

The dynamics of disconnection for low-income mothers

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Single-mother families with children who have neither earnings nor means-tested cash benefits are very likely to be poor. How many such families are there, and what are their economic circumstances? Do they receive other benefits or have other income sources? Are there particular characteristics of these disconnected families that distinguish them from other low-income single-mother families? Do families remain disconnected for relatively short periods, or are some families chronically disconnected? This article addresses these questions using longitudinal data that allow the changing circumstances of families to be observed over time.¹

Who is disconnected?

In this article we define “disconnected families” as single mothers between ages 15 and 54 with at least one child under age 18 living with them, with income less than 200 percent of the poverty line who have no own earnings, are not receiving TANF benefits or Supplemental Security Income (SSI), and do not report being in school as their primary activity.² To be counted as disconnected, families must meet these criteria for four consecutive months.³

Characteristics of disconnected families

As shown in Figure 1, the percentage of low-income single mothers who are disconnected has increased over the last 15 years. About one in eight low-income single mothers was disconnected in 1996, but about one in five was disconnected in the period from 2004 to 2008. Approximately 1.2 million

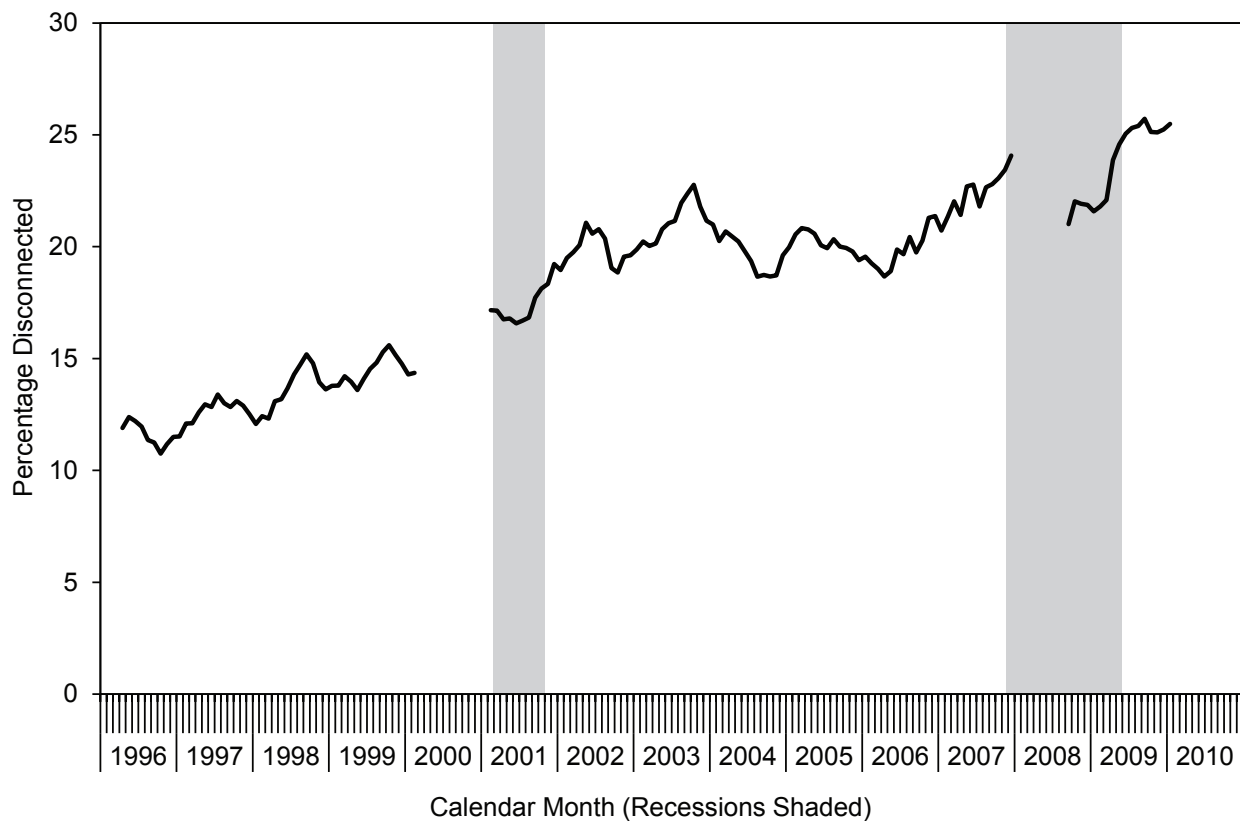


Figure 1: Percentage of low-income single mothers disconnected over time.

