

Work-related activities of single mothers before and after welfare reform

When consistent measures are used to calculate data on paid employment and other work-related activities of single mothers on TANF, the resulting rates of employment and participation in work-related activities are higher than those initially reported

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How much did single mothers on Temporary Assistance for Needy Families (TANF) work after welfare reform? Has their work participation stopped increasing recently? Since the U.S. Federal Government established mandatory work requirements for most TANF recipients and minimum annual work participation rates for States in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, welfare recipients' participation in work-related activities became the central issue among both policymakers and researchers. Under the law, an adult TANF recipient generally is required to participate in "core"¹ and "supplementary"² work activities for at least 30 hours per week.³ In response to PRWORA's requirement that recipients participate in work-related activities, there was a dramatic increase in adult welfare recipients' work activities, and the share of adults on Aid to Families with Dependent Children (AFDC) or TANF who were engaged in work-related activities for at least 1 hour per week in a typical month rose from 22.4 percent in 1996 to 43.1 percent in 2001. Many supporters of welfare reform viewed this increase in work participation as strong

evidence of the success of PRWORA. In 2002, however, the weekly work participation rate decreased to 41.7 percent and then went to 41.2 percent in 2003 as the country's economy struggled to recover from the 2001 recession.⁴

This decline in work participation brought heavy criticism on the Federal Government's welfare reform effort as well as heated debates about how to raise work participation rates among people on welfare. Many argued that the Federal Government's minimum work participation rates were meaningless, especially because caseload reduction credits given to States and territories (except for Guam) effectively dropped their minimum participation rates to 10 percent or less.⁵ Many also complained that a majority of States were able to protect families in their "separate State programs" from the Federal work requirements. Because 32 States established separate State programs and moved many families on TANF (especially two-parent families) into these programs,⁶ PRWORA critics argued that the law in fact allowed for States not to have to increase the work participation rates of their welfare recipients.

Is it really true, as reported in the official TANF data, that nearly 60 percent of TANF recipients were not engaged in work-related activities even after the enactment of stringent

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work requirements? This study focuses on that question and attempts to find evidence that the often-cited numbers for work participation may be inaccurate because of the ways in which work participation rates were calculated.⁷ First of all, the currently available participation rates do not include recipients in many of the 32 States with separate State programs, which very well might affect the overall participation rates. Second, because of the discretion given to States, the official participation rates were not calculated in a consistent way across the country. For instance, because States had the option of not including data on single-parent families with a child under age 1 in the calculation of work participation rates, it is not clear how many States actually disregarded those families in their calculations. This statistical issue is important because nearly all States exempted parents from work requirements for at least a couple of months following the birth of a baby and a substantial number of States exempted parents until their baby turned 1. Third, another example of inconsistency across States is whether they excluded families with disabled parents from their calculations. Although States were allowed to treat a two-parent family with a disabled parent as a single-parent family (thereby allowing the family to have a lower minimum work requirement), the Federal guideline on whether a disabled single parent should be included in the calculation was not clear.⁸

Lastly, what is most controversial is the fact that all States were allowed to develop their own definitions for the 12 core and supplemental work activities, thus creating a great level of State-by-State variation in the way the participation rates were calculated. Whereas one State might have reported a particular activity as one of the credible work activities, another State might not have done so. A recent study by the U.S. Government Accountability Office pointed out that the U.S. Department of Health and Human Services' guidance lacked specific criteria for determining the appropriate number of hours to report, and as a result of the vague guidelines States made their own decisions about what to measure. For example, 5 of the 10 States that the Government Accountability Office reviewed counted caring for a disabled household or family member toward the Federal work participation requirement while the remaining 5 States did not. Moreover, as some States made substantial changes to their definitions of the work categories over the years, year-to-year comparisons became less accurate.⁹ One of the central issues in the recent reauthorization of

PRWORA was making the measurements of work participation rates consistent across States.

This study has 3 major goals. The primary goal is to look at single mothers' participation in work-related activities, with a focus on single mothers receiving TANF. In order to examine how much of a difference State-by-State inconsistency has made in the calculation of participation rates, the rates were calculated for employment at paid jobs and for participation in all work-related activities. Both calculations were conducted for (a) all single mothers and (b) only those single mothers expected to work, that is, those with neither disabilities nor children under age 1. As in the calculations made by the U.S. Department of Health and Human Services, community service, school attendance, job training, and job search, as well as employment at paid jobs, are counted as work-related activities.¹⁰ Also counted is work done for a position at which one is not paid, such as an unpaid internship; doing this kind of work is referred to in this article as "work experience." The rate of work activities of nonpoor single mothers outside the TANF program was used as a reference for comparison with the rate of single mothers on TANF (henceforth often referred to as "single TANF mothers.")¹¹ In regard to the distinction between AFDC data and TANF data, the 1996 data from this article refer to people receiving AFDC, and the later data refer to people receiving TANF. However, for simplification purposes, in this article people receiving either AFDC or TANF generally are referred to simply as TANF recipients.

The second goal of this study reflects an effort to understand recent participation rates; the goal is to examine whether the demographic characteristics of single TANF mothers changed from 1996 to 2004 and to estimate how many single TANF mothers received childcare and transportation assistance during this timespan. Measuring assistance is important because the assistance may have enabled mothers to participate in work activities during this period. If more single TANF mothers experienced barriers to work or received fewer work support benefits such as childcare and transportation subsidies in 2004 than in 1996, meeting the Federal work participation requirement might have been more challenging than expected.

The last goal of the study is to determine whether it is the case that single TANF mothers' overall incomes have increased because of additional money they have made by working at paid jobs or it is the case that this additional money has been canceled out because the women have received lower levels of benefits from means-tested programs.¹² This analysis serves to find out how strong the work incentives for single TANF mothers were.

The study finds rates of paid employment and partici-

pation in work-related activities for single TANF mothers that are much higher than the official rates. The continuous increase in work participation occurred despite the fact that there were more single TANF mothers who had work barriers after welfare reform than before welfare reform and the fact that the expansion of Government aid programs meant to support work was not nearly large enough to provide assistance to the majority of them. Furthermore, on average, mothers who did paid work were not financially compensated by higher total incomes; this was due to reductions in incomes from welfare programs.

Data

The data for this study come from the first waves—each wave representing a period of 4 months—of the 1996, 2001, and 2004 panels of the Survey of Income and Program Participation (SIPP). Because the data from the first wave of the 1996 panel are from December 1995 and the early months of 1996 before the welfare reform of 1996 was officially enacted, the 1996 panel represents a “pre-TANF period,” while the remaining two panels represent a “post-TANF period.” The SIPP is a longitudinal survey conducted by the Census Bureau; the survey collects demographic, labor force, income, and program participation data from a nationally representative sample of the civilian noninstitutional population.¹³ In each panel, the sample includes single mothers with at least one child under 18 years old. Since SIPP files offer monthly observations of respondents, and because there are 4 months of available data from each panel,¹⁴ the total number of person-month observations was 39,852 (13,156 in 1996, 11,980 in 2001, and 14,716 in 2004). The actual sample sizes were the following: 3,289 in 1996, 2,995 in 2001, and 3,679 in 2004. Of all the single mothers in the sample, 876 received AFDC in 1996, 317 received TANF in 2001, and 377 received TANF in 2004.¹⁵

Although a couple of previous studies relied on data from the Current Population Survey or the National Survey of America’s Families, the SIPP seems to be a more appropriate choice for a study whose purpose is to obtain monthly participation rates. Yearly activity data, such as those in the Current Population Survey, are likely to produce participation rates higher than the official numbers because they include all work-related activities done during the year despite the fact that many individuals participate in work-related activities for only part of the year. The decision to use only the first waves of each of the 3 years of the SIPP was made because the SIPP has important limitations—high attrition and high nonresponse

rates for certain questions—and, therefore, its data cannot be used to provide nationally representative *annual* statistics, as other longitudinal data can.¹⁶

This article’s analyses of work-related activities attempt to track, as closely as possible, the amount of time that people spent in the 12 work-related activities recognized by Federal law. However, the SIPP does not provide information on all 12 activities, nor does it have information on the number of hours during which survey respondents participated in each of the 12 work-related activities. Nonetheless, the SIPP has data on the four most important categories of work-related activities for this study: unsubsidized paid employment, job search, community service and work experience, and school attendance.¹⁷ Although it would have been ideal to be able to examine the actual number of hours that the mothers participated in the official work-related activities to more directly compare the results with the often-cited work participation rates reported by the Department of Health and Human Services, this information was not available in the SIPP data.

