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# Income Packaging Strategies of Economically Disconnected Women and the Implications for Social Policy and Practice

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*Income packaging, or piecing together cash and non-cash resources from a variety of sources, is a common financial survival strategy among low-income women. This strategy is particularly important for economically disconnected women, who lack both employment income and public cash assistance receipt. Using data from the confidential Census Bureau versions of the Survey of Income and Program Participation, this study compares the use of public and private supports between disconnected and connected low-income women, controlling for differences in state welfare rules and county unemployment rates. Findings from bivariate comparisons and multilevel logistic regressions indicate that disconnected women utilize public non-cash supports at similar rates to connected women, but rely more heavily on private sources. Conclusions focus on the policy implications for outreach and program development.*

*Key words: Economically disconnected women, income packaging, low-income families, public cash assistance*

The proportion of low-income mothers who report no employment earnings or public cash assistance income has grown notably since the implementation of the welfare reform legislation of 1996 (Loprest & Nichols, 2011). Studies show that significant numbers of Temporary Assistance for Needy Families (TANF) recipients leaving the program are not obtaining work, with estimates hovering around 40 percent (Acs & Loprest,

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2004; Loprest & Zedlewski, 2006). These women, often referred to as economically disconnected, are of increasing concern to policymakers, practitioners, and advocates (Blank, 2007; Blank & Kovak, 2008; Hetling, 2011; Loprest, 2011; Moore, Wood, & Rangarajan, 2012; Ovwigho, Kolupanowich, Hetling, & Born, 2011; Turner, Danziger, & Seefeldt, 2006). Many are worried about the well-being of children in these families and the ability of mothers to provide financially without employment or public cash assistance—the two most common sources of regular cash income.

Although women who are disconnected from work and welfare have little or no formal measured income, studies on consumption poverty indicate that the extreme poor do survive, often relying on nontraditional income, not captured in formal measures, such as gifts or the use of debt (Meyer & Sullivan, 2003, 2006). A rich body of literature, guided by a number of key qualitative studies, provide an understanding of the income packaging strategies of low-income women, who often piece together cash and non-cash support from a variety of formal and informal sources (Edin & Lien, 1997; Miranne, 1998). Studies indicate that combining and supplementing low-wage work and public cash assistance receipt is a common survival strategy among the working poor and welfare recipients (Edin & Lein, 1997; Kalil & Ryan, 2010; Pyles, 2007). Research on disconnected women echoes these findings (Blank & Kovak, 2008; Loprest & Nichols, 2011; Seefeldt & Horowski, 2012). However, to date, literature on income packaging has not considered the different strategies among women in different circumstances and how state TANF policies may influence these approaches to economic survival.

The current research adds to our understanding of the economic survival strategies of disconnected women by investigating whether or not income-packaging strategies among disconnected women are similar to or distinct from those of low-income women connected through welfare or work. The study compares the sources of support of the two groups while controlling for the possible effects of state welfare policies and the local unemployment rate. An examination of the differences and similarities in sources of support is critical to designing programs and policies to better serve this at-risk group of women and connect them to services. On one hand,

if disconnected women are underutilizing certain supports, for example, aid from non-profit organizations, in comparison to connected women, better outreach may be warranted. On the other hand, if disconnected women are using more supports than connected women, these programs might be optimal venues to provide referrals to TANF agencies or job training programs appropriate for this group.

### Rise of Economic Disconnection among Low-Income Women

The Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) of 1996 altered the approach the U.S. government takes towards assisting low-income families, replacing the previous entitlement program with Temporary Assistance for Needy Families (TANF). This new program changed the rules of participation, including the implementation of time limits, work requirements, and sanction rules for noncompliance. While initial data indicated success in moving families off assistance and into employment, later data indicate that lower numbers in terms of receipt have not correlated with significantly higher employment numbers or earnings (Hildebrandt & Stevens, 2009). Studies of welfare leavers show that former clients became disconnected from work as well as welfare (e.g., Wood & Rangarajan, 2003). This premature separation from assistance and failure to reconnect may be due to a variety of factors, including strict eligibility requirements, lack of transportation or access to the offices, the multiple visits and paperwork that must be completed, lack of information or misinformation, and social stigmas that surround public assistance (Currie, 2006; Wu & Eamon, 2007). Some have speculated that stricter welfare rules directly affected the rise in economic disconnection, as new rules, coupled with worsening economic circumstances, have increased the vulnerability of these women (Moore et al., 2012; Ovwigho et al., 2011).

Although the reasons for the increase in disconnected women are not fully understood, the rise in economic disconnection has been confirmed in numerous studies and with various national- and state-level datasets. Research has documented the rise in the proportion of disconnected women among low-income women from about one in ten in the

mid-nineties to about one-quarter from about 2005 till 2012 (Blank & Kovak, 2008; Loprest, 2003; Loprest & Nichols, 2011; Moore et al., 2012; Turner et al., 2006). Although exact estimates vary, the rise is universally demonstrated, and variation is attributed to methodological differences in data collection, such as variations in location, timing, and calendar year (Loprest, 2011). Moreover, women may cycle in and out of economic disconnection, and point-in-time studies may underestimate the extent of disconnection among low-income women (Marcenko, Hook, Romich, & Lee, 2012).

### Income-Packaging by Disconnected Women and Sources of Support

By definition, economically disconnected women rely on very little or no formal cash income. One state level study found that the average income of disconnected women is less than \$500 a month, whereas former TANF recipients who are employed have more than \$2,000 a month (Moore et al., 2012). How this vulnerable population group maintains any level of well-being in light of having no traditional sources of income from formal employment or public cash assistance is thus a critical question.

