

National Poverty Center

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Mixed Methods Research on Economic Conditions, Public Policy,  
and Family and Child Well-Being

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Earnings, Transfers and Living Arrangements in Low-income Families:  
Who Pays the Bills?

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This paper was prepared for the National Poverty Center conference “Mixed Methods Research on Economic Conditions, Public Policy, and Family and Child Well-Being,” June 26-28, 2005, in Ann Arbor, MI. We would like to thank the PIs of the TLC3 study, The MacArthur Network on the Family and the Economy, and Christina Gibson for their contributions to this work, and Mary Santy, Kim Desmond, and Kati Foley for their assistance in manuscript preparation.

## **Abstract**

We examine how maternal earnings, child support, public assistance, as well as intra-and inter-family in-kind transfers shape family economic well-being. Taken together these resources have the potential to raise young families out of poverty, however, the relative importance of these types of support remain unclear, particularly for families with complex family structures in the era post welfare reform. In her pioneering work during the early 1990s, Edin and Lein (1997) found that for every \$1 a low-income mother spent, about 60 cents was from public transfer support, 20 cents came from work, and 20 cents from absent fathers or non-resident family members. Over a decade years later, welfare reform has drastically curtailed the public support available to low-income families and increased supports for work. Current research suggests that low-income single mothers are more likely to co-reside with one or more other adults, to be formally employed, and to be receiving child support.

Given these policy changes, we explore the extent to which mothers' economic well-being is determined by her receipt of inter-and intra-household resource transfers and we describe how economic well-being, measured by average incomes and poverty status, is determined by their receipt of child support, intra and inter-family transfers, and public assistance. We utilize the detailed in depth qualitative and quantitative data available from the Time, Love, Cash, Care, and Children (TLC3) study on families' household budgets to describe the patterns of income and in kind support that have raised unmarried mothers; and their young children out of poverty.

“It [bills] gets paid... in the end the money comes from somewhere.”

## **I. Introduction**

All mothers face the task of providing for their children, but paying monthly expenses can be particularly challenging for low-income mothers, requiring a cobbling together of economic support from a variety of sources. What role do maternal earnings, child support, public assistance, as well as intra- and inter-family in-kind and cash transfers play in supporting children’s economic well-being? Taken together these resources have the potential to raise young families out of poverty. But, the relative importance of these types of support remains unclear, particularly for low-income families with complex family structures. In this study we consider how mothers and their partners package together economic resources to support themselves and their children shortly after the birth of a child.

In their pioneering work during the early 1990s, Edin and Lein (1997) found that for every \$1 a low-income mother spent, roughly 60 cents was from public support, 20 cents came from work, and 20 cents from absent fathers or non-resident family members. Over 10 years later, welfare reform has drastically curtailed the public support available to low-income families, low-income workers’ wages have improved, and the Earned Income Tax Credit and child care subsidies have increased remarkably. Current research also suggests that now low-income single mothers are more likely to co-reside with another adult, to be formally employed, and to be receiving child support (Bitler et al. 2004; Johnson and Corcoran 2003).

In the wake of economic and policy changes affecting low income families during the late 1990s, a great deal of research has focused on isolating the causal effects of

particular policy shifts (for a review, see Blank 2002). Yet with a constellation of important co-occurring changes, understanding how low-income families have economically adapted and fared more generally is also important. Consequently, researchers have sought to carefully describe the economic conditions of low-income families, most often focusing on former or current welfare populations (e.g., Danziger et al. 2002; Moffit and Winder 2005; Teitler et al. 2004).

In seeking to understand economic well-being, economists consider a wide range of possible sources of income and economic supports, including earnings, public transfers from social welfare programs and private inter- and intra-household transfers (Haider and McGarry 2005). Although most research on private transfers has focused on cash “gifts,” resource sharing of in-kind goods across and within households (sharing living arrangements) is likely to be an equally important form of economic support for low-income families (Carlson and Danziger 1999; Short and Smeeding 2005).

Economic theory predicts that these sources of income are largely substitutable, but the relative share of an individual’s income from each source is determined by an uncertain mix of personal preferences, macro-economic conditions, and policy contexts. Thus, given the task of constructing a viable package of economic supports to take care of their families, less-skilled mothers often combine multiple sources of income. Their packages of support, however, are often unstable, as changes in their family situations, policies and economic opportunities serve as the catalyst for adjustments in the types and amounts of resources they rely on.

Changes in policy contexts, particularly welfare policies, have raised questions about how low-wage mothers have adapted their economic survival strategies in the wake of declining availability of cash benefits and improved labor market opportunities.

Economic theory predicts that when public transfers become scarcer and employment prospects improve, labor supply will increase. In the wake of large declines in welfare receipt, studies have pointed to increases in mothers' earnings as well as continued reliance on other forms of public support (e.g., child care assistance and food stamps) as the primary shifts in mothers' resources (London and Fairlie 2005).

More recent work has also pointed to the crucial role of private transfers and resource sharing provided by family and friends (Teitler et al. 2004). Using CPS (Current Population Survey) data, Haider and McGarry (2005) examine the shifting economic resources of low-income mothers of the past 30 years. They find that share of family income attributable to low-educated mothers' earnings has increased while the share of income from means-tested benefits has declined. The trends with respect to private transfers, however, are less clear. They do not find a substantial increase in the share of income resulting from inter-household cash transfers, but they do find "the use of co-residence as a means of providing assistance is wide-spread and host the potential to bring with it substantial increases in the resources available to low-income household members" (pg. 26). Changes in policy, family structure and co-residence are likely to be important for children's well-being as they may bring about large changes in parents' economic resources, responsibilities and expenditure patterns (e.g., see Dahl and Lachner 2005; Deleire and Kalil 2005). Moreover, not all such changes will increase resources for children if some adults in the household are required to share their own resources with extra household members, e.g., the earnings of partners with children from other unions who owe some of their earnings in child support to those children (Jayakody and Seefeldt 2005)

Using in depth qualitative data on low-income mothers' household budgets, and reported amounts of expenses and incomes from the same sources, we explore the extent to which mothers' economic well-being is determined by the receipt of inter- and intra-household resources. This paper describes how children's economic well-being, measured by poverty status, is shaped by their receipt of child support, intra- and inter-family transfers, and public assistance. We use detailed in depth qualitative data from the Time, Love, Cash, Care, and Children (TLC3) study about families' household budgets to describe the patterns of income and in kind support that raise unmarried mothers' and their young children out of poverty. At this point, our work is preliminary and summarizes our first step in this effort.