Throughout this study, the term “poor” refers to having a monthly income at or below the official poverty threshold—a cutoff that varies by family size and composition—and “nonpoor” refers to having an income above the threshold.¹⁸ According to the Census Bureau, for example, a family composed of two adults and two children under age 18 with an annual income of \$19,157 (that is, a monthly income of \$1,596) or less was considered poor in 2004.¹⁹

More work barriers

In all 3 years for which data were analyzed, compared with single mothers who were not on TANF, higher shares of single TANF mothers were young, were less educated, had never married, had a greater number of younger children, and suffered from chronic health conditions that prevented them from working or limited the amount or type of work they could do. Unlike the children of single mothers outside TANF system between 1996 and 2004, there was a substantial change in the ages of the children of single mothers receiving TANF during the 1996–2004 period; a smaller fraction of women on TANF had children between 3 and 6 years old in 2004 (18.6 percent) than in 1996 (26.2 percent), and a higher share of these women had children between 6 and 18 years old in 2004 (47.0 percent) than in 1996 (36.6 percent). See table 1 for detailed demographic information.

Most States considered each of the following as bar-

Table 1. Percent of single mothers in various demographic categories; 1996, 2001, and 2004

Characteristic	With AFDC/TANF			Without AFDC/TANF, poor ¹			Without AFDC/TANF, nonpoor ²		
	1996	2001	2004	1996	2001	2004	1996	2001	2004
Age:									
Younger than 20	3.5	3.4	4.5	2.9	3.4	2.9	0.8	1.0	0.7
20–23	15.9	20.8	18.3	12.2	12.0	13.8	3.9	6.1	5.0
24–34	48.2	44.2	38.9	43.3	42.5	42.5	33.3	33.1	31.4
35 or older	32.4	31.6	38.3	41.7	42.2	40.9	62.0	59.8	62.9
Race:									
White.....	35.9	36.6	30.7	47.2	44.7	43.6	62.8	58.8	55.4
Black.....	44.0	40.6	38.4	34.4	34.4	31.3	25.8	27.6	26.8
Hispanic	17.5	20.0	26.6	13.8	16.3	19.9	8.2	10.4	12.4
Other.....	2.6	2.8	4.3	4.6	4.6	5.3	3.2	3.2	5.3
Previous marital status:									
Previously married	44.0	35.6	35.4	58.8	49.4	46.9	75.3	66.6	64.7
Never married.....	56.0	64.4	64.6	41.2	50.6	53.1	24.7	33.4	35.3
Education:									
Less than high school	39.9	44.6	33.8	30.3	28.9	28.5	9.8	9.8	8.5
High school (or GED).....	34.5	32.5	28.6	42.6	37.1	28.2	30.9	32.6	23.8
Some college	24.3	21.8	35.9	24.5	29.6	39.1	43.1	39.0	49.9
College or more	1.4	1.1	1.7	2.6	4.5	4.2	16.2	18.6	17.8
Number of children:									
One	36.8	36.5	40.0	45.2	42.9	42.6	60.8	58.0	57.7
Two	32.9	32.9	30.7	30.2	33.3	31.6	31.2	30.0	31.2
Three or more	30.3	30.6	29.3	24.6	23.8	25.8	8.0	12.0	11.0
Age of youngest child:									
Less than 1 year.....	14.7	16.0	13.4	9.6	11.5	14.2	3.5	4.7	3.8
1–3	22.5	20.9	21.1	18.4	19.0	19.0	8.9	11.5	8.9
3–6	26.2	21.5	18.6	20.0	19.2	21.9	17.3	17.1	16.3
6–18.....	36.6	41.7	47.0	52.0	50.3	44.9	70.3	66.7	71.0
Health conditions:									
Work preventing	13.2	22.7	22.5	9.6	9.0	9.8	2.0	2.7	3.4
Work limiting.....	7.2	8.0	4.2	6.5	6.6	5.2	4.5	3.7	4.3
No health conditions	79.7	69.4	73.2	83.9	84.4	85.1	93.5	93.6	92.3
At least one work barrier ³	28.9	38.9	37.4	19.3	21.0	24.7	5.6	7.3	7.2

¹ Being “poor” refers to having a monthly income at or below the official poverty threshold defined by the U.S. Census Bureau.

² Being “nonpoor” refers to having a monthly income above the official poverty threshold.

³ For this analysis, the circumstances that qualify as work barriers are

work-preventing health conditions, pregnancy, and having a child younger than age 1. (Having work-limiting health conditions or a family member with chronic health conditions does not qualify).

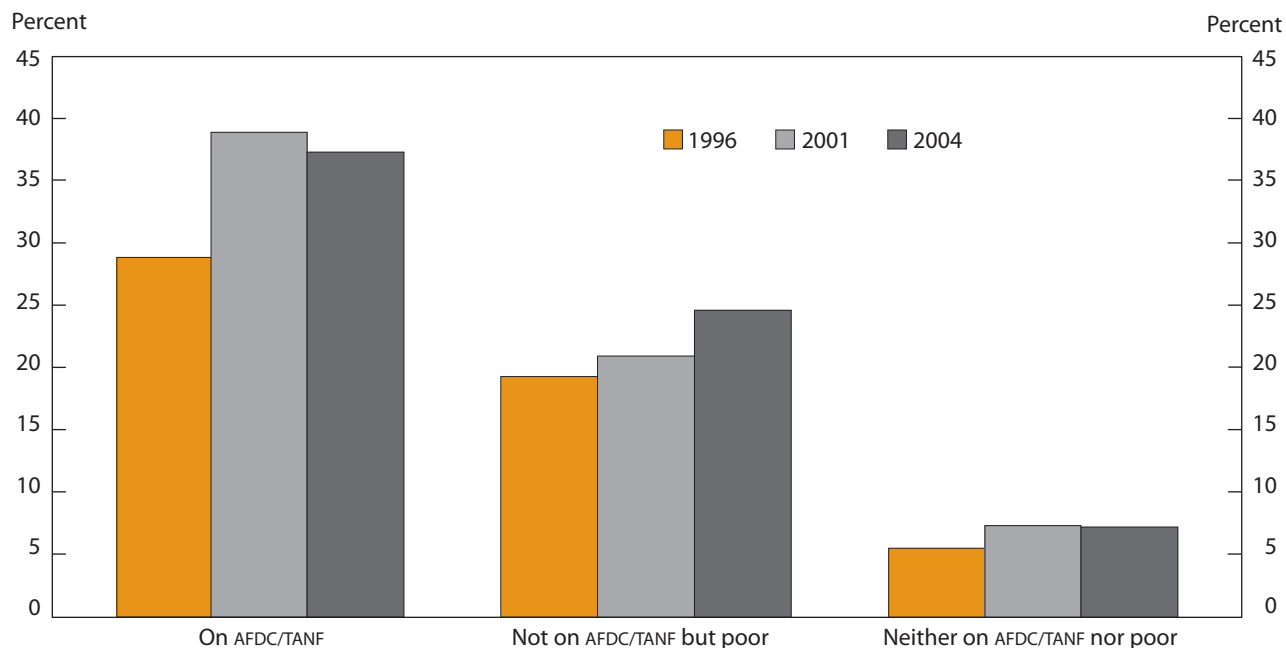
SOURCE: Authors’ calculations made by use of data from the first wave of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

riers to employment, also termed “work barriers”: having a work-preventing chronic health condition,²⁰ being pregnant, and having a child under age 1. Work barriers exempt single mothers from the TANF work requirement. As chart 1 shows, higher percentages of single mothers (regardless of whether they received TANF) had at least one barrier to employment in 2001 and 2004 than in 1996. The increase in the presence of work barriers is especially obvious for mothers on TANF. Whereas about 29 percent of single TANF mothers had at least one barrier to employment in 1996, the number was above 37 percent in 2001 and 2004.

