



Understanding the Dynamics of Disconnection From Employment and Assistance

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Acknowledgments

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Background

- A small but growing number of single-mother families appear to have no earnings and no TANF cash assistance.
- According to recent estimates, 20 to 25 percent of low-income single mothers are disconnected from work and TANF for some period of time over the course of a year.
- Many studies have explored the pervasiveness and circumstances of disconnected families; however, significant gaps in our knowledge remain.
- In 2011, OPRE launched *Understanding the Dynamics of Disconnection From Employment and Assistance* to explore key questions about this group.

Key Questions for ACF

- Focus on questions that could not be answered as well using survey or administrative data
- Reasons for disconnection from work
- Reasons for disconnection from TANF
- (How) are people getting by?
 - Role of cohabitation
 - Role of social networks
 - Level of material hardship

Approach, Data, Methods

- In-depth interviews with a sample of 51 mothers who had experienced a spell of disconnection in prior two years:
 - At least 6 cumulative months of unemployment with no TANF cash assistance
 - No receipt of SSI for the mother
- Drew samples from existing longitudinal studies
 - Best Start LA Pilot Community Evaluation (Los Angeles, CA)
 - Michigan Recession and Recovery Study (Southeast Michigan)
- 90 minute interviews, most in participants' homes

	Michigan (n=22)	Los Angeles (n=29)
Average age (range)	36 years (27-51)	31 years (18-46)
Race/ethnicity		
African American/Black	18	1
Latino/Hispanic	0	28
White	1	0
Multi-racial	3	0
Immigrant	0	25
Within past 10 years	0	12
Cohabiting with male partner	2	24
Education level		
Less than high school	7	11
High school	6	11
Some college	6	7
Associates	1	0
BA or more	2	0
Employment		
Currently working	4	7
Last worked in 2012/13	7	2
Last worked in 2009-11	5	10
Has not worked since 2008 or earlier	6	10
Average number of respondent's minor-aged children residing in home	2.7	2.2

Findings

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- Reasons for disconnection from employment
- Reasons for disconnection from TANF
- (How) are families getting by?
- Experiences of material hardship
- Discussion

Reasons For Disconnection From Employment

- Limited job opportunities and lack of work experience
 - Perception that economy and being long-term unemployed is creating obstacles to finding jobs
 - Struggle to find jobs for which they are qualified
- Lack of working papers and limited English proficiency
- Challenges balancing work and family responsibilities
 - Decisions to stay at home while children are young
- Concerns about child care (cost, quality, availability)
 - Cost of care exceeded potential earnings
 - Lack of trust of strangers
 - Waitlists; care not available during nonstandard hours
- Lack of transportation in isolated areas

Limited Job Opportunities

It's just been the space [on my resume]. The first thing [employers] say, 'Well, what you've been doing for these last five years or six years?' —Gina, Michigan

You only can do so much. You only can put in so many applications. You only can fax so many resumes. Now when you call to check on the status of it, you get—they get rude about it. [They say] 'If the manager comes across your application they'll give you a call back.' —Latisha, Michigan

I want a job, but I don't know. It's too hard to find one. I submit applications, but since I've never worked and [don't] have any work experience it's hard. It's been on and off for a year. I submit applications, but it's like, they never called. It's just waiting... There's a lot of places here that say that they hire, but maybe [lack of] experience, yeah, that's the main thing. —Irene, Los Angeles

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Lack of Working Papers and Limited English Proficiency

But also the problem is that when you go to a place, for example, a shop here in the alleys, they want to pay me super, super, super cheap, because the people know the situation and know that you can't go around complaining.

—Rosa, Los Angeles

In [the store], where I sold clothes... I once had to leave running out of there because my father—he has a work permit—was stopped by DPS [Department of Public Safety], but I couldn't get involved with that anymore. I didn't have [a permit] then. And he told me, 'Immigration is around there.' And oh well, I'm leaving, and I called my boss and told him, 'Sorry, but I have to close the store' and he said, 'Why?' 'Because my dad just told me that immigration is around here. And well, I'm not going to El Salvador.' I don't do anything down there. As a matter of fact, I left because of that, because I was left without a job.

