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ABSTRACT

This study sought to determine why some families live outside the government cash income support system despite extreme poverty. Qualitative interviews were conducted with 95 extremely poor families (cash income below 50 percent of the federal poverty level living without employment income or government cash assistance). The interview sample was drawn from a set of 275 families identified during the 2002 National Survey of America's Families. Among respondents, 64 percent were single parents living alone, and 94 percent were mothers living with their children. The racial and ethnic composition of the sample was fairly balanced across Whites, Blacks, and Hispanics. During the interviews, participants discussed why they were not working or receiving welfare and how they managed without these sources of income. Key findings are as follows: (1) the three top reasons cited for lack of work were poor health, job scarcity, and a desire to stay home to care for children; (2) approximately 4 in 10 parent did not participate in TANF because of program hassles, sanctions, and time limits, and others gave personal reasons for not participating such as pride or a preference for child support in lieu of cash benefits; (3) these families coped by combining in-kind government support (e.g., food stamps), child support, help from family or friends, "side jobs," and charity; (4) families often expressed appreciation for in-kind government supports, but a significant share reported difficulties retaining food stamp certification; (5) remarkably, most respondents expressed positive attitudes about their ability to make ends meet and about their children's well-being. Findings confirm that jobs and a strong safety net are essential for helping very poor

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families manage. Findings also highlight some weaknesses in basic needs and income support programs that merit state policymakers' immediate attention. Improved access to food stamps and health care, including a better understanding of how these programs work, would boost low-income families' well-being and employment prospects. A less threatening child support system and welfare programs that prevent families from leaving before they are self-sufficient would help to establish a more stable floor of income for families with children. (The study methodology is appended. Contains 10 references.) (HTH)

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Assessing the New Federalism
An Urban Institute Program to Assess Changing Social Policies

Families Coping without Earnings or Government Cash Assistance

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This report is part of the Urban Institute's *Assessing the New Federalism* project, a multiyear effort to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

This study was funded by the Smith Richardson Foundation and the David and Lucile Packard Foundation. The *Assessing the New Federalism* project is currently supported by The Annie E. Casey Foundation, The Robert Wood Johnson Foundation, the W.K. Kellogg Foundation, The John D. and Catherine T. MacArthur Foundation, and The Ford Foundation.

The nonpartisan Urban Institute publishes studies, reports, and books on timely topics worthy of public consideration. The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders.

This paper is dedicated to the parents who gave their time to tell us about their stories of endurance. The authors would also like to thank Katherin Ross Phillips for her help with the project's design, and Jennifer Holland, Robin Koralek, Molly Whitehead, Sandy Padilla, and Tracy Von Iams for their help with the data collection.

About the Series

Assessing the New Federalism is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states, focusing primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. In collaboration with Child Trends, the project studies changes in family well-being. The project aims to provide timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states, and a database with information on all states and the District of Columbia, available at the Urban Institute's web site. This paper is one in a series of occasional papers analyzing information from these and other sources.

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Executive Summary

This study is based on qualitative interviews with 95 extremely poor families (cash income below 50 percent of the federal poverty level) living without employment income or government cash assistance. The interview sample was drawn from a set of 275 families identified during the 2002 National Survey of America's Families. The study was designed to understand why some families live outside the government cash income support system despite extreme poverty.

Among respondents, 64 percent were single parents living alone, and 94 percent were mothers living with their children. The racial and ethnic composition of the sample was fairly balanced across whites, blacks, and Hispanics, with just 5 percent of the sample falling outside these categories. Respondents lived in 26 different states, but more than half lived in the South. Barriers to employment—such as poor health, limited work experience, and low education levels—were common among respondents. Respondents reported substantial economic hardship; for example, 68 percent worried about or experienced difficulty in affording food for their families.

During the interviews, participants discussed why they were not working or receiving welfare and how they managed without these sources of income. They also described recent experiences with in-kind government assistance programs (food stamps, housing assistance, and Medicaid), the well-being of their children, and how government policies could improve their lives.

Top Reasons for Joblessness

The three top reasons respondents cited in explaining their lack of work were poor health, job scarcity, and a desire to stay home to care for their children.

Discussions about particular reasons for not working revealed the complexity of factors that interfere with employment. About half the adults in the sample reported very poor mental or physical health, and untreated chronic health problems presented serious barriers to work for those without health insurance. Lack of transportation prevented respondents living in small towns without nearby job opportunities from pursuing work. Low skills and education also limited many respondents' employment opportunities. In discussing the desire to stay home to care for children, respondents often elaborated by discussing their inability to pay for child care or their lack of trust in local, affordable providers.

Welfare Experiences

About four in 10 parents did not participate in TANF because of program factors (hassles, sanctions, and time limits); others gave personal reasons (especially pride or a preference for child support in lieu of cash benefits) for not participating.

Welfare generated more dissatisfaction than any other government assistance program. Most respondents with prior welfare experience (about half the sample) talked about *"infeasible"* or *"unreasonable"* work or class attendance requirements. Respondents complained that unpaid work (in exchange for a welfare check) did not lead to a job, and many said that they would "*rather find a job outside of welfare.*" Respondents who could not meet TANF work requirements often cited health issues and a lack of child care as top reasons. Many relayed stories about "*impossible paperwork*" and "*rude caseworkers.*" Those who lost benefits because of sanctions or time limits often did not fully understand the rules or their eligibility for future assistance.

About half the families with no prior welfare experience expressed a sense of pride and a desire to live without this type of government assistance. (Notably, many of these parents participated in other government assistance programs.) Most single parents preferred child support to welfare, even when it was minimal, informal, and sporadic. A few parents' immigration status made them ineligible for benefits.

Complex Supports

These families coped by combining in-kind government support, child support, help from family or friends, "side jobs," and charity.

Families' incomes were fragile and complex. According to respondents, government assistance often required multiple caseworkers to assess and collect documentation on living arrangements, other income sources and expenses, and proof of job search. In addition, government assistance often hinged on "good behavior" and proof of the absent parent's income. Child support depended on the absent parent's often erratic employment and willingness to support his or her children. Help from family members was typically sporadic, and support from charities was often rationed. About one-third of the sample had income from side jobs, but these jobs seldom paid more than $100 per month.

Help with housing costs was one of the most important ways families coped; three-quarters of the sample received this kind of support. Among those not receiving government housing assistance, housing support consisted of shared housing with extended family members or friends; contributions to or direct payment of the rent by former spouses; or access to housing owned by family members, who charged little or nothing for rent. Families that had their housing costs covered could manage with food stamps or a little child support. All families also said they were resourceful about keeping their expenditures low; many talked about just "*living without.*"

Assessments of In-Kind Government Assistance

Families often expressed appreciation for in-kind government supports, but a significant share reported difficulties retaining food stamps.

About half the respondents currently receiving food stamps (53 percent of the sample) had positive things to say about the program. Others expressed frustration about paperwork requirements and recertification processes. But these respondents were determined "*to get it right,*" because the benefits were critical to their family's well-being. About half the respondents who were not currently receiving food stamps were former recipients who had their benefits terminated because they failed to meet the program's paperwork requirements or had missed appointments with administrators. Some were not sure why they lost food stamps, but cited probable reasons such as owning a car or failing to meet their state's "*food stamp work requirements.*"

The five student respondents reported having given up on most government assistance programs. In most states, welfare, food stamps, and child care assistance carry a work requirement. These mothers talked about the challenges of taking care of their children, and said they found it impossible to work and go to school at the same time.

Respondents reported experiences with government housing assistance and Medicaid that were quite different from welfare and food stamps. Families held housing assistance in high regard, and many without this assistance talked about hoping to become eligible in the future. Families in public housing, however, worried about the safety of the environment for their children and hoped to qualify for a Section 8 voucher so they could move to another area. Experiences with Medicaid and state children's health insurance programs were also positive. However, some respondents' misinformation about eligibility probably prevented them from applying for this benefit.

Participant Outlook and Policy Wish List

Remarkably, most respondents expressed positive attitudes about their ability to make ends meet and about their children's well-being.

Parents reported plans for the future, and many took comfort in their religious beliefs. Some said that money was "*not an issue when you don't have it.*" Most parents reported that they "*lived for their children*" or "*put their children first.*" While they expressed frustration about not being able to get their children the right clothes or worried about neighborhood safety, most had learned to cope. One out of five parents talked about serious behavioral issues with their children. Extreme poverty, however, was not the source of these behavioral problems. Rather, nearly all of these children were in an unstable family situation resulting from a recent divorce or the unexpected absence of a parent.

When asked how government policy could make their lives better, respondents most frequently mentioned wanting more job opportunities, health care for parents, and a better welfare system.

Parents wanted jobs so that they would not need to depend "*on the government to take care of them.*" Some talked about needing education and jobs. According to one mother, the "*government was not making any sense. . . you can't get the high school education. . . and you can't get a job that pays. . . so this just leave' you sitting out in the cold.*" Parents wished they had health insurance. One mother said she needed "*free insurance, like welfare. . . for a little bit, just to get healthy, and then be able to go out and get a job.*" Not surprisingly, given their experiences with welfare, parents wanted a system that treated them with more dignity. They also said that fewer requirements would allow them to "*better themselves*" and to take care of their children during the limited time that they received welfare.

Lessons for Policymakers

Respondents' discussions about joblessness and the challenges of poverty confirm that jobs and a strong safety net are essential for helping very poor families manage. They also highlight some weaknesses in basic needs and income support programs that merit state policymakers' immediate attention. Improved access to food stamps and health care, including a better understanding of how these programs work, would boost low-income families' well-being and employment prospects. A less threatening child support system and welfare programs that prevent families from leaving before they are self-sufficient would help to establish a more stable floor of income for families with children.

Food assistance. Even very poor families are only entitled to one support—food stamps. However, respondents' varied opinions about the program demonstrate how accessibility to this support varies widely and depends on state-by-state program rules. Some states have made getting recertified easier and have eased requirements of frequent wage documentation. Other states, however, primarily focus on reducing benefit errors. Respondents show how overly stringent reporting and documentation requirements can discourage applicants and act as a barrier to access for very low-income families. The 2002 Farm Bill enacted new program options that allow states to simplify income and resource definitions and adopt semi-annual reporting requirements (Dean and Rosenbaum 2002). States that adopt and advertise these new rules will help low-income families successfully access food stamp benefits.

Health care. Respondents also demonstrate why health care must be on the list of critical work supports. Untreated, chronic health problems often lead to insurmountable work barriers. Currently, Medicaid eligibility rules for parents vary widely from state to state. Some states limit coverage to parents with incomes below one-third of the poverty level, while a handful of states have expanded coverage to parents with incomes above the poverty level (Kaiser Family Foundation 2002). In this time

of state budget deficits, opportunities to expand low-income parents' coverage will likely be limited (at least without further federal financial incentives). Until better economic times, states can use existing outreach programs to ensure that parents understand the new eligibility rules. Some interviewees, for example, apparently did not understand that Medicaid eligibility is no longer contingent on welfare receipt.

Child support. Respondents' fears about establishing formal child support agreements highlight low-income parents' distrust of the child support system. Many women said they would not pursue formal child support arrangements out of fear of losing support altogether. State programs that take into account the needs of custodial and noncustodial parents and that transfer child support collections to families rather than reimbursing welfare programs would encourage greater participation in the formal system. Formal child support arrangements, in turn, would establish a more solid income base for custodial-parent families.

Welfare. Respondents' interviews also raise concerns about state welfare programs' work requirements and exemptions. Respondents who could not meet work requirements, including many with significant health problems, gave up on the program. Requiring parents to work a set number of hours when they have a health condition that makes such work impossible, or to repeat training courses or job searches that have proven ineffective in leading to employment in the past, all to obtain a relatively small cash benefit, leaves struggling parents with little reason to participate in the TANF program. Yet if the primary goal of TANF—to assist needy families—is to be achieved, states should recognize health conditions, transportation problems, and very limited skills as barriers to work that may justify delaying work requirements. They must develop services that meet the needs of families with these barriers and inform them about the resources available to help them. Based upon respondents' reports, this approach would likely move these families in a positive direction with respect to work and earnings.

Families Coping without Earnings or Government Cash Assistance

Introduction

According to recent studies drawing on nationally representative and state-specific data, a small, but significant, group of parents that recently left welfare do not work, receive disability income, or live with a working spouse or partner (Edelhoch, Liu, and Martin 2001; Rangarajan and Wood 2000; Zedlewski and Loprest 2001). These studies also report that those who left welfare but are not working face relatively high levels of economic hardship and significant barriers to employment.

Household surveys have always identified a small group of families receiving little or no cash income (Wemmerus and Porter 1996). Some policymakers and advocates, however, are concerned that the reformed welfare system may have increased the number of families living without basic cash income. Under the reforms, families are more likely to lose benefit eligibility because of sanctions or time limits, and tougher work requirements may discourage or prevent some individuals from participating in assistance programs. State strategies to divert enrollment—such as requiring all eligible candidates to pursue job search activities before receiving benefits and instituting rules that make some immigrants ineligible—may also depress participation. Recent declines in program participation rates suggest that more eligible families are indeed staying away from welfare (Zedlewski 2002).

How do poor families that do not work or receive welfare benefits cope? The third round of the National Survey of America's Families (NSAF) presented Urban Institute researchers with a unique opportunity to answer this question. The NSAF, conducted by the Urban Institute since 1997, is a nationally representative survey of nonelderly families in the United States. As part of its profile of U.S. families, the survey asks respondents numerous questions about work, welfare, and disability benefits status. The survey also gathers detailed information about respondents' income in the previous year.

