | 10    | 11                             | 12    | 4            | 7      | 13   |
| <b>Bill hardships</b>                         |       |       |                                |       |              |        |      |
| Any bill hardship (three-item)                | 65    | 65    | 65                             | 64    | 63           | 69     | 71   |
| Did not pay full utility bills                | 52    | 52    | 52                             | 52    | 50           | 56     | 60   |
| Had utilities shut off                        | 12    | 12    | 11                             | 11    | 10           | 9      | 9    |
| Decided to not pay bill                       | 34    | 35    | 37                             | 31    | 36           | 45     | 39   |
| Transportation hardship                       | 28    | 30    | 30                             | 27    | 32           | 36     | 37   |
| Missing some or most needed household items   | 70    | 69    | 68                             | 66    | 71           | 67     | 73   |
| Any material hardship (eighteen-item)         | 93    | 93    | 93                             | 92    | 92           | 93     | 96   |
| <i>N</i>                                      | 7,186 | 6,191 | 4,198                          | 1,392 | 1,032        | 519    |      |

Source: Providers study, April 2022 through March 2023.

Note: Sample is restricted to unpartnered female respondents in households with at least one child under the age of eighteen.

double up for a variety of reasons, not only economic needs (Harvey and Dunifon 2023). Doubling up is significantly less prevalent in our sample (10 percent of respondents) than in *MEM* (23 percent), which is somewhat surprising given that the share of children living in doubled-up households has increased dramatically since the 1990s (Harvey et al. 2021;

Amorim and Pilkauskas 2023). The lower rates of doubling up among Providers mothers may be due to high attachment to safety net programs that disincentivize doubling up (such as SSI, public housing, or SNAP). In table 5 we see doubling up, as well as all other housing hardships, is far less prevalent for mothers receiving Section 8 housing.

When we consider differences by employment status, we find that mothers who are not working have higher rates of housing hardship (29 percent) than employed mothers (21 percent). The main drivers of this difference are higher rates of eviction, homelessness, and unstable housing for mothers who are not employed.<sup>22</sup> Nine percent of mothers in *MEM* reported being evicted in the last year, rates that are comparable to our study. However, our survey question only asks about the last 30 days, whereas *MEM* asked about the last year. Were eviction rates measured over the year, we would likely find much higher rates in the Providers sample.

### CONCLUSION

In this paper we provide a contemporary portrait of the economic realities faced by low-income mothers and document the resources they rely on to make ends meet. Our goals are descriptive, so we make no causal claims. Rather, we aim to describe how low-income single mothers are faring thirty years after the large welfare reforms of the mid-1990s and compare their survival strategies to those of the mothers documented in Edin and Lein's study of women just before said reforms. To do this, we use a large, nationally representative sample of mothers who are currently receiving or recently received SNAP. By focusing on a low-income population of single mothers, we study a group of mothers who are in many ways like the mothers in *MEM*. We examine a comprehensive set of economic survival strategies, considering employment, safety net programs (including tax refunds), and private and charitable sources of support (such as food from friends or food banks). These measures are rarely available in large-scale datasets and, to our knowledge, not available in any other large sample studies of low-income families. We also consider whether these resources are sufficient by studying

mothers' experiences of back-owed debts and material hardship.

Single mothers in our study had limited resources from employment. More than half (56 percent) of mothers were not currently working (unemployed or not in the labor force) and 26 percent reported no household earnings from employment. Although employed mothers fared better economically than the mothers who were not employed, average monthly earnings were only \$1,200, well below the poverty line (\$30,000 in 2023 for a family of four), and household-level earnings were not much higher.

Strikingly, employed mothers in our study earned almost 28 percent less than the average wage-reliant mother in *MEM*. There are several reasons why this might be the case. Edin and Lein argued that AFDC provided mothers with a wage floor, giving them the ability to wait for a job that paid more than basic cash assistance and to opt for employment that paid slightly better wages, even if those wages did not lead mothers to fare better than the mothers on AFDC. This argument suggests that today, without AFDC, single mothers must opt to take lower paying jobs. This theory is consistent with research findings suggesting that, on average, welfare reform failed to make work pay. Although women moved into the labor force, mothers, and particularly those with the lowest levels of education, fared worse economically, even after accounting for transfers (Ziliak 2016). In addition to welfare reform, the labor market has changed significantly since the 1990s, including increasing wage bifurcation, with jobs at the bottom of the income distribution growing at a faster pace (Autor and Dorn 2013); increasing employment precarity (Kalleberg 2009); and more income volatility (Gennetian et al. 2019). The federal minimum wage has not been increased in 15 years, despite inflation. Together, these trends likely explain the lower earnings of the mothers in our study as com-

22. Federal eviction moratoria ended in October 2021, but many states and localities continued to have moratoria in place long after the end of the federal moratorium. Another pandemic policy was the COVID Emergency Rental Assistance (ERA) program to help low-income renters pay their rent and utility bills. The ERA program allowed states to provide assistance through September 2025; however, many states closed their ERA programs to new applicants in 2022 as they ran out of funding for the program (National Council of State Housing Agencies, 2024).

pared to 30 years ago. Finally, it could be the case that this difference simply represents differences in samples between *MEM* and the current study.

Since the early 1990s, the public safety net has also increasingly relied on refundable tax credits like the EITC. Yet even if we include the tax credits with earned household income, we still find that mothers are living well below the poverty line. Overall, we estimate that single mothers in our sample have average household earnings of about \$16,000, including \$10,600 in earnings and \$5,400 in tax credits in 2022, an amount boosted by the temporary CTC expansion and other pandemic policies. Employed mothers fare slightly better, receiving approximately \$22,200 (\$16,350 + \$5,830) in household earnings as compared to \$11,000 for mothers who are not employed (\$6,125 + \$4,850). Although unusually generous tax credits in 2022 added nearly 35 percent to household earnings—helping to make work pay—we find little evidence to suggest that these low-income single mothers are faring any better economically today.

Given low incomes from earnings, mothers unsurprisingly relied on additional support from both the public and private safety nets. Public supports included SNAP, Medicaid, WIC, SSI, and public housing, while private supports included borrowing from friends and family, using food pantries, relying on friends and family for food, and using high-interest credit like pawnshops or payday loans. Overall, employed mothers accessed fewer public safety net benefits than mothers who were not employed (especially SSI and TANF), but they still used many public programs. Additionally, both employed and not employed mothers relied heavily on private safety nets, although mothers who were not employed relied more on charity, friends, and family, whereas employed mothers were more likely to use high-interest loans (credit cards or pawnshops) to make ends meet. Although we characterize the private safety net as a resource, these sources of support can come with future costs, such as repaying loans or gifts or providing assistance later, and can be taxing to family and friend networks (Halpern-Meekin et al. 2015). Similarly, use of charitable support comes with

costs, as these sources of support are associated with high levels of stigma in addition to often taking significant time to access (Kissane 2003). Receipt of public benefits is also associated with stigma, although the perception of stigma varies significantly by benefit, while tax benefits are widely seen as less stigmatizing (Halpern-Meekin et al. 2016). We do not have measures of child support receipt, a form of support that played an important role for the mothers in *MEM* and a resource linked with improved economic outcomes (for example, Pilarz and Cuesta 2025).

We also find no evidence to suggest that mothers today are faring better in terms of back-owed debt and material hardships. In addition to earning less than the wage-reliant mothers in *MEM*, mothers in our study also have higher levels of debt, roughly twice the amount of debt as the single mothers in *MEM*. Hardship rates were similar across wage-reliant and welfare-reliant mothers in *MEM*. Mothers who are employed fare slightly better in terms of back-owed debts and material hardships—but just barely. More than 60 percent of both employed and not employed mothers report having food insecurity, missing needed household items, and an inability to pay bills. About one-third of mothers experience medical hardship and one-quarter face housing and transportation difficulties. To put these estimates in context, nationally representative estimates (pooled data from 1996 to 2011) find that about 13 percent of households with children face food insufficiency, 14 percent face a medical hardship, and about 22 percent are unable to meet expenses, rates that are far lower than those we found in our study (Rodems and Shaefer 2020).

Today, unlike in *MEM*, we have so few welfare-reliant mothers that direct comparisons are not possible. However, by comparing mothers who are employed to those who were wage-reliant in *MEM*, we find that employed mothers today are faring worse economically, have higher levels of debt, and have very high rates of material hardship despite relying heavily on both public and private safety nets to make ends meet. Our study suggests that thirty years after welfare reform, at least for highly disadvantaged mothers, welfare reforms did not appear to make work pay.

Our study has some limitations. Although we try to make our study sample as comparable as the mothers in *MEM*, it is not possible to make the samples the same. Nor can we know the extent to which the composition of low-income mothers has changed over time due to welfare reforms or other policy and market-based changes. In addition, although our study took place after the worst of the COVID pandemic, the pandemic period had not yet been formally ended at the time of our study. Some of the pandemic-era policies were still in place (such as the EA), likely affecting the hardship rates we observe. While our survey was offered in both English and Spanish, we may have missed mothers who were not able to take the survey in one of those two languages. Because mothers were all connected to the SNAP program, our study may represent somewhat more stable low-income mothers, as those who are undocumented or not connected to social services may have been even more vulnerable than the mothers we studied here. Additionally, mothers in our sample are using a smartphone app and thus must have a minimum level of technological savvy. Nonetheless, analyses comparing our sample of mothers to other large, nationally representative samples with high response rates suggest that mothers in our study are highly comparable on the measures we can compare (see Pilkauskas, Micheltore, and Kovski 2024; Pilkauskas, Micheltore, Kovski, and Shaefer 2024).

In sum, we find that nearly thirty years after welfare reform, low-income single mothers are not faring very well. They are merely surviving, not thriving. Despite extensive use of the public safety net and private supports, mothers in our sample still experience extremely high levels of material hardship. Although employed mothers are doing marginally better than those who are not employed, many are still struggling, particularly those who would likely have received AFDC if not for welfare reform. When taken in conjunction with the changes in the labor market and policy landscape that have occurred since, welfare reform and the ensuing work supports do not appear to have successfully improved the material well-being of low-income single mothers.

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## **PART IV**

### **Making Ends Meet in the Current Era**

# Economic Exchange and Relational Work in Doubled-Up Households



HOPE HARVEY 

*Doubling up, or sharing a home, is an increasingly common way that families make ends meet. Drawing on over 170 in-depth interviews with 60 parents, I ask how doubled-up household members understand and contest their economic relationships. I show that the success of intra-household economic exchange depends not only on the amounts exchanged, but also the shared meanings behind these exchanges. Given the lack of institutionalized expectations guiding doubled-up household relationships, household members draw on competing norms, framing the household as either a solidarity unit or a series of independent nuclear family units. Although disagreement over economic relationships is common, multigenerational households often benefit from more established norms to guide their relationships. Additionally, some households establish clear terms of exchange, either through negotiation or because support only flows one way. This study sheds new light on the economic and social dynamics of doubled-up households. Additionally, the findings reveal the challenges of relational work within incompletely institutionalized relationships.*

**Keywords:** shared households, housing, family complexity, poverty, social support, private safety nets

Doubling up, or sharing housing with extended family or nonrelatives, has long served as an important survival strategy for lower-income families. In *Making Ends Meet*, Kathryn Edin and Laura Lein (1997) documented how both welfare-reliant and working low-income mothers lived doubled up in the homes of extended family members or friends to lower their housing costs. A substantial share of the mothers they interviewed—47 of the 214 (22 percent) Aid to Families with Dependent Children [AFDC] recipients and 40 of the 165 (24 percent) low-

**Hope Harvey** is associate professor at the Martin School of Public Policy and Administration at the University of Kentucky, Lexington, United States.

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wage workers—lived in shared housing. This tactic enabled these mothers to make ends meet despite inadequate welfare benefits and work earnings (Edin and Lein 1997). Today, doubled-up households are even more common. In the decades since *Making Ends Meet* was published, the share of children living doubled up has increased by over 40 percent. Currently, over 15 percent of all US children live with a parent in a home shared with an extended family member or nonrelative, and rates are even higher for children with mothers who are unmarried or who have lower levels of education (Harvey et al. 2021).

Sharing a household requires daily decisions about which resources and expenses should be shared by household members and how. These decisions are critical for families' material well-being, but they also have important implications for families' social relationships. Individuals take care "to find economic arrangements that both confirm their sense of what the relationship is about and sustain it," a process called *economic relational work* (Zelizer 2012, 152). Economic relational work—often guided by unconscious, internalized norms—abounds in daily household life (Zelizer 2005). Because people mark boundaries around different types of relationships by engaging in distinct forms of economic transactions within them, questions about economic arrangements in doubled-up households provide insight into household members' social relationships.

In this study, I draw on in-depth interviews with 60 doubled-up parents to examine economic exchange and relational work within doubled-up households. Edin and Lein (1997) observed that support from friends and family, including housing support, was vital for mothers' abilities to make ends meet, but that mothers had to devote substantial effort to maintaining their support relationships. This study builds on this important insight by revealing the complexity of this work in doubled-up households. I show that economic relational work in doubled-up households is notably open-ended. Doubled-up adults must negotiate economic arrangements that align with their understandings of household relationships with little guidance from socially enforced or

legally enforced norms. Though common, doubled-up households remain "incompletely institutionalized" (Harvey 2022; see also Cherlin 1978), and there are few taken-for-granted rules about how household members should share the varied but often limited resources that doubled-up adults bring into the home, from earnings to in-kind benefits from social programs. This ambiguity creates opportunities for disagreement over the nature of household relationships and the economic arrangements appropriate for them. By examining how doubled-up household members understand and contest their economic arrangements, this article deepens our understanding of how doubled-up relationships are socially understood by household members and reveals the importance of shared understandings of the relationship for their economic arrangements.

#### **DOUBLED-UP HOUSEHOLDS AS A SURVIVAL STRATEGY**

Households are doubled-up if they include any adult besides the householder and their romantic partner. Doubled-up households include multigenerational households, the most common doubled-up arrangement for families with children, as well as households shared with other adult extended family or nonkin. Edin and Lein (1997) documented the important support that doubling up can provide. Mothers in their sample typically lived doubled-up in someone else's home because they could not afford a home of their own. Doubling up was an effective cost-saving strategy; among both welfare-reliant and low-wage working mothers, those who lived doubled-up paid far less for housing than their counterparts who rented housing of their own. In the years since Edin and Lein's study, the housing needs of lower-income families have become more severe as the shortfall of low-cost rental units has grown (Joint Center for Housing Studies 2024). In the 1990s, around 38 percent of renter households were cost burdened, meaning they paid more than one-third of their income on housing; by 2022, rates of cost burden had increased to 50 percent of all renter households. Renters with poverty-level incomes now spend an average of 78 percent of their incomes on housing costs (Airgood-Obrycki 2024).

At the same time, rates of doubling up—either by hosting extended family members or friends in one’s home or by living as a guest in someone else’s home—have increased markedly from the mid-1990s.<sup>1</sup> Today, over 15 percent of children live in a household with a parent and an adult extended family member or non-relative. The share of children living in doubled-up households increased over 40 percent from 1996 to 2018, with most of the growth in multigenerational households (Harvey et al. 2021). Decomposition analysis suggests that from 1996 to 2009, rising rates of single parenthood contributed substantially to the increase (Pilkaukas and Cross 2018). Over this period, the percentage increases in doubling up were greatest for more economically advantaged families, such as mothers who were older, more educated, and married, but disadvantaged families remain far more likely to double up overall (Pilkaukas and Cross 2018). Less than 10 percent of children whose mothers have a college degree or more live doubled-up, compared to over 22 percent of children whose mothers have a high school education or less (Harvey et al. 2021). Increases in rates of doubling up temporarily accelerated during the COVID-19 pan-

demic, with more than half a million more children doubled-up than expected given prior trends. These increases were driven primarily by Black and Hispanic children, young children, those whose mothers never married, and those whose mothers were not working—the children who were most likely to be doubled up prior to the pandemic as well—showing how doubling up acts as an important source of support for vulnerable populations in times of economic need (Amorim and Pilkaukas 2023).

Doubling up in someone else’s home provides a housing alternative to families unable to secure affordable, adequate rental units of their own.<sup>2</sup> Families often double up in the homes of extended family members or friends after job loss, eviction, and other crises (Desmond 2012; Skobba and Goetz 2013; Wiemers 2014). Other parents live doubled-up because they never moved out of their childhood home (Harvey and Dunifon 2023).<sup>3</sup>

Regardless of the original circumstances that prompt doubling up, doubled-up households can share resources and expenses, take advantage of economies of scale, and reduce costs for all household members. In a sample of mothers in urban areas, doubling up in

1. I use the term *host* to refer to a person on the lease or mortgage and *guest* to refer to a person who lives in someone else’s home. In households without a defined lease- or mortgage-holder, I treat the person who remained, or would remain, in the home after the double up dissolved as the host. Householder status is central to how parents experience doubling up (Harvey 2022; Harvey et al. 2021), so it is important to distinguish between hosts and guests. However, the terms imperfectly reflect parents’ experiences; for instance, guests often contribute financially to the household, an act that may seem antithetical to being someone’s guest. Likewise, a mother in a long-term multigenerational household may not consider herself to be a guest, especially if it is the only household she has ever experienced. Yet, even in such homes, parents described being a householder as a meaningful role, one they typically aspired to hold, even if they were willing to allow others to double up as guests in their home (Harvey 2022, 2025). Because no clearer term emerged from fieldwork, I follow prior research in using the terms *host* and *guest* (Cohen and Casper 2002; Whitehead 2018a; Harvey et al. 2021; Harvey 2022).

2. Doubling up is more common for Black, Hispanic, and Asian families than White families (Harvey et al. 2021). These differences may in part reflect cultural differences (Kamo 2000; Angel and Tienda 1982), but economic disadvantage is associated with doubling up, particularly as a guest, across groups (Cohen and Casper 2002; Pilkaukas and Michelmor 2019; Cross 2018). Other research reveals differences in the living arrangements of documented and undocumented immigrants from the same countries, showing how structural factors shape household composition net of cultural origins (Hall et al. 2019).

3. Parents see multigenerational households in which the younger generation supports the older as more desirable than those in which the older generation supports the younger (Harvey 2025; Seltzer et al. 2012). Yet, most parents, especially those with young children, are guests in multigenerational households (Harvey et al. 2021), and most older adults who live doubled-up are hosts (Harvey and Perkins 2023b). This study focuses on families with young children, but older adults’ shared households are another important area of research.

someone else's home was associated with rental savings of about \$4,000 a year, worth more than one-quarter of mothers' annual earnings (Pilkauskas et al. 2014). Moreover, although families who double up as guests receive the most immediate housing benefit, they also often contribute to housing costs, so doubling up can lower householders' costs as well (Pilkauskas et al. 2014; Edin and Lein 1997; Whitehead 2018b). In addition to housing-cost savings, doubled-up families can benefit from other household members' contributions of noncash assets such as food and Supplemental Nutrition Assistance Program (SNAP) benefits and services including childcare (Domínguez and Watkins 2003; Stack 1974; Constantino et al. 2026). For instance, Edin and Lein (1997) documented how sharing utility costs and food enabled doubled-up mothers to spend less across these categories.

Although doubling up is a vital poverty survival strategy for families with children, sharing a home does not always eliminate or even reduce material hardship. Lower-income families are often embedded in social networks that are likewise disadvantaged, so sharing a home can stretch limited resources. This scarcity of resources can lead to competition and disagreement (Clampet-Lundquist 2003; Desmond 2012). Because household members often provide one another with some forms of economic support but also vie with one another for limited resources, doubling up can simultaneously alleviate some hardships and heighten families' sense of scarcity in other ways (Harvey 2025). For instance, although doubling up may lower housing costs, the increased demand for food caused by sharing a home with extended family or friends can put families at risk of food insecurity (Hughes et al. 2026, this issue).

Moreover, because doubled-up households tend to be relatively unstable, the support they provide is often temporary (Harvey and Perkins 2023a). In a nationally representative sample of parents who lived doubled-up at some point over a three-year period, just 45 percent of guests and 25 percent of hosts did so for the full three years (Harvey et al. 2021). Multigenerational households tend to be more stable than doubled-up households formed with other ex-

tended family or nonrelatives, but even these households are typically short-lived. Over a three-year window, parents in multigenerational households remained in this household type for less than two years on average (Harvey et al. 2021).

### **RELATIONAL WORK WITHIN DOUBLED-UP HOUSEHOLDS**

As the previous section explains, prior research reveals the importance of doubled-up households, and the accompanying exchange of resources, for lower-income families' budgets. This article builds on these findings by examining how doubled-up household members understand and contest household economic arrangements and what circumstances facilitate shared understandings of these arrangements. Because of the effort that individuals put into appropriately matching economic arrangements and social relationships, household economic arrangements provide insight into how household relationships are socially understood. For example, scholars have examined the extent to which couples pool income or maintain separate accounts, linking variation in income management to relationship commitment and cohesiveness (Addo and Sassler 2010; Lauer and Yodanis 2011). Others have explored the symbolic importance of earnings and employment, identifying how husbands' ability to fulfill the normative breadwinner role is associated with marital formation and stability (Killewald 2016; Sweeney 2002).

Traditional models of the nuclear family household treat it as a single economic unit in which all members enjoy a similar standard of living (Bennett 2013; Becker 1981; Parsons 1949). These models overstate the extent to which nuclear family households act with unified interests (Bennett 2013), but this popular conception of the household is consistent with norms that make direct, negotiated economic exchange less acceptable among nuclear family household members (Zelizer 2005). It is unclear whether such norms exist for doubled-up households. Doubled-up household members typically keep their incomes separate rather than fully pooling them and, though they often divide expenses like rent, the extent of resource sharing varies between households and even

over time within single households (Harvey 2025; see also Constantino et al. 2026). As the prior section described, doubling up has a long history (Stack 1974) and is now a standard childhood experience, particularly for Black children, many of whom will experience an extended family household (Cross 2018). Yet despite how common doubled-up households are, they lack formally defined rules for sharing resources, and household members' economic exchanges seem notably flexible. Qualitative research documents disagreements over economic arrangements in doubled-up households across time, place, and populations (Stack 1974; Clampet-Lundquist 2003; Garrett-Peters and Burton 2016; Domínguez and Watkins 2003), highlighting the need to further examine this common source of contention.

The absence of clear norms around how to share household resources and expenses can be understood through the theoretical lens of incomplete institutionalization. As posited by Andrew Cherlin (1978), the American family as an institution, including its socially enforced and legally enforced expectations for relationships, was shaped by first marriages, and its conventions are poorly matched to more complex family forms and the relationships they introduce. In some ways, first marriage may be becoming less institutionalized (Cherlin 2004, 2020), and even married couples must negotiate how they will arrange their household economy (Bennett 2013). However, the incomplete institutionalization framework is useful for

drawing attention to how relationships vary in the extent to which they are guided by legally enforced or taken-for-granted patterns of behavior, as well as how having few or less strongly enforced norms introduces complexity and requires household members to negotiate how relationships will function (Cherlin 1978).<sup>4</sup> Lower levels of institutionalization provide greater flexibility in economic arrangements, as household members may shape their economic arrangements to match their own understanding of their social relationships (Oropesa et al. 2003).

When relationships are more ambiguous, relational work becomes more elaborate, as individuals must themselves define the relationship and appropriate types of exchange (Bandelj 2012). Viviana Zelizer (2012, 151) describes "relational packages" as "combinations among (a) distinctive interpersonal ties, (b) economic transactions, (c) media, and (d) negotiated meanings." In this view, intra-household exchange requires doubled-up household members to not only agree on a price for coresidence, but also to share a common understanding of their relationship; the economic practices appropriate for it, such as fixed payment or flexible gift-giving; the goods and services to exchange and their values; and the meanings behind these exchanges. This article builds on prior research showing that resources are commonly exchanged and contested in doubled-up households (Stack 1974; Clampet-Lundquist 2003; Garrett-Peters and

4. The historical and contemporary importance of multigenerational and skipped-generation households as a support system for lower-income African American families has been well documented (Pittman 2023; Burton and Dilworth-Anderson 1991). In this sense, providing support for grandchildren through coresidence may be considered an institutionalized norm for this population, although scholars have also cautioned against assuming that extended kin support networks are widely available to provide support or have sufficient resources to do so (Garrett-Peters and Burton 2016; McDonald and Armstrong 2001; Roschelle 1997). Grandparents assuming a surrogate parent or co-parent role is a normative life course experience in some African American families (Burton 1990), although certainly not all (Burton et al. 1994; Burton and Dilworth-Anderson 1991; Burton and Bengtson 1985). At the same time, the grandparental caregiver role is not always fully socially or legally recognized; parents and grandparents report difficult negotiations over parenting authority and access to resources for children, and grandparents report challenges interacting with institutions and policies that are not compatible with common grandparental caregiving arrangements (Pittman 2015; Garrett-Peters and Burton 2016; Burton 1992). The question of whether some multigenerational or skipped-generation households, or some aspects of these households, may be more or less institutionalized than others merits future comparative research. In this article, I use the framework of incomplete institutionalization to consider how disagreements over economic exchange reveal a lack of taken-for-granted norms around economic exchange relationships in many doubled-up households.

Burton 2016; Domínguez and Watkins 2003; Harvey 2025) by providing new insight into the variety of ways that parents understand and contest the relational packages of doubled-up households and the conditions that facilitate shared agreements. In this way, it extends our understanding of the challenges and costs of relying on network support to make ends meet (Edin and Lein 1997).

#### DATA AND METHODS

Data for this study come from a subsample of the How Parents House Kids (HPHK) study, a qualitative interview-based study of residential decision-making among parents of young children. HPHK data were collected in Cuyahoga County, Ohio and Dallas County, Texas, which include the cities of Cleveland and Dallas, respectively, as well as their inner-ring suburbs. These field sites were relatively hospitable environments for low- to moderate-income home-seekers; the median rent in each metro area was below the national median, and the share of renters living in unaffordable housing was below the national average (Flanagan and Schwartz 2014). In each site, the research team took a random sample of block groups, stratified by income and racial composition with an oversample of lower-income block groups, and randomly selected addresses from each. A team of trained interviewers, including the author, visited sampled addresses. In households that included children between ages three and eight, we invited the primary caregiver, usually the mother, to participate in an interview. In total, the HPHK sample included 156 parents, and the two-year response rate was 80 percent.

HPHK interviews were completed in the summers of 2013 and 2014. These interviews, generally conducted in the home, were semi-structured and typically lasted about two to three hours. During the interview, most participants chose a pseudonym to represent them. The 2013 interviews gathered information on participants' current, previous, and ideal homes, neighborhoods, and schools. The 2014 follow-ups asked about changes since the prior interview and, if applicable, current and past experiences doubling up. Both interviews also included questions that gave context about families' lives; for instance, interviewers asked

parents to share their life history and to describe their daily routines, employment and income, and important people in their lives and their children's lives. In 2014, interviewers completed a paper survey with participants about characteristics such as their sources of income and total amounts.

This study draws on a subsample of the HPHK sample, consisting of all participants who were interviewed in English and lived doubled-up at some point during the HPHK field-work years. HPHK parents who chose to interview in Spanish were omitted from the sample. For seven respondents, I also included a coresident adult from their household in my sample. Following a definition used in a Department of Housing and Urban Development report, I considered parents doubled-up if their household included any adult besides the householder and the householder's romantic partner (Eggers and Moumen 2013). Cohabiting and married couples also share a home but are not considered doubled-up. Parents in my sample described living with a romantic partner as distinct from, and generally more normative than, living with extended family or friends (Harvey 2025). My sample of parents with young children provides an interesting, and possibly contentious, site for studying economic relational work, as doubled-up parents advocate on behalf of their children as well as themselves and must decide how economically independent they want their nuclear family to be from the rest of the shared household.

I invited parents in my subsample to participate in additional interviews in January–March 2014 and the summer of 2015, which focused on current and past experiences doubling up, including economic exchanges in these households. To facilitate free discussion, I often conducted these interviews outside the home. Of sixty parents, thirteen were interviewed once, six twice, sixteen three times, and twenty-five four or more times. Interviewing families multiple times helped develop rapport and allowed me to observe parents in multiple households. My self-presentation, as a White Harvard PhD student, differed from the characteristics of many parents I interviewed. I remained cognizant of how these differences could shape how parents responded to me and

what they were willing to share. I relied on narrative interviewing techniques, treating parents as experts about their lives and experiences from whom I was eager to learn, and on rapport developed over multiple interviews to strengthen my data collection and help me understand participants' lives from their own perspectives (DeLuca and Jang-Trettien 2020; DeLuca et al. 2016).

