

# Mothers Know Best

## At the intersection of low-wage work, public assistance and child care

Lisa Dodson, Françoise Carré, and Linda Meric

**A report of the Integrating Resources to Strengthen Low-income Families project**

*Conducted by:*

9to5, National Association of Working Women

Institute for Child, Youth and Family Policy, Brandeis University

Center for Social Policy, University of Massachusetts Boston

## **Mothers Know Best**

*At the intersection of low-wage work, public assistance and child care*

by Lisa Dodson, Françoise Carré, and Linda Meric

A report of the Integrating Resources to Strengthen Low-income Families project. Conducted by 9to5, National Association of Working Women; Institute for Child, Youth and Family Policy, Brandeis University; Center for Social Policy, University of Massachusetts Boston.

Funded by The Ford Foundation

**The Integrating Resources to Strengthen Low-income Families project** is a policy/research/ action partnership of 9to5, National Association of Working Women; Institute for Child, Youth and Family Policy, Brandeis University; and Center for Social Policy, University of Massachusetts Boston. From late 2015 thru 2016, Integrating Resources (IR) sent local teams to Colorado, Georgia and Massachusetts. The research teams gathered demographic data and state policy guidelines; conducted parent focus groups; hosted discussions with labor and community providers/ advocates; and then conducted targeted follow-up interviews. Through this multi-source and cross-state approach, the teams drew out and analyzed key issues that emerged as having profound effects on low-wage families.

**Lisa Dodson PhD, MPH** is a Senior Scientist and Faculty at the Institute for Children, Youth and Family Policy, Brandeis University. She is a specialist on participatory research with and about women and girls and their experience with poverty, child rearing, work, and public supports.

**Françoise Carré PhD** is Research Director of the Center for Social Policy, University of Massachusetts Boston McCormack Graduate School of Policy and Global Studies. She is a specialist on retail, temporary and casual employment and their contribution to inequality and insecurity.

**Linda Meric** is the Executive Director of 9to5, National Association of Working Women. She developed and oversaw the Integrating Resources project for 9to5.

## **9to5, National Association of Working Women**

9to5 is one of the largest, most respected national membership organizations of working women in the U. S., dedicated to putting working women's issues on the public agenda and building a movement for economic justice by engaging directly affected women to improve working conditions.

## **Institute for Child, Youth and Family Policy, Brandeis University**

The mission of the Institute for Child, Youth and Family Policy (Heller School, Brandeis University) is to conduct and disseminate policy relevant research on the well-being, health and development of children and their families.

## **Center for Social Policy, University of Massachusetts Boston**

Since its inception in 1992, the Center for Social Policy (University of Massachusetts, Boston) has provided expertise on policies and practices that aim to reduce or eliminate social and economic inequities.

## **Acknowledgements**

9to5 and our Integrating Resources partners thank the Ford Foundation for its generous support of the Integrating Resources pilot project. Special thanks to Program Officer LaShawn Jefferson.

We thank the 9to5 Integrating Resources field and management teams for all their hard work – Lindsey Challis, Cindia Cameron, Erica Clemmons, Helen Cox, Charmaine Davis, Linda Garcia Barnard, Nasreen Jilani, Bridget Kaminetsky, Michelle Loo, Caitlin Lowell and Jesse Erin Posner.

We thank our local and national community and labor partners for their insight, support and involvement (see a list of partner organizations at the end of the report).

Most of all, we express our deepest appreciation and respect for all the parents who contributed their time and shared their life stories to make this project possible.

## I INTRODUCTION: Integrating Resources to Strengthen Low-income Families

### “We are looking for a real way out of poverty”

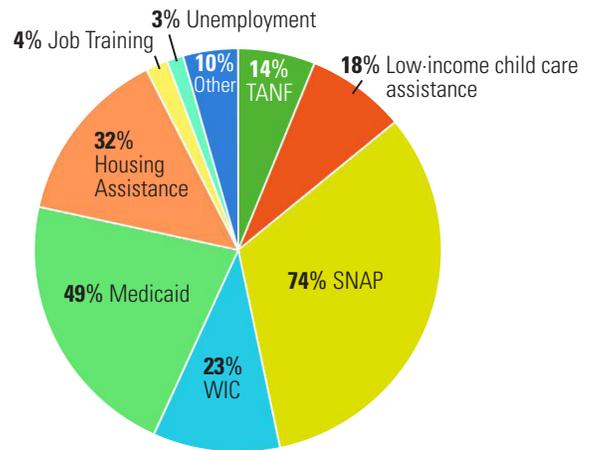
The *Integrating Resources to Strengthen Low-Income Families* project was launched to mobilize low-income parents and their allies to develop better policy solutions for low-income families. 9to5, National Association of Working Women partnered with social researchers Dr. Lisa Dodson (Institute for Child, Youth and Family Policy, Brandeis University) and Dr. Françoise Carré (Center for Social Policy, University of Massachusetts Boston) on this innovative policy, research, and action initiative.

The *Integrating Resources* (IR) pilot project examined the intersection of low-wage work, public assistance, and care of children and family members. IR teams met with a hundred parents in Colorado, Georgia and Massachusetts –states with a range of minimum wage levels, laws concerning paid sick days, and public assistance regulations. The project investigated how meeting the requirements of safety net programs affects parents’ ability to seek, obtain, and maintain employment, and also how low-wage jobs affect their ability to care for children.

Parents, mostly mothers, were at the center of the project because those directly affected by these conditions know their situations best. Parents described in detail the conflicts between working in unpredictable low-wage jobs while raising children, many of whom have been affected by the well-documented stresses of poverty. Parents also discussed navigating the bureaucracy of safety net programs because wages alone couldn’t begin to pay the bills. Mothers talked about standing at the intersection of providing for their families’ intense needs and unpredictable outside demands –one mom in Atlanta called it, “my own Bermuda triangle.” Living with these combined challenges is the story at the core of this report.