## **II. Sample and Methods**

Our data are taken from the Fragile Families (FF) and Child Well-Being Study and the Time, Love, Cash, Care, and Children (TLC3) Study. The FF Study is a nationally representative birth cohort study of approximately 3,700 new unmarried couples and a comparison sample of 1,200 married couples. Births were sampled from 75 hospitals in 20 large cities throughout the United States. Parents were interviewed shortly after the child's birth and re-interviewed when the child was one, three, and five years of age. The Fragile Families survey was designed to be representative of all births in cities with populations over 200,000.

The TLC3 study is a qualitative intensive interview study of a sub-sample of the Fragile Family couples sponsored by the MacArthur Network on the Family and the Economy. Seventy-five of the Fragile Families couples (49 unmarried and 26 married) were selected from three of the 20 cities-- Chicago, Milwaukee, and New York-- to be

included in the qualitative study. These cities have differing costs of living and economic conditions, and were close to the researchers' home institutions.

For the FF study, interviewers recruited mothers who gave birth in selected hospitals during designated sampling intervals. In each of TLC3 cities, we recruited participating mothers into the qualitative study, if they met the sampling criteria, which were developed to provide a sample stratified by race, ethnicity and marital status. Of the couples approached, 83 percent agreed to participate (which is comparable to the overall FF response rate).

Inclusion in the TLC3 study was restricted to couples who had reported household incomes of under \$62,500 in the prior year. Although this may seem like a high threshold, at the time of their child's birth all of non-cohabitating and some of the cohabitating mothers were living with relatives. We did not want to exclude these mothers, as their living arrangements are often temporary and many of the birth parents had low earnings themselves. Furthermore, resource sharing through co-residence is one economic survival strategy that the TLC3 study and this paper seek to better understand. In addition, several additional limits were placed on the TLC3 sample. First, both parents were required to be English proficient, available to be interviewed in person (e.g., neither lived out of state or was in jail), and consent to be contacted for additional interviews.<sup>1</sup>

At the time of the focal child's birth, 35 percent of our couples were married, 49 percent were cohabitating, and the remaining 16 percent were *visiting* (the FF term for romantically-involved couples who did not live together). Nearly half (47 percent) of the sample was African American, and the rest were either Hispanic (33 percent) or White (20 percent). The average age was 25 years for mothers and 27 years for fathers, and for

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<sup>1</sup> Cases in which neither parent would be living with the child due to Child Protection Services interventions were also excluded.

about 1/3 of the mothers the focal child was their first birth. The majority of mothers and fathers had a high school degree or its equivalent, and the average household income was \$30,183. More than half of the couples used Medicaid to pay for the birth.

Statistical tests conducted by Gibson and Magnuson (2005) indicate that the only significant differences between the sub-sample of the Fragile Families couples eligible for the qualitative sample and the qualitative sample itself are that the qualitative sample has a higher percentage of cohabiting couples and a lower percentage of visiting couples, is more likely to be Hispanic, and has a lower percentage of mothers who earned less than \$15,000 in the past year.

### **Methods of Interviewing Parents**

Working with the FF interviews, a team of six trained interviewers recruited TLC3 couples at the hospital. Couples then were contacted six to eight weeks after they had completed the survey to arrange the first intensive interview. During this couple interview, no reference was made to the parents' responses to the FF survey. Approximately one to two months later, interviewers arranged to meet with each parent for second, one-on-one individual interview. In most cases, the same interviewers who met the family at the hospital also conducted the couple and individual interviews. These qualitative interviews almost always took place in the respondent's own home (in a few cases, respondents chose an alternative location that afforded greater privacy), and were each typically two to three hours in length.

The interviewer's goal was to make their interactions with the respondent as much like a naturally occurring conversation as possible. While each conversation covered a consistent set of predetermined topics, interviewers varied the order in which these topics were discussed, as well as the exact wording used to introduce them. Within topics,

interviewers were trained to probe respondents in provide detailed information across several areas of research interest. To insure that all topics and domains were covered, interviewers were trained using a detailed interview guide. The interviews covered a wide range of topics related to child rearing, family formation, parenting relationships, sources and amounts of income (from earnings and social welfare programs) as well as expenditure patterns.

### **Analysis Procedures**

All data presented in this paper is drawn from the first wave of individual interviews (information about household budgets was collected at each of the subsequent interview waves and will be used in future analyses), and the mother and her children are used as the unit of analysis. The individual interviews were conducted approximately three to four months after the birth of the focal child. Although 75 couples were recruited into the sample, four mothers were excluded from this analysis (two each from Chicago and New York) because follow-up individual interviews were not conducted during the first wave of data collection (and thus we are lacking individual interview data on their household budgets).

During each individual interview, participants were asked to describe all of their typical monthly expenditures and sources of income. Roughly following the methods developed by Edin and Lein (1997), interviewers asked about a list of possible expenses and sources of income, probing respondents for additional details about fluctuations in the amount and regularity of expenses and income in previous year. The portion of the interview guide that deals specifically with monthly budgets is provided in Appendix 1.

