

# **Aging Low-Income Women Raising Minor Children**

## **Employment, Family Structure, and Receipt of Food Stamps and Other Public Assistance**

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### **Abstract**

This report describes the individual and household characteristics of low-income middle-aged and older women with childrearing responsibilities and documents the extent to which they receive food stamps and other public assistance benefits. The analysis is based on 1,756 low-income women in Boston, Chicago, and San Antonio who were primary caretakers of minor children when first surveyed in 1999, and who were subsequently interviewed again in 2001 and 2005. We find that older and younger low-income women in this sample were similar in most respects but that women in the older age group were more likely than the younger women to be grandmothers caring for grandchildren and reported more health and disability issues. The analysis also indicates that food stamps were the most common public benefit received but was received more by women in the younger cohort, suggesting that greater outreach may be worth considering for older caregiver women.

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## EXECUTIVE SUMMARY

The purposes of this paper are to describe the individual and household characteristics of low income middle-aged and older women (defined in this study as 40 and older) with childrearing responsibilities and document the extent to which they receive food stamps and other public assistance benefits. Among the questions addressed are: Does food stamp participation decline as women with children age? Do food stamp benefit amounts change over time? Do earnings and household income increase or decrease as the women age?

Older low-income women responsible for minor children are described in terms of their income, household circumstances, and receipt of food stamps and other public benefits. Aging female caretakers of children are of policy interest for several reasons. The general concern about the economic status of the elderly is heightened as the first of the large post-World War II Baby Boom generation begins to reach retirement age. Changes in the nation's economic structure and demographic shifts in family arrangements mean more persons in this generation may, out of economic necessity, remain in the labor force into older ages. Those with low earnings may have difficulty sustaining themselves. Women without a spouse or partner are a disproportionately large portion of the low income elderly and may face particularly difficult economic hardships. In addition, a number of aging adults, mainly women, are raising grandchildren. The percentage of children living with grandparents (usually a grandmother) continues to increase, including many who are in child welfare and foster care as well as those living with both parents and grandparents; some of the women also still have their own children at home. There is ongoing interest in the well-being of these children and the older women rearing (or helping to rear) them. Perhaps the most important public benefit for low income households is food stamps, but little research has specifically addressed the receipt of food stamps by the low income subgroup of aging women (mainly mothers and grandmothers) caring for minor children.<sup>1</sup>

The analysis is based on a sample of 1,756 low-income women drawn from the Three City Study (Boston, Chicago, and San Antonio), who were mothers or other primary caretakers of minor children when first surveyed in 1999, and who were subsequently interviewed again in 2001 and 2005. Longitudinal comparisons between older women (40 years of age or older in 1999) and younger women (under 40 in 1999) are presented across the three waves. Thus, the women in the older cohort were between the ages of 40 and 61 in 1999 and 46 to 68 in 2005; and the women in the younger cohort were between 15 and 39 years old in 1999, and 21 to 45 in 2005. The two cohorts are described in terms of demographic characteristics, their household structure, number and ages of their children, employment and earnings, and receipt of food stamps and other public assistance benefits, and how their characteristics and circumstances changed over the six-year period.

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<sup>1</sup> In 2008, the Food Stamp Program was renamed the Supplemental Nutrition Assistance Program (SNAP), but since the survey on which this analysis is based used the term food stamps, the earlier program terminology is used in this report.

All women in the sample had children in 1999 and they were all followed through the next two waves of interviews in 2001 and 2005, regardless of whether they still had children at home or not. Examining the women as they age and their childrearing responsibilities change is of interest because these changes could affect employment and income in various ways. For example, once they no longer have minor children at home, women may be more likely to work in the regular labor market which may increase their income, but some who had been eligible for cash payments under the Temporary Assistance for Needy Families (TANF) may no longer have that income source available to them because they do not have dependent children.

The analysis finds that older and younger low income women in this sample who were responsible for children in 1999 were similar in most respects: high poverty rates, just fewer than three children at all three points in time, increasing rates of employment, increasing receipt of food stamps, and decreasing receipt of TANF over the six years. Over 90 percent of the older women (and even more of the younger group)--still had children in the home in 2005. The mean household size was also similar throughout the period examined.

There were, however, some differences between the women in the two age cohorts, which be related to age or other differences that may exist between the cohorts. Women in the older age group were more likely than the younger women to be grandmothers caring for grandchildren, usually in addition to their own children. The mean household income of women in the older group was higher than the younger group in 1999; but by 2005, the household income was about the same for women in both age cohorts, after a sharp increase in earnings and income for the younger women over the six-year period that was not evident for the older group of women. The women in the older group also reported more health and disability issues than the younger group in all three survey years, indicating perhaps that more of women in the older group may not have been able to work as women in the younger group.

The analysis also identified another difference between the two groups of women related to their food stamp receipt. Food stamps were the most common of the four types of public benefits examined, for women in both age groups in all three survey waves. But women in the younger cohort were more likely to report receiving food stamp benefits, and there was no change over time in the percentage of women in either group with benefits. In both 1999 and 2005, about 45 percent of the women in the younger group compared to 36 percent of those in the older group reported receiving food stamps (this difference across age groups is statistically significant at the .95 level but there was no change over time). Since the two groups were similar in many other ways (household size, employment, earnings, income) the difference in rates does not appear to be a result of differences in income, poverty, or household size. One possible explanation for the lower food stamp participation rate for the older cohort of women may be related to differences in access to information about food stamp eligibility or other services, or may reflect different preferences for food stamps between the two cohorts (e.g., there may be an increasing preference for food stamps generally in the population meaning this difference may be capturing a cohort effect rather than a pattern related to aging). Such questions are beyond the scope of this paper, but future analysis should examine the subgroups within each cohort more closely to better understand the differences in the needs of these families, their food stamp receipt and benefit levels, controlling for observable characteristics of the women and their

households. Nonetheless, the consistently lower food stamp rates for women in the older group may suggest that more focused outreach specifically for low-income older women caring for children may be warranted, including those caring for grandchildren and those who are under 65 years of age.

## **AGING LOW-INCOME WOMEN RAISING MINOR CHILDREN: EMPLOYMENT, FAMILY STRUCTURE, AND RECEIPT OF FOOD STAMPS AND OTHER PUBLIC ASSISTANCE**

The aging of the U.S. population along with shifts in household structure and familial arrangements raise a number of important policy issues regarding low-income women who are the primary caretakers of minor children.<sup>2</sup> First, there is concern about the economic and financial well-being of all aging workers and their special challenges in the period just preceding retirement age and different issues after they reach age 65. There are concerns about low-income adults who may not have accumulated adequate savings during their working years to support themselves in retirement. Aging low-income women in particular are less likely than higher-income persons to have accumulated enough work activity to qualify for Social Security or Medicare and less likely to have pensions. Many may rely on food stamp or other public benefits. And some will continue to work even after age 65, while others may want to work but face increasing difficulty finding employment.

Second, there has been an increase in the percentage of children living with grandparents, including children living with only a grandparent (usually a grandmother) and children living in multigenerational households with one or more parents as well as one or more grandparents. The poverty rate for children living with grandparents is nearly twice as high as for all children, and poverty of children living only with a grandmother with no parent present is even higher.<sup>3</sup> There is concern about the wellbeing of the children in these households and about the wellbeing of aging caretakers with childrearing responsibilities. The Food Stamp Program's caseload includes these types of households, but little research has been conducted on the size or characteristics of this specific population subgroup of aging women caring for children.

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<sup>2</sup> The name of the Food Stamp Program has been changed to Supplemental Nutrition Assistance Program (SNAP), but this report uses the terms Food Stamp Program, food stamp benefits, and food stamp recipients, since the survey was administered under, and respondents answered questions about, the old program

<sup>3</sup> In 1997, for example, the poverty rate for all children was 38 percent; for children living with a grandparent whether a parent was present or not, 68 percent, and for children living with only a grandmother with no parent present, 90 percent. See Casper and Bryson 1998.

Third, there is concern about the well-being of families who leave the rolls of the Temporary Assistance for Needy Families (TANF) welfare program, particularly those whose income is low enough that they retain their eligibility for food stamp benefits and other supports. One group that loses TANF is parents whose youngest child reaches age 18. These parents, usually a mother, are likely to be older than the average welfare parent. They retain their eligibility for food stamp benefits, which may become an even more important part of their total household income. While most non-elderly and non-disabled adults in the Food Stamp Program and on TANF have worked at some point, many have little steady work experience and low skills which limit their job options. Obtaining employment may be particularly difficult for food stamp participants and former TANF recipients over the age of 40 or 45 if they also have little work experience or sporadic job histories.