Note: Based on four-month moving average of the proportion of low-income single mothers who are disconnected in a particular calendar month. Breaks in the line indicate months for which there is no Survey of Income and Program Participation (SIPP) panel data.

Source: Author’s calculations from SIPP.

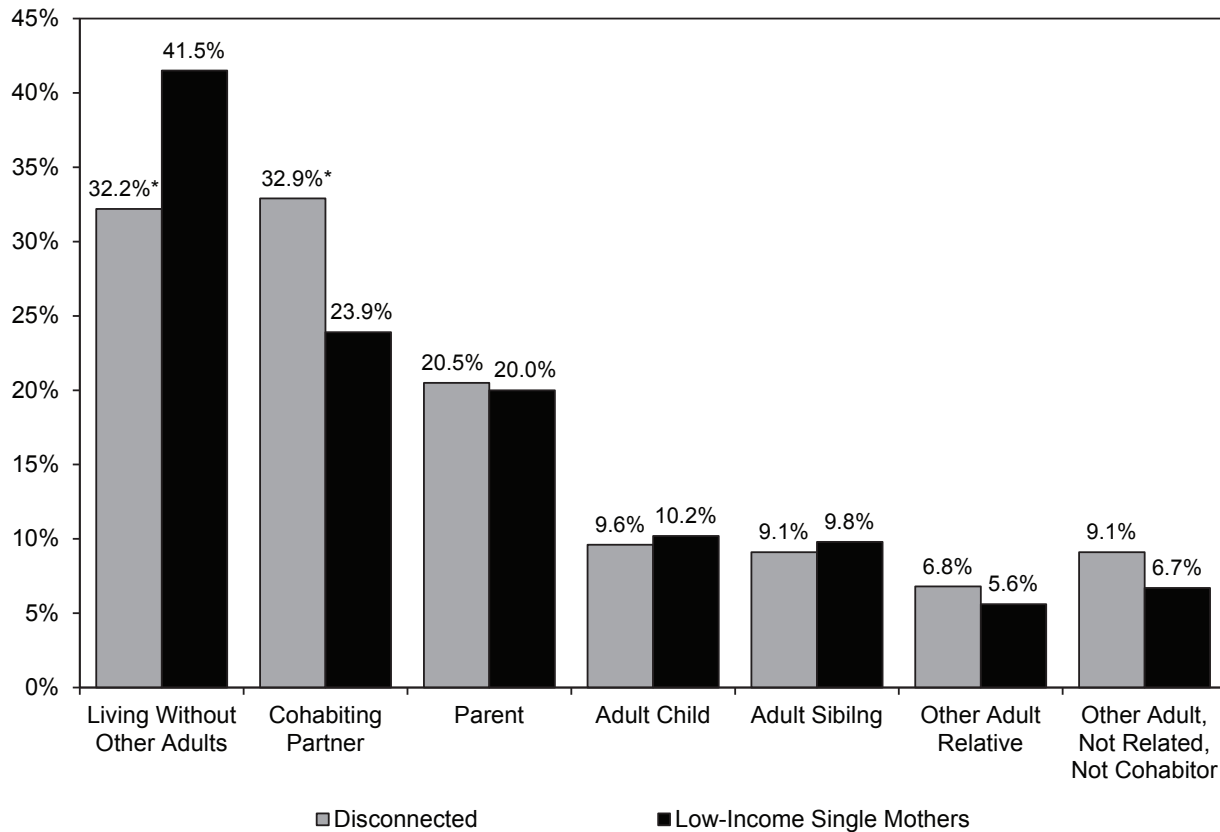


Figure 2. Relationship of disconnected and all low-income single mothers to other adults in the household.

*Significant at the 5% level.

Source: Authors' calculations from the Survey of Income and Program Participation, 2008.

women were disconnected at a point in time in 2008. These results are consistent with other research that found rising levels of disconnectedness from 1990 to the early 2000s.⁴ Since the numbers of low-income single mothers have remained relatively steady as a proportion of the total population over several decades, this increase can be attributed primarily to an increase in the number of disconnected mothers.