There is a lot at stake for these and other working families, as well as for our nation as a whole. More than 43% of all children in the U. S. live in poor or nearly poor families –almost the highest child poverty rate (34 of 35) of all developed nations– disproportionately impacting Black and Latino children. Parents talked about the effects of poverty on their children, the impact of discrimination, the value of good jobs, and a longing for a more just society and a better life for their families. Confronting this reality every day, mothers had a lot to say about how to improve the future for their families, communities and the nation as a whole.

Types of public assistance parents have received or are receiving.



There have been seismic shifts in the American political landscape since the start of this project. The rhetoric of the presidential election and the policy proposals of the new administration have endangered families even more. The parents who took part in the project, already struggling to make ends meet, now face additional threats of cuts in social supports and efforts to destroy wage and job protections. As Shawntae, a mom in Boston put it, “They want us to do self-sufficiency but then they take away everything we need to do it.”

“They want us to do self-sufficiency but then they take away everything we need to do it.”

Parents were ready to mobilize. Time and time again, mothers from the three states said they wanted to stay involved in the project, stay connected to 9to5 and the other parents in the room, speak out about their collective experience, and join in sharing this report to make and carry out action plans. Parents participating in the project developed a camaraderie in each of the groups that fostered honesty, support for one another, and serious plans. In this era that threatens intense cutbacks and less job protection, these parents and millions like them are a critical voice in building a more equitable society.

One mom told us to take back this message... “Don’t decide about us, without us.”

## II FINDINGS:

### What we learned from low-income parents

#### “We put our kids before everything else”

From late 2015 through the spring of 2016, the IR teams conducted focus groups in Massachusetts, Colorado, and Georgia. We met with parents in local community centers, neighborhood schools, libraries, and other sites where families often come together. One hundred low-income parents spoke extensively about the complexities of raising children, helping other kin, working in low-wage jobs, going to school, and meeting the requirements of public assistance programs. Building on the data from these parents, the teams talked with local advocates and staff from community and labor organizations. Finally, interviews were conducted with a few parents who wanted to talk in greater depth about the issues raised in the focus groups. Alongside this fieldwork, we reviewed the regulations governing labor standards and key public assistance programs in the three states to connect what we heard from parents with state policies. The majority of the people who participated in the project were Black women; there were some Latinas, and a few white people. While they were much more diverse in terms of age, family situation, jobs, and geographic location, several common themes emerged.

Across the country, parents spoke most about how often their plans and efforts to improve their families' lives are disrupted by “the system” because it just doesn't work for low-income families. With variation, our review of state assistance programs confirmed what parents described in their daily lives. Parents said again and again how disruption is a way of life in low-income America. Most often moms are left to sort it all out with very few resources and supports.

Alongside disruption, mothers talked a lot about discrimination that they identified as embedded in the workplace and in state policies. Mothers, particularly Black mothers and grandmothers, talked about how poor women are often stereotyped as irresponsible because their efforts to keep family life stable are disrupted. Some spoke of experiencing racism and racial stereotyping and others talked about gender stereotyping, particularly of single mothers.

Parents also spoke about how they push back against unfairness. In the face of disruption and discrimination, many parents have developed strategies to cope and advised each other on how to deal with mistreatment at work and in the welfare office. Above all, mothers talked about putting children first not only out of love but also as an expression of resistance to “a

system” that seems to “just throw our kids away.”

Linked to children and family as their priority, parents knew their voices must be heard at the tables where policy and programs are being designed for their families.

#### 1. Disruption

##### Disruptive Work: Unpredictable hours, low pay and no time off for family

Most of the parents participating in the project had jobs, or had recently worked, in the major sectors of the low-wage labor market. They worked as home-care or nursing home aides; as fast food and food preparation workers; in retail sales and warehouse stocking; Uber and other freelance/on-demand driving; industrial and house cleaning; data entry and in other office work. As is typical in these jobs, many parents did not have full-time hours. They patched together their incomes from one or more part-time jobs and, where possible, supplemented with public assistance. Parents' incomes ranged from absolutely nothing to a few women who had made it out of poverty and currently made over \$35,000.

“You feel better about yourself when you have a decent job and you can take care of your family.”

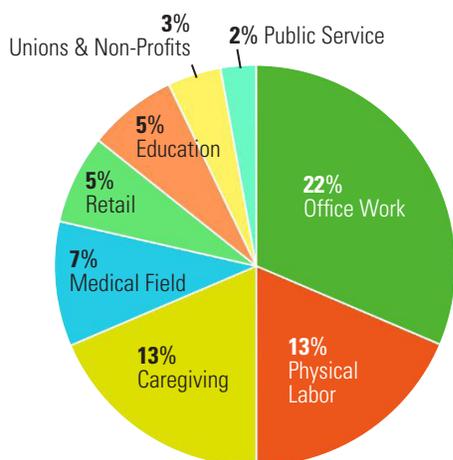
Importantly, many parents talked about work as positive because it “keeps you meeting new people” and gives “time to communicate with other adults.” Several parents working in health and human services, such as home-care and as medical assistants, spoke of job satisfaction in helping other people, as one said, “if you put a smile on someone's face, you feel good about yourself.”

Maria said that, “You feel better about yourself when you have a decent job and you can take care of your family,” and the group widely agreed. But, in all three states, decent jobs were hard to come by for these moms.

##### “Jobs don't amount to security, they make you insecure”

Moms talked a lot about how they don't have a regular schedule or know the actual number of hours they will work each week, making it impossible to anticipate what their weekly paycheck will be. They talked about constantly worrying about falling behind on bills and how “your child knows it too, that you are worried all the time.” One mom, Tiffany, talked about how her toddler, seeing his mother worry about her job, took her hand saying, “It's alright” the words she always used to

**Job sectors in which parents were currently or recently employed.**



soothe him. She told the other parents at the meeting, “He shouldn’t need to feel all that weight.” They knew all too well the struggles she faced and pointed out that it’s not possible to shield you children “from all the craziness” of juggling job demands and bills.