Working at a paid job

As chart 2 reveals, the share of single TANF mothers working at paid jobs for at least 1 hour per month increased significantly from 30.5 percent in 1996 to 45.8 percent in 2001 and then fell to 39.3 percent in 2004.²¹ The increase and decline in the employment rate seems to have coincided with the rise and fall in the overall economy; this apparent concomitance appears particularly likely given the fact that these mothers’ jobs were more likely to be affected by the economic recession than those of their nonpoor counterparts.²² Despite its decline between 2001

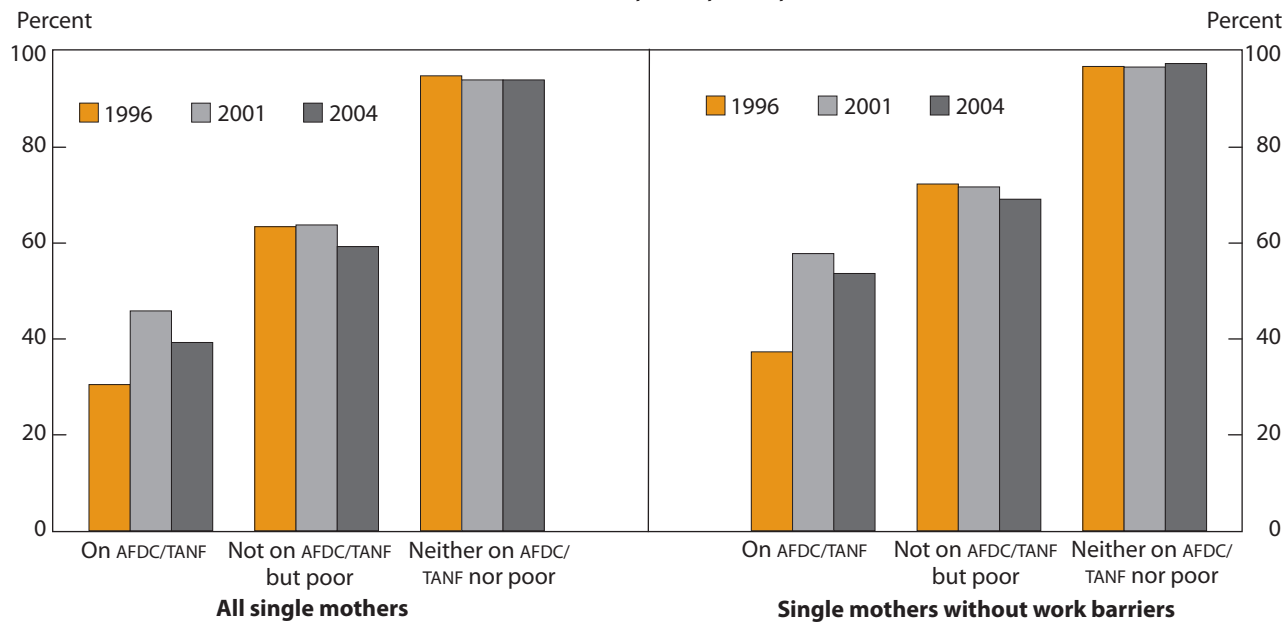
Chart 1. Percent of single mothers with at least one work barrier¹; 1996, 2001, and 2004



¹ For this analysis, the circumstances that qualify as work barriers are work-preventing health conditions, pregnancy, and having a child younger than age 1. (Having work-limiting health conditions or a family member with chronic health conditions does not qualify.)

SOURCE: Authors' calculations made by use of data from the first waves of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

Chart 2. Percent of single mothers working at paid jobs for at least 1 hour per month; for all single mothers and for those without work barriers¹; 1996, 2001, and 2004



¹ For this analysis, the circumstances that qualify as work barriers are work-preventing health conditions, pregnancy, and having a child younger than age 1. (Having work-limiting health conditions or a family member with chronic health conditions does not qualify.)

SOURCE: Authors' calculations made by use of data from the first waves of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

and 2004, however, the employment rate of single mothers on TANF remained much higher than its 1996 level. The chart also shows that paid work among nonpoor single mothers outside TANF was almost universal and remained constant: in each of the 3 years studied, at least 94 percent of single non-TANF mothers worked, which indicates that these women's jobs were not substantially affected by the economic downturn in the early 2000s.²³ The share of single TANF mothers working at a paid job was less than half the nonpoor single mothers' employment rate. The percentage of poor single mothers not receiving TANF who were working in paid positions increased very little from 1996 to 2001 (from 63.4 percent to 63.8 percent), probably because these mothers were not affected by the welfare reform of 1996; the employment rate of these women fell to 59.3 percent in 2004, apparently because of the recession of the early 2000s.

When the analysis includes only single mothers without any work barriers, the employment pattern remains the same. The employment rate of single TANF mothers exceeded 50 percent both in 2001 and 2004, but again the rate was lower in 2004 (53.7 percent) than in 2001 (57.8 percent). Despite the drop in 2004, the rate for that year was still much higher than the 1996 rate of 37.3 percent. The employment rate of poor single mothers not receiving TANF was 72.3 percent in 1996, and this rate fell slightly from 1996 to 2001 and from 2001 to 2004. Unlike poor single mothers without any work barriers, nonpoor single

mothers without any work barriers had an employment rate around 97 percent in all 3 years, and there was no sign of decrease in the employment rate. Table 2 presents detailed statistics on single mothers' employment at paid jobs and their participation in other work-related activities as well.

Not working at a paid job

Chart 3 summarizes the two major reasons why some single mothers did not work at paid jobs in 1996, 2001, and 2004: health conditions (temporary injury or illness, chronic illness, or disability) and caretaking responsibilities (pregnancy or childbirth, and caring for children or other family members). Not surprisingly, much higher percents of single TANF mothers than single non-TANF mothers cited health conditions or caretaking responsibilities as their reason for not working. Although the shares of nonpoor single mothers identifying these two reasons remained relatively the same across the 3 years, there were interesting changes in the shares of single TANF mothers citing the aforementioned reasons for not working. The share of single TANF mothers identifying caretaking responsibilities as their reason for not working decreased from 40.9 percent in 1996 to 25.1 percent in 2004, probably because a smaller percentage of them had children younger than 6 years old in 2004 than in 1996 (as discussed earlier).²⁴ The share of single TANF mothers citing health reasons, how-

Table 2. Percent of single mothers engaged in employment and other work-related activities for at least 1 hour per month; by activity; 1996, 2001, and 2004

Work-related activity	With AFDC/TANF			Without AFDC/TANF, poor ¹			Without AFDC/TANF, nonpoor ²		
	1996	2001	2004	1996	2001	2004	1996	2001	2004
All single mothers									
Employment at paid jobs	30.5	45.8	39.3	63.4	63.8	59.3	94.9	94.0	94.1
Community service ³ .....	.0	.9	8.3	.0	.2	.3	.0	.1	.2
Attending school	17.5	15.5	21.3	11.7	9.9	12.5	8.3	9.6	12.0
Job training ⁴ .....	.0	10.0	25.6	.0	1.3	8.4	.0	.2	2.8
Looking for work	5.6	2.8	3.3	2.5	3.1	3.0	.1	.0	.3
At least one of the above	47.9	59.6	61.9	72.0	70.6	69.0	95.6	94.4	95.0
Without work barriers									
Employment at paid jobs	37.3	57.8	53.7	72.3	71.7	69.1	96.9	96.8	97.5
Community service ³ .....	.0	1.4	11.8	.0	.3	.4	.0	.1	.1
Attending school	20.5	20.1	28.3	12.4	11.0	14.0	8.5	9.7	11.9
Job training ⁴ .....	.0	11.5	31.6	.0	1.4	8.9	.0	.2	2.5
Looking for work	7.4	4.6	4.8	2.9	3.7	3.5	.1	.0	.2
At least one of the above	57.9	76.8	79.3	81.5	79.2	79.0	97.5	97.1	98.0

¹ Being "poor" refers to having a monthly income at or below the official poverty threshold defined by the U.S. Census Bureau.

² Being "nonpoor" refers to having a monthly income above the official poverty threshold.

³ Community service includes work experience.

⁴ Variables measuring job training were different in the 1996 SIPP and 2001 SIPP.

SOURCE: Authors' calculations made by use of data from the first wave of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

Table 3. Percent of single mothers in various employment-related categories; 1996, 2001, and 2004

