Unemployment from a Child's Perspective

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March 2013

URBAN INSTITUTE

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INTRODUCTION

When a parent loses a job, the entire family is affected, including the children. Money is suddenly tighter, and what was affordable last month, no longer is. Even children who are too young to be aware of financial adjustments may pick up on a change in the family atmosphere. Adults may be arguing more frequently, and parents may speak more sharply to their children. While children may benefit from their parents spending more time at home, the downsides of parental unemployment—the loss in family income and increase in parental stress—tend to overshadow such potential benefits, leaving children worse off when one of their parents loses a job.

Millions of American lost their jobs during the Great Recession, and millions were still unemployed in 2012. As a result, millions of children have experienced parental unemployment recently; 6.2 million children still lived in families with unemployed parents in an average month of 2012. The number rises higher—to 12.1 million, or one in six children—under broader measures of parental under- or unemployment. Because children are often overlooked in official unemployment statistics, this brief examines unemployment from a child's perspective. It addresses the following questions:

- How many children are affected by parental unemployment?
- How does parental job loss affect children?
- Who are the children of the unemployed?
- Where do the children of the unemployed live?
- To what extent are families with children covered by unemployment insurance?

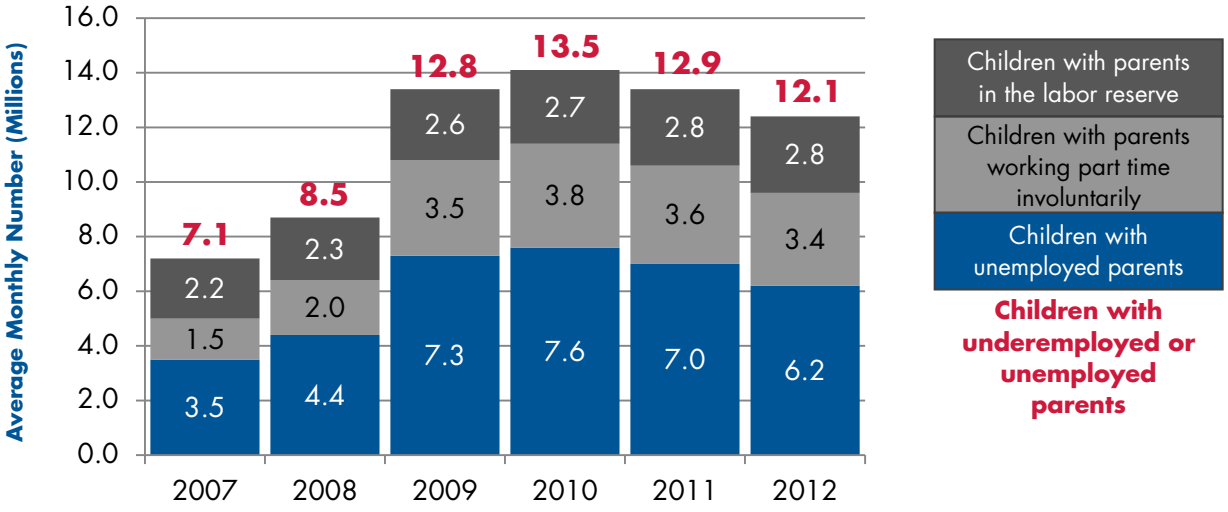
The brief concludes with a review of policies affecting the safety net for children of the unemployed. It is part of a series of issue briefs examining the impact of the recession on children.[1]

HOW MANY CHILDREN ARE AFFECTED BY PARENTAL UNEMPLOYMENT?

More than one in six children, or 12.1 million, were affected by parental unemployment and underemployment in 2012, under a broad measure that counts not only children with at least one unemployed parent (6.2 million children) but also children living with at least one parent who had to settle for part-time work because of slack business conditions or difficulty finding full-time work (3.4 million) and children living with at least one parent who wants a job but is not actively seeking work and is classified by the Bureau of Labor Statistics as being in the labor reserve (2.8 million).[2]

As shown in figure 1, each of these measures of unemployment grew substantially between 2007 and 2010, with only modest improvement since the peak of the recession. For example, the average monthly number of children with at least one unemployed parent more than doubled between 2007 and 2010 (from 3.5 to 7.6 million); while it has declined since then, it is still much higher than before the recession (6.2 versus 3.5 million). The recession also has led to a substantial increase in parents who are working part time, involuntarily, for economic reasons. Compared to before the recession, more than twice as many children in 2012 are living with parents who would prefer to clock a full 40-hour workweek but have seen their hours cut or can't find full-time jobs and must work part time instead (3.4 vs. 1.5 million). The recession has had less of an impact on the number of children with parents who want a job but are no longer actively seeking work, although this group of parents has continued to grow (from 2.2 million in 2007 to 2.7 million in 2010 and 2.8 million in 2012).