In one discussion, parents critiqued being held to the same “super woman” standard as higher-income women who have access to supports like a college or graduate degree, nannies, or a partner who also has a good job. Unlike their more privileged counterparts, Kara said, “You are supposed to just have your baby and then keep on going like nothing has changed.”

**“I don’t know my schedule from one week to the next”**

Along with being unable to predict paycheck size, some parents had constantly changing schedules based on their employers’ call. Nursing home, retail and food service supervisors would call staff in or send staff home based on immediate work demands. Parents talked about jobs where “they say you have to

“They say you have to have an open schedule... meaning whenever we want you.”

have an open schedule...meaning whenever we want you.” This made planning for child care nearly impossible. Some moms spoke of having to rely on older children to spend full days with a younger sibling and in some case parents talked of “playing the numbers

game,” sometimes leaving children on their own hoping they would be okay, to avoid getting fired. “What kind of choice is that?” asked Esther, a grandmother who is helping raise her grandchildren.

Towards the end of one focus group, a mother of two spoke of how the system pits a mom’s job against her child. “Don’t make me choose between my child’s safety and this job,” she said.

**Disruptive Regulations: Cliff effects, shortfalls and punishing rules**

“The whole system sets people up to fail,” said Laura, a mother in Georgia. Nodding, a grandmother said, “It punishes people who are trying to do better.”

Almost all participating parents had some experience with public assistance while raising children. As reviewed below (Section III), there were considerable variations in the states in terms of access and eligibility for the spectrum of family and work supports. Consistently, Georgia offered the least support and Massachusetts offered the most with Colorado ranging in between. Although it’s important to note that Colorado has significant county by county variation as well.

Mothers discussed how the availability of safety net programs, particularly child care, housing and food access were critical to meeting their needs and hopefully helping their families thrive one day. At every focus group, women discussed their own experiences of homelessness or their fear of it. Parents go to great lengths to keep a roof over their children. While Temporary Assistance for Needy Families (TANF) was not a widely accessed resource or one that provided a significant amount of financial support, eligibility for TANF opened the door for other critical kinds of help. Several parents spoke of moments when they believed access to public assistance saved their families. Yet, in all three states, parents

asked why public assistance programs have rules that—in the real world—actually hinder parents from gaining economic stability and protecting children.

### Cliff effects and rabbit holes

Parents talked frequently about the cycle of losing different kinds of help that would then lead to a cascade of problems. Sometimes loss of aid was based on a new rule or a budget cutback. In Colorado, a parent said that when she moved over a county line to be closer to her new job, she lost her child care voucher because the rules change county-to-county. Then, she lost the new job because she didn't have child care. In a more extreme scenario in Georgia, the state office had simply stopped taking children's names on a wait-list for future child care subsidies, regardless of their eligibility. Time limits meant some families were cut off from critical supports because the parent would not take a job without having child care.

We heard how a few mandatory overtime hours of work or a small amount of financial aid for a program to improve job prospects or attend college could result in losing eligibility for child care or food help or cash assistance. In fact, sometimes loss of one support put a red flag on all other sources of aid—including potentially, health care. The various offices that regulated different parts of a family's resources would ignore the effects that changes in eligibility might have on all the other ones. Once these "cliff effects" kicked in, it could take months to regain assistance even if a parent had documentation that the loss was unfounded. In some cases moms said, they could not even reapply for six months after losing aid.

Along with cliff effects, over half of all parents in focus groups had experienced "lost paperwork" after applying to or

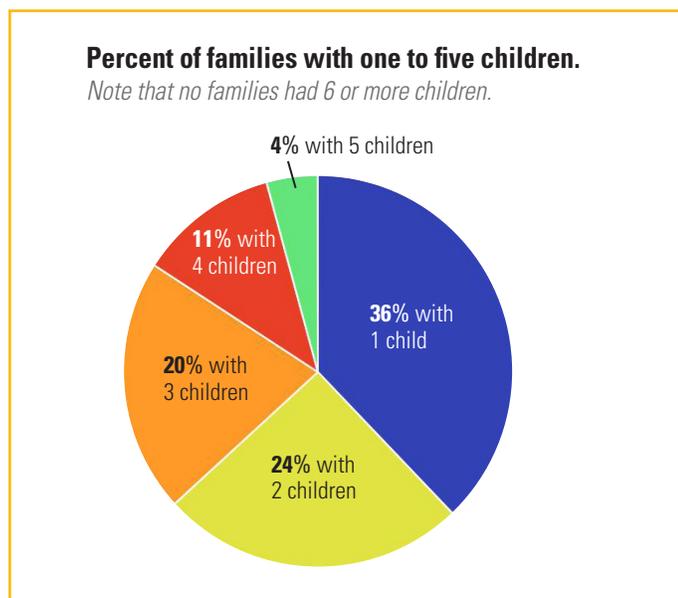
being reviewed for access to food, child care, income support or medical help for which they were technically eligible. Lost papers meant that even when it was the fault of the public assistance office, the result was that the parent must get another copy, set up another appointment and often wait for weeks before being able to complete an application or regain services. In the interim child care, food, housing and other essential family supports may be lost causing family upheaval and job loss.

Cora, a mom in Denver, pulled out an enormous folder of crucial documents—with her at all times—to defend her eligibility for food and child care help. "You have to make extra copies, don't ever let them take yours," she advised.