The transcripts of the interviews dealing with respondents' descriptions of their budgets were used to construct an individual (and if relevant couple) monthly budget.

These estimated budgets include detailed estimates of expenses and incomes for each participant over the past year. In addition, data are also taken from other parts of the interview in which participants describe their involvement with child support (and for non-cohabiting couples their partners' role providing child support), family support, and use of social welfare programs. Interviewers also asked participants how they handled their money, for example, whether couples pooled their money together and who kept track of expenses or paid the bills. By carefully reading these portions of transcripts, we identified emergent themes related to family's economic circumstances, and generated hypotheses about common economic patterns.

Questions about income specifically asked participants for their "net income," that is, how much money they brought home, excluding amount that was taken out for taxes, and most respondents were able to answer this question. In several cases, however, recipients provided estimates of their gross income. In cases in which the couples were living alone, the amount of income that they reported during the FF baseline survey appeared to for the most part to match estimates derived from the coding of qualitative data yielding confidence that these estimates were accurate. An important limitation is that money from tax returns and the earned income tax credit were not included as a source of income because the data was not collected consistently across or within sites.

For couples who cohabitated we also created a "reconciled" budget which combined the parents reports and used either the average of the partners' reported expenses in cases in which the partners' estimates differed, or estimates from the seemingly more informed of the two parents. For example, in cases in which a father's report of his earnings differed from the mothers' report, in the reconciled budget we used the father's report of his own earnings (rather than the mother's report). Likewise, if the

mother reported that she paid a particular bill or expense, and their estimates differed we would use her estimate of the expense. We did not, however, try to reconcile the resulting budgets by asking the study participants about discrepancies in reported budgets (in several cases slightly different timing of the budgets were the evident source of discrepancies). Further work with later rounds of TLC3 data Fragile Family data will sharpen these comparisons. Thus, our data include “noise” as well as “signal” (Gottschalk and Smeeding 2000).

### **Categories and Packages of Economic Resources**

The amount of economic resources available to each mother was coded several categories for each mother (and children): the mother’s own earnings, support from her children’s fathers (the focal child’s father or fathers of children from previous partnerships), support from relatives and friends (in-kind and cash), social welfare and benefits from programs (including TANF – Temporary Assistance for Needy Families, unemployment insurance, and Supplemental Security Income, Food Stamps, and Housing Assistance).

For mothers who cohabitated with the focal child’s father, we estimate his support to the mother as his earnings (ignoring the possible affects of policy or control over theses earnings on the within- unit allocation of these resources; e.g., see Thomas 1990; Lundberg et al. 1997). We do not distinguish between fathers who are married to the mothers and those who are not. Given that nearly all couples (married and unmarried) indicated that they pooled their money and shared household expenses this seems like a reasonable assumption. Yet, previous research has suggested that the distribution of funds across families is often unequal and that patterns of expenditures may differ according to which spouse controls the couple’s money (Lundberg et al. 1997).

For mothers who did not cohabit with the focal child's father the amount of support provided by the father is estimated from mothers' descriptions of both regular cash and in-kind contributions from the non-resident parent. However, an effort was made to verify (and reconcile) the mother's report of child support with the father's report. Any support from the fathers of older children was also included in our estimates of child support (although only four mothers reported such support at the time of the first interview).

Our category of family financial support includes two types of income transfers. First, it includes any regular or intermittent cash gifts to the mother (or cohabiting couple). Second, for those mothers who cohabited with family members, we determined the value of family support by estimating the amount of rent and utilities that couples (or mothers) would have pay if they chose to live on their own. It is important to note that we do not assume the pooling of income or other resources across all family members, as we assumed for cohabiting couples. The decision to treat the income of family members differently than for cohabiting couples most likely leads us to under estimate family transfers in that we do not take all economies of scale into account. However, this decision was based on the way in which study participants described their economic situations. While living with extended family members often, meant that mothers did not incur housing costs, it rarely meant that they had were able to rely on their family members to pay for other expenses such as transportation or health care (Whittington and Peters 1996). And it may be that in some cases resources are over estimated if the father or parent with whom the focal child is living have financial responsibilities to others not living in the same household. These 'out transfers' are not recorded in our data.

Estimating the cost of housing for a mother living with her relatives (or in one case a new boyfriend) was done in one of two ways. In some cases, the interviewees were knowledgeable about the amount of rent and utilities that their relatives paid, in which case, family support was estimated based on the participants report (taking into account whether or not the interviewer contributed by paying a portion of the rent or utilities). If such information was not provided during the interview, the cost of housing and utilities was estimated by averaging the cost of housing and utilities paid by other study participants in the same city (excluding those who had subsidized housing). The resulting average monthly rents were \$470 in Milwaukee, \$570 in Chicago, and \$680 in New York. The average costs for utilities was determined to be about \$195 per month in both Milwaukee and Chicago, but about \$230 in New York City. As noted earlier, it is important to note that this accounting of family financial support likely underestimates the economic contribution of relatives because it does not include any sharing of household goods or food, and contribution of relatives providing babysitting or child care (Haider and McGarry 2005).