Using data from the Three-City Study survey this report examines low-income adult women caring for minor children, in terms of their individual, family and economic situations, and their receipt of food stamp benefits and other public assistance. The Three-City Study conducted three waves of interviews with samples of low-income households in Boston, Chicago, and San Antonio in 1999, 2001, and 2005. This paper has two components: (a) a descriptive analysis of the employment, demographic, and family characteristics of low-income female caretakers who were between the ages of 15 and 61 in 1999 (the first survey wave), comparing older women (aged 4 to 61 in 1999) to younger women (aged 44 or younger in 1999); and (b) an analysis of trends in family and economic characteristics, food stamp benefit receipt, and participation in other public benefit programs for these two cohorts of women over a six-year period as the women age. The results contribute to understanding the caretaking responsibilities, Food Stamp Program participation, and employment situations of women with childrearing responsibilities as they and their children age.

## I. POLICY CONTEXT AND STUDY PURPOSE

Women in general are at higher risk for poverty in midlife than men because of a variety of factors: the pay gap between men and women and between traditionally female and male jobs; the demands of having cared for children and other family members, which may have limited employment options for women in their earlier years; and a loss of income for those who divorce or become widows (Genovese 1997). Low-income aging women face additional challenges if they are the sole caretaker of young children. Some may be caring for grandchildren, perhaps in addition to their own children, which can be particularly demanding. Those receiving cash assistance under the Temporary Assistance for Needy Families (TANF) program may lose their eligibility for those benefits as their children age, at which time the Food Stamp Program may become more important to their economic wellbeing.

### *Food Stamps and Other Public Assistance*

The Food Stamp Program provides an important resource that can improve the economic status of low-income households and serve as a critical piece of the safety net for working and non-working families. In general, individuals and households are eligible for food stamp benefits if their gross monthly income below 120 percent of the official poverty threshold (meaning a family of three below about \$24,000 annual income would be eligible in 2009) and if their resources and assets are below about \$3,000 (excluding a vehicle). As the largest and broadest public assistance program, food stamp benefits serve as the critical piece of the economic safety net for individuals and households regardless of whether they have children and regardless of whether they work in the regular labor market. Extensive statistical reports describe the characteristics of households and participants, by income, age, household size, assets, and enrollment in other programs. The most recent U.S. Department of Agriculture report (for fiscal year 2008) indicates that the caseload is composed mainly of children, women, and the elderly (defined by the program as age 60 or older) (Wolkwitz and Tripp 2009). Of the approximately 12.5 million households and 27.8 million individuals who received food stamp

benefits in FY 2008, just over half of the households contained a child and nearly half of the participants were children.<sup>4</sup> Over 60 percent of the households with children were headed by a woman, and about two-thirds of the nearly 12 million food stamp adults were women, including 2.7 million 51 years of age or older and about 1.7 million who were 60 or older. Clearly, women and children made up the majority of participants. However, perhaps because of the scale of the program and the fact that there are various living and family relationships, these USDA reports do not typically separately describe the households of the older non-elderly women in the age range considered in this report.

Individuals in the more than 6 million food stamp households with children often had some interaction with other benefit programs. For example, the USDA reports indicate that over a quarter received SSI, about 11 percent received TANF cash benefits, and many more low-income families that receive TANF-funded non-cash services, such as child care and other supports, also receive food stamps. When individuals and families apply for food stamps, their eligibility for benefits through other programs is also typically reviewed simultaneously. Regardless of their childrearing responsibilities, many low-income adults may be eligible for Supplemental Security Income (SSI), which will make them categorically eligible for food stamps as well.

Changes in federal welfare policies introduced by *the Personal Responsibility and Work Opportunity Reconciliation Act of 1996* not only altered the family cash assistance program<sup>5</sup>, they also affected how families connect with other related support programs, including food stamps, SSI, the Earned Income Tax Credit, and subsidized child care. As the TANF caseload declined and the time limits introduced by welfare reform began to take effect, food stamp benefits and other public supports played an even more important safety-net role than in the past and now represent important supports for low-income parents who work. The presence of a range of work supports can raise income substantially (Loprest 2001), moving low-wage working families above poverty. Those without such supports, particularly those working less

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<sup>4</sup> This number does not include those receiving disaster benefits or those who were found to be ineligible during a Quality Control (QC) review and are dropped from the SNAP QC file (see Wolkwitz and Trippe 2009).

<sup>5</sup> The *Personal Responsibility and Work Opportunity Reconciliation Act of 1996* replaced the Aid to Families with Dependent Children entitlement program with the TANF block grant, moving from a focus on permanent cash income maintenance to temporary assistance designed to move poor families from welfare to work.



than full time, are likely to remain in poverty. Not surprisingly, states are increasing their efforts to review cases that reach their TANF time limit to identify those with special needs such as disabilities that might qualify them for SSI, which does not have time limits, or to identify families that may remain eligible for food stamps benefits, which are not subject to time limits (USDA 2005).

Here again, there are some potential implications for older women. Aging TANF mothers face some unique challenges in part because they eventually lose their eligibility for cash assistance when their youngest child reaches 18, if they have not already reached the five-year lifetime limit on the receipt of federally-funded TANF benefits. Many of these mothers are likely to be older than the average welfare parent. To the extent that mothers are transferred from TANF to SSI or a state welfare program, they may be leaving welfare sooner than mothers in prior years, who were more likely to have remained on welfare until their youngest child was over 18. This means that, in terms of older women, a state TANF agency's goal to move individuals from welfare to work may trigger more older women to be screened for, or assisted in applying for, SSI. More may be transferred sooner to SSI or a state welfare program. Alternatively, more older women might actively participate in employment or in training programs than did so in the past, as TANF agencies no longer routinely exempt older women from work requirements, suggesting that there may be a cohort effect rather than, or in addition to, changes related to aging *per se*.

As TANF's five-year life-time limits have taken effect, there is growing concern about families that have been receiving both food stamps and TANF cash assistance for long periods of time, many headed by women over 40. The average age of mothers on AFDC/TANF has risen from 29.9 years in 1992 to 31.3 years in 2001, and the percentage of women with a youngest child age 12 or older rose from 12.8 percent to 17.8 percent, including 5 percent whose youngest child was between 16 and 19 years old in 2001 (USDHHS OFA 2003). Some of the aging children have special needs and disabilities that make it difficult for the mothers to work consistently. Some of the mothers themselves have disabilities, and some may also be reaching their TANF time limit (Loprest 2001).

There is some evidence that the support and safety net role of food stamps for families with children has increased since the 1996 welfare reforms. The drop in TANF participation was

initially accompanied by a similarly large decline in the Food Stamp Program and Medicaid caseloads. Some of the decline was perhaps associated with some misunderstanding about continued eligibility for food stamps of those who leave TANF (McConnell and Ohls 2001; Zedlewski 2004). The decline in both the Food Stamp Program and Medicaid raised concerns among policy makers and program administrators that some eligible individuals and households in need of food stamps might not be participating. Therefore, starting in 1999, major nationwide efforts were launched to increase outreach and information to the eligible population so as to encourage their participation (USDA 2005).

The new emphasis on outreach may have contributed to the substantial increase in food stamp participation (USDA 2005). Between 1999 and 2009, the number of food stamp beneficiaries rose from 18 to 33.7 million, with particularly large increases for non-elderly adults (a category that can include former welfare recipients). During this time, the percent of child, elderly and disabled participants receiving food stamps all decreased slightly. For example, while the percent of nonelderly adult (or “other”) households receiving benefits increased from 11 percent of the caseload total in 1999 to 16 percent in 2006 (Rosso and Fowler 2006, Wolkwitz 2007). This suggests that more non-elderly adults today may be eligible for and/or interested in taking up food stamps than in prior years.

Both before and after welfare reform, the vast majority of AFDC/TANF recipients also receive food stamps. Their patterns of participation in food stamps and other programs, however, change as household and personal circumstances change. Families that leave TANF, either because they lose eligibility as their youngest child ages or because they have left the rolls for other reasons, may still be eligible for food stamps. Some on food stamps may be subject to work requirements in that program, particularly if they are determined to be employable under the Able-Bodied Adults without Dependents (ABAWD) provision. Non-disabled men and women under the age of 50 without a child under 18 who are receiving food stamps are required to be working or participating in work readiness components for 20 hours a week. Individuals who fail to meet these requirements are eligible for only three months of food stamps in any three-year period. Those who do not comply may have their food stamps terminated, and those who work in the regular job market might see their food stamp benefits reduced due to increased earnings. Thus, it is possible that some aging mothers who leave TANF and no longer have

children may subsequently be subject to the Food Stamp Program's work requirements.<sup>6</sup>

### *Older Caretakers of Children*

Many older women, receiving food stamps or not, are raising their own children and, often, their grandchildren. The poverty rate for families headed by a grandparent is higher than for other families, raising concerns about the well-being of the children and the, generally, female caretakers. There is considerable interest in, and extensive research on, the effect of maternal employment on child well-being (Brooks-Gunn et al 2002; Chase-Lansdale et al 2003). However, there has been little research on how the age of the mother affects employment and child well-being. Research is fairly consistent, though, about the relationship between mothers' employment and presence of children. Maternal employment has been increasing for the past three decades regardless of the age of the children, although mothers with young children have somewhat lower employment rates than other mothers. While 64 percent of mothers with children under six were employed in 2002, over 78 percent of mothers with older children worked (USDOL 2004). Having an older child in the family is related to higher maternal employment rates, especially for unmarried mothers (Earle and Heymann, 2002; Kalil and Ziolo-Guest 2004). Mothers who have children of any age with health problems have lower employment rates and the highest probability of reaching the TANF time-limit (Seefeldt and Orzol 2004).