The lack of formal cash income suggests that disconnected women rely heavily on family and friends for additional income or in-kind gifts as well as public non-cash assistance, child-care assistance, and other unspecified support (Edin & Lein, 1997; Moore et al., 2012). The use of public non-cash assistance, specifically Medicaid and Supplemental Nutrition Assistance Program (SNAP), is common (Blank & Kovak, 2008; Marcenko et al., 2012). Disconnected women often live with family or friends with either cheap rent or rent-free housing (Moore et al., 2012; Kalil & Ryan, 2010). Ovwigho and colleagues (2011) found a majority (57%) of chronically disconnected women report some income, whether from another member's earnings, child support, or social security insurance (SSI). Through interviews with 100 disconnected families, a 2003 Urban Institute report found that in-kind support like food, transportation, or child-care from family and friends as well as cash for food or rent is common, but that help is sometimes irregular (Zedlewski et al., 2003). Other studies indicate

that disconnected women sometimes work informally (Edin & Lein, 1997; Zedlewski et al., 2003). Informal work strategies can include both illegal means of income, such as selling drugs or sex, or legal means such as bartering or selling a service such as babysitting, pawning an item, or selling blood (Pyles, 2007).

Taken together, this research indicates that disconnected women, like low-income women in general, utilize a variety of methods to “get by.” However, often these strategies are unreliable or not significant enough to support them and their children (Ovwigbo et al., 2011). The larger body of research on the income packaging strategies of low-income women informs the newer research on disconnected women and provides details on possible sources of financial support. Considering the absence of formal cash income among disconnected women, we discuss three types of support: (1) public non-cash assistance; (2) help from family and friends; and (3) assistance from social service providers.

#### *Receipt of Public Non-Cash Assistance*

Public non-cash assistance programs, including vouchers and designated supports such as SNAP, health insurance programs, housing assistance, and child-care, would appear to be a potentially critical part of income packaging strategies for low-income women, and research supports this hypothesis. Social science research studies from the post-welfare reform era have shown a high reliance on these non-cash assistance programs, especially SNAP and other food subsidies, and Medicaid, among low-income mothers (Danziger, Corcoran, Danziger, & Heflin, 2000; Litt, Gaddis, Fletcher, & Winter, 2000). Approximately one in five low-income families use Medicaid (Wu & Eamon, 2007), and, in 2008, health care programs such as Medicaid and SCHIP were “the most widely used among unwed mothers” (Kalil & Ryan, 2010). More recent government data indicate that this reliance, particularly on food assistance, has been increasing since the Great Recession. For example, SNAP participation has increased by approximately seventy percent between 2007 and 2012, with roughly 46.6 million people, or 22.3 million households participating each month (Food and Nutrition Services, 2013).

In contrast to the high prevalence of food and medical assistance, public housing and child-care are less commonly used supports among low-income households. An estimated ten percent of low-income households use housing assistance (Wu & Eamon, 2007), but due to lack of supply, qualified individuals go without this support (Kalil & Ryan, 2010). Child-care assistance is another crucial, yet underutilized support, with estimates around thirty percent of eligible households utilizing the benefit (Johnson, Martin, & Brooks-Gunn, 2011). Moreover, studies have also shown a decrease in public non-food support in the past decades, as opposed to the documented increase in SNAP participation (Danziger, 2010).

#### *Help from Family and Friends*

Research indicates help from family and friends is an important source of support for low-income mothers (Danziger et al., 2000; Edin & Lein, 1997; Hollar, 2003; Litt et al., 2000). These private sources of support come in various forms including cash assistance, in-kind assistance, and instrumental assistance (Kalil & Ryan, 2010). Presents for children, household items, and money as a gift are the most prevalent forms of private support (Kalil & Ryan, 2010). Instrumental assistance, such as emergency child-care, transportation, and sometimes rent-free or reduced rent housing, is another important way family and friends provide support (Edin & Lein, 1997; Scott, London, & Hurst, 2005). Low-income mothers also sometimes receive money from their child's father, either through child support payments or direct cash to the mother, but these too can be sporadic and not a regular source of income (Edin & Lein, 1997). Although such gifts and help are often small in terms of cash, such support can mitigate the threat of homelessness and thus are critically important to family well-being (Harknett, 2006; Henly, Danziger, & Offer, 2005; Passero, Zax, & Zozus, 1991). Data also indicate that private help is particularly important to certain groups of at-risk women, including those with larger families, lower educational levels, and depressive symptoms, as well as those who report no public assistance (Harknett, 2006).

*Support from Non-Profits and Social Service Providers*

The last area which low-income and disconnected women may find assistance is from non-profits or other social service providers. Non-profits, charities, and social service providers have responded to many of the holes in the public safety net (Daponte, 2000; Lynn, 2002; Marwell, 2004). They often provide material assistance, such as job training, child-care, housing or shelter assistance, and food assistance programs. However, the role of non-profits has stayed stable for those experiencing material hardship, even though there has been an increase in need since the mid-1990s (Guo, 2010). Low-income women often fail to use non-profits due to various reasons, including that many specialize in serving the neediest populations (Guo, 2010; Kissane, 2003). Along with limited numbers of households receiving assistance from non-profits, few households received help from non-profits and government programs at the same time (Guo, 2010). Low-income households turn to non-profits and other social service providers when they do not qualify for government assistance or when government assistance and private support networks cannot meet their needs (Ahluwalia, Dodds, & Baligh, 1998; Edin & Lein, 1997; Wu & Eamon, 2007; Zedlewski et al., 2003). They have been particularly important to groups who are ineligible for public benefits, such as certain groups of immigrants (Moretti & Perloff, 2000).

*Current Study*

Although much research has focused on survival strategies of low-income women, and recently of disconnected women as well, questions on how the survival strategies of these two groups compare to each other remain. An understanding of the similarities or differences can help inform how programs could more effectively target vulnerable groups to deliver needed services. The analyses were guided by two research questions. First, what financial and in-kind supports are used by disconnected women in comparison to other low-income women? Second, what is the relationship between supports and economic disconnection, controlling for state TANF rules and the local unemployment rate?