### Child care rules

Parents spoke of disjointed and contradictory child care regulations causing job turnover and care instability. Several parents spoke of having and then losing child care because they found employment but remained too poor to pay out of pocket, thus they lost the job. One mother traced having child care for her baby for six months, then losing it for two months, then regaining it but at another child care center, then losing it again. These changes meant adjusting to new schedules, new commutes, new caregivers, new companions for their children while also adjusting to new job demands. Pointing to these invisible costs, Essie commented, "We are always on an emotional roller coaster" and so are children. Across the three states parents told us that churning child care undermines all of their efforts. Sofia, an older mom put it succinctly, "Routines are important for children."

"Routines are important for children."



Child care quality and safety were related issues raised by parents. Several parents had left or lost work because their children's care was inadequate and, in some cases, risky. Several moms had been child care workers themselves and they spoke of overcrowded daycare, in small "dirty rooms, with cockroaches" staffed by caregivers who were also overworked and underpaid.

A significant number of parents in the focus groups had children with special needs including diabetes, asthma, Attention Deficit Hyperactivity Disorder (ADHD), food allergies, learning disabilities and anxiety/depression disorders. Almost all of these childhood conditions are treatable or can be managed. But successful treatment must extend beyond health care to include the stability of their home environment. Stress, changing child care settings, residential moves and mothers' ever-changing work schedules are barriers to a child's well-being that have long-term consequences which are particularly harmful for children with special needs. Ximena, a mom in Boston, summed it up, "When your kids have a disability they just throw it at you. You are on your own."

### Running out of food

Parents talked about wages and monthly expenses and how running out of food was a constant possibility. Those who were receiving food aid spoke of losing it or experiencing dramatic decreases in Supplemental Nutritional Assistance Program (SNAP). This loss might come about because of income changes, like when a parent's employer would increase hours of work and then two months later would cut them back. But the damage would be done, their SNAP would be slashed, and it could take months before getting adequate food access back.

In all the discussions of hunger, mothers tried to shield their children not only from the physical but also the emotional experience. A mother in Atlanta said that, "I say 'I ate already.'" But her children know she has not and try to give her their food or they say they are not hungry. Another mother in Massachusetts said that she lost 13 lbs during a period when her SNAP benefits were cut but hid the fact from her children. A mom in Colorado said, "My two year old tries to share her food with me, my two year old comes up to me and says 'Ok, ok.' That's all she knows how to say to me."

**30%** OF PARENTS INVOLVED IN THE PROJECT REPORTED HAVING A CHILD OR CHILDREN WITH A DISABILITY, DISEASE, OR, SPECIAL NEED.

#### Some include:

**ADHD**  
**Autism**  
Asthma  
Behavioral Problems  
**Bipolar Disorder**  
Cerebral Palsy  
Depression  
Developmental Delay  
Dyslexia  
Hearing Loss  
Intellectual Disability  
Kidney Disease  
Speech Therapy

**Bolded** items appeared at a significantly higher frequency.

"When your kids have a disability they just throw it at you. You are on your own."

"Without SNAP, people wouldn't be able to feed their children."

In Boston, Tori attended workshops promoting Individual Development Accounts (IDAs) or savings, specifically focusing on low-income people. She put family gifts that she received and any overtime earnings into a new bank account. But at the SNAP office she explained, "They asked for my bank receipts and saw that I had saved some money. I thought they were wanting us to save. Then my food stamps got cut." She added "If I had known that having a bank account is going to affect me getting benefits for my family then I don't need to have a bank." She would return to the corner check-cashing store.

With all the problems that parents described, they also wanted it known that SNAP is a crucial resource for their family's survival, at least when it works. Wages and food pantry visits do not provide enough food for many low-wage families. The importance of good nutrition, particularly for children, was a topic that was raised in several meetings and discussed. Parents applauded the IR Teams for making sure the lunch offered to them and to their children—

during the meetings—included vegetables and fruits.

Overall, food support was highly valued. In Atlanta, Sheila pointed out that "Without SNAP, people wouldn't be able to feed their children."

As the team finished up a focus group in Georgia, parents were asked if they had anything else to say about safety net programs. After a long pause, one mom suggested that –given all that they had covered– maybe we should come up with another term. There may be public assistance programs that are extremely valuable but... "There's no safety here."

These same themes of disruption were echoed in conversations with local community and labor organization staff with whom we talked. A representative from a non-profit that provides job training and readiness skills to TANF participants cited the extreme challenges parents face when moving from income supports to a combination of work and work supports.

Another community service provider talked about the challenge of supporting people to pursue school –that it's hard for

low-income parents to balance immediate need for income with the longer-term goal of career advancement opportunities and sustainability. Even when parents pass up the most obvious dead-end jobs, they face so much pressure to take work requiring a little training and paying only a little over the minimum wage. Parents get stuck and it's very hard for them to invest time and resources into additional education or training that might land them in a significantly higher paying job over time.

A teachers' union representative said she sees the impact of parents' low pay and unpredictable hours on her students, children coming to school hungry and unprepared to learn due to their parent's inability to afford to feed them.

## 2. Discrimination

### "They don't invest in us..."

Parents, and community providers and advocates, talked about bias and discriminatory attitudes toward low-income people, particularly towards "Black and Brown" mothers. The topic of discrimination emerged when, after sharing individual accounts of disrupted family life, some participants pushed the discussion to talk about social justice. It was obvious, parents agreed, that individual effort alone will not overcome the web of impediments they face. Above all, they pointed out, children are being harmed and why didn't that matter to those who make the decisions that impacted *them*? Making sense of such a system turned to talk about discrimination and inequity. A grandmother, Evelyn, argued that if society at-large regarded low-income families, particularly Black families, as valuable, "they would invest in us."

The meaning of investment was not only material but also about investing in human potential, "that we can make something of ourselves" as Brittany, a young mother in Atlanta, put it. In contrast, parents said that, "They have that attitude about you..." an attitude that several of the participants interpreted as racist, particularly biased against single mothers of color.