The estimated income from social welfare programs includes both cash benefits and in-kind benefits such as the cash value of food stamps and the equivalent cash value cost of housing assistance. In the case of recipients receiving a housing voucher, the cash equivalent was estimated as the cost of the rent paid by the voucher (all participants in voucher programs reported this amount). In the case of a couple living in a public housing project in Chicago, the benefit was calculated as the average rent paid by other Chicago participants (as specified above) minus the couple's monthly rent payment. The estimated support from social welfare programs is also likely to be a conservative estimate, because it does not include food and formula vouchers from the Women,

Infants, and Children (WIC) program, health care (through CHIP - Children's Health Insurance Program - or Medicaid), Earned Income Tax Credit, or child care assistance.<sup>2</sup>

### **III. Findings**

To understand how low-income mothers of infants “make ends meet” we summarize descriptive information about the amount of economic support mothers receive from each of the income categories in Table 1. We start with mothers' earnings and then consider additional categories of economic support. As we sequentially add up resources in mothers' economic support packages, we compare this package to the federal poverty line for a family of the appropriate size (when mothers reside with the father of their child we use a poverty threshold for the two adults and the correct number of children). Through this comparison, we are able to get some indication of which types of support improve the economic well-being of these mothers and their children and which ones help sustain a nonpoverty living standard. We also consider the share of support each type of support contributes to their overall package of economic resources.

#### **Full Sample**

On average, mothers in the TLC3 sample packaged together \$30,408 of economic resources. Despite 61 percent of the mothers reporting some earned income, on average mothers' earnings only constituted 22 percent of their total incomes, lifting just 28 percent of mothers and their children out of poverty. Even when considering only the earnings of mothers who reported formal or informal work, maternal earnings were low,

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<sup>2</sup> Although nearly all mothers received WIC, the benefits were not included in this analysis because mothers were not consistently able to estimate the cash equivalent of the vouchers. Among those who were able to do so, estimates of the WIC vouchers' worth ranged from \$50-\$ 272 per month. Similarly, few interviewers were able to collect precise information about the EITC (Earned Income Tax Credit). In addition, about 1/3 of the sample had just given birth to their first child, and therefore had not yet collected the EITC.

amounting to on average just \$9,650. Clearly mothers' earnings alone do not eliminate child poverty for most unmarried parents (Smeeding 2005).

Support from their children's fathers, by far, accounted for the largest portion of mothers' budgets. Most mothers reported that they received regular economic support from their child's father. Averaging \$18,816, this support constituted nearly 62 percent of mothers' economic resources. When combined with mothers' own earnings, fathers' support reduced the number of mothers living below the poverty line from 72 percent to 34 percent. The economic support of another co-resident parent was paramount to these children's livelihoods.

More than 2/3 of mothers did not receive cash support from their extend families and thus, on average, family contributions did not greatly improve most mothers' economic well-being. The average contribution was just under \$2,000 per year, and comprised only 7 percent of mothers' budgets. Consequently, it is not surprising that family support did little to reduce poverty among the full sample of mothers. Yet, it is important to note that among mothers receiving family support, these transfers averaged over \$5,000. Much of this support was provided in the form of co-residence, which perhaps served as a more affordable substitute for cash transfers (Haider and McGarry 2005).

Finally, we consider the role of public welfare benefits—including in-kind and cash support—which 39 percent of the sample receive. We find that, on average, mothers are receiving \$2,991 from public welfare programs. As was the case for family support, this amounts to a relatively small percentage (10 percent) of their total resources, but a much larger amount (\$7,586 nearly 30 percent of total resources) for those who received it.

Looking at full sample figures, the amounts and percentages of total support for each category are averaged across heterogeneous mothers (and couples). Because mothers' sources of income varied considerably depending on her residential situation, in the discussion of family budgets below we distinguish between mothers that are not residing a romantic partner (n=10, 14 percent of the sample), those who are residing with relatives and a romantic partner (n=13, 19 percent), and those who are cohabiting *only* with a romantic partner (n=48, 69 percent). We describe mothers' residential patterns at the time of their individual interview (which in a few cases differs from their residential status at the time of the focal child's birth or the couple interview), and we present the financial resources of these three groups of mothers separately in Table 1.<sup>3</sup>

### **Mothers Not Cohabiting with Focal Child's Father**

As illustrated in the second Column of Table 1, mothers' who were not living with the focal child's father were facing financial hardship despite their own work efforts, formal or informal. All but two of the mothers had earned some income in the previous year, with amounts ranging from a low of \$1,200 to a high of \$15,984. For those who worked, their average income was about \$7,900. These mothers' earnings fall far short of lifting a mother and one child above the federal poverty threshold of \$11,869 in 2000. The two relatively highly paid mothers were working full-time, at low wage jobs. Only one mother earned enough to lift her children out of poverty, and this mother was the only mother living on her own, having just separated from the focal child's father at the time of the individual interview. Based on these estimates of earnings and public income transfers, it is hard to see how the vast majority of these mothers could live alone with their children, unless they receive substantial cash or in-kind help from others.

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<sup>3</sup> One interesting question is whether mothers' residing in different cities have differing patterns of co-residence. While noting the patterns in the notes to Table 1, we do not draw directly compare mothers across cities because of concern that they differed on several key characteristics.

Many mothers' low earnings were the result of part-time, part-year or informal employment. In general, these mothers were younger than mothers cohabiting with the focal child's father. Several mothers were completing their schooling and other mothers talked about possibly returning to school to complete their high school degrees (see also Johnson and Corcoran 2003). Jalitza, mother of two children who lived with her parents in Chicago, was enrolled in community college at the time of the interview. She received a financial aid grant to cover her tuition costs and worked only during the summer months, when she was not in school. Following the birth of her child, she had worked for the Census Bureau, but only earned about \$600 working for two or three months. Similarly, Marissa, a college student living with her parents in Milwaukee, was working part-time as a receptionist in a doctor's office. She had just recently changed jobs because her new position fit better with her school schedule and her boss was willing to let her bring her baby to work with her. Earning \$8.50 an hour working approximately 25 hours a week, she estimated that she would earn around \$900 a month on a regular basis.