The third round of the NSAF, conducted in 2002, identified families with children across the country without jobs or cash assistance and very low prior-year income (less than one-half of the federal poverty level). Survey interviewers solicited these families' participation in a follow-up study on how families with little or no income cope from day to day. Almost 80 percent of the identified families agreed to be interviewed. In the follow-up study, researchers conducted semistructured interviews designed to answer four core questions:

1. Does the family's current financial status match that reported on the 2002 NSAF?
2. Why don't these families work or receive cash assistance?
3. How do families with limited income manage regular expenses?
4. How does income status affect family members' well-being?

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This paper begins by describing the sample of interviewees and the study design. It then summarizes the stories of participating families, often using respondents' words to explain why these families do not have jobs or cash assistance, how they manage from day to day, how they view their families' well-being, and what they think the government could do to make their lives better. The final section uses these stories to draw some critical lessons for policymakers.

The Sample

Potential study participants were identified during the third round of the NSAF, a nationally representative survey of nonelderly families in the United States. The computerized NSAF survey instrument (CATI-CAPI) was programmed to flag families with children in which the responding parent (and the responding parent's spouse or partner, if applicable) was unemployed and not receiving cash assistance through welfare, SSI, Social Security, or unemployment insurance.[1] To eliminate most families more likely experiencing temporary hardship, researchers screened out families that reported incomes above 50 percent of the poverty level during 2001. At the end of the initial NSAF interview, flagged respondents were offered a financial incentive to participate in a follow-up interview about how nonworking poor families make ends meet.

NSAF interviews with 18,880 families with children, conducted between mid-February and mid-June 2002, identified 275 families as eligible for the follow-up study.[2] Seventy-nine percent of these families agreed to participate in the follow-up study, providing a potential sample of 218. Researchers successfully completed interviews with about 78 percent of the families selected for the study (169 families). The interviews showed that 56 percent of the families (95) still met the criteria set for the study, 13 percent of the families (22) had a change in status since their original NSAF interview that disqualified them for the coping study, and 31 percent of the families (52) reported information to the qualitative interviewer that differed from their NSAF interview that disqualified them from inclusion in the coping study. Appendix A provides more details on the various interviewee groups and sample methodology.

The 95 families that qualified for the coping study lived in 26 states across the country, but more than half (53 percent) lived in the South (table 1). Almost 65 percent were single parents living alone. The racial and ethnic composition of the sample was fairly evenly distributed across three groups—whites (35 percent), blacks (35 percent), and Hispanics (25 percent)—with the remaining 5 percent falling into other racial categories. Spanish was the primary language for 13 percent of the respondents. Ninety-four percent of the respondents were women, and nearly all were mothers.

As we would expect, much of the sample reported employment barriers: 58 percent had not worked in three or more years, and 36 percent had not completed high school. In addition, 45 percent reported poor or very poor mental health, 38 percent had poor or only fair physical health, and 30 percent said that their health limited their ability to work.

Table 1. Characteristics of Sample (percent, except where noted)

	Eligible		Eligible
Location		**Education** (*Continued*)	
Northeast	20.0	More than high school	22.1
Midwest	13.7	Don't know	1.1
South	52.6	**Age of youngest child**	
West	13.7	Less than 1 year old	9.5
Family status		1 to 5 years old	53.7
Single parent living independently	64.2	6 to 17 years old	36.8
Married couple living independently	8.4	**When last worked**	
Single parent living with parent(s)	9.5	This year or last year	32.6
Single parent with nonparent adult	17.9	Three or more years	57.9
Race/Ethnicity		Never worked	9.5
White, non-Hispanic	34.7	**MKA's mental health**[a]	
Black, non-Hispanic	34.7	Very poor (62)	30.5
Hispanic	25.3	Poor (63–67)	14.7
Other, non-Hispanic	5.3	OK (68–100)	54.7
Spanish interview	12.6	**MKA's physical health**	
Sex		Poor	11.6
Female	93.7	Fair	26.3
Male	6.3	Good/very good/excellent	62.1
Age		Limiting disability	29.5
Less than 25	18.9	**Food and Housing Insecurity**	
25 to 34	34.7	Worried about or experienced difficulty in affording food in previous 12 months	68.4
35+	46.3	Problems paying housing costs (rent, mortgage, utilities) in previous 12 months	47.4
Average age (years)	34.5		
Education			
Less than high school	35.8		
High school or GED	41.1		

Source: Data are unweighted percents for 95 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families and in the qualitative interviews. (See text for description of sample selection.)

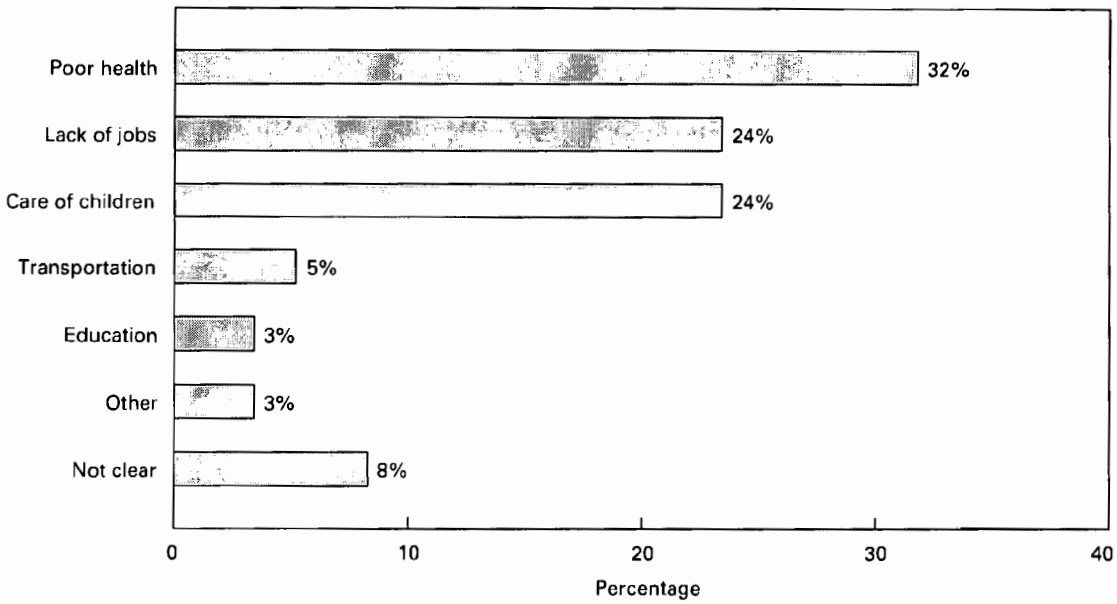
Note: Characteristics are for the most knowledgeable adult (MKA) in the family (unless otherwise noted).

a. Very poor mental health corresponds to a score of 62 (the bottom decile for the U.S.) on a five-item scale measuring mental health; poor corresponds to a score of 63-67 (the second decile).

Why Aren't These Families Working?

Respondents typically attributed their lack of work to poor health, a scarcity of jobs, or a desire to stay home and care for their children (figure 1). Nearly one-third said poor health was the primary reason they were not working, one-quarter attributed their unemployed status to a lack of jobs, and one-quarter said they were not working because they were caring for their children.

Figure 1. Primary Reason for Not Working



Source: Urban Institute follow-up interviews with 95 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families and in the qualitative interviews.

The interview data revealed that these job barriers affected other parts of participants' lives and had wider implications for their family's overall well-being. For example, according to respondents, poor health not only hurt some individuals' ability to work, but it also affected their relationships with their children and their ability to seek other types of assistance. Respondents who said they had few local job opportunities often talked about how they could not leave an area because they would lose familial networks, and many said they lacked the transportation required to search for work elsewhere. Many parents who said a desire to care for their own children explained why they were not working often talked about their lack of trust in local child care providers and their inability to pay for child care with the wages they were likely to earn. Five parents in our sample were not working because they were in school; many more expressed a desire to gain more education.

Health Barriers

Sample respondents who said that health concerns prevented them from working usually reported chronic physical or mental limitations or both; only a few reported that temporary health concerns, such as pregnancy, prevented them from working or searching for a job. Common conditions cited by respondents included chronic hepatitis, back injuries, cancer, mental depression, anxiety disorders, diabetes, and arthritis.

Personal health issues played a pivotal role in these families' lives. Poor health not only limited their ability to work, but also affected their relationships with their

children and other family members as well as with welfare administrators. An uninsured mother with diabetes in Georgia reported:

> *Well, my kids really take care of me. I don't be sick every day, but it's like something like three times a week where I really can't do anything.*

Mental health issues also put some mothers' well-being in jeopardy. One Spanish-speaking mother living in Florida and receiving Medicaid reported becoming mentally ill after escaping an abusive relationship with the father of her children:

> *I have nine medicines to be able to sleep, to be able to control myself, to not commit another foolish thing like I tried to do once or twice, to commit suicide out of despair. I have the pressure of my children . . . the frustration of the financial side.*

Respondents' health problems sometimes started with an injury on a prior job. Some had applied for disability benefits, but failed to receive them either because of a disagreement with an employer over the cause of the injury or because other personal issues interfered with the application process. For example, one respondent reported that although she had applied for disability benefits, she did not pursue her application because she was going through a divorce at the time. In a few cases, respondents were waiting to hear about applications for disability benefits through Social Security or workers compensation.

For some individuals, health problems were exacerbated by a lack of health insurance. About half the respondents, including many with chronic health conditions, did not have personal health insurance. Parents often went without the care they required in order to apply for and keep a job. For example, one Hispanic mother living in California reported needing surgery for a tumor on her hand. Because she lacked insurance, she could not even arrange an appointment at a clinic. Chronic conditions often went untreated. The uninsured reported receiving emergency room care, but said they often went without prescribed medication and follow-up appointments with specialists.

Lack of Jobs

One-quarter of respondents reported significant difficulty finding a job. As described earlier, many respondents had fairly low levels of education. Some lived in areas with limited job availability but did not want to leave their towns for fear of losing their support networks. Most parents in the sample reported that they would take "*basically anything*" but were frustrated in their attempts to find work. One mother living in Mississippi reported:

> *It's hard to find jobs down here. You have so far to go. Where I live, it's only like, four stores here.*

And a New York mother:

> *I'm looking all over for a job, but there's so much competition.*

A mother in Colorado who had completed a 12-week medical technician course could not find a job because she had no experience:

I really don't wanna get welfare. I mean they have opportunities, but you have to have experience. And I only have my certificate.

Many parents said they could not live on minimum-wage earnings. For example, a mother in New York talked about the low-paying jobs in her area:

It's easy to get like jobs at McDonald's or Burger King . . . but they pay pretty much minimum wage. It's kind of hard to live off minimum wage with two kids. . . . I'm trying. I have to take whatever comes to me, pretty much.

A lack of jobs and transportation presented a particular challenge to some parents. One Idaho mother reported:

There's no jobs up here . . . and in order to get off the hill to get a job I need to get my car fixed, but I can't get my car fixed because I don't have any money to do that.

A mother in Maryland thought that a car could solve her job problems. She said:

I believe if I had a car, I would be able to find a job more easily, because there's really no jobs in the city. Most of them are out in the county, and you need transportation to get there and to be on time. . . . The only jobs in the city are working at McDonalds and Burger King. I can't support my family off of that . . . I don't even know how to catch the bus out to the county.

Care of Children

One-quarter of parents reported they were not working because they wanted to care for their own children. These parents often reported a lack of trust in local child care providers and little money to pay for child care. A couple of parents were trying to start home businesses to avoid paying child care. Some parents were staying home to care for their child until they could place their child in Head Start or kindergarten. One mother caring for two children reported that paying for child care took most of her paycheck when she did work. Another mother in Texas said:

I'm waiting for my little boy to go to school. I don't have anybody to help me with child care right now. And there's a waiting list to get on child care.

Summer time presents additional child care challenges for parents with school-age children. One mother living in Mississippi left her job when school ended because she could not afford child care:

I just could not find anybody to watch my children. I want to work, but it's like the jobs I get, with the hours, I can't afford to pay a babysitter. It would not do me to really work.

Hispanic mothers, especially those new to the United States, often expressed concern about trusting others with their children:

I am waiting for my children to grow a little more because, right now, they are little and I don't want somebody else to take care of them. The most important

thing for me are my children. I would like to find a good job, but I am afraid of all the things that are happening. Sometimes the babysitters and the child care places mistreat children. That's what I'm afraid of. I know it's not the same in all places. I would like to have a job. I only want my children to be safe where I leave them.

Four parents faced the special challenge of caring for a premature infant or severely disabled child.[3] Their children's needs dramatically altered their lives. For example, two single parents (both living in New Jersey) reported not working because they were caring for a premature infant. Most of their time was spent at the hospital after their pregnancies. Once their premature infants came home, the parents said they could not trust their babies' health with a child care provider. Both of these mothers also left their jobs early in their pregnancies for health reasons, thereby increasing their financial vulnerability. (Both mothers were receiving some child support as well as government food stamps and housing assistance.)

Parents in one Massachusetts family were caring for a severely disabled child. The father left his job when his wife was diagnosed with cancer, and their son's care was too overwhelming for her to handle alone. (This family lived off the parents' meager savings, and the state paid the son's health care bills. The state health insurance plan would have paid for some in-home provider expenses, but no such care was available in the rural area where they lived.) Finally, another single parent was caring for a severely disabled child she adopted overseas. (She temporarily lived on help from her friends and by selling her possessions.)

Attending School

Frequent job losses led five parents to enroll in school, usually with the goal of completing a specialized training certificate. (Only two mothers were enrolled in college.) These parents hoped that more education would lead to a better job. Many other parents not in school talked about wanting more education, including immigrants who mentioned needing classes to learn English.