## Methods

### *Data Sources and Sample*

Study variables came from three different data sources and were merged together to create a comprehensive analytical file. The main data source for the project was the restricted-use, confidential, micro-level version of three panels of the Survey of Income and Program Participation (SIPP): the 1996 panel (spanning 48 months with 12 waves), the 2001 panel (spanning 36 months with 9 waves), and the 2004 panel (spanning 30 months with 12 waves). Access to the data was provided by the New York Census Research Data Center (NYCRDC) at Baruch College, a secure laboratory, operated in partnership with the U.S. Census Bureau's Center for Economic Studies (CES). The research project was reviewed by both the RDC and the CES for feasibility and merit. The two lead researchers of the project obtained Special Sworn Status from the Census Bureau, and all analyses were conducted at the NYCRDC. All output went through a disclosure review process for public release to ensure confidentiality.

The SIPP provides a comprehensive picture of income and program participation among U.S. residents and, beginning with the 1996 redesign, over-samples families residing in high poverty concentration areas. The central focus of the data is economic and demographic, with substantial detail on income sources and amounts, employment, public assistance participation, family composition, and residential location. In addition to the core questions that are asked of SIPP members every four months (every wave), the survey includes topical modules asked once or twice over the course of the panel.

This project made extensive use of the adult well-being module, which includes variables measuring need and "who helped" with particular hardships. Specifically, a series of question sets, each addressing a particular household expense (such as rent or mortgage, utility bills, and medical care) asks first if the household experienced that need, second if the household paid for the need, and third who, if anyone, helped with the expense. Possible responses for the "who helped" questions are family member or relative, friend or neighbor, department of social service, church or nonprofit group, and other. The adult well-being module is asked in wave 8 of the

1996 and 2001 panels and during wave 5 of the 2004 panel. The study's sample comes from respondents to the adult well-being modules and includes mothers residing in households below 200 percent of the poverty line. The study universe was restricted to women who were between the ages of 18 and 54 at the start of the panel, who were the designated parent of at least one child, and who reported being never married, divorced, separated, or widowed. All individual level variables come from the SIPP.

In addition to the strong match between the SIPP data and the research questions, the ability to analyze the restricted-use, microdata version provided additional benefits. The RDC version of the SIPP includes codes for all states as well as county identification and thus enabled the merging of variables measuring state welfare rules and county unemployment rates into the analytical dataset. Although geographic information in the public-use SIPP data is available on the state level, some of the less populated states are grouped and coded together and county level identification is not available. Access to the RDC version, thus, allowed for ecological controls in the regression models, a critical aspect in investigating the circumstances of low-income families.

The second data source of the project was the Welfare Rules Database (WRD), a longitudinal database of state-specific TANF rules maintained by the Urban Institute and funded by the U.S. Department of Health and Human Services Administration for Children and Families and Assistant Secretary for Program Evaluation. The database contains information on TANF rules for all 50 states and DC as coded from state caseworker manuals and updates. The data are then reviewed and verified by state officials. The project used data from 1998, 2003, and 2005, to match the timing of the adult well-being modules of the three SIPP panels.

Lastly, county unemployment rates were taken from the Department of Labor, Local Area Unemployment Statistics. The variables were merged by county and year, specifically 1998, 2003, and 2005.

### *Key Measures*

*Economic disconnection.* Sample members were divided into four analytical groups based on the amount of time that they

were economically disconnected during the panel. Economic disconnection was defined as the absence of TANF, employment income, and Supplemental Security Income (SSI), which are federal cash benefits for disabled adults and children who have limited income and resources. Those who reported at least one of these sources of income in all waves of the panel are in the connected group. At the other end of the spectrum, those who were without any of these sources in at least half of the waves were defined as long-term disconnected. Women who experienced disconnection for more than a quarter but less than half of the waves were grouped as medium-term disconnected, and those who were disconnected less than a quarter of the waves were termed short-term disconnected.

*Private and public non-cash supports.* A dichotomous variable indicating support from family, friends, or a church or non-profit group was created using a number of variables from the adult well-being module. First, three separate variables were created, one each for help from family, friends, or a church or non-profit group. All three variables included help received for rent or mortgage, eviction, utility payments, restoring utilities, or medical or dental visits in the past twelve months. Individuals who received help from one or more of the three private sources for any reason were coded as receiving private support.

Similarly, a variable measuring all types of public non-cash supports was created, based on a number of variables in the core questionnaire on the receipt of public benefits. The created variable is dichotomous and equals one if at least one person in the household received at least one type of public non-cash benefit. These benefits included: free or reduced lunch or breakfast; energy assistance; Women, Infants, and Children (WIC); SNAP; Medicaid; and housing assistance.

#### *Analytic Strategy and Models*

Research began with a descriptive examination of the use of supports by analytical group. This profile provides a critical overview of the experiences and differences among the groups without controlling for other factors. The bivariate analysis was used to inform model construction, but the findings themselves are also informative on their own in terms of policy implications and are described in the results section.

Logistic and multilevel regression models then examined separately the influence of being disconnected on type of supports and then the influence of support types on being disconnected. In both cases, the examination was first limited to the inclusion of variables on the individual level, and thus logistic models were employed. As the model became more complicated and state and county level variables were included, multilevel logistic models were utilized. Previous methods of combining variables at different levels have been shown to produce standard errors that are biased downward because often the errors across micro units with the same macro group are not random (Moulton, 1990). In multilevel modeling, the technique is designed to examine effects at multiple levels. The present analyses uses Maximum Likelihood estimations to produce efficient estimates (Hox, 2002; Luke, 2004). In this case, the model better examines the relative importance of state, county, and individual level effects.