Informal work was common among these mothers, as either a way to supplement formal wages or as a primary means of support. To bring more money in addition to working at the doctor's office, Jalitza occasionally played the piano at weddings on weekend evenings or afternoons. Theresa, a mother of four children who was living with her partner's cousins, estimated that she earned close to \$300 per month braiding hair.

Despite not currently living with the father of their children, most mothers (80 percent) received at least some informal financial support from their child's father, with the average transfer just above \$2,400 a year. However, for many mothers the amount of support they received varied considerably from month to month, and did little to reduce their poverty. When combined with mothers' earnings, fathers' economic contributions

raised only one mother above the poverty line. Thus for these mothers, “child support” and earnings were not enough to forestall poverty (or to sustain a separate household).

In some cases, the irregular support appeared to be due to variation in the mother’s need for assistance, as expenditures for her child (or herself) varied from week to week. As Jim, Marissa’s partner described, “I give Marissa money every week. Every time I get paid, I give her \$50 or \$20, \$70. Depending [on what she needs].” Similarly, other couples described an arrangement in which mothers’ would ask the fathers for money for particular items—diapers, milk, or clothing—and typically receive the assistance they asked for. Although at least one mother felt the support was not forthcoming, describing that she was unable to buy water to mix the baby’s formula because the father claimed not to have enough money, “....And there been plenty of times where he run out of water. Yeah, and I had to boil it, cause he said something like he ain’t got no money.”

Other fathers provided irregular child support because of the inconsistency of their incomes, rather than fluctuations in mothers’ need for their support. For example, Lilly who was living with her own father and working at the local supermarket was not receiving regular support from her son’s father. She explains that during the month of the interview he had not been working many hours and so she had only received \$30, but in previous months when he had been working longer hours he had given her close to \$200 a month. Of those fathers not providing much support, the ability to pay was also limited by their lack of employment. In the clearest example of this situation, one father had been incarcerated for drug dealing and consequently was unable to offer any support.

All but two of these mothers, received substantial support from their extended family.<sup>4</sup> Indeed, it averaged close to \$6,073, nearly as much as these mothers earned. The support was overwhelming provided through sharing resources by co-residing. In most cases, mothers living with their extended family contributed little or nothing to the cost of their housing or utilities. This family support thus, amounted to a savings of nearly \$7,500 for these mothers. With this form of in-kind support considered, the poverty rate of mothers declined to from 80 percent to 50 percent, with three mothers' resources exceeding the poverty threshold when support from extended families was taken into account. It is also interesting, that with few exceptions most of the fathers were also residing with extended family members and benefiting from the support.

The average amount of TANF, SSI (Supplemental Security Income), Food Stamps and public housing assistance received by these mothers was \$3,238. With only half of these mothers receiving support from the welfare system, benefits were more substantial for those who received them (\$6,476), and raised an additional two mothers' out of poverty (reducing the poverty rate to 30 percent). For mothers receiving public assistance, TANF benefits were more common and larger than other types of assistance, but the benefits were contingent on attending school or job training programs.

In sum, mothers who did not to live the focal child's father had on average \$17,500 of total resources, which included contributions from their earnings, child support, extended family, and the welfare system. The two largest sources of income were their own earnings and support from their extended family, with each amounting to about 35 percent of their total resource packages. According to these estimates, combined cash and in-kind support from welfare services, also contributed to these mothers economic well-

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<sup>4</sup> In one case a mother lived with a new boyfriend, and his support is counted as support from "extended" family.

being, but totaled only 19 percent of their budgets; in contrast to the 60 percent found by Edin and Lein (1997). Almost a decade after “welfare reform”, formal and informal child support from their child’s father was the smallest portion of their budget, amounting to just 11 percent off their total budget.

Accounting for all types of support, three out of ten mothers remained living in poverty, but most felt they were meeting their own and their child’s basic needs, even if they struggled to do so. By choosing to live with their extended family or in one case a new boyfriend, these mothers gained valuable resources. Indeed, only two of the mothers were paying the full cost of her housing and most were paying their relatives (and in one case a boyfriend) less than \$100 per month (less than 20 percent of the estimated cost in each city).

Despite the cost saving of co-residing with extended family members, most of these couples expressed a desire to live on their own (Whittington and Peters 1996). However, they felt they simply could not afford it. Lilly’s situation is illustrative. She and Mike, her child’s father, had been living together in an apartment at the birth their child. However, when the father’s part-time job and the mother’s odd jobs was not enough cover their expenses they were forced to find an alternative arrangement. Lilly moved in with her father and his girlfriend, but he would not allow Mike to move in as well. Consequently, Mike stayed with his parents and cousins. Lilly explained the decision to return to living with her father this way, “We decided just to... I’d go back here because I wouldn’t have to pay rent and we wouldn’t have rent to pay and then he could... and save up more money and have money for a place and we wouldn’t have to starve all the time to keep up with it.” In this case and others we encountered, the decision to live with relatives was determined more necessity than by choice.

## **Mothers Cohabiting with Focal Child's Father and Extended Family**

At the time of the individual interviews, 13 couples lived together and shared a residence with extended family members (in total about 30 percent of all mothers lived with extended family members). Mothers who were cohabitating with the father of the focal child had considerably more economic resources than mothers' who were not cohabiting with the father of their child. For mothers living with the father and extended family members, on average they had income packages of about \$30,666 per year. Just over half of the mothers cohabiting with their partners and extended family were earning money formally or informally. On average these mothers' earnings were just below \$7,000. But with about half of mothers working, this amounts to close to average earnings of \$14,000 for working mothers. Two-thirds of the working mothers earned more than \$10,000 year. These finding suggest that in kind transfers of unpaid work - related child care could be present in these families.