Another element of bias that parents described was the assumption that if you are a mother, you will not perform well. "They treat our children as a hindrance, like we are less because we have kids." While parents discussed the complexities of balancing jobs and children,

"They have that attitude about you..." an attitude that several of the participants interpreted as racist, particularly biased against single mothers of color.

an Atlanta mom raised the larger issue, "Why isn't there empathy for raising children?"

"Advancing myself" was a phrase mentioned often to describe individual effort and personal aspiration. This was contrasted with "being put in our place" and treated in ways intended to "keep us down" by both the low-wage labor market and harshly regulated public assistance. "They stereotype parents who get assistance."

"Why do they vilify us?" asked one young mom in a discussion about attitudes towards poor moms and children. "Politicians aren't for us, for minorities," said Kashira.

One union organizer in our network of allies reaffirmed that issues of race, class and gender are never far from the surface, in the workplace or in the human services office, for the low-income mothers she works with. A non-profit policy advocate pointed out additional barriers to employment, housing and public assistance for women with court records and the impact of that discrimination on families and their economic stability.

Several of the ally groups also raised the additional challenges faced by immigrant and mixed citizenship status families. There are additional intersections with public assistance and low-wage work for immigrants, who often find themselves in the lowest paid and most abusive job sectors. Depending on their immigration status, people are or are not eligible for TANF and other public supports. Programs and rules seem intentionally confusing, making them virtually impossible for families to navigate. With the anti-immigrant rhetoric and policy proposals coming from the new president, addressing this challenge appears more critical than ever.

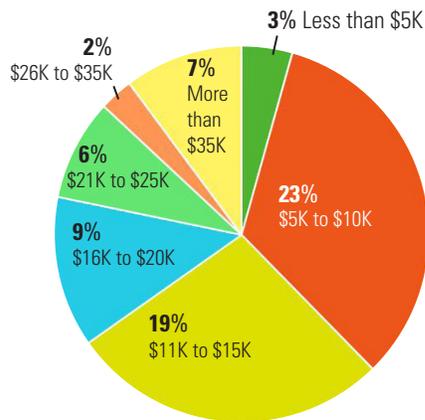
## 3. Putting children first

In examining all their personal experiences of disruption and discrimination, mothers would invariably start talking about children. The topic under discussion could be work schedules, low-wages, important assistance programs or punitive regulations, but sooner or later the conversation would find its way back to their kids. In these discussions the well-being of children became not only a personal priority but also a way to resist "unfair pressures."

In Denver, Maria talked about how she had been working in a job with a schedule that kept her son in a "positive child care" setting. This mattered a great deal, she explained, because he really liked the teacher and had made friends. He was thriving. So when she was told she had to change her hours to a later shift, and would lose this child care slot, she refused and was fired. She found another day schedule job—at a lower wage—

## Annual Salary Ranges

*In addition to the conditions described throughout the report, some parents were physically unable to work because of disabilities.*



“My son has a learning disability. They were telling him he was ‘bad’ instead of understanding him. I won’t allow that.”

but managed to keep her child care.

As she described this incident, another mom said, “I had to become that kind of parent that’s in your face.” In another group a mom said something

very similar. “I had problems with how they were treating my son.” While she was glad to have subsidized child care she still insisted that he be moved to a better center. “My son has a learning disability. They were telling him he was ‘bad’ instead of understanding him. I won’t allow that.”

Dawn, a mom who had experienced domestic violence made the same argument when she was pushed to find work shortly after arriving in a shelter. “Our kids have gone through all this trauma, we need a chance to calm them down...” before heading out the door to go to work. She insisted that she have more time with her children in a safe setting, working with counselors, before she started looking for a job. Other parents talked about the pressure to put work, not children, first.

One Boston mom, Rebecca, talked about her daughter with autism. “She’s 11 but she can’t just be left outside by herself when the bus picks her up. You need to bring home a paycheck, but we have to do what our children need.” But depending on when the bus arrived, she would be late for her job.

“If my kids aren’t safe, nothing is going to work,” Diane, a mom in Colorado, said. Another mom said, “They do not

take children into account” in terms of work schedules, wages, or providing child care help. A third mom said, referring to employers and public assistance rules, “Our kids don’t count... so we do what we need to make our lives better. For our kids.”

Community and labor allies pointed out that, as hard as things are for families in urban areas, which is where the focus groups were held, there are unique challenges facing women in rural areas who receive public assistance and try to find and retain work. These women sometimes do not have regular access to internet, they have limited access to transportation and often they live far away from government offices. There are fewer programs and supports available, and isolation is often a problem. In Colorado specifically, one ally raised challenges in resort counties that depend on a low-wage workforce, but where there is no housing available that workers can afford to live in.

## 4. Make sure we are there and our voices are heard

Throughout the project, parents expressed the strong opinion that they must be active members and leading voices in matters that determine the conditions of their lives. They wanted to represent themselves because, “...We should be the ones who talk about what’s going on in our own lives.” Parents argued that they know more than anyone else about the real world of low-income family life in the U. S. and need a seat at the table. After detailing daily life at the complex intersection of low-

“We should be the ones who talk about what’s going on in our own lives.”



With no guaranteed volume and timing of work, parents cannot predict earnings and cannot navigate public assistance options that are means-tested and assume regular and documented earnings.

wage jobs, family care and public assistance regulations, parents pointed out that state policy-makers and major employers would greatly benefit from all their insider knowledge. Unless “they live in our shoes” they will not understand how to successfully integrate work and public assistance resources to promote the future of low-income families.

Our community and labor networks of allies agreed about the importance of including people who really know about these issues because they live them. They pointed to an increased desire among local parents to get directly involved and speak up. Especially since the presidential election, people in these local communities have become more aware and more engaged in politics both locally and nationally. For the first time, many people became active, spoke out, and started contacting their elected officials.