Investigations first addressed how economic disconnection, and specifically the proportion of time one is disconnected, may influence one's use of private support and public non-cash support. Two models were constructed and then applied to each outcome, private versus public supports, separately. Logistic regression models were based on variations of the following basic framework:

$$\text{Support type [Logistic regression]} = \beta_0 + \beta_1 I_i + \beta_2 F_i + \beta_3 S_i + \beta_4 U_i + \beta_5 P_i + \varepsilon_i$$

Where:

$I$  = A vector of personal characteristics including disconnected status, race, age, marital status, education level, student status, and disability status;

$F$  = A vector of family characteristics including number of children, metro residence, and household members;

$S$  = a vector of variables that specify the state TANF rules;

$U$  = county unemployment rate; and

$P$  = panel dummy variables to control for changes in unobserved trends over time.

Individual and family level variables included both demographic characteristics as well as variables considered risk

factors for disconnection, such as disability status and low-education level. Three measures of state TANF rules were included in that vector. First, we include the average TANF grant for a family of three based on the assumption that grant amounts may affect decisions to apply for welfare. Second, disconnected women may be discouraged to apply for welfare based on diversion programs and strategies (Fender, McKernan, & Bernstein, 2002). We thus include a dummy variable measuring whether or not a state has a formal cash diversion program. Third, disconnected women may separate from the welfare program prematurely (without employment) based on how strict or lenient a state may be in terms of time limit and sanction rules and granting extensions or exemptions from certain requirements. Because there are a great number of rules related to exemptions and exceptions to rules, we employ the flexibility index designed by Fellowes and Rowe (2004). The index is made up of twelve related variables measuring state rules regarding work activity and sanction leniency (p. 371). Finally, the model includes the county unemployment rate, which may affect one's ability to find employment, and a control for the year of the panel.

The possibility that the types of supports available to women may influence economic disconnection was then examined using another series of regression models. First, we examined the effect of support types on economic disconnection without regards to the amount of time spent in the disconnected state. Second, we applied the same models to explain long-term disconnection as the dependent variable. In both cases, the modeling began with a null model with included only the types of support used and controls for panel year. The second model included the individual and family variables previously explained, and the final model, estimated with multi-level logistical regression, included the three state TANF rules and the county unemployment rate.

## Results

### *Descriptive Portraits of Connected and Disconnected Women*

Table 1 shows the characteristics of the 5,754 sample members as a whole as well as by the four analytic groups: long-term disconnection; medium-term disconnection; short-

term disconnection; and those who were connected in all waves. The mean age for participants was 31 years old at the beginning of the panel. A majority of participants was White (56.5%) and never married (52.7%), and these are fairly consistent when considering disconnected status. Forty percent of the sample members have a high school diploma or equivalent, and about 13 percent have a work-limiting disability. This

Table 1. Sample Description

	Full Sample	Long Term	Medium Term	Short Term	Connected
<i>Average age at beginning of panel</i>	31.43 (8.92)	32.8 (8.35)	30.93 (8.4)	31.67 (8.6)	31.16 (9.26)
<i>Race</i>					
White	58.5	61.8	57	58	58.3
Black	35.9	32.3	37.2	38	35.4
Latina	21.3	16.1	17.4	19.2	24.3
Other	5.6	6	5.9	3.9	6.1
<i>Marital Status – Never Married</i>	52.7	46.7	54.4	49.8	54.7
<i>Education level</i>					
Less than high school	22	22.2	23.8	20.8	22
High school grad or GED	39.6	40.3	39.6	39.7	39.4
At least some college	38.4	37.5	36.7	39.4	38.7
<i>Work limiting disability</i>	13.3	20.1	14.9	15	10.7
<i>Number of children &lt;18 in family</i>	2.09 (1.81)	2.04 (1.10)	2.04 (1.10)	2.06 (1.18)	2.14 (1.21)
Metro residence	83.2	80.4	82.8	82.7	84.1
Full or part-time student	18.6	13.2	16.8	17	20.9
Lives alone	68.4	71.6	74.2	74.6	64.8
Resides with related family	22.8	22.5	13.3	16.7	31.1
Resides with unrelated household members	10.2	7.6	14.5	10.4	6.3
<i>Public Assistance – Non-Cash Benefits</i>					
Food Stamps	38.7	51.9	48.4	41.5	32.2
Medicaid	40	48.8	49.4	41.5	34.8
WIC	3.7	6.2	5.3	3.5	2.8
Energy assistance	5.7	7.9	7.3	6.7	4.8
Housing assistance	18.9	25.9	23.6	17.8	16.5
School lunch	67.2	68.9	62.9	65.9	68.5
School breakfast	42.1	47.6	42.2	41.1	41.1
Summary: any public non-cash assistance	82.9	87.1	83.4	82.5	82
<i>Private Assistance</i>					
Did not have ability to meet essential expenses	39.4	46	42.1	44.2	35.4
Any private assistance from family	6.9	12.6	11	6.7	4.6
Any private assistance from friends	2.1	3.9	2.7	1.9	1.7
Any private assistance from non-profit organizations	2.8	4.3	2.6	2.4	2.6
Summary: any private assistance	10.5	17.9	13.6	10.4	8
n – unweighed	5754	730	767	1179	3078
Proportion estimation – weighted by final person weight		12.09%	13.40%	21.21%	53.30%

percent ranges from 20 percent among long-term disconnected women to 10 percent of connected women, with about 15 percent of both medium-term and short-term disconnected women experiencing a work-limiting disability. The average number of children is two, and a large majority of mothers (83%) live in a metro area, whether or not they are disconnected for any period of time. A little less than 20 percent are full-time or part-time students.