Employment status and reason for part-time employment or unemployment	With AFDC/TANF			Without AFDC/TANF, poor ¹			Without AFDC/TANF, nonpoor ²		
	1996	2001	2004	1996	2001	2004	1996	2001	2004
Working at paid jobs	30.5	45.8	39.3	63.4	63.8	59.3	94.9	94.0	94.1
Full time	9.1	13.4	11.1	26.6	26.8	24.0	66.8	65.9	64.7
Part time	21.4	32.4	28.2	36.9	37.1	35.3	28.1	28.1	29.4
Reason for part-time work:									
Cannot find full-time work....	4.5	4.7	6.6	5.4	5.4	4.5	2.1	1.2	1.6
Wanted to work part time	1.8	4.0	3.3	5.2	5.0	5.3	2.9	3.1	3.2
Health conditions .....	.4	3.2	1.5	1.1	3.3	2.2	3.7	4.5	3.6
Caring for children/others	4.6	7.3	3.7	5.5	5.2	4.7	4.0	4.0	4.2
Full-time work is limited to 35 hours	2.0	4.3	4.6	6.2	5.8	5.7	2.9	3.3	3.3
Slack work (material shortage)	3.8	4.0	3.6	7.1	5.9	6.5	3.6	3.4	3.7
Attending school	1.2	2.3	3.2	1.2	2.6	2.7	.5	1.2	1.4
Other reasons	3.2	2.7	1.8	5.2	3.8	3.6	8.4	7.4	8.5
Number of jobs:									
Contingent worker	2.1	1.9	1.1	1.4	1.3	1.2	.3	.8	.8
One job	24.8	38.1	32.0	53.8	54.2	52.9	82.1	81.5	85.9
Two or more jobs	3.7	5.7	6.3	8.3	8.3	5.2	11.7	11.7	7.5
Number of weekly work hours									
Mean	32.6	32.5	29.7	36.6	36.2	32.8	42.4	42.2	40.5
Median	34.0	32.0	32.0	39.0	39.0	35.0	39.0	39.0	40.0
Not working at paid jobs	69.5	54.2	60.7	36.6	36.2	40.7	5.1	6.0	5.9
Reason for not working:									
Temporary injury or illness	2.2	4.9	3.1	2.8	1.5	2.3	.2	.7	.2
Chronic illness or disability	8.2	14.2	17.1	6.3	6.3	6.2	1.6	2.0	2.8
Pregnancy or childbirth	3.9	3.8	4.6	1.7	1.7	2.7	.2	.2	.1
Caring for children or others ...	37.0	22.9	20.5	15.6	17.5	19.4	1.9	2.0	1.2
Attending school	7.8	4.3	7.1	4.9	2.3	3.2	.5	.2	.2
Unable to find work	6.9	3.1	4.3	2.7	3.6	3.9	.1	.0	.4
On layoff .....	.9	0.0	1.0	.3	1.2	1.3	.1	.2	.5
Not interested in paid work .....	.7	0.0	.3	.6	.8	.2	.2	.3	.2
Other reasons	2.0	1.2	2.7	1.6	1.2	1.5	.3	.4	.2

¹ Being "poor" refers to having a monthly income at or below the official poverty threshold defined by the U.S. Census Bureau.

² Being "nonpoor" refers to having a monthly income above the official poverty threshold.

SOURCE: Authors' calculations made by use of data from the first wave of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

ever, doubled from 10.4 percent in 1996 to 20.2 percent in 2004 as a higher percentage of them suffered from health conditions in 2004 than in 1996 (as indicated in table 1).

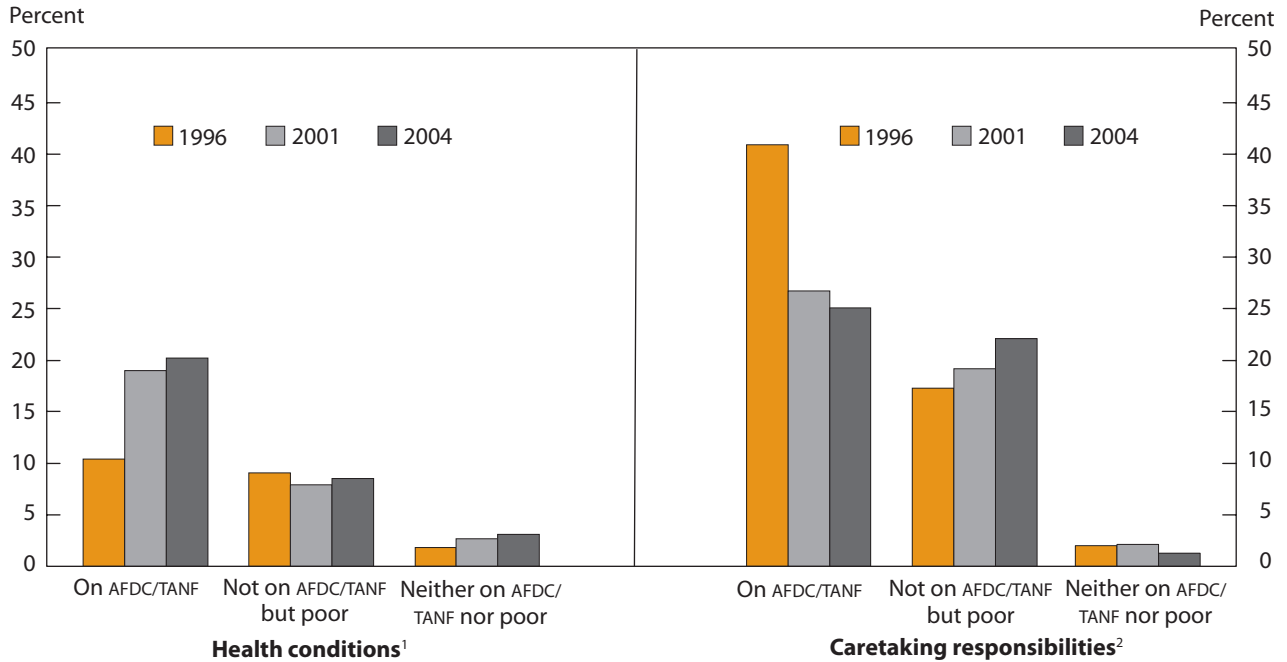
In addition, compared with non-TANF single mothers, much larger shares of TANF single mothers identified school attendance (7.1 percent) and the inability to find work (4.3 percent) as the reason for not working at a paid job. For more data on reasons for working part-time or not working at a paid job, please refer to table 3.

Work-related activities

Did the share of TANF single mothers engaged in work-related activities really decrease from 2001 to 2004 as of-

ficial TANF data indicate? According to chart 4, the share of single TANF mothers who were engaged in at least one work-related activity for at least 1 hour per month *increased* from 47.9 percent in 1996 to 59.6 percent in 2001 and to 61.9 percent in 2004. This increase contrasts with the slight *decline* in work-related activities among poor non-TANF mothers—from 72.0 percent in 1996 to 69.0 percent in 2004. The numbers presented in chart 4 are quite a bit higher than the comparable numbers reported by the U.S. House of Representatives, which relied on inconsistently measured administrative data. (Please see table 4 for the data from the House of Representatives). For example, it was reported that only around 43.1 percent of adult TANF recipients (all adult recipients, not just

Chart 3. Percent of single mothers identifying health conditions or caretaking responsibilities as their reason for not working at paid jobs; 1996, 2001, and 2004

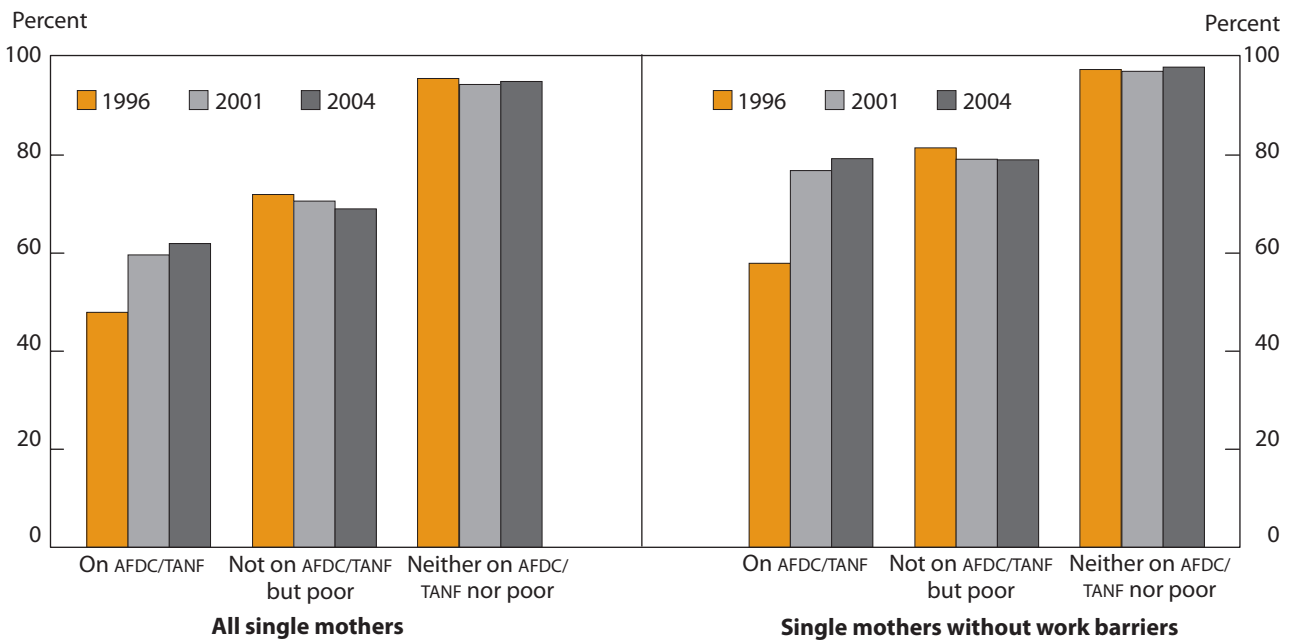


¹ Health conditions encompass temporary injury or illness, chronic illness, and disability.