There is also some recent research on the increasing trend of grandparents raising grandchildren and the emotional and economic wellbeing of both grandparents and children (Bachman and Chase-Lansdale 2005), but little on how grandparents' employment and income are related to childrearing responsibilities. The number of children being raised by grandparents is increasing, and the rate is highest among low-income families, whether or not they are on welfare. Nationwide, there is a trend towards more grandparents having primary responsibility for grandchildren. The Census Bureau estimates that in 2000, about 5.5 percent of children lived with a grandparent, slightly higher than the rate in 1990, including multi-generational

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<sup>6</sup> ABAWD time limits have been temporarily suspended through the *American Recovery and Reinvestment Act of 2009*, from April 2009 through September 2010. Even when enforced, those living in areas with high unemployment were often waived from the time limits (McConnell and Ohls 2001).

arrangements with children living with one or more parents and one or more grandparents (Bryson and Kasper 1999). But, according to the Census reports, in more of those households than in the past, the grandparent was the primary caretaker of children compared to previous decades, with between 2.4 and 2.5 million grandparent caretakers of children under the age of 18, two-thirds of whom are grandmothers. There is concern about the children and grandparents in these households, in part because of their high poverty rates. In 2000, about 19 percent of the grandparent caretaker households had incomes below poverty (compared to about 12-13 percent for the general population), with poverty rates in some states much higher.

The trend towards grandparent caregiving is also evident in TANF and child welfare programs, which is likely an indication of the extent to which the food stamp caseload also includes some grandparent caretakers. Most of the cash TANF cases are still composed of a mother and one or more children, but the number of child-only cases has been rising while the number of cases headed by a parent has continued to decline, meaning that the percentage of TANF cases that do not include benefits for an adult has increased sharply. Child-only cases may exist for many reasons; for example, if the child lives with a grandparent or other relative, or if the natural parent is not eligible for or did not apply for benefits--such as an undocumented immigrant or, in some states, a former recipient of TANF who was terminated for not complying with various rules or work requirements. In federal fiscal year 2006, there were 851,000 child-only cases nationwide, representing about 47.2 percent of all TANF cases, up from about 671,000 child-only cases in 1997 (HHS ACF 2007). Of these child-only cases in 2006, about 60 percent consisted of children living with a parent, but a little over 21 percent were in a household headed by a grandparent, 9 percent lived with another relative, and the rest were in the household of a non-relative caretaker. There is also a somewhat related policy issue concerning children in kinship care as part of the child welfare system, some of whom may also be child-only TANF cases in some states such as Wisconsin. About 150,000 children in foster care are living with grandparents in approved kinship care arrangements (Children's Defense Fund 2008).

Thus, aging women, including mothers and grandmothers, who are raising minor children, are an increasingly important population in the Food Stamp Program, TANF, and other public assistance programs. The intent of this study is to examine low-income aging women with dependent children to better understand the role of food stamps and other supports,

employment, and child caretaker responsibilities in their lives as they age.

### *Study Focus and Data*

Three general research questions are addressed in the following sections:

1. What are the demographic, family, employment, and public assistance characteristics of low-income female caretakers over the age of 40 responsible for minor children, compared to younger female caretakers of minor children?
2. In what ways do demographic, family, employment, and food stamp participation change over time for older female caretakers of children compared to younger caretakers?
3. What are the trends in food stamp usage for older female caretakers of children as the women age?

Data from the Three-City Study are used to address these questions. The Three-City Study is a longitudinal, multi-method study that explores the well-being of low-income children and their families who were surveyed at three points in time: 1999 (Wave 1), 2001 (Wave 2) and 2005 (Wave 3). The random sample of households for the overall Three-City Study was drawn from low-income neighborhoods in three cities: Boston, Massachusetts; Chicago, Illinois; and San Antonio, Texas. For each household, field interviewers selected and interviewed one focal child at random between the ages of 0-4 years or 10-14 years, and then interviewed that focal child's primary caretaker. For each successive wave, that same focal child was interviewed, along with his or her caretaker at that time. The study also collected information about all adults and all children in the household and their relationship to the caretaker.

The sample for the Three Cities Study is representative of the population of low-income households with children in the focal child age ranges in the sampled communities. The sample is not representative of the national population of low-income women or households, but, nonetheless, provides an opportunity to describe the household and caretaker characteristics of

this unique sample, and to compare older and younger female caretakers. The results are suggestive of the differences between these two groups as they age over a six-year period.

The data used in this analysis are drawn from the caretaker interviews of the Three-City Study. This sample of 1,756 female caretakers is a subset of the 2,438 caretakers surveyed (Fomby et al, 2003), and includes only those women who were: a) interviewed in all three waves, b) below the age of 62 in the first wave (1999), c) cared for at least one child at the time of the first wave, and d) in all three waves, answered questions relevant to this analyses.

Of the 1,756 female caretakers in this sample who were interviewed in 1999 (Wave 1), 1,385 were between the ages of 15 and 39 in that year, and 371 were between the ages of 40 and 61. In this paper, comparisons are drawn between caretakers in these two age categories, based on their age in 1999 (Wave 1). The two groups of women are tracked longitudinally using the three waves of interviews (1999, 2001, and 2005). For analytic purposes, the women in the sample are retained in the same age cohort in which they were in 1999. That is, the women in the younger group were between 15 and 39 in 1999, between 17 and 41 in 2001, and between 21 and 45 in 2005; and the women in the older group were between 40 and 61 in 1999, between 42 and 64 in 2001, and between 46 and 68 in 2005. Female caretakers over the age of 62 at the time of the first wave interview have been excluded from this analysis because at that age some might become eligible to receive social security, thereby possibly altering their participation in public assistance and their employment behavior, compared to women of a pre-retirement age.

All women in the sample had children in the home in 1999 and they were all followed through the next two waves of interviews, regardless of whether they still had children at home or not. Examining the women as they age and their childrearing responsibilities change is of interest because these changes could affect employment and income in various ways. For example, once they no longer have minor children at home, women may be more likely to work in the regular labor market which may increase their income, but some who had been eligible for cash payments under the Temporary Assistance for Needy Families (TANF) may lose that income source available to them if they no longer have minor children, which is a condition for TANF eligibility. Food stamps could become a more important resource for these women. This paper focuses on how the women themselves change over time, including whether or not they continue to have children at home, work, and receipt food stamp benefits and other public

assistance.

The descriptive profile in the following sections compares older and younger low-income female caretakers of children in 1999. The profile describes the differences between 15-39 year old women and 40-61 year old women with childrearing responsibilities, across a broad range of characteristics including age, ethnicity, education level, receipt of benefits from major public assistance programs, self-reported income, employment, and health status, number and ages of children, and household structure.

To examine income and poverty, a measure of each household's income-to-needs ratio was used, which is based on the household's total earned income plus unearned income (food stamp benefits, SSI, TANF, EITC), compared to the official federal poverty income threshold for the household's size. A variable was also created to determine whether each household was above or below the federal poverty line, given its size and counting both earned and unearned sources of income.

Two final points about the data and variables are important to note. All the data presented in the next sections are weighted statistically to adjust for differential response rates in the original interviews, selection due to attrition, and the exclusion criteria in our specific data set.<sup>7</sup> In addition, unless otherwise noted, where changes in dollar (\$) amounts are reported and are drawn from all three waves of interviews, currency is adjusted to 2005 dollars, using the Consumer Price Index Average for Urban Areas, as reported by the Bureau of Labor Statistics.

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<sup>7</sup> A renormalization of the longitudinal dwelling unit weight was used; see "Welfare, Children, and Families: A Three City Study Wave 3," [http://web.jhu.edu/threecitystudy/images/publications/users\\_guides/Wave\\_3\\_User\\_Guide.doc](http://web.jhu.edu/threecitystudy/images/publications/users_guides/Wave_3_User_Guide.doc), undated.