All interviews were recorded and transcribed. To analyze the data, I first read full transcripts and wrote summaries of each instance of doubling up, including a description of how resources were shared. As I read transcripts, I inductively identified emerging themes and wrote memos on these themes. In-depth interviews are well-suited to this kind of analysis, as they allow participants to describe their experiences in their own words and make it possible for unexpected findings to emerge (Boyd and DeLuca 2017). I then coded interviews with these themes using qualitative analysis software. I used these codes, and the insights they provided into the processes I had identified, to refine the themes I present in this article. This process was iterative, and I returned to the data repeatedly throughout the analysis.

The sample captured a diverse set of doubled-up households, including parents living in multigenerational households and with other extended family and friends. Participants were located in neighborhoods across the Dallas and Cleveland metros, including suburbs and inner-city communities, and areas that ranged from poor to more affluent. Participants had up to five coresident children, with a median of three (including childless young adult children who still lived at home). Most parents who doubled up as guests initially did so in response to a crisis, most commonly housing issues like eviction or disrepair, but sometimes because of romantic relationship breakups. A smaller share of parents doubled up as guests to lower their housing costs so they could pursue a goal, such as homeownership or legal status. Finally, some parents had never had a home of their own and were waiting until they felt economically secure to form their own household. Similarly, most host parents began sharing their home after their guest

experienced a housing crisis, romantic breakup, or dissolution of another doubled-up household (Harvey 2025).

Table 1 shows demographic characteristics of the sample, divided by whether the parent doubled up as a host, a guest, or both a host and a guest at different points during fieldwork. These characteristics are measured as of the summer 2014 interview (where available), but for many parents, characteristics such as income and relationship status changed throughout the three years of fieldwork. Median family incomes for guests (about \$18,000), hosts (about \$20,000), and parents who doubled up as both hosts and guests (about \$12,000) were low. For comparison, the poverty guideline in 2014 for a family of three was about \$20,000, and the median income for the full HPHK sample was approximately \$29,000. Relatively few parents in my sample, especially guests, were married (14 percent of guests, 27 percent of parents who were both hosts and guests, and 41 percent of hosts). Doubled-up parents were far less likely to be married than parents in the full HPHK sample (44 percent). A large majority of parents in my sample were Black (73 percent of guests and parents who were both hosts and guests, respectively, and 67 percent of hosts), compared to just 51 percent of the full HPHK sample. Many parents in my sample had a high school degree or less (about 64 percent of guests, 45 percent of parents who were both hosts and guests, and 48 percent of hosts, compared to just 37 percent of the full HPHK sample), and far fewer completed a college degree (5 percent of guests, 0 percent of parents who doubled up as both hosts and guests, and 11 percent of hosts, compared to 21 percent of the full sample).

I used a broad definition of doubling up and did not limit my sample by relationship status or poverty status. However, nationally, rates of doubling up are lower among White parents and higher among unmarried parents and parents of lower socioeconomic status (Pilkaskas et al. 2014). My sample largely reflected these trends but was more disadvantaged on average than doubled-up families nationally, possibly due to the two metro areas sampled (which had relatively low housing costs) and HPHK's oversample of lower-income block groups.

**Table 1.** Characteristics of Respondents, by Guest or Host Status

|  | Guest    | Both Guest<br>and Host | Host     |
|--|----------|------------------------|----------|
| <b>Gender (proportion)</b>                 |          |                        |          |
| Male                                       | 0.09     | 0.18                   | 0.15     |
| Female                                     | 0.91     | 0.82                   | 0.85     |
| <b>Education level (proportion)</b>        |          |                        |          |
| Less than high school                      | 0.23     | 0.09                   | 0.19     |
| High school                                | 0.41     | 0.36                   | 0.30     |
| Some college                               | 0.32     | 0.55                   | 0.41     |
| Bachelor's or more                         | 0.05     | 0.00                   | 0.11     |
| <b>Race (proportion)</b>                   |          |                        |          |
| White                                      | 0.09     | 0.09                   | 0.15     |
| Black/African American                     | 0.73     | 0.73                   | 0.67     |
| Hispanic/Latino                            | 0.18     | 0.18                   | 0.15     |
| Asian                                      | 0.00     | 0.00                   | 0.04     |
| <b>Relationship status (proportion)</b>    |          |                        |          |
| Married                                    | 0.14     | 0.27                   | 0.41     |
| Cohabiting                                 | 0.32     | 0.09                   | 0.19     |
| No coresident partner                      | 0.55     | 0.64                   | 0.41     |
| Income (median) <sup>a</sup>               | \$17,760 | \$12,000               | \$19,800 |
| Age (median)                               | 29       | 29                     | 39       |
| <b>Household arrangements (proportion)</b> |          |                        |          |
| Guest <sup>b</sup>                         |          |                        |          |
| Multigenerational                          | 0.95     | 0.82                   |          |
| Extended family                            | 0.14     | 0.36                   |          |
| Nonkin                                     | 0.14     | 0.45                   |          |
| Host <sup>b</sup>                          |          |                        |          |
| Multigenerational                          |          | 0.18                   | 0.78     |
| Extended family                            |          | 0.64                   | 0.44     |
| Nonkin                                     |          | 0.27                   | 0.22     |
| Number of Respondents                      | 22       | 11                     | 27       |

Source: Author's calculations.

Note: Individual characteristics are measured as of the summer 2014 interview, where available.

<sup>a</sup> Income includes formal and informal employment, SSI, SSDI, and child support. If the parent shared income with a coresidential romantic partner, the partner's income is included in this amount as well.

<sup>b</sup> Proportions do not sum to 1 because individuals may have lived in multiple types of doubled-up households over the three-year fieldwork period.

Compared to a nationally representative sample of parents of doubled-up children (not limited to ages three to eight, the restriction for the current study), the parents in my sample less often had a college degree and more often

had some college. They also had lower income levels than doubled-up families nationally (particularly hosts) and included few Asian families, although this population has high rates of doubling up, especially as multigen-

erational household hosts (Harvey et al. 2021). Additionally, because my sample only includes parents who were interviewed in English, immigrants are not well-represented (see Menjívar 2000; Bashi 2007; Hall et al. 2019; Kang and Cohen 2018).

## FINDINGS

### Intimate Social Ties and Economic Exchanges

Most doubled-up households in my sample were formed on the foundation of a lasting social relationship. Whether providing housing as a host or receiving housing as a guest, most parents doubled up with family or close friends. The 60 parents in my sample lived in over 130 doubled-up households during the fieldwork years. A majority were multigenerational households, and households formed with other extended family were the next most common, consistent with national patterns. Although doubled-up household relationships were largely embedded within familial relationships, the norms governing these relationships do not involve coresidence, and as I will show, doubling up introduced new questions about appropriate economic arrangements for extended family members sharing a household. Coresidence with nonkin was least common in my sample. Parents living with nonkin generally described a long history of friendship, often dating to childhood, and frequently used fictive kin terms.

The doubled-up parents in my sample relied on a variety of income sources to make ends meet. They had low incomes on average, but a majority (about three-fifths) were employed, most commonly in full-time jobs. A majority (about two-thirds) received SNAP (also known as food stamps).<sup>5</sup> Very few parents reported Temporary Assistance for Needy Families (TANF) cash assistance. The high share of families receiving SNAP and the low share receiving

TANF reflects the current composition of the public safety net. As Sarah K. Bruch and colleagues (2026) document, there has been a dramatic decline since the mid-1990s in the share of needy families who receive cash assistance, alongside an increase in the share who receive food assistance. A notable share of parents in my sample (over one-fifth) reported disability benefits from Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) for themselves or their child. Other common income sources included unemployment insurance, benefits from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and child support.

In most doubled-up households in my sample, guests made a financial contribution to the host in exchange for housing (consistent with Edin and Lein 1997; Pilkauskas et al. 2014; Whitehead 2018b). Guests broadly asserted that they did not object to contributing and were willing to pay for the housing they received. Ke-neisha, a mother who lived with her daughter in her mother's home, said, "I just feel like you shouldn't, you can't live for free. Don't nobody live for free." She described contributing to the household as a reflection of her identity: "I'm not the type of person that just be like okay, I'm going to live here for free." Likewise, Isa, a mother who lived with her three daughters in her mother's home, began contributing financially despite never being formally asked. "She never really charged me rent," Isa explained. "But I knew that I had to help, like with me working. That's something that doesn't really cross my mind. I know I live here. I have to pay rent. I have to help in something."

Conversely, hosts often expected payment or other contributions to the household as a condition of coresidence. Tiji, a grandmother, described how she told her adult grandson, "He have to contribute to the household. And if he think he not going to contribute to the household, it's a problem. You are not just gonna stay

5. I am missing information on SNAP receipt for one participant, TANF receipt for five participants, and SSI and SSDI income receipt for three participants. Only two participants reported current TANF income, though one mother described receiving child support through a "county check" and another mother described having her benefits discontinued the previous month due to incomplete paperwork. Rates of TANF receipt are even lower in Ohio and Texas than they are nationally (Falk 2023). However, some parents may have received TANF income but did not report it, possibly due to stigma or because they were not familiar with the name TANF.

here and lay up on me and not pay nothing. You are gonna pay something.” Shantay, a mother who shared a household with her daughter, her mother, and her young adult sister, described how her mother chastised her sister for her reluctance to contribute. “When they had their whole blowout my mom was like, ‘You have to put in. No matter what household you’re in, you put in on something.’” For many hosts, payment was a condition of coresidence, although—as I describe later—how much flexibility should be allowed in these payments was a matter of contention.

Of course, not all guests contributed toward household expenses. Even in these cases, guests frequently offered, even if the host did not accept. Jade, a mother who lived with her daughters in the home of an elderly friend, described her efforts to contribute: “I just try to give him money, but he said, ‘No. Just use it for the girls.’” Likewise, Lisa, a mother who hosted her cousin’s family while they saved for a home of their own, said her cousin offered to pay for their stay. Lisa declined, hoping that it would enable them to move out more quickly, “I figured let her get herself together, she’s got an opportunity to get her money together, let her get out and then let this be a stepping stone for her.”

Doubled-up families often lived in close quarters. Looking at parents’ most recent doubled-up household, a majority were overcrowded, as household members slept in communal spaces (such as on the living room couch), adults shared a bedroom with one or more children over age two, or four or more children shared a single bedroom.<sup>6</sup> However, even in households where there seemed to be enough bedrooms, sharing common spaces with multiple family units could be challenging. For instance, parents described difficulties coordinating kitchen time so they could prepare meals for their children, and they complained that other household members’ noise disrupted their children’s bedtimes (Harvey 2025). Although complaints about space were common, having adequate physical space did

not ensure that parents would be satisfied with their doubled-up arrangement. Moreover, guests’ financial contributions to the household often appeared unrelated to the amount of physical space they took up in the home (Harvey 2025).

### Understandings of Exchange Relationships

Many doubled-up household members had low incomes, so it is unsurprising that disagreements over money, food, and other resources were common. However, parents’ understandings of these disagreements involved more than just vying for resources. As described in the prior section, doubled-up household members were typically close social relations. Yet, these households involved direct economic exchanges: householders provided housing, and their guests typically made some contribution, often financial, in return. This combination of economic exchange and intimate social relationships required careful relational work. Household members also articulated conflicting beliefs about the meaning of these contributions and about how much obligation they had to look out for one another’s well-being, compared to the well-being of their own nuclear family unit. These differences reflected discord about the nature of their social relationships and the economic obligations these relationships conveyed.

### *Interdependence*

By sharing their housing, doubled-up householders provided a safety net for their guests. At the same time, as described previously, both hosts and guests often expected that everyone sharing the home would contribute toward household expenses, so doubling up could also provide support for needy hosts. Doubling up thus occupied an ambiguous position between social support and a mutually beneficial arrangement, which in turn complicated relationships between hosts and guests.

Householders often emphasized the altruism involved in sharing their housing, even when their standard of living depended on the

6. Household crowding is typically defined in terms of the number of people per room (Lopoo and London 2016; Blake et al. 2007). However, doubled-up guests often did not have the ability to select how many rooms they would occupy, so I measure crowding by how families experienced the home.

guest's payments. Leeann was a mother of four who lived in a two-story home, which she had rented until her landlord went into foreclosure and which she now occupied rent-free. When her sister-in-law needed a place to stay, Leeann offered to let her and her infant move in, "to help her save money to get her own place. She's a first-time mom and I know it's overwhelming trying to juggle a baby and work." Her sister-in-law took a bedroom on the second floor, which Leeann freed up by making the sunroom downstairs her bedroom, hanging a bedsheet between the dining room and sunroom for privacy.

Leeann asked her sister-in-law to pay the gas, electric, and cable bills, a total of about \$200 each month, and to give her most of her food stamps so she could combine them with her own and buy food for the entire household. Leeann, who had difficulty meeting her family's needs on her \$13,000 a year income and had recently overdrawn her bank account while purchasing food, acknowledged the importance of the extra income, "I figured the \$200 could actually help me get back on track of my money that I'm messed up on." Although her sister-in-law covered most of her housing costs, Leeann emphasized her own generosity in setting the amount, "I didn't ask so much because they needed to buy baby food. So they paid the cable bill and light bill, that's it." Likewise, to explain her decision to let her sister-in-law join the household, she emphasized their relationship and her own identity as someone who helps others, rather than her financial need: "I like to help people out. She was staying with my mom and that didn't work out. So now she's here with me. I can't say no. You have my niece."

When hosts framed their willingness to share housing around a desire to help their guest, it could leave guests surprised when hosts asked for substantial payment. Simone, her partner Darnell, and their young son moved in with Darnell's brother's family while saving for their own apartment. Simone had been living with her mother, who would not allow Darnell to join the household, so they were eager to find a place where they could live together; they accepted Darnell's brother's offer to host them without discussing how much they would

need to pay to stay with him. Simone was surprised when he later requested \$300 a month, over half of his rent: "No, they both popped up with them prices. They told us that they would give us a place to stay, and then waited and then boom." Simone could not understand how he had decided to charge so much, especially since she, Darnell, and the toddler shared one small room in the home; his brother had denied their request to move to a larger one. Despite the high cost of the help that his brother provided, Simone and Darnell still valued his support; when they began renting a home of their own, they expressed a willingness to host people like his brother who had helped them in the past.

When hosts emphasized their altruism, requests for payment—or too much payment—could lead guests to question whether they were truly helping. Due to a long spell of unemployment, Dana, a mother of two, and her partner moved between the homes of family members and friends. While they were living in her cousin's home—their second time staying with this particular cousin—her partner began working, and they started paying \$50 weekly to her cousin. However, when the cousin saw that they had more income, she began asking for a larger contribution. To Dana, her cousin's efforts to extract greater payments were inconsistent with the idea that she was trying to help. "People say they want to see you do good, but when you ask somebody, 'Hey, mind if I stay with you for a little bit?' and you try to work out something with them, like an agreement or whatever, it always seems like that agreement doesn't ever stay," Dana lamented, "because once you go live with somebody, then you're going to see that person every day. It's going to be your everyday life and they are going to see what you're doing, what you got going on, and they are going to feel like you owe them more than what you're giving."

Like many parents, Dana doubled up because she wanted to save money for a home of her own. From her perspective, her cousin's request for more money made her a hindrance, rather than the support she promised to be. "And so with you trying to get on your feet and then somebody trying to pull the things that you're using to get on your feet away from you,

it makes a hard situation, especially when you got kids.” Another mother, Anrisa, shared a similar perspective about the friends who hosted her family, “They put on like they were just great people but at the same time it was all about money.”

#### *Obligations to Share Resources*

While there was broad agreement that guests should contribute toward housing costs, there was variation in how much household members expected to share other resources while living together. Were nuclear families simply sharing housing, or were they responsible for helping one another make ends meet more broadly? Some parents drew on norms about the primacy of the nuclear family unit, prioritizing their own nuclear family’s well-being and, particularly, that of their own children. Toni and her husband moved with their three children to Atlanta and, after a night in a hotel, began staying in the crowded lower-level unit of a duplex where a woman their pastor had introduced them to lived. The three other rooms in the unit were occupied by other families—approximately six adults and five children in total—and Toni’s family occupied a large open room that they separated from the rest of the home with a bedsheet.

Initially, Toni shared the food she purchased with other families in the home. However, there was a perpetual need for additional food, worsened by some household members’ refusal to apply for food stamps. She eventually decided that others were free riding off her generosity to the detriment of her nuclear family. “I just need to focus on my family,” she resolved and began hiding food in her room, safeguarding it for her own children. “We were feeding our family. If we went and got something to eat, we got something to eat just for our family,” Toni explained, describing how this prioritization ensured that they could feed their own children, though she felt bad for leaving other household members hungry.

Other times, parents described the household as an economic unit, arguing that household members should enjoy the same standard of living and share food, childcare, and household items. Paula, a mother of four, described how her cousin was facing eviction after an ar-

gument with her landlady. Paula allowed her cousin, her cousin’s husband, and their one-year-old daughter to move into the attic of her three-bedroom home. Paula had struggled with utility bills before her cousin’s family moved in, and she asked them to take over the full cost of her utilities, \$150 monthly. However, they paid sporadically, and her utilities continued to be shut off periodically, as they had been before her cousin moved in. She grew frustrated at her cousin’s family’s self-interest. “What used to get me upset was the way her husband would act, like he didn’t care about anything, like as long as he had his things he didn’t care about anything else.” Drawing on norms of household solidarity, Paula argued that coresidence obligated them to share food, saying that “people that do have income plus get food stamps, if they know that they’re living with somebody, they should get some type of share.” Yet, her cousin’s husband prioritized their nuclear family when food ran short. “She would get her food stamps and I would get mine. If there was things here that I would buy or whatever, he would take them. I didn’t have a problem. . . . There was times that they had a lot of food stamps on their card, we hardly had anything here, and he would just go buy and eat it . . . he would keep it upstairs.”

In households with food insecurity, sharing was simpler in theory than in practice. Even when they had a communal food supply, some household members closely monitored use of these shared resources. June lived with her two children and partner Cameron in two bedrooms of his sister’s five-bedroom home. Cameron contributed to rent, and June, who had little cash income, used her food stamps to buy food for the household to share. The two families often ate dinner together. Yet Cameron’s sister accused June’s family of eating too much of the food that she bought with her own food stamps. “I put food in there for all of us to eat,” June explained, “His sister, kids and her fiancé would go in there and eat everything, her food and the food I put in there. She would complain, ‘You all ate up all my food.’ No, your husband, your kids and you ate all the food up.” Scarce resources encouraged families to look out for their own share, even when pooling food as a household.

Disputes about what resources and services should be shared extended beyond food. Parents disagreed about whether household members should provide one another with childcare, transportation, and shared use of household items—as might happen in a single-family household—or if sharing these resources should be discretionary and subject to payment. Lola lived with her three children in her mother’s four-bedroom home, which also housed Lola’s brother and his girlfriend and newborn child. She had returned to her mother’s home multiple times over the years; this time, she moved in to escape a violent ex-boyfriend. When describing the household, she suggested that their familial ties dictated that she share resources such as food, “Of course, if my mom’s hungry, she can eat from them. I’m never deny her no food or anything like that. She’s my mom. I don’t want her to starve or anything.”

In contrast, Lola felt that her mother, who lived on disability and retirement income, looked after her own financial interests and took advantage of her generosity. She said her mother waited for her to provide household necessities, “They’ll be missing shit here, and she won’t go buy it. Like toilet paper . . . I feel like if you have money that’s coming in [you should buy things].” Likewise, she expected her mother to support her work efforts, which brought money into the household, by providing childcare and transportation. “She heard me like looking for somebody to cover my shift tomorrow, because I have nobody to watch my kids. And she didn’t offer. She didn’t say, ‘Oh I’ll take you,’ or ‘I’ll pick you up,’ or ‘Don’t worry about looking for a babysitter. I’ll do it. Don’t call off.’ No.” When her mother did babysit, she expected payment, underscoring her treatment of them as economically independent units. Lola explained, “I have to pay her to sit with my kids. She stayed with my kids on Friday. I had to work, and she watched them. I had to beg for that. I had to pay her \$30.”

#### *Varying Payments*

Lower-income families’ budgets are often shifting, for example in response to unreliable work hours, varying levels of support from children’s fathers or public programs, and emergency ex-

penses that they do not have savings to cover (Edin and Lein 1997). For the families in my sample, this instability presented an opportunity for doubled-up household members to disagree about what economic transaction was appropriate for their relationship—a fixed rent amount or a flexible amount proportional to guests’ and hosts’ levels of income and need.

Shay, her two daughters, and her boyfriend lived in her cousin’s two-bedroom apartment, which her cousin shared with her boyfriend and newborn. Shay’s daughters slept in the bedroom, while she and her boyfriend slept in the living room. When they first moved in, the cousin brushed off Shay’s attempts to establish a price for letting them stay. Shay recalled, “They called they selves trying to help us out but . . . we get over there, it’s something totally different.” When rent came due a couple weeks later, her cousin began asking for money, but again left the request vague, asking them to “give us what y’all can.” When her cousin was still unable to afford her rent payment despite their contributions, she demanded more: half of her total rent. “They was like, y’all have to give us this amount of money or y’all got to move.” Because Shay and her partner were both working, they were able to pay that month, but did so begrudgingly, asserting, “Y’all rent ain’t none of our concern. Y’all should have y’all rent money off top.”

Just as hosts sometimes requested higher payments, guests hoped for flexibility when they were unable to make expected contributions. The following month, Shay’s hours were reduced and her partner lost his job. They gave her cousin half of their earnings from odd jobs and plasma donations, but her cousin, struggling to cover her rent, was inflexible. “But I guess just because I couldn’t give them the whole \$350 at one time, they said we had to go.” When her cousin put her out, Shay and her partner slept in their car, leaving her daughters at their grandmother’s house. The eviction was inconsistent with how Shay had perceived her relationship with her cousin, “They supposed to be friends but a friend wouldn’t do you like they did us.”

Likewise, hosts could not always count on household members to provide more support when they were in need. Even when hosts’ ar-

rears had potential ramifications for the entire household, guests sometimes continued to act like an economically independent unit. Elijah moved frequently between his parents' home and living with a friend, whom he called his roommate. His friend occupied one of the two bedrooms in the apartment, while her two children occupied the other, and Elijah slept on the couch. He described how his friend had struggled to pay rent after he had moved out previously and was therefore very willing to host him again. "I think that's why she said yes so fast because she was like two or three months behind on her rent." Elijah paid \$100 a week to stay in her home, but he made it clear that her back rent was not his responsibility, "I told her I didn't want to help her out with that. I don't want to. You know, that has nothing to do with me. I could go somewhere else." Although he acknowledged that it would be financially difficult, he asserted that if his friend asked for too much, he could rent a home of his own and would leave her on her own with her debt.

Conversely, one household member's income might increase, raising questions about how much others should benefit from the greater flow of resources into the household. Rae lived with her partner and daughter in the home of her fictive uncle, aunt, and grandfather. Several other adults, including Rae's brother and multiple friends, moved in and out over the fieldwork period, and disagreements over money and food were common in the resource-constrained household. Rae complained that her uncle and aunt, who managed the household's bills, "wanted more money and more money and more money." When her partner began working part-time at a pizza chain, he gave her aunt and uncle half of his income, but they wanted even more. "[They] wanted all of [his] check every single time he got paid. They wanted it all," she said. She advised him to hide his earnings, "It got to a point where I'm like, why? 'Don't tell them how much exactly your check is. If your check is \$200, tell them your check was \$120.'" Although her uncle and aunt expected the full household to benefit when Rae and her partner had more income, she did not always see them prioritize the household's needs over

their own. For instance, Rae described how, when her uncle was incarcerated, her aunt prioritized their needs by sending money for the uncle to use in jail and buying junk food for herself rather than purchasing food for the household.

#### *Guests' Commitment to Hosts*

Although hosts often relied on the support they received from guests while sharing their home, guests often prioritized their own families' needs—rather than those of other household members—when they considered moving out of the shared household. Michelle, her partner, and four children shared two rooms in the attic of Michelle's friend's home. Her friend and her daughter—Michelle's fictive niece—slept in the two bedrooms on the main floor, and the two families shared a kitchen and bathroom. Michelle and her partner were actively searching for a home of their own. When asked what her friend, who relied on them to pay half the rent and utilities, thought about their plan to move, she replied, "I don't really know. I really don't care for real, because, I mean, it's my life. And only way I can make my life happier is to make sure me and my kids is cool and my husband. I can't think about nobody else when it comes to our family. So we just trying to move. She know that we trying to move, but. We're trying to leave. We want our own stuff." Michelle planned to make housing decisions in line with her nuclear family's needs, rather than considering the potential effects on her host.

When guests decided the household was no longer the best option for their family, their exit could leave other household members struggling to make ends meet. Moke shared an apartment with her friend, a mother of two. They split the rent and utility bills and even shared food. The arrangement worked well until Moke decided the home was no longer a good environment for her daughter and newborn son. Her friend began dating a man whom Moke suspected was selling drugs, and she allowed people to come into the house late at night. Unwilling to keep her children in that environment, Moke "just got up and left," leaving her friend to pay the rent by herself. Her friend, whose sole source of income at the time was from Social Security, could not afford the

full rent and was eventually evicted. “She was angry at me, saying I left her for dead,” Moke recalled, “Like no. You need to learn what type of people you need around your kids and in your house.” Although her friend was frustrated that Moke had moved without considering her needs, Moke felt justified in prioritizing her nuclear family’s well-being.

For some householders, guests’ self-interested exits were not in keeping with the household solidarity they expected. Anrisa was renting a two-bedroom unit with her partner and two children when her brother and his son moved in, followed by her brother-in-law. Her family crowded into a single bedroom, but there was simply not enough space in the apartment to accommodate three additional people, and one of the brothers had to sleep on the couch. Her brother’s and brother-in-law’s financial contributions—from work earnings and disability benefits, respectively—paid most of her monthly rent, so she decided to rent a larger unit. “I was like okay, let’s do this. I’m going to go down here and I’m going to get this three-bedroom that way you guys get your own room, you got to get y’all own beds.” Although Anrisa made a residential decision reflecting the needs of all household members, her brothers did not do the same. Soon after she signed the lease for the larger apartment, her brother-in-law moved to his uncle’s house. Then, her brother lost his job, leaving the household even more financially strained—and “when money gets tight, I mean, the air gets real thick,” she explained. The household experienced increasing food insecurity; one day, the growing tension manifested in a disagreement about whether it was appropriate for her brother’s young son to have a personal pan pizza when Anrisa’s children had none. This argument grew so heated that her brother soon left to live with his other sister.

Anrisa and her husband, who would have struggled to pay rent for even a small apartment without help, blamed their brothers for prioritizing their own self-interest. “Why can’t he just pay for his time here and move out end of this month and give us some time so we don’t get evicted?” Anrisa asked. “This is exactly what I tell you, I said family don’t fuck over family. . . . And we are actually trying to

keep a roof over my children’s head. Y’all thinking about money and how y’all do what you want to do whatever y’all want to do with y’all money, but y’all not thinking about my kids.” To Anrisa, their brothers’ unexpected exits were inconsistent with their obligations to look out for one another.

### **Inconsistent Expectations**

So far, I have shown how matching economic arrangements to social relationships in doubled-up households was made difficult by disagreement over the nature of relationships in doubled-up households. In particular, there were no clear guidelines about the extent to which doubled-up households should be more market-like arrangements, in which hosts and guests protected their own nuclear family unit and had few obligations to assist one another beyond their direct exchanges, or intimate social relationships, in which household members looked out for one another and shared a common standard of living. As such, household members could hold conflicting expectations about the fundamental nature of their relationship, and thus about the appropriate economic exchanges for these relationships. In this section, I show that in addition to being inconsistent between household members, individuals’ expectations for household relationships were inconsistent over time. Frequently, parents framed the household differently depending on the arrangement that would best suit them in the moment, and because they could draw on accepted norms about household solidarity or nuclear family independence, they felt justified in applying each of these competing norms.

Tina and her husband Carlos lived with their four children in a two-bedroom, one bathroom home with a den that they used as a third bedroom. They allowed Carlos’s sister and her young son to move into one of their bedrooms when she wanted to move out of her previous doubled-up arrangement with friends. They requested a \$350 payment each month, which covered over half their rent. Because her husband was having trouble finding work, Tina’s family was struggling financially at the time, but she argued that the additional income from hosting her sister-in-law would not actually

benefit them because having an additional person in the household would increase costs. “I was like, we’re really struggling baby. You know, by her moving, it’s going to help us because she’ll pay so much of the rent, I told him, but it’s not going to help us really, to be honest. We’re going to get drug back.”