² Caretaking responsibilities encompass pregnancy or childbirth, and caring for children or other family members.

SOURCE: Authors' calculations based on the first waves of 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

Chart 4. Percent of single mothers engaged in at least one work-related activity for at least 1 hour per month, for all single mothers and those without work barriers¹; 1996, 2001, and 2004



¹ For this analysis, the circumstances that qualify as work barriers are work-preventing health conditions, pregnancy, and having a child younger than age 1. (Having work-limiting health conditions or a family member with chronic health conditions does not qualify.)

SOURCE: Authors' calculations made by use of data from the first waves of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

Table 4. Percent of adults on AFDC/TANF engaged in work-related activities for at least 1 hour per week, 1996 and 2001

Activity	1996	2001
One or more activities	22.4	43.1
Employed at unsubsidized job	11.3	25.8
Subsidized work.....	1.7	4.3
Job search	4.7	6.1
Education (including job-related training)	3.5	7.8
Other activities	2.4	7.0

SOURCE: 2004 Green Book: Background material and data on the programs within the jurisdiction of the Committee on Ways and Means (U.S. House of Representatives, March 2004), tables 7–27, pp. 7–81.

single mothers) were engaged in at least one work-related activity for at least 1 hour per week in 2001. Although many factors may be related to the increase in work-related activities among single TANF mothers,²⁵ this study mainly discusses one factor, that of the ages of the mothers' youngest children. As discussed earlier, since a higher percentage of single TANF mothers had children older than 6 years old in 2004 than in 1996, it may be that more of them found it easier to engage in work-related activities in 2004 than in 1996.

When the analysis includes only single mothers without any work barriers, the work participation rate among single TANF mothers reaches almost 80 percent in 2004, an increase from 76.8 percent in 2001 and a huge jump from 57.9 percent in 1996. Although there was a clear gap between the participation rates of single TANF mothers and poor, single non-TANF mothers in 1996 (57.9 percent versus 81.5 percent), the gap disappeared by 2004, when poor single mothers had almost identical participation rates regardless of TANF receipt. Nearly all nonpoor, non-TANF single mothers were engaged in at least one work-related activity in all 3 years, leaving little room for increase; the participation rate of this group was relatively constant across the years. Table 2 presents percentages of single mothers engaged in at least one work-related activity in the years that were studied.

Work-support benefits

Did single TANF mothers who increased their participation in work-related activities after the 1996 welfare reform receive more work-support benefits after than before the reform? Because there are no SIPP data on childcare and transportation subsidies for 1996, it is hard to answer this question completely. Nonetheless, chart 5 and table 5

both suggest that single TANF mothers engaged in work-related activities received more work-support benefits before than after the reform (from all sources, including Federal, State, and local governments, as well as charity organizations).

Not surprisingly, single TANF mothers participating in work-related activities received more work-support benefits than those not engaged in any work activities. More notable was that much higher percentages of single TANF mothers involved in at least one work-related activity received childcare and transportation subsidies in 2004 compared with 2001. For example, whereas 17.3 percent of single TANF mothers who were involved in at least one work-related activity benefited from a childcare subsidy and 7.3 percent benefited from a transportation subsidy in 2001, the numbers rose to 34.4 percent and 20.8 percent, respectively, in 2004. Despite the sign of increased work-support benefits, it still appears that there are many single TANF mothers who could have engaged in work-related activities had they received more financial assistance but ultimately did not do work-related activities, since only 23.2 percent of all single mothers received the childcare subsidy and 17.3 percent received the transportation subsidy in 2004. This might be especially true with regard to the childcare subsidy, because more than half of all TANF single mothers had children younger than 6 years old in 2004 (although some of them probably relied on informal childcare arrangements through relatives or friends²⁶).

Interestingly, many more single TANF mothers who were not engaged in any work-related activities received supplementary security income in 2001 and 2004 than in 1996. This suggests that supplemental security income might have gradually become a major source of cash benefits for single poor mothers, replacing TANF for those who were not able to meet the Federal work requirements.

Earnings and dependency ratios

As seen in chart 6, which shows the mean monthly earnings of single mothers working at paid jobs in 2004 dollars, working single TANF mothers had higher monthly earnings in 2004 (\$641) than in 1996 (\$570, followed by a decline to \$533 in 2001). Table 6 shows that this slight improvement in the earnings of working single TANF mothers was cancelled out by reduced incomes from means-tested programs in the early 2000s (these women received an average of \$334 per month in 2001 and \$260 in 2004, compared with \$411 in 1996), and, as a result, these mothers had somewhat lower total monthly individual incomes in 2001 (\$926) and 2004 (\$964) than in

Table 5. Percent of single mothers receiving aid from various sources; 1996, 2001, and 2004

Type of aid	With AFDC/TANF			Without AFDC/TANF, poor ¹			Without AFDC/TANF, nonpoor ²		
	1996	2001	2004	1996	2001	2004	1996	2001	2004
All single mothers									
Food stamps.....	89.4	85.3	87.1	37.7	33.2	46.9	5.0	5.5	8.3
WIC (women, infants, and children).....	31.9	28.1	29.1	17.5	17.7	20.9	3.6	6.4	5.8
Medicaid.....	93.8	94.8	91.7	31.5	36.1	46.5	6.3	9.3	13.2
Housing ³	42.1	47.5	50.4	24.0	26.7	26.5	7.4	8.4	8.1
Childcare ⁴.....	.0	11.8	23.2	.0	2.8	11.1	.0	3.0	5.5
Energy.....	21.2	27.8	24.6	11.2	15.2	17.6	3.0	5.1	4.7
Transportation.....	(⁵)	5.3	17.3	(⁵)	1.8	1.7	(⁵)	.6	1.0
GA (general assistance).....	.8	.7	1.3	6.3	1.1	1.2	.6	.1	.1
SSI (supplemental security income).....	6.0	9.6	12.5	3.1	3.9	3.8	1.2	1.7	1.9
Child support.....	19.0	15.2	17.3	24.9	27.7	32.1	41.5	41.6	45.4
Engaged in work-related activities									
Food stamps.....	88.1	83.8	85.4	35.8	31.5	47.9	4.4	4.5	7.6
WIC (women, infants, and children).....	25.4	25.4	26.3	15.5	16.0	20.7	3.4	6.1	6.0
Medicaid.....	91.5	93.3	89.6	26.2	31.2	43.8	5.2	7.6	11.8
Housing ³	42.8	51.4	50.5	23.2	26.3	27.8	7.2	7.9	7.9
Childcare ⁴.....	.0	17.3	34.4	.0	3.8	15.7	.0	3.2	5.8
Energy.....	23.7	26.4	25.3	10.8	15.4	17.1	2.9	4.8	4.4
Transportation.....	(⁵)	7.3	20.8	(⁵)	2.0	1.6	(⁵)	.6	.5
GA (general assistance).....	1.1	.6	1.4	3.6	.3	1.0	.3	.0	.1
SSI (supplemental security income).....	2.0	4.0	2.4	.3	.8	1.0	.6	.5	1.0
Child support.....	21.6	13.1	17.5	25.3	25.6	32.2	42.0	42.1	45.6
Not engaged in work-related activities									
Food stamps.....	90.6	87.6	90.0	42.6	37.2	44.7	17.8	21.9	21.6
WIC (women, infants, and children).....	37.9	32.2	33.6	22.5	22.0	21.4	7.1	10.2	3.1
Medicaid.....	95.9	97.1	95.1	45.3	47.9	52.5	30.7	37.1	40.0
Housing ³	41.5	41.9	50.1	26.1	27.6	23.5	12.5	17.2	12.0
Childcare ⁴.....	.0	3.7	5.0	.0	.3	1.0	.0	.0	.0
Energy.....	18.9	29.7	23.5	12.1	14.5	18.7	6.0	11.2	10.6
Transportation.....	(⁵)	2.3	11.6	(⁵)	1.2	2.0	(⁵)	.4	9.2
GA (general assistance).....	.6	1.0	1.2	13.2	2.9	1.7	7.3	1.8	.0
SSI (supplemental security income).....	9.6	17.9	28.7	10.1	11.3	10.2	15.2	23.2	19.2
Child support.....	16.6	18.3	16.9	23.8	32.9	32.1	31.6	33.5	40.2

¹ Being "poor" refers to having a monthly income at or below the official poverty threshold defined by the U.S. Census Bureau.

² Being "nonpoor" refers to having a monthly income above the official poverty threshold.

³ The question on housing subsidy receipt was asked at the household level, whereas questions on the receipt of other assistance were asked at the individual level.