### **III STATE POLICY REVIEW: Safety net programs and low-wage jobs**

As summarized below, the three states varied significantly in terms of providing low-income families with safety net and work supports and in terms of wage levels, with Georgia offering one of the lowest levels and Massachusetts offering one of the highest in the country. These conditions are reflected in the poverty/near-poverty rates of children living in the three states. In Georgia, almost half of all children—and 54% of young children—are low-income or poor while in Massachusetts 30% of all children and 32% of young children and in Colorado 38% of all children and 42% of young children live in poor or low-income families (National Center for Children in Poverty). Importantly, Black and Latino children are far more likely to be poor or near-poor even in the states where public assistance programs are more generous (Diversity Data Kids, State Profiles).

#### **A backdrop of difficult, and worsening, low-wage work**

Work is an integral part of low-income life, prompted by need but also by work requirements for families receiving TANF assistance. Service sector and other low-wage jobs and work with temporary staffing agencies have expanded dramatically over the past two decades. Entry-level jobs—most often those held by low-income parents who also seek public supports—are increasingly likely to be part-time with

irregular schedules. They are also more likely to be contingency-based—with a low guaranteed number of hours of work and/or of limited duration. They yield unreliable earnings and unpredictable schedules. Depending on employer-driven scheduling, these workers may earn well above poverty income in one week and well below in others.<sup>1</sup> With no guaranteed volume and timing of work, parents cannot predict earnings and cannot navigate public assistance options that are means-tested and assume regular and documented earnings. Importantly, Black women, Latinas, immigrants and single mothers—all groups that have historically experienced high poverty rates—disproportionately fill these unstable jobs. Former public assistance recipients have been particularly affected by unstable jobs.<sup>2</sup>

Mainly female heads of families, who are disproportionately Black and Latina, are blocked from opportunities to combine employment with adequate public supports both because they have no control over their time and earnings and the irregularity of earnings may create regulatory and administrative barriers for state and federal supports to promote socio-economic stability and advancement.

### **Salient issues with state supports to employment**

The three states where the focus groups were conducted present policy environments that span the broad range of what is available, and lacking, in terms of supports to working parents in the nation as a whole.

Labor and employment policies undergird the terms of employment and experiences at work. They govern the floor of compensation, and options for paid time off and other forms of leave affecting whether it is possible to negotiate work and family responsibilities. Within the federal framework, states have substantial room to enact more demanding labor standards.

Social policies, particularly anti-poverty policies, now called “supports to employment,” concern cash assistance and subsidies necessary for family support, most notably child well-being.

---

<sup>1</sup> For ten million workers in three fast-growing occupations (including home care services; retail sales; food preparation & serving; earning respectively \$10, \$12, and \$9 per hour), full-time work still may not lift a family out of poverty. Women make up from 51 percent (in retail sales) to 88 percent (health aides) of these low-wage occupations (Bureau of Labor Statistics 2011).

<sup>2</sup> In state administrative records, from 15 to 40 percent of former recipients who became employed after PRWORA (welfare reform) got temporary help services jobs (Autor and Houseman 2010).

TANF is the most visible program, partly because eligibility for it also may connect a parent to other public benefits, but other subsidies to families also matter and sometimes, like SNAP, make more of a difference. With main programs, within federal guidelines, states set eligibility criteria.

In both areas, then, there is significant variation across states in eligibility and level of supports that parents and their families may receive. For this reason, the project reviewed eligibility rules for main support programs in order to provide a context for the information and reflections that parents provided in focus groups.

### **Insufficient supports everywhere –but differences still matter**

Working parents face similar policy challenges in each of the three states. Most notably, child care affordability and limited child care subsidies are challenges. Even with subsidies, parent co-pays can be insurmountable hurdles. Long waiting lists for subsidized child care are one manifestation of the inadequacy of public subsidy and low supply of affordable unsubsidized care. Most strikingly, Georgia “stopped trying” when they froze child care waiting lists to 2015 status.

In addition to limited funding, subsidies come with requirements that do not mesh with parents’ constraints. While looking for work (an eligibility requirement for other programs), Georgia parents may retain a child care subsidy—but cannot apply for one. Hurdles line the path to combining work and supports; lining up child care that one cannot afford without subsidy is an essential requirement to job search and thus eligibility for cash assistance in the state. State reimbursement rates have not changed since 2006 and providers can charge higher than the reimbursed rate. In the other two states, funding is better but still inadequate, and eligibility rules throw up hurdles.

For Massachusetts income eligible vouchers, both vouchers and facilities are in short supply. Parents must work 20 weekly hours for part-time and 30 weekly hours for full-time subsidized care, and all parents face low asset limits for eligibility. Shifting and unpredictable work schedules make it a challenge to maintain a reliable amount of subsidy given this requirement. Eligibility rules vary across Colorado counties; within large urban areas, a parent’s move across county lines to accommodate a job change may cause a change in or complete loss of their subsidy. Counties vary in income eligibility levels, availability of care providers, and in whether they make more generous accommodations for teen parents’ (up to age 21) education to

meet work requirements.

In other respects, of the three states, Georgia and Massachusetts represent polar opposites on both the labor and employment policy front:

- Georgia’s legislature has consistently chosen to keep the minimum wage at the \$ 7.25/hour federal level (which rarely gets increased) whereas Massachusetts had a state minimum wage at 138 percent of the federal minimum in 2016.
- Georgia has not had an increase since 2001 and none is planned.
- Similarly, the Georgia sub-minimum wage for tipped workers also is kept at the federal minimum of \$2.13 whereas the Massachusetts tipped wage is higher than the federal level.
- That being said, it costs significantly more to live in Boston than Atlanta.