Consistent with her self-interest, Tina argued that her sister-in-law’s financial contributions were payment for being allowed to stay in the home and did not make her and her child full members of the household, with equal access to Tina’s family’s resources. She recounted telling her sister-in-law that just as “when you go rent an apartment,” the payment she made each month did not cover things like food or transportation. For example, though her sister-in-law assumed that she could leave her son when she ran errands, Tina described babysitting as a transaction requiring further payment. Likewise, Tina wanted her sister-in-law to pay generously for rides to and from the fast-food restaurant where she worked.

Despite sending signals that they saw their family as economically independent from their guests, when in need, the same hosts sometimes called on norms of household cohesion and argued that guests should share resources. Tina described an argument over her sister-in-law’s hidden food supply, “Well I started noticing that the little boy would pop out with a juice, you know, and it was like okay . . . maybe she bought him a juice. And then one day I was driving home from work and pulled up and there she is with her trunk open and all of these little snacks and juices and I was like—and when I go buy groceries, that’s how she is in my refrigerator. You know, so why would you do that?” She described the household as a single unit when reproaching her sister-in-law’s food hiding. “We’ve never been raised to be like that, to hide food. I mean, it’s in there because it’s supposed to be eaten, and you put back so we can have to eat more, you know what I’m saying? . . . as far as the kitchen, what’s in the refrigerator, you know, you go in there—it’s our house, it’s our family, we’re all together, you eat what’s there.” Though Tina at times likened her sister-in-law’s coresidence to renting, she also reprimanded her sister-in-law for not adhering to norms about household unity. The argu-

ments escalated until her sister-in-law left to join another household, not even returning to collect her belongings.

### Shared Understandings of Economic Relationships

Although disagreements about economic exchange expectations were common, some households did hold shared understandings of their relationship and the economic exchanges within them. This section describes three characteristics that facilitated shared understandings.

#### *Normative Household Forms and Institutionalized Trust*

Compared to other doubled-up households, multigenerational households more often shared a common understanding of their relationship and appropriate terms of exchange. Noelle lived in her mother’s two-bedroom home, sharing a bedroom with her eight- and nine-year-old daughters. Although she planned to form an independent household with her fiancé, they were waiting until both had stable employment and savings to cover several months of rent. Although she looked forward to the day when, “I will be able to go home and kick my shoes off at my own place. And then, get the rest of my evening started with my [nuclear] family,” Noelle and her mother had little conflict and lived together for years.

Parents and adult children like Noelle and her mother more often had assumed solidarity and trusted that the other had their best interests at heart. Multigenerational households also benefited from greater institutionalized expectations about which direction power, gratitude, and resources would flow. In households where the grandparent was the householder, these households could retain norms from the parent’s childhood. For instance, Noelle largely accepted her subordinate role as a daughter within the household, and she was grateful for “the help that I have in my mom,” including childcare.

Though multigenerational households, like other doubled-up households, often involved resource exchanges—typically with hosts providing housing and guests making monetary contributions—such transfers were less con-

tentious when household members agreed on the nature of the relationship and the meaning of the exchange. Asked about bills, Noelle was unable to provide details on household expenses, except her own contributions toward them, saying, “That’s my mom’s business. I’m not too sure if she’s renting or owning or still paying on the home.” When Noelle started working after her daughters went to school, she began contributing \$300 a month. “Well, when I just started getting money, I would buy for my kids and I would just give my mom some money, because I just, as a person, wanted to help where I was living.” Unlike parents who described their contributions as the fulfillment of an agreement, Noelle labeled hers as “more of a thankful gesture, if anything.” By framing contributions as gifts or entitlements for her host, rather than payments, Noelle emphasized the social nature of the relationship and downplayed its economic aspect.

Overall, Noelle and her mother both lived as if they not only shared a household, but were also a single family unit; Noelle described herself and her mother as “a little family” held together by mutual love of Noelle’s daughters. They shared a kitchen and worked together to feed the household. “I will buy groceries and she will buy groceries and we will just put it together and we make our meals,” she said, describing their planning process, “Are you gonna buy the sides or am I going to buy sides? Or how we going to do it?” Likewise, her mother purchased things for the children without expecting Noelle to pay her back. “When they go pay the bills and stuff, they will pick up their chips and get their little snacks and things. Whatever little snacks they bring home and gadgets. They will pick up their little things when they go out with her.” Their shared conception of the household as a single economic and social unit maintained peace and stability as Noelle and her fiancé waited to be financially able to rent a home of their own in a good neighborhood. Because Noelle and her mother had a common understanding of their relationship, their economic exchange—her mother’s provision of housing and Noelle’s “thankful” contributions to her mother—served to strengthen, rather than harm, their social relationship.

Importantly, multigenerational households were not always stable or peaceful, and the parent-child bond alone did not ensure agreement about economic exchanges. Although the parent-child bond has many institutionalized norms, normative scripts assume residential independence in adulthood and leave unresolved questions about how to arrange household finances with coresident adult children. Household peace depended on a common understanding of household roles and a mutual sense of solidarity, which—while more common in multigenerational households—were not guaranteed by the parent-child relationship, particularly when resources were scarce.

Childless young adults living in their natal home may retain norms from childhood to an even greater degree than other multigenerational households. Some parents, like Delores, described their adult child continuing (non)exchange arrangements from childhood, “I told you my kids are spoiled; they don’t think they have to do that [contribute]—I’m mom.” Others saw contributing to the household as a life lesson. Marla assigned her daughter responsibility for a small bill after discussing it with her cousin to ensure that she did not think it would burden her too much. “So yeah, I told her, ‘Anna, you’re going to be in charge of paying the insurance on the house, which is \$75 a month.’ And she was like, ‘Yeah, mom. I’ll help you.’” When her daughter stopped working, she was no longer obligated to pay, but as of our last interview, Marla was encouraging her daughter, and her daughter’s friend who had also moved in, to find jobs so they could contribute to the household “just so they can have that responsibility, so they can know they are responsible for something.”

Although such households were not well represented in this study because I sampled families with young children, they provide suggestive evidence that, compared to the economic arrangements of multigenerational homes including grandchildren, households with childless young adult children may be more similar to childhood economic arrangements, in which parents largely (though not always fully) retain benefactor roles. Indeed, Sharon Sessler and colleagues (2008; see also Newman 2012) find that, in a sample of pre-

dominately middle-class adult children (who are less likely to be parents), many remain financially dependent on their parents while co-residing, even if they have enough income to contribute.

#### *One-Way Flow of Support*

Shared understandings of the relationship facilitated a common understanding of appropriate roles and financial responsibilities, which could reduce disagreement over economic exchanges. In multigenerational households, such understandings were fostered by institutionalized norms surrounding the parent-child relationship. A one-way flow of assistance could also promote shared understandings.

Jade moved with her three daughters into her cousin's large, four-bedroom home after housing disrepair and financial difficulties pushed her from her previous rental. She and her cousin had always been close and had even lived together as roommates before they became mothers. When she told her cousin about her financial difficulties, she offered to allow them to move in. Jade and her daughters stayed in the finished basement, where she and her daughters shared one bed—though sometimes the girls slept upstairs in their cousin's room—and had a bathroom of their own.

Her cousin, a stay-at-home mother of three, was relatively well-off and refused to let Jade, who struggled to provide for her children, pay for letting them stay. Jade was grateful for the assistance and eager not to be an inconvenience; she had wavered about whether she should move in at all and said, "I don't want to interrupt her life with mine." In this household, there were no disagreements about appropriate exchange—Jade received help, paid nothing, and she was in turn grateful. The home was financially beneficial for her, and her cousin assured her she could stay until she was on her feet. She even encouraged her to stay longer when she decided to move out.

Although the household provided stable support, it was not without nonfinancial costs. Since her cousin did not benefit financially from her coresidence, Jade maintained a decidedly deferential role in the home and struggled to repay her host in gratitude and household work. When she moved out, she was relieved

not to have to tiptoe around someone else's home. "I don't have to worry about the girls like being in people's stuff," she explained. "And it's more comfortable. I can just come home and relax or do whatever. Over there I could relax, but it was just the point knowing that it's not my own stuff."

#### *Negotiated Terms of Exchange*

Finally, although less common, it was possible for parents to clearly establish terms of exchange through direct negotiation. In households where both host and guest benefited from the arrangement, agreeing on terms of exchange could mitigate disagreements. Teresa and her two sons moved into her parents' three-bedroom home to reduce housing costs so her undocumented husband could return to Mexico to gain legal residency in the US. They moved into a single bedroom, but it was large enough for their queen-sized bed and their son's bunk beds, and they kept their other furniture in the attic. She and her husband had lived doubled-up in her parents' home years before after they both lost their jobs and could no longer afford rent. Based on this previous experience, she insisted that they negotiate the terms of their arrangement before she moved in. "We picked the price [by telling my parents], we don't mind, just tell us the price. But I want it to be enough where we don't have problems with, 'Hey, you're using too much electricity and not paying enough.' Because I know my kids, they'll use a lot of stuff, they'll leave water running sometimes or TV, leave it on, and then they go and leave the light on, and then go . . . and leave another light on, they have like ten lights on."

After deciding to move in, Teresa got her husband, mother, and father together to discuss all aspects of the arrangement, from what areas of the home they would share to how they would split the utility bills and Netflix account. Describing the detailed conversation, she explained, "I'd rather do it before than have problems afterwards." This negotiation was facilitated by her ability to pay for the housing her parents provided. They agreed that she would pay \$700 a month, a substantial amount given that the grandparents owned their house outright. However, Teresa was satisfied; the

amount was less than the \$900 she estimated she would pay if renting.

Moreover, the amount was high enough that it was clear that the assistance was mutual. The extra income allowed her mother to stop working. “[My husband and I] just kind of see it like we were in a tough situation and we are being helped, and we are helping them back by giving them.” Her parents also had existing problems with the home, and Teresa anticipated that the extra income she provided could help them with the cost of repairs. Because the arrangement was negotiated and mutually beneficial, she felt less pressure to repay her parents in nonmonetary ways. “She would have taken us in without even giving her anything. She would. But I would have felt uncomfortable and that’s why I tell her, you know, ‘If you don’t charge us, I’m going to feel uncomfortable. And then I feel like I have to do all this, extra things in the house, like maybe I have to keep it extra clean, and be cleaning after everybody, and cooking after everybody because that’s how I feel if it’s not my home.’ And right now I feel like—well, I guess it would be our right, I mean, I’m allowed to be lazy. So, I know that I’m paying a certain amount so then I can relax more in that area.”

Teresa’s negotiation with her parents before moving in allowed them to formally agree on the terms of exchange, which prevented conflict and discomfort over their economic arrangement. Some terms of the exchange shifted over the course of their coresidence, but they approached these issues as economically independent units, a precedent set by their original negotiations. For instance, the household started out by sharing food, but Teresa later realized that because her husband was a picky eater, it would be better for them to keep their food separate. She proposed the change to her mother, explaining that the arrangement would be fairer given that Teresa’s family ate far more than the grandparents.

Rather than harming the relationship by making it more market-like, explicit negotiation limited conflict over economic exchange by decreasing the ambiguity of the relationship. Although Teresa and her mother disagreed about other issues—such as the grandmother’s interference in her parenting—they had little conflict over resources. After her hus-

band returned from Mexico, they were continuing to live in the grandparents’ home while searching for an apartment of their own.

## CONCLUSION

Amid high housing costs, doubling up is central to many lower-income families’ efforts to make ends meet. As Edin and Lein (1997) observed, relying on social support comes with costs, including the time and energy parents must dedicate to managing support relationships. This article explores this work in doubled-up households by asking how household members understand and dispute their economic relations. Because people attempt to match economic transactions to social relationships (Zelizer 2012), economic arrangements provide a window into how doubled-up households are socially understood. I find that household members disagreed not only about the amounts exchanged, but also the economic expectations that were appropriate for the relationship. How much were household members obligated to look out for one another? Should all household members enjoy a similar standard of living or should each nuclear family be independent? Such questions appear to have no established answer, and the inconsistent arguments parents deployed reveal ambiguity in doubled-up household relationships.

Three characteristics could reduce disagreement over economic exchange. First, although multigenerational households lack fully institutionalized roles in some regards (Harvey 2022), the parent-child relationship may offer more norms to guide economic arrangements than other doubled-up relationships. The degree of institutionalization of doubled-up households—and likely of other complex family or household forms—is thus best viewed as a spectrum (Sweeney 2010), with consequences for relational work. Multigenerational households tend to be more stable than other doubled-up arrangements (Harvey et al. 2021), likely in part due to their more institutionalized relationships.

Second, a one-way flow of assistance could clarify terms of exchange and limit disagreement. Achieving clear terms of exchange is not always practical for doubled-up households. Parents enmeshed in low-income social net-

works often lack a benefactor who is able and willing to support them (Edin and Lein 1997). Moreover, receiving support without adequately reciprocating could lead guests to feel uncomfortable in hosts' homes and to try to minimize the inconvenience of their stay.

Finally, some doubled-up parents successfully negotiated clear terms of exchange. When facing urgent housing needs, parents often focus on finding a willing host, rather than negotiating and evaluating terms of exchange. The economic scarcity common in doubled-up households, along with the lack of appealing alternative housing options for many guests, makes negotiating agreements in advance—and adhering to and enforcing these agreements once the realities of day-to-day life set in—difficult. Thus, direct negotiation may work best when all household members have adequate resources to set up and maintain a mutually beneficial arrangement.

However, when parents were able to achieve them, clearly defined expectations could reduce conflict. Some programs that use shared households to reduce housing costs for adults facing homelessness rely on a similar approach, using roommate agreements that lay out how rent, utilities, and food will be shared (National Alliance to End Homelessness 2017). Such agreements could be valuable for a range of doubled-up families, not just those exiting documented homelessness, though there may also be barriers to widely adopting such agreements. Many hosts see themselves as empathetic helpers, and formal contracts may contradict this image. Additionally, many guests already describe doubling up as inconsistent with their identities as adults (Harvey 2022); formal agreements laying out obligations in return for housing may be perceived as patronizing, particularly for guests who are unable to reciprocate financially.

This article demonstrates that it is not just the need for payment or the precise terms of exchange that cause conflict, but also how the exchange is interpreted within the relationship. Without clear norms to guide doubled-up household relationships, household members had substantial flexibility in how they framed intra-household exchange. Both hosts and guests often argued for arrangements that

would benefit their nuclear family. They sometimes justified these claims by drawing on norms of either the primacy of the nuclear family or the unity of the household unit and by likening the household to either a family-like arrangement or a market economic transaction. Given these competing interpretations of their relationships, doubled-up household members' economic exchanges often contrasted with parents' expectations about their relationships.

Doubled-up households may be especially vulnerable to ambiguity, but other family forms face similar difficulties reconciling household and family relationships. Complex families can involve nuclear family relations that span multiple households or, in the case of blended families, include non-blood relatives in the household. As in doubled-up households, complex families are characterized by discord about who is in and who is out of the family, known as family boundary ambiguity (Brown and Manning 2009). Boundary ambiguity is linked to poorer family functioning (Carroll et al. 2007), and this study shows how conflict over questions of basic household functioning, like economic arrangements, can contribute to this association. This finding highlights the importance of subjective understandings of boundaries for how complex families and households arrange their household economies.

This study focuses on how parents understand and navigate exchange relationships. However, the variety of ways that doubled-up households share resources and expenses, along with their frequent disagreements around these issues, also raises questions about how doubled-up households should be treated when measuring poverty or determining means-tested program eligibility. Should subfamily units in doubled-up households be treated as economically independent, or should the income of one subfamily be assumed to be available to other subfamilies (Gonalons-Pons et al. 2026)? Means-tested programs vary in whose income they consider when determining eligibility and in how much they disincentivize household sharing (Micheltmore and Pilkauskas 2022; Ellen and O'Flaherty 2002; Corinth 2015). Using the household (or even household members related via biological or legal ties) as

the resource unit in analyses of poverty likely overstates the extent of economic integration in doubled-up households (Harvey 2025; see also Berger et al. 2024). However, given the lack of consensus—even between different adults in the same doubled-up household—about how to share resources, there is no easy answer to the question of whose income should count. Universal programs may be a way of sidestepping such questions and of limiting disincentives around household sharing—and more universal programs may already be perceived to be more fair than targeted social assistance programs (see Abbott et al. 2026).

This analysis has important limitations to note. First, my sample was limited to English-speaking families with young children in two metropolitan housing markets from 2013 to 2015. Future research should consider variation across housing markets and state social policy environments (Bruch et al. 2026). Given the relatively low housing costs in Cleveland and Dallas, along with rising housing unaffordability nationwide in the years since fieldwork, the families in my sample may have had more housing options than similar families would have if the data were collected today or in high-cost housing markets. As housing costs rise, lower-income families may be less able to exit undesirable households even in the face of extreme disagreement over resources. Higher housing costs may also push higher-income families to double up; indeed, rates of doubling up have increased in recent decades, including among more economically advantaged families (Pilkaskas and Cross 2018). These more financially secure households may be less likely to experience other material hardships like food insecurity, which can lessen the stakes of disagreements over economic resources for these families. Rising rates of doubling up, particularly for higher-income families, also raise questions about whether this household form will become more institutionalized over time.

My sample was not fully representative of doubled-up families nationwide, and future comparative research on the experiences of groups not well-represented in my data, such as higher-income families, Asian families, and immigrant families, is needed. Future work should also gather data from all members of

the household to gain a more comprehensive understanding of all financial resources and program benefits in the household, durable goods owned by each subfamily that may (or may not) be shared, and services such as housework, childcare, and transportation that household members provide one another. Researchers could also look beyond economic exchanges and explore potential social benefits of shared households, such as decreased isolation, and how they may interact with economic arrangements and household members' understandings of their relationships. A full accounting of the costs and benefits, both economic and social, from the perspective of each household member would be valuable for understanding the strains that different household members face and how their expectations and perceptions of exchanges may differ.

Additionally, I focused on parents' experiences doubling up and followed up over a three-year period, but I do not have full details about their exchanges with adults beyond their household or on their histories of social support exchanges over time. However, many families rely on or provide resources to social ties beyond their household (Stack 1974; Fomby et al. 2023; Berger et al. 2024) and many double up multiple times throughout their lives. How do parents' histories of providing and receiving housing and other support from specific individuals shape their approach when they live with them? Do past experiences providing and receiving support from others shape parents' general approach to doubling up—for instance, through a “pay it forward” attitude (Keene et al. 2022)? How might repeated requests for help or histories of unbalanced reciprocity influence the support that parents can request or are willing to provide (Domínguez and Watkins 2003; Edin and Lein 1997)? My data provide suggestive evidence that prior support exchanges matter. For instance, one guest described trying to avoid overtaxing a single host, explaining, “We try to keep going forward, and if you been somewhere you don't want to keep going back . . . like, ‘Oh, here you go again.’ And you try not to burn bridges and stuff.” A broader understanding of parents' social support exchange systems could illuminate how their histories of providing or receiving help and their

perceived reciprocity obligations may shape their experiences doubling up.

Despite these remaining questions, this article deepens our understanding of how families experience their reliance on shared households to make ends meet. Although doubled-up households provide vital support to parents (and thus should not be disincentivized by policy), this article shows the nuanced work that parents must dedicate to navigating social support relationships in doubled-up households. The economic constraint that many doubled-up parents experienced encouraged efforts to maximize resources for their own family, and the low level of institutionalized norms about economic arrangements in doubled-up households, especially non-multigenerational households, allowed parents to justify these decisions by framing their household relationships in different ways. Economic relational work was highly consequential: when hosts and guests failed to agree on the nature of their relationship and to enact economic arrangements that matched that understanding, it contributed to conflict and, at times, household dissolution.

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# Place, History, and Food Apartheid: Reframing How Low-Income Black Mothers Make Ends Meet



CAYCE C. HUGHES, SIMON E. FERN, MARBELLA E. HILL,  
AND RACHEL T. KIMBRO

*Thirty years after Making Ends Meet, poor mothers continue to labor intensively to sustain their families. Following scholars emphasizing the fundamental causes of social inequalities, we address the social, civil, and historical processes that structure and complicate this labor. Drawing on interviews with forty-four low-income Black mothers, most of whom are single, in a historically Black Houston neighborhood, we explore how they meet their families' food needs in a context where welfare is essentially dead. Through the lens of food apartheid, we examine how processes of accumulation and disinvestment shape mothers' work to feed their families. Respondents highlight place-based barriers stemming from welfare, housing, and transportation policies that disadvantage entire neighborhoods. In this way, providing for one's family is best understood as an intergenerational struggle under food apartheid. Situating contemporary narratives in a broader historical context, this analysis challenges deficit-oriented discourses that blame individuals and communities and paves the way for reparative action.*

**Keywords:** food insecurity, structural racism, urban poverty, inequality, place, southern United States

The experience of poverty is inextricably tied to place. What it means to live in poverty looks very different across rural, urban, and suburban social environments and even between

neighborhoods (Allard 2009; Small et al. 2018). In the post-welfare reform US, resources available to navigate poverty vary widely from state to state (Bruch et al. 2026; Fording et al. 2007).

**Cayce C. Hughes** is assistant professor of sociology at Colorado College. **Simon E. Fern** is a PhD student in sociology at Rice University, Houston, Texas, United States. **Marbella E. Hill** is assistant professor of sociology at North Carolina State University, Raleigh, United States. **Rachel T. Kimbro** is professor of sociology and dean of the School of Social Sciences at Rice University, Houston, Texas, United States.

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The complex factors creating this localized experience of poverty are historical and racialized. Although tracing overarching trends is important, understanding how people manage poverty every day requires attention to the social, political, historical, and racialized construction of place.

One aspect of daily life in poverty that is deeply inflected by place is food provision, labor that women overwhelmingly perform, especially in families with children (Taillie 2018). How poor mothers meet their families' food needs with limited resources is an inherently spatial process. Food provision is influenced by the accessibility and affordability of grocery stores. Poor neighborhoods, particularly those of color, often lack access to grocery stores that offer affordable, nutritious food, whereas more affluent and predominantly White neighborhoods have higher quality and more affordable options (see also Kolb 2021). Food insecurity is highest where poverty is concentrated, where Black families disproportionately live (Lichter et al. 2012). As overall food insecurity rates have fallen, Black families still experience food insecurity at roughly twice the rate of White families (Hales and Coleman-Jensen 2024).

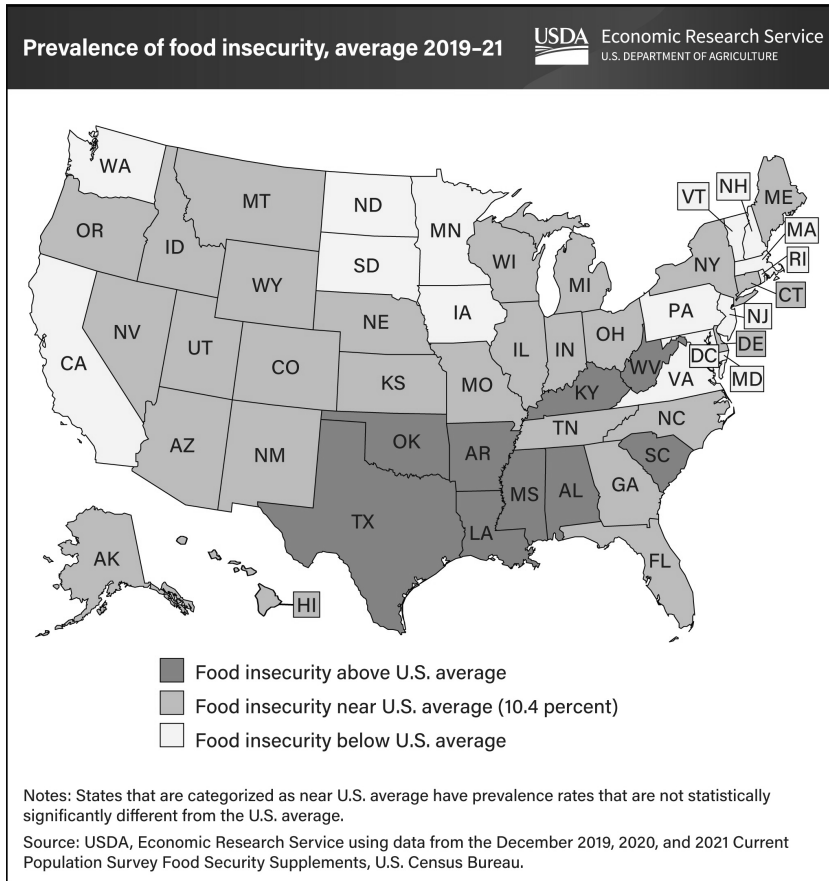
State-level differences in the public safety net since the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) help to explain some of the geographic variation in experiences of food insecurity (figure 1). States in the Deep South offer the most meager welfare benefits with the most stringent eligibility conditions, and also have the highest rates of food insecurity, with 84 percent of high food insecurity counties located in southern states (Feeding America, n.d.).

Receipt of public assistance in southern states, particularly in areas with higher concentrations of Black residents (Soss et al. 2008) also involves increased administrative burdens (Herd and Moynihan 2023) and more punitive sanctions that can deter poor people from participating in safety net programs. Texas, the site of the present study, ranks forty-sixth among all states in Supplemental Nutrition Assistance Program (SNAP; formerly known as food stamps) uptake, with a quarter of eligible households not receiving benefits (US Department of Agriculture 2019). In the decades since

welfare reform, cash assistance has become virtually nonexistent in Texas: only four in one hundred poor people receive cash assistance through Temporary Assistance for Needy Families (TANF) (Shrivastava and Thompson 2022), and the maximum monthly benefit for a single mother with two children is \$305, or \$10 a day (Texas Health and Human Services 2025).

We conducted this qualitative study in Houston, Texas, to understand how some of the most disadvantaged families in the United States—low-income, Black women-led households with young children (Coleman-Jensen et al. 2022)—manage food provision in a context where welfare has all but disappeared. Much work since *Making Ends Meet* was published focuses on low-income mothers in states with relatively generous welfare regimes, such as Massachusetts (Daniel 2020) and California (Fielding-Singh 2021), with less focus on the South. As the second most populous state, Texas also has the eleventh highest rate of child poverty (Texas Demographic Center 2024), making it a critical place to study. We conducted interviews with forty-four mothers and grandmothers in one of Houston's oldest and poorest Black neighborhoods about how they make ends meet and manage food resources. We learned that mothers labored intensively around food provision (Edin and Lein 1997; Edin et al. 2013), piecing together formal supports (for example, SNAP), informal supports, and relying on resource management tactics that they had learned from their own mothers and grandmothers, who had in turn labored under similar conditions. They tracked discounts and sales, spending full days shopping across stores for savings. They planned meals around SNAP disbursement and cooked meals that stretched for days. And they engaged in mutual support networks (Hill et al. 2024), sharing with others whether or not they had enough. Despite this intensive labor, two-thirds of the mothers were still food insecure, with one-third experiencing hunger. Mothers frequently went without if it meant their children ate.

We illustrate why, despite using every possible strategy, these families remain food insecure. As Kathryn Edin and Laura Lein (1997) argued thirty years ago, poor mothers' "survival

**Figure 1.** Prevalence of Food Insecurity, Average 2019–2021

Source: US Department of Agriculture 2022.

‘choices’” are not individual “choices” but are shaped by many multilevel factors, including their individual resources and “the characteristics of the neighborhood and city” in which they live (143). Three decades since *Making Ends Meet*, we argue that these place-based structural factors matter more than ever. We focus on how the characteristics of Sunnyside—and Houston—shape the foodscape and influence how mothers navigate it. We draw on the conceptual framework of food apartheid—which centers structural racism and highlights the historical, civil, and intentional political processes that have produced food inequalities—under racial capitalism to situate mothers’ individual experiences in a broader and longer context and to reveal why and how their strategies are stymied.