Figure 1. Growth in Children with At Least One Unemployed or Underemployed Parent, 2007-12



Note: Counts are average monthly counts. The total measure of children with under- or unemployed parents is slightly less than the sum of the three underlying measures because children with two parents may have a parent in more than one category.

Source: Urban Institute tabulations of monthly Current Population Survey data, January – December 2007-12.

Of particular concern has been the dramatic growth in unemployment spells that last six months or longer. As shown in table 1, the number of children living with a parent who has been looking for work for six months or longer has more than tripled, from 0.8 million in 2007 to 2.8 million in 2012. This represents almost half (45 percent) of all children living with unemployed parents. Families with such long periods of unemployment have much higher risks of poverty and financial hardship than families where the unemployed parent finds another job more quickly.

Table 1: Children with at Least One Parent Unemployed Six Months or Longer, 2007–12 (average monthly estimates, in millions)

	2007	2008	2009	2010	2011	2012
Children with at least one unemployed parent	3.5	4.4	7.3	7.6	7.0	6.2
Children with at least one parent unemployed six months or longer	0.8	1.1	2.6	3.6	3.3	2.8
Share whose parents are long-term unemployed	21%	36%	36%	48%	47%	45%

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2007–12.

While most of this brief focuses on children living with unemployed parents, youth unemployment has also risen sharply during the recession. The number of unemployed youth age 16 to 24 rose from 2.6 million in July 2007 to 4.4 million in July 2009 and 2010, before dropping slightly to 4.0 million in July 2012. This past

July, the unemployment rate for 16- to 24-year-olds was 17.1 percent, below the 19.1 percent rate of July 2010 but still far above the 10.8 percent rate back in 2007.

HOW DOES PARENTAL JOB LOSS AFFECT CHILDREN?

One of the first impacts of parental job loss is that families have fewer financial resources available to meet their regular monthly expenses and support their children's development. Reductions in family income are more likely to threaten children's development if the family's income falls below the poverty level, as may occur if income was low before the job loss, the unemployed parent is the sole breadwinner, or the spell of unemployment lasts for many months.

In their analysis of family income and poverty after unemployment, Zedlewski and Nichols (2012) report that poverty nearly triples among parents who remain out of work for six months or longer, even after counting the value of benefits from safety net programs. Specifically, the poverty rate for long-term unemployed parents, who represented 45 percent of the authors' sample, rose from 12 percent before the job loss to 35 percent during their period of unemployment.[3] Children in poverty may lack the resources that support healthy development if the family has trouble providing nutritious meals, safe child care settings, access to learning materials, and other resources that promote healthy development or if the family moves into crowded housing or neighborhoods with more crime and air and noise pollution.[4] As a result, living in poverty can have detrimental effects on children's long-term well-being, particularly if children live in poverty while young or for prolonged periods.[5]

Job loss also can have a negative impact on family dynamics. A body of research dating back to the Great Depression finds evidence of increased parental irritability and depression and higher levels of family conflict after parental job loss, with spillovers into less supportive and more punitive parenting behaviors. Developmental psychologists emphasize the links between economic stress and parents' mental health, and further links to parents' responses to their children and children's well-being.[6] Finally, in addition to lower financial resources and changes in family processes, parental job loss may lead to changes in adolescents' attitudes toward work, as they see their parents' lack of success in the labor market.

One of the earliest signs that children are not doing well is their school performance. Several studies have documented lower math scores, poorer school attendance, and a higher risk of grade repetition or even suspension or expulsion among children whose parents have lost their jobs.[7] For example, Stevens and Schaller (2011) find that parental job loss increases the chances a child will be held back in school by nearly 1 percentage point a year, or 15 percent.

Not all families are affected equally. Some studies find differences between paternal and maternal job loss, with larger negative effects on both family conflict and child outcomes when the father rather than the mother loses the job.[8] Other studies find larger effects among families with less income, suggesting that poverty and economic hardship after job loss may explain some of the negative effects.[9]