Living arrangements

Figure 2 shows both disconnected and all low-income single mothers by living situation in 2008. About a third of disconnected mothers lived without other adults in the household, and another third were cohabiting. Disconnected mothers were less likely to live without other adults, and more likely to live with a cohabiting partner, than were other low-income single mothers. The rates of disconnected mothers living with other relatives were similar to those of all low-income single mothers. Living with other adults could mean that resources are shared across household members, easing the burden for disconnected mothers. There is limited evidence on the extent to which resources are shared and how that varies depending on the relationship of the disconnected mother to the other adults in the household, but some research has shown that cohabitators share income, although to a lesser extent than do married partners.⁵ It is also possible that liv-

ing with others means a less stable arrangement, as families move in with others as a last resort.

In both 2004 and 2008, almost a third of disconnected mothers lived without other adults in the household; approximately 350,000 families. Another third of this group lived with a cohabiting partner. This compares to about 50 percent of low-income single mothers who lived in sole-adult households (falling to two-fifths in the recession) and about one-fifth cohabiting. The distribution of other living arrangements (such as living with parents or siblings) was similar for both groups.

Other demographic characteristics

Aside from their living arrangements, disconnected mothers are for the most part demographically similar to all low-income single mothers, as shown in Table 1. There is no difference in average age or number of children between disconnected and low-income single-mother families. Disconnected households are slightly larger, consistent with the finding that disconnected mothers are more likely than other low-income single mothers to live with other adults. Disconnected mothers are also more likely to have young children than are all low-income single mothers.

Potential barriers to work

Table 1 also shows that disconnected mothers are more likely to have personal characteristics that could be potential challenges to working or accessing benefits, including having a young child, health problems, lower education levels, and not being a U.S. citizen. In mothers' direct reports on the reason they are not working, by far the most common response was that they were pregnant or taking care of children or others. About 60 percent of disconnected mothers gave this reason for not working, compared to a little less than half of nonworking low-income single mothers as a whole.

Economic circumstances and supports

As shown in Table 1, immediate family income for disconnected mothers is very low, much lower than for all low-income single mothers. The table shows immediate family income both in dollars and as a percentage of the federal poverty line. Disconnected mothers' household income is substantially higher than immediate family income, but still less than household income for all low-income single mothers.

In 2004, the annual median family income of disconnected mothers was \$2,203; and by 2008, it had fallen to \$535. Total median household income for disconnected mothers was \$20,415 in 2004 and \$18,049 in 2008, compared to roughly \$23,000 in both years for low-income single mothers.

Although by definition, disconnected mothers are not receiving TANF or SSI, they may be receiving other benefits. Disconnected mothers are as likely in 2004 and slightly more likely in 2008 to receive public benefits such as Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps), housing subsidies, and health insurance compared to other low-income single mothers. However, rates of receipt are relatively low, as shown in Table 1.

Comparison of disconnected families by living arrangements

One-third of all disconnected mothers live in households without other adults, and these disconnected mothers are extremely poor. Although they are more likely than those living with other adults to receive public benefits, rates of receipt are still relatively low. This group has some characteristics that could potentially make it easier to work, but other characteristics that could present a barrier.

Disconnected mothers who are the sole adult in the household are significantly older than disconnected mothers who live with other adults. In addition, their children are older, and they have slightly more children on average than do disconnected mothers living with other adults. Disconnected mothers living without other adults are more likely to be black than are those living with other adults, but less likely to be Hispanic.

Disconnected mothers in sole-adult households are more likely than those living with other adults to have certain

Table 1
Characteristics of Disconnected and All Low-Income Single Mothers in 2008

	Disconnected Mothers	Low-Income Single Mothers
Average Age in Years	32.1	32.0
Household Size	4.2*	3.9
Mean Number of Children	1.9	1.8
Percent with Child Under 5	55.5*	50.2
Percent with Child Under 1	15.6*	11.5
Education		
Less than high school	28.8*	18.4
High school degree	33.8	34.9
Some college	32.1	40.3
College or more	5.3	6.3
Potential Barriers to Work		
Health problem that limits work	20.2*	13.2
Health problem that prevents work	17.9*	8.5
Not a U.S. citizen	17.4*	10.0
Child receives SSI	4.4	3.8
Any Work in Previous 4 Months	0	65.8
If Not Working, Reason Given		
Injury, disability, or other health reason	16.1	21.8
Pregnant, taking care of children or others	56.9	45.2
Unable to find work, or on layoff	21.6	19.0
Not interested in working	1.3	1.0
Other	4.1	13.1
Income		
Immediate family income as a % of poverty level	27.1*	79.1
Mean immediate family income	\$4,701*	\$13,325
Mean total household income	26,368*	32,592
Other Income Sources and Benefits		
Food stamps/SNAP	49.9%*	44.1%
Public housing or subsidies	20.8	20.3
Unemployment benefits	7.8*	4.1
Child Support	30.4	28.6
Public health insurance	46.6	42.7
Household reports transfer income	13.5	21.7
Sample	477	2,372

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

Notes: *Significant at the 5% level. Immediate family income includes all income sources of the single mother and her minor children, including unemployment insurance and child support. Household income includes income from all household members, relatives and nonrelatives. Income is the annualized value of the average income for the four-month period.

circumstances that make work more difficult, such as health problems and having a child who receives SSI. However, those who live with other adults are more likely to have other potential barriers to work, such as not being U.S. citizens and having young children.