⁴ In the 1996 and 2001 SIPP panels, data on the receipt of childcare subsidies was only collected for those on public assistance, but in the 2004 panel the question was asked to all respondents.

⁵ The question on transportation subsidies was not asked in 1996.

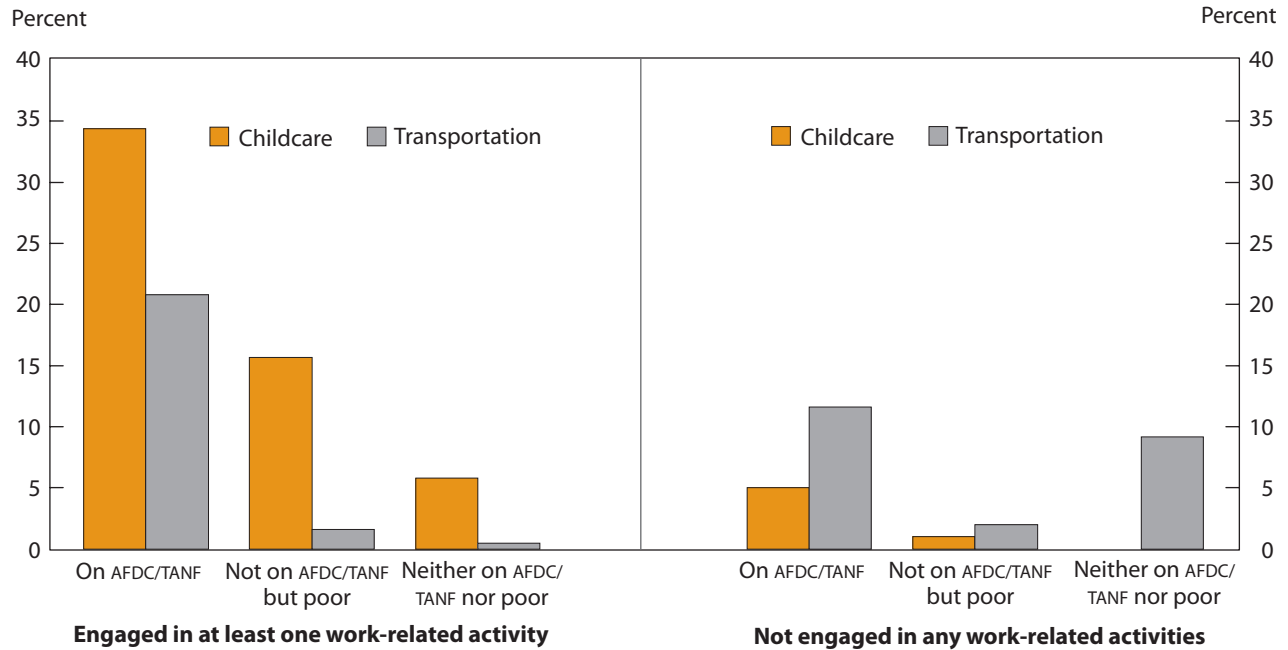
SOURCE: Authors' calculations made by use of data from the first wave of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

1996 (\$1,043).

When the individual dependency ratios—the ratio of individual means-tested incomes to total individual incomes—were calculated for these mothers, their welfare dependency was shown to gradually decline over the

years. (See chart 7.) Specifically, the dependency ratio of women employed at paid jobs decreased from 0.39 in 1996 to 0.36 in 2001 and decreased again to 0.27 in 2004. Although their increased work efforts were not compensated by higher overall incomes, these women were able

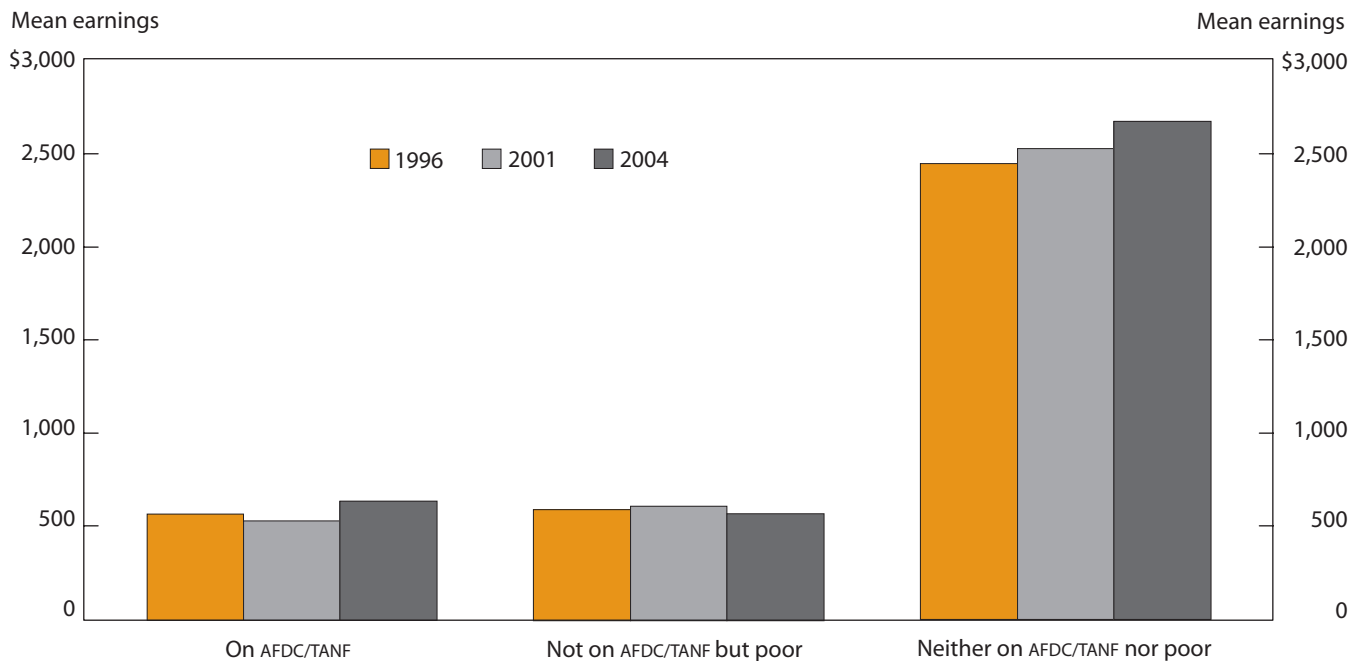
Chart 5. Percent of single mothers receiving childcare and transportation subsidies in 2004, for single mothers engaged in at least one work-related activity and those not engaged in any



NOTE: Among single mothers not engaged in work-related activities who were neither on TANF nor poor, there was none who received a childcare subsidy.

SOURCE: Authors' calculations made by use of data from the first wave of the 2004 Survey of Income and Program Participation (SIPP).

Chart 6. Mean monthly earnings, in 2004 dollars, of single mothers working at paid jobs; 1996, 2001, and 2004



SOURCE: Authors' calculations made by use of data from the first waves of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

Table 6. Mean monthly incomes of single mothers; in 2004 dollars; 1996, 2001, and 2004

Type of income or earnings	With AFDC/TANF			Without AFDC/TANF, poor ¹			Without AFDC/TANF, nonpoor ²		
	1996	2001	2004	1996	2001	2004	1996	2001	2004
All single mothers									
Individual means-tested income	483	399	423	66	39	43	21	24	24
Individual earnings	174	244	252	377	393	340	2,326	2,377	2,518
Individual total income	731	714	753	612	587	570	2,772	2,817	2,942
Family total income	928	892	913	690	650	643	3,184	3,191	3,333
Individual dependency ratio ³...	.66	.56	.56	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Employed at paid job									
Individual means-tested income	411	334	260	22	15	16	12	13	17
Individual earnings	570	533	641	595	615	573	2,451	2,528	2,676
Individual total income	1,043	926	964	726	740	721	2,841	2,907	3,029
Family total income	1,264	1,077	1,081	784	788	774	3,219	3,229	3,373
Individual dependency ratio ³...	.39	.36	.27	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
In work-related activities									
Individual means-tested income	438	350	333	33	14	25	12	13	18
Individual earnings	363	409	407	524	556	492	2,432	2,516	2,649
Individual total income	858	816	811	688	689	672	2,830	2,902	3,010
Family total income	1,086	936	978	751	739	728	3,209	3,229	3,366
Individual dependency ratio ³...	.51	.43	.41	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Not in work-related activities									
Individual means-tested income	524	472	568	153	99	84	202	211	147
Individual earnings	0	0	0	0	0	0	0	4	0
Individual total income	613	564	660	417	342	344	1,492	1,368	1,628
Family total income	784	826	807	534	434	454	2,624	2,550	2,697
Individual dependency ratio ³...	.85	.84	.86	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)

¹ Being "poor" refers to having a monthly income at or below the official poverty threshold defined by the U.S. Census Bureau.