We leverage interview data in two ways. First, interviewees’ narratives illustrate the often-hidden food labor that poor mothers perform, revealing how food provision is connected to compounding and multiplicative poverty-related challenges over time. We show how chronic disinvestment in Sunnyside, reflected in transportation and housing infrastructure, has produced structural disadvantages that constrain mothers’ attempts to feed their families. We foreground the social forces that have historically produced—and reproduced—the place-based conditions poor Black families navigate (Bowen et al. 2021; Edin et al. 2023). Second, following Hanna Garth and Ashanté M. Reese (2020), we argue that those struggling against food insecurity are experts on their own experiences; we aim to uplift their

insights and critiques. By situating mothers' narratives in relation to structural constraints, we shed light on the roots of food insecurity. Our theoretical approach differs from neoliberal framings of food inequalities that have naturalized the problem through depoliticized market logics. Instead of asking how families can make better choices or be more efficient with their resources, or considering how to attract food retailers to underserved areas, we name, locate, and historicize the structural processes that drive food inequalities, treating food insecurity as a result of food apartheid rather than an unfortunate side effect.

### BACKGROUND AND LITERATURE

Despite the US being a wealthy country, food insecurity persists. Nationally, 13.5 percent of households are food insecure, meaning that they do not have enough money to afford access to stable, adequate, and nutritious meals (US Department of Agriculture 2024). Over forty-one million Americans use SNAP to purchase their groceries, which has been shown to directly reduce food insecurity. Yet, despite this critical food assistance, entrenched food access struggles remain for millions of US families. Much research has focused on establishing individual and household risk factors. These risk factors for food insecurity provide evidence of social stratification, with disparities by race and ethnicity and income (Walker et al. 2021). Differences in food access also cluster and vary by place and region, with the result that the American South experiences higher rates of food insecurity (Rabbitt et al. 2023), reflecting particular histories (Baker 2022), relations to capital and resources, and demographic differences.

Scholars have long examined how individuals and families cope with food insecurity and work to avoid it. In *Making Ends Meet*, Edin and Lein (1997) described the range of strategies single low-wage mothers employed to make ends meet, including drawing on informal support networks, taking on extra work, and seeking out aid from charitable and government sources. After the passage of welfare reform, other scholars built on Edin and Lein's (1997) work to show how mothers coped with these policy changes (see also Newman 1999; Nelson

2000; Polit et al. 2000). Today, it remains true that this complex, time consuming, and perpetual work exacts serious emotional and psychological strain on mothers, who expend great energy striving for standards that are increasingly difficult to meet (Fielding-Singh 2021).

Although popular discourses frame diet as a byproduct of individual choice, more recent critical research increasingly emphasizes deeply embedded structural constraints (Alkon et al. 2020; Fielding-Singh and Oleschuk 2023). This work demonstrates that enduring food inequalities cannot be resolved solely by individual strategies (Bowen et al. 2019). Yet, many interventions rely on the assumption that if only poor people were educated about food provision and nutrition, they would make better, healthier choices and avoid food insecurity. Increasingly, scholars argue that the strategies people use to make ends meet involve a multi-generational cultural tool kit for navigating economic difficulties (Hill et al. 2024). This work asserts that food insecurity's persistence is not due to a lack of effort or education on the part of poor people; rather, when the conditions of poverty and social inequality are left unaddressed, food insecurity remains no matter how hard individuals work.

### Food Access and Availability

Other research centers on food access, specifically proximity to stores. This work has popularized the concept of food deserts (Cummins and Macintyre 2002; Beaulac et al. 2009), which connects food insecurity to difficulty accessing retail food outlets (Dutko et al. 2012). Recent scholarship addressing the relationship between place and food insecurity points to a more nuanced relationship between residence in a food desert and food insecurity, as compared to other predictors (Livings et al. 2023). This research suggests that it is not just proximity to food that matters, but how structural inequalities are infused into places (Janda et al. 2022; O'Connell 2012). That food-insecure households are often located farther from larger grocery stores with more diverse food options, and closer to convenience stores with limited selection, can be understood as a consequence of those structural factors (Thomas 2010).

Well-intentioned discourses framing food insecurity as driven by food deserts fail to address the fundamental causes of food inequalities (Bowen et al. 2021; Sadler et al. 2016). Further, when the problem is framed as an availability issue, proposed policy solutions tend toward interventions that “invite supply-side, corporate food retail development” (Zurawski 2023, 288), implying that expanding retail options will fix problems that emerge from poverty and racism (Kolb 2021). An overreliance on the food desert framing reinforces neoliberal approaches that locate problems in broken neighborhoods and propose market solutions to deep structural problems (Shannon 2014).

### **Food Insecurity as a Consequence of Structural Racism**

Critical scholarship highlights the need to move away from overemphasizing individual risk factors and narrow geographic approaches, and instead focus on the underlying roots behind the unequal patterning of food insecurity (Odoms-Young et al. 2023). This means connecting how residential segregation—particularly as institutionalized through redlining—has constructed lasting barriers to food access for communities of color (Shaker et al. 2023; Linde et al. 2023). In White-majority neighborhoods, food pantries are more plentiful and stock foods typically consumed by White households, whereas Black and Latino/a communities face greater access barriers, and often the food offered is neither wanted nor culturally appropriate (Marriott et al. 2002; Fern et al. 2023, 229). It means paying attention to racial inequalities baked into the transit system that make commuting to quality grocery stores difficult or impossible for many low-income people of color (see also Onyejiaka 2024; Reft et al. 2023). Programs aimed at tackling urban hunger may unwittingly contribute to this by failing to connect racial discrimination and food insecurity (Edin, Shaefer, and Nelson 2023; Kolavalli 2019).

Situating food insecurity within a historical framework highlights how the patterns that structure inequality tend to recur over time. Households headed by people who are Native American, Latino/a, Black, LGBT+, or disabled

have higher rates of food insecurity, underscoring how fundamental inequalities—rooted in histories of dispossession, segregation, and systematic exclusion—shape food access (Bowen et al. 2021; Jernigan et al. 2017; Coleman-Jensen 2020; Huang et al. 2010). That Indigenous peoples experience food insecurity at twice the rate of White households (Jernigan et al. 2017) starkly illustrates how these structural injustices continue to manifest in food access disparities.

In this study, we draw on the conceptual framework of “food apartheid,” introduced by food sovereignty activist Karen Washington (Brones 2018), which centers structural racism and highlights the historical, civil, and intentional political processes that have produced food inequalities. Food apartheid is conceptualized as the “unnatural, systemic aspects of uneven food distribution, access, and consumption in a racist economic system” (Mayorga et al. 2022, 241). Examining food insecurity through the lens of food apartheid shifts analyses away from individual decision-making toward the structures in which decisions are made. Contrasting the popular food desert framing, food apartheid stresses the deliberate construction of the unequal food landscapes that low-income people of color must survive, shifting attention from individual behaviors to societal and government responsibility (de Souza 2023). Integral to the conceptualization of food apartheid is its persistence, as processes of disinvestment, segregation, land access, and unequal opportunities that structure contemporary food inequalities reflect similar conditions across recent and extended history (Joyner et al. 2022). This recalls “historical racial regimes” (Baker 2022) that help explain enduring Black poverty.

We also engage the framework of racial capitalism (see also Robinson 1983; Bhattacharyya 2018) which foregrounds the interwoven processes of racialized exploitation and the unequal accumulation of capital, and situates racial inequalities in general, and food inequalities in particular, in this context. Treating food access as mapping multigenerational processes of resource allocation spotlights how disinvestment in communities of color represents a series of choices by governments, cor-

porations, and individuals (Travis 2019; Mayorga et al. 2022). Rather than viewing racial disparities in food access and food security as a depoliticized inequality, a racial capitalism hermeneutic reveals these to be unsurprising results of historic and ongoing processes of racialized resource extraction and exploitation. Food apartheid in this framework underscores the relational nature of deprivation, where some communities are systematically resourced while others are deliberately denied. Ongoing disinvestment perpetuates, normalizes, and shores up food inequalities through seemingly neutral market logics. Approaching food inequalities via racial capitalism highlights how division is manifested in and perpetuated by differentiated resource access, while centering agency in navigating or reinforcing inequalities.

Disinvestment is a mechanism through which the state, corporations, and public entities determine how to allocate resources to certain spaces and withhold resources from others, inflected by racist logics (Mayorga et al. 2022). Disinvestment is reflected in the unequal provision of infrastructure and public services, and the uneven development that sustains racial segregation (Korver-Glenn 2021). As affluent White neighborhoods accumulate resources, low-income Black neighborhoods are systematically deprived of assets, opportunities, and support. Centering disinvestment reveals disadvantage as intentionally constructed and concentrated rather than coincidental.

Thinking through food insecurity as a relational process requires reflecting not just on who is affected, but how impacted groups respond. Focusing on the deep structural roots of food insecurity does not necessitate sidelining communities' agency to mobilize against this issue. Just as historic processes undergird the persistence of food insecurity in certain places, strategies to resist food insecurity, such as community gardens and urban farms, have developed to have a stronger presence in Black and high-poverty neighborhoods (White 2011). These efforts can be complicated, as evidenced by the phenomenon of White non-residents moving into low-income Black communities to transform neglected land into spaces for food production (see also Cornelissen 2022). Taken

together, the struggle to manage, survive, and end food inequalities constitutes an embodied process. For these reasons, we conducted interviews with those most intimately affected by food insecurity to glean their key insights. We situate these findings in the framework of food apartheid under racial capitalism.

We work to engage and extend scholarship that historicizes the processes by which urban disadvantage became localized and intensified in communities of color, advancing the study of racialized urban inequality through a critical lens (Vargas 2022; Dantzer 2021; Korver-Glenn 2021). Policy interventions that lack a critical perspective may fail to consider particular community- and place-based conditions and relations that reproduce food inequalities. Following the logic of Black feminist research epistemologies (Patterson et al. 2016; Nadar 2019; James 2021), we argue that interventions might improve by taking a more critical approach and centering the people most impacted by the racialized construction of food, urban, and economic inequalities.

## STUDY SETTING

### Texas

Since its inception, Texas has embraced an ethos of small government, with low taxes, limited regulation, economic growth, and independence from federal oversight (Jillson 2015). Although Texas has always offered low benefit levels relative to other states, after PRWORA took effect in 1996, the state used its increased discretion to pursue an especially austere path around welfare delivery. In the three decades since welfare reform, the number of poor families in Texas receiving TANF has declined dramatically, while the rates of poverty and deep poverty have risen, all while Texas has the second-highest gross domestic product in the US (Center on Budget and Policy Priorities 2021). Roughly 14 percent of Texans are poor, and 16 percent of families experience food insecurity, compared to the national averages of 11 percent and 13.5 percent, respectively (Rabitt et al. 2023; Feeding America, n.d.). Among Black Texans, these rates are elevated, with 20 percent in poverty and 28 percent food insecure (Feeding America, n.d.). In 2021, only 4 percent

of Texas' TANF budget went to basic assistance for families in poverty, ranking last among all states (Shrivastava and Thompson 2022). In contrast, 40 percent of TANF money went to the child welfare system, which has historically operated punitively for families of color (Fong 2020; Fong and McCarthy 2026).

Texas consistently ranks among states offering the lowest levels of cash assistance. For example, the maximum monthly income a single mother of two children can earn and still be eligible for TANF is \$188 (Health and Human Services 2025). For the 4 percent of Texas families that receive TANF (Center on Budget and Policy Priorities 2021), the average benefit level comes out to only 15.8 percent of the federal poverty line. Texas ranks fortieth among all states in TANF-to-poverty ratio, the proportion of families in poverty who receive cash assistance (Azevedo-McCaffrey and Aguas 2024). Low-income Black families with children bear the brunt of these policies, as nearly a quarter of Black children live in Arkansas, Indiana, Louisiana, Mississippi, North Carolina, and Texas, states that spend the least on poverty reduction, serve the fewest poor families, and offer the most meager benefits (Ife 2020).

It is particularly challenging to secure welfare benefits in Texas in the post-welfare reform era, as Texas is among the states that implement additional discretionary eligibility restrictions for welfare and SNAP receipt, such as asset limits. To be eligible for TANF, a family in Texas can have no more than \$1,000 in assets (excluding homeownership); for SNAP, the limit is \$5,000. TANF applicants in Texas must report their vehicle's value. Any estimated equity greater than \$15,000 for the first vehicle and \$4,660 for a second vehicle is counted toward the asset limit, lowering the chances that a family would qualify for benefits (Ratcliffe et al. 2026). In a driving-centric city like Houston (Davis and Baxandall 2013), these limits are especially onerous. Texas is one of seven states that impose a lifetime ban on TANF for drug-related felony convictions (Thompson and Burnside 2022). In 2015, Texas extended SNAP eligibility to people with completed sentences; however, further felony charges can result in a lifetime ban. Welfare in Texas is extremely dif-

ficult to get, easy to lose, and not nearly enough to make ends meet.

### Houston

Houston, dubbed by sociologist Joe Feagin (1988) as "The Free Enterprise City," has always been a business-first city that, like Texas, privileges entrepreneurship and commercial success combined with minimal regulatory oversight. Located in Harris County, Houston is the nation's fourth largest city, and it features high levels of income inequality patterned by race, and the spatial concentration of poverty within Black and Latino/a neighborhoods in Houston has intensified over time at a rate that outpaces national trends (O'Connell and Howell 2016). In Harris County, 20 percent of Black residents live in neighborhoods with a poverty rate greater than 30 percent (Understanding Houston 2021). Although the practice of writing racially restrictive covenants into property deeds was prohibited after the Fair Housing Act of 1968 was passed, residential segregation persists in Houston. One way this happens is through local deed restrictions or restrictive covenants—clauses added to property deeds that are designed to "preserve the residential character" of a neighborhood (City of Houston 2024) by excluding or limiting certain housing types and new developments (Rumbach et al. 2022). While explicit restrictive racial covenants are prohibited, deed restrictions have been effective in allowing neighborhoods with high homeownership rates, which are largely White and affluent, to remain as such (Welsh 2018). Further, organized community resistance to placing low-income housing in racially diverse and higher-income neighborhoods has scuttled multiple efforts at integration (Henneberger 2017). Houston remains one of the most segregated cities in the US (Ponton 2024).

Transportation infrastructure in Houston can be understood through the lens of extraction and exclusion. The earliest railroads in the city were constructed to facilitate the cotton trade, with the steamboat connecting Houston to nearby Galveston operated by Houston merchants who themselves owned enslaved people and profited from the trade (Muir 1960). Through the twentieth century, Houston ben-

efted economically from the oil industry and enthusiastically embraced automobiles, a trend that continued as multiple efforts to expand public transportation in the city failed, while highway development boomed (Shelton 2014). Highway construction in Houston, alongside other infrastructural projects like railroad tracks and waterways, has produced spatial barriers that reinforce experiences of racial and ethnic residential segregation (Roberto and Korver-Glenn 2017). This reflects the dual logic of dispossession and accumulation, as these projects represent an asset to some, such as car users moving between desirable areas of the city while skipping over others, but they also restrict possibilities for other neighborhoods. Although this dynamic is particularly acute in Houston, examples abound across US cities (Reft et al. 2023). As one former Houston transit board member summarized, “racism is embedded in nearly every planning decision” as transportation politics operate to “enable and implement racism” (Spieler 2020).

While public transportation has improved for residents in areas served by the Metro Light Rail system established in 2004, those who rely on the bus system face daily transportation challenges. Houston’s extreme heat and lack of sidewalks also make navigating the city on foot dangerous, if not impossible, especially with children in tow. Thus, commuting to grocery stores can be “nearly impossible” for residents of Houston’s lower-income and Black neighborhoods (Onyejiaka 2024, 75). Most respondents in our study lacked personal cars, a barrier to accessing pandemic food distributions when schools closed (Fern et al. 2023).

Houston has an elevated poverty rate compared to the state average (figure 2), with 25 percent of all children and 32.6 percent of Black children living in poverty per 2019 figures (Understanding Houston 2021). Rates in Texas were much higher than the national poverty rate of 10.5 percent in the same year, underscoring the concentration of disadvantage in the state (Bureau of Labor Statistics 2021). An estimated 724,750 Houstonians, 16 percent of the greater Houston area, are food insecure (Ojeda 2020). While 10 percent of White people in Harris County are food insecure, food insecurity

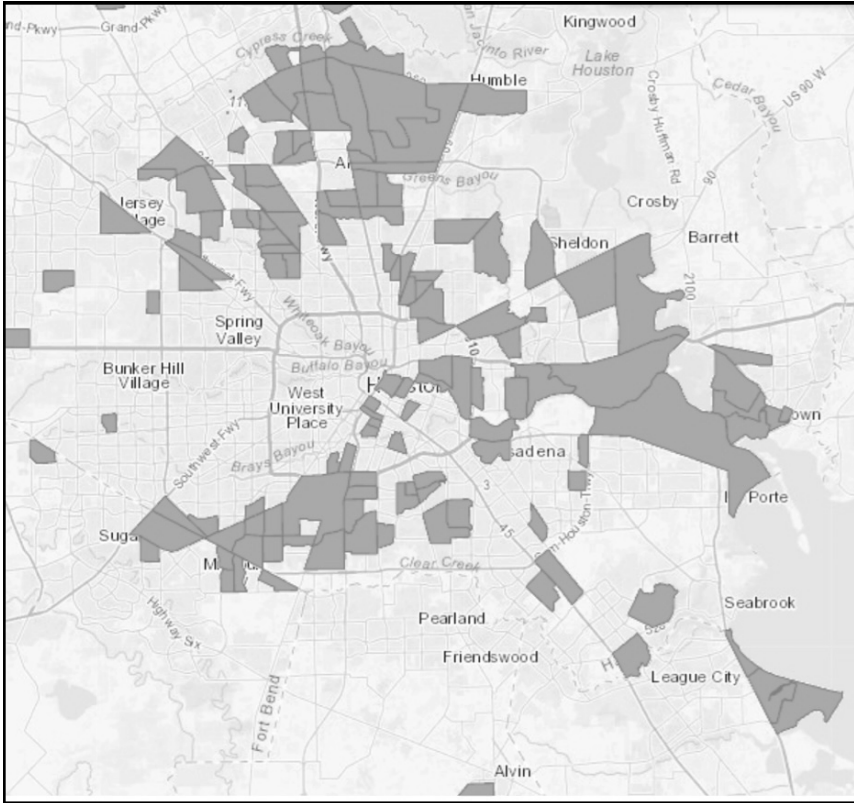
among Black people is three times higher at 31 percent; similarly, across Texas, food insecurity among White people is 10 percent, while food insecurity among Black people is 28 percent (Feeding America, n.d.).

### **Sunnyside**

Sunnyside is one of Houston’s oldest Black communities, founded during the Jim Crow era. It is one of the city’s most impoverished neighborhoods, with over half of children experiencing poverty and a median household income of \$27,954, far below the city median of \$52,338 (City of Houston 2021). Poorly resourced schools, widespread health concerns, and high rates of crime and criminalization are persistent challenges for residents (Moore et al. 2019). Despite originating as a segregated neighborhood for homeowners, outmigration and decades of disinvestment have left vacant lots and a proliferation of apartment units (Harden 2017).

Although Houston has no official zoning policies, historic decisions about the allocation of resources have reflected the influence of a cadre of “nearly all White and male elected officials, professional planners, and private developers” who held “immense power” during the city’s development (Shelton 2014, ix). Between the 1920s and 1970s, officials chose to site all five of the city-owned municipal landfills in Black communities, including Sunnyside (Bullard 1993, 458). Simultaneously, while supportive infrastructure, such as sidewalks and proper drainage, was withheld, Sunnyside became a “dumping ground” for a range of undesirable services, such as salvage yards, motor repair, and recycling facilities, with the cumulative effect of driving down property values and emitting pollutants (Bullard 1993, 460). The community’s history of neglect and mistreatment by the government (Ponton 2024) is emblematic of processes in southern cities where the implementation of racial-economic boundaries has persisted despite the legal prohibition of segregation (Shelton 2014). In Houston, this reflects the concerted efforts of oil, lumber, and cotton traders, alongside bankers and real estate developers (Shelton 2014).

The harmful effects of segregation are re-

**Figure 2.** Low-Income and Food-Insecure Areas in Houston

Source: USDA ERS Food Access Research Atlas 2019.

Note: Low-income census tracts in Houston where a significant share of residents live more than one mile from the nearest supermarket.

flected in Sunnyside's poor infrastructure (Korver-Glenn 2021), ranging from inadequate flood prevention measures to a lack of paved sidewalks and insufficient public transport. Schools are under-resourced, and only 10 percent of adults have a bachelor's degree or higher compared to 32 percent in Houston (City of Houston 2020). Life expectancy in Sunnyside is nine years shorter than the Houston average (City of Houston 2020). Sunnyside also has many assets and strengths, including a strong network of churches, civic clubs, and community leaders (Hughes 2019). Its motto is "Sunnyside Pride," and despite numerous disadvantages, residents resist blanket negative characterizations, which focus on Sunnyside's deficits without acknowledging its history (Smith 2020).

## DATA AND METHODS

### Data Collection

We designed this study to explore the parenting, food, and health experiences of mothers living in Sunnyside, a historically Black low-income Houston community. We took a purposive, nonrandom approach to sampling. We recruited women caring for at least one child aged nine or younger who were based in Sunnyside using several methods: four respondents were referred to our study by a family nurse practitioner, eight were recruited via Facebook advertising, five were referred by other study participants, and twenty-seven contacted our research team after seeing a flyer in the neighborhood. We advertised the project as an interview study on how mothers living in Sunnyside manage to feed their families on a

limited budget, including where to shop for groceries, how to save money on food, and how to navigate various forms of food assistance. We set our inclusion criteria at four times the federal poverty level (FPL), as food insecurity frequently impacts households well above this point (Gundersen et al. 2011). The first and third authors conducted interviews from April 2020 to June 2021. Due to the COVID-19 pandemic, all interviews were carried out remotely via video chat ( $n = 41$ ) and telephone ( $n = 3$ ). Interviews were semi-structured and focused on the daily work of managing household food and economic resources, family life, and parenting (see online appendix).<sup>1</sup> In this paper, we attend to respondents' reflections on their experiences in Sunnyside over time, rather than the specific COVID-19 context, which we explore more directly in other work (see Fern et al. 2023). We integrated the United States Department of Agriculture's Economic Research Service (USDA/ERS) 6-Item Food Security Survey Module alongside questions addressing respondents' health experiences, and a structured module to collect sociodemographic information. Interviews lasted an average of one hour. Respondents received \$40. The study was approved by Rice University's Institutional Review Board.

### Data Analysis

Data collection and analysis were conducted simultaneously, with coding starting shortly after interviews (Small 2009). Authors open-coded verbatim transcripts independently to produce a list of initial codes. Authors then discussed and developed a common list of eighty-four codes, which were used to iteratively code and recode transcripts, following Nicole M. Deterding and Mary C. Waters' (2021) "flexible coding" framework. Our codebook captures household and family dynamics; hardship at the personal and neighborhood level; food preparation, acquisition, and management; health experiences, descriptions of care; and engagement with social support. We coded interviews separately and met routinely to align our interpretation of the codebook and applied codes. We produced code reports using Atlas.ti

to better understand feeding, cooking, shopping, food resource management, and shared experiences among our respondents. We produced case counts concerning formal and informal support use, household characteristics, and the relative prevalence of food insecurity. Throughout, we wrote memos to trace and interpret emergent themes (Emerson et al. 2011). Authors developed a shared familiarity with participants' stories through this joint coding, memoing, and discussion practice. Findings include verbatim quotations from respondents to illustrate our key themes, using pseudonyms.

### Respondent Characteristics

Of our total sample of forty-four, eight women were grandmothers and thirty-six were mothers (table 1). Respondents were on average forty-one years old and caring for four children. Sixty-eight percent were receiving SNAP and two reported receiving TANF. Respondents had a median income at 59 percent of the federal poverty line, indicative of the depth of poverty both among our interviewees and across the neighborhood. The median household income was \$20,000. We did not screen for single mothers; however, our sample includes only ten married respondents. Roughly two-thirds of respondents were assessed as food insecure using the USDA/ERS 6-Item Food Security Survey Module, with one-third reporting very low food security. However, there were several cases where respondents described experiencing food insecurity and hunger but did not self-report being food insecure when we used the closed-ended module. Therefore, we suspect that the module undercounts actual experiences of food insecurity. The ten married mothers' median income was roughly double that of the rest of our sample (\$36,500 versus \$18,000), although they were only slightly above the federal poverty line (married median = 103 percent; single median = 51 percent). Among married respondents five were food insecure and five were food secure, with two experiencing severe food insecurity. Table 1 details respondent characteristics.

1. The online appendix can be found at <https://www.rsfsjournal.org/content/12/2/109/tab-supplemental>.

**Table 1.** Key Characteristics of Respondents ( $N = 44$ )

| Characteristics                                | $n$ (percent)                  |
|--|--------------------------------|
| <b>Respondent</b>                              |                                |
| Average respondent age                         | 41 (range: 19–67)              |
| Respondent racial identity                     | 44 (Black or African American) |
| Family position                                |                                |
| Mother   | 36 (82)                        |
| Grandmother                                    | 8 (18)                         |
| Relationship status                            |                                |
| Single and/or cohabiting                       | 34 (77)                        |
| Married  | 10 (23)                        |
| Employment                                     |                                |
| Employed                                       | 15 (34)                        |
| Unemployed                                     | 29 (66)                        |
| <b>Household</b>                               |                                |
| Food security status <sup>a</sup> ( $n = 41$ ) |                                |
| High or marginal food security                 | 16 (39)                        |
| Low food security                              | 11 (27)                        |
| Very low food security                         | 14 (34)                        |
| Children in household                          | 4 (mean), 1–9 (range)          |
| Federal poverty line position                  | 59% (median)                   |
| Median household income                        | \$20,000                       |
| Housing situation ( $n = 43$ )                 |                                |
| Rent   | 24 (56)                        |
| Own  | 13 (30)                        |
| Staying with friends or family                 | 6 (14)                         |
| <b>Supports received</b>                       |                                |
| Receiving SNAP                                 | 31 (70)                        |
| Receiving TANF                                 | 2 (5)                          |
| Receiving SSI                                  | 8 (18)                         |
| Active support from children's father          | 14 (32)                        |
| Food pantry use in past six months             | 36 (82)                        |

Source: Authors' calculation.

<sup>a</sup> We measured food insecurity using the USDA/ERS 6-Item Food Security Survey Module.

## FINDINGS

In this section, we first present mothers' characterizations of the barriers they face around food provision and describe how these challenges exacerbate mothers' time-worn strategies. We then widen our focus to analyze these barriers through the lens of food apartheid under racial capitalism, moving beyond viewing Sunnyside as a "food desert" lacking quality grocery stores and instead drawing attention to the structural aspects of the spatial environment that compound the problem of food access. We situate mothers' narratives in the

broader context of where they live, which features a weak public transportation infrastructure and a concentration of low-quality, low-income housing in Sunnyside, both of which we argue indexes long-term economic disinvestment under racial capitalism. We then take a longer view, historicizing Sunnyside and drawing connections between its inception and the present-day conditions.

### Finding Food in a "Food Desert"

The most obvious impediment to maintaining food security is not having enough money to

buy enough quality food. But accessing quality food involves more than money. Sunnyside mothers stressed the lack of options, as the single grocery store, Fiesta, is overpriced and undesirable. Terri explained, “I can’t deal with it, you go into Fiesta and you have two bags and it’s \$50 for two bags of items, that makes no sense to me, so that’s why, the only store they have over here is that darn Fiesta and it’s, it’s, it’s, it’s horrible, it’s extremely high, it’s extremely busy, it’s just, it’s, it’s a disaster.”

She continued, “And they do it on purpose, they put the Fiestas in the ‘hood and they put it to areas where they know the people, you know, get food stamps and all of that and then they jack the prices up on the food.” Here, Terri offers a critique that mirrors scholarship revealing the intentional differential siting of grocery stores in affluent neighborhoods versus low-income areas (Kolb 2021, Deener 2017). Sharon put it simply, “Fiesta’s a grocery store that no longer needs to exist.” Aside from Fiesta, there are numerous dollar stores in the area and a few small convenience stores, which were useful but overpriced.

To maximize their food dollars, mothers traveled to multiple grocery stores outside of Sunnyside to find the best deals on groceries. That often meant going to one store for meat, another for produce, and a third for shelf-stable items. With only two bus lines from Sunnyside and no light rail, a full day of shopping was often required, according to Houston’s METRO route information. Mothers like Anita traveled to more affluent, predominantly White areas that had “real grocery store[s].” Several mothers specified the Pearland suburb as their preferred destination, even though it took forty-five minutes during drive time and no public transportation routes served the area. Pearland is a majority-White suburb with a median household income roughly four times that of Sunnyside.