Both groups of disconnected mothers have very low immediate-family income, on average well below the poverty line. However, as would be expected, those who live with other adults have substantially higher household income than those in sole-adult households. Disconnected mothers living without other adults are much more likely to receive other benefits including SNAP, public housing or housing subsidies, and public health insurance.

How long do low-income single mothers remain disconnected?

Over a quarter of all low-income single mothers are disconnected for at least four consecutive months over the course of a year. Of those, over a third are disconnected for between four and seven months, about one-fifth for between eight and eleven months, and about two-fifths for the entire year. Looking only at those who become disconnected during our observation period, more than 40 percent remain disconnected for a year or more (see Figure 3). A slightly smaller number remain disconnected for between four and seven months. We did not find significant differences in spell length between disconnected mothers in sole-adult households and those living with other adults.

Events associated with becoming disconnected and reconnected

Losing a job is the most common reason for becoming disconnected, roughly 5 times more likely than losing TANF benefits (see Figure 4). Similarly, finding a job is the most common reason for becoming reconnected. Losing TANF is a less common reason for becoming disconnected, in part because a low percentage of low-income single mothers receive TANF. About one-fifth of low-income single mothers who have lost or left TANF subsequently become disconnected for at least the next four months.

Other reasons for becoming disconnected, such as losing SSI benefits, becoming low-income, getting divorced, having a child, or leaving school are less common than losing a job. Other reasons for becoming reconnected are gaining TANF or SSI benefits, getting married, becoming a student, or no longer living with a child under age 18, but again, these events are less common than getting a job.

Women with personal challenges such as health problems and low levels of education are more likely to become dis-

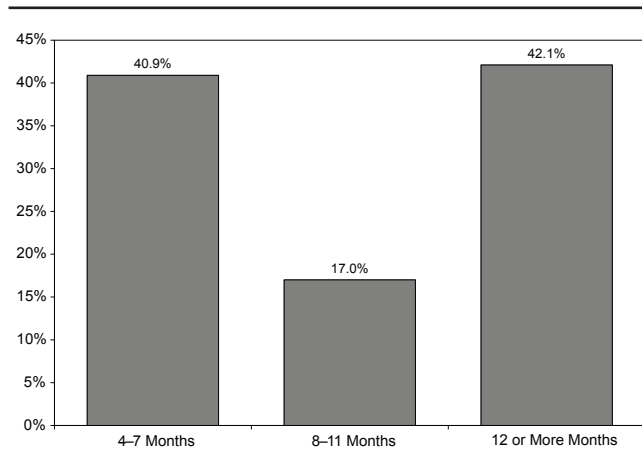


Figure 3. Length of disconnected spells among those becoming disconnected during observation period.

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

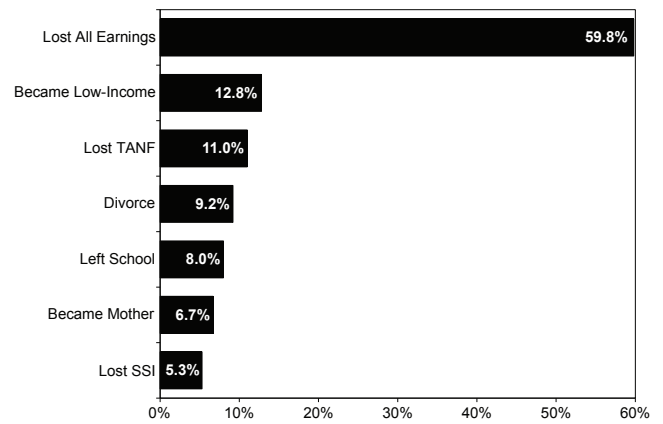


Figure 4. Reason for becoming disconnected out of all disconnected women.

Note: Probabilities are between wave 1 and wave 2. Multiple transitions are possible.