Table 2a. Logistic and Multilevel Logistic Regression Models Explaining the Use of Private Non-Cash Supports (n = 5,754)

Variable	Use of Private Supports			
	Model 1		Model 2	
Fixed Effects				
<i>Disconnected status</i>				
(comparison group = always connected)				
Fewer than 25%	1.19	(0.16)	1.21	(0.15)
Between 25% and 50%	1.57**	(0.22)	1.56**	(0.21)
More than 50%	2.05***	(0.28)	2.12***	(0.27)
<i>Any Public Non-Cash Support</i>	2.21***	(0.38)	2.27***	(0.37)
<i>Any Private Support</i>				
<i>Race</i> (comparison group = White)				
Black	0.89	(0.10)	0.95	(0.11)
Latina	0.71*	(0.10)	0.66**	(0.10)
Other race	0.77	(0.16)	0.96	(0.19)
<i>Age</i>	0.98*	(0.01)	0.98*	(0.01)
Never Married	0.89	(0.10)	0.84	(0.09)
<i>Education</i>				
(comparison group = HS grad or equivalent)				
Less Than High School	0.97	(0.13)	0.93	(0.12)
Some College	0.96	(0.10)	1.00	(0.11)
Work-limiting Disability	1.59***	(0.19)	1.49**	(0.18)
Number of Children Under 18 in Family	1.01	(0.04)	1.02	(0.04)
Metro Residence	0.85	(0.10)	0.97	(0.13)
Full-Time or Part-Time Student	0.89	(0.13)	0.94	(0.13)
Resides with Related Family	0.51***	(0.08)	0.54***	(0.08)
Resides with Unrelated Household Members	0.72*	(0.11)	0.74*	(0.11)
County Unemployment Rate			1.02	(0.02)
State Average TANF Benefit Amount			1.00	(0.00)
State Flexibility Index (0-12)			1.03	(0.03)
State Cash Diversion Program Exists			0.91	(0.11)
2001 SIPP panel (comparison group = 1996)	1.09	(0.14)	1.12	(0.15)
2004 SIPP panel (comparison group = 1996)	1.17	(0.14)	1.40**	(0.18)
Intercept	0.11***	(0.04)		
Random Effects				
Intercept for State Effects			0.18*	(0.10)
Intercept for County Effect			0.67**	(0.08)
n	5,754		5,754	
Pseudo R <sup>2</sup>	0.044			
Wald Chi <sup>2</sup>	134.78***		143.90***	

Living arrangements are examined in three categories: residing alone; residing with related family such as a parent, aunt, cousin or sister; and residing with unrelated household members, including cohabitation and living with friends. About 68 percent of the full sample lives alone, 23 percent reside with related family, and 10 percent reside with nonfamilial household members. Participants who were medium and short-term disconnected were more likely to live alone

Table 2b. Logistic and Multilevel Logistic Regression Models Explaining the Use of Public Non-Cash Supports (n = 5,754)

Variable	Use of Public Non-Cash Supports			
	Model 1		Model 2	
Fixed Effects				
<i>Disconnected status</i> (comparison group = always connected)				
Fewer than 25%	0.98	(0.10)	0.96	(0.10)
Between 25% and 50%	0.94	(0.12)	1.00	(0.13)
More than 50%	1.16	(0.16)	1.13	(0.16)
<i>Any Public Non-Cash Support</i>				
<i>Any Private Support</i>	2.24***	(0.39)	2.27***	(0.37)
<i>Race</i> (comparison group = White)				
Black	2.24***	(0.24)	2.13***	(0.22)
Latina	1.92***	(0.23)	1.57***	(0.20)
Other race	1.72**	(0.34)	1.67**	(0.31)
<i>Age</i>	1.00	(0.01)	1.00	(0.01)
Never Married	1.38**	(0.15)	1.38**	(0.14)
<i>Education</i> (comparison group = HS grad or equivalent)				
Less Than High School	1.18	(0.15)	1.25	(0.15)
Some College	0.69***	(0.06)	0.70***	(0.06)
Work-limiting Disability	3.75***	(0.63)	3.58***	(0.57)
Number of Children Under 18 in Family	1.85***	(0.11)	1.88***	(0.09)
Metro Residence	0.57***	(0.07)	0.66**	(0.08)
Full-Time or Part-Time Student	1.33*	(0.16)	1.21	(0.14)
Resides with Related Family	0.48***	(0.05)	0.49***	(0.06)
Resides with Unrelated Household Members	0.98	(0.13)	0.99	(0.12)
County Unemployment Rate			1.12***	(0.03)
State Average TANF Benefit Amount			1.00	(0.00)
State Flexibility Index (0-12)			0.98	(0.02)
State Cash Diversion Program Exists			1.04	(0.11)
2001 SIPP panel (comparison group = 1996)	1.05	(0.11)	0.93	(0.10)
2004 SIPP panel (comparison group = 1996)	1.80***	(0.19)	1.77***	(0.19)
Intercept	1.23	(0.35)		
Random Effects				
Intercept for State Effects			0.21**	(0.08)
Intercept for County Effect			0.42**	(0.09)
n	5,754		5,754	
Pseudo R <sup>2</sup>	0.125			
Wald Chi <sup>2</sup>	398.06***		458.49***	

Notes: Models 1 and 3 are logistic regression models with individual-level independent variables. Models 2 and 4 are mixed effect, multilevel models with county- and state-level independent variables added. The dependent variable for Models 1 and 2 is whether or not a sample member reported private help from family, friends, or a community group. The dependent variable for Models 3 and 4 is whether or not a woman reported public non-cash assistance. Odds ratios with robust standard errors in parentheses are reported. \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001



(74% for medium-term and 75% for short-term), 72% of long-term disconnected women lived alone, and 65% of connected women lived alone. Among those who lived with related family, connected women were most likely to live with family (31%), followed by long-term disconnected (23%), then short-term, and medium-term (17 and 13% respectively). Fifteen percent of medium-term disconnected women lived with nonfamilial household members, whereas only 10 percent of short-term and 8 percent of long-term lived with nonfamilial household members. Only six percent of connected women lived with nonfamilial household members.