Single parents in school reported a particular set of challenges. All respondents in this category talked about how their student status clashed with states' rules about work and receipt of assistance, including child care. For example, one mother living in the state of Washington reported her frustration over a 20-hour workweek requirement to qualify for child care subsidies, even though she was in school full-time. She was forced to arrange child care for days and evenings. Eventually, she went on anxiety medication and got a doctor's excuse for a three-month exemption from the child care work requirement. Another mother in Wisconsin reported losing TANF because her job training was not completed after three months. A mother in Florida reported enrolling in school after frequently being laid off. She coped by borrowing money from her parents, and she received some child support to pay for her family's basic needs. Through her state's Workforce Program, run through the unemployment office, she found a training program to become a computer technician. She explained her decision to go to school in the following way:

I was getting laid off several times so I just figured that I should go back to school. That is probably one of the problems . . . you know, I have been laid off from the same company, and I fit into a certain criteria of those that can be retrained and put back into the community.

Others found education programs on their own, through former teachers, or through other contacts.

Lack of Transportation

Among respondents, 5 percent cited a lack of transportation as the most important deterrent to working. These families lived in places without public transportation, cars, or local job opportunities. Parents also said they disliked depending on others for transportation. For example, a single mother living alone in Mississippi reported trying to find a job without transportation:

I have no transportation. You know, and then when I do go put in applications it's you know, catching a ride with somebody. Most of the time I can't catch that ride. And for places around here, you know, I walk all over town.

Why Don't These Families Receive Cash Assistance?

About four in 10 respondents attributed their lack of participation in TANF to issues with the program (i.e., hassles with paperwork, poor treatment by caseworkers, not wanting to work 40 hours a week for a small welfare check, sanctions, or time limits) (figure 2). About half the respondents cited personal reasons for not participating (i.e., pride; a preference for child support, even if minimal or paid irregularly; or ineligibility because of immigrant or workers compensation status).[4] Four percent were currently in the TANF application (or reapplication) phase. About half the sample (48 percent) spoke from prior experience with welfare.

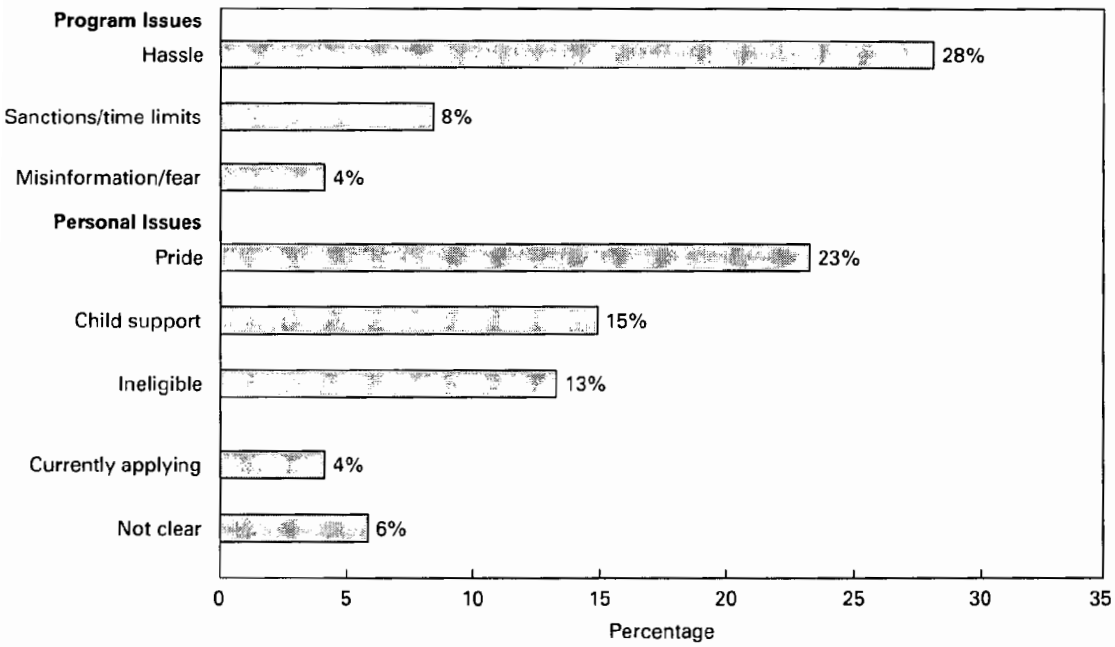
Program Factors

Respondents who did not participate in TANF because of difficulty with the program mentioned problems stemming from the new program rules, frustration and discouragement from caseworkers and paperwork, sanctions, or time limits; some were fearful of or misinformed about the program rules.

Among respondents who talked about welfare hassles (28 percent), some said that rules requiring them to work 40 hours per week in exchange for a small welfare check kept them from participating. These respondents preferred finding paid work independent of welfare.

According to some respondents, health issues prevented them from complying with the amount of work required. For example, one single mother with severe back problems in Ohio and receiving housing assistance, food stamps, and Medicaid stated:

Figure 2. Primary Reason for Not Participating in Cash Assistance



Source: Urban Institute follow-up interviews with 95 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families and in the qualitative interviews.

> *If I could work that much and, if I could trust somebody with my daughter, then I would just get a job. And so I told them, I don't want it.*

A Georgia mother with diabetes and no health insurance said:

> *[Y]ou gotta be able to work 24 hours. And I just can't do it.*

Others said that child care problems prevented them from complying with new welfare rules. Notably, some of these mothers may not have known that subsequent welfare reforms freed up money so that states could provide mothers still struggling to conform to program rules with more generous child care subsidies. For example, a mother in Mississippi who had previously received welfare said:

> *As far as the TANF, you know, they put you on a work-first program. That is what the TANF is. It is still not helping you pay for child care. It's the same. I still have to pay child care, and it still come out the same. I never want to receive a check 'cause they find some kind of way to mess with you. If you ever do get your child support, it'll get out of your check. . . . The full amount, they won't pay you any of it, till they get the money back first . . . I've been on AFDC [pre-1996 cash assistance], but I've never been on TANF. It's been years since I received a check. I'd rather not get one.*

A mother in New York with an infant said:

> *And . . . they wanted you to do Workfare and I wasn't ready 'cause I couldn't get a babysitter, and I don't like leaving my children.*

Others commented on "*useless classes*" and wished, instead, that the welfare offices would help them find permanent jobs. When asked whether she received cash assistance, a single mother living in Maryland said:

> *No. Not right now. I haven't had cash assistance in three months . . . Because of the work-study program they keep sending you to in order to get your check. I done been to like six of them. If they send you on a job site, the people will just work you for the 40-hour stipend a week. They won't hire you permanently . . . you are working for your check. . . . And I got tired of it. I'd rather have a job.*

When asked about the programs in her state, this same woman said:

> *They teach you how to do resumes. . . . People that need GEDs can go to class and get it. People that need job training, you know, they teach you how to do an interview. They are pretty good programs, I just was tired of going to them.*

A few respondents mentioned difficulties in complying with diversion programs that require proof of substantial job search activity before receiving welfare. A mother in Alabama reported:

> *Well, they said that I couldn't get anything unless I was disabled . . . and so they had this little thing where you would go and apply for jobs . . . in order to get the cash benefits you would have to go through a series of applying for jobs, and it was like you had to apply for six jobs . . . a week for eight weeks and come back and show them the paper where you had applied and there was not a job and this type of thing in order to be able to get the cash benefits. . . . I don't think that's, you know, quite feasible, especially in a town like this, because there is not that many places to even apply to. And then, after that, they come up with this other plan of me working through a program of theirs, basically for free every day in order to get this [benefit]. And I was like, I don't think so. I don't think I need them because it was like $137 a month anyway. . . .You could see yourself working 40 hours a week for $137 a month. And the program they would put you into did not guarantee [that] after you went through this training period . . . you would even get a job. You know, it was just, in my opinion, really ridiculous. . . . So I just opted for not even getting the benefits.*

Mothers attempting to go to school faced particular difficulties. A Wisconsin mother said:

> *They no longer will help you out when you are going to school. They will only help you when you are actually working. . . . As far as child care help, they won't help pay for your babysitter when you are in school.*

Others reported hassles with caseworkers. For example, one mother from New York felt that caseworkers' visits to her home were an intrusion and were not good for her children. Another mother from Washington attending school reported:

> *It's like the people who really need it, it's like it's harder to get than the people who don't really need it. Like the people who are trying to do something with their lives are more often denied than the ones who aren't. It's crazy.*

A mother in Maryland who left welfare three months before her interview expressed complaints about a lack of understanding among caseworkers:

> *I told her that I would bring her my doctor papers within three days. But the lady had sent my papers to Social Services. Social Services had cut my check off. So they wouldn't give me a check for 30 days. I had to go to the program for 30 whole days before they would give me a check again, and it made me mad. I didn't do it because I felt as though the worker should have asked me, why didn't you go to your program? Do you have proof that you went to the doctors and the doctor asked you to stay off your feet? I don't have a home phone. I didn't want to get up out of the bed and go outside to a phone booth and keep trying to call these people when I never get them on the phone.*

Incorrect assumptions about the program kept some mothers from participating. For example, one mother believed that she could not get benefits because she owned a car (a pre-1996 rule that no longer existed under her state's TANF program). Another mother thought she would lose her food stamps if she applied for cash welfare. Fear of the process kept others from participating. For example, two Hispanic respondents who did not know whether they had the right paperwork reported that fear kept them from participating. A Native American mother living in Alabama was afraid that the state would take her child away if she applied for welfare (which she reported had happened to a friend). A mother in Virginia stopped her application several years ago, when a caseworker told her that her son could not see his father if she received welfare. She said:

> *I tried, one time, halfway, I was talked into filling out the paperwork. But then they turned me down because I wouldn't prevent my son from seeing his dad. They said that we could have no contact with him whatsoever. That has been three years ago, maybe longer.*

Many respondents commented on the paperwork and their inability to comply with requirements. A mother from Mississippi stated:

> *I tried, but it's like they ask so many questions. Like it's too hard to get . . . some of the questions, like, I didn't have the answers to or [they] asked for a certain paper that I could never get. So I just didn't go back.*

A mother in Minnesota who had received welfare benefits for two years said:

> *The program was difficult . . . just the amount of paperwork. I was getting something in the mail from them at least every other day, if not every day, some weeks. And it was just a lot of information, trying to get information back and forth. And, um, time, dates, and if you were late with a paper or something you would get cut off, or if you didn't sign a paper you could get cut off.*

Only three respondents in the sample reported that they did not participate because they had reached their time limits.[5] These respondents reported knowing about time limits but had a limited understanding of how the limits worked. One mother in South Carolina lost her benefits after combining part-time work and welfare for two years. When asked whether she was aware of the time limit she said:

They just started this 24-month thing, and I did not understand it too much.

Another mother in Colorado stated:

I am not sure how it works, but as far as I know I've used my two-year limit.

Only five respondents reported that they did not participate in welfare because of sanctions. Notably, these respondents had little intention of trying to reconcile with program requirements to reinstate benefits. It is possible that other respondents were sanctioned but did not use this term during the interviews. For example, some mothers who said they refused to work for a small welfare check may have had their benefits revoked by a sanction for failure to comply with work requirements. Two respondents were sanctioned because their training programs lasted longer than the state's program allowed. For example, one mother in Wisconsin reported she lost benefits because her training to be a medical transcriptionist lasted longer than three months. Another mother reported being sanctioned for failure to report to classes in the welfare office. (She claimed she did not attend because the office was simply repeating the same classes over and over again.) Failure to show up for an appointment because of health problems, according to two other respondents, resulted in sanctions.

Personal Reasons for Not Participating

Pride—defined here as a reluctance to take something from the government—was the most common personal reason cited for not participating in welfare. Even though many were unemployed for several years and living on very little (or no) cash income, they said they preferred work to welfare.

Several mothers simply said *"I don't want to be on welfare"* or *"I don't want to do it."* Others were more expansive in their comments. For example, one mother in Idaho with a sporadic employment history as a bartender and a child care provider said:

I don't [use government programs]. I could but I don't because I'm capable of working, and I just feel that there is people who need it and can't get it and ones that got it that don't need it. I don't use food stamps or any welfare or nothing because I just don't feel right about it.

A mother in Alabama with some college and some prior experience as a computer programmer was searching for many different types of jobs. She reported:

I'm not a big proponent of government assistance . . . it just doesn't do much for me. It doesn't make me want to work hard, to have money coming in my door that I didn't do anything for. I'd kind of like to be a responsible member of society. I realize there's, you know, a situation here that in one sense can't really be helped . . . but I don't, if I have 10 hours a week to spend that are free, I'd rather spend that 10 hours applying for jobs and looking for work . . . than applying for financial assistance from the government. I'm just not real comfortable doing that.

As shown in figure 2, 15 percent of respondents said they would rather receive child support than participate in TANF. Some received child support through a

formal court order, and others had informal arrangements with the fathers of their children. Several mothers receiving informal support were protective of their children's father and did not want to expose him to court proceedings, while others feared that formal court action would cause the father to stop sending payments. The prevailing sense among respondents was that welfare does not pay as much as child support. A mother from New Jersey stated:

> *I don't get money from the state because he does help me out. I feel that I get more from my son's father than what I would get if I go to the building next door. And on top of that, they will take him for child support and then he would probably stop at all giving me anything. And that's what I try to explain to [the welfare office].*

When asked whether she could receive welfare, a mother from Alabama stated:

> *Well, I would have to put him on child support and it's not worth it, because he does the best that he can for her. So I'd rather let him do what he's doing instead of being on welfare.*

A mother from Florida asked the welfare office to stop her TANF benefit because of child support (and because she did not like the new program rules):

> *I didn't want my daughter's father to pay back any of that money. . . . He does for his child, you know. I first did it, you know to spite him. We was angry with each other. . . . I had just moved out of his house. Something to start me off in my new apartment. And it was not easy. Because I know I don't like going to all the classes every day they have, and that's why I really stopped because I didn't like going to the [daily] classes . . . you know, orientation classes where you got to find employment, you have to come and sit in class from like 9 to 4 and that was just too much.*

How Do Families Cope without Jobs or Cash Assistance?