## II. CHARACTERISTICS OF LOW-INCOME FEMALE CARETAKERS IN 1999

This section describes low-income women who were caretakers of one or more minor children in 1999, providing a baseline for examining the changes in their circumstances over time in the next section (based on the same women's responses to all three waves of surveys in 1999, 2001, and 2005). The older group of women (age 40 and older in 1999) who were responsible for the care of minor children in 1999 are compared to the younger women (under 40 in 1999) responsible for minor children that year (i.e., based on their responses to the Wave 1 survey).

On many dimensions, the women in the two age groups were similar in 1999, but there were some important differences in terms of their poverty rates, the ages of children in their care, their familial relationship to the children in the household, their health, and their marital status. The two groups were also different in terms of their participation in the Food Stamp Program and other public assistance programs; and they had somewhat different levels of education and work experience. The patterns are described in this section and possible explanations for the differences are discussed.

### *Individual and Household Characteristics*

The demographic characteristics of the sample of women in 1999 (at the time of the Wave 1 survey) are shown in Table 1. The mean age of women in the younger group in 1999 was 28.8 years, ranging from 15 to 39, and the mean age of the women in the older group was 45.6 years, ranging from 40 to 62. While overall, the sample is primarily composed of mostly Black and Hispanic women (39.4 percent and 53.7 percent, respectively), the race distributions of women in the two age cohorts differed significantly as can be seen in Table 1, particularly that women in the younger group were more likely to be Hispanic than women in the older cohort (55.8 percent compared to 46.6 percent).

The women in the two age groups also differed in terms of education level. One-third of the entire sample of low-income women lacked a high school diploma, 24 percent had a high school diploma or GED, and 43 percent had some post-secondary education (e.g., vocational



technical diploma, associate’s degree, bachelor’s degree, or some college). The women aged 40 or older were more likely than women in the younger group to not have a high school diploma, and slightly more likely to also have some post-secondary education. This somewhat more bimodal pattern for the older cohort of women may reflect differences by age within the older group. In any case, the older cohort includes slightly higher percentages of women with higher education levels and lower education levels than the younger cohort.

**Table 1. Individual and Household Characteristics of Low-Income Female Caretakers, by Age of the Caretaker, 1999 (Wave 1)**

Caretakers' Characteristics	15-39 years old (n=1385)	40-61 years old (n=371)	Total (n=1756)	Significance of Difference Between Older and Younger Groups
Mean Age	28.8 years	45.6 years	32.6 years	0.0000***
Non-Hispanic Other	1.5%	1.0%	1.4%	0.0187*
Non-Hispanic White	4.4%	9.5%	5.5%	
Non-Hispanic Black	38.3%	42.9%	39.4%	
Hispanic, any race	55.8%	46.6%	53.7%	
Less than a High School Diploma	31.3%	38.4%	33.0%	0.0175*
High School Diploma/GED	26.6%	15.9%	24.2%	
Some post-Secondary Education	42.0%	45.7%	42.9%	
Married, spouse present or Cohabiting with non-spouse	40.5%	33.5%	38.9%	0.1521
Married, spouse present	31.9%	30.5%	31.6%	0.7701
Cohabiting	8.6%	3.1%	7.3%	0.0096**
Not married or cohabiting/other	59.5%	66.5%	61.1%	0.1521
Household size (mean number of persons)	4.48	4.56	4.50	0.6370
Health is poor (self-report)	3.3%	8.9%	4.6%	0.0003***
Health is fair (self-report)	17.8%	26.9%	19.9%	
Health is good (self-report)	32.5%	35.2%	33.1%	
Health is very good (self-report)	25.7%	16.4%	23.6%	
Health is excellent (self-report)	20.7%	12.5%	18.9%	
Health is poor or fair (self-report)	21.1%	35.8%	24.4%	0.0001***
Health is very good or excellent (self report)	46.5%	29.0%	42.5%	0.0002***

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

In terms of marital status, over 61 percent of all the women reported they were single and not cohabiting with a spouse or partner in 1999, with little difference between the two age groups. But women in the younger cohort were almost three times as likely as older women to report cohabiting (8.6 percent compared to 3.1 percent); a statistically significant difference.

Also as one might expect, there were differences in the health status of older and younger women in 1999, probably related to age. While roughly one-third of the women in both groups reported they were in “good” health, women in the older group were significantly more likely than younger women to report “poor” or “fair” health (35 percent compared to 21 percent), and women in the younger group were more likely than the older women to report being in “very

good” or “excellent” health (46 percent compared to 29 percent).

The older and younger women were also quite similar in 1999 in terms of children in the household. As shown in Table 2 there was no statistically significant difference in the mean number of children in their care (on average, women in both groups were responsible for 2 to 3 children), and no difference in the total number of children in the household. Neither were there statistically significant differences in the distributions of number of children in their care, although a somewhat higher percentage of the older women were responsible for four or more minor children (29 percent compared to 22 percent of women in the younger group).

**Table 2. Familial Relationship of Low-Income Female Caretakers and Minor Children in the Household, by Age of the Caretaker, 1999 (Wave 1)**

Caretakers' Relationship to Minors	15-39 years old (n=1385)	40-61 years old (n=371)	Total (n=1756)	Significance of Difference Between Older and Younger Groups
Parent (natural, adoptive, or step-) of focal child	98.5%	81.7%	94.7%	0.0000***
Grandparent of focal child	0.5%	16.0%	4.0%	
Neither parent nor grandparent of focal child	1.1%	2.3%	1.4%	
Grandparent of child<18 in household	1.8%	23.8%	6.8%	0.0000***
Mean number of children responsible for	2.65	2.80	2.69	0.2748
Median number of children responsible for	2.7	2.8	2.7	n/a
Responsible for 1 child	22.0%	21.6%	21.9%	0.3728
Responsible for 2-3 children	55.6%	49.3%	54.2%	
Responsible for 4-5 children	17.9%	23.0%	19.0%	
Responsible for 6+ children	4.5%	6.1%	4.9%	
Mean number of natural children	2.75	3.83	3.00	0.0000***
Mean number of minors in household (other than caregiver)	2.64	2.53	2.61	0.3759
Age of youngest child in household (mean)	3.7 years	8.4 years	4.8 years	0.0000***
Youngest child in household is 0-4 years old	69.6%	24.7%	59.4%	0.0000***
Youngest child in household is 5-9 years old	18.7%	22.6%	19.6%	
Youngest child in household is 10+ years old	11.6%	52.8%	21.0%	

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

Significantly more of the older women, though, were caring for grandchildren or had minor grandchildren living in the household (24 percent compared to just under 2 percent of women in the younger group), and more of the women in the older group reported being the grandparent of the focal child (16 percent compared to 0.5 percent).

Also not surprising, children in the household of women in the older group were older than children with the younger women. The mean age of the youngest child in the household of the older women was 8.4 years compared to 3.7 years for the younger women. Nonetheless, about one-quarter of the women over 40 had at least one child under five years of age; and over

half of those who identified themselves as grandmothers of the focal child had a minor under five years old in the household (not shown).

*Employment, Wages, Earnings, Income, and Poverty*

**Table 3. Employment, Earnings, Income, and Poverty levels of Low-Income Female Caretakers, by Age of Caretaker, 1999 (Wave 1)**

<b>Employment, Earnings and Poverty in 1999</b>	<b>15–39 years old (n=1385)</b>	<b>40–61 years old (n=371)</b>	<b>Total (n=1756)</b>	<b>Significance of Difference Between Older and Younger Groups</b>
<b>Employment</b>				
Worked for pay in previous week	45.1%	39.4%	43.8%	0.2123
Works full-time <i>Note. Excludes respondents who did not work in week preceding interview.</i>	64.8%	62.9%	64.4%	0.7780
Worked 0 months in previous year	37.8%	39.9%	38.2%	0.0338*
Worked 1-5 months in previous year	16.2%	7.5%	14.2%	
Worked 6-10 months in previous year	13.3%	12.4%	13.1%	
Worked 11+ months in previous year	32.8%	40.3%	34.5%	
Mean number months worked in prior year	5.477	6.080	5.614	0.2209
Ongoing health problem/disability prevents respondent from working	7.9%	16.7%	9.1%	0.0002**
Ongoing health problem/disability limits kind or amount of work respondent can do	2.8%	9.9%	4.3%	0.0002**
<b>Earnings and Wages (1999 Dollars)</b>				
Earns \$0 per month	48.0%	52.9%	49.1%	0.6418
Earns \$1-\$499 per month	8.3%	6.0%	7.8%	
Earns \$500-\$999 per month	27.9%	26.5%	27.6%	
Earns \$1000+ per month	15.8%	14.6%	15.5%	
Mean monthly earnings <i>Note: Includes respondents with \$0 earnings</i>	\$482.13	\$480.25	\$481.70	0.9727
Mean monthly earnings <i>Note: Excludes respondents with \$0 earnings</i>	\$926.87	\$1018.78	\$946.21	0.1438
Up to \$6.00 hourly wage	30.4%	23.2%	28.9%	0.4829
\$6.01-\$8.00 hourly wage	24.2%	23.6%	24.1%	
\$8.01-\$10.00 hourly wage	23.7%	22.8%	23.5%	
\$10.01 hourly wage <i>Note. Excludes respondents who did not work in week preceding interview.</i>	21.8%	30.5%	23.6%	
Mean hourly wage <i>Note. Excludes respondents who did not work in week preceding interview.</i>	\$8.25	\$9.20	\$8.44	0.1385
<b>Household Income and Poverty</b>				
Monthly household income from all sources (mean 1999 Dollars) (includes \$0 values)	\$1264.75	\$1454.51	\$1307.88	0.0191*
Mean income-to-needs ratio	0.873	0.996	0.901	0.0134*
Living below federal poverty line	64.8%	54.8%	62.5%	0.0294*

*Note.* \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

Older and younger women in the sample were generally also similar in terms of their employment status in 1999 (Table 3). While a slightly higher percentage of women in the younger group reported working for pay for at least one hour in the week prior to the survey (45 percent compared to 39 percent), the difference was not statistically significant. Moreover, of those that reported working in the previous week, a similar percentage (about 63 percent) of women in both age groups reported working full time, and the mean number of months worked in the prior year (5 to 6 months) was also similar.