Among the full sample, 83 percent of the participants relied on some form of public non-cash assistance. Slightly more long-term disconnected women used public non-cash assistance (87%), in comparison to 83 percent of medium and short-term disconnected women and 82 percent of connected women. Eleven percent of the full sample used private assistance, and disaggregating this, about one out of five (18%) long-term disconnected women used private assistance in comparison to 14 percent of medium-term disconnected women, and 10 percent of short-term disconnected women used private assistance. Only eight percent of connected women reported any form of private assistance.

#### *Explaining Income Packaging Strategies by Disconnected Status*

*Use of private supports.* The first two columns of Table 2 present the results of two logistic models with receipt of private help as the dependent variable. Model 1 demonstrates the odds that one will use private help, controlling only for individual and family level characteristics, and Model 2 includes state and county level variables as well. Model 1 indicates that five variables are statistically significant at the 0.01 level in explaining the use of private support. Medium and long-term disconnected women were more likely than connected women to report using private supports, with odds ratios of 1.57 and 2.12 respectively. Women were also about two times more likely to receive private help if they also were receiving public non-cash support. Disabled women had 1.6 times the odds of using private help, compared to those without a work-limiting disability. Finally, residing with related family decreased one's odds of using of private help. The addition of state level

variables and county unemployment in Model 2 produces very little change in the impact of individual variables, with all five variables leading to similar odds of seeking private help. Additionally, sample members of the 2004 panel were more likely to report private help than members of the 1996 panel, and Latinas are now less likely to use private support at a statistically significant level. None of the macro level variables are statistically significant. However, the random effects intercepts for the state and county levels are statistically significant, indicating that unmeasured characteristics on those levels are related to the dependent variable.

*Use of public non-cash supports.* Table 2 also presents the results of the two logistic models with the receipt of public non-cash assistance as the dependent variable, with Model 3 focused on the influence of individual level variables and Model 4 also including state and county level variables. Women who reported private help had more than two times the odds of using public non-cash support; this was true for both Models 3 and 4. Black and Latina participants were more likely to use public help than their White counterparts (more than 2 times more likely for Black participants and less than 2 times more likely for Latina participants). The addition of state level variables, however, decreased this slightly (to odds ratios of 2.13 and 1.57 respectively).

Sample members with some college education were significantly less likely than those with a high school diploma or equivalent to use public non-cash benefits in both models. A work-limiting disability increased the odds of using public help by almost four times (3.75 in Model 1 and 3.58 in Model 2). The number of children was also positively related to public non-cash benefit receipt with the odds of receipt increasing with each additional child. Women who lived in a metro area were less likely to use public non-cash benefits than women who did not. In both models, those who reside with related family are less likely to receive public non-cash benefits than those who lived alone. The 2004 panel members were 1.8 times more likely than the 1996 panel to seek public non-cash help in both models. Finally, as the unemployment rate rises, women are significantly more likely to use public non-cash help.

Table 3a. Logistic and Multilevel Logistic Regression Models  
Explaining Economic Disconnection (n = 5,754)

	Economic Disconnection		
	Model 1	Model 2	Model 3
Fixed Effects			
Any Public Help	0.84 (0.08)	0.83 (0.09)	0.85 (0.08)
Any Private Help	1.67*** (0.16)	1.45** (0.16)	1.51*** (0.16)
Race (comparison = White)			
Black		0.79* (0.07)	0.77** (0.07)
Latina		0.65*** (0.07)	0.67*** (0.08)
Other		0.86 (0.14)	0.98 (0.15)
Age		0.99** (0.01)	0.99** (0.00)
Never Married		0.80* (0.07)	0.85 (0.07)
Education			
Less Than High School		1.29* (0.14)	1.31** (0.13)
Some College		1.03 (0.09)	1.04 (0.08)
Work-limiting Disability		1.51*** (0.16)	1.57*** (0.15)
Number of Children		0.92* (0.03)	0.92* (0.03)
Metro Residence		1.01 (0.10)	0.99 (0.10)
Full Time or Part-Time Student		1.22 (0.14)	1.24* (0.13)
Resides with Related Family		0.27*** (0.04)	0.27*** (0.03)
Resides with Unrelated Household Members		2.25*** (0.23)	2.20*** (0.21)
2001 SIPP panel (comparison = 1996)	1.46*** (0.13)	1.66*** (0.16)	1.49*** (0.15)
2004 SIPP panel (comparison = 1996)	1.55*** (0.13)	1.73*** (0.16)	1.54*** (0.15)
County Unemployment Rate			0.99 (0.02)
State Average TANF Benefit Amount			1.00 (0.00)
State Flexibility Index (0-12)			1.01 (0.02)
State Cash Diversion Program Exists			1.10 (0.10)
Intercept	0.196*** (0.019)	0.447** (0.107)	
Random Effects			
Intercept for State Effects			0.140** (0.068)
Intercept for County Effect			0.268** (0.082)
Pseudo R <sup>2</sup>	0.011	0.070	
Wald Chi <sup>2</sup>	60.84***	304.92***	320.55***

Table 3b. Logistic and Multilevel Logistic Regression Models Explaining Economic Disconnection (n = 5,754)