The two states are also opposites in term of leave policies. While Georgia just passed the Family Care Act, allowing workers who have paid sick days to use them for family care, the state has no law allowing workers to earn paid sick days. In fact, 44.2% of the private sector workforce was without paid sick days from their employment in 2013 (IWPR estimate). In contrast, Massachusetts enacted a paid sick time law in 2015 that applies to most of the workforce.

On the social policy/family supports front, Georgia stands out among the three states in the extreme “thin-ness” of its safety net policies. Eligibility criteria—and work requirements—are extremely stringent. Most visibly, TANF benefits are very low, even taking into account cost of living difference between Georgia and the other two states. Furthermore, the state has a mandatory job search in effect at time of application and work requirements come into effect immediately. It defies the reality of low-income family life to demand that parents find ways to line up child care in order to implement a successful job search, and hold the job down while going through the application process. Other criteria are similarly stringent. Sanctions for failing to meet the work requirements (maybe due to unemployment or unsuccessful job search) are lengthy and make re-qualification for benefits difficult. Parents must reapply rather than resume benefits once they meet the requirement. The rules put parents on a “treadmill” of application re-work and seem to be most effective in rationing access to

The rules put parents on a “treadmill” of application re-work and seem to be most effective in rationing access to TANF in the state.

TANF in the state.

Massachusetts’ TANF eligibility criteria are less stringent and benefits slightly higher. Yet the state’s TANF regulations do not put it in sharp contrast with the situation in Georgia. For example, it has a family cap, like Georgia, as well as an asset limit on recipients. Asset limits, where they are set low, operate as a major obstacle to eligibility but also to gaining a foothold of financial stability, the ability to absorb shocks—most importantly those shocks such as car expenses that threaten the ability to remain stably employed in jobs where missing work is not tolerated—and thus meet work requirements. So, while the state is a leading state in the nation in terms of key labor standards, its main public assistance policy does not stand out for its generosity.

The Colorado policy environment for working parents stands somewhere in between those in Georgia and Massachusetts. The state has labor standards that are higher than Georgia’s but somewhat less extensive than Massachusetts. Its social policies, however, notably some of its TANF rules are somewhat less stringent than their equivalent in Massachusetts.

Colorado’s labor standards include a 2017 minimum wage at \$9.30 per hour, 128% of the federal level, which will increase to \$12.00 by 2020 and then be increased annually with the cost of living. It also has a state tipped wage set significantly higher than the federal level, adjusted yearly; it is also higher than the Massachusetts level. Colorado has, however, no strong paid leave or paid sick days policy.

Colorado’s TANF rules similarly set it in between Massachusetts and Georgia. Its cash grants are low relative to the Massachusetts level. Like Massachusetts, and in contrast to Georgia, it has no job search requirement at intake, and no limit on hours of training that qualify as work requirement. Colorado has no family cap rule or asset limit that serve as obstacles to families trying to reach economic security; in those ways, the state’s public assistance policies are stronger than either of the other two states.

Even with these striking differences among states, it’s clear that too many families aren’t making

it. In each session, there were tears, traumas discussed, and frustrations expressed—but there was hope too.

“Don’t make policy without us . . . all policy development should include women who experience this life.”

## IV SOLUTIONS

Low-income parents have lots of ideas about how to make better policy. In the focus groups and interviews, they identified major pitfalls and real solutions. They shared a vision of investing in children and families that would lift the whole society. They also had practical advice about improving jobs, child care, help for children with disabilities, and creative family supports. One of their bottom lines, as Malika in Georgia put it, “Don’t make policy without us... all policy development should include women who experience this life.”

The solutions outlined below lend themselves to being adapted for specific policy campaigns at the federal level, as well as in states and even in counties and municipalities. They can be accomplished through legislative, electoral and administrative means. Most importantly, they must include leadership from the women who know what success means because they are the people whose lives are directly affected by the solutions that policy-makers design.

### Combine wages and safety net help to sustain working families

Everyone involved in this project—all of the parents as well as local labor and community advocates and service providers—talked about how current policy approaches make it impossible for families to create a stable life. Many parents called for unraveling the web of regulations that amount to “giving with this hand while grabbing with another.” Cliff effects, lost paperwork and safety net program silos must be eliminated.

While states and municipalities should tailor their

approaches, all must measure success by low-income family stability. Upheavals in jobs, housing, food access, child care and children’s schooling should be measures of policy failure. *We can do better* parents said again and again. As Jeannine in Denver told other moms, policies should, “Let people combine some assistance with their pay because neither is nearly enough and you should not punish them for trying.”

Parents pointed out that the larger society invests in innovation, technology and entrepreneurial ventures. Why not also see the combining of wages and public assistance as a way to invest in the future of millions of families?

“Most people want to work—I don’t want to live off the state.”

### Start with children’s well-being

If children are unsafe, then nothing else matters. Parents and advocates pointed out that no new policy or job or safety net program can be considered successful if children are suffering and endangered. Lack of child care subsidies, disregard for children with special needs, wages much too low to buy market child care, and a universal lack of child care leaves millions of children unsafe and parents in turmoil. In several focus groups and interviews, parents challenged authorities to “live in my shoes for a month” to see how it effects their children’s health and development. Parents pointed out too that there are long-term national consequences when so many of the next generation are at risk. Yet many of those who participated



pointed out that we could do much better by our children. If policies and employment started with the child and focused on safety, healthy development and stability—measures that all parents use to guide their lives—the whole country would do better. Accessible, affordable, quality child care for all families needs to be a national priority.

Parents, community service providers and labor activists agreed that many of the people who make policy “just don’t get it.”