² Being "nonpoor" refers to having a monthly income above the official poverty threshold.

³ The dependency ratio was calculated by dividing individual means-tested income by individual total income.

⁴ The dependency ratio is not applicable to those who are not on TANF.

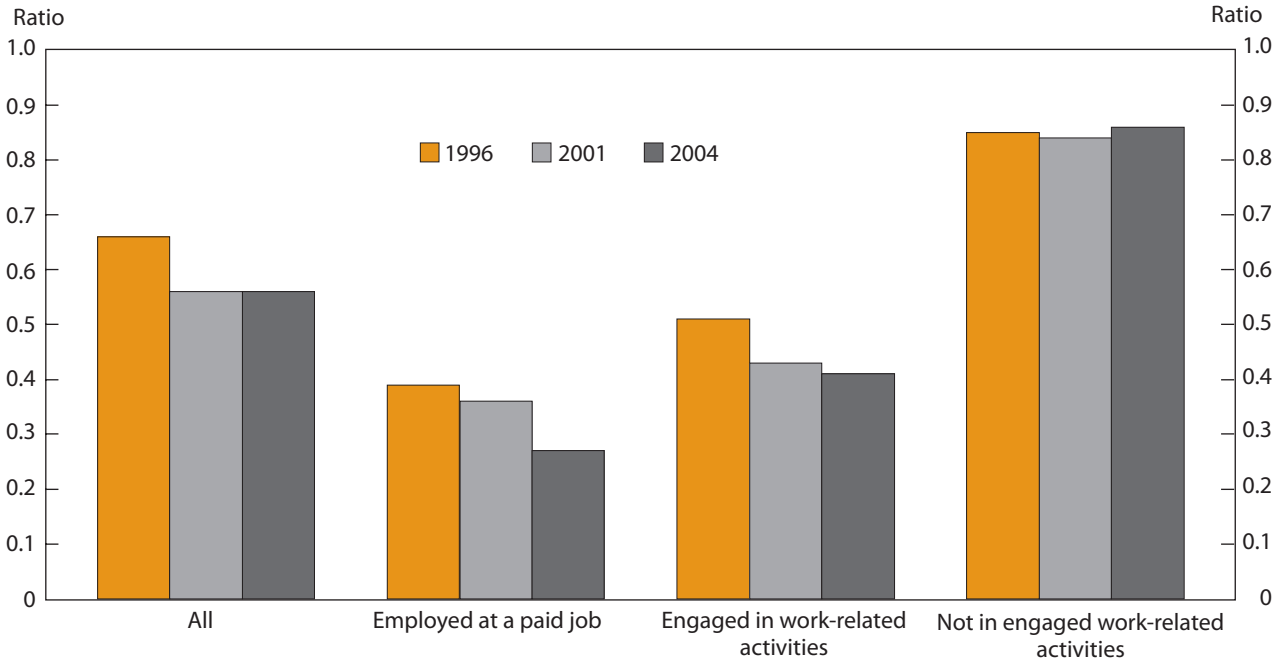
SOURCE: Authors' calculations made by use of data from the first wave of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

to achieve greater independence from means-tested programs in the 2000s. This is not what happened with single TANF mothers who were not engaged in work-related activities. Chart 7 shows that they were more or less equally dependent on means-tested programs in 2001 and 2004 compared with 1996. This information corresponds with the data documented in table 6, which shows that, after a slight decrease in their receipt of means-tested income from 1996 (\$524) to 2001 (\$472), TANF single mothers who were not involved in work-related activities had a higher average welfare income in 2004 (\$568).

The comparison between single TANF mothers working at paid jobs and those not doing so suggests a mixed story about the economic plight of and work incentives

for single mothers on TANF. Would the inclusion of the Earned Income Tax Credit (EITC) change these findings? Because the SIPP collects monthly data and does not have information on EITC receipt, the primary analyses in this article do not include the credit. When the authors estimated the amounts of EITC on the basis of these mothers' reported monthly earnings and the numbers of children they had (with an unrealistic assumption that they would have maintained the monthly earnings throughout the year), it appeared that working single TANF mothers would have received a little more than \$200 (monthly) in EITC in all 3 years.²⁷ Although the inclusion of the credit would have increased the monthly individual and family incomes to a substantial extent, this did not change the fact that

Chart 7. Dependency ratio¹ of single mothers on AFDC/TANF (1.0 being the maximum level of dependency), by participation in work-related activities; 1996, 2001, and 2004



¹ The dependency ratio was calculated by dividing individual means-tested income by individual total income.

SOURCE: Authors' calculations made by use of data from the first waves of the 1996, 2001, and 2004 Survey of Income and Program Participation (SIPP).

increased work efforts in the 2000s were not rewarded by greater total incomes compared with those of 1996. Chart 6 shows that poor single mothers outside TANF also did not have any gains in earnings, mainly because their employment rate did not increase over the years. In contrast, nonpoor single mothers gradually achieved earnings gains, which directly translated into increased total incomes at both the individual and family levels.

THIS ARTICLE'S ANALYSIS OF SIPP data revealed that more single mothers, especially those receiving TANF assistance, experienced barriers to employment after than before welfare reform. Health conditions and caretaking responsibilities were two major factors that inhibited paid employment for this population, and the share of poor single mothers who cited health reasons for not working rose from 1996 to 2004. The analyses also found that, contrary to the official TANF data, which purport that only around 30 percent of adult TANF recipients worked in 2001 and that the level of work activities declined from 2001 to 2004, in 2004 nearly 40 percent of all TANF single mothers engaged in paid employment and an average of 53.7 percent of single TANF mothers without any work barriers

were holding paid jobs (working at least an hour per month). When all work-related activities were counted, it was found that 61.9 percent of all TANF single mothers and 79.3 percent of single TANF mothers without any work barriers were engaged in at least one work-related activity (for at least an hour per month) in 2004. Both of these figures represent an increase from the respective 2001 figures of 59.6 percent and 76.8 percent, especially given the weak job market during the 2001–04 period. Overall, the results suggest that, when participation in work-related activities is measured consistently across States and across years, the resulting work participation rates are significantly higher than those which have been reported.

This article's findings also show that many more single TANF mothers received work support such as childcare and transportation subsidies in 2004 than in 2001. However, the rates of work support receipt do not seem to have been high enough for all single mothers who would have needed the assistance to be active in the labor market (given their relative lack of economic resources) to be covered. Although working TANF single mothers achieved increased participation in work-related activities and greater earnings in recent years, they were not rewarded

with higher overall incomes. Their increased work activity translated into lower levels of welfare dependency but failed to boost their total incomes because of reduced incomes from means-tested programs.

Several of the findings in this article seem to call for special attention and further investigation. It seems important to understand why the share of single TANF mothers whose health conditions prevented their employment was on the rise while the proportion of single TANF mothers whose caretaking responsibilities kept them from working was decreasing. Does this indicate that it was the welfare reform of 1996 that caused women with health problems to make up a larger proportion of the population of single

TANF mothers? Does this also suggest that the reform brought about changes in fertility and household structure among poor single mothers?²⁸ Or does it imply that the reform somehow pushed out of the TANF system a large number of single mothers who had young children and were not able to meet the stringent work requirements? Further studies are necessary to find out whether many single mothers with young children have become ineligible for TANF and, if so, whether this continues today. The answers to the questions that this article raises are likely to affect how much the Federal law can expect poor single mothers to work for pay or be engaged in work-related activities. □

Notes

¹ The core activities are unsubsidized employment, subsidized employment, work experience (that is, work done for a position at which one is not paid, such as an unpaid internship), on-the-job training, job search and readiness assistance, community service programs, childcare for community service participants, and vocational educational training for up to 12 months. See *2004 Green Book: Background material and data on the programs within the jurisdiction of the Committee on Ways and Means* (U.S. House of Representatives, March 2004). (This publication is hereafter referred as the *2004 Green Book*.) Available online at www.gpoaccess.gov/wmprints/green/2004.html (visited Dec. 3, 2009).

² Supplementary activities are allowed to be counted provided that the TANF recipient has participated in at least 20 hours of core activities. The supplementary activities are job skills training directly related to employment, education directly related to work, and satisfactory attendance in high school or an equivalency program (for people at least 20 years old). See the *2004 Green Book*.

³ If an adult TANF recipient is the only parent or caretaker of a child under age 6, he or she needs to work only 20 hours per week. See the *2004 Green Book*.