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

connected and to remain disconnected than women without these challenges. These characteristics could be associated with more difficulty finding and maintaining work or accessing and remaining on TANF or SSI benefits.

Living with other adult earners increases the probability a woman will become disconnected and decreases the probability a disconnected mother will become reconnected compared to disconnected mothers in sole-adult households. These results suggest that disconnected mothers living in a household with other earners may be sharing resources with these household members, making it possible for the mother to go without work or benefits.

Living with other adults who are not earners (or have only minimal earnings) decreases the probability a woman will become disconnected and increases the probability she will become reconnected compared to living without any other adults. These results suggest that disconnected mothers living in a household with other nonearners have an added incentive to work or to access TANF or SSI benefits. They may also be more able to work because other household members are providing child care.

Receipt of SNAP benefits decreases the probability of becoming disconnected and remaining disconnected for low-income single mothers who live without other adults. Low-income single mothers in sole-adult households who receive SNAP benefits may have a higher propensity to receive other public benefits, either due to knowledge of public benefit systems or to less perceived stigma around benefit receipt, and so are more likely to eventually gain access to TANF or SSI than women not receiving SNAP. We find no significant relationship between receipt of SNAP and disconnectedness for all low-income single mothers.

Conclusions

The findings of this study support the perception that disconnected families are worse off economically than other low-income single mothers. They have lower personal incomes, are more likely to have personal barriers to work, and are only slightly more likely to receive other public benefits such as SNAP, public housing, housing subsidies, or Medicaid than other low-income single mothers. Disconnected mothers remain so for long periods; more than 40 percent for a year or more. However, our results also suggest that some of these mothers may be coping by living in households with other adults. Disconnected mothers are less likely to live on their own and more likely to be cohabiting, compared to other low-income single mothers. While we do not know the extent to which the resources of other household members are available to disconnected mothers and their children, our results show that living with other working household members increases a woman's probability of becoming or remaining disconnected relative to living without any other adults, suggesting some resource sharing. Living with nonworking household members has the opposite outcome.

The one-third of disconnected mothers that do live without other adults appear to be economically vulnerable, with very low incomes (approximately \$5,000 a year). Although they are more likely to receive public benefits such as SNAP, public housing or subsidies, and Medicaid than disconnected mothers living with other adults, the majority of these mothers will be disconnected for eight months or more—40 percent for over a year. Disconnected mothers living in sole-adult households account for approximately 6 to 7 percent of all single mothers—roughly 350,000 mothers nationwide.

The study findings also provide some evidence for concerns about disconnected families' ability to access benefits beyond TANF and SSI. The proportions of disconnected mothers receiving other benefits are relatively low, especially given their income levels. Even among disconnected mothers living without other adults, only two-thirds receive SNAP benefits. Our results suggest that receipt of SNAP may not be serving as an income buffer for disconnected women who receive neither TANF nor SSI, but instead is associated with not being disconnected. This suggests that those who get SNAP are more likely to move onto TANF or SSI, while those who do not get SNAP are less likely to do so. This could be due to barriers to accessing all of these benefits, or stigma or personal preference to not receive benefits. For these very poor mothers, many with long durations of being disconnected, the impact on children of going without these benefits is an important consideration. Continued study of how to improve access to benefits for these single mothers is called for. In addition, the substantial percentage (one-fifth) of women for whom ending receipt of TANF benefits is associated with becoming disconnected suggests continued need to study the potential role of TANF policies and practices in this transition.

Finally, the evidence shows that not working (loss of all earnings) is the dominant reason for becoming disconnected,

while gaining earnings is the primary way out of being disconnected for single mothers. This suggests that when we consider all low-income single women who are without work and welfare (as opposed to a focus on former TANF recipients), the primary issue is losing or gaining work. Attention to policies and programs that make work more attainable and sustainable for these low-income single mothers, including those with health problems and low education levels, is critical to reducing the likelihood and duration of being disconnected.

Going forward, it is important to discuss some of the limitations of research on disconnected mothers and where new research might be most profitable. Research addressing how best to help low-income single mothers avoid or get out of a spell of being disconnected is made somewhat more difficult because this status combines both work and benefit receipt. Avenues to promote and retain work can be different from avenues to improve access to benefits. Of course, some policy concerns pertain both to work and benefit access—for example, addressing the issues of women with multiple personal characteristics that affect ability to work. Research that addresses these characteristics—how to best serve women facing them and measurement of their impact on outcomes—is enhanced by considering both work and benefit access as outcomes. In general, our understanding would benefit from separate consideration of impacts on and policy solutions to finding and retaining work and accessing benefits.