### **Jobs should move families up—not pull them down**

Jobs need to be designed to encourage people to stay employed and to encourage children to see work as a promise to a decent life. Yet below-living-wages, unpredictable work schedules, the lack of any job ladders and insufficient leave time have turned many jobs into a trap for families, not an opportunity. Children watch their parents struggle to meet job demands and yet remain poor, undermining the value of work. Basic labor standards—including wages, paid time for caregiving, and scheduling practices—must be improved for all jobs. Policies promoting work should target jobs that result in families moving up and that provide opportunities for advancement, such as on-the-job training and tuition help for postsecondary education. They should also focus on stable, living-wage jobs with predictable hours and pay, and paid leave for caregiving—the kinds of jobs that come with unionized employment. While there is a stream of rhetoric about good job creation, many parents pointed to the jobs that actually exist. We heard again and again that, “Most people want to work—I don’t want to live off the state.”

### **Dismantle the barrier of discrimination in low-income America**

Parents and community and labor partners see discrimination close up and they see how it harms families and communities. They talked about how Black and Latino parents face stereotyping in the workplace and when seeking safety net help. While discrimination takes many forms including gender, race, sexual identity, immigration status, marital status, geography and other categories, two issues stood out among the parents.

Parents of color—Black and Latino—talked about bias in seeking work and being promoted on the job. They also talked about being held to a different, harsher standard when seeking

public assistance. “They have that attitude about you” means that along with poverty and the instability that comes with it, you must also overcome racism when trying to move forward.

Of equal impact, mothers spoke of how they are devalued because they are raising children. Particularly, pregnancy discrimination and discrimination against single mothers were described as pervasive.

Parents argued that clear and tough protections are needed and that those who discriminate—at work or in a public office that is supposed to assist struggling families—must be held to account. Not only individuals, but entire systems and institutions need to be redesigned to eliminate all forms of discrimination.

To cover all families, programs providing assistance should be accessible to immigrant and mixed status families who are financially eligible. Barriers to employment, housing and public assistance for women with records must be addressed. More support needs to be available in rural communities.

Especially when hateful talk about immigrants and efforts to undermine racial justice come from the president and his administration, it emboldens the most racist and anti-women’s rights voices. Parents and their advocates talked of the critical importance of local organizing and activism to challenge discrimination even if the nation’s top leaders have turned their backs on social justice.

### **At the head of the table: Women’s leadership is critical to policy success**

Over the year of meetings with low-income parents, one solution that was connected to all the others was raised again and again. Policy cannot succeed, even if it comes from good will and fair-minded people, if the mothers at the center of this part of American life are missing. Parents, community service providers and labor activists agreed that many of the people who make policy “just don’t get it.”

Moms know what works and what doesn’t. They know how child care must be juggled with jobs and older children’s schooling and healthy food preparation and stable housing, and all that on a low income. They—and those who work with them—know the big picture, and they know the specific suggestions that will make a difference. They hold the knowledge that is critical to creating real change. Building capacity that promotes low-income women’s leadership should become an essential part of policy development for better outcomes and social equity.

## **Integrating Resources Networks of Allies**

*Thank you to all of these national and local, community and labor ally organizations and their representatives who have gotten involved, officially signed on to the project, shared their insight and experience, hosted focus groups and/or recruited focus group participants. Apologies if we've accidentally left anyone off or have any errors in the list.*

1199 SEIU (MA)	JOIN (Jewish Organizing Institute and Network) Alumni Network (MA)
ABCD (MA)	Legal Aid at Work (CA)
AFDC Coalition (CO)	Legal Momentum (natl)
Atlanta Community Food Bank (GA)	Massachusetts Jobs With Justice (MA)
Atlanta Women's Foundation (GA)	Metro CareRing (CO)
Bessie Tarrt Wilson Initiative for Children (MA)	Mi Casa Resource Center (CO)
Boys and Girls Club Parent Action Committee (CO)	Mildred Ave K-8 School (MA)
Catholic Charities – Samaritan House (CO)	National Diaper Bank Network (natl)
Center for American Progress (natl)	National Latina Institute for Reproductive Health (natl)
Center for Community Change (natl)	National Partnership for Women & Families (natl)
Center on Budget & Policy Priorities (natl)	National Women's Law Center (natl)
Children's HealthWatch (MA)	Office of State Rep. Jeffrey Sanchez (MA)
CLASP (natl)	Ohio Empowerment Coalition (OH)
Clayton Early Learning Center (CO)	On Solid Ground Coalition (MA)
Coalition on Human Needs (natl)	Parent Voices (CA)
Colorado Center on Law and Policy (CO)	POWER (WA)
Colorado Coalition for the Homeless (CO)	Project Self-Sufficiency (CO)
Colorado Jobs With Justice (CO)	ReGender (natl)
Community Voices Heard (NY)	Ruffin Mobile Educational Services, Inc. (MA)
Curtis Hall Community Center (MA)	Sacred Heart House (CO)
CWEE (CO)	SEIU Local 509 (MA)
Decatur Place (CO)	Senior Support Services (CO)
Denver Classroom Teachers Association (CO)	Smart from the Start / Cradle to Crayons (MA)
Denver Human Services (CO)	South Street Tenant Task Force (MA)
Denver Newspaper Guild (CO)	Spelman College (GA)
Denver Urban Matters (CO)	STRIDE (CO)
FOCAL (AL)	Union Capital Boston (MA)
Georgia Budget & Policy Institute (GA)	Warren Village (CO)
Georgia Coalition Against Domestic Violence (GA)	WEEL (MT)
Institute for Women's Policy Research (natl)	Welfare Warriors (WI)
Jefferson County Education Association (CO)	Western States Center (OR)
	Women's Bean Project (CO)
	YWCA of Greater Atlanta (GA)



---

Contact Us:

**9to5** 207 E Buffalo Street, Suite 211, Milwaukee, WI 53202  
**(414) 274.0925** | [9to5@9to5.org](mailto:9to5@9to5.org) | [www.9to5.org](http://www.9to5.org)