Latonya termed Sunnyside a “food desert.” She used to shop at an HEB store not far from Sunnyside, but it closed years ago. She said, “And so once that closed, that forced me to go all the way to Pearland.” Kiesha also preferred Pearland, saying, “The grocery stores that are typically over here in Sunnyside, they are overpriced. And the produce isn’t always great. . .

So it’s like in this . . . in our community, they’re not taking care of the foods that is already inside the stores. Or they’re expired . . . so I want better quality for my family, so I go where I think there is better quality.”

Sharon explained that Sunnyside was a “food desert . . . we don’t have a lot of options in Sunnyside, so we go out to Pearland to, um, go get groceries.” She continued, “If I could be quite honest, the presentation of those stores [in Sunnyside] are poor. It’s not very inviting. The environment where the stores sit is very dangerous for kids, because high crime and things of that nature. So I just refuse to go to those stores, and I’ll go to Pearland.”

For Sandra and Monique, Pearland was an attractive destination due to concerns about safety in Sunnyside, where violent crime occurs at a rate over four times that of the city as a whole. Monique recounted a 2021 incident where a car rammed into the store (KHOU11 2021), saying, “The violence, it’s always something goin’ on [around Fiesta].” In Pearland, she felt safer: “I just feel like I’m more protected, I’m safer out there, I could do my shoppin’ and not have to always look over my shoulder.” But Monique lamented this dynamic, saying, “And I hate that because, you know, Fiesta is roughly seven minutes away from [a large low-income apartment complex], and [a small corner store] is like right down the street from me, but I choose to go twenty minutes away, not just for the value but for the safety.”

While groceries in other neighborhoods were cheaper, taking long trips incurred other costs, including gas. When asked what her top three worries were, Belinda said, “I guess transportation, gas wise.” While many people in Sunnyside don’t have reliable access to their own vehicle, for some the problem wasn’t that they didn’t have a car; rather, they could not keep up with car payments, eventually having to sell or face repossession. Staggering bill payments was a common strategy to keep enough cash for food available (Heflin et al. 2011), and mothers reported that their car note was often the first they would let lapse if they did not have enough money for food.

Car insurance was another bill that mothers described foregoing, as Michelle explained,

“Once the rent was paid, lights paid, water . . . gas . . . we really didn’t have anything hardy. And I had to neglect getting insurance for my car because we just couldn’t afford it.” Driving without insurance presented another set of risks. Although Michelle stressed that, “I . . . pretty much I’m not gonna be you know too dangerously goin’ . . . drivin’ crazy and anything. I’m just goin’ right here and back,” driving without insurance could result in a ticket or worse in the case of an accident. Given the overpolicing and surveillance in neighborhoods like Sunnyside (Braga et al. 2019), the risks of being stopped by law enforcement are elevated. For those without access to a reliable car, the next best option was getting a ride; however, this exchange was sometimes contingent on mothers paying for the gas.

If these options were unavailable, mothers took public transportation. But due to the limited public transportation serving Sunnyside, this meant taking multiple buses. With children in tow, these trips were lengthy and stressful. When asked what would help her manage food, Sharon said, “Shit, it’s just really about transportation. You can ask anybody that when it boils down to it, it’s about transportation.” Describing her “bus catching days” when she didn’t have access to a car, Quiana explained, “I dunno, kids are a bit much and like mine, they, they like, they do a lot, you know, like so I think by the end of the trip, like I be, be more angry than anything from yellin.” Anyone who has shopped with children on a budget can relate—the cognitive load required to maximize savings, and Quiana’s frustration, is palpable.

### **Taking a Wider View: From Food Desert to Food Apartheid**

The challenges we describe that made accessing affordable grocery stores taxing and at times impossible are often framed in the literature as individual issues or choices. For example, the choice to forego car payments results in repossession, and the choice to let insurance lapse renders one’s vehicle unusable. However, we argue that this approach misses the forest for the trees. We instead draw attention to the broader racialized spatial structures in which these [constrained] choices are made (O’Connell 2021). In what follows, we place

mothers’ narratives in a broader context, tracing how historical and contemporary processes in Sunnyside make food apartheid a useful way to understand the conditions mothers encounter in Sunnyside. This framing is explicitly relational, highlighting inequalities between people’s food experiences in different places, even within the same city.

Sunnyside is not unique among historically Black neighborhoods. Rather, we can trace patterns of dispossession and economic disinvestment across six Houston neighborhoods that share a marginalized position relative to other Houston areas (Longoria and Rogers 2008)—reflecting the logics of racial capitalism that recur across cities (Dantzer 2021). Forming a horseshoe shape around the city center, these areas were developed when racial segregation was legally enforced and Ku Klux Klan activity was rampant (Stephoe 2016). Sunnyside and similar neighborhoods offered a refuge from racial violence in Houston during and after the Jim Crow era (Ponton 2024), and became what some have termed self-contained communities, with thriving Black-owned businesses, including two grocery stores (Longoria and Rogers 2015). As historian Tyiana Steptoe (2016) explains, “Black Houstonians strove to create autonomous neighborhoods in order to forge a spatial—and psychological—distance between themselves and the White power structure” (23). Over time, that distance calcified into isolation. As suburban development expanded, property developers avoided these areas and White affluent Houstonians moved further out to suburbs including Pearland. Sunnyside was then leapfrogged again when efforts began to redevelop the city center (Longoria and Rogers 2008, 19). The result is that Sunnyside can feel isolated from the city despite being a fifteen-minute drive from downtown.

One salient feature of the chronic disinvestment in Sunnyside that impacts food provision is its disconnection from public transportation infrastructure. Transport authorities have designated Sunnyside and other majority Black Houston neighborhoods as the least serviced areas for transportation across the city (Goodwin et al. 2014, 11). Taking the bus to the grocery store with children in tow is burdensome enough. But taking two or three buses—lug-

ging bags full of groceries while wading through sweltering Texas heat and humidity—is grueling. Of the three METRO light rail lines, none service Sunnyside. This is a consequence of long-term economic disinvestment under racial capitalism, in which a historically Black neighborhood—designated through redlining as undesirable because of its Black population—is systematically neglected and therefore continues to be seen over time as a “bad” site for investment (Mayorga et al. 2022). The choice to exclude Sunnyside from transit routes then becomes logical, since it becomes harder to make the case that Sunnyside is a desirable destination. Instead, the image most portrayed in local media is that of a crime-ridden and undesirable “ghetto,” with headlines emphasizing violence and danger (ABC13 2016; Stanton 2013).

### Preparing Food in Inadequate Housing

Once they had groceries, mothers were experts in stretching them to last. One common set of strategies was to buy groceries in bulk, prepare meals from scratch, and freeze leftovers so they could be eaten across multiple days. But even for those who were able to procure groceries in a cost-effective way, given the aforementioned challenges, the next steps of food storage and preparation presented additional hurdles, often due to inadequate housing and kitchen conditions.

Chief among these challenges was not having enough space to store groceries, especially in bulk. When we interviewed Quiana, she was taking care of her three children and her younger brother. She showed her kitchen and said what would help her most was space, both in the kitchen and specifically the freezer. She explained, “Like my refrigerator too small, like we can’t have no ice.” Because of that, when Quiana’s friend offered to bring her frozen food from a pantry, she responded, “I be like, ‘No, don’t call me with the stuff . . . it won’t fit in the freezer.’” Like Quiana, many mothers lived in low-income housing, where kitchen spaces are notoriously small and minimally equipped. Belinda remarked that her refrigerator was so small that it could not hold her groceries, so she had to tape it closed.

Space was tighter for families who were doubled up, or sharing living space with extended family members or friends. Doubling up is common nationwide, with Black families more likely to temporarily live with other kin than White families (Harvey et al. 2021). Mothers framed the decision to take in others in need as a given, as Della explained. Her brother-in-law moved into her house after losing his job, and it strained her family’s already slim food resources. But as she put it, “We adjusted, you know . . . to the food, to the space. We’re like we’re in this together . . . we’re a family.” This sentiment, and doubling up, were common among our interviewees (Harvey 2026, this issue) and exacerbated challenges around food provision (Bowen et al. 2019). Although it was helpful to have extra hands, it meant more mouths to feed, more groceries, and more space to store them.

Further, it is common for only some household members to be included on a household’s SNAP case. In part, this is because each person’s income is included in the household’s eligibility determination, such that additional income lowers the household benefit amount. However, it is also a function of residential instability. When a family unexpectedly takes in a recently evicted relative, provides a short-term home for someone released from jail, or offers temporary shelter for a neighbor’s child in need, they may not report the change in household structure. Even if they do, the slow pace of welfare bureaucracy (Seefeldt 2017) means that, in any month, mothers might be receiving benefit amounts that did not match the actual number of meals for which they were responsible. Monique received SNAP for herself and her eleven-year-old, but she was temporarily living with her boyfriend and his mother. Monique also prepared meals for her adult children. Her benefits weren’t enough, “I’m on food stamps now, so with me bein’ on food stamps, um, I could only feed who’s on my case, so I can’t go and buy groceries for the whole house and then, you know, feed everybody on my food stamps ‘cause it only covers enough for two people, so with that bein’ said, I can’t just go buy an abundance of groceries and just feed e’erbody off of it.” Still, the na-

tional average food stamp benefit per person per meal is \$2.07 per meal, so even those receiving full benefits struggled (Center on Budget and Policy Priorities 2025). As Kathryn Edin and colleagues (2013) show, many families exhaust their SNAP benefits days or weeks before their benefits renew.

When asked what would make it easier to feed their families, many responded that more storage space, especially a deep freezer, would help. Alicia described going to a Houston Food Bank food distribution site where they distributed large frozen pizzas. She laughed as she recounted, “I didn’t know what to do with the pizza, because it couldn’t fit in my fridge.” In contrast, Sharon, one of ten food secure mothers, showed us her deep freezer and a chicken defrosting in her sink. She explained that the additional freezer let her save by purchasing a whole chicken rather than buying the parts separately. Sharon was renting a house and had a good relationship with her landlord; however, for mothers living in some subsidized apartments, deep freezers and second refrigerators were prohibited. As Belinda explained, this was because utilities were included in the rent and freezers incur extra costs. While she noted that some tenants would hide their freezers under a tablecloth when management inspected, for her, the risk of eviction was too high: “In low-income [apartments] they’ll put you out for that.”

Although subsidized housing through the Housing Choice Voucher Program and project-based Section 8 housing are federal programs, local housing authorities and the property managers who rent subsidized units have discretion in administering these benefits (McCarty et al. 2014). For example, even though federal guidelines do not include a credit check, property managers or landlords renting units to tenants with subsidies may choose to add that requirement. They can also enforce more stringent eligibility requirements around drug use and crime (Aussenberg et al. 2016). Or, in this case, they can choose to prohibit appliances that would add to the cost of utilities. The result is that a tenant in one housing complex in Sunnyside might encounter a different set of rules and different enforcement mecha-

nisms than someone who lives across the street in a different complex. Further, apartment complexes often contain some units whose rents are subsidized through project-based Section 8 and others that are funded through tax credit programs (for example, the Low-Income Housing Tax Credit), meaning that different oversight mechanisms apply. As Heather K. Way and Carol E. Fraser (2018) note, this complexity is mirrored in Houston’s patchwork system of regulatory bodies governing housing issues, which contributes to lax oversight and long-term maintenance problems in apartment complexes in Sunnyside.

In low-income housing that did not include utilities in the rental subsidy, mothers faced different choices and constraints. One strategy mothers used to meet their food needs was to prioritize certain bills. A common refrain was that rent, utilities, and gas had to be paid, but other monthly bills like internet, phone, and TV service were optional. Candace explained her rationale for prioritizing bills for items that could be repossessed or services that could be disconnected, “If you couldn’t come get it, and you couldn’t come pick it up, it didn’t get paid . . . if they can’t come get it and they can’t turn it off, that’s the ones you don’t pay.” But regularly keeping up with these key bills wasn’t always possible, and the consequences for food provision could be severe. Quiana described a time when her baby’s father was in jail, leaving her without monetary support. Her younger brother was living with her, and although she was working at a restaurant where she could eat some meals, she wasn’t able to pay the gas bill, leaving her without a working stove or oven. She explained, “It’s not that we didn’t have food, it’s that we had a limited way of cookin’ food . . . we had lights and water, but we didn’t have gas, so it was like cookin’ in this one . . . electric skillet thingie.” Lori, another respondent, said her neighbor had the same experience, making it difficult for her to use items from food pantries that needed to be cooked, “She can’t heat it or something like that because she also doesn’t have gas or heat, you know, in her house.” These examples highlight how multiple competing demands for resources that may appear unrelated to food,

such as utility bills, end up shaping food provision.

### **Taking a Wider View: Housing Inequalities Writ Large**

The preceding section illustrates how housing conditions constrain mothers' ability to store and prepare foods in a cost-effective way. We now place mothers' individual experiences in the wider context of housing in Houston. First, we note that the primary option for low-income families in Sunnyside is subsidized apartment housing, much of which is in disrepair (Way and Fraser 2018). There are nine project-based Section 8 developments in Sunnyside (Texas Low Income Housing Information Service 2017), and despite the neighborhood representing only a fraction of the population of Houston, Sunnyside also has the third highest concentration of Section 8 voucher holders. This clustering of what is often substandard subsidized housing is not limited to Sunnyside. Researchers found that apartments in poor physical condition and those with high crime are concentrated in Black and Latino/a neighborhoods in Houston (Way and Fraser 2018). Only 4 percent of Section 8 voucher holders live in areas designated as "high opportunity," meaning they have quality schools, high levels of employment, and transportation infrastructure (Elliott and Blakinger 2016). One reason this pattern persists is that as of 2015, Texas law explicitly protects landlords who refuse to rent to voucher holders because they are voucher holders. As Edgar Walters and Neena Satija (2018) note, this legislation "essentially legalized a long-standing practice among landlords that blocked voucher-holders, who are overwhelmingly Black and Latino/a, from moving to better neighborhoods." Another factor inhibiting voucher-holders from moving to the highest opportunity areas is that rents in these areas exceed the Housing Choice Voucher Program's limit for maximum rent, set at 40 percent of the average fair market unit rent for a metro area (Houston Housing Authority 2025). Edgar Walters and Neena Satija (2018), writing for the *Texas Tribune*, reported that most families with vouchers who are able to find a home to rent end up living in high-poverty areas, and 90 percent of this group are Black.

Although housing advocacy groups in Houston have long fought for the dispersal of subsidized housing into lower poverty neighborhoods, they have met with powerful resistance. In 1982, the Houston Housing Authority (HHA) approved the development of two low-income housing complexes in Westbury, which at the time was an 89 percent White neighborhood (Shelton 2014); however, after community pushback the plan was scrapped. More recently, in 2016, developers proposed to build a mixed-income housing complex in the Galleria area, an affluent, majority-White neighborhood. Then-mayor Sylvester Turner rejected the proposal and was then found by US Department of Housing and Urban Development (HUD) to be in violation of the Civil Rights Act because the decision stemmed from "racially motivated opposition" from existing Galleria residents (Henneberger 2017). HUD officials argued that the city "block[ed] and deter[red] affordable housing proposals in integrated neighborhoods," adding that the project would have been the city's first subsidized development in a low-poverty, low-crime neighborhood with high-quality schools and employment opportunities (US Department of Housing and Urban Development 2017). The HUD report noted that 91 percent of the proposed developments considered by the Houston City Council for housing tax credits were located in areas that are majority occupied by people of color (US Department of Housing and Urban Development 2017).

Exacerbating the issue is that there are simply far fewer low-income housing units available in Houston than there are families seeking subsidized housing. This pattern obtains across major US cities; however, in Houston it is especially acute: among the fifty largest metropolitan areas, Houston has the third fewest affordable and available housing units for those with extremely low incomes, with only 16 units available for every 100 renters (National Low Income Housing Coalition 2024a). The waiting list for public housing contains tens of thousands of names and for years at a time, it remains closed so no new applicants can join. It was closed from 2012 to 2016, opening for a two-week period in which 68,831 people applied, but only 30,000 people were added. It was

opened again for one month in January 2023, when an additional 30,000 joined the waiting list (Houston Housing Authority 2023). The Section 8 waiting list remains closed at the time of this writing.

One consequence of the housing dynamic in Houston is that low-income renters, many of whom have been on the waitlist for subsidized housing for years, end up renting units in market rate low-income housing that is not administered through the HHA. Landlords offer below-market rent without the eligibility restrictions required by HUD, which makes them attractive—and attainable—for those locked out of the public housing system. Per HUD rules, an eviction from subsidized housing bars a tenant from being eligible for public housing benefits for five years. In addition, people with certain criminal convictions are barred from subsidized housing altogether (Aussenberg et al. 2016). However, these apartment complexes are among the worst in Houston in terms of upkeep and crime. In 2015, one such complex in Sunnyside was finally shuttered by the city after months of tenants' complaints of open sewage and no electricity. Another apartment in Sunnyside was the site of 284 major crime reports, "an average of one major crime every 1.3 days" (Way and Fraser 2018, iii).

By widening our lens, we see that the housing hardships mothers in our study experienced—hardships that made food provision a constant challenge—are symptomatic of structural forces that go far beyond the home. Mothers like those in our study have limited options for where to live, and few resources to resist when their housing conditions are inadequate. Although landlords should be incentivized to keep tenants in subsidized units because it means guaranteed rent payments, given the demand for low-income housing in Houston, they may instead leverage that dynamic to avoid maintenance costs and quash tenant resistance. The fear of eviction is powerful, and mothers in Sunnyside know the consequences for their families. Prior research has shown that this fear informs mothers' decisions around when to report housing problems, including broken kitchen appliances (Hughes 2021).

## LINKING CONTEMPORARY CONDITIONS TO HISTORICAL LEGACIES

### Intergenerational Poverty and Resistance

For many of the mothers we interviewed, poverty is an intergenerational experience. This point came up frequently, particularly in cases where respondents' mothers and grandmothers remained active participants in the collective labor of food provision. The ethos of sharing resources, strategies, and knowledge horizontally—with friends and neighbors—was salient among mothers in Sunnyside (Hill et al. 2024). And mothers credited their (mostly women) elders with teaching them how to provide food in the context of extremely limited resources, highlighting the importance of multigenerational ties. Acknowledging that multiple generations have had to develop strategies to meet their families' food needs under place-based constraints is critical. After delineating how mothers draw on their own family histories to make ends meet in the present day, we engage the racial capitalism framework to connect these experiences to the ways that Sunnyside has been shaped over time, paying attention to its founding as a segregated community during the Jim Crow era.

### Ethic of Reciprocity

A key strategy mothers used when they worried about running out of food was drawing on support from family, friends, and neighbors. Quiana turned to friends and family when she couldn't cook in her own apartment because of the unpaid gas bill, which had led to her gas being shut off. Her children's fathers helped out when they could, but typically only enough to cover a meal, saying, "I can call they daddy, uh, my two-year-old and my eight-year-old daddy and if I tell them that they don't have no food or whatever, he'll send, he'll send enough to make a meal." Quiana also had a close relationship with two of her children's fathers' partners, including one who shared groceries, commenting, "She always givin' me food too, she be callin' me talkin' 'bout, she picked up food from the pantry." Cora, who lives with her daughter and granddaughter, said she would turn to "my daughters, and brothers and sisters. . . . If I got to the point where I needed gro-

ceries, I would go to them and they would come to my aid.” Similarly, Danielle noted, “if a friend or family member says okay, I bought a little extra from the store and so forth,” that’s one way she could make it through the month.

Beyond sharing groceries, mothers cooked meals with others to pool resources. Tonya recounted a time that she drove to a food bank, explaining that she had “put my last \$10 in my car to make it over there,” and was dismayed that it had closed. Her friend devised a plan, saying “[She] took it upon herself to cook that day and said every Tuesday we could eat at her house.” After securing employment, Tonya hosted her friend and their kids every Saturday. Critically, they cooked enough for leftovers, “It’s like a guaranteed meal for at least two days out of the week, we don’t have to worry about it, and she tries to cook enough to send us home with leftovers for like the next day, so the next day we’ll have enough to eat for that Tuesday and that Wednesday.”

The extensive resource pooling mothers describe is a well-documented phenomenon among low-income Black families (Edin et al. 2013, Hill et al. 2024, Stack 1974). Many respondents described sharing food even when they had very little for themselves. They worried about accepting help from network ties that they knew were experiencing hardship (Harvey 2026, this issue). Nicole was pregnant, noting that her doctor said she needed to “feed for two.” Although she needed help keeping groceries stocked, she hesitated to ask her mother, who had eight children, “So it’s like I don’t want that much pressure on my mom.” Kiesha lives with her mother and has close family nearby. She explained the depth of her food needs, saying, “I was in the hospital maybe three weeks. And that was the um . . . I was happy to be in the hospital because I was able to order food at least five times out of the day. And I knew that if I came home, I wouldn’t have that.” But when asked if she would share her issues with hunger with anyone, she said, “[I]f I go to my grandma’s house and I say we’re not have no food, she’s goin’ to her deep freezer . . . she’s pulling out something. Okay. But . . . but it’s more so out of consideration, because we know my grandma might not have much. So why would we go take from her house and . . .

and bring it here? Even though we are family, we have to still be mindful of that.”

Michelle similarly worried about other family members and sacrificed her own food needs to take care of theirs. Describing a recent rough patch, she explained, “It was kinda hard makin’ you know meals last. So sometimes [my husband and I] . . . we wouldn’t have like breakfast or we wouldn’t do lunch. We would have a good dinner. But that was about it.” Michelle’s daughter and grandchildren moved in with her and her husband, which helped them pool resources more efficiently. They share her daughter’s food stamps and split the bills. But even with extra help, they couldn’t always pay the bills. As Michelle put it, “I have a good little support system,” but that system was strained. Whitney experiences food insecurity and often goes without food so her children have enough to eat. She regularly shares food with her nearby relatives and neighbors, who in turn help her when she needs it. As she explained, “If I need something, I can call them, if they need some, I would, they could call me, it’s just vice versa, that’s how my circle, my support circle works.” Whitney noted that it could be hard to ask for help, but continued, “Sometimes you gotta put your pride aside and go [get help]. . . . It takes a village to raise a child.” In the context of neighborhood poverty, mothers’ network ties are unsurprisingly experiencing financial hardship and even hunger. Critically, these hardships often went back generations.

### **Heritages of Hardship and Resilience**

Although we asked mothers where they learned how to manage food, respondents organically brought up observing how their mothers and grandmothers worked to make ends meet. Dawn grew up with eight siblings, and her father was gone for long periods in the military. As she put it, “He really wasn’t there for us. [My mother] raised us—and when she was raising us, we lived on food stamps and welfare, which wasn’t nothing.” She described observing her mother make do, “I would sit in the kitchen with her—literally sit in the kitchen and watch how she would make things work. Like, um, we know we couldn’t have the—the good cereal, but we would have corn—you know, corn

flakes. She improvised . . . watching her and how she sacrificed food for us and made sure we eat.”

Kendra made similar sacrifices for her children when she had limited food, which happened regularly. She described running out of food as “the normal thing for a woman with kids or a family. . . . You get short, or you . . . your . . . your well runs dry.” When that happens, “I just improvise. Try to make a way. Because I’m not gonna send my kids to sleep hungry. That’s somethin’ I’m not gonna do. If I don’t do something else, I’m not gonna do that. They’re gonna eat, regardless if I eat. I could be hungry.” In addition to going hungry, Kendra turned to her mother. She explained, “With me havin’ like so many children, financially she supports me. Sometimes when she gets good deals, she helps, you know. Or if you know like uh food’s low and she knows a certain area that gives help, she’ll tell me.”

Kendra and her mother frame the struggles they experience around food as a “normal” part of what it means to be a mother: “That’s a motherly instinct. That’s somethin’ you willing to do. It doesn’t . . . it doesn’t affect you because that’s somethin’ I would be willin’ to do. . . . What does it matter if I’m full or not?” Kendra also linked her capacity to provide and sacrifice to her racial heritage: “Some people have survival skills, some people don’t. You gotta hope you’re “some people.” Like I don’t know if uh. . . if actually as an African American we have the natural instinct, or uh . . . or survival skills, or it’s somethin’ that comes off easy to us. Like sometimes I don’t even know I had it, or I could make a way with what I had. But I make ways.”

Whitney felt similarly about her community’s resilience: “We still po’ but we know how to survive, you know, through different changes in the world, we have always been.” Jordan explained, “As women, particularly Black women, we don’t have time to cry. We got to get up and get it. You know, and we are the strongest race of them all, because we have—we have things we got to do. . . . We can’t—we can’t afford to sit back and cry and what not.” Jordan continued, reflecting, “I was reared around a lot of strong women and didn’t realize it.” Mothers’ interpretation of their struggles and resilience in racialized terms is critical to their self-

understanding and also underscores the utility of racial capitalism as an analytic lens.

Danielle learned how to “make a way” from her mother, and she passed this on to her nieces. She said, “we were brought up to always have food in the house . . . keep food in the house,” explaining that “whether it may be something you want or you don’t want, there is food here.” Danielle stressed the intergenerational transmission of this relationship to food and explained, “that’s how I was taught, and that’s how we teach.” Likewise, Nicole credited her mother’s example with helping her survive: “I mean all my life, I always see my mom—every time we didn’t have—she always made it . . . made it happen, even if we didn’t have it. So I actually got that from my mom.” Women in various family roles passed on practices. For Krista, it was her aunt who “used to cook enough to feed an army.” She reflected, “Then I became a mother, and I started takin’ care of my own kids. But you know, I learned from them.” The struggle stretched over generations, and the learned practices of navigating it are likewise intergenerational.

### **Taking a Longer View—Disadvantage and Resistance Over Time**

Mothers’ strategies to resist food insecurity over generations should be viewed within the longer context of Sunnyside as a place whose contemporary conditions are inflected by the legacies of slavery, Jim Crow policies, and ongoing disinvestment (Mayorga et al. 2022). We argue that food apartheid in Sunnyside, viewed through the lens of racial capitalism, “is a manifestation as well as an arm of a broader structure of dispossession and devaluation that in the United States stems from chattel slavery” (Mayorga et al. 2022, 241). While the pathways through which racialized oppression operates have morphed over time, the essential parallel between resource accumulation in White communities and disinvestment and extraction in Black neighborhoods predates Sunnyside’s origins. These mechanisms help explain not just Houston’s present, but, if unaddressed and unacknowledged, will continue to structure and delimit its possible futures (Ponton 2024). Recalling and emphasizing the salience of these histories is vital in a political landscape like

Texas that has legislated against teaching how past racialized violence and resource extraction perpetuates and concentrates contemporary inequalities (Lopez 2021).

Although Texas is not always considered the Deep South in popular imagination, its history shares much in common with its Southern neighbors, including a reliance on the labor of enslaved people. Houston sits on what scholars have termed a “cultural fault line”: it “straddles the new and the old, the urban and the rural, growth and decline, and the South and the West” (Longoria and Rogers 2015, 25). After the news of emancipation reached Galveston in 1865, there was a massive influx of formerly enslaved people to what is now the Houston metro area (Ponton 2024). Roughly fifty years later, Sunnyside was platted during the Jim Crow era and designated as an area where Black homeowners could live, just outside of the city limits. It was located next to a dump, and as historian David Ponton (2024) notes, this initial siting is telling, as it already marked Sunnyside as both a Black space and a dirty space.

Before annexation in 1956, Sunnyside—like other Black neighborhoods discussed—functioned independently of the city of Houston, organizing its own water system, schools, and fire department. Yet even after annexation, years after Sunnyside residents began paying city taxes, the city refused to provide “sewer, water, drainage, sidewalks, streetlights,” or other services to the community (Texas Low Income Housing Information Service 2017)—a pattern of disinvestment whose effects are felt today as Sunnyside’s poor drainage exacerbates flood conditions. The same exploitation occurred in Settegast, a Black neighborhood in northeast Houston, that was annexed in 1949 but did not receive sewer lines from the city until 1969 (Fisher 1989).