Parents in our sample were extremely poor. All had cash income below 50 percent of the poverty level (about $600 per month for a family of three). Many families essentially had no cash income, though most did have some in-kind assistance from the government through food stamps, housing assistance, or Medicaid. Respondents usually had more positive attitudes about the in-kind government support programs than they did about welfare.

Thirty-eight percent of respondents received some regular child support. While payments were usually small, child support was usually their only source of cash income. However, child support was often erratic, and it sometimes amounted to direct payment for particular family needs (e.g., food or clothing) rather than cash income. Few respondents reported receiving substantial help from family members living elsewhere, though many reported receiving some help from family members,

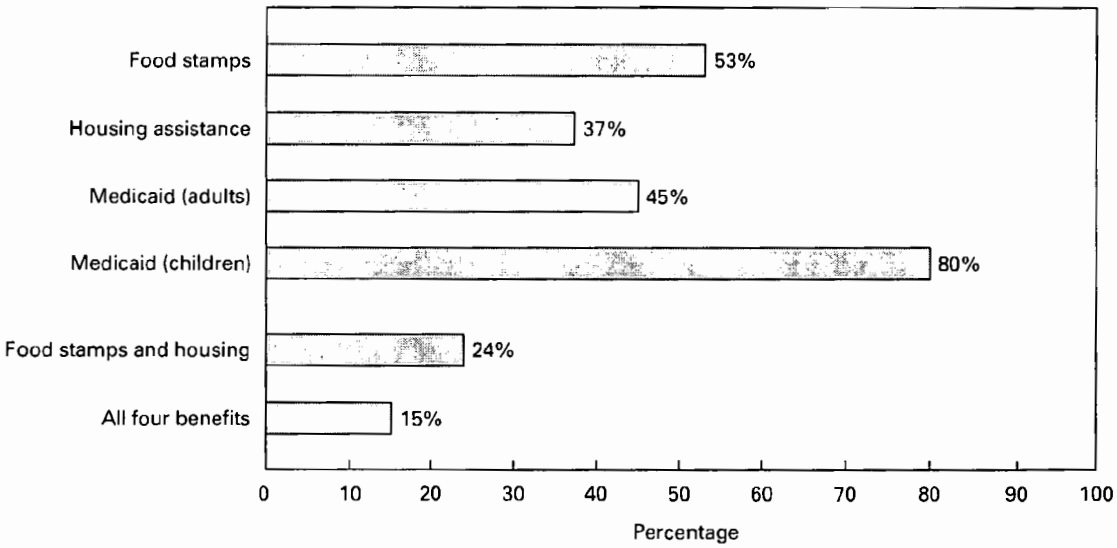
often in the form of a loan. Many received some help from charities, usually food banks. Some of the respondents or their spouses or partners had side jobs, but these jobs provided "*a little extra help*," not steady, reliable income.

Most families relied on some combination of in-kind government support and family support to make ends meet. Their stories often highlight the fragility of their support networks and resources. Respondents had to conform to different government regulations to keep their critical in-kind support, continued receipt of child support depended on the noncustodial parent's employment status and cooperation, and family help was often available only as a last resort.

Government Support

Aside from children's Medicaid coverage, food stamps provided the most common source of in-kind government support for families (53 percent of the sample, as shown in figure 3). Eighty-four percent of families receiving food stamps also received some other government support (housing assistance, Medicaid, or both). For example, 15 percent of families received food stamps as well as housing assistance and Medicaid for all family members and 24 percent received food stamps and housing assistance (irrespective of Medicaid coverage). Eighty percent of the sample reported Medicaid (or SCHIP) coverage for their children. Many respondents receiving government help said they were grateful (especially for housing assistance and Medicaid). Other families, typically those not receiving significant assistance, reported frustration in securing or maintaining benefits.

Figure 3. In-Kind Government Assistance Reported by Parents



Source: Urban Institute follow-up interviews with 95 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families and in the qualitative interviews.

Food assistance. In addition to respondents currently receiving food stamps, one-quarter had received food stamps in the past. Not surprisingly, these two groups reported somewhat different program experiences.

About half the current food stamp recipients had positive things to say about the program, calling the application and recertification process "*simple*" and "*fine*," and several mentioned that they liked the new electronic benefit transfer cards.

On the other hand, about four out of 10 recipients expressed frustration over the food stamp program, especially when it came to complying with paperwork requirements and the recertification process. But most parents were determined to get it right because the benefits were critical to their family's economic well-being. For example, a mother in Mississippi described the process as follows:

> *You know, you can't just go out there and say, well I want this . . . It's a lot of steps that you have to go through, a lot of paperwork, and then it might be denied. But I don't give up. I go back and try it again . . . I don't have a problem with it because I don't want to be sanctioned, because it helps. And what I mean by sanctioned, they cut you off. . . . You won't be receiving that benefit, and it'll be hard to get back on it. You might be on punishment for like a year or you know, six months.*

A mother living in Florida and interviewed in Spanish talked about the onerous processes immigrants face:

> *[I]n order for me to have access to the food stamps, I had to find a letter from everywhere I lived . . . the government does not know . . . it is not in front [of the social worker]. It's not the social worker's fault. . . . I had to go from house to house with all the neighbors signing, so the government would realize that the children were with me. I had their birth certificates and Social Security [Numbers]. I took the children personally so she would see them.*

A New Jersey mother talked about difficulties understanding the written communications from the food stamp office:

> *[T]he last time I got recertified, . . . for some reason they don't mail the paperwork out to be stating that I got accepted or whatever . . . and when I did get this paper it was just weird the way the wording was. But thank God I'm not illiterate. Something told me to make a phone call . . . and when I called my caseworker, I'm reading the paper to him . . . he goes, this doesn't make any sense . . . so they gave me a 7:30 appointment in the morning [to talk to someone else] so I won't lose my benefits.*

Respondents who had moved in and out of the labor market frequently talked about the difficulties of reinstating food stamps when they lost their jobs. A two-parent family currently receiving food stamps in Alabama said:

> *I get food stamps . . . probably about seven years . . . off and on, you know, not constantly . . . when I was working . . . I got my boss . . . to fill out the paperwork. I handed it in, she [the caseworker] sends me a letter saying she closed out my case. I went up there, and she was like, you didn't turn in any information . . . I*

did, it was right in the folder. . . . I turned in my McDonald's paycheck stubs, and the amount of the checks was on the piece of paper. And she . . . closed out my case . . . and then I had to quit because of my health problems . . . and I had to run and get more papers, she gave me two days to do it . . . it was a lot of trouble, but luckily I got them back . . . it was just awful. I was really stressed out.

Other problems, such as difficulties in getting food stamps replaced when they were stolen, rude treatment by caseworkers, and unexplained changes in benefits were often cited by respondents.

Three-quarters of the families that formerly received food stamps recounted difficulties with food stamp receipt. Problems with paperwork were mentioned most often. Two mothers (one living in Alabama and one in Washington) said that they did not get food stamps because they were unable to work the required 20 to 30 hours per week—one because of health reasons and the other because she was a student.[6] Some respondents talked about not understanding why their benefits had been cut off. Only two of the 24 families that had lost their benefits were currently trying to get them reinstated; others said they might reapply soon.

One single mother in New York had previously received food stamps, but left the program when she got a job. She was reapplying because she was again unemployed. She talked about the difficulties in qualifying if you have some prior earnings and are looking for work:

I think it's harder for certain families . . . the people who are working and trying . . . they get a hard time about it. You know? It's like at least people are trying to get a job . . . But then the people who aren't working, you know, they get everything handed to them.

According to many former food stamp recipients, paperwork requirements and administrative mix-ups often prevented or delayed their applications. For example, a mother in New York had just had her case opened in June. She first applied in April and was told she needed a couple of additional documents. She said:

It all was there, but the first lady who helped me, she said she was missing a piece of information. She didn't realize she had it. So she gave my case to somebody else, and he thought something was missing also. But I told them to look into the file and check. And when he looked, everything was there. So now that's why they are moving along my case, it was just like on freeze for two months.

According to other former recipients, they lost their food stamps because they had missed a recertification appointment. In these cases, respondents thought they had good reasons for missing an appointment, such as a lack of transportation or an important doctor's appointment.

Former recipients also talked about program rules that prevented eligibility. For example, a mother living in North Carolina suspected she lost her food stamps because the value of her car made her ineligible:

I applied for food stamps. They gave it to me for two or three months and then they cut me off.

When asked why she was cut off she said:

I have no idea . . . So I . . . forgo them. It could help. I might try again . . . I think it was because of my car, the van that I have. . . . They do things like that. You can't sell it. You've got to have somewhere to go, to drive your kids, they get sick. . . . That's the only thing I got. It's an old thing. It ain't nothing new.

A single unemployed mother in Texas was not receiving food stamps because she received overpayments during a prior food stamp spell. She was trying to pay back the overage, but could pay very little now that she was not working. She said:

I'm not on food stamps, I'm not qualified. That's what they tell me when I went . . . because, a while back when I was on . . . I used to work. And I did report that I was working, but they said that I didn't report it. That's what they told me. And I've been paying them back the money that they said that I used for food stamps . . . they call me the other day and tell me, I'm sorry, that I got to give something. And I said well, okay, I'll give you $4 or $3. I'm not working. I'm sending the payment. I'm still struggling for groceries, you know?

A couple of respondents no longer participated because of pride, defined as a desire to do without government assistance. A Hispanic mother in Texas who had been searching for work for months and living off her partner's small pension from Mexico said:

They gave me those for six months and that was it. I try it. I kinda promise myself not to depend on that because I don't want to get something when I really don't need it. Help from the government, I'm trying not to get it, okay. Yes, . . . we don't have to eat meat every day to eat healthy food. And I just try.

Housing assistance. Thirty-seven percent of the sample was receiving government housing assistance. In addition, 14 percent of respondents had free or reduced rent because they lived with other relatives or partners, 9 percent reported that a noncustodial parent was paying some or all of the rent, and 14 percent reported that a family member living elsewhere was helping with housing costs. Only one-quarter of the sample reported receiving no help in paying for their housing costs.

Two-thirds of government housing assistance recipients had something positive to say about the help. Many expressed gratitude. Comments such as "*we have a lot of space*," "*it's great*," and "*it's fine, it's comfortable*" were common. A mother in Florida provided a typical story of a family happy to receive this help:

I don't pay rent. Because I get help [from the government]. I have an interview with the housing once a year. . . . And it's been pretty good. I'm blessed because I have housing and I get a little food stamps. It's nice. It's quiet. Everybody get along in the neighborhood and help each other. And everything is right there.

A single mother in Washington currently in school reported being grateful for her housing assistance. Originally, however, she said she had struggled with the agency to prove that she was a part-time, not a full-time, student. (Full-time status would have disqualified her from receiving housing assistance). She said:

Where I live . . . I love my place, I'm grateful for it. But I cannot be a full-time student. . . . They told me right up-front. . . . But I am not full-time. Or else I would lose my housing. It is a blessing. Thank God, thank God, there's some programs still out there. Because people do need help. Sometime, some point in their lives.

Only two respondents with government assistance mentioned problems with building maintenance. Most of those with negative attitudes toward housing assistance were worried about their children's safety and would not let their children go out alone. Interviewees with negative attitudes were more likely to be in public housing projects than in separate housing paid for with Section 8 vouchers. For example, one mother in New York talked about her concerns for her children living in a project:

Well, I'm in a project . . . and I really don't like it . . . there's a lot of people that hangs out . . . around and in the area . . . So, my children, I don't even let them go out. We always go someplace else, to the park or thing like that.

A Puerto Rican mother in New Jersey also expressed concern:

I am the only Hispanic . . . So everyone is . . . very different. You know, they don't understand us, so maybe we don't understand them either . . . they sell a lot of drugs. Yeah, and they have a gang. I have to walk my daughter to where the bus go . . . it's not safe.

Another mother in New York said:

It's not the greatest neighborhood. It's bad because the cops is always around and the drug dealers. That's why I stay inside with them all the time. These children, you don't want them in this neighborhood, growing up in this type of neighborhood. It's, like, for a black person, it's really hard to keep out of trouble.

Two respondents feared losing their Section 8 assistance because their utilities had been disconnected. (Recipients of vouchers must maintain their units.) Respondents living in public housing talked about trying to get a Section 8 voucher so they could move to a better area and possibly qualify for more space.

Health insurance for parents. About half the adults in our sample had health insurance (45 percent through Medicaid, including special Medicaid-related state programs; the other 5 percent received health care through a former spouse's insurance). The portion of the sample reporting chronic health problems (37 percent) was just as likely to be uninsured as insured through Medicaid.

Respondents with Medicaid did not report any difficulties with coverage. Families with coverage through new state programs were especially grateful for the benefit, although some stories about difficulties in qualifying for coverage emerged. For example, one family spent a year trying to enroll in New Jersey's program for low-income families.

Most adults without health insurance believed they would not qualify. Several mothers noted that Medicaid was only available to pregnant women. (It is no longer true that parents can only qualify for Medicaid if they are pregnant or receiving welfare. Federal welfare reform decoupled Medicaid from welfare in 1996 and parents

can qualify under either their state's pre-1996 welfare eligibility rules or, in some states, under expanded eligibility standards.). One mother in New York said that she did not apply for Medicaid because she did not want the state to take action against her children's father, who was providing some financial support. Other respondents mixed up Medicaid program rules with those for welfare. For example, a mother in Georgia said she needed to do a job search before getting Medicaid:

> *I was very, very sick from the beginning . . . if I could do the job search, then I would be at work.*

Some recent immigrant families did not know whether they qualified for benefits and wished more information about the program would be made available to them.