Another focus of research on disconnected mothers is the identification of a group of families who are the most vulnerable, not only poor but without connection to systems that might help them gain other needed economic and service supports. Our findings show that even within the group of low-income single mothers without work and welfare for significant periods of time, there is variation in how needy these families are. We identify a group of disconnected low-income single mothers who are living without other adults for significant periods of time. While these families are certainly economically vulnerable, there are limitations in the survey data used to identify and analyze such a small (both in reality and survey sample size) subset of single mothers. Limitations include the possibility that income sources are misreported or underreported by respondents because they are infrequent or don't fit easily into survey categories or are not asked about in the survey (e.g., infrequent off-the-books work, one-time or inconsistent help from friends or family). This is in addition to underreporting of public benefits in household surveys generally.⁶ These limitations call into question the ability to truly say one small subgroup of single mothers is more economically vulnerable than another small group. Analysis of the circumstances of economically vulnerable single mothers might be well-served by using a more common definition such as those in deep poverty.

Specific areas for concern that have been highlighted by the research on disconnected mothers would benefit from further direct research. The relatively high prevalence of characteristics that affect the ability to work among these

mothers suggests that further research on ways to serve “hard-to-employ” mothers is needed, and that this research needs to include thinking on how to make sure those who are not receiving TANF benefits have access to the kinds of services and supports they need. In addition, our results suggest the need for additional research on how to improve access to benefits for very-low-income mothers who are not only not receiving TANF or SSI but also not receiving SNAP or Medicaid. Research to better understand why these mothers are not receiving these benefits is important.

These results also suggest the need for more research about the stability of more complex household living arrangements of some single mothers (including cohabitation), the role these arrangements play in providing positive economic supports for very-low-income nonworking single mothers (including lower housing costs, income sharing, and child care provision) and the impact on children of these arrangements. Finally, the finding that losing work and remaining without work for significant periods of time is relatively common among low-income single mothers suggests the importance of continuing research that focuses on how to best support all of these mothers in finding and maintaining work. ■

¹This article is a summary of a longer report prepared in May 2011 for the Department of Health and Human Services Assistant Secretary for Planning and Evaluation, *Dynamics of Being Disconnected from Work and TANF*. Available at: <http://aspe.hhs.gov/hsp/11/disconnecteddynamics/index.shtml>.

²The study relies on data from the Survey of Income and Program Participation (SIPP). Our descriptive statistics compare 2004 and 2008 and our dynamic analysis relies on the 2004 panel, individuals who were followed for up to 48 months, although the sample was reduced by half due to budgetary cuts after the 32nd month (after the eighth wave). SSI is excluded because it is a means-tested cash benefit and mothers who moved from TANF onto this program still have public income support.

³The four-month requirement was used in order to exclude short spells of nonreceipt or being without a job that are due to misreporting, program administrative issues, or short periods without work between jobs that we do not think meet the conceptual definition of disconnected suggested by our policy questions. The survey we use interviews individuals every four months, introducing a tendency toward more similar answers over that prior four months than across different interview periods. Our analysis suggests the four-month requirement excludes 25 percent of all spells of disconnectedness, with 20 percent of spells being one or two months in duration. For the purposes of measuring income, we restrict our definition of family to the single mother and her children.

⁴R. Blank and B. Kovac, “The Growing Problem of Disconnected Single Mothers,” *Focus* 25, no. 2 (Fall-Winter 2007–08): 27–34.

⁵K. Baumann, “Shifting Family Definitions: The Effect of Cohabitation and Other Nonfamily Household Relationships on Measures of Poverty,” *Demography* 36, No. 3 (1999): 315–325; and R. S. Oropresa, N. Lansdale, and T. Kenkre, “Income Allocation in Marital and Cohabiting Unions: The Case of Mainland Puerto Ricans,” *Journal of Marriage and Family* 65 (2003): 910–926.

⁶For more discussion of misreporting and underreporting of data by families observed to have little or no income in household surveys (the National Survey of America’s Families) and the sources of support they do rely on, see S. Nelson, S. R. Zedlewski, K. Edin, H. L. Koball, K. Pomper, and T. Roberts, “Qualitative Interviews with Families Reporting No Work or Government Cash Assistance in the National Survey of America’s Families,” *Assessing the New Federalism* Occasional Paper No. 03-01 (2003), Washington, DC: The Urban Institute. Available at <http://urban.org/publications/310657.html>.