Deliberate interventions by policymakers also withdrew the possibility of housing security itself from the area. Sunnyside was among Black Houston areas designated as “hazardous” by the Home Owners’ Loan Corporation, such that residents could not obtain federally backed mortgages (Understanding Houston 2021). The effects of redlining included the concentration of poverty in Black neighborhoods and wealth in White neighborhoods, and an in-

tertainment of residential segregation. Even Sunnyside residents who could purchase homes have not benefited from the intergenerational transfer of wealth that homeownership produced for owners in predominantly White neighborhoods. Low-income homeowners of color face heightened property taxes and lower property value assessments, resulting in a disproportionate rate of tax delinquency and vulnerability to dispossession (Kahrl 2015). These same historically Black neighborhoods in Houston have the highest concentration of tax delinquent properties, complicating the designation of homes as “owner-occupied” (Longoria and Rogers 2008). Following the same pattern, supermarkets have engaged in “retail redlining,” avoiding development in neighborhoods of color (Reese 2019). When we consider how these interventions constrained Sunnyside residents’ pursuit of stable, prosperous lives, the insufficiency of the food desert framing becomes clear. Far from an ecological inevitability, conditions in Sunnyside reflect historic processes of extraction and unequal resource allocation. In the face of those forces, mothers’ narratives of intergenerational struggle and resilience can be viewed as ongoing acts of resistance.

#### LIMITATIONS

The present study makes the case for focusing on the particular social, historical, civil, and political processes that shape the specific challenges faced by communities navigating concentrated poverty and food insecurity. While we treat Houston’s Sunnyside neighborhood as a case for examining these overarching processes, we suspect that the dynamics we observe in Sunnyside are operating elsewhere, particularly in other Black communities with concentrated poverty. We note, however, that these dynamics may differ in places that do not share the particular legacy of enslavement and subsequent Jim Crow policies. We center Black communities; however, further research should build out our understanding of how a similar framing offers insights into the experiences of other marginalized populations, including Latino/a and Indigenous communities. We conducted our study during the COVID-19 pandemic, a time of unprecedented hardship. Over

the course of the pandemic, after an initial spike, food insecurity dropped on average across the United States due to an infusion of resources in the food safety net, including the Pandemic Electronic Benefits Transfer program. However, this was not the case for Black and Latino/a households (Bitler et al. 2023), making this a useful period for our research aims. Because of the pandemic context, we conducted interviews virtually. While this necessarily changed the interview dynamic, we felt that the remote format gave respondents more agency in choosing how to portray their home life (Keen et al. 2022); specifically in terms of where to point the camera, helping to counterbalance how poverty research can parallel surveillance and intrusion (Hughes 2019).

### CONCLUSIONS

To better understand how poor mothers meet their families' food needs, we looked to the granular everyday strategies that mothers employed to ensure adequate food for their families day in and day out, following a long tradition of qualitative scholarship (see also Edin and Lein 1997, Newman and Massengill 2006). By focusing on the experience of Black mothers in a context where welfare has virtually disappeared, we contribute to our understanding of how multidimensional place-based conditions increasingly shape what it means to be poor in the US. In the decades since *Making Ends Meet* was published, place remains as important as ever in shaping the opportunities and constraints poor mothers face. In connecting mothers' individual struggles to structural disadvantages in Sunnyside over time through a critical lens, we help explain why their intensive labor is often simply not enough to avoid food insecurity and hunger. This project brings the insights of low-income Black mothers into conversation with a history of scholarship and activism around food justice that foregrounds fundamental structural inequalities rooted in racism (see also Reese 2019; Garth and Reese 2020; Sachs and Patel-Campillo 2014). We hope that by taking seriously Black mothers' experiences navigating the multiplicative disadvantages in Sunnyside and their critiques of the foodscape, we offer a roadmap for future research that better attends to the realities of the

present by acknowledging the vestiges of the past.

In the context of Texas' austere and punitive safety net, individuals like the mothers in this study labor intensively to feed their families. Yet we show how their strategies, developed intergenerationally, are stymied by the structural disadvantages that suffuse Sunnyside as a place, including inadequate transportation and housing infrastructure. We trace how disinvestment in places like Sunnyside, viewed through the lens of food apartheid, has resulted in conditions where inequalities are chronic and acute. Widening our focus to consider the impact of disinvestment across domains highlights how and why food insecurity is deeply rooted in some places while food access is plentiful in others. This shift in perspective means moving away from locating problems in people and instead learning from them about how the places they live shape their opportunities.

Scholars using quantitative methods have charted a path for critical scholarship that moves beyond thinking of place as a static indicator and instead considering its "prior life" (Rucks-Ahidiana 2022, 175). We draw on recent work exploring the relationships between past mechanisms of racial oppression and present-day outcomes, including Black-White poverty inequality and the prevalence of contemporary Black poverty in particular places (O'Connell 2012; Baker et al. 2022; Vargas 2022). These scholars encourage us to think about place as dynamic, paying attention to the land on which communities have developed and considering how historical processes actively shape individuals' contemporary lives and choices (Carney 2012). This work reveals the durability of structural racism and its consequences, and encourages reorienting from behavioral explanations and centering structural, political, and critical race explanations for racial inequalities in poverty outcomes (Baker et al. 2022, 1071). We argue that highlighting these historical processes helps contextualize mothers' struggles around food insecurity and redirects policy focus from individuals, for example, teaching poor people how to manage food more efficiently, to the structural conditions mothers have been struggling within and resisting for generations. This approach pushes us to ask questions about the

ongoing unequal allocation of resources, dynamics of exploitation and extraction, and collective efforts to equitably redistribute land and power, shifting our analysis away from individual behavioral choices.

Applied to the case of food insecurity, this reorientation means moving away from a narrow focus on behavioral choices and individual strategies that risks blaming people for their perceived deficits when those strategies are not successful. Well-intentioned public health interventions around food and racialized health disparities often fall into this trap. For example, interventions aimed at tackling the so-called obesity epidemic included misguided attempts to stigmatize families of color for their insufficient choices in accessing nutritious food (Firth 2012; Warbrick et al. 2019). In doing so, such interventions emphasize “individual mechanisms rather than the subtle and systemic ways racism shapes access to opportunities in education, employment, housing, and neighborhood resources” (Phojanakong et al. 2019, 4370). A structural approach would instead aim to redress those inequalities in resource access and opportunity. And though it may appear paradoxical, we posit that rigorous qualitative analysis—including data from individual interviews—is especially useful here. Placing individual narratives into a broader and longer social context offers a way to better understand the “structural inequalities [that] are so baked into the legacies and culture of our nation’s most disadvantaged regions that they can be taken for granted” (Edin et al. 2023, 149). As much as we learned about coping and survival strategies from Edin and Lein’s (1997) study, a historical structural approach might encourage policymakers to focus less on individual family units and more on the places in which marginalized families are embedded.

Food justice scholars Hanna Garth and Ashanté M. Reese (2020) argue that rather than treating “Black neighborhoods and communities as blank slates in need of guidance or structure,” scholars must treat “Black and other people of color . . . [as] theorists, creators, and experts” (6). This approach requires assuming that those most affected by racial oppression have sophisticated and informed analyses of

their experience. Centering interviewees’ own interpretation of their circumstances lends itself to better sociological analysis, and pushes back against discourses and policy interventions that locate the problems associated with poverty and food insecurity within Black people rather than the historically produced structures.

Policymakers should consider interventions that move toward addressing the systemic processes that perpetuate racialized inequalities, with particular attention to accumulation and disinvestment. The logic of restorative justice is useful in considering actors who have instituted, perpetuated, and benefited from inequalities to discern how they, and their resources, might be involved in remediation. For example, interventions should consider how to address profiteering by corporate food sellers and reinvest in community-led efforts at food sovereignty (see also Detroit Black Community Food Sovereignty Network, n.d.). Interventions must also address the dearth of affordable housing and entrenched inequalities that stem from residential segregation. Proposals to provide direct assistance for low-income families to acquire their own homes are promising (National Low Income Housing Coalition 2024b), as are measures aimed at strengthening low-income tenants’ rights. Further, as food insecurity is bound up with economic hardship, shoring up programs including the Earned Income Tax Credit and the expanded Child Tax Credit is critical.

By emphasizing historic structures such as legally sanctioned residential segregation and ongoing economic disinvestment in neighborhoods like Sunnyside, and locating these structures in the framework of food apartheid under racial capitalism, our findings underscore the fact that contemporary conditions that mothers experience are not inevitable (Mayorga et al. 2022). Food apartheid emerges from sequential decisions and actions over time, such that it is an instrument and consequence of interlocking oppressions rather than an accident. Our findings lead us to ask where Sunnyside would be today had different choices been made, and to consider what Sunnyside might look like thirty years from now if policy choices were aimed at dismantling food apartheid rather than treating its symptoms.

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# **PART V**

## **Men's Contributions to Families**

# Fathers' Socioeconomic Precarity and Mothers' Ability to Make Ends Meet



ALLISON DWYER EMORY<sup>ORCID</sup>, LENNA NEPOMNYASCHY<sup>ORCID</sup>,  
MAUREEN R. WALLER<sup>ORCID</sup>, AND DANIEL P. MILLER<sup>ORCID</sup>

*Economic and policy changes since Making Ends Meet was first published have fundamentally restructured the social safety net available to single mothers, while simultaneously eroding the economic position of the men with whom they share children. This study examines the degree of socioeconomic precarity among non-resident fathers and its implications for the economic well-being of mothers in the post-welfare reform era, using data from the Future of Families and Child Wellbeing Study. Nearly all nonresident fathers reported some type of precarity related to their employment, exposure to punitive systems, or financial and material resources; and the support they received from public or private sources was limited. Multiple aspects of fathers' socioeconomic precarity were also associated with mothers' experiences of material hardship and poverty. These findings suggest that nonresident fathers' own precarity precludes them from compensating for the loss of cash support following welfare reform.*

**Keywords:** single mothers, nonresident fathers, making ends meet, economic precarity, father employment, material hardship, poverty, system contact, child support

*Making Ends Meet* and the robust literature that followed vividly documented how single mothers' economic security is inextricably linked with that of their children's fathers. Kathryn Edin and Laura Lein's (1997) seminal work, published the year after the Personal Respon-

sibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), which promised to "end welfare as we know it," described how single mothers' income from welfare and low-wage work was insufficient to cover their expenses. Cash contributions from private sources like

**Allison Dwyer Emory** is assistant professor of sociology and criminology at the University at Buffalo, United States. **Lenna Nepomnyaschy** is professor of social work at Rutgers University, New Brunswick, United States. **Maureen R. Waller** is professor of public policy and sociology at Cornell University, Ithaca, United States. **Daniel P. Miller** is a professor at the Boston University School of Social Work, United States.

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children's fathers were an important source of supplemental funds to fill the gaps in mothers' budgets. Indeed, more than half of the mothers in Edin and Lein's study (1997, chap. 6) turned to economic support from partners and fathers as a supplemental survival strategy. A fundamental assumption of the post-PRWORA social welfare state has been that private support, through mothers' own work and support provided by their children's fathers, would increase to compensate for the loss of cash welfare (Ananat et al. 2026). While the expansion of several programs shored up the safety net for some mothers (Pilkaskas and Bruey 2026, this issue; Bruch et al. 2026), the transition from cash support to a block grant program with work-based eligibility requirements meant mothers without strong connections to the formal economy fell deeper into poverty (Brady and Parolin 2020; Shaefer and Edin 2013).

Although nonresident fathers were not necessarily considered "reliable" providers by mothers in Edin and Lein's study, there is reason to anticipate that conditions since the passage of PRWORA have further compromised fathers' ability to shore up the economic situations of struggling mothers. Research in the decades since this book was published has underscored the importance of nonresident fathers' formal and informal contributions for the economic security of households with children (Nepomnyaschy et al. 2022; Nepomnyaschy and Garfinkel 2011; Cuesta and Meyer 2018; Lewis and Kornrich 2020; Kane et al. 2015; Ha et al. 2011). Changes to the economic and policy landscape have created significant barriers for fathers' ability to provide time and resources to support their children's households. Economic restructuring over this period undermined the quality and remuneration of work for men without college degrees, a demographic disproportionately comprised of nonresident fathers (Binder and Bound 2019; Smeeding et al. 2011; Nepomnyaschy and Miller 2023). At the same time, policy changes that strengthened child support enforcement mechanisms and extended the reach of the criminal legal system have had serious collateral consequences for socioeconomically marginalized fathers and their families. Rather than compensating for the loss of cash welfare,

fathers have faced challenges more likely to erode than bolster their provision of support to single mothers.

This study provides an updated and comprehensive look at the socioeconomic circumstances of nonresident fathers much like those in *Making Ends Meet*, and the implications for mothers' economic survival in the post-welfare reform era. We find that fathers' socioeconomic precarity is both ubiquitous and closely linked to mothers' economic hardship, raising serious questions about the viability of support from nonresident fathers as a core survival strategy to compensate for gaps in the public safety net. Indeed, while this study provides a systematic investigation of men's socioeconomic vulnerability, our analysis is primarily motivated by an interest in understanding how this is linked to mothers' precarity. As documented in the other articles in this issue, the circumstances faced by many single mothers—who were already struggling at the end of the millennium—have become increasingly strained. While some are shored up by a work-based safety net, those not well served by this new regime are further destabilized by the precarity of their children's fathers.

#### THE IMPORTANCE OF NONRESIDENT FATHER SUPPORT AS A SURVIVAL STRATEGY FOR SINGLE MOTHERS

*Making Ends Meet* identified a set of survival strategies that mothers employed to patch together the resources needed to keep their households afloat prior to welfare reform, including work, cash welfare, network-based strategies (that is, family, friends, romantic partners, and nonresident fathers), support from agencies or community organizations, and other public benefits programs. As other studies in this issue illustrate (Bruch et al. 2026; Pilkaskas and Bruey 2026, this issue; Ananat et al. 2026; van der Naald et al. 2026; Fong and McCarthy 2026; Abbott et al. 2026), policy changes in the last thirty years have fundamentally altered the survival strategies available to mothers. Most notable of these changes was the passage of PRWORA in 1996, which replaced Aid to Families with Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF) and essentially removed

cash welfare from the suite of tools available to single mothers (Pilkauskas and Bruey 2026, this issue; Bruch et al. 2026). Only twenty-one out of every one hundred families in poverty received TANF cash assistance in 2020, with tremendous variation by state (for example, from 71 percent in California and Vermont to 4 percent in Arkansas, Louisiana, Mississippi, and Texas), compared to sixty-eight out of one hundred families in 1996 (Shrivastava and Azito Thompson 2022). Underscoring the seriousness of these changes, H. Luke Shaefer and Kathryn Edin (2013) found a large increase in extreme poverty in the years following the passage of PRWORA among mothers “disconnected” from both work and cash welfare.

The post-PRWORA public safety net, with time limited cash welfare and work requirements for many programs, also made mothers more reliant on private and network-based survival strategies (van der Naald et al. 2026; Kwon et al. 2026; Pilkauskas and Bruey 2026, this issue; Ananat et al. 2026). Using network-based resources ranked highly in the moral hierarchy of survival strategies among the mothers in *Making Ends Meet*, but strategies like “doubling-up” could also increase risk of abuse (Edin and Shaefer 2015; Edin and Lein 1997). Thus, while resources from private networks were an important source of support, this carried risks and was understood to be supplemental to cash welfare or work-based strategies.

Large-scale changes to the child support enforcement (CSE) system in the decades since *Making Ends Meet* sought to increase formal contributions from fathers, both lending the force of the state to mothers’ claim to economic support from nonresident fathers and further shifting responsibility to private support. Originally created in 1975 to recoup the cost of cash welfare paid to custodial mothers, CSE has evolved into an extensive system of policies and practices to establish legal paternity and child support orders and enforce collections (Tollstrup 2021). Consistent with the mantra of “personal responsibility,” extensive state investment in the CSE system began in earnest just after the enactment of welfare reform in PRWORA even as enrollment in public benefits declined and program generosity largely stag-

nated (Bruch et al. 2026). Most families in the CSE system are required to participate as a condition of custodial mothers’ receipt of public benefits (Selekman and Holcomb 2018), not because of parental preference for state involvement (Waller 2019; Rambert 2021). This means that while some mothers intentionally seek out involvement with CSE to secure resources to support their families, most do not engage voluntarily with the system and many do not participate at all. Indeed, only half of custodial mothers have a formal child support agreement (Grall 2020). Despite state efforts to enforce collections from fathers, less than one-third of children with a nonresident parent receive any formal child support (Grall 2020), a lower share than before welfare reform; this decline is the result of fewer child support orders being established, especially orders with any support due (Grall 2002; Pilarz and Cuesta 2025; Cancian et al. 2023).

The amount of formal child support due is typically set by the state, withheld from fathers’ paychecks (Office of Child Support Enforcement 2023), and then distributed to mothers or kept as repayment for benefits the mother has received. All but two states retain payments if mothers received TANF, either currently or in the past, though half pass through a small part of those funds to custodial parents (National Conference of State Legislatures 2023). Mothers who receive child support get direct cash payments, which affords them the freedom to use the funds as they deem necessary. While formal child support receipt has been shown to increase the regularity of low-income mothers’ total income and to reduce poverty and material hardship in children’s households (Ha et al. 2011; Cuesta and Meyer 2018; Nepomnyaschy et al. 2022), recent evidence suggests that only a small and select group of mothers receiving the highest amounts of formal cash support actually see a reduction in poverty or material hardship (Nepomnyaschy et al. 2022). Indeed, the large investment in CSE in recent decades has not resulted in substantial increases to either the proportion of mothers receiving any support or the amount of support received (Pilarz and Cuesta 2025; Cancian et al. 2025).

A large share of the monetary support mothers receive from their personal networks comes

from the fathers of their children outside of the formal CSE system, primarily as direct cash and noncash contributions. In-kind (noncash) contributions such as toys, clothes, food, medicine, and paying directly for child care, after-school, or other enrichment programs are common, with nearly 60 percent of custodial mothers receiving such support according to national data (Grall 2020; Sorensen 2021). Importantly, in-kind support also carries more emotional and symbolic value because it signals fathers' commitment, connection, time with children, and cooperation with their children's mothers (Waller et al. 2018; Craigie 2012; Waller 2002). Fathers are more likely to provide this voluntary support (Nepomnyaschy et al. 2020; Kane et al. 2015), and it may be of greater financial value than formal child support (Kane et al. 2015) as it cannot be intercepted by the state. In-kind support is also provided more consistently over the child's life (Sariscsany et al. 2019; Nepomnyaschy and Garfinkel 2010), making it particularly beneficial for mothers' allocation of household resources and financial planning (Flanagan and Halpern-Meekin 2026, this issue). Evidence from the Future of Families Study shows that in-kind support is associated with improved behavioral and academic outcomes for children (Miller et al. 2020; Nepomnyaschy et al. 2020) and reduced material hardship in their households, especially when nonresident fathers are involved in their children's lives (Nepomnyaschy and Garfinkel 2011, 2014; Nepomnyaschy et al. 2022). Thus, the importance of nonresident fathers' voluntary support as a survival strategy for mothers spans the pre- and post-welfare reform eras.

Although not an explicit focus of *Making Ends Meet*, nonresident fathers' positive coparenting, engagement, and time spent with children, as well as fathers' emotional and physical well-being, may also have implications for single mothers' economic precarity. Recent work indicates that fathers' engagement is associated with better child outcomes and improved economic standing of mothers' households, as well as reductions in socioeconomic disparities in child outcomes (Nepomnyaschy et al. 2020, 2022; Miller et al. 2020). Fathers' time spent with children is highly correlated with their provision of informal and in-kind support, as

they often purchase or bring things to children when they visit or spend time with them (Nepomnyaschy 2007; Waller et al. 2018). Further, fathers' time with children may reduce stress and provide mothers with time for other needed tasks.

#### **FATHERS' SOCIOECONOMIC PRECARITY**

Prior to welfare reform, Edin and Lein (1997, 167) observed: "As important as these contributions were to mothers' budgets, most mothers knew that they could not count on fathers over the long term because fathers' incomes were too precarious," echoing Carol B. Stack's (1975) assessment of the "reliability" of support from fathers in the early 1970s. Changes to public policy and the economy already underway in the 1990s, including the loss of manufacturing jobs, decline in union power, relocation of remaining work to less accessible areas, and declining real value of the minimum wage, further undermined the wages and employment of economically vulnerable men (Autor et al. 2016; Sugie and Lens 2017; Verick 2009; Wilson 1997). This is particularly true for the population of socioeconomically marginalized men most likely to be nonresident fathers (Berger and Langton 2011). As a result of these changes, fathers' ability to support their children has eroded rather than expanded to meet mothers' changing needs. Thus, while men are generally understood to be better off economically than women—even among those at the lowest end of the economic spectrum (Chun-Hoon 2023)—the deteriorated position of men with low socioeconomic status (low-SES) means that nonresident fathers may need to prioritize their own needs over supporting family members in other households. Coupled with the fact that they are often ineligible for more generous benefits from the Earned Income Tax Credit (EITC) and Supplemental Nutrition Assistance Program (SNAP) if they are able-bodied and have no other dependents, nonresident fathers may have very limited resources to mitigate hardship faced by mothers struggling to make ends meet post-PRWORA.

This deterioration is evident across multiple metrics. Continuing a decades-long slide, the labor force participation rate of men declined from 75 percent in 1997 to 68.9 percent in early

2020 (United States Bureau of Labor Statistics 2024). Likewise, rates of participation in the labor force among prime-age men (ages twenty-five to fifty-four) have decreased with each successive recent generation (United States Bureau of Labor Statistics 2024; Binder and Bound 2019). Except for those at the highest end of the distribution, earnings for prime-age men have also declined or remained stagnant in the decades since welfare reform (England et al. 2020), and wage stagnation has been worst for men of color with the lowest earnings, compounding long-standing racial disparities (Wilson and Rogers 2016). These data reflect, in part, large-scale macroeconomic shifts that have contributed to the increasing precarity of men without a college degree, 64 percent of all men over age twenty-five in the United States (United States Census Bureau 2023). Following all but the most recent economic recession, as industries traditionally dominated by women were among the most affected by the COVID-19 pandemic (Center on Budget and Policy Priorities 2024), the return to employment has been slower for men than women following downturns (Sahin et al. 2010), with some evidence that nonresident fathers are hardest hit (Mincy et al. 2015). The jobs that remain available to such fathers frequently pay little while requiring irregular and nonstandard schedules, two features that make balancing family needs difficult and undermine well-being (Ananat and Gassman-Pines 2021; Schneider and Harknett 2019).

These downward trends in economic stability have occurred alongside the expansion of the CSE system, often compounding fathers' precarity. Both the public and policymakers expect fathers to support their children, and fathers unable to meet their obligations have been pilloried as "deadbeats," driving the expansion of CSE (Mincy and Sorensen 1998; Rambert 2021). At the same time, enforcement measures have become increasingly punitive and focused on fathers' apparent willingness to pay while ignoring their ability to pay. Because orders often include retroactive support, such as the repayment of birthing costs covered by Medicaid, fathers can immediately find themselves in substantial child support debt when an order is established. It has also been

common practice, when fathers are not present at hearings or information is missing, for courts to impute their income in setting a child support order (Turetsky 2019), a practice that frequently overestimates the amount that fathers can contribute (Plotnick and Kennedy 2018). Similarly, not all states require the use of self-support reserves, which stipulate that child support orders include a set-aside that allows fathers to retain some income for basic sustenance, and reserves are not always implemented in states that require them (National Conference of State Legislatures 2020).

These practices have resulted in child support obligations that are beyond the means of many fathers, and falling behind on required payments can lead to serious penalties, including court-ordered reductions in time with children, driver's license suspension, interception of tax returns, criminal charges, and incarceration (Haney 2018, 2022; Sorensen et al. 2007; Tollestrup 2021; National Conference of State Legislatures 2021; Rambert 2021). Compounding the challenges of unrealistic orders, thirty-four states charge interest on child support arrears, with rates as high as 12 percent (National Conference of State Legislatures 2021). As a result of all of these CSE practices, fathers are much more likely than in prior decades to incur unmanageable child support arrears (Turetsky and Waller 2020), with 77 percent of nonresident parents in the child support system today carrying arrears (Office of Child Support Enforcement 2021) and only 40 percent of those arrears likely to be collected (Sorensen et al. 2007). Most of these arrears are owed by men making less than \$10,000 a year, and this debt is associated with a host of negative outcomes for men and their families (Miller and Mincy 2012; Nepomnyaschy et al. 2021; Robbins et al. 2022; Turner and Waller 2017; Sorensen et al. 2007; Rambert 2021).

The reach and punitiveness of the criminal legal system also grew in parallel with the expansion of CSE. The 1990s were an era of "tough on crime" laws that accelerated the growth of this system (Enns 2014) until 2009, when a peak of 7.2 million people, most of whom were parents, were incarcerated or under criminal justice supervision (Glaze 2010; Glaze and Maruschak 2010). As a result, even

those with nonviolent and low-level offenses found themselves coping with crippling levels of legal debt (Bing et al. 2022; Friedman and Pattillo 2019; Harris et al. 2022), and more extensive and extended periods of supervision (King 2019). This dramatic expansion in the criminal legal system disproportionately impacted Black and Latino men with less than a high school degree and those from disadvantaged communities (The Pew Charitable Trusts 2010; Kurlychek and Johnson 2019). Both the loss of income during supervision and the collateral consequences of these criminal legal entanglements directly undermine nonresident fathers' ability to support their children, and child support arrears can grow during this time. Interactions between labor markets and both the criminal legal and CSE systems trap men in ongoing cycles of unemployment, incarceration, and debt, which significantly limit their economic stability (Agan and Makowsky 2018; Apel and Horney 2017; Apel and Powell 2019; Dwyer Emory 2021; Haney 2018; Turetsky and Waller 2020). Unsurprisingly, criminal legal system contact has been shown to undermine fathers' contributions of time and resources to their families. Indeed, mothers who share children with formerly incarcerated men received less voluntary and formal support from either nonresident fathers (Geller et al. 2011; McLeod and Gottlieb 2018; Dwyer Emory et al. 2020) or others in their networks (Turney et al. 2012).

In sum, large-scale changes have unfolded in the decades since *Making Ends Meet* was first published that have substantially limited the viability of support from nonresident fathers as a survival strategy for single mothers. While some mothers have benefited from these changes, those unable to capitalize on the work-focused safety net that has emerged find themselves also unable to depend on support from their children's fathers, a key means of making ends meet in the pre-welfare reform era. Changes in the labor market and greater exposure to punitive systems have had profoundly negative implications for fathers' economic prospects, social connections, and even health, and virtually all of these changes have had a greater impact on lower-SES men and Black or Latino men (Battle 2018; Adams 2018; Pratt 2016; Nepomnyaschy and Miller 2023;

Smeeding et al. 2011). As fathers struggle to meet their own basic needs, fewer resources are available to support single mothers. Financially strained fathers are also more likely to experience physical and emotional problems, including poor physical health, depression, and substance use (Robbins et al. 2022; Massoglia and Remster 2019; Williams 2003), likely further limiting their ability to provide effective and consistent support. What resources they do have are likely to first go toward supporting their current-household needs over those of nonresident children and custodial mothers (Edin and Nelson 2013). There can even be a reversal in the flow of resources away from children's families through kinship networks as families struggle to support incapacitated men, as has been documented in cases of criminal justice involvement (Braman 2004; Katzenstein and Waller 2015; Miller 2021; Page et al. 2019). Thus, the socioeconomic precarity fathers face is likely to have implications for entire kin networks, as men have fewer resources to distribute and may even draw on the resources of kin and romantic partners to help meet their own needs.

#### CURRENT STUDY

In this study, we use longitudinal population-based data from an economically, racially, and ethnically diverse sample to identify and describe multiple dimensions of nonresident fathers' socioeconomic precarity and access to support that could potentially affect custodial mothers' economic well-being. We describe nonresident fathers' socioeconomic circumstances using five broad conceptual domains related to the policy changes outlined above and to existing research on the multifaceted sources of socioeconomic disadvantage fathers face (Osborne 2020; Smeeding et al. 2011; Nepomnyaschy and Miller 2023). We first capture three domains of fathers' socioeconomic precarity. Given the shift in the years after *Making Ends Meet* to a work-based safety net and co-occurring erosion in the low-wage labor market, we first examine fathers' employment precarity. Because of the expansion of the CSE and criminal legal systems over this period and their impact on low-SES families, we also measure fathers' exposure to these two punitive sys-

tems. Related to these, we also examine fathers' resource precarity, or their challenges meeting their own households' needs. We next measure two potential sources of support fathers may use to mitigate hardship, specifically support from private networks and receipt of public benefits. Finally, we examine the extent to which the three domains of fathers' socioeconomic precarity (employment, exposure to punitive systems, and resource precarity) are associated with economic insecurity in mothers' households, controlling for a rich set of individual, family, and structural factors that may confound this association.