Respondents also used other sources of health care. Seven uninsured adults (including three in Alabama) mentioned relying on public or free health clinics for care and prescriptions. A few turned to charity to pay their health bills. One mother with chronic hepatitis living in Alabama said she depended on her mother and her church for financial support:

> *I hadn't been able to go [to the doctor] for quite a while. And then my church took up a donation. . . . I had a past medical bill which was stopping me from going back to the doctor. And they paid that. I'm trying to get the finance from another company* . . . (she mentioned a particular pharmaceutical company's program). *They'll finance just the medicine, you know, which is like $20,000 for six months of it.* [This respondent was also applying for disability benefits, and she hoped to receive Medicaid through that route.]

Others talked about hoping to get health insurance through disability programs. For example, one mother in Texas had not worked in four years. She was being treated for mental illness and a back injury and had just applied for Social Security Disability Insurance. She reported going without prescriptions because she could not afford them:

> *I have to go to the doctor every month. And that's $65 plus medications, and I usually can't afford to buy the medications. I get two of the major ones free. And most of the time I just have to do without the other ones that they prescribe for me.*

Respondents without insurance reported going without prescribed diagnostic tests and specialty care because of the cost. A participant living in Mississippi reported:

> *I need to go to the doctor now, because I have arthritis in my knee . . . and in my wrist. . . . I fell on the job and hurt my knee. I busted some ligaments. . . . I saw an emergency doctor, but I didn't have the $150 to go to the other doctor, and then, you know, to have MRIs and, you know, all that stuff.*

A mother in Florida with heart problems stated:

> *I guess [the doctor] would want to see me like more often, but, you know, I don't want to go like run up a bill that I can't, you know, can't pay. And . . . even though I'm trying to pay a little something, it just makes it hard, you know.*

Still others talked about getting price breaks from their doctors:

[S]ometimes she'll say, do you have $20, and I'll say 'yeah.' And she'll wait on me, and then when I get a chance I'll try to pay $5 or $2 or something like that to pay that bill . . . she'll let me see her. And I just try to pay her back.

One Idaho mother talked about the large medical bills she had accumulated over the years:

I've never had insurance. I have like $25,000 in medical bills that I can't pay, and they get really on me . . . [This mother had applied for Medicaid, but found it difficult to follow up because she lived 40 miles from the Medicaid office.]

Health insurance for children. Eighty percent of the children in the sample were insured, usually through Medicaid. Some families, however, said their children received coverage through the state children's health insurance program (SCHIP). State health insurance programs or Medicaid provided the families with disabled children the help they needed to survive. Most families were very happy with their coverage. Only a few found the paperwork burdensome or said finding doctors willing to see their children was difficult. Most said *"it was easy,"* or mentioned that they only had to fill out a form every six months or once a year and have a telephone interview. However, confusion about the names of state insurance programs and complaints that new programs forced respondents to see a particular set of doctors were common.

One mother in New Jersey, who had private insurance for her children before her divorce, compared the private and public insurance systems:

And you can even see the difference if you have a person on Medicaid and a person on HMO paid through a job. You can notice a difference in how they treat that person on Medicaid and how they treat that person on the work insurance. You can best believe that person that has HMO through their job is gonna go in that office first. . . . The unfortunate are treated like they are nobody, it's like, you know, you're last in line because you're the least money. And it's not right.

The minority of the sample without government health insurance for their children typically had coverage in the past. A few mothers living in Mississippi, New York, Minnesota, and Texas mentioned losing Medicaid or SCHIP for their children because their benefits were cut off (after they left welfare or missed a follow-up appointment). These mothers said they did not understand exactly why they had lost their benefits. Only one parent mentioned pride as the reason she did not want to receive Medicaid, stating that she hoped her family would get out of its "*slump*" quickly. One parent said she did not want Medicaid because of the program's child-support requirement.

Noncustodial Parent Support

Child support provided an important source of support to the single parents, although support typically covered only a small fraction of the custodial family's needs. Thirty-eight percent of respondents (36 single-parent families, including two father-headed families) received at least $100 per month from noncustodial parents on a fairly regular basis (figure 4).[7] Another 11 percent (10 families) reported receiv-

ing very minimal, occasional help, often in the form of direct purchases of food or personal items for the children. Out of 82 single parents, 34 (41 percent) received no help from noncustodial parents. Seven of the parents not receiving child support said that support had stopped within the past 2 to 12 months, and two reported they had been awarded child support but had not received any payments.

The median monthly child support for single-parent respondents with regular support was $300 (about one-quarter of the poverty level for a family of three), just under the median cash assistance payment in 2001 ($320 per month).[8] Some families categorized above the median simply said that the noncustodial parent "*paid the bills.*" Regular child support payments were sometimes formal (ordered through the courts), but many noncustodial parents helped out on a regular basis, even though no formal agreement had been reached.

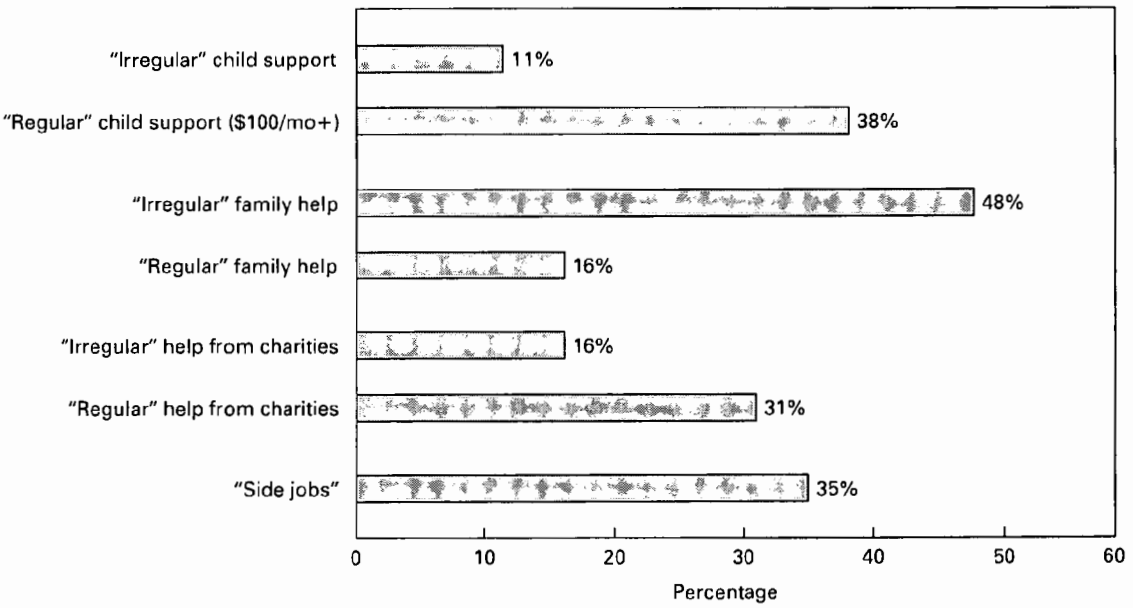
Many noncustodial parents, even those making regular payments, paid support informally. Parents avoided government support to keep the child support arrangements informal, often fearing the loss of the noncustodial parent's support. In New York, a mother reported:

> *My son's father is totally supporting everything. He's doing everything so I can stay home and take care of [my son].*

When asked if the father pays her formal child support, the same mother replied:

> *No. He pays my rent. He pays my bills . . . basically whatever I need, I just tell him.*

Figure 4. Nongovernment Assistance Reported by Parents



Source: Urban Institute follow-up interviews with 95 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families and in the qualitative interviews.

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This mother, however, was giving up government support to keep the child support arrangement informal. When asked whether she or her children had government health insurance, she said:

> *I've tried to get Medicaid, but nobody will give it to me because I won't sign a paper to go after the father for support.*

Another mother living in Georgia said that the father of her children lived nearby and saw the children almost every day. She added:

> *I just depend on my children's father. He helping me as best he can. . . . He give me the money or bring it by himself, usually $300 per month. That's why they charge me for, the food stamps, 'cause they were saying they didn't get the letter saying how much he give me. And I know that was wrong because he did write the letter and put it in a box. It didn't get taken out of the box.*

Interviewed mothers receiving informal payments appreciated the support and generally feared taking any action that might cause the father to stop paying support. A mother in New Jersey said:

> *His father, he pays me $25 a week to provide diapers and clothes for his son. Even though it is not a lot, it is helping me. And he'll also help with my rent because I get nothing. Like I don't get money from the state because he does help me out, so that he can provide shelter for us so we won't be homeless or I won't have to go into a home for mothers.*

Commenting on the pressure by the welfare office to formalize support, she went on to say:

> *[A]nd that particular building keep trying to push me to go to the other building where you basically do child support. And you get the whole package. And I told them the reason why I don't do that is because I feel that I get more from my son's father than what if I go to the building next door. I would not even get half of what he gives me. And, on top of that, they will take him for child support and then he would probably stop at all giving me anything. And so far I just thank my baby's father for a lot that he's doing for us. I always say to myself if it wasn't for him I don't know where I would be.*

A mother living in Texas said her ex-husband helped her out with the house payment every month but said, "*it's just informal. He does it on his own.*" She also reported turning to her ex-husband when she cannot pay the bills.

Child support among this low-income population is a fragile source of income. Regular payments depended on the noncustodial parent's employment status. Some custodial parents took a hard line and sought payments as soon as they stopped receiving them, while others were more sympathetic or accustomed to their ex-partner's erratic payments. Some custodial parents knew that their children's father left the state or covered employment in order to escape paying. One Hispanic mother put it bluntly:

> *I was getting child support from the children's father, but it stopped. He has not paid . . . not because as Americans say "he left his job," it is not true. He stopped*

working with the Social Security and it seems he's working on the side. . . . If he does not give me any money on the third (of the month) he will be called. So the law is going to do something so he pays, force him to support the children.

This Florida mother also told interviewers that she had not seen the father of her children in more than four years. She recently experienced some very tough times: She lost welfare benefits after her two-year time limit passed, and she only started receiving child support ($57 per month) after she left welfare. She and her children had spent two months sleeping on the streets.

A mother in Colorado, who had been receiving informal support, was ready to seek formal help most likely through the welfare system, because she could not afford to pay private legal fees:

Now he's like very reluctant to help me out. He was helping out for a while like he paid the rent one month and he's been giving me like $20 here, $100 there. . . . Now he's saying he don't want to help me out no more.

When asked whether she was going to pursue the formal child support process, this same woman answered:

Yes, I am because he's being a real jerk with me. Well, I probably have to apply for welfare to be able to get child support. Otherwise if I do it on my own, I'll have to pay for a lawyer and all the expenses. So, if I don't get a job, I will probably apply for welfare just for a couple of months.

Sometimes custodial parents were sympathetic when child support stopped or they were resigned to sporadic payments. Few thought that the system could help them. A Louisiana mother said:

I was getting child support. I haven't got no check since February, so I don't pay no attention to it no more. . . . Sometimes my children' daddy send it, sometimes he don't. The amount was different all the time. Sometimes $122, sometimes $244. Sometimes, I guess, he don't feel like paying for it and he skips two or three months. I guess he just quit paying. I just haven't gotten a check in about four months.

When asked whether she was going to pursue action to reinstate payments she said:

Oh, no not really. 'Cause he's usually pretty good. I think he's probably just lose his job and all. He's supposed to send $200 a month . . . we have absolutely no contact with him. He may have lost his job or something. I don't know, there's been quite a few times where checks didn't come in . . . we don't follow up on it. We have a couple times, called his employer, but nothing happened.

When asked whether she received child support, a New York mother said:

Once in a while. He'll send anywhere between $25 to $30 per week. [The interviewer then asked: Is there anyone to help you get that from your ex-husband?] *Nope. Well, I just go there and they really can't do nothing about it because he lives in a different state.*

Sometimes other family members stepped in when child support payments failed to arrive. A mother in Ohio receiving informal support said:

Well, usually the child support comes through and I have it, but when it doesn't I rely on friends, family. I normally get about $120.

Child support eluded many custodial parents. Mothers who had attempted to receive support reported that they had failed to successfully locate fathers, that fathers had moved to another state to avoid child support, or that payments had just stopped or never materialized despite a court order. A mother in South Carolina said:

Oh, they got in touch with him and everything. And . . . he just don't want to do it, you know? And he rather run than help her. He is staying in another state, so it's hard for me to do anything.

Another mother in Alabama still had not received child support despite a court order and monthly visits from her daughter's father:

[M]y ex-husband has been ordered back in March . . . but has not made any payments yet. I had a meeting with my child support handler, and she was sending a letter to him, you know, telling him that if he didn't pay up what he owed that it would go to court. So, maybe keep our fingers crossed and pray to God we will be getting something from him. He is supposed to pay $250 per month, which is not a lot, but when you get nothing, it seems like a million.

Three mothers gave other reasons why former spouses or partners could not support their children. Two noncustodial parents were in jail and another, severely disabled, was supported by Supplemental Security Income (SSI) and living at home with his parents.

Help from Family and Friends

While 64 percent of respondents reported receiving some help from family or friends, in most cases the help was minimal (figure 4). Almost half the sample reported receiving noncash help from their families, such as help buying food, use of a family member's car, or help with child care. A few reported receiving "*a few bucks*" once in a while. However, 16 percent of the sample received substantial help from family members. Families in this category reported receiving at least $100 per month in cash or noncash help. For example, parents or siblings purchased all their groceries or paid their rent on a regular basis. In a few cases, respondents' parents provided them with a place to live for free or at a substantially reduced rent.