—Mayra, Los Angeles

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Work, Family, Child Care

I decided to stay home. That's how I am as a mom. With my first son, when I had him I also decided to stay home and just take care of him. I don't really believe in giving my kids to grandma or just anybody. It's just my kid. I wanna do it myself. I wanna teach them. I want them to learn, so I know if they—if I send them somewhere else it's not gonna be the same... If he starts school, like full day, I'm planning—I'm actually starting—I'm gonna start looking for a job. I'm just not sure if I should get a full-time or part-time [job]. I'm still a little confused about that. —Isabel, Los Angeles

So, sometimes I don't go out [looking for work] because I say, "I'm going to go to earn so little, I have to pay for child care, who will pick up the kids from school?" Already I'm worse off. I'm neglecting them and I'm not earning much. Better I care for them myself —Rosa, Los Angeles

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Transportation Issues

Still, with me not having a vehicle, they wanted me to come in in early morning where there was no bus running, and I was catching cabs, \$20.00. Yeah, it was \$25.00 actually. That's just one way, \$25.00 one way. —Rose, Michigan

Reasons For Disconnection From TANF

- TANF not considered a “safe” program for immigrants
- TANF not needed
- Lack of knowledge about the program
- Preference for child support or SSI
- TANF program rules
 - Time limit
 - Family Cap
 - Income ineligibility
 - Administrative issues
- Lack of transportation
 - Inability to attend work program
- Respondents’ disabilities as barrier to attend work program

TANF Not a “Safe” Program for Immigrants

Well but they say that in the future, all that money has to be returned to the government and if not, your children will be sent to the military or something, so if that's the case in the future, I wouldn't want my children involved in that. —Adela, Los Angeles

Well, I've heard that it affects your children when they grow up or that for you, when you're in the process of getting legal status, immigration services might take it as a burden on the government, having to use cash assistance, so we haven't needed it up until now and that's why we've never applied for that. —Marisa, Los Angeles

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TANF Not Needed

There's people that need [TANF] more. If I have somebody helping me, I didn't feel the need to get it. —Kiana, Michigan

That's why we try to work so that we don't reach those extremes. Ask for money, no. —Andrea, Los Angeles

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Lack of Knowledge

[Before I had cash assistance] my dad was supporting us and there was less money [when he lost his job]. I had to ask for Pampers, for clothes, for food. Now I help; with the little money I receive [from TANF] I help my parents for the food we eat, and stuff that we need for [my two sons]... I wish I had learned about it earlier. It woulda been much help. —Irene, Los Angeles

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TANF Program Rules

They sent [a letter] in February, before I got the last check, and said we were getting cut off. As of March, we're not getting no money, that February would be our last payment. That was that. I was mad, because I felt like y'all should have sent us that before we got the first check, because we wouldn't have been trying to spend the first check as fast as we was the last check. They sent it right before we got our last check. — Gina, Michigan

Once I went at 8 in the morning and I didn't leave until 2, 3 in the afternoon, but we need it. Yes, it was difficult, hard and took a long time, a really long time. Once you don't have appointments and just have to take some paperwork, it's not as much, but when you go for the first few times it does take a long time. The kids become impatient, they want to leave, they get bored, they get desperate, yes —Marina, Los Angeles

(How) Are Families Getting By?

- Living With Others
 - Doubling up and living in multigenerational and extended households was common
 - Sharing housing can also be considered a form of housing instability
- Social Support Networks
 - Support from current and former partners
 - Vast majority of women in LA were cohabiting (*una unión libre*)
 - Some families received substantial assistance from non-residential fathers and boyfriends
 - Support from other family and Friends

(How) Are Families Getting By?

My dad helps out extremely a lot. The kids' dad helps out extremely a lot. I'm covered between the two of them. They're not going to let us be without. I guess the biggest thing for my dad and the kids' dad is they understand that I will go to work. It's not like I just choose to sit here and just be unemployed. One month my dad might pay the light bill and the next month their dad may pay the water and the cable bill. It all gets done. – Janice, Michigan

(How) Are Families Getting By?

- Use of other public benefits
 - Nearly all eligible respondents received SNAP and Medicaid
 - WIC receipt universal among families with age eligible children
 - Housing assistance (Michigan)
 - Disability Income
- Side Jobs
- Few used community resources or used them sporadically
- Strategies of “last resort”

Experiences of Material Hardship

- Housing Challenges
- Difficulties paying utilities
- Debts from loans, credit cards, and medical bills
- Food insecurity
- “Just the basics”

We really don't have no expenses because there's a lot of things we can't do. Get our hair done, all that. That's like out the window. Even shopping. Like now, they need summer clothes, and now I'm just figuring out what's the next move for that. Summer is here. Really no expenses because you can't do it, no money. There's nothing to add to. – Claudette, Michigan

Discussion

- There are important differences among disconnected mothers associated with place, immigration status, and having young children, but also more universal issues
- Disconnection from work
 - Finding employment is a major challenge
 - Prevalence of mothers choosing to stay home with young children
- Disconnection from TANF
 - Misconceptions and lack of knowledge among immigrants
 - Time limits and program rules
 - Barriers to work are also barriers to TANF
- New information about role of current and former partners and other family and friends
- High levels of material hardship, confirms past research that most disconnected mothers are extremely poor

For More Information

www.acf.hhs.gov/programs/opre/

www.urban.org

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Questions, Comments, Curiosity?

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