## METHODS

Our study takes advantage of five waves of population-based data from the Future of Families and Child Wellbeing Study (FFCWS). In many ways, the FFCWS is an ideal dataset for this study as it contains unparalleled information about a group of fathers who were first interviewed in the three years after *Making Ends Meet* was published and who were followed over the period when many of the policy and economic changes described earlier were unfolding. Specifically, FFCWS has followed a cohort of nearly 5,000 children born in large US cities between 1998 and 2000 and their biological parents, tracking these families in the period immediately following welfare reform and through the resultant changes to the economy and social welfare state. The study oversampled births to unmarried mothers (a 3 to 1 ratio) and is representative of all such births in large cities (population greater than 200,000) at that time (Reichman et al. 2001). Mothers and available fathers were interviewed at the child's birth, with follow-up interviews when their children were approximately one year old (interviewed in 1999–2002), three years old (interviewed in 2001–2003), five years old (interviewed in 2003–2006), and nine years old (interviewed 2007–2010). While additional surveys were conducted when children were ages fifteen and twenty-two, fathers were only consistently interviewed in the first five waves of the FFCWS. As most of the detailed indicators of fathers' precarity are self-reported, our study uses data from these earlier waves to capture with as much rigor as possible this population

of fathers who are famously invisible in most national surveys (Pettit 2012). This study thus focuses on the families whose pre-welfare reform experiences in the early 1990s were documented by *Making Ends Meet*, following them during a period of rapid policy change that led to the modern welfare state documented by the other articles in this issue. While data only cover the period from 1999 to 2010, there is strong reason to expect findings to apply to fathers in the current era, as the conditions underlying nonresident fathers' economic precarity have not substantively improved across most domains (Binder and Bound 2019).

## Sample

To focus on men most similar to those who were partnered with the women in *Making Ends Meet*, our analytic sample is limited to fathers who were not married to the focal child's mother at the child's birth and were not living with her at the observed wave. The single mothers in this analytic sample were never married to, and were living apart from, the focal child's biological father, regardless of whether they had repartnered. This conceptualization recognizes the fluidity of family relationships by defining them relative to a shared child rather than in relation to romantic ties, and allows parents to shift into and out of the sample at different waves. We do not use data from waves when parents were coresident, reflecting both the methodological challenge of disentangling the household resources of coresident mothers and fathers and the conceptual focus of *Making Ends Meet* on resources from nonresident fathers.

To maximize the analytic sample and include the most expansive period of time in the post-welfare reform era (1999–2010), we pooled data from four survey waves (years 1, 3, 5, and 9) when fathers were interviewed and met the analytic criteria. This generated an initial sample of 4,134 observations from 1,942 unique fathers, with each contributing an average of 1.8 observations. After these restrictions, 45 percent of variables were measured with no missing data. Of the remaining variables, only three were missing data for more than 5 percent of observations (whether the child was the fathers' first born, whether the father lived with

both biological parents at age fifteen, and whether he was US-born). To avoid further reductions to the samples for our multivariate analyses, we added a third category to these dichotomous variables indicating missingness (Allison 2001). Thereafter, we conducted complete case analysis, with sample sizes in the regression models varying between 3,952 and 4,134 observations, depending on the measure of fathers' precarity being examined.

### Measures

Our analyses focus on measures of mothers' economic precarity, fathers' socioeconomic precarity, fathers' sources of public and private support, and a set of covariates.

#### *Mothers' Economic Precarity*

Mothers' economic precarity, our primary outcome of interest, is indicated by their experiences of material hardship and poverty measured at the 1, 3, 5, and 9-year survey waves. Material hardship is measured using a series of questions about mothers' difficulties making ends meet, such as the inability to pay full rent or mortgage, the inability to pay bills, or the inability to get medical care because there was not enough money. We create a binary measure of whether the mother reports any such experience, with more detailed indicators of prevalence listed in table A.1. Mothers' poverty status is constructed from their reported household income from all sources, adjusted for household size and composition by the FFCWS, consistent with the official poverty measure used by the United States Census Bureau. We create a binary outcome indicating whether household income is below this official federal poverty level (FPL).

#### *Fathers' Socioeconomic Precarity*

The three domains of fathers' socioeconomic precarity (employment precarity, interactions with punitive systems, and resource precarity) are not mutually exclusive either practically or in our operationalizations. Our indicators of employment precarity measure the quality, stability, regularity, and remuneration associated with fathers' work. To capture as comprehensively as possible the complexity of their employment situations, we create a categorical

variable for type of work, distinguishing among work without irregular shifts, work with irregular shifts, and no reported employment. This is determined by questions of whether fathers were doing any work for pay, and whether they worked at different times each week. Second, we created an indicator for fathers who reported working fewer than both full-time (40 hours per week) and full-year (52 weeks per year) in the past year. Next, we consider a continuous measure of weekly earnings from all jobs in the past year, top coded to the 99th percentile, and an indicator for whether these earnings were below what would be expected for full-time work at the federal minimum wage.

Fathers' interaction with punitive systems is operationalized as exposure to the child support enforcement and criminal legal systems. Interaction with the child support enforcement system is measured by whether the father had any child support arrears. Criminal legal contact is categorized into three groups: fathers who had been incarcerated; fathers who had contact with the criminal legal system, including being arrested, charged, or convicted but not incarcerated; and fathers who had no contact with the criminal legal system. Following convention in previous work, criminal legal contact is defined by a combination of mothers' and fathers' reports to address potential underreporting.

Finally, fathers' resource precarity is captured using their reports of household income, material hardship, housing insecurity, and access to health insurance. A categorical measure of poverty captures fathers' reports of household income from all sources that was below the official FPL, between 100 and 200 percent of the FPL, or above 200 percent of the FPL. Fathers' experience of material hardship is constructed as a dichotomous indicator from fathers' interviews in the same way as described above for mothers. Next, following Amanda Geller and Marah A. Curtis (2011), we construct a binary indicator of housing instability, measuring whether fathers experienced any of the following: did not pay full mortgage or rent, moved in with others to save money, moved more than once in the past year, lived with others without paying rent, lived in a shelter or place not intended as permanent housing, or

were evicted. These two indicators of material hardship and housing instability are overlapping, with some measures of housing instability contributing to both variables. Finally, we create an indicator for fathers reporting that they had no health insurance, either public or private.

#### *Fathers' Private and Public Support*

In our descriptive analyses only, we analyze two additional domains which index the private and public support available to fathers. Fathers' perceived network support includes self-reports of whether they could borrow money—either \$200 or \$1,000—from someone or move in with someone if needed. Fathers' actual network support includes whether they reported borrowing money from friends or family to pay bills, moving in with someone out of need, or receiving free food because of a lack of resources. Last, we include two separate indicators for fathers' reports of receiving means-tested public benefits: receipt of TANF, SNAP, or Supplemental Security Income (SSI) and receipt of the EITC.

#### *Covariates*

Our multivariate analyses include a number of characteristics that may be associated with fathers' socioeconomic precarity and commitment to the child, all taken from the baseline survey at the child's birth. Fathers' characteristics include their age, whether they were born in the US, race and ethnicity, education, whether they were ever interviewed in Spanish, and whether they lived with both biological parents at age fifteen. Mothers' characteristics similarly include self-reports of whether they were born in the US, whether the mother was the same race and ethnicity as the father, the difference in their ages, and whether she had more education than him. Characteristics of the child include their sex assigned at birth, whether the child was the mother's firstborn (mothers' reports) or the father's (fathers' reports), whether Medicaid paid for the child's birth, and a 4-item scale measuring fathers' level of commitment to the focal child at the birth (mothers' report). Finally, we include an indicator for whether the parents were cohab-

iting at the child's birth (mothers' report) and indicators for interview wave. Detailed information on the covariates is included in table A.1.

#### **Analytic Strategy**

The analysis proceeds in two phases. First, we identify and richly describe the three dimensions of fathers' socioeconomic precarity as well as their private and public support. This information draws primarily on fathers' reports from surveys collected between 1999 and 2010. As an initial assessment of the associations between parental circumstances, we then stratify these descriptive analyses by whether fathers shared a child with a mother who experienced hardship since the previous wave and test for statistically significant differences between these subgroups. Second, we examine whether and how each dimension of nonresident fathers' socioeconomic precarity (employment precarity, interactions with punitive systems, and resource precarity) is associated with the economic well-being of mothers using three-level random intercept linear regression models including the full set of controls described above. These models nest multiple observations within fathers and fathers within states, as fathers were included up to four times and lived in forty-two different states with wide ranging policy contexts. Because the dimensions of fathers' precarity are highly collinear, we consider each dimension in each model separately. In supplementary analyses, we describe our sample and re-estimate our multivariate models stratified by fathers' race and ethnicity and fathers' region of residence to examine whether regional differences in availability of supports, program generosity, and economic strength affected our results.

#### **RESULTS**

Our analysis describes fathers with nonmarital births who were living apart from their children's mothers during the post-welfare reform era, a group who are the counterparts of the men with whom the mothers in *Making Ends Meet* shared children. Our results indicate that struggles for this group persist. Overall, socioeconomic precarity among these fathers was

pervasive, with at least one type of socioeconomic precarity present for a stunning 96 percent of observations. To further contextualize this finding, over the four waves of data in our study, 98.4 percent of these nonresident fathers described at least one wave of exposure to employment precarity, system contact, or resource precarity; only 1.6 percent experienced no precarity. As illustrated in table A.1, while the overwhelming majority of the fathers in the sample were working age (98 percent), only 69 percent reported good health, and most had a high school education (39 percent) or less (38 percent). In addition, 39 percent of fathers reported that the focal child lived with them at least half of the time, and most of these fathers were also connected to children other than the study focal child: 54 percent had another biological or adopted child; 30 percent lived with another biological or adopted child in their current household; and more than half (55 percent) lived in a household with at least one minor child. These attributes put these fathers at greater risk of economic precarity and suggest that they may struggle to meet their own needs, those of their households, and those of nonresident children and custodial mothers. Nonetheless, the vast majority of fathers (85 percent) provided some kind of financial or in-kind support to the focal child's mother.

The level of hardship reported by the mothers with whom the fathers in our sample share children underscores the similarities between our sample and the families in *Making Ends Meet*. As shown in table 1, about half of mothers in our pooled sample across four waves of data reported experiences of economic precarity in the form of either poverty (53 percent) or material hardship (46 percent), and approximately 72 percent of mothers in the sample reported experiencing either of those outcomes. As illustrated in figure 1, while mothers and fathers have a good deal of overlapping economic precarity, mothers on average reported lower income-to-poverty ratios than fathers, indicating lower incomes and deeper poverty. Supplemental analyses (not shown) echoed this finding, indicating that on average mothers were more likely to report material hardship and economic precarity than the men with whom

they shared children. Thus, while our results and discussion emphasize the challenges faced by fathers and the constraints they face supporting their own households and those of their children's custodial mothers, we view their precarity as shaping the resources available to mothers struggling to make ends meet post-welfare reform.

### **Dimensions of Fathers' Socioeconomic Precarity**

We consider three dimensions of fathers' socioeconomic precarity of particular salience for fathers' ability to provide support to single mothers in post-welfare reform period. These are employment precarity, system exposure, and resource precarity.

#### *Employment Precarity*

Fathers experienced one or more types of employment precarity in just over three-quarters (78 percent) of observations in our pooled sample. Fathers living apart from their child's mother reported some employment in the vast majority of cases (84 percent), with about 39 percent working regular shifts or hours at the time of the survey and nearly 45 percent working irregular or variable shifts. In nearly 60 percent of cases, fathers reported less than full-time, full-year work over the past year. In our sample, average weekly earnings were \$573, with fathers reporting earnings over the past year that fell below the threshold of full-time minimum wage work 40 percent of the time. Thus, while most fathers were largely working when observed, this work was often unstable or low paid. Fathers working less than full-time and full-year were also more likely to share a child with a mother experiencing material hardship, though the other measures of employment precarity did not significantly differ by mothers' hardship.

#### *System Exposure*

Contact with punitive systems was also extensive, reported by just over three-quarters of fathers (77 percent). In 31 percent of cases, fathers had accrued child support arrears, putting them at risk for a range of punitive enforcement practices from driver's license sus-

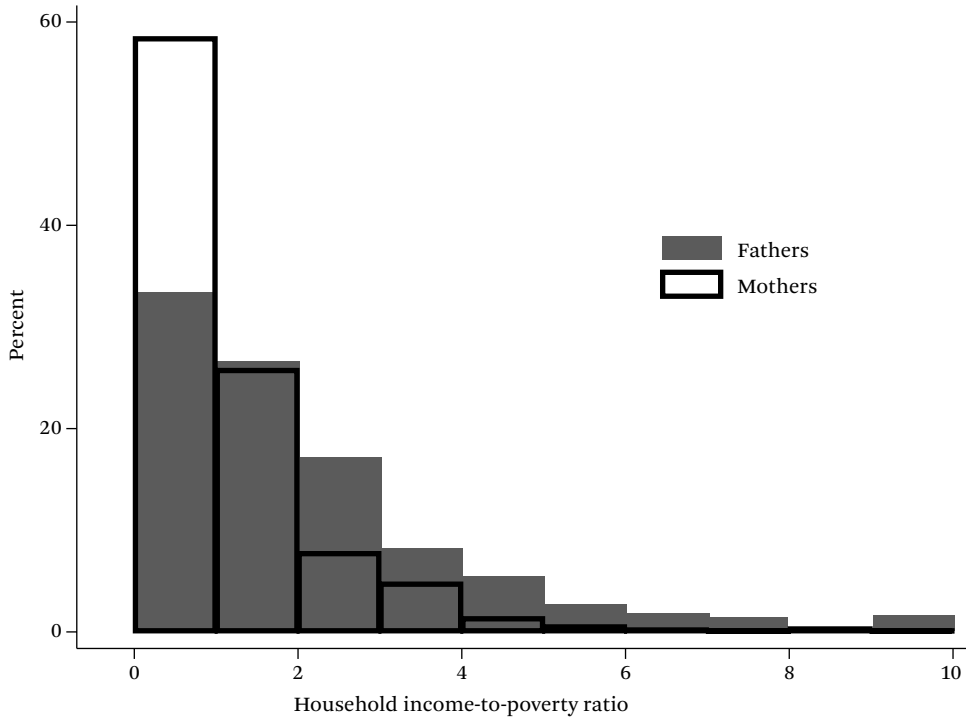
**Table 1.** Nonresident Fathers' Socioeconomic Precarity and Maternal Material Hardship

|  | Mean (Standard Deviation) or Percent |                                  |                              | Difference by Maternal Hardship |
|--|--------------------------------------|----------------------------------|------------------------------|---------------------------------|
|  | Full Sample                          | Mother Not Experiencing Hardship | Mother Experiencing Hardship |                                 |
| <b>Mothers' socioeconomic precarity</b>                    |                                      |                                  |                              |                                 |
| Any material hardship                                      | 46.20%                               | 0%                               | 100%                         |                                 |
| Household below federal poverty line                       | 53.50%                               | 48.60%                           | 59.30%                       | ***                             |
| <b>Fathers' socioeconomic precarity</b>                    |                                      |                                  |                              |                                 |
| Any socioeconomic precarity                                | 95.55%                               | 94.60%                           | 96.65%                       | ***                             |
| Employment precarity                                       |                                      |                                  |                              |                                 |
| Working only regular shifts                                | 39.40%                               | 40.80%                           | 37.90%                       | +                               |
| Working any irregular shifts                               | 44.70%                               | 44.30%                           | 45.00%                       |                                 |
| Not employed   | 15.90%                               | 14.90%                           | 17.10%                       | +                               |
| Working less than full-time, full-year                     | 57.70%                               | 54.80%                           | 61.10%                       | ***                             |
| Earning less than the equivalent of full-time minimum wage | 37.50%                               | 36.60%                           | 38.60%                       |                                 |
| Weekly earnings (\$)                                       | 572.5 (936.6)                        | 591.7 (959.9)                    | 549.8 (908.0)                |                                 |
| <b>Fathers' system exposure</b>                            |                                      |                                  |                              |                                 |
| Any arrears  | 31.40%                               | 27.70%                           | 35.60%                       | ***                             |
| No criminal legal contact                                  | 31.10%                               | 34.40%                           | 27.30%                       | ***                             |
| Criminal legal contact without incarceration               | 15.40%                               | 17.40%                           | 13.20%                       | ***                             |
| Incarceration  | 53.50%                               | 48.20%                           | 59.50%                       | ***                             |
| <b>Fathers' resource precarity</b>                         |                                      |                                  |                              |                                 |
| Household below federal poverty line                       | 31.70%                               | 30.20%                           | 33.50%                       | *                               |
| Household earnings between 100% and 200% of poverty line   | 25.20%                               | 24.10%                           | 26.50%                       | +                               |
| Household earnings > 200% of poverty line                  | 43.10%                               | 45.70%                           | 40.10%                       | ***                             |
| Any material hardship                                      | 33.30%                               | 26.30%                           | 41.40%                       | ***                             |
| Any housing problems                                       | 30.90%                               | 28.90%                           | 33.10%                       | **                              |
| No health insurance  | 57.70%                               | 56.30%                           | 59.30%                       | +                               |
| <b>Fathers' supports</b>                                   |                                      |                                  |                              |                                 |
| <b>Fathers' network support</b>                            |                                      |                                  |                              |                                 |
| Perceived support  | 0.75 (0.33)                          | 0.77 (0.32)                      | 0.74 (0.33)                  | *                               |
| Received support   | 0.16 (0.25)                          | 0.13 (0.22)                      | 0.19 (0.27)                  | ***                             |
| <b>Fathers' receipt of public benefits</b>                 |                                      |                                  |                              |                                 |
| Received any public assistance (SSI, TANF, SNAP)           | 14.20%                               | 11.90%                           | 16.90%                       | ***                             |
| Received EITC  | 24.40%                               | 24.00%                           | 24.90%                       |                                 |
| Complete sample size                                       | 4,134                                | 2,224                            | 1,910                        |                                 |

Source: Authors' calculations.

Note: Sample size varies from  $n = 4,134$  to  $n = 3,820$  based on item-specific nonresponse. Asterisks indicate significance level of bivariate OLS regressions of each indicator of nonresident father's socioeconomic precarity on the material hardship of his child's mother.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

**Figure 1.** Income-to-Poverty Ratios Among Fathers and Mothers at Year 1

Source: Authors' calculations.

pensions to incarceration. Criminal legal system contact was even more common among these men. Fathers reported no criminal legal exposure less than one-third of the time (31 percent), while lower-level criminal legal contact (15 percent) or a history of incarceration (54 percent) were more common. Fathers' arrears accrual and criminal system contact were both substantially higher in cases in which children's mothers were experiencing material hardship.

#### *Resource Precarity*

Unsurprisingly given the prevalence of precarious employment and exposure to punitive systems, nonresident fathers reported experiencing at least one type of resource precarity nearly 85 percent of the time and lived in households whose combined earnings fell below the federal poverty line about one-third of the time. Despite these experiences of resource precarity, in 43 percent of cases fathers were living in households with incomes above 200 percent of the FPL, indicating important heterogeneity in

fathers' economic standing. Fathers in households with incomes more than double the poverty line were significantly more likely to share a child with a mother not reporting material hardship than a mother reporting this type of resource precarity, while differences for the other two income groups (less than 100 percent FPL and 100–200 percent FPL) were somewhat smaller. In approximately one-third of observations, fathers reported experiencing material hardship or housing instability. A substantially higher proportion of fathers who shared a child with a mother experiencing material hardship themselves reported material hardship (41 percent), while the proportion was lower among mothers without hardship (26 percent). Finally, most nonresident fathers (58 percent) reported having no health insurance (either public or private) when observed. It is important to note that these data predate the Medicaid expansion, enacted by the Affordable Care Act in 2010 and implemented beginning in 2014, which likely would have extended coverage to many men in our sample. There was only a margin-

ally significant association between fathers lacking health insurance and mothers' material hardship ( $p < .10$ ).

### **Dimensions of Fathers' Public and Private Support**

We consider two dimensions of fathers' public and private support that could provide an important buffer to fathers' precarity. Private support, which includes both perceived access to support and actual support received from their networks, and receipt of public benefits.

#### *Network Support*

Fathers' perceived support averaged 0.75 on a scale ranging from 0 (no perceived support) to 1 (all three types of support included in the scale), indicating that most fathers believed they could access some type of support if needed. Fathers' actual received support averaged 0.16 on a scale from 0 (no support) to 1 (received all three supports), indicating that fathers rarely received any type of support. Fathers received greater support when mothers were experiencing hardship (0.19 versus 0.13), suggesting that receiving support is a strong indicator of precarity and need within the family system. Unlike actual support, the level of perceived support was significantly higher in cases in which fathers' former partners were not experiencing hardship. This imbalance between perceived and received support likely reflects differences in both needs and network resources.

#### *Receipt of Public Benefits*

Despite the relatively high levels of socioeconomic precarity described above, only 14 percent of fathers reported receiving any of the three types of federal public assistance considered here (TANF, SSI, SNAP). In cases where mothers reported hardship, nonresident fathers were substantially more likely to receive benefits (17 percent of the time versus 12 percent), likely reflecting fathers' own economic need and the tendency for the neediest fathers to have partnered with mothers in the most difficult circumstances. On the other hand, fathers reported receiving the EITC nearly one-quarter (24 percent) of the time, and there was no difference in the likelihood of receipt

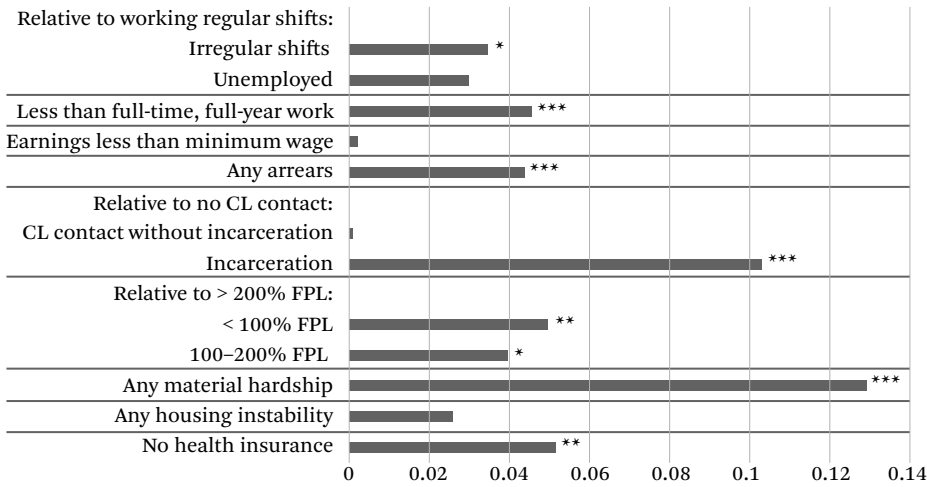
by mothers' experiences of material hardship. This rate of receipt likely reflects the tax complexity of nonresident parents, as eligibility depends on tax filing and dependent children the parent claims (Micheltmore and Pilkauskas 2022).

### **Multivariate Results**

Figures 2 and 3 present results of our multilevel linear models that account for the nesting of observations at the father and state levels, possible confounding variables measured at the child's birth, and survey wave. These models separately capture the associations between different facets of fathers' socioeconomic precarity (employment precarity, punitive system exposure, and resource precarity) and mothers' economic precarity (material hardship and poverty). They do not include measures of fathers' private or public support, which, while relevant for understanding the depth of fathers' precarity, are indirectly tied to mothers' resources in ways that our data cannot adequately capture. Full results are available as appendix tables.

Figure 2 presents coefficients from regression models examining associations between each indicator of fathers' precarity and the likelihood of mothers experiencing material hardship. Only two of the indicators of father employment precarity were associated with maternal hardship. Working irregular shifts was associated with a greater likelihood of mothers' material hardship relative to fathers working consistent hours, as was fathers' less than full-time, full-year work status. Interestingly, neither fathers' unemployment nor low earnings were significantly associated with mothers' hardship. Two indicators of exposure to punitive systems, having child support arrears and having been incarcerated, were associated with a greater likelihood of maternal material hardship. Fathers' criminal legal contact without incarceration was not, however. Finally, turning to resource precarity, fathers' experiences of being in poverty (less than 100 percent of the FPL) and being near poverty (100–200 percent of the FPL), having material hardship, and lacking health insurance were all associated with a higher likelihood of mothers' material hardship. Of these measures of re-

**Figure 2.** Fathers' Socioeconomic Precarity and Mothers' Likelihood of Experiencing Any Material Hardship



Source: Authors' calculations.

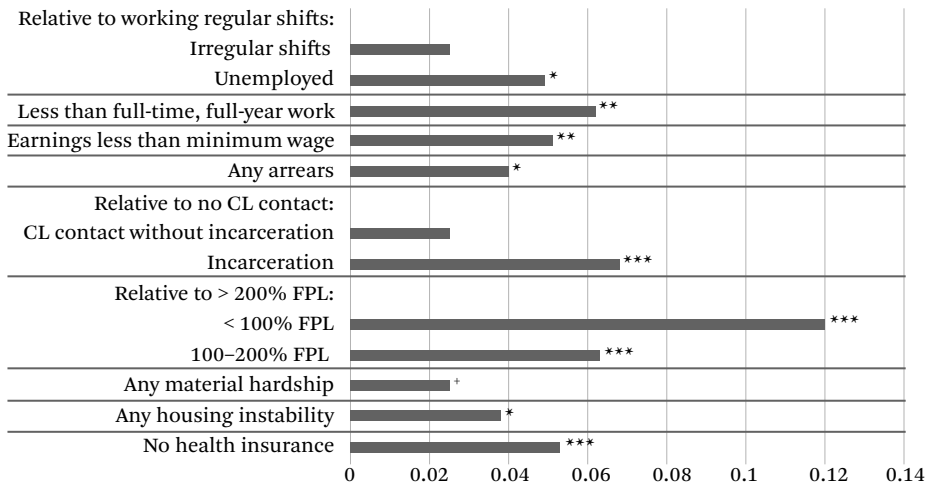
Note: Bars represent increases in probability of mothers' household poverty associated with each indicator of fathers' socioeconomic precarity from separate multivariate random effects models including all previously described covariates.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

source precarity, only fathers' housing instability was not associated with mothers' hardship. The strongest predictors (fathers' material hardship and incarceration) were associated with approximately 24–26 percent higher likelihood of mothers' material hardship, while the other indicators were associated with 8–11 percent higher likelihood (compared to the 53 percent sample mean).

Figure 3 presents associations between these same indicators of fathers' socioeconomic precarity and mothers' poverty, revealing some interesting differences from the results for material hardship. Like in the previous figure, fathers' working less than full-time, full-year was associated with a greater likelihood of maternal poverty. Associations with the other facets of employment precarity diverge, however. While irregular work was not significantly associated with maternal poverty in these models, being unemployed (compared to employed with no irregular shifts) and earning less than the minimum wage were associated with a higher likelihood of mothers' poverty. Weekly earnings were also associated with greater poverty but not material hardship, as

shown in table A.2. Like the hardship outcome, having child support arrears or a history of incarceration was associated with a higher likelihood of poverty among mothers, though other types of criminal system contact did not differ from no contact at all. As with the measures of employment precarity, notable differences emerge for our measures of resource precarity. Only fathers' poverty level and lack of health insurance were significantly associated with the likelihood of both material hardship and poverty among mothers. In contrast to the results for mothers' material hardship, fathers' experience of material hardship was only weakly associated with mothers' poverty and fell short of conventional statistical significance ( $p < .10$ ), while fathers' housing instability was associated with a significantly higher risk of poverty only. For this outcome, the strongest relationship was for fathers' poverty, which was associated with a 23 percent greater likelihood of maternal poverty, while the other indicators were associated with 7–13 percentage-point greater probability of maternal poverty (compared to the 46 percent sample mean).

**Figure 3.** Fathers' Socioeconomic Precarity and Mothers' Household Poverty (< 100% FPL)

Source: Authors' calculations.