Family members' help often supplemented the child support from noncustodial parents. One in three respondents received some child support as well as a little additional help from their families. Seven percent had substantial family help along with some support from a child's parent. One Florida mother receiving some child support and training for a new job after being laid off several times reported:

I'm sustaining off the help of my family. Yeah, my family is backing me 100 percent. But, like I said, I'm in debt to my parents . . . I will get out of school and

owe them. Well you see they put the money automatically into my account . . . my brother, my sister, and my mother. . . . I was about to cry when you asked me how I get this money. . . . I would not be in school now if it was not for my family.

Family members sometimes helped parents not receiving child support fill the financial gap. Of the single-parent families without child support, 17 percent had a little family help, and 9 percent reported receiving substantial family help. An uninsured Alabama mother with serious health problems received housing assistance but no other income. (She was waiting for her food stamp application to be processed.) She reported getting significant help from her mother and her church:

[B]asically we depend on my mother and our church for any type of financial support that we have. . . .My mother, she provides what she can as far as food . . . just by the grace of God we keep getting by . . . like I said, I don't have any income whatsoever. And my church has what they call a pounding, which is, like, members of the church bring different items of food, and they've done that too . . . and there's been times to where, you know, our situation did get so bad that if we did not have the family that we have, we would have been homeless . . . You know, once you're homeless it's very hard to come back.

Family members struggled to help, according to some respondents. For example, a mother in Mississippi talked about the help she received from her sister:

I have to, you know, talk to my sister and get her to give it to me, to help me out until I get a job . . . So she been helping me out, but she said I'm stressing her out. So you know, now I'm just waiting for a job.

Help from Charities

Half the respondents said they had turned to charities for some help, with 31 percent receiving assistance on a regular basis and 16 percent receiving occasional help. Food was the most frequent type of charitable assistance (33 percent of the sample mentioned it), but some participants said they had received clothes or occasional help with bills (medical, rent, and utilities). Respondents talked about the limits of this type of assistance. Most food pantries only allowed monthly visits, and a few provided help on a quarterly basis.

For many families, the help of charities supplemented government assistance. About half the families that received help from charities on a regular basis also received food stamps. These families reported that sometimes the stamps did not last through the month or that they used a charity's food bank only when their food stamps lapsed. (Food stamps often had lapsed for a month before being recertified, according to several families receiving this type of assistance.)

On the other hand, many of the families that did not qualify for help from the government turned to food banks. For example, a mother in New York who gave up on receiving food stamps because she could not prove that she did not have a bank account reported going to a charitable food bank every month. Hispanic immigrant families not eligible for government assistance also reported receiving help from charities.

Most respondents who reported being too proud to apply for government assistance were also too proud to use charities. (Only two cases that turned to charities for help had never sought help from the government; one of these cases needed money to pay for her adopted son's surgery.) For example, one respondent from Louisiana reported:

> *It was offered to me, and I just felt like I didn't really need to take them up on that because I've got friends that are helping me. And there might be somebody else that needs it worse than I do from the church.*

A mother from Washington said:

> *I'm trying to push my pride aside and it is kind of hard to do. If things don't get better, I will. I go to church and I do know what my church offers, but there are people who are less fortunate than myself, and I just don't ask yet.*

Another mother living in Washington (who received cash child support) explained that the rental assistance she received was enough help:

> *Yes, there is a real nice food bank here, within a church . . . but I haven't gone there in a few years, since I started getting help with the rent . . . because it is not fair to the people who pay for rent. I was in that situation. I used to go all the time to the food bank, yes. And I, but, I still stop by, and I give bread at church. Once or twice a month. Yeah, I still give.*

Private charities provided major help to four respondents. For example, one Virginia respondent was extremely grateful for help received from the local Christmas in April program, which rehabilitates housing. A large team came in to paint and repair her trailer. Her son's asthma disappeared after the refurbishing. A Spanish-speaking immigrant family living in Washington and not receiving government assistance got help from several charities:

> *We call it an assistance house where they provide food and all of that . . . they also give us clothes. . . . There is another one where they are going to give us a voucher for used clothes, shoes, blankets, and beds. Well, thank God in this country, thank God. The only thing you need is to get moving. If you do, you don't suffer as much because, as I tell you, in some places, they give us beds, food, shoes.*

Another private charity covered the health care costs of a disabled, adopted child living in Washington who needed several major surgeries, and a mother in Alabama reported that her church took donations to help pay her past medical bills.

Others expressed gratitude for small things. For example, a parent from North Carolina said:

> *Fortunately, we've been blessed. North Carolina has a program helping kids that are low income. So last year, at the beginning of the school year, they gave them notebook pads, plenty of pencils, everything they needed.*

Side Jobs

More than one-third of the respondents or their spouse or partners engaged in occasional side jobs. Most of these jobs were occasional and contributed little to the

family's income. The most common types of side jobs were babysitting, cleaning houses, and doing hair or nails. A few said they helped out elderly people in their neighborhoods for "*tips.*" Two respondents mentioned that their spouses did day or seasonal work, such as roofing, and two others talked about "*pawning stuff found in alleys.*" Only six respondents mentioned that they (or their spouse/partner) earned $100 per month or more at such side jobs.

Conversations about side jobs typically led respondents to talk about the reasons they were not working at regular jobs. Parents that did not have side jobs often said the lack of a babysitter, poor health, or attendance at school prevented them from looking for side jobs.

Sample Coping Strategies

Respondents' coping strategies reflected their backgrounds, including whether they had prior experience with welfare, whether both parents were living together, their extended families' financial status, and their immigrant status. Table 2 summarizes seven families' backgrounds and coping strategies to highlight the variation across family circumstances.

Significant help with housing costs helped many families that had only food stamps or limited child support income make ends meet. For example, the first family in table 2 had government housing assistance and child support. The respondent, a single parent, had recently lost her food stamps because of a child-support reporting issue, and she hoped that the absent father would help pay the family's food costs until the benefits were reinstated. The second family in table 2, however, received housing assistance but no other regular support. The respondent received support from her mother, her boyfriend, and a food pantry. The third family also lived in public housing and received child support. The family did not qualify for other government assistance because the mother was a three-quarter-time student.

Families living in rural areas found it difficult to find work, but housing costs often were less of a problem. The fourth family summarized in table 2 lived in a trailer owned by the respondent's mother and basically survived with food stamps and Women, Infants and Children (WIC) program assistance. Family five, consisting of two parents living with their two children in Alabama, remarked that their rent ($275) was "*really cheap*" for their area. They had food stamps and picked up extra money by pawning things they found, and the father sometimes earned money "off the books" when he was able to work.

Nonimmigrant respondents without any type of help from the government typically had some assets to draw down, suggesting that some of these families had more adequate income in the past. The sixth family in table 2 illustrates a family of six living on property income providing an income at 40 percent of the poverty level. Even though the father had been disabled and unable to work for three years, the family remained optimistic that they could dig themselves out of the hole.

Recent immigrant families faced particular challenges. Often the adults did not qualify for government assistance, and family members lived far away. Several

Table 2. Examples of Coping Strategies

Family Background	How the Family Gets By
1. *Single mother with three children living in Georgia.* Laid off from her job at a fast-food restaurant in January 2002, the mother says that her diabetes makes her feel ill and that she is often unable to work. She left welfare because she could not meet the work requirements and is uninsured. Her food stamps recently ended because she did not bring in the proper paperwork documenting the absent father's child support.	Family has Section 8 housing assistance, which pays the entire rent. The absent father pays $300 per month (one-quarter of the poverty level), which, according to the respondent, is *"as much as he can."* When asked how the family will eat (considering it did not receive food stamps), the mother said she hoped that her ex-husband would buy the family food. She has a brother and sister who live nearby and provide moral support.
2. *Single mother with one daughter living in New York.* Respondent, who hopes to reinstate her TANF and food stamps, says she was sanctioned because she could not find day care and thus could not participate in a work program. She does not work because she could not balance work with care of her child. She also does not receive child support because her daughter's father has not worked for two years.	Family has Section 8 housing assistance. (The respondent recently missed a second inspection, and Section 8 administrators are trying to terminate her.) In addition to getting food from a pantry every two weeks, her mother buys her food, and her boyfriend pays the utility bills.
3. *Single mother with one child living in Washington and in a custody battle over her other son.* Respondent did not work while married and is now, at age 45, a three-quarter-time student.	Family lives in a public housing project. The mother does not receive food stamps because she said her state's program would require her to work half-time and go to school half-time. If she did that, she would lose her school loan. She receives $450 per month in child support.
4. *Single mother with one child living in a small, rural town in Mississippi.* Respondent currently does not work because she is pregnant and there are limited job vacancies in her town. She had been on TANF and participated in classes and a work program; she left, however, because she wanted to find a paid job rather than work for a monthly welfare check of $147.	Family lives in a trailer owned by respondent's mother, and her mother pays the utility bills as well as her transportation costs. She is trying to qualify for Section 8 housing so she can move out of the trailer and into a town with jobs. She has food stamps and WIC. The father sometimes babysits, and he helps out *"once in a while, when he can."*
5. *Two-parent family with two children living in Alabama.* The father and mother have chronic health problems, no health insurance, and cannot afford care. The mother used to work in a preschool, and the father repossessed cars (he was paid "off the books;" his boss did not take taxes out of his pay). The father's recently deceased mother used to help the family out. The couple has never received welfare.	Family pays a low rent ($275) (reporting *"they got off really lucky"*) and receives food stamps. She said that the father was a *"hustler"* and pawns things he finds. When he is feeling well, he hauls cars for his former employer. The mother occasionally works at a fast-food restaurant but has not worked in six months. She'd like to find a child care program for her 4-year-old, so that she could go back to work.
6. *Two-parent family with four children living in New Jersey.* The father, disabled three years ago in a car accident, applied for disability but did not get approved. The mother has no work experience, but is trying to start a business.	Family is fiercely independent. The parents *"just feel like we don't want to collect [government assistance]."* The family lives on $1,000 per month in property income (40 percent of poverty level) and credit (including for their mortgage payment).
7. *Spanish-speaking single mother with two children (U.S.-born) living in Florida.* Family was homeless for two months after the woman's husband left the family. She subsequently received TANF, but lost benefits after the two-year time limit passed. She could not find a job despite referrals. The mother and her children get psychiatric care through Medicaid.	The Volunteers of America charity pays for the family's housing. A local church provides money for utility bills. The woman receives food stamps for her children and occasionally picks up housecleaning jobs or washes clothes. Children's father is not working in a job that can be tracked through wage reporting and pays no child support.

immigrant mothers talked about how their husband had abandoned the family and now worked outside the system or had left the country to avoid paying child support. These mothers often found it particularly difficult to find employment because they had limited education and English skills. Welfare time limits (for those eligible for this assistance) presented especially difficult challenges in these cases. Family seven illustrates such a case. This family experienced homelessness after the father left. The mother eventually found support through a private charity that paid her rent, food stamps for her children (who were born in the United States), and some side jobs.

To make ends meet, nearly all respondents talked about keeping their expenditures low, rotating payment for key bills, or sending in partial payments to prevent household utilities or telephones from being turned off. They talked about living within a tight budget and just "*living without.*" Many parents bragged about their ability to "*stretch*" their food stamps. Frequent comments included "*I use the cheapest brands,*" and "*you fix beans and cornbread.*" Many participants talked about minimizing utility costs by keeping the lights, air conditioning, and heat off. Two talked about "*scrounging*" or "*scavenging*" goods discarded by neighbors.

What Do These Families Say about Their Well-Being?

Interviewers talked to parents about well-being along several measures: the well-being of their families; their ability to "make ends meet"; their children's relationships with their peers, custodial parents, and absent parents; their satisfaction with their children's schooling; and their children's general well-being. Perhaps most remarkable was parents' frequently positive attitudes about their ability to make ends meet and to protect their children's well-being. Some respondents mentioned that they could deal with being poor, and most talked about putting their children's needs first. An uninsured mother living in public housing in Florida, who had serious heart problems and was getting by with some child support, food stamps, and a little help from an older son, said:

> *I hope this does not sound like a sad story. . . . I never really been in any trouble, you know. . . .I know I can do well in life. It's just a matter of me, you know, kind of putting it to the test. . . . I have plans for the future.*

Another uninsured mother in Pennsylvania, who formerly received welfare, was living on a small military widow's pension. (Her child was on Medicaid.) This mother talked about not working because she believed that a child needs one parent at home:

> *It's just that we do better than what statistics seem to show. That's why I'm glad to be involved in this interview . . . Statistics saying that single mothers, you know, a child needs a father. . . . Well, nature had it, to where her father's dead. And . . . it's very difficult . . . I wanted to focus on raising my child first.*

Many families talked about finding comfort in their religious beliefs. For example, a mother living in Florida with a small amount of child support, food stamps, and public housing also talked about getting by on little because of her faith:

We could do with a little more money, but, we thank God for what we have. You know, I look at us as doing pretty good. Because . . . I learn to live a different way. You know, trusting God. That's why I learn today to be content. I would like more things, you know, but . . . I'm blessed because I have housing and I get a little food stamps.

A pregnant mother in Louisiana (with two older daughters, one living with her and the other with her father) was temporarily coping by living with friends, who provided her with food and a home, and by participating in WIC and Medicaid.

Money is not an issue. I don't have it. It's more of an issue having a roof over my head and food in our mouths and that's been taken care of. I'm just gonna hang in there until after the baby and then start trying to pick up some houses [for cleaning]. And I don't know yet, I'll just take it as it comes. It'll all work out. . . . I know what I want, and so I'm just waiting. I can't do much while I'm pregnant.

Most mothers talked about putting their children first. A mother with five children in New Jersey who received housing assistance, food stamps, and child support talked about getting by on very little. She recently lost a premature twin and was not working because she needed to care for the other twin, who had serious health issues, at home. She talked about the conflict between staying at home (with little income and government assistance) and working:

It's very hard. It's very annoying. If I wanted to take [my children] to a park . . . go do something, we just can't. I can't afford it. . . . I mean it's not like I'm a person not willing to work or not wanting to work. My situation is where I need the help. I have no other choice, you know? And it's not like I've ever been on that my whole life or took advantage of that system being there, you know what I'm saying. I've never been that kind of person. . . . It's for the needy.