The distribution of employment over the course of the year, though, was significantly different. A higher percentage of women in the older group reported working 11 or more months in the prior year (40 percent compared to 33 percent), and a slightly higher percent of women in the older group also reported not working at all in the prior year. Again, there appears to be a more bimodal pattern for the older women, who were less likely than women in the younger group to work at all and more likely to work nearly the entire year, suggesting perhaps longer duration of employment for those who did work.

Some of the difference by age group in the percentage of women who report not working at all might be related to health. A significantly higher percentage of women in the older group reported having health problems or a work-limiting disability. Seventeen percent of the female caretakers age 40 or older reported having an ongoing health problem or disability that prevented them from working, compared to 8 percent of the younger women. In addition, 10 percent of the older women reported having an ongoing health problem or disability that limited the amount or type of work they could do, compared to only 3 percent of the younger women.

The relative earnings and wage profiles of the two groups, also shown on Table 3, are fairly similar as well. Earnings for both groups were quite low, although women in the older group reported slightly higher hourly wages (\$9.20 compared to \$8.25). There was no significant difference between women in the two age groups in their mean monthly earned income, and the distribution of earnings was also similar, with somewhat more women in the older group who were employed reporting hourly wages above \$10.

Since the survey over sampled low-income households, most women in this sample were poor. Over 62 percent of these women had incomes below the poverty level for their family size in 1999 (also shown on Table 3). The poverty rate for women in the younger group was

significantly higher than for those in the older group (64.8 percent compared to 54.8 percent). When considering all income, public benefits and transfers into the household, the income-to-needs ratio for the total sample was 0.90 (i.e., on average, they had enough income to meet about 90 percent of basic needs based on the official poverty threshold). The younger group of women had a significantly lower income-to-needs ratio than the older group (0.87 compared to 1.00).

Thus, in some ways, the women in the two age groups were similar demographically and economically in 1999—similar numbers of children, similarly high rates of poverty and low rates of cohabitation, and similar employment and earnings. There were some differences, though, including that women in the younger group had significantly higher poverty rates than the women in the older group and were significantly more likely to be cohabiting with a spouse or significant partner. Women in the older group were significantly more likely to report health problems. One interesting point is that more of women in the older group had very young children in their care than one might have expected as well as having large numbers of children. Over 25 percent of the women 40 years and older in 1999 had a child under five years old in the household and nearly 30 percent of the women in this age group had 4 or more minor children in the household. The presence of young children, along with other factors such as low earnings and income, may have implications for the extent to which they participate in the Food Stamp Program and in other assistance programs, as discussed in the next section.

#### *Participation in the Food Stamp Program and Other Public Assistance Programs*

In 1999, more than 62 percent of the low-income women in this sample reported receiving one or more types of public assistance that year (the four programs examined were food stamps, SSI, TANF, and public housing assistance) (Table 4). Public housing assistance in general was the most common form of aid, with nearly 50 percent of all the women reporting that they received housing assistance (35 percent in public housing and 15 percent with Section 8 rental vouchers). Food stamps was the most common single public benefit (42 percent) and SSI, the least common (14 percent). Twenty-nine percent of the women reported receiving TANF

assistance.

**Table 4. Public Assistance Receipt of Low-Income Female Caretakers, by Age of Caretaker, 1999 (Wave 1)**

<b>Public Assistance Receipt in 1999</b>	<b>15–39 years old (n=1385)</b>	<b>40–61 years old (n=371)</b>	<b>Total (n=1756)</b>	<b>Significance of Difference Between Older and Younger Groups</b>
Public Assistance (1999 Dollars)				
Receives food stamp benefits	44.1%	36.2%	42.3%	0.0652
Receives housing assistance	50.9%	45.1%	49.6%	0.1929
In project-based or government owned housing	36.3%	31.1%	35.1%	0.1930
Section-8 or other subsidized rent	14.6%	14.0%	14.5%	0.8212
Receives SSI	10.9%	23.2%	13.7%	0.0000***
Receives TANF	30.3%	23.5%	28.8%	0.0648
Receives at least one of the four, food stamp benefits, housing assistance, SSI or TANF	63.4%	58.4%	62.3%	0.2779
Mean Household Food Stamp Benefit Amount, \$0 values excluded	\$255.75	\$242.24	\$245.06	0.8767
Mean Household Food Stamp Benefit Amount, \$0 values included	\$108.59	\$87.64	\$103.83	0.1286
Food Stamp Benefit Amount = \$0	55.7%	63.8%	57.6%	0.1070
Food Stamp Benefit Amount \$1-\$100	4.1%	5.7%	4.4%	
Food Stamp Benefit Amount \$101-\$200	14.6%	11.6%	13.9%	
Food Stamp Benefit Amount \$200+	25.6%	18.9%	24.1%	

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

With the exception of Section 8 housing voucher assistance (received by about 14 percent of women in both age groups), there were some differences by age group in the receipt of public benefits. While food stamps was the most common single public benefit for both groups, the women in the younger group were significantly more likely than the older women to report receiving food stamp benefits (44 percent compared to 36 percent) and TANF cash assistance (30 percent compared to 25 percent). And the women in the older group were significantly more likely to be receiving SSI for themselves or their children (23 percent compared to 11 percent).

There also were statistically significant differences between the two age groups regarding the amount of benefits they reported receiving from food stamps and other programs. Table 4 also shows the distribution of reported food stamp benefit amounts for the month preceding the 1999 survey. Women in the older group were not only less likely to report receiving food stamp benefits than the younger women, but their benefits were somewhat lower. Again, differences in employment, income or household size could explain the differences in receipt and benefit

levels, as discussed in the next section.

### III. THE CHANGING PROFILE OF LOW-INCOME FEMALE CARETAKERS OVER TIME

The women in this sample who were interviewed in 1999 (at Wave 1) and described in the previous section were re-interviewed two years later in 2001 (Wave 2) and six years later in 2005 (Wave 3). The multiple interviews allows an exploration of how household structure (including whether they still have children in the home), food stamps receipt, employment, and income change over time for the same sample of women in these two age cohorts, rather than simply describing the characteristics of multiple samples cross-sectionally. In this section, the women are categorized based on their age in 1999 at the time of the first interview, and changes are tracked for these same women over the six-year period, particularly changes that may be related to their receipt of food stamps. By 2005, the mean age of the women in the younger cohort was 34.6 years, ranging from 21 to 45 years old, and the mean age of women in the older cohort was 51.4 years, ranging from 46 to 68 years old.

#### *Individual and Household Circumstances*

There were a few changes between 1999 and 2005 in the individual and household circumstances of low-income women and their households. Some of the changes were similar across both age groups, but a few trends differed for the two cohorts (Table 5).<sup>8</sup>

First, as in 1999, in 2005 most women in both age cohorts were not living with a spouse or non-married partner (both of these situations are referred to here as cohabitation). While the cohabitation rate did increase slightly for the overall sample of women (from 38.9 percent in 1999 to 41.2 percent in 2005), the change was not statistically significant. As can be seen in Table 5, the cohabitation rate declined slightly over this six year period for women in the older group and increased slightly for those in the younger group; though neither change was statistically significant. There was no statistically significant change in the rate of cohabitation with a married spouse, but a marginally higher percentage of women in both groups reported that they were cohabiting with a non-spouse in 2005 than in 1999.

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<sup>8</sup> The time that elapsed between waves interviews were not the same across waves (i.e., 1999, 2001, and 2005). Therefore, in this section, 1999 is usually compared to 2005 (the first and third survey waves).