Note: Bars represent increases in probability of mothers' household poverty associated with each indicator of fathers' socioeconomic precarity from separate multivariate random effects models including all previously described covariates.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

### Sensitivity Checks

We first examined differences in our indicators of precarity by fathers' region of residence and race and ethnicity, as shown in table A.5. As expected, White fathers had children with mothers who had lower levels of economic precarity than did Black and Latino fathers. Similarly, White fathers experienced less of most types of precarity compared to Black and Latino fathers except for material hardship, types of work schedules, and having any arrears. Most surprisingly, fathers' experiences of criminal legal system contact did not differ by race or ethnicity in our sample. Fathers' residence in the Midwest was associated with greater maternal and paternal economic precarity than in other regions, with the notable exception of fathers' income and risk of poverty, type of work schedule, and lack of health care coverage. Next, we stratified models of the association between fathers' and mothers' poverty status by race and ethnicity and region of residence to test for potential heterogeneity in our results (not shown). Post hoc tests comparing coefficients across models indicated that the strong association between parents' poverty status did not differ by fathers' racial

and ethnic background. The association between fathers' and mothers' poverty was present across all regions, but it was significantly stronger for those in Western than Midwestern states.

Finally, we tested whether mothers' economic precarity was worse if the biological father of the focal child was never interviewed. Based on prior work (Teitler et al. 2003), we expect that fathers who were never interviewed would be more economically disadvantaged than those for whom we have data, and that mothers associated with such fathers would also be experiencing more precarity. However, our results showed that mothers' economic precarity did not differ by whether fathers were ever interviewed. In light of these findings, we hypothesize that if fathers' lack of participation in the study is a marker of being less connected to the mother and focal child from the very start, then perhaps these mothers were more likely to repartner earlier and thus their economic circumstances might on average be better. This hypothesis aligns with prior work (Bzostek et al. 2012) showing that in most cases mothers who repartnered did so with more economically advantaged men.

## DISCUSSION

This study provides insight into the inextricable link between the socioeconomic precarity of nonresident fathers and that of single mothers in the post-welfare reform era, suggesting that the deterioration of fathers' economic standing has made it even more difficult for mothers to draw on private support to make ends meet. Edin and Lein (1997) documented the range of survival strategies that poor single mothers used in the early 1990s to fill gaps in their household budgets, including support from nonresident fathers. While this support was an important survival strategy for mothers in this era, it was also understood to be supplemental to income from work, welfare, and other network-based strategies. The restructuring of the social welfare system shortly after *Making Ends Meet* was published forced mothers to rely more heavily on private support both through their own work and from their children's fathers. As captured by other papers in this issue, mothers have been pushed into low quality, unstable jobs both to meet their basic needs and to access public benefits.

Amidst these changes, it was expected that private support from nonresident fathers could compensate for the loss in cash benefits when women were forced out of the welfare system (Kurz and Hirsch 2003). The expansion of the child support enforcement system in this era was intended to offset the loss in cash welfare and compensate the state for mothers' use of public benefits. In practice, this expansion has yielded few benefits for single mothers and has sometimes come at great cost to family systems (Cuesta and Meyer 2018; Robbins et al. 2022; Nepomnyaschy et al. 2021; Turner and Waller 2017; Nepomnyaschy 2007). This study illustrates that nonresident fathers face multiple forms of socioeconomic precarity, perhaps even more than was the case in the early 1990s, which undermine their ability to fill mothers' resource gaps. These fathers have instead found themselves buffeted by changes in economic and social policy that have created stagnancy in the labor market for all but the highest earning men, and have disproportionately exposed the most vulnerable fathers to punitive systems that exacerbate their economic insecurity.

Our study draws on data from the first decade after welfare reform using a large population-based sample of fathers who are much like those described by mothers in the original *Making Ends Meet* study. Our descriptive analysis shows that nearly every father (98 percent) experienced at least one type of socioeconomic precarity. Although most were employed, nearly half reported having work that was irregular, unstable, or insufficient to keep their earnings above the equivalent of the minimum wage. Fathers also reported extensive involvement with both the child support enforcement and criminal legal systems (including over half reporting a history of incarceration) that likely compounded their employment and resource precarity. In turn, a substantial proportion of the fathers also reported lacking the resources needed to support their households, pay bills, maintain housing, or access health care. Fathers also reported receiving relatively limited private and public safety net support to offset these challenges. Whether this finding reflects fathers' ineligibility for more generous public benefits available to custodial parents like the EITC, lack of knowledge about available resources, or circumstances in which fathers have used all available resources and goodwill from their private networks, our study paints a picture of a population of men who are struggling on multiple fronts with few sources of support. While fathers reported having more household resources on average than their children's mothers, these fathers were nonetheless not in a strong position to provide support for mothers' households. Rather than having surplus resources to fill the gaps in single mothers' budgets left by the restructuring of the social safety net, this widespread precarity more likely led fathers to draw on their networks to support themselves and the dependents in their current household.

Results from bivariate and multivariate regressions further illustrate that the economic precarity of mothers and nonresident fathers is closely linked even after their romantic relationship has ended. Not all aspects of fathers' precarity are equally consequential for mothers, however, and our findings shed light on important nuances in how parents' situations are linked. First, fathers' exposure to punitive

systems was more consistently linked with both material hardship and poverty among mothers than their employment or resource precarity. The consistency of these associations emphasizes how policies primarily targeting men can have serious negative implications for the economic stability of mothers and children. Second, there was a consistent association between fathers' experiences of material hardship and poverty and mothers' experiences of the same type of precarity, though the strength of the association was greatest for the most disadvantaged fathers. These patterns suggest that policies designed to assist the most disadvantaged fathers could have positive spillovers for economically vulnerable mothers. Finally, there was important variation in which types of maternal economic well-being were sensitive to different measures of fathers' precarity. Among the indicators of fathers' employment and resource precarity, only fathers' lack of full-time, full-year employment, poverty, and lack of health insurance were associated with both mothers' poverty and material hardship. Future research should examine why and how different forms of fathers' precarity are associated with different aspects of mothers' economic well-being.

The data used in this study provide a snapshot of fathers in the post-welfare reform era, from 1999 to 2010. While we do not document the precarity of nonresident fathers after 2010, the persistence of the sociodemographic, political, and economic changes that gave rise to the pronounced levels of hardship documented in this analysis suggests the circumstances of these men are unlikely to have substantially changed in the intervening fifteen years. Fathers' employment precarity continues to be shaped by declining men's labor force participation (United States Bureau of Labor Statistics 2024), a labor market increasingly characterized by unstable jobs (Ananat and Gassman-Pines 2021), and ongoing wage stagnation (Binder and Bound 2019). These trends, many of which also impacted low-SES single mothers, were exacerbated by the COVID pandemic's disruption of low-wage labor markets (Center on Budget and Policy Priorities 2024). Fathers' system exposure has shifted somewhat over the last fifteen years. Incarceration rates began de-

clining nationally around 2009 (Carson 2020), though this trend reversed after a sharp but temporary decline during the COVID pandemic (Mueller 2024; Zeng 2024; Kaeble 2024). The benefits of lower incarceration rates are likely attenuated by the lingering collateral consequences of past criminal justice contact and the strain of even low-level system involvement (Kohler-Hausmann 2018). Similarly, while fewer child support orders are being established (Cancian et al. 2023), the amount of arrears in the CSE system has increased over the last few decades, and there has been little abatement of punitive collection measures (Nepomnyaschy and Miller 2023; Battle et al. 2024). While fathers' resource precarity was likely improved by the 2014 Affordable Care Act's expansion of health care access, this gain is balanced against losses to the overall health of men most likely to be nonresident fathers (Pathak et al. 2022) and rising housing costs (DeLuca and Rosen 2022). Moreover, nonresident fathers remain largely ineligible for public benefits programs that kept mothers afloat during the most difficult years of this period. Thus, today's fathers are likely in similarly, if not more, precarious positions than those documented in this study.

These findings must be considered in light of some potential limitations. First, though our findings paint a robust picture of the link between nonresident fathers' precarity and the economic well-being of custodial mothers and their children, our analyses are not causal and results should be interpreted with all the usual caveats pertinent to analyses of observational data. Thus, while we can firmly conclude that the circumstances of nonresident fathers and their children's mothers are connected, we cannot assess whether fathers' precarity causes that of mothers. Rather, our findings likely show both a relationship between fathers' and mothers' economic standing as well as the well-recognized tendency for homogamy, or mothers with the fewest resources partnering and having children with fathers in similar circumstances. Second, our reliance on fathers' reports of their socioeconomic circumstances limits our analyses to fathers who were interviewed at each wave. While the use of data on this group of fathers, who are mostly missing in national datasets (Pettit 2012), is a key con-

tribution of our study, the interviewed fathers are more economically advantaged and more connected to their children's mothers than those who were not interviewed. While our sensitivity analyses did not find worse outcomes for mothers who shared children with fathers who never participated in the survey, our study cannot fully capture the experiences of mothers who do not know or who have no connection with their child's father. Thus, our results likely underestimate the economic precarity of both fathers and mothers as well as the strengths of these associations in the population of such families.

Our study set out to examine how nonresident fathers have fared since the publication of *Making Ends Meet*, and how their circumstances are linked to those of mothers closely resembling the original subjects of Edin and Lein's book. Whatever the cause of the link between mothers' and fathers' circumstances, our findings support a key conclusion from that seminal work: that single mothers cannot rely primarily on private contributions from nonresident fathers to survive. Despite the assumption that fathers' support could compensate for the loss of cash welfare, this updated portrait of nonresident fathers finds them struggling to meet their own needs. Relying on either fathers' voluntary support or punitive child support enforcement mechanisms to provide economic security to mothers has been largely counterproductive given the extent and level of socioeconomic precarity among nonresident fathers. Indeed, this interpretation is supported by declining collections in the past several decades (Pilarz and Cuesta 2025; Grall 2002, 2020). Thus, while some mothers have benefited from the reconfigured social safety net, those who fell through the cracks of public support likely found themselves without a strong private safety net, as fathers' own precarity undermined the viability of this survival strategy.

Our findings suggest a two-pronged policy approach that seeks to promote both fathers' and mothers' economic well-being may better support vulnerable families. First, the results demonstrate the need for addressing the socioeconomic precarity of nonresident fathers with whom single mothers share children. Fathers'

well-being, social and financial, matters for the well-being of their children and their children's households. Rather than becoming a reliable private resource for mothers in the post-welfare reform era, the evidence shows that fathers face omnipresent, multifaceted precarity that likely compounds the precarity of the most vulnerable mothers. Addressing the sources of socioeconomic precarity among fathers is thus likely to have spillover benefits for mothers most reliant on fathers as sources of private support. These findings indicate that fathers' incarceration, child support arrears, material hardship, and poverty are most salient for mothers' economic insecurity.

The multifaceted and interconnected nature of fathers' precarity precludes simple policy solutions, instead requiring a systematic reconfiguration of the policy supports available to low-SES families. As outlined in greater detail in other scholarship (Osborne 2020; Nepomnyaschy and Miller 2023; Turetsky and Waller 2020), this would involve improving access to high-quality employment opportunities and public benefits, whether by making these supports more universal or ensuring that nonresident parents are not excluded from existing programs. Commonsense reforms to the CSE and the criminal legal systems could have immediate benefits and mitigate the impact of these systems on other types of precarity. For example, implementing federal requirements to ensure that child support orders reflect actual earnings and ability to pay, include a self-support reserve, and are able to be modified during incarceration would ensure that fathers are better able to meet their own needs and contribute to their children while avoiding unmanageable debt. Reducing or eliminating penalties for the nonpayment of child support arrears, such as incarceration or driver's license suspension, would further help fathers maintain formal employment. Likewise, reducing the scale and scope of criminal justice involvement and the collateral consequences that follow would help to promote fathers' ability to support custodial mothers, for instance by minimizing barriers to stable employment.

Second, efforts are needed to shore up the economic standing of mothers falling through the cracks of the reconfigured social safety net

directly rather than leaving these mothers to rely on increasingly scarce sources of private support. Single-parent families in the US have a much greater risk of poverty than those in other rich countries, in large part due to differences in public benefits available to them (Aerts et al. 2022). Policies that address mothers' needs directly, such as guaranteed minimum child support assurance, child tax credits, and child-focused allowances that are provided to families in most other rich countries, can effectively provide mothers and children with economic stability, even in the face of nonresident fathers' economic precarity (Pilkauskas and Bruey 2026, this issue; Bruch et al. 2026; Cancian and Meyer 2018; Nepomnyaschy et al. 2022). The possibilities of these programs are illustrated by findings such as the rate of child poverty more than doubling after the expanded, fully refundable Child Tax Credit expired in 2022 (Shrider and Creamer 2023. Ma-

terial hardship, such as food and housing insecurity or difficulty paying rent and bills, also decreased after the implementation of cash transfer programs during the COVID pandemic, especially for the lowest income households (Cooney and Shaefer 2021).

In sum, our findings identify a critical weakness in implicit assumptions that private support would fill the gaps in the restructured safety net faced by single mothers in the post-welfare reform era. Fathers, whose own socioeconomic precarity has been exacerbated by efforts to enforce expectations of support, cannot provide a sufficient private safety net to catch mothers who fall through the holes in the reconfigured public support system. Private support from fathers thus remains an unreliable survival strategy for the most vulnerable single mothers, perhaps even more unreliable now than it was when Edin and Lein first asked how these mothers made ends meet.

## Appendix

Table A.1. Detailed Descriptive Statistics for the Full Study Sample

| Domain                        | Variable  | N      | Mean (Standard Deviation) or percent |
|-------------------------------|---|--------|--------------------------------------|
| Mothers' economic precarity   | Household in poverty                            | 4,427  | 53.50%                               |
|                               | Any material hardship                           | 4,425  | 46.20%                               |
|                               | Unable to pay bills in full                     | 4,419  | 29.76%                               |
|                               | Unable to afford health care                    | 4,424  | 6.09%                                |
|                               | Received free food                              | 4,424  | 13.25%                               |
|                               | Did not pay rent in full                        | 4,420  | 16.60%                               |
|                               | Evicted   | 4,421  | 3.80%                                |
|                               | Stayed in a shelter or unhoused                 | 4,424  | 11.26%                               |
| Fathers' employment precarity | Working only regular shifts                     | 4,105  | 39.40%                               |
|                               | Working any irregular shifts                    | 4,105  | 44.70%                               |
|                               | Not employed                                    | 4,105  | 15.90%                               |
|                               | Underemployment                                 | 3,952  | 57.70%                               |
|                               | Earning less than the minimum wage equivalent   | 3,820  | 37.50%                               |
|                               | Weekly earnings (\$)                            | 3,820  | 572.50 (936.60)                      |
| Fathers' system exposure      | No criminal legal contact                       | 4,035  | 31.10%                               |
|                               | Criminal legal contact without incarceration    | 4,035  | 15.40%                               |
|                               | Incarceration                                   | 4,035  | 53.50%                               |
|                               | Any arrears                                     | 3,928  | 31.40%                               |
| Fathers' resource precarity   | Household in poverty                            | 4,134  | 31.70%                               |
|                               | Household earnings between 100% and 200% of FPL | 4,134  | 25.20%                               |
|                               | Household earnings > 200% of FPL                | 4,134  | 43.10%                               |
|                               | Any material hardship                           | 4,134  | 33.30%                               |
|                               | Unable to pay bills in full                     | 4,119  | 19.20%                               |
|                               | Unable to afford health care                    | 4,127  | 5.84%                                |
|                               | Received free food                              | 4,134  | 8.73%                                |
|                               | Did not pay rent in full                        | 4,124  | 15.40%                               |
|                               | Evicted   | 4,129  | 2.66%                                |
|                               | Stayed in a shelter or unhoused                 | 4,131  | 4.53%                                |
|                               | Any housing problems                            | 4,132  | 30.90%                               |
|                               | More than one move                              | 4,118  | 7.31%                                |
|                               | Staying without paying rent                     | 4,058  | 7.00%                                |
|                               | Staying in a shelter or unhoused                | 4,131  | 4.53%                                |
|                               | Moved in with friends or family                 | 4,131  | 13.50%                               |
|                               | Evicted   | 4,129  | 2.66%                                |
| Did not pay rent in full      | 4,124   | 15.40% |                                      |
| No health insurance           | 4,078   | 57.70% |                                      |
| Fathers' network support      | Perceived support                               | 4,127  | 0.756 (0.33)                         |
|                               | Could move in with someone                      | 4,095  | 86.60%                               |
|                               | Could borrow \$200                              | 4,075  | 82.80%                               |
|                               | Could borrow \$1,000                            | 3,886  | 55.30%                               |
|                               | Received support                                | 4,134  | 0.159 (0.25)                         |
|                               | Moved in with friends or family                 | 4,131  | 13.0%                                |
|                               | Borrowed money from friends or family           | 4,131  | 25.50%                               |
|                               | Received free food                              | 4,134  | 8.73%                                |

**Table A.1.** (continued)

| Domain                              | Variable   | N      | Mean (Standard Deviation) or percent |
|-------------------------------------|--|--------|--------------------------------------|
| Fathers' receipt of public benefits | Received any public assistance   | 4,134  | 14.20%                               |
|                                     | Received SNAP  | 4,122  | 10.70%                               |
|                                     | Received TANF  | 4,122  | 2.84%                                |
|                                     | Received SSI   | 4,080  | 4.56%                                |
|                                     | Received EITC  | 3,937  | 24.40%                               |
| Fathers' contextual factors         | Healthy  | 4,134  | 69.10%                               |
|                                     | Working age (18–65)  | 4,134  | 97.70%                               |
|                                     | Children under age 18 living in household  | 4,134  | 55.40%                               |
|                                     | Focal child lives with father at least half time   | 4,134  | 38.70%                               |
|                                     | Live with any biological or adopted children   | 3,855  | 30.20%                               |
|                                     | Number of other biological or adopted children in household                                | 3,855  | 0.51 (0.93)                          |
|                                     | Father has any biological or adopted children other than focal child                       | 4,134  | 53.70%                               |
|                                     | Any child support, cash, or in-kind support provided to nonresident mother and focal child | 4,134  | 84.90%                               |
|                                     | Living with a new partner  | 4,124  | 20.00%                               |
| Control variables                   | Coresiding at birth  | 4,134  | 41.30%                               |
|                                     | Father White, not Hispanic   | 4,134  | 9.80%                                |
|                                     | Father Black, not Hispanic   | 4,134  | 68.30%                               |
|                                     | Father Hispanic of any race  | 4,134  | 18.70%                               |
|                                     | Father other race, not Hispanic  | 4,134  | 3.14%                                |
|                                     | Mother same race as father   | 4,134  | 84.60%                               |
|                                     | Father born in the US  | 3,638  | 93.90%                               |
|                                     | Mother born in the US  | 4,134  | 95.60%                               |
|                                     | Father ever took survey in Spanish   | 4,134  | 3.27%                                |
|                                     | Father less than high school education   | 4,134  | 38.20%                               |
|                                     | Father high school degree or equivalent  | 4,134  | 39.00%                               |
|                                     | Father more than high school education   | 4,134  | 22.80%                               |
|                                     | Mother more educated than father   | 4,134  | 27.20%                               |
|                                     | Father lived with both parents at age 15   | 3,629  | 35.10%                               |
|                                     | Mother lived with both parents at age 15   | 4,134  | 31.30%                               |
|                                     | Focal child's birth insured by Medicaid  | 4,134  | 74.70%                               |
|                                     | Focal child is father's firstborn  | 3,627  | 43.90%                               |
|                                     | Focal child is mother's firstborn  | 4,134  | 39.30%                               |
|                                     | Father commitment at birth   | 4,134  | 0.87 (0.22)                          |
|                                     | Focal child is boy   | 4,134  | 51.20%                               |
|                                     | Father age in years  | 4,134  | 26.17 (7.16)                         |
|                                     | Difference in years between father and mother ages   | 4,134  | 2.63 (5.11)                          |
|                                     | Future of Families Survey - wave 2   | 4,134  | 24.20%                               |
|                                     | Future of Families Survey - wave 3   | 4,134  | 25.10%                               |
|                                     | Future of Families Survey - wave 4   | 4,134  | 27.90%                               |
| Future of Families Survey - wave 5  | 4,134  | 22.90% |                                      |

Source: Authors' calculations.

Note: Shaded rows represent measures of fathers' socioeconomic precarity included in the reported analyses.

**Table A.2.** Multivariate Models of Nonresident Fathers' Employment Precarity and Mothers' Economic Precarity

|  | Mother Reported Any Material Hardship |       |       | Mother's Household in Poverty |       |                   |       |       |
|--|---------------------------------------|-------|-------|-------------------------------|-------|-------------------|-------|-------|
| Irregular shifts                           | 0.035*<br>(0.02)                      |       |       | 0.025<br>(0.02)               |       |                   |       |       |
| Unemployed                                 | 0.03<br>(0.02)                        |       |       | 0.049*<br>(0.02)              |       |                   |       |       |
| Less than full-time, full-year work        | 0.046**<br>(0.02)                     |       |       | 0.062***<br>(0.02)            |       |                   |       |       |
| Less than minimum wage equivalent earnings | 0.002<br>(0.02)                       |       |       | 0.051**<br>(0.02)             |       |                   |       |       |
| Logged weekly earnings                     |                                       |       |       | -0.001<br>(0.00)              |       | -0.005*<br>(0.00) |       |       |
| Observations                               | 4,105                                 | 3,952 | 3,820 | 3,820                         | 4,105 | 3,952             | 3,820 | 3,820 |

Source: Authors' calculations.

Note: Standard errors in parentheses. All models include wave fixed effects and nest observations within state and family. Models control for whether father's commitment to the child at baseline, focal child is a boy, focal child is the mother's firstborn or father's firstborn, whether Medicaid paid for the child's birth, whether the mother and father lived with both of their respective biological parents when they were aged fifteen, father race/ethnicity, whether the mother was a different race-ethnicity than the father, father ever took the survey in Spanish, father born in the US, mother born in the US, father education, whether the mother had more education than the father, father age, age difference between the mother and father, and whether the parents were cohabiting at the birth.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

**Table A.3.** Multivariate Models of Nonresident Fathers' System Exposure and Mothers' Economic Precarity

|                                  | Mother Reported Any Material Hardship |       | Mother's Household in Poverty |       |
|----------------------------------|---------------------------------------|-------|-------------------------------|-------|
| Arrears                          | 0.044*<br>(0.02)                      |       | 0.040*<br>(0.02)              |       |
| Reference: no CL contact         |                                       |       |                               |       |
| CL contact without incarceration | 0.001<br>(0.02)                       |       | 0.025<br>(0.02)               |       |
| Incarceration                    | 0.104***<br>(0.02)                    |       | 0.068***<br>(0.02)            |       |
| Observations                     | 3,928                                 | 4,035 | 3,928                         | 4,035 |

Source: Authors' calculations.

Note: Standard errors in parentheses. All models include wave fixed effects, and nest observations within state and family. Models control for whether father's commitment to the child at baseline, focal child is a boy, focal child is the mother's firstborn or father's firstborn, whether Medicaid paid for the child's birth, whether the mother and father lived with both of their respective biological parents when they were aged fifteen, father race-ethnicity, whether the mother was a different race/ethnicity than the father, father ever took the survey in Spanish, father born in the US, mother born in the US, father education, whether the mother had more education than the father, father age, age difference between the mother and father, and whether the parents were cohabiting at the birth.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

**Table A.4.** Multivariate Models of Nonresident Fathers' Resource Precarity and Mothers' Economic Precarity

|                           | Mother Reported Any Material Hardship |         |        |        | Mother's Household in Poverty |       |        |        |         |
|---------------------------|---------------------------------------|---------|--------|--------|-------------------------------|-------|--------|--------|---------|
|                           |                                       |         |        |        |                               |       |        |        |         |
| Household below FPL       | 0.05**                                |         |        |        | 0.12***                       |       |        |        |         |
|                           | (0.02)                                |         |        |        | (0.02)                        |       |        |        |         |
| Household 100–200% of FPL | 0.04*                                 |         |        |        | 0.06***                       |       |        |        |         |
|                           | (0.02)                                |         |        |        | (0.02)                        |       |        |        |         |
| Any material hardship     |                                       | 0.13*** |        |        |                               |       | 0.03+  |        |         |
|                           |                                       | (0.02)  |        |        |                               |       | (0.02) |        |         |
| Any housing problems      |                                       |         | 0.03   |        |                               |       |        | 0.04*  |         |
|                           |                                       |         | (0.02) |        |                               |       |        | (0.02) |         |
| No health insurance       |                                       |         |        | 0.05** |                               |       |        |        | 0.05*** |
|                           |                                       |         |        | (0.02) |                               |       |        |        | (0.02)  |
| Observations              | 4,134                                 | 4,134   | 4,132  | 4,078  | 4,134                         | 4,134 | 4,132  | 4,078  |         |

Source: Authors' calculations.

Note: Standard errors in parentheses. All models include wave fixed effects, and nest observations within state and family. Models control for whether father's commitment to the child at baseline, focal child is a boy, focal child is the mother's firstborn or father's firstborn, whether Medicaid paid for the child's birth, whether the mother and father lived with both of their respective biological parents when they were aged fifteen, father race-ethnicity, whether the mother was a different race/ethnicity than the father, father ever took the survey in Spanish, father born in the US, mother born in the US, father education, whether the mother had more education than the father, father age, age difference between the mother and father, and whether the parents were cohabiting at the time of their child's birth.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

**Table A.5.** Parents' Economic Precarity by Fathers' Region of Residence and Race-Ethnicity

|                                    | Fathers' Region of Residence |         |       |      | Fathers' Race-Ethnicity |       |        |
|------------------------------------|------------------------------|---------|-------|------|-------------------------|-------|--------|
|                                    | Northeast                    | Midwest | South | West | White                   | Black | Latino |
| <b>Mothers' economic precarity</b> |                              |         |       |      |                         |       |        |
| In poverty                         | 0.51                         | 0.57    | 0.53  | 0.51 | 0.36                    | 0.57  | 0.53   |
| Income-to-poverty ratio            | 1.29                         | 1.13    | 1.27  | 1.32 | 1.80                    | 1.14  | 1.25   |
| Any hardship                       | 0.41                         | 0.54    | 0.44  | 0.43 | 0.48                    | 0.48  | 0.41   |
| Hardship scale                     | 0.12                         | 0.16    | 0.13  | 0.13 | 0.15                    | 0.14  | 0.12   |
| <b>Fathers' economic precarity</b> |                              |         |       |      |                         |       |        |
| Any hardship                       | 0.29                         | 0.40    | 0.30  | 0.34 | 0.34                    | 0.34  | 0.30   |
| Hardship scale                     | 0.08                         | 0.12    | 0.08  | 0.11 | 0.10                    | 0.09  | 0.09   |
| In poverty                         | 0.31                         | 0.33    | 0.30  | 0.35 | 0.15                    | 0.34  | 0.32   |
| Income-to-poverty ratio            | 2.29                         | 2.13    | 2.21  | 2.46 | 3.02                    | 2.11  | 2.15   |
| Any housing problems               | 0.29                         | 0.35    | 0.29  | 0.32 | 0.38                    | 0.29  | 0.32   |
| Earning less than minimum wage     | 0.37                         | 0.42    | 0.35  | 0.34 | 0.21                    | 0.42  | 0.31   |
| Type of schedule                   |                              |         |       |      |                         |       |        |
| Regular work hours                 | 0.53                         | 0.49    | 0.52  | 0.49 | 0.57                    | 0.49  | 0.54   |
| Irregular work hours               | 0.31                         | 0.33    | 0.35  | 0.3  | 0.37                    | 0.32  | 0.36   |
| Unemployed                         | 0.17                         | 0.18    | 0.12  | 0.21 | 0.05                    | 0.19  | 0.09   |
| Unstable work                      | 0.57                         | 0.61    | 0.54  | 0.65 | 0.47                    | 0.61  | 0.52   |
| Criminal legal system contact      |                              |         |       |      |                         |       |        |
| None                               | 0.37                         | 0.27    | 0.31  | 0.31 | 0.36                    | 0.31  | 0.31   |
| Contact without incarceration      | 0.14                         | 0.17    | 0.16  | 0.1  | 0.14                    | 0.15  | 0.18   |
| Incarceration                      | 0.49                         | 0.56    | 0.53  | 0.60 | 0.51                    | 0.54  | 0.51   |
| Any arrears                        | 0.25                         | 0.36    | 0.34  | 0.25 | 0.34                    | 0.32  | 0.28   |
| No health coverage                 | 0.56                         | 0.58    | 0.60  | 0.54 | 0.53                    | 0.57  | 0.63   |
| N                                  | 964                          | 1,253   | 1,569 | 346  | 405                     | 2,824 | 775    |

Source: Authors' calculations.

Note: Asterisks indicate significance of differences between categories based on ANOVA tests for continuous variables and chi-square tests for binary and categorical variables.

+  $p < .1$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$

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