Despite these negative feelings and conflicts she said she lived for her kids and expressed optimism for the future:

I live for my kids. They are my life. And they know it. . . . We're making it, you know. By the skin of our teeth, but we're doing it with love, and we're doing it to do it, you know what I mean? We're going to make it. There's no doubt, no negativity, we're going to make it. [Her younger children's father, in addition to supporting them financially, was also very emotionally supportive.]

Families that had experienced recent, severe hardship such as homelessness, understandably reported the greatest stress. One Spanish-speaking mother in Florida and her children were homeless for two months. The father showed no interest in the children. She was now getting some help:

I am divided in two, better said in three. We are going to go by parts. The federal government of the United States of America gives me food stamps. The children's hospital gives me the food voucher, and the Volunteers of America gives me the

home. There are three sources that help me breathe to survive. The only thing we ask God is to free us from this ugly situation.

Parents, of course, worried about their situation, even though they were "*surviving the best way they knew how.*" For example, a mother in Mississippi who received food stamps, housing assistance, help from her sister, and did a bit of babysitting to get by said:

I feel I'm doing terribly for my family because I don't have a job. I cannot buy my kids shoes, their clothes, things that they need.

Another mother with workers compensation (providing a cash benefit of 40 percent of the poverty level) sometimes borrowed from a boyfriend and told interviewers:

It's so much stress. I'm losing weight little by little, it's so much stress. I hate depending on people. . . . Oh the food, most of the time, we like, we don't have enough money to buy some of the food most of the time. To pay rent is kind of hard. I have to borrow.

Nineteen percent of the respondents said their children had serious behavioral issues. These parents talked about their children's therapy and attempts to find counseling for them. School issues included children being held back and parental worries about young teens dropping out of school. One parent mentioned that her six-year-old son was already "*running in a gang.*" In all but one of the families whose children had serious behavioral problems, a parent was either not involved in their lives at all (11), seriously ill (3), or both (3).

Children with behavioral problems were typically in unstable family environments. For example, one mother living in Washington was fighting an ongoing custody battle with her ex-husband. She reported that her children were in "*turmoil*"; one had serious psychological issues. She talked about the problems of her younger son, who by court order was living with his custodial father:

[My son] was missing at one time. I went insane. Another time, he was suicidal. And I took him to the emergency room. The county and the judge, they have failed my children . . . he is under so much trauma. They diagnosed him with Tourette's syndrome, with all kinds of things . . . when he's here, like if it's three or four days, he has no symptoms or anything . . . but I cannot really control him. I cannot discipline him.

A Colorado mother of three children had recently moved in with her parents after leaving an abusive marriage. During the interview, she talked about putting her children in counseling (through county services):

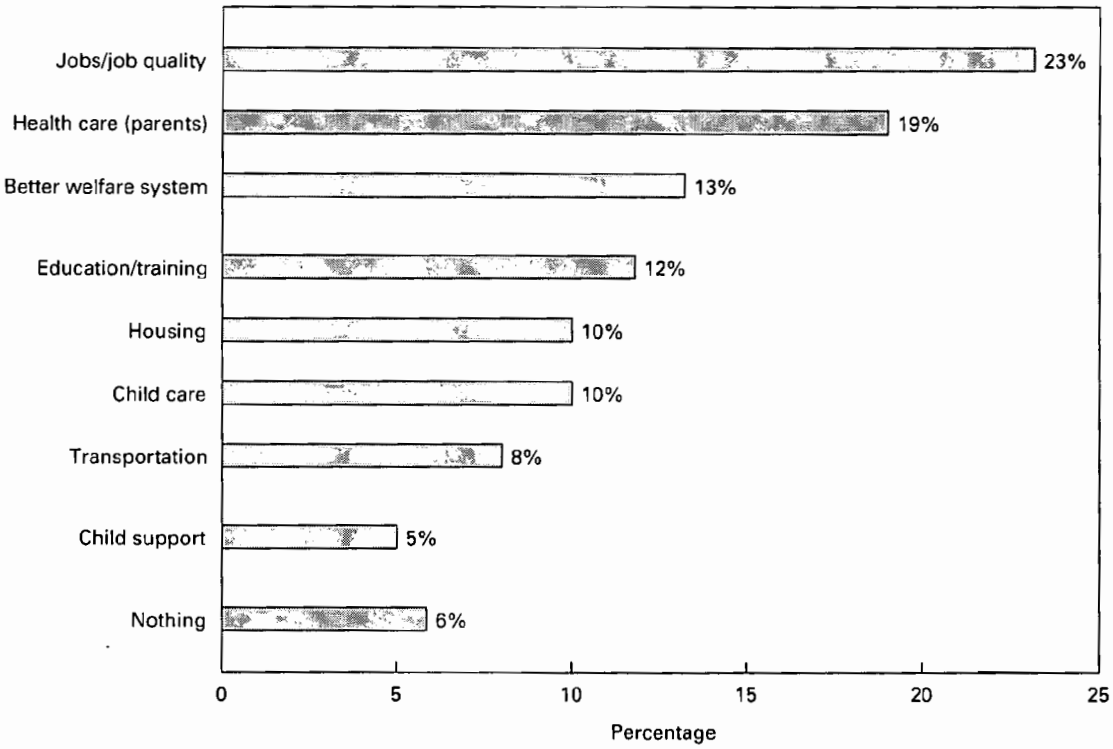
[Y]ou know, he thinks it's his fault that his dad don't see him anymore . . . socially, he had a really rough time . . . he started like having accidents at school just because he was so stressed and scared. . . . He is in counseling now. We went in last week and started it . . . and my middle daughter is actually going to start tomorrow.

Responses to "How Could the Government Make Things Better?"

Providing jobs and improving job quality were mentioned most frequently when respondents were asked how government could help families like theirs (figure 5). Some respondents focused on the lack of local jobs, and others wished that they could get more help in finding a job. As discussed earlier, the lack of education and employment opportunities in many of the places where respondents lived limited their ability to find jobs. A single father from North Carolina noted:

> *I would tell the President to put the jobs back in the United States. I'm in the state with the number-one[9] unemployment in the nation. So, . . . there's no jobs, and the kids can't even get summer jobs, because all of the adults have the jobs in the fast food. . . . [T]he crime rate is going to go up, because the bills do not stop.*

Figure 5. How Could Government Help? (Includes multiple mentions, if substantial)



Source: Urban Institute follow-up interviews with 95 families from the 2002 National Survey of America's Families identified as not working or receiving cash assistance; 84 of whom responded to the question "How could government keep families like yours?"

Notes: Includes up to two responses to the question "How could government help families like yours?" Excludes responses that were mentioned less than five times each such as "food," "treat immigrants better," and "better schools."

A mother in Mississippi said:

Put some jobs out there for us, you know, just have some jobs that low-income housing families can have, you know, so they won't be laid back, depending on the government to take care of them.

Many mentioned education needs along with the need for more jobs. A mother from New York said:

Make jobs a little bit easier to get. It's like a lot of people around here don't have the high school educations they need and stuff. But, they're saying, well, you can't get the high school education. And if you can't you can't get a job that pays. . . . So this just leaves you sitting out in the cold. . . . So the government right now is just not making any sense.

A mother from Mississippi stated:

I would say to offer more job opportunities. Mississippi is a poor state. Without a college education the jobs that you have are paying like $5.15 and, if you are lucky, $6, and it's really not enough to help out with your family, especially mine with four kids, and they need a lot of things. Create more job opportunities for single mothers like myself with four kids.

Health Insurance

The second most common need mentioned was health insurance for parents. As noted earlier, more than half the adults in the sample were uninsured, compared with one-fifth of their children. Parents living in many different states and in different circumstances talked about the need to extend Medicaid or other types of insurance to parents so that they could live more productive, stable lives. Comments included:

[H]elp the older mothers out when they get off of Medicaid to put some kind of medical help for them, a program for them also because their health has to be at the best to be able to help the result of their family. [A mother in Michigan]

[F]ree insurance, like welfare . . . for a little bit, just to get healthy, and then be able to go out and get a job. [A mother in Pennsylvania]

I would say there is lots of health care for children. . . . But for adults that don't qualify for disability there is not much hope. So, something in-between. You know, something that could be provided . . . maybe at a low or no cost until, you know, you are financially able. [A mother in Alabama]

Education

Some parents expressed concerns about their own lack of education, while a few extended their concerns to poor education in general. Parents who talked about education often related this concern to their experiences with welfare or child care. Specifically, mothers talked about the difficulty of balancing full-time school attendance with work requirements. Fulfilling a weekly 20-hour work requirement to qualify for child care subsidies left them little time to take care of their children and attend school. Many others wanted more substantive programs to help them get ahead rather than such limited programs as help in filling out job applications.

Lack of education and limited English skills, according to many immigrant mothers, were a work deterrent. When responding to the question about how the government could help, one Hispanic mother living in California said:

> *[P]rograms where one can get ahead, for example, by studying, taking short-term classes or short majors. When people come here, they don't have the self-confidence to speak or get information on how to get ahead.*

One parent in Texas talked about needing child care to go to school:

> *[W]e'd like to go to college, but it's hard because we can't afford it or we . . . don't have anybody to watch our babies. And I know a lot of us wish that there'd be something like more colleges that would have a day care program . . . because that way we could go to school and the baby could be watched. . . . We'd be like in the same vicinity. I don't know if there's any, like, grants . . . for single mothers. I have no idea. . . . So it's been really hard for me.*

Better Welfare System

Thirteen percent of respondents talked about wanting a better welfare system. Consistent with stories about their experiences with welfare, they said they wanted a system that gave them real help for a short period of time. Mothers asked for more respect from caseworkers:

> *[T]hey need to be nice, and they need to learn how to talk to you. They're there to serve, but they're not.* [A mother in Alabama]

> *If you must have welfare reform, let the people keep their dignity.* [A mother in Mississippi]

Others wanted cash assistance to continue (without other requirements) while they attended school and tried to "*better themselves*" or while they took care of their young children. For example, one mother living in Minnesota said:

> *If you decided to stay home with you kids while they were young, to have a certain program, with a start date and an end date, that gives you maybe three or four years of assistance, where you'd just be given that assistance without question, without working. And then once your three or four years was up, and that was time to be off of it.*

Another single mother living in Maryland said:

> *I would tell President Bush that he should change some of the rules for Social Services because it helps the people paying bills, and it's supposed to help you go forward in life. But Social Services makes it hard.*

Other Work Supports

Eighteen percent of the families talked about the need for child care, transportation, or both. For example, a single mother in New York said:

[H]elp the families to get on their feet. At least those families that don't have a car. Try to get them a car, get them day care so they can get a job and get their families together. . . . The most important thing is . . . make sure that a three-year-old gets free day care, full time.

A single mother in Mississippi said:

[T]ransportation back and forth to work . . . for parents who want to work who don't have transportation and problems with babysitting. If I could just get some transportation back and forth to work I'd be sitting up high. Yes . . . up high.

A mother in Colorado who dreaded the "*mountains of paperwork in TANF*" wished government would "*make it a little bit easier for parents to have stepping stones like TANF*" also focused on child care:

[D]on't cut off the child care assistance programs . . . because they really help. And a person in my position that really needs it, it helps.

Other Needs

Some mothers commented on the difficulty in collecting child support from their children's father. One immigrant mother living in Florida said:

[C]hild support, to put more pressure on irresponsible fathers, because the government should not have to take care of my children. . . . Be more firm with irresponsible fathers.

A mother living in Wisconsin wished for more compassion:

I think that there has to be more compassion in the world . . . and not worry about money so much. The rich get richer and the poor get poorer. I just don't think that the world should have to revolve around money, like at that clinic [that had asked the respondent for money], where's the compassion in that? . . . It's not fun, but, you know, I've always rather stayed home with my kids and been poor than shipped them off to a babysitter. . . . Basically, yeah, I think there has to be a different outlook on stay-at-home moms, and the money should not be such a big thing.

A few said that they wanted nothing because they did not think it was the government's responsibility to help them. For example:

[I]t's not the government's responsibility to give anyone assistance. Now if I was sick or disabled, then I could see it.

A single mother living in Washington (without any type of government assistance) thought assistance from churches was preferable to government programs:

I applaud [the President's] initiative on getting churches . . . in lieu of government . . . to look after people like me. I think it's a comeback to the America's traditional values. I trust a church member . . . the food bank at the church before I trust the government to give me food stamps.

Summary and Policy Implications

Among respondents, lack of job opportunities and health insurance were the two largest barriers to employment. Parents with little education and those living in small towns without transportation, in particular, had limited job opportunities. Jobs at fast-food establishments paying minimum wage did not provide enough financial support for families. And all families that faced difficulties finding health care or acceptable, affordable child care had difficulty maintaining jobs. Opportunities to improve education and work skills were also important to many of these families, including, in the case of recent immigrants, opportunities to learn English. For respondents without health insurance, chronic health problems typically went untreated and became serious barriers to employment.

Respondents also provided important insights regarding government assistance programs. Frustration with TANF was common, with participants citing a lack of respect from caseworkers, impossible paperwork requirements, and work and training requirements that they could not understand. No one complained about time limits, but many respondents wished that their time on welfare could be more productive.

Although about half the respondents receiving food stamps had positive things to say about the program, others talked about the difficulty of complying with paperwork requirements. Among respondents who did not currently receive food stamps, about half had left the program because they failed to meet the program's paperwork requirements, had missed appointments with administrators, or said they had failed to meet their state's "*food stamp work requirements.*"

Many respondents coped by combining help with their housing costs (from government, absent parents, or family members) with either food stamps or child support. Parents paying their full housing costs (one-quarter of the sample) often found themselves in this position because of unemployment or a family member's health problem. They reported using assets to pay bills and borrowing money to pay their housing costs. Some reported that understanding landlords, who were willing to wait for the next rent check, allowed them to maintain their housing situation.