**Table 5. Change Over Time in Selected Individual and Household Characteristics of Low-Income Women Who Were Caretakers of Children in 1999, by Caretaker Age Cohort in 1999 (Waves 1, 2, 3)**

Caretakers' Demographic and Household Characteristics	1999			2001			2005			Significance of Difference 1999 to 2005		
	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total
<b>Demographic Characteristics</b>												
Mean Age	28.8 years old	45.6 years old	32.6 years old	30.1 years old	47.0 years old	34.0 years old	34.6 years old	51.4 years old	38.4 years old			
Married, spouse present or cohabitating with non-spouse	40.5%	33.5%	38.9%	43.4%	40.4%	42.7%	43.6%	32.9%	41.2%	0.3453	0.9034	0.4294
Cohabiting with spouse	31.9%	30.5%	31.6%	32.3%	32.1%	32.3%	31.8%	27.1%	30.8%	0.9875	0.5380	0.7805
Cohabiting with non-spouse	8.6%	3.1%	7.3%	11.1%	8.3%	10.5%	11.9%	5.8%	10.5%	0.1029	0.2150	0.0545
Not married or cohabiting/other	59.5%	66.5%	61.1%	56.6%	59.6%	57.30%	56.3%	67.2%	58.8%	0.3453	0.9034	0.4294
Household size (mean number of persons)	4.48	4.56	4.50	4.51	4.59	4.53	4.60	4.02	4.47	0.2572	0.0147**	0.7472
<b>Health Characteristics</b>												
Health is poor (self-report)	3.3%	8.9%	4.6%	3.0%	8.0%	4.1%	5.3%	10.7%	6.5%			
Health is fair (self-report)	17.8%	26.9%	19.9%	16.6%	25.7%	18.7%	20.5%	36.7%	24.2%			
Health is good (self-report)	32.4%	35.2%	33.1%	36.3%	29.5%	34.8%	33.1%	33.5%	33.2%	0.2511	0.1762	0.0553
Health is very good (self-report)	25.7%	16.4%	23.6%	23.6%	27.0%	24.4%	24.1%	11.4%	21.2%			
Health is excellent (self-report)	20.7%	12.5%	18.9%	20.6%	9.8%	18.1%	16.8%	7.4%	14.7%			
Health is poor or fair (self-report)	21.1%	35.8%	24.4%	19.6%	33.7%	22.8%	25.8%	47.4%	30.7%	0.0801	0.0314**	0.0101**
Health is very good or excellent (self report)	46.5%	29.0%	42.5%	44.2%	36.8%	42.5%	41.0%	18.8%	36.0%	0.0907	0.0470**	0.0186**

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

Some of this shift may reflect that cohabitation rates perhaps increase for women up to a certain age, or the shift could be related to economic factors, perhaps in combination with TANF changes that made welfare eligibility temporary. That is welfare and economic conditions might have encouraged some individuals to seek partners in order to increase family economic security.

As also shown in Table 5, the self-reported health of the low-income women in this sample declined over the six-year period, which might be expected given general aging. About 42 percent of respondents reported they were in very good or excellent health in

1999 compared to 36 percent in 2005, a statistically significant change. However, in comparing the sub-groups, the change was statistically significant only for women in the older group. About 41 percent of the younger group of females reported good or excellent health in 2005, compared to 46 percent in 1999.

The decline in health status was sharper and statistically significant for the older group. About 29 percent of the 40-61 year old women reported good or excellent health in 1999, but by 2005, only 19 percent of these same women reported good or excellent health. In addition, while about 16 percent of the older group reported a health or disability problem that prevented them from working in 1999, by 2005 about 36 percent of the women in the older cohort reported such conditions; a statistically significant change. The increase in the reported disability rate for the younger cohort, from 7.9 percent to 13 percent, was also significant, but lower. A third change for these women and their households concerns the children in their care. Given the design of the sample, all of the low-income caretakers had at least one child under 18 in their care in 1999. By 2005, 2.5 percent of the younger cohort and 7.9 percent of the older group reported having no dependents under the age of 18 (Table 6). That is, in 2005 nearly all the women, including 92 percent of those in the older cohort (who were between the ages of 46 and 68 in 2005) still had dependent children or grandchildren in their care.

**Table 6. Change Over Time in Relationship to Children of Low Income Women Who Were Caretakers of Children in 1999, by Age Cohort of Caretaker in 1999 (Waves 1, 2, and 3)**

Caretakers' relationship to minors	1999			2001			2005			Significance of Difference 1999 to 2005		
	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total
Grandparent of child <18 in household	1.8%	23.8%	6.8%	1.6%	22.5%	6.4%	5.4%	24.4%	9.7%	0.0013**	0.9084	0.0483*
Mean age of youngest child in household	3.7 years	8.4 years	4.8 years	4.5 years	9.1 years	5.5 years	6.4 years	9.8 years	7.0 years	0.0000***	0.0271*	0.0000***
Mean number of children in respondents' care	2.7	2.8	2.7	2.7	2.6	2.7	2.9	2.2	2.7	0.0104**	0.0002***	0.5905
Percent with no children under 18 years	0.0%	0.0%	0.0%	0.6%	2.1%	0.9%	2.5%	7.9%	3.7%	0.0000***	0.0000***	0.0000***
Mean age of youngest child in household	3.7 years	8.4 years	4.8 years	4.5 years	9.1 years	5.5 years	6.4 years	9.8 years	7.0 years	0.0000***	0.0271*	0.0000***

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

Employment, Wages, Earnings, Income, and Poverty

**Table 7. Change Over Time in Employment, Earnings, Income, and Poverty of Low Income Women Who Were Caretakers of Children in 1999, by Age Cohort of Caretaker in 1999 (Waves 1, 2, and 3)**

Employment, Earnings, Income, and Poverty 1999-2005	1999			2001			2005			Significance of Difference 1999 to 2005		
	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total
<b>Employment</b>												
Worked for pay in previous week	45.1%	39.4%	43.8%	58.1%	56.9%	57.8%	58.9%	49.7%	56.8%	0.0000***	0.0644	0.0000***
Works full-time <i>Note: Excludes respondents without a job.</i>	64.8%	62.9%	64.4%	65.3%	53.0%	62.5%	67.5%	62.8%	66.6%	0.5452	0.9968	0.5803
Mean number months worked in prior year	5.477	6.080	5.614	6.594	5.960	6.450	6.807	5.854	6.590	0.0001***	0.7167	0.0013**
Ongoing health problem/disability prevents respondent from working	7.9%	16.7%	9.9%	9.2%	24.6%	12.7%	13.0%	35.7%	18.2%	0.0042**	0.0000***	0.0000***
Ongoing health problem/disability limits kind or amount of work respondent can do	2.8%	9.9%	4.3%	5.0%	5.0%	5.0%	4.4%	9.4%	5.3%	0.1284	0.9029	0.3860
<b>Real Earnings (Adjusted to 2005 Dollars)</b>												
Earns \$0 per month	48.0%	52.9%	49.1%	39.1%	40.4%	39.4%	39.7%	47.3%	41.4%	0.0843	0.2440	0.0487*
Earns \$1-\$499 per month	7.2%	5.7%	6.8%	6.5%	6.6%	6.5%	8.3%	11.3%	9.0%			
Earns \$500-\$999 per month	10.8%	8.9%	10.3%	19.2%	16.0%	18.5%	11.4%	10.8%	11.2%			
Earns \$1000+ per month	34.1%	32.6%	33.7%	35.3%	37.1%	35.7%	40.7%	30.6%	38.4%			
Mean monthly earnings <i>Note: Includes respondents with \$0 earnings</i>	\$565.19	\$562.98	\$564.69	\$745.63	\$781.37	\$753.75	\$831.35	\$686.48	\$798.43	0.0000***	0.1995	0.0000***
Mean monthly earnings <i>Note: Excludes respondents with \$0 earnings</i>	\$1086.55	\$1194.28	\$1109.22	\$1109.62	\$1187.86	\$1127.11	\$1378.44	\$1302.00	\$1362.81	0.0000***	0.3852	0.0000***
Mean hourly wage <i>Note. Excludes respondents who did not work in week preceding interview.</i>	\$9.66	\$10.78	\$9.90	\$9.70	\$10.42	\$9.86	\$11.89	\$11.38	\$11.79	0.0008***	0.5546	0.0009***
<b>Household Income and Poverty</b>												
Mean monthly household income all sources (2005 Dollars) (includes \$0 values)	\$1482.64	\$1705.08	\$1533.19	\$1906.88	\$1964.17	\$1919.90	\$2013.84	\$2004.58	\$2011.73	0.0000***	0.0999	0.0000***
e-to-needs ratio	0.87	1.00	0.90	1.11	1.14	1.13	1.17	1.24	1.18	0.0000***	0.0046**	0.0000***
Living below federal poverty line	64.8%	54.8%	62.5%	50.0%	51.2%	50.2%	48.8%	48.4%	48.7%	0.0000***	0.2538	0.0000***

*Note.* \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ . Earnings, wages, and income in this table are adjusted to 2005 dollars; therefore 1999 data here differ from those in Table 3.