	Long-Term Economic Disconnection		
	Model 1	Model 2	Model 3
Fixed Effects			
Any Public Help	1.27 (0.17)	1.18 (0.16)	1.15 (0.15)
Any Private Help	2.00*** (0.24)	1.78*** (0.22)	1.77*** (0.20)
Race (comparison = White)			
Black		0.83 (0.09)	0.78* (0.09)
Latina		0.70** (0.09)	0.69** (0.10)
Other		0.98 (0.18)	1.07 (0.19)
Age		1.00 (0.01)	1.00 (0.01)
Never Married		0.89 (0.10)	0.97 (0.10)
Education			
Less Than High School		1.18 (0.14)	1.22 (0.14)
Some College		0.88 (0.09)	0.89 (0.09)
Work-limiting Disability		1.53*** (0.18)	1.64*** (0.18)
Number of Children		1.02 (0.04)	1.03 (0.04)
Metro Residence		1.00 (0.11)	0.98 (0.11)
Full Time or Part-Time Student		1.01 (0.14)	1.00 (0.13)
Resides with Related Family		0.28*** (0.05)	0.26*** (0.04)
Resides with Unrelated Household Members		2.80*** (0.32)	2.56*** (0.27)
2001 SIPP panel (comparison = 1996)	1.79*** (0.22)	1.83*** (0.24)	1.66*** (0.22)
2004 SIPP panel (comparison = 1996)	2.48*** (0.28)	2.57*** (0.31)	2.39*** (0.29)
County Unemployment Rate			0.99 (0.02)
State Average TANF Benefit Amount			0.99* (0.00)
State Flexibility Index (0-12)			0.99 (0.02)
State Cash Diversion Program Exists			1.08 (0.12)
Intercept	0.058*** (0.009)	0.073*** (0.021)	
Random Effects			
Intercept for State Effects			0.196** (0.074)
Intercept for County Effect			0.291** (0.138)
Pseudo R <sup>2</sup>	0.028	0.086	
Wald Chi <sup>2</sup>	113.97***	298.00***	308.43***

Notes: Models 1, 2, 4 and 5 are logistic regression models with individual level independent variables. Models 3 and 6 are mixed effect, multilevel models with county and state level independent variables included. The dependent variable in Models 1, 2, and 3 is whether or not a woman is economically disconnected, defined as reporting no TANF, SSI or earned income during any wave of the panel. The dependent variable for Models 4, 5, and 6 is whether or not a woman is economically disconnected for more than half of the waves of the panel study. Odds ratios with robust standard errors in parentheses are reported. \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

### *Explaining Disconnection by Types of Supports*

Because the direction of causation in the relationship between disconnection and income packaging strategies is not clear, we also investigated economic disconnection as the dependent variable. Table 3 presents the results of the six logistic models explaining economic disconnection as function of the type of support received. The first three models examine the influences on economic disconnection, regardless of the amount of time spent disconnected. The last three models examine long-term disconnection specifically.

*Economic disconnection.* In Table 3, we first examine whether or not types of support influence economic disconnection generally. Model 1, which controls only for types of supports received, indicates that those who receive any private help are 1.7 times more likely to be disconnected. In Model 2, where personal characteristics are taken into account, those who receive private help continue to be more likely to be disconnected, although less so with 1.45 the odds of those without private support. This increased risk remains constant in Model 3, which includes controls for macro level variables. In both Models 2 and 3, Latina participants are less likely to be disconnected for any period of time than their White counterparts. Disabled women were 1.5 times more likely to be disconnected than those without a disability were. Participants who resided with related family were less likely to be disconnected than those who lived alone (with odds ratio of 0.27 in Model 2 and Model 3), but those who lived with nonfamilial household members increased their likelihood of disconnection by more than two times in both models. In all three models, the likelihood of being disconnected is greater for women from the 2001 to 2004 panels compared with the 1996 panel. Finally, none of the state welfare variables or the county unemployment rate are statistically significant, but the significant random effects intercepts indicate that variation on those levels influences

disconnected status.

*Long-term economic disconnection.* The last three models in Table 3 present the results of the three logistic models with long-term economic disconnection as the dependent variable. In all three models, use of any private help increases the odds of long-term disconnection by two times, although Model 5 and 6 are slightly less (with approximate odds ratios of 1.8). Again, being disabled increases the odds of long-term disconnection, and controlling for macro level variables in Model 6 increases the ratio from 1.53 to 1.64. Similar to the models of general economic disconnection, participants who reside with related family are less likely to experience long-term economic disconnection than those living alone. Those residing with nonfamilial household members were almost three times more likely to experience long-term disconnection than those living alone in Model 5, but when state level variables were taken into consideration in Model 6, the odds ratio slightly falls to 2.56. Both the 2001 and 2004 panels showed a statistically significant increased likelihood for long-term economic disconnection in all three models. Similar to the results of Model 3, although the four macro level variables were not statistically significant, the significant random effects intercepts indicate that variation on those levels influences long-term disconnection.

## Discussion

The project's estimates provide important insights into how disconnected women, an economically vulnerable population, maintain any level of well-being in light of having no cash income from formal employment or public assistance. Specifically, findings indicate the importance of help from private sources. The descriptive portrait shows that support from all three sources of private help, family, friends, and community groups, is more prevalent among economically disconnected women, especially those who are disconnected more than half of the time. Almost one out of every five long-term disconnected women in our sample used help from family, friends, or community agencies towards rent or mortgage, eviction prevention, utility payments, restoring utilities, or medical or dental visits in the previous year. Only one out of every twelve low-income connected women reported using such help.

Regression models further support the co-occurrence of economic disconnection and use of private help. Findings from the models explaining private supports indicate that medium and long-term disconnected women are more likely to turn to private help than their connected counterparts, even when controlling for other risk factors such as education level, disability, and number of children. When we examine the correlation in the reverse causal order, the models indicate that support from private sources (including family, friends, and non-profit agencies) is a significant predictor of disconnection, and that the impact is stronger when examining long-term economic disconnection. We cannot determine with our data whether economically disconnected women turn to family, friends and community groups after becoming disconnected or whether women who have access to private sources can more easily forgo TANF or employment income. However, since the variable measures assistance used for basic housing, utilities, and health care, the former scenario does seem more reasonable to us.

Dissimilarly, low-income women in our sample, regardless of connection status, used public non-cash supports at similar rates. These descriptive results are echoed in the regression findings. Disconnection is not related to an increased likelihood of receiving public non-cash supports, and the receipt of public non-cash benefits does not lead to becoming economically disconnected. Low-income women turn to governmental in-kind programs in similar ways. Thus, it is unlikely that becoming disconnected leads women to seek public non-cash assistance, such as SNAP or Medicaid.