Of mothers who were not working at the time of our interview, several had been working prior to the birth of their child, and indicated that they expected to find a new job, but had not yet done so. For example, Erica and Juan had spent time in previous months living in three different family members home while they tried to paying off their accumulated debt and save money for a down payment on their own home. Juan works construction and estimated his earnings at close to \$28,000 per year. Although Erica is trained as a hair stylist, due to moving and a visit to her family in Mexico, Erica had not found a new job after leaving her previous job when her daughter was born. Thus, extended family arrangements also enable mothers to spend more time caring for their infants.

In contrast, the vast majority of the fathers were likely to be employed and working full-time, albeit often at low-wage jobs. Consequently, on average fathers earned \$16,144. The lowest earning fathers were making just over \$10,000 per year, whereas the highest earning fathers were earning close to \$30,000. Father's earnings were critical to these mothers' economic situation, constituting more than half of their economic resources, and reducing poverty rates from 67 percent to 25 percent. Two fathers did not work, one had recently lost his job and the other had suffered a work-related injury. In both cases, the mothers were working full-time.

As was the case for the other parents who lived with their extended family, 11 of the 13 couples explicitly co-resided with family members in order to save on the costs of rent. Consequently, 92 percent of mothers were receiving support from their own or their partner's family. The average amount of support was close to \$5,600, nearly 18 percent of their total resources.

The importance of the family support was clear for these families, and their decision to live with extended family was largely due to their economic situation. For example, Jeanna and Tereek were living in her mother's house, with her sister and sometimes her brother and his girlfriend. Jeanna worked at full-time as a receptionist earning a little more than minimum wage. She and Tereek had hoped to move into their own place, but his driver license was suspended for unpaid speeding tickets, causing him to lose his trucking job. Since his job loss, Jeanna describes they have not been able to make progress on finding their own place,

“Well, we had but then, um... they, you know, let him go, and it sounded like you know we're going to have to hold off. I'm suppose to, next week, try and get a loan from my credit union and then hopefully, but that time, he's suppose to go, probably tomorrow

or Friday, to go and straighten out his license... I don't know what's going to happen with him. I mean, I care about him, but I'm gonna have to try and carry us, because I'm ready to move..." She later added, "As far as him working and bringing money to the table, it's not like it used to be. If he was working, it would help us out, in terms of getting our own place."

Even fathers who were employed felt they could not earn enough to support pay rent for the mothers and their children. Erica explains why she and Juan had been living with family members, "our goal is within a year, year and a half, to pay all our bills, completely all of them, and start saving, put money in the bank and start looking for a house." Their debt, which included her school debt, was over \$9,000 at the time. Similarly, Trisha and Chris lived with his uncle at the time of Chris' interview (they had been living with his sister in the previous months). Chris earned minimum wage working at a fast-food restaurant and had supplemented his low pay checks by babysitting for his cousin's two children. Trisha brought in money by braiding hair. She explained moving from living with Chris' sister to his uncle, "We needed some privacy. But we know we can't afford no apartment right now, so this will work better until we get ... to get our own."

Less than half of the couples living with extended families received public assistance, receiving on average, \$1,865 (about 6 percent of their total income). Most of the support took the form of food stamps for these mothers, although two were receiving cash welfare benefits.

### **Mothers Cohabiting with Focal Child's Father Only**

Two thirds of the couples in this sample lived alone. These families had slightly more economic resources than other couples, with the average of \$32,347 in economic

resources. Nearly 60 percent of mothers reported formal or informal work as a source of income. Averaging just over \$6,718 and amounting to a little more than a fifth of their economic resources, these mothers earnings were on par with the average earnings of other mothers. Of those who earned money, they brought home on average about \$11,300 per year. Their incomes ranged from just an average of \$300 per month for informal work (babysitting or braiding hair) to close to \$36,000 for a mother who worked as an office employee of a large corporation. Although 60 percent of mothers indicated that they earned money in the past year, only half of these mothers were raised above the poverty line by their own earnings.

Of the couples living alone, 90 percent of the fathers were employed, and their earnings were the largest and most important source of support for these couples, averaging slightly less than \$23,000, comprising 71 percent of mothers' packages of income support, and reducing the poverty rate to 26 percent for these couples.

Among fathers working in the previous year, earnings ranged from a high of about \$50,000 to a low of \$3,000. Fathers reporting relatively low earnings were working only intermittently during the previous year. For example, Moe spent most of his time taking care of his two children at home while his wife, Angela, worked full-time. He explained that he earned just two or three hundred dollars a month by working temp job and picking up odd jobs as they came available.

Five fathers reported not having any earnings, and although the most common reason for not being formally employed was difficulty finding a job, poor health also limited fathers' employment. For example, one father had recently been the recipient of a liver transplant and another's back had been injured while working at a factory.

Although some of the fathers reported high earnings, even the highest earning couples voiced concerns over their finances, and in particular whether they had enough money to meet their needs. This was in part because many of the higher earning fathers were working multiple jobs. For example, Ricky worked full-time as a fast-food restaurant manager earning \$11 an hour, but the majority of his income came from catering and construction work he picked up on the side. Trained as a chef, he catered parties and church functions for up to 20 hours a week. In addition, and he earned money working for his uncle in construction for 10-15 hours a week. As he described, “I’m constantly doing stuff to bring in money... I’m constantly moving... we need things, and I like to have stuff so I need to... you need money to do the things that you want.”

Tom, the father of 3 children, earned about \$28,000 per year working his first job as a bus driver in the mornings and working at a barber shop in the afternoon and on weekends. He explains that he hoped to find a job in which he could earn more money, “Like right now, I’m trying to get a better...like, my little bus driving job, it’s fine, but barbering is part-time, that’s like my little hobby slash career. But right now I’m trying to find something that will...a few more hours and a little bit more pay. Maybe like \$40,000.00 a year, like with the railroad. They called me the other day, and what me to come and take a test for them or something. That would take a lot of stress off of a lot of things.”