There were significant increases in the employment and earnings over the six years for both groups of low-income women in this sample, but the change was statistically significant only for women in the younger group (Table 7).<sup>9</sup> The percentage of women in both cohorts who reported working in the week preceding the interview rose considerably between 1999 and 2005, from 45 percent to 59 percent for women in the younger group and from 39 percent to 50 percent for women in the older group, but the change is statistically significant only for the younger group of women. Similarly, real hourly wages also rose for women in both groups who reported working at some time in the year before the survey, but, again, the increase is statistically significant only for the women in the younger group. The adjusted mean hourly wage (2005 dollars) of women in the older cohort rose from \$10.78 in 1999 to \$11.38 in 2005, for an increase of about 6 percent (but not significant), while the wages of women in the younger cohort rose much more, by about 20 percent and the change was statistically significant (from \$9.66 in 1999 to \$11.89 in 2005). The mean wage for women in the younger group rose at each wave, and by 2005 was essentially the same as for women in the older group (just under \$12.00).

This may suggest that some wage progression occurred early for the younger group when their wages were lower than women in the older cohort, but that they, like the older cohort, over time reached a similar wage of about \$12.00. Without longer term data, one cannot conclude that the wages of both groups may have reached a plateau at \$12.00, but that is a possibility to consider.

There were similar changes in the reported earnings in the month prior to the surveys. The mean real monthly earnings (adjusted to 2005 dollars) changed considerably between 1999 and 2005, probably in part because so many more of the women in the younger group worked in 2005 than in 1999. In 1999, 45 percent of the women in this study reported earnings in the prior week, and by 2005, the percentage of these women who reported earnings had increased to about 55 percent. Again the increase was significant for the women in the younger age group, but not for those in the older group. There was also a substantial increase in the percentage of women who reported earning more than \$1,000 a month, again especially for those in the younger group. This general trend is similar to the earnings and employment gains reported in other studies of women leaving welfare. The increase in employment (and, therefore, earnings) might also reflect the fact that the children of the women in the younger group were aging and that mothers

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<sup>9</sup> Earnings, wages, and income shown in Table 7 are adjusted to 2005 dollars and differ from Table 3.

of older children tend to have higher employment rates than mothers with very young children. Both possible explanations should be examined in future analysis.

Consistent with the increase in employment, wages, and earnings discussed above, poverty rates declined over the six-year period, as also shown on Table 7. In 1999, around 63 percent of the women in this sample were in households with incomes below the official poverty line for their household size. The poverty rate declined to 48 percent in 2005. The mean income-to-needs ratio also rose for the total overall sample of women, from 0.90 in 1999 to 1.24 in 2005, indicating that, on average, their total income (earned and unearned) was high enough to meet basic needs (based on the official poverty threshold for their household size).

The poverty rates of the women in both the older cohort and the younger cohort improved significantly over time, but women in the younger group showed the most dramatic improvement, from a poverty rate of 65 percent in 1999 to 48 percent in 2005, compared to women in the older group whose poverty rate went from about 55 percent to 48 percent. Thus, while poverty rates continued to be quite high, these improvements suggest that over time, fewer of the households in this study, in both age cohorts, were living in poverty.

Finally, there is some indication that, as with the trend in earnings noted earlier, the women in the younger cohort experienced sharper increases in household income over the six-year period, and by 2005, their mean income levels were nearly identical to the income of women in the older cohort. The trend for the older women was more modest, not statistically significant, and may have begun to flatten after 2001. Again, this may suggest that the income progression of the low income women in this sample reached a plateau, consistent with a similar pattern with earnings, reported in the earlier section.

Thus, while employment and earnings increased for women in both groups between 1999 and 2005, the change was statistically significant only for women in the younger cohort. In general, their employment and earnings rose to the point where it closely resembled that of the women in the older group. By 2005, the women in the two groups were similar on these labor market factors.

#### *Food Stamps and Other Public Assistance*

The extent to which women in both age cohorts reported receiving food stamps and other

assistance also changed somewhat over the six-year period; with different patterns of receipt for the various benefit programs and a few differences by age group, as summarized in Table 8. Overall, across both groups of women combined, there was little change between 1999 and 2005 in the percentage who reported receiving at least one of the four major types of public benefits (food stamps, public housing, SSI, or TANF); about 61 percent reported receiving one of the four types of assistance in 1999 and about 58 percent reported so in 2005. There was a slight (but not statistically significant) increase in receipt of any benefits for women in the older cohort (57 percent in 1999 and 60 percent in 2005), and a slight (insignificant) decline in the percentage of women in the younger cohort who reported receiving one or more of these types of benefits (63 percent in 1999 and 55 percent in 2005).

There was also little change in the percentage of women in both age groups who reported receiving food stamps in 2005 compared to 1999 (about 1.5 percentage points higher in 2005 but not statistically significant). Although the trend in receipt in food stamps was similar and parallel for the two age cohorts, women in the older group consistently reported lower rates of participation than those in the younger group. One might think that the lower rate for women in the older group results from smaller households, fewer children, or higher income, but that is not the case (Tables 6 and 7 earlier). The mean household size of women in the older group in 2005 was lower than the mean for women in the younger group by 0.6, a statistically significant difference, but probably not a large enough difference to account for lower food stamp participation. One possible explanation, discussed further below, could be related to differential receipt of benefits from other programs such as TANF which may affect enrollment into food stamps.

To further examine this pattern of lower food stamp receipt by women in the older group, the change in the level of food stamp benefits reported by both groups of women was also examined (Table 8). The mean real (inflation-adjusted) monthly household food stamp benefit amount, for those who reported receiving some amount of food stamps, did not change much between 1999 and 2005 for women in the older group, but rose significantly for women in the younger group, from \$288 a month to \$373 a month.

Here again the difference in benefit levels between the two age groups is not what one might expect since they were similar on many factors, further suggesting that there may other explanations for the differences, including possibly age-related factors. And the increase in benefits for the younger women is also only a tentative finding on which analysis at more points in time would be needed.

**Table 8. Change Over Time in Receipt of Public Assistance by Low Income Women Who Were Caretakers of Children in 1999, by Age Cohort of Caretaker in 1999 (Waves 1, 2, and 3)**

Public Assistance Receipt (1999-2005) (2005 \$'s)	1999			2001			2005			Significance of Difference to 2005		
	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total	Younger Cohort	Older Cohort	Total
Receives food stamp benefits	44.1%	36.2%	42.3%	39.6%	33.3%	38.2%	45.4%	36.2%	43.3%	0.6966	0.9993	0.7241
Receives housing assistance	50.9%	45.1%	49.6%	49.4%	45.7%	48.6%	43.6%	44.0%	43.7%	0.0226*	0.8400	0.0325*
In project-based or government owned Housing	36.3%	31.1%	35.1%	34.2%	31.7%	33.6%	23.7%	22.5%	23.4%	0.0000***	0.0512	0.0000***
Section-8 or other subsidized rent	14.6%	14.0%	14.5%	15.4%	14.1%	15.1%	19.9%	21.5%	20.3%	0.0151**	0.0478**	0.0022**
Receives SSI	10.9%	23.2%	13.7%	11.7%	22.3%	14.1%	12.7%	25.3%	15.6%	0.2732	0.6429	0.2594
Receives TANF	30.3%	23.5%	28.8%	21.1%	19.2%	20.7%	10.8%	10.4%	10.8%	0.0000***	0.0004***	0.0000***
Receives at least 1 of the 4, food stamp benefits, housing assistance, SSI or TANF	63.4%	58.4%	62.3%	59.4%	55.7%	58.6%	58.8%	55.0%	58.0%	0.1833	0.5536	0.1446
Mean monthly household food stamp benefit amount (\$0 values excluded)	\$288.07	\$283.96	\$287.27	\$304.47	\$259.47	\$295.55	\$372.90	\$260.61	\$351.57	0.0000***	0.5024	0.0000***
Mean monthly household food stamp benefit amount (\$0 values included)	\$127.30	\$102.74	\$121.71	\$120.68	\$86.51	\$112.91	\$169.70	\$94.35	\$152.54	0.0013**	0.6754	0.0057**
Food Stamp Benefit Amount = \$0	55.8%	63.8%	57.6%	60.4%	66.7%	61.8%	54.5%	63.8%	56.6%	0.0034**	0.3984	0.0067**
Food Stamp Benefit Amount \$1-\$100	2.8%	4.1%	3.1%	3.7%	6.6%	4.4%	3.7%	7.9%	4.7%			
Food Stamp Benefit Amount \$101-\$200	12.5%	8.9%	11.7%	6.9%	9.9%	7.6%	6.8%	9.0%	7.3%			
Food Stamp Benefit Amount \$200+	28.9%	23.2%	27.6%	29.0%	16.9%	26.2%	35.0%	19.3%	31.4%			

Note. \*= $p < .05$ . \*\*= $p < .01$ . \*\*\*= $p < .001$ .