Although economic disconnection leads to opposite risks in the receipt of private versus public supports, the two sources of help are related. We find that receiving public non-cash aid is a predictor of receiving private help and that receiving help from private sources is positively related to receiving public non-cash assistance—controlling for disconnection status. In other words, regardless of disconnection, a women who is receiving help from one source is more likely to also receive help from the other in comparison to someone not receiving any help. This is not universally true, however, as disconnected women are more likely to report private as opposed to public sources of help.

Although not the focus of our inquiry, results related to household composition reveal other nuances. Our analysis focused on disconnected single mothers in three types of household arrangements. Descriptively, we found that disconnected women were more likely to live alone than their connected counterparts. This statistic is important on its own, as it shows that some popular reports, which assume all disconnected women are cohabitating or sharing households, and thus do not comprise a vulnerable population, are incorrect.

Regression models provide results that are more complex and support the need for research on cohabitation, household resource sharing, and economic disconnection. Living with related family decreases the likelihood of both economic disconnection and reliance on other income packaging strategies, indicating that the disconnected mother and her children may be receiving the help they need from household members. It is also possible, however, that women who decide to live with relatives such as parents, aunts, siblings or cousins, have been deterred from other sources or are unaware of how to navigate the system and may be an extremely vulnerable group. Depending on the stability of the household arrangement, these families may be one step away from homelessness. Similar to women living with family, those living with nonfamilial household members have notably increased odds of economic disconnection and decreased odds of private support, although the latter is a weaker relationship. Unlike women living with family, those in unrelated households are as likely as those living alone to receive public non-cash assistance, most likely because they are eligible for certain programs. The stability of the living arrangement, which is not known in our data, is an open question regarding longer term well-being.

The project is limited by three critical characteristics of the data. First, our measurement of private supports likely underestimates the true use of help from private sources. The SIPP adult well-being module asked about specific large emergency needs and who helped in those circumstances, but did not ask about the use of food banks or clothing donations in a similar manner. Thus, the use of those types of help is not included in our measure. Second, the cross-sectional nature of the data makes conclusions about causality impossible. Because the



adult well-being module is asked only once during the panel, we were unable to examine whether becoming disconnected motivates women to find additional resources or whether having access to other resources influences decisions to not to pursue employment or welfare. Future research on the dynamics of disconnection considering the role of private help is particularly needed, as is additional research on a broader definition of private help. Third, the timing of the release of the SIPP modules limited us to the use of the 2004-2007 panel as the most recent. The 2008 SIPP panel was completed in December 2012 and released last year, after the completion of our project. Repeating our analyses with this latest panel is a logical next step in further investigating the survival strategies of families. Because TANF participation rates have not spiked during the Great Recession, continued research into the economically disconnected is critical. Our findings provide a strong base for such research.

### Policy and Practice Implications

The project findings, although associative and not causative, do have strong policy and practice implications for efforts to connect women with the public benefits, both non-cash and cash programs, for which they are eligible and with employment. First, findings can be used to inform outreach efforts to connect more economically disconnected women to public non-cash assistance. Although disconnected women are not less likely to receive public non-cash assistance, they are not more likely either. With lower incomes, the logical assumption is that disconnected women are needier and should be more likely to receive public supports like SNAP and energy assistance. Perhaps sanctioned and diverted clients are not receiving the non-cash benefits for which they are entitled. Perhaps individuals who have met their lifetime limits of TANF receipt are not pursuing redetermination for other benefits. The strong association between economic disconnection and use of private assistance indicates that non-profits and community groups, along with family and friends, may be potential venues for outreach to disconnected women. Many non-profit service providers already have information on public benefits, and social workers and caseworkers at such agencies are

increasingly serving the multiple needs of individuals, not just the issue that brought them through their doors. Continued attention to holistic and multi-faceted interventions supports the inclusion of linkages to public agencies.

Second, findings can help inform policymakers and practitioners about ways to connect disconnected women to TANF if they are still eligible. For this purpose, public agencies, in addition to community groups, could serve as venues for outreach. More than four out of five disconnected women, regardless of the length of their disconnection spell, receive some type of public non-cash assistance. Caseworkers in these varied agencies should encourage eligible women to also apply for cash assistance. Over the past decade, a growing number of states have designed and implemented a common application for numerous public benefit programs. Such applications could have beneficial impacts on connections to both non-cash and cash assistance. Similarly, many states now have benefit eligibility tools available online. Such tools allow low-income individuals to learn about the array of public benefits and find out if they are eligible. These administrative developments are helpful for disconnected women who may not be aware of the different types of programs available.

Third, findings can be interpreted in light of potential connections to employment, the second avenue to exit economic disconnection. A central goal of welfare policies is to support recipients to become self-sufficient through work. The higher likelihood of disconnected women to access support outside of the public safety net also indicates a potential role of the non-profit sector as either a potential partner for workforce development initiatives or at least a critical place for dissemination of information on such initiatives.

Finally, our findings highlight continuing challenges. Some disconnected women in our sample are without cash income and without public non-cash or private assistance. Although this is a very small group in our sample, further research on these vulnerable families is needed. Similarly, disconnected women residing with family are different from those living alone or with friends in that they are less likely to use both private and public supports. While it is possible these women do not need other help, it is also possible that they are unaware of other resources. Public education about the

above-mentioned eligibility screening tools may assist these women in discovering programs for which they are eligible. Finally, our findings indicate that 2001 and particularly 2004 sample members have increased odds of disconnection, with a higher risk of long-term disconnection. The 2004 sample members also have increased odds of using private help and public non-cash supports. We anticipate these trends continuing, and based on our research, emphasize the need for increasing attention to these issues.

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