Another relatively well-paid father was concerned about earning enough money because he worked on contract for cable companies and his earnings depended on the type and amount of work he was given by the companies, as he described he could not predict how much he would earn from month to month, “On a good month, I could probably make about \$5,000-\$6,000. In a bad month, I could make I think a couple

hundred...What happens with the company that I work for, whether they get the equipment, and the programs established, that's when I work, so anytime they slow, it's just slow, sometimes the business goes up, and I could do a few hours a day, but I couldn't say at this particular part of the month, I couldn't say."

Parents, who were not residing with their extended families, rarely reported that they received cash support from their family (or other friends). Consequently, on average couples who lived alone reported receiving only \$129 per year from extended family, which did not amount to even 1 percent of their total income. Consequently, support from extended family members did not lift any mothers out of poverty.

Ricky's response when asked if his family helped them financially was common, "No, nobody gives us anything." Other couples might receive very small amounts of cash from a family member. As illustrated by another father's response to a question about support from his family and friends, "I mean, I might just go to my mother and ask her for gas money every now and then... about \$20 bucks... about once a month."

Four of these couples did report substantial contributions from their parents. For example, Angie indicated that her father who lived in another state regularly sent her money to help pay her bills. She estimated that he sent about \$2,300 a year in money orders. She and her partner were not working and relied on her father's assistance to keep their household bills paid. Yet, with four children to care even her generous father did not provide enough money to lift her family out of poverty.

Finally, about 35 percent of couples received some benefits from social welfare programs which accounted for 10 percent of these mothers' income packages. About 2/3 of such welfare support came in some form of a cash benefit—the two most common of which were Supplemental Security Income (SSI) and TANF benefits. Food stamps and

housing assistance accounted for the remaining public welfare support (only two couples reported receiving a Section 8 housing voucher and additional couple lived in a public housing project). Among those receiving public assistance, the average benefit topped \$8,700. The highest levels of benefits resulted from the combination of several types of social welfare supports. For example, Mary and Alan lived with their child, and her two children from a previous relationship in public housing project in Chicago, paying only \$75 per month in rent, and less than \$5 per month in utilities. Alan received an SSI payment of \$500 per month, although the exact nature of his disability is unclear. In addition, Mary received \$377 per month in food stamps and \$377 in TANF benefits. Estimating the cost of rent and utilities in Chicago at \$9,240 per year, they were receiving over \$23,000 worth of public assistance. Even with such relatively high levels of support, Mary found making ends meet to be a challenge, “the majority of the time we spend our money right because we know that there is going to be difficult times before we get some more money so we gonna have to stretch it.”

#### **IV. Discussion and Next Steps**

Our description of mothers’ and couples’ economic resource packages underscore the central role of their own and perhaps more importantly their partners’ earnings, but also point additional support from support from public welfare programs and extended family members (Teitler et al. 2004).

Although most mothers reported that they earned money, their earnings were quite low, and alone were not enough to meet their economic needs. Considering their formal and informal earnings, these mothers of young children brought home little more than \$6,000 per year. Typically, unable to sustain themselves or their children on these

low earnings, nearly all of these mothers relied on other adults or social welfare programs for economic support. This is corroborated by similar finding with FF survey data on mothers' sources of support and economic well-being (Teitler et al. 2004).

Support from their child's father was common in our sample. About 86 percent of these couples chose to co-reside, which enabled them to share resources. Indeed, for the average mother cohabiting with her romantic partner, his earnings were her largest single source of income (between 52 percent and 71 percent of her resources). Yet for those mothers who did not live with the father, his support was much less than she received from her extended family or public welfare programs.

Cash transfers from other family members and friends were rare in this sample, perhaps reflecting the economic constraints faced by participants' relatives and friends. Other studies of low-income and welfare populations report similarly low levels of cash transfers from extended family and friends (Danziger et al. 2002; Moffit and Winder 2005).

Co-residence with extended families, however, proved to be an important resource for mothers, with just less than a third of parents co-residing with related adults. Among mothers co-residing with extended family, this support amounted to between 18-35 percent of their total resources. In providing support, these families offered study participants the opportunity to join them in their current housing situation, thus relying on the economies of scale to produce saving, rather than taking on additional costs. The costs incurred by mothers co-residing with extended family members, including the loss of privacy and space, were clearly articulated by couples. But those who chose to live with their family indicated that they needed their families' economic support. A recent study of consumption for families with children found that even those living with

relatives and/or unmarried partners had relatively low levels of consumption (Johnson et al. 2005) This suggests that greater attention to in-kind economic support, including co-residence is crucial to better understandings mothers' resources and income packaging strategies.

While the living patterns we examine here reflect the timing of the interviews (soon after birth) and the sample (romantically involved), we also know that by the four year interviews of the former couples, all but two or three of the moms are cohabiting with social fathers or with other relatives. It appears that young single mothers with small children simply cannot afford the luxury of living alone with their children. One could, however, examine the commonality of this phenomenon among mothers of young children using other data from SIPP (Survey of Income and Program Participation), CPS, or the NSAF (National Survey of American Families).

In the future, we will extend this preliminary work in several ways. First, we plan to make better use of the longitudinal nature of the TLC3 data by describing mothers' budgets four years later, and explicitly considering how mother resources packages have changed over time. In doing so, we will consider how household budgets change during the years after the birth of a new child. We are particularly interested in considering shifts in mothers' resource packaging as a result of changes in family structure and maternal earnings. Although, most couples were romantically involved during the first wave of individual interviews, several couples ended their relationship during the first few years of the child's life. We hope to better understand how the dissolution of the parent relationship affects mothers' economic survival strategies and children's economic well-being. A limited analysis of the four year data suggest that nearly all of the mothers who

end their romantic relationship with the “focal” father, rely on new boyfriends (and husbands) for economic support.