⁴ See *Temporary Assistance for Needy Families (TANF) Program: Annual Report to Congress* (U.S. Department of Health and Human Services, Administration for Children and Families), various years (referred as TANF Annual Report to Congress, hereafter), on the Internet at www.acf.hhs.gov/programs/ofa/data-reports/index.htm (visited Dec. 3, 2009).

⁵ According to the U.S. Government Accountability Office, for each percentage point that a State's welfare caseload has declined from its 1995 level, the caseload reduction credit reduces the base percentage of TANF families that must be engaged in work in the State. Currently, the base percentage of the all-family participation rate is set at 50 percent, and the base percentage of the two-parent-family rate is set at 90 percent. As an example of the caseload reduction credit, if a State's welfare caseload has declined 40 percent since 1995, then the all-family work participation rate that it must meet would be 10 percent and the two-parent family work participation rate that it must meet would be 50 percent. Because of the substantial declines in welfare caseloads that have occurred in most States since 1995, in 33 of the 50 States the required all-family rate was 10 percent or less in fiscal year 2003. See *Welfare Reform: HHS Should Exercise Oversight to Help Ensure TANF Work Participation Is Measured Consistently across States*, GAO-05-821 (U.S. Government Accountability Office, 2005), available on the Internet at

www.gao.gov/new.items/d05821.pdf (visited Dec. 3, 2009).

⁶ In fiscal year 2001, almost 85,000 families were enrolled in separate State programs in 25 jurisdictions. See *TANF 5th Annual Report to Congress*.

⁷ Higher employment rates among TANF recipients have resulted from the calculations of a number of studies based on survey data. Analyses of the National Survey of America's Families, for example, produced paid-employment rates of 31.1 percent in 1997, 43.8 percent in 1999, and 39.2 percent in 2002. See Sheila Zedlewski and Jennifer Holland, *Work Activities of Current Welfare Recipients*, No. 4 in the series "Snapshots of America's Families III" (Washington, Urban Institute, 2003), available on the Internet at www.urban.org/UploadedPDF/310835_snapshots3_no4.pdf (visited Dec. 3, 2009).

⁸ See *TANF Annual Report to Congress*.

⁹ See *Welfare Reform: HHS Should Exercise Oversight*.

¹⁰ Although the U.S. Department of Health and Human Services reports include all 12 core and supplemental activities in the calculations, the Survey of Income and Program Participation (SIPP) does not have data on all those activities. This limitation will be explained in more detail later in the paper.

¹¹ Studies have documented that, although the gains in mothers' (especially single mothers') employment rates were the main source of the increase in the overall employment rate in recent decades, the rates have decreased since 2002. Several studies provide detailed findings in this regard. See Abraham Mosisa and Steven Hipple, "Trends in labor force participation in the United States," *Monthly Labor Review*, October 2006, pp. 35–57; Sharon R. Cohany and Emy Sok, "Trends in labor force participation of married mothers of infants," *Monthly Labor Review*, February 2007, pp. 9–16; Chinhui Juhn and Simon Potter, "Changes in Labor Force Participation in the United States," *Journal of Economic Perspectives*, summer 2006, pp. 27–46; *Women in the labor force: A databook*, Report 1002 (U.S. Bureau of Labor Statistics, 2007), available on the Internet at www.bls.gov/cps/wlf-databook-2007.pdf (visited Dec. 3, 2009).

¹² Means-tested programs are assistance programs that target the poor by gauging people's financial means.

¹³ More detailed information on the SIPP can be found on its website, www.census.gov/sipp (visited Dec. 3, 2009).

¹⁴ For the descriptive analyses that follow, 4-month weighted

averages of data were calculated for each respondent in order to follow the calculations by the Department of Health and Human Services as closely as possible. Each quarter, States are required to report monthly data to the Department of Health and Human Services' Administration for Children and Families. The data are the number of hours that each adult TANF recipient spent in countable work activities. A State's annual work participation rate is based on the State's average monthly rate for the year. See *Welfare Reform: HHS Should Exercise Oversight*, p. 27, for more details.

¹⁵ The authors' analyses reveal that the weighted percentage of single mothers who received TANF out of all single mothers declined from 25.0 percent in 1996 to 10.0 percent in 2001 and again to 9.8 percent in 2004.

¹⁶ For more discussion of the limitations of the SIPP, see Richard Bavier, "Welfare reform impacts in the SIPP," *Monthly Labor Review*, November 2002, pp. 23–38.

¹⁷ TANF adults' rates of participation in other work-related activities were so low that the exclusion of these activities is unlikely to change the results in any meaningful way. For instance, in fiscal year 2004, 0.3 percent of TANF recipients were engaged in subsidized employment, 0.1 percent participated in on-the-job training, and 0.0 percent participated in providing childcare for community service participants in an average month. See *TANF 6th Annual Report to Congress*.

¹⁸ To learn about how the Census Bureau measures poverty, please see the following Web site: www.census.gov/hhes/www/poverty/povdef.html (visited Dec. 11, 2009).

¹⁹ For more information on the 2004 official poverty thresholds, please see www.census.gov/hhes/www/poverty/threshld/thresh04.html (visited Dec. 11, 2009).

²⁰ Neither the presence of a work-limiting chronic health condition nor the presence of a family member with a chronic health condition was counted as a barrier to employment. The inclusion of these two circumstances in the calculation results in more than 60 percent of single TANF mothers with at least one barrier to employment.

²¹ In this article, a woman who works for at least 1 hour during at least 1 month of a given 4-month period is counted as working during that 4-month period.

²² Rebecca M. Blank, ed.; Sheldon H. Danziger, ed.; and Robert F. Schoeni, ed.; *Working and Poor: How Economic and Policy Changes Are Affecting Low-Wage Workers* (New York, Russell Sage Foundation, 2006).

²³ For more information on how the recession in the early 2000s affected single mothers, please see Robert I. Lerman, "How Did the 2001 Recession Affect Single Mothers?" *Single Parents' Earnings Monitor* (Washington, DC, The Urban Institute, January 2005).

²⁴ It is possible that more single TANF mothers lived with relatives or in extended families after welfare reform than before, and that the share of single TANF mothers identifying caretaking responsibilities as their reason for not working declined primarily for this reason. However, according to the literature, welfare reform did not significantly affect the composition of TANF mothers' households. Please refer to Caroline Ratcliffe, Signe-Mary McKernan, and Emily Rosenberg, *Welfare Reform, Living Arrangements, and Economic Well-Being: A Synthesis of Literature* (Washington, DC, The Urban Institute, June 2002).

²⁵ According to the literature, in addition to household composition, many other factors including the economy, the expansion of the Earned Income Tax Credit (EITC) during the mid 1990s, and the welfare reform of 1996 contributed to the significant increase in work-related activities among single mothers that has occurred since the mid 1990s. Please see Jeffrey Grogger, "The Effects of Time Limits, the EITC, and Other Policy Changes on Welfare Use, Work, and Income among Female-Headed Families," *The Review of Economics and Statistics*, May 2003, pp. 394–408.

²⁶ To find information on childcare arrangements of poor families, please see Bruce Fuller, Sharon L. Kagan, Gretchen L. Caspary, and Christiane A. Gauthier, "Welfare Reform and Child Care Options for Low-Income Families," *The Future of Children*, winter/spring 2002, pp. 97–119.

²⁷ It is possible for eligible individuals to receive EITC on a monthly basis in advance. Yet, the majority of recipients receive the credits as a lump sum amount when they file their tax return, and less than 1 percent of recipients use the advance-payment option. So, it seems unrealistic to assume that most single mothers on TANF received EITC on a monthly basis. See John Karl Scholz, 1994, "The Earned Income Tax Credit: Participation, Compliance, and Antipoverty Effectiveness," *National Tax Journal*, March 1994, pp. 63–87.

²⁸ Recent empirical evidence suggests, in fact, that the effects of welfare reform on the fertility of single mothers and the composition of their households were small and/or nonsignificant. For more information, see the following four studies: John M. Fitzgerald and David Christopher Ribar, "Welfare Reform and Female Headship," *Demography*, May 2004, pp. 189–212; Deborah Roempke Graefe and Daniel T. Lichter, "Marriage patterns among unwed mothers: Before and after PRWORA," *Journal of Policy Analysis and Management*, summer 2008, pp. 479–97; Melissa Schettini Kearney, "Is There an Effect of Incremental Welfare Benefits on Fertility Behavior? A Look at the Family Cap," *The Journal of Human Resources*, spring 2004, pp. 295–325; and Suzanne Ryan, Jennifer Manlove and Sandra Hofferth, "State-level welfare policies and nonmarital subsequent childbearing," *Population Research and Policy Review*, February 2006, pp. 103–26.