Given the unexpected pattern of differences in food stamp benefits between women in the two groups, a simple linear regression analysis using the 2005 data was conducted to examine possible relationships among variables that might help understand the differences (Table 9).

**Table 9. Factors Associated with Monthly Household Food Stamp Benefit Levels of Low Income Women Caring for Minor Children, 2005: Regression Results**

<b>Independent Variables</b>	<b>coefficient</b>	<b>significance</b>
Boston	(omitted)	
Chicago	95.1283 (15.203)	****
San Antonio	28.7895 (14.758)	**
Number of children in household	45.5294 (9.309)	****
Age in 2005	-12.2836 (5.983)	**
Age in 2005 squared	0.1148 (0.071)	*
Respondent plus dependents' earned income	-0.0529 (0.011)	****
Receiving TANF at 2005 survey	62.5666 (19.685)	***
Receiving TANF at 2001 survey	69.3746 (19.700)	****
Respondent worked for pay in week before 2005 survey	21.8170 (25.129)	
Months worked by respondent in year prior to 2005 survey	-3.1834 (1.995)	
Years of education	1.7204 (2.277)	
Household income below poverty line	22.2510 (18.674)	
Number of persons in the household	3.3704 (7.914)	
Constant	280.8049 (124.340)	**

n = 1726 (weighted)

standard errors in parentheses

R-squared = 0.3701

Note: \*p<.10, \*\*p<.05, \*\*\*p<.01, \*\*\*\*p<.001

The same general pattern holds; food stamp benefit levels for those who report receiving some food stamp benefits, are higher for women in the younger group. As expected, income is



negatively associated with food stamp benefit amount, and presence of children and receipt of TANF are positively associated with benefit amount. However, even after controlling for whether or not the women had minor children in 2005, household size, months of employment in the prior year, income, and city in which they lived, age is significantly and negatively associated with food stamp benefit amount. While this finding should be more closely considered in future research, these patterns suggest that age, or other factors possibly associated with age but not measured, may help explain the difference in food stamp levels between the two age cohorts of women. Food stamp participation by older low income women with children is somehow different than participation by younger low income women with children. It could be that more older women than younger women lack information about food stamps or that they have less of a preference for food stamps, or some other reason. It is also possible that there is some cohort effect, for example, if there is an increasing preference for, or public acceptability of, receiving food stamp benefits, the food stamp receipt rate of women in the older group may be capturing that change rather than reflecting a general pattern related to age.

Thus, the analysis of this sample of women as they aged over time indicates that participation in the Food Stamp Program changed very little over the six-year period for the older and younger women in this sample, but the rate of participation was consistently lower for the women in the older group. For women in the older cohort, the amount of food stamps benefits did not change much either, in contrast to the significant increase in mean food stamp benefit amounts for women in the younger cohort. This could be related to age or possibly to other societal or general factors differentially present in each cohort.

#### IV. CONCLUSIONS

The information in the preceding sections describe a sample of low income women who had children in their care in 1999, comparing older female caretakers to younger female caretakers in terms of their children, marital status, employment and income, receipt of food stamp benefits, and changing personal and household characteristics over a six-year period.

Before summarizing the patterns over time, the following points summarize the situation of the women at the time of the first interview in 1999 (baseline, Wave 1), when women in the younger cohort were between the ages of 15 and 39, and women in the older cohort ranged in age from 40 to 61:

*Children.* For both older and younger low-income female caretakers, the mean number of children in their care was just under three, but older women were more likely than younger women to have 4 or more children in their care. As one might expect, older female caretakers were more likely than younger caretakers to be grandmothers of some of the dependent children.

*Food Stamps.* About 60 percent of women in this sample reported receiving some public assistance in 1999. Younger women were significantly more likely than older women to report receiving food stamp benefits (44 percent compared to 34 percent), to be living in public housing (36 percent compared to 31 percent), and to be receiving cash welfare (30 percent compared to 24 percent), while older women were significantly more likely to report receiving SSI for themselves or their dependent children (23 percent compared to 11 percent).

*Poverty.* The majority of both the older and younger women reported incomes that were below the official poverty level for their household size, and poverty in 1999 was most pronounced among women in the younger group, and significantly higher than the (also high) poverty rate for women in the older group.

*Health.* As one might expect, women in the older group were significantly more likely to report having poor health and having a disability or health problems that limit their work activity.

*Employment.* The women in the younger group were slightly more likely than those in the older group to report being employed in the week prior to the survey in 1999 (but the difference is not significant). However, women in the older group were significantly more likely than women in the younger group to have not worked at all in the prior year and also more likely than those in the younger group to have worked nearly the entire year (11 or 12 months) and this difference is statistically significant. In other words, there was a non-linear, more bimodal pattern for the older women than younger women: more of the older women than younger women did not work at all in 1999, and more of the older women also worked the whole year.

*Marital Status.* Women in the younger and older groups were almost equally likely to be cohabiting with a spouse or non-spouse partner in 1999 (32 percent). The women in the younger group were more likely to be cohabiting with a non-spouse than those in the older group, but the majority of women in both groups (about 62 percent) reported they were not married and not cohabiting, and the differences were not significant.

Six years later, when the women in the younger group were between 21 and 45 and women in the older group were between 46 and 67 (at the Wave 3 interview conducted in 2005), some important changes had taken place. Generally, employment increased and poverty decreased for women in both groups, but these changes were only statistically significant for women in the younger group. The women in the younger group also had significant increases in earnings. The earnings and household incomes of women in the older group were higher than the younger women in 1999, but by 2005 the earnings and income levels were nearly the same. This shift reflected the considerably sharper, and statistically significant, increase in employment and earnings of the younger group of women with children over the six-year period compared to women in the older group. However, there is some evidence that the progression for women in

the younger group flattened out after 2001 at almost the identical levels as for the older cohort, perhaps suggesting an earnings and income plateau for the low-income women in both age cohorts in this study. Still, over half the women in the study still had household incomes in 2005 that were below the official poverty level, and most still had minor children at home, including over 90 percent of the women in the older cohort. By 2005, more of the women in the older group than the younger group also reported health or disability issues, both of which could be related to general aging.

Food stamps was the most common public benefit these low-income women received at all three survey points, and the percentage of women in both age groups who reported receiving food stamps changed very little between 1999 and 2005 (about 1.5 percentage point more of the women reported receiving food stamps in 2005 than in 1999, which is not a statistically significant change). However, the rate of food stamp participation was consistently lower in each year for women in the older group than the younger group. The difference by age group in the rate of food stamp receipt exists even though the employment, earnings, household size, and poverty rates were similar for women in both age groups. Thus, if the older women had higher average incomes and earnings or smaller households, one might understand their lower food stamp levels. But that is not the case. Given the patterns described, the lower food stamp receipt levels for women in the older group are likely due to other factors. Perhaps the main household difference between the groups that might help understand the lower food stamp levels in 2005 was that a somewhat lower, but considerable, percentage of the older women (over 90 percent) still had minor children at home and a lower percentage reported receipt of TANF (related to presence of children). This could suggest factors related to TANF might explain some of the difference in food stamp receipt. For example, the increased efforts to reach out to those eligible for food stamps in the late 1990s and early 2000s may have been more efficient at reaching households with younger children, such as those leaving TANF, than it was at reaching other eligible households, including perhaps families with children headed by older women like the ones in this study (e.g., grandmothers, other relatives).

The Three-City Study sample allows a unique glimpse over time into the household, economic and food stamp program status of low-income aging female caretakers of minor children. The profiles presented in this paper describe and compare older and younger female

caretakers over a brief six-year period. A combination of factors likely contributes to the overall trends observed for this sample of women generally, towards more employment, more cohabitation, higher income, lower receipt of TANF, and lower poverty rates. Poverty rates, though, remained very high for both groups, and highest for the older women.

Given the high poverty rate for both groups, the importance of food stamps is very clear. Food stamps continue to be a critical part of the safety net for women raising children. The high rates of poverty for both groups and continuing child-rearing responsibilities for the older group of women raises some concern. Future research should examine the lower food stamp receipt rates for the older group of women more closely to determine patterns for subgroups within each cohort, which could help distinguish between age-related factors *per se* and other factors perhaps related to the high poverty rates and continuing care of young children by older women. Once these factors are taken into account, if differences in benefit receipt between older and younger caretakers still remain, it might suggest a need to target Food Stamp Program outreach more specifically on households with older women caring for young children.

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