The data from the fourth wave individual interview will also enable several sources of support and expenditures which are excluded from this set of analyses due to insufficient information. In particular, the fourth wave of TLC3 data, and the Fragile Family source data, include more detailed information about receipt of the EITC and child care subsidies as well as information about parents’ debt. Taken together this additional information will enable use to provide a more detailed picture of these families’ resource packing and children’s economic well-being.

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**Table 1: Description of Mothers' Economic Resources by Type of Support and Residential Status**

		NOT COHABITING WITH FATHER <sup>a</sup>	MOTHER COHABITING WITH FATHER & FAMILY <sup>b</sup>	COHABITING WITH FATHER ONLY <sup>c</sup>
	FULL SAMPLE			
Number of Mothers	71	10	13	48
Number of Married Mothers	28	1	5	22
Number of Children	147	19	22	106
Average of All Economic Resources	\$30,408	\$17,552	\$30,666	\$32,347
Number of Mothers with any Earnings	48 (61%)	8 (80%)	7 (54%)	28 (60%)
Average of Mother Earnings	\$6,617	\$6,290	\$6,990	\$6,942
Mothers' Earnings as Percent of Mother's Total Resources	22%	36%	23%	21%
Percent of Mothers with Earnings > Poverty Threshold	72%	90%	67%	70%
Number of Mothers with Support from Father(s)	62 (88%)	8 (80%)	11 (85%)	43 (90%)
Average of Support from Father(s)	\$18,816	\$1,948	\$16,144	\$23,019
Father Support as Percent of Mother's Total Resources	62%	11%	52%	71%
Percent of Mother's with Earnings + Father Support > Poverty Threshold	34%	80%	25%	26%
Number of Mothers with Extended Family or other Boyfriend Support	23 (32%)	8 (80%)	11 (92%)	4 (8%)
Average of Extended Family Support	\$1,984	\$6,094	\$5,641	\$129
Extended Family Support as Percent of Mothers' Total Resources	7%	35%	18%	0%
Percent of Mothers with Earnings + Child Support + Family Support > Poverty Thre	31%	50%	17%	26%
Number of Mothers Receiving Social Welfare Support	(28) 39%	5 (50%)	6 (46%)	17 (35%)
Average of Public Welfare	\$2,991	\$3,238	\$1,865	\$3,283
Public Welfare Support as Percent of Mothers' Total Resources	10%	19%	6%	10%
Percent of Mothers with Earnings + Child Support + Family Support + Welfare > Poverty Threshold	20%	30%	17%	18%

Note: Parenthetical percentages refer to the percent of the sample that has a particular type of support, and may not add to 100 due to rounding. <sup>a</sup> 8 of these 10 mothers were living with extended family. One was living alone, and another was residing with a new boyfriend. Three couples resided in Chicago and seven resided in Milwaukee (no NY couples). <sup>b</sup> In this category, 4 couples resided in Chicago, 4 in Milwaukee and 5 in New York. <sup>c</sup> In this grouping, 16 couples resided in Chicago, 14 in Milwaukee and 18 in New York.

## Appendix 1: Household Budget Interview Guide

If we can find a scrap of paper, can you rough out your monthly budget for me -- your expenditures DURING THE LAST MONTH?

**(Intent: Respondent's total expenditures.)**

*(Probe for these expenditures if not mentioned by respondent. If expenses or income vary from month to month, add all over the past 12 months and divide by 12 to construct typical month. All data should be entered in monthly form. If weekly data are given, multiply by 4.33. If bi-weekly data are given, multiply by 2.17. If bi-monthly data are given, multiply by 2.)*

	Housing (rent, utilities)
	Food <i>(Add cash expenditures for food that Food Stamps don't cover to Food Stamp amount. Deduct any Food Stamp benefits sold or given away.)</i>
	Eating Out with kids.
	Clothing – Mom
	Clothing – Dad
	Clothing -- Kid s <i>(School / Summer /Shoes /Hats, Coats, Books)</i>
	Transportation – Car or Other <i>(Cab, Bus, Train, Carpool)</i>
	Child Care/Baby-sitting
	Phone
	Time Payments <i>(specify for what)</i>
	Furniture/ Appliances/ Other Households Items
	Other MONTHLY or YEARLY expenses?
	Hair Care for MOM
	Hair Care for DAD
	Hair Care for KIDS
	Gifts/Toys <i>(purchases or cash gifts to others, including children, relatives, friends)</i>
	Going out with EACH OTHER, without the kids
	Going out with FRIENDS, without the kids
	Lottery <i>(Probe for who pays and who plays)</i>
	Alcohol <i>(Probe for who buys, who consumes)</i>
	Cigarettes <i>(Probe for who buys and consumes)</i>
	Cable TV <i>(Probe for who pays bill and who watches)</i>
	Movies/Video Rentals <i>(Probe for who pays and who watches)</i>
	Other Entertainment <i>(Probe for expenditures on recreational drugs, trips to amusement parks, trips to visit relatives, etc.) (Probe for who buys, who consumes)</i>

CONTINUED

## Appendix 1: Household Budget Interview Guide (Continued)

Now lets talk about your income OVER THE PAST MONTH.

	TANF
	FOOD STAMPS
	SSI (Supplemental Security Income or “disability”)
	Foster Care
	Child Support
	MAIN JOB WAGES
	OVERTIME WAGES
	SECOND JOB/ODD JOB WAGES
	EITC/TAX RETURN

44. In the last month, have you felt you have enough money to pay your bills? IF NO → How do you manage?