Nonetheless, all families reported unreliable income sources. According to respondents, government assistance often required multiple caseworkers to assess and collect documentation on living arrangements, other income sources and expenses, and proof of job search. Government assistance also often hinged on "good behavior" and full documentation of the absent parent's income. Child support depended on the absent parent's often erratic employment status and willingness to support his or her children. Help from family members and from charities was typically sporadic, and support from charities was often rationed.

Respondents' stories serve as a reminder that a very strong economy providing plentiful jobs is the first step toward family self-sufficiency. Parents who cannot find a job even in a strong economy need training programs that lead to real jobs. More families will require assistance in finding employment in weak economies. While there are no magic solutions to job scarcity, some interventions have been identified. Local

job scarcity can sometimes be solved by providing parents with transportation options so that they can cast a broader net in their job search. Some have suggested that short-term, paid public employment programs may be required during weak economic periods (Blank 2002).

Families also need key income supports, whether they are working or not. Government housing assistance, food stamps, child care, and health care benefits provide a critical safety net for low-income families with children. Respondents' discussions lead to some specific recommendations for improving access to food and health care benefits and receipt of child support and welfare.

Food Assistance

Respondents' reports of food stamp receipt suggest that there is wide variation in the ease with which families can get food stamps, the only safety net entitlement. Some states have made the recertification process easier and have eased up on frequent wage documentation. Other states place greater emphasis on reducing benefits errors and maintain stringent reporting requirements. The 2002 Farm Bill enacted new program options that allow states to simplify income and resource definitions and adopt semi-annual reporting requirements (Dean and Rosenbaum 2002). States that adopt and advertise the new rules will facilitate access for low income families. These interviews also demonstrate how misconceptions about eligibility and a lack of information about new program rules can limit benefit receipt.

Health Care

Health care must be on the list of critical work supports. Respondents show how chronic health problems, left untreated, can become insurmountable work barriers. In most states, Medicaid only continues for one year after leaving welfare, and it is available to parents who meet their state's pre-1996 welfare eligibility standards. A handful of states have expanded Medicaid eligibility for parents up to 100 percent of the poverty level or sometimes higher under waiver authority (Kaiser 2002). It seems unlikely that more states will expand coverage for low-income parents in this era of growing state budget deficits. State can, however, use outreach programs to ensure that parents understand the new Medicaid eligibility rules. Some respondents in this sample did not seem to understand that Medicaid eligibility is no longer contingent on welfare receipt.

Welfare

Respondents' interviews also raise concerns about state welfare programs' work requirements and exemptions. Respondents who could not meet work requirements, including many with significant health problems, gave up on the program. Requiring parents to work a set number of hours when they have a health condition that makes such work impossible, or to repeat training courses or job search that have proven

ineffective in leading to employment in the past, all to obtain a relatively small cash benefit, leaves struggling parents with little reason to participate in the TANF program. Yet, if the primary goal of TANF—to assist needy families—is to be achieved, states should recognize health conditions, transportation problems, and very limited skills as barriers to work that may justify delaying work requirements. They must develop services that meet the needs of families with these barriers and inform them about the resources available to help them. Based upon respondents' reports, this approach would likely move these families in a positive direction with respect to work and earnings.

Child Support

Respondents also demonstrate the weaknesses of the child support system. Custodial parents fear losing willing support from noncustodial parents by going through the formal system. This can leave their support up to the whims of their former spouses and partners. A system that establishes fair payments that adjust when noncustodial parents' ability to pay changes and that transfers the payments to families rather than reimbursing state welfare programs would benefit children. When child support fails (through no fault of either parent), then custodial parents should have easy access to temporary cash assistance until payments resume or can be replaced with earnings.

Notes

1. The NSAF asks responding families that did not report receiving SSI and/or Social Security Disability Insurance in the previous year whether they receive these benefits at the time of their interviews. It also asks whether these families currently receive unemployment insurance. Families that said yes to either question were excluded from the sample. Because we did not have the current status of workers compensation benefits, which tend to be more temporary than either SSI or Social Security Disability Insurance, we could not eliminate families receiving this benefit. Two respondents actually were receiving workers compensation and, as a result, reported being ineligible for TANF.

2. This figure cannot be considered representative of the number of such families in the United States as a whole, because the NSAF oversamples low-income families and families in 13 states. To get an estimate for the United States, researchers must apply weights (not expected to be available until spring 2003) to the sample.

3. Since families receiving SSI payments were eliminated from the sample (even when the benefits were for the children), families caring for a severely disabled child are less likely to be in this sample of families.

4. Respondents receiving workers compensation in the prior year (recorded by the NSAF) were not omitted from the sample because of the temporary nature of these benefits. We do not have a question on the NSAF that indicates whether these benefits continued in the current period or whether individuals began receiving workers compensation in 2002.

5. We also talked to several mothers from New York who had lost benefits owing to time limits but still received a "basic needs" state allowance and help paying their rent. While these mothers were no longer technically receiving TANF, we excluded them from the eligible group because their total assistance included some cash and equaled the value of welfare in New York.

6. Federal rules require all nonexempt adults (those not disabled or caring for a disabled child) applying for food stamps to register for work, but state welfare agencies may also require them to fulfill work, job search, or training obligations in order to receive benefits. Recipients may not be required to work more than the minimum-wage equivalent of their household's benefit, and total work participation cannot exceed 120 hours a month. Welfare agencies must provide costs associated with transportation and child care (U.S. House of Representatives 2000).

7. Child support was not applicable for 13 percent of respondent's families because they consisted of widows or two married parents living with their own biological children. To keep all the figures consistent, figure 4 shows the incidence of child support for all respondents.

8. Of course, many respondents lived in states with lower cash welfare payments. TANF payments for a family of three in 2001 ranged from $201 in Texas to $867 in the District of Columbia (and even higher in Alaska and Hawaii).

9. The respondent overestimated the state's joblessness: the unemployment rate in North Carolina was slightly less than the U.S. average in 2001.

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Appendix A
Methods

The study sample was identified during the third round of the NSAF, a nationally representative survey of nonelderly families in the United States. The survey includes a large set of questions about current work, welfare, and disability benefits (i.e., Supplemental Security Income [SSI] or Social Security Disability Insurance) status. It also gathers detailed information on respondents' prior-year income. The computerized instrument used to collect the NSAF data was programmed to flag families with children reporting that neither spouse (or partner) was currently working, receiving cash welfare, or cash benefits from SSI, Social Security, or unemployment insurance.[1] To eliminate most families that were experiencing temporary hardship, the NSAF was programmed to screen out families that reported incomes above 50 percent of the poverty level during 2001.[2]

At the end of their NSAF interview, respondents flagged as eligible for the study were offered a financial incentive to participate in a follow-up interview on how families like theirs got by. (The NSAF interviewer promised $25 to telephone respondents and $50 to nontelephone respondents.[3])

The NSAF interview process identified families for the follow-up study through mid-June 2002 in order to reach a target sample size of about 200. Because the NSAF is conducted through a successive series of replicate samples, each of which is representative of the U.S. nonelderly population, ending in June did not bias the sample toward any particular geographic area or group of people in the United States.[4]

The Sample

NSAF interviews with 18,880 families with children identified 275 families as eligible for the follow up study.[5] Seventy-nine percent of these families agreed to participate in the follow-up study, providing a potential sample of 218.

Researchers attempted to reach the 218 families as soon as possible after their NSAF interviews to minimize attrition through moves and disconnected telephones. Westat, the firm conducting the NSAF for the Institute, provided a list of telephone numbers and addresses for eligible families on a biweekly basis. Although many families were contacted very quickly, some interviews took several months to complete.

Researchers successfully interviewed about 78 percent of the families selected for the study (169 families). Eleven families could not be reached because their telephones remained disconnected throughout the study period, and 12 refused to be interviewed (table A1). Researchers could not reach 23 families, despite at least a

Appendix Table A1. Families Selected for the Study That Agreed to the Follow-up Interview

	English		Spanish		Total	
	#	%	#	%	#	%
Interviewed	143	80.8	26	63.4	169	77.5
Phone disconnected	11	6.2	0	0.0	11	5.0
Refused	9	5.1	3	7.3	12	5.5
Could not be reached	12	6.8	11	26.8	23	10.6
Moved	2	1.1	1	2.4	3	1.4
Total	**177**	**100.0**	**41**	**100.0**	**218**	**100.0**

Source: Urban Institute follow-up survey of 218 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families.
Note: In the 2002 National Survey of America's Families, 275 families were identified as eligible for the follow-up study and 79 percent agreed to participate.

dozen telephone calls, mailed reminders, and offers of increased financial incentives (extended through the mail or telephone messages).

The demographic, work history, and general health characteristics of interviewed families did not differ significantly from those of families that were not interviewed. Compared with interviewees, however, nonparticipating families were more likely to speak Spanish as their primary language and less likely to have a disability that limited their ability to work. The fact that we reached fewer Spanish-speaking families may reflect their greater reluctance to tell their stories to strangers. The fact that fewer nonrespondents reported work-limiting disabilities suggests that these families may have been more likely to find work and less likely to respond to the incentive. While not statistically significant, families not interviewed had lower levels of education than the interviewees (47 percent had not completed high school, compared with 38 percent of participants), and were more likely to live outside the South.

Current Income Status

All interviewers ensured that we understood the family's current employment and cash benefit status. We categorized the families into three groups: qualified for the coping study (no work and no regular cash assistance), no longer qualified (because of change in work status, receipt of cash assistance, or family income status since the original NSAF interview), and not qualified (a discrepancy between what the respondent told the NSAF interviewer about his or her current work and income status and what he or she said in the qualitative interview).

Altogether, 56 percent of identified families qualified, 13 percent no longer qualified, and 31 percent were disqualified (table A2). The most common reason for a change in qualification was that the respondent or his or her spouse/partner had found a job. These families, which had regular earnings or cash assistance, were excluded from our analysis. Families that were disqualified provided different infor-

Appendix Table A2. Status of Sample Families

	English		Spanish		Total	
	#	%	#	%	#	%
Qualified	83	58.0	12	46.2	95	56.2
Change in status	18	12.6	4	15.4	22	13.0
Not qualified	42	29.4	10	38.5	52	30.8
Total	**143**	**100.0**	**26**	**100.0**	**169**	**100.0**

Source: Urban Institute follow-up survey of 218 families identified as not working or receiving cash assistance in the 2002 National Survey of America's Families.
Notes: Qualified = No work and no cash assistance; Change in status = Either began working or receiving cash assistance; Not Qualified = Response in qualitative interview indicated current receipt of cash assistance, employment, or an income source that moved family above the poverty level.

mation during the qualitative interview than during the NSAF interview. The most common reasons for disqualification were the receipt of TANF (23 percent), disability income (17 percent), employment of the respondent or spouse/partner (15 percent), and parents' or other relatives' income (13 percent). Discrepancies occurred more often among Spanish-speaking families, most likely because they misunderstood parts of the NSAF questionnaire. (The NSAF was also conducted in Spanish, but the NSAF asked many questions about American systems, such as government programs, that may have been unfamiliar to these respondents.) The follow-up interviews, in particular, showed that Spanish-speaking families had more difficulty than English-speaking families in accurately identifying support from government programs.

The structure of the NSAF explains some of the discrepancies between the initial NSAF survey and the qualitative interview. In gathering some data, the NSAF asks questions about all current family members' income sources. Thus, in cases of a recent divorce or separation, the survey does not capture the income of the spouse or partner who left the family, resulting in income for the previous year being underreported. Six potential participants were disqualified because the former spouse had substantial earnings in the prior year. The spouses also were paying significant child support at the time of the qualitative interviews (and the amount of current child support was not a question on the NSAF).

It is not surprising that the qualitative interviews more accurately reveal current income for this extremely low-income target population, which often has erratic income patterns. The follow-up interviews, conducted without time constraints, enabled researchers to clarify the types and levels of income sources reported incorrectly or as "don't know" in the fast-paced, complex NSAF interview (See Nelson and Zedlewski [2003] for a full description of the data discrepancies). Also, researchers had respondents' NSAF data at the time of the qualitative interviews and were able to use the information to establish rapport and trust with respondents encouraging them to provide more details about their lives.

Notes

1. Respondents receiving workers compensation in the prior year (recorded by the NSAF) were not omitted from the sample because of the temporary nature of these benefits. We do not have a question on the NSAF that indicates whether these benefits continued in the current period or whether individuals began receiving workers compensation in 2002.

2. Since the coping study used raw NSAF data with no imputations for missing data, the NSAF was also programmed to check whether families with missing income data said (in a separate question) that their income was above or below the poverty level. Families that reported having income above the poverty level were not asked to participate in the follow-up study. As discussed in Nelson and Zedlewski (2003), employment and income items reported as "don't know" on the NSAF are imputed once the survey is complete using hot-deck procedures similar to those used for the Current Population Survey.

3. The nontelephone respondents were offered a higher incentive because we expected that recontact would depend on their initiative to call researchers. It turned out that many nontelephone respondents provided the telephone number of a friend or neighbor, which facilitated recontact.

4. The NSAF, conducted for the Urban Institute by Westat, continued through October 2002. More of the later survey work was focused on convincing survey "refusals" to participate. Therefore, the sample represents fewer of these refusals. It is unlikely that this biased the sample in any particular way, however, because refusal conversions include those with high and low incomes.

5. This cannot be used as the percent of similar families in the United States because the NSAF oversamples low-income families and families in 13 states; weights (not expected until spring 2003) must be used to report statistics representative of the United States.

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