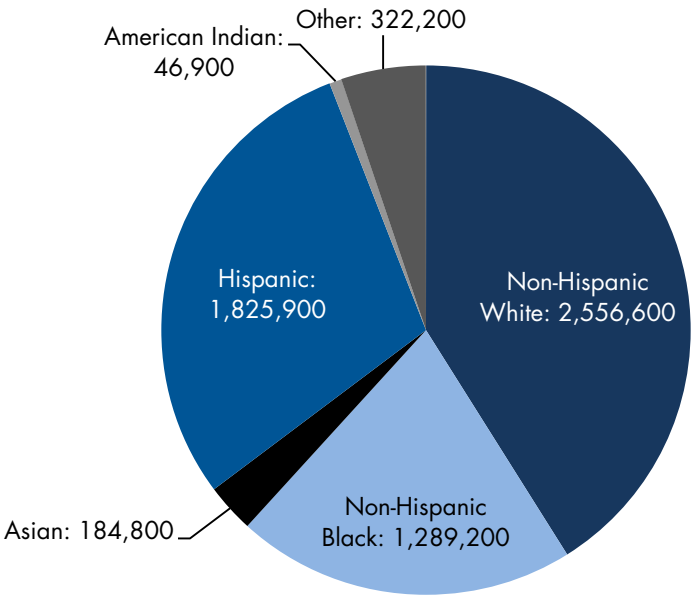
The adverse effects of parental job loss can persist into a child's adult life. For example, Coelli (2010) reports that low-income youth whose parents lose their jobs have lower rates of college attendance. Moreover, Oreopoulos, Page, and Stevens (2008) find that boys whose fathers lost their jobs when plants closed in the early 1980s had annual earnings about 9 percent lower than similar children whose fathers did not experience such job losses.[10] Such long-term effects may result from a combination of reduced family income at critical

times (such as when the youth is making plans for postsecondary education), the detrimental effects of family conflict and harsh discipline behaviors, and changes in the child's aspirations for success in the labor market.

WHO ARE THE CHILDREN OF THE UNEMPLOYED?

Children affected by parental unemployment come from diverse family backgrounds. Of the 6.2 million children living with unemployed parents in an average month of 2012, 2.6 million are non-Hispanic white, 1.3 million are non-Hispanic black, 1.8 million are Hispanic, 185,000 are Asian, 47,000 are American Indians and Alaskan natives, and 322,000 are children of other races, including children of more than one race (figure 2). About a quarter of children of the unemployed are children of immigrants, similar to the percentage of children of immigrants among the general population (see table 2). Slightly less than one-fifth are children whose parents lack high school diplomas, three-fifths are children of high school graduates, and nearly one-quarter are children of college-educated parents. Finally, two-fifths are children in single-parent families, and three-fifths are children in two-parent families.[11]

Figure 2. Children with at Least One Unemployed Parent, by Race/Ethnicity



Note: Counts are monthly average counts. Other includes non-Hispanic children of other races, children who report more than one race, and children of unknown races.

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2012.

Table 2: Demographic Characteristics of Children with Unemployed Parents, 2012

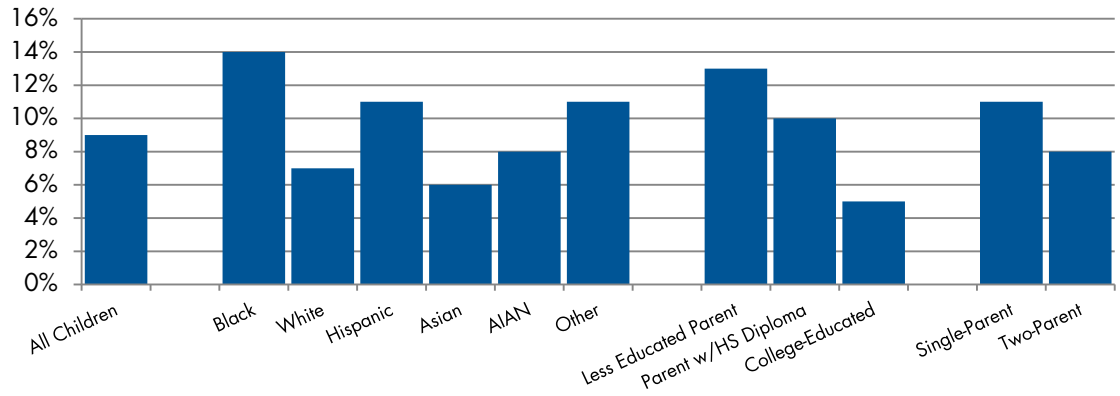
	Children with Unemployed Parents	Share of Children of Unemployed Parents with Characteristic:	Share of Child Population with Characteristic:
Race/Ethnicity:			
Non-Hispanic White	2,556,600	41%	53%
Non-Hispanic Black	1,289,200	21%	13%
Hispanic	1,825,900	29%	24%
Asian	184,800	3%	5%
American Indian/Alaskan Native	46,900	1%	1%
Other Races	322,200	5%	4%
Immigrant Status			
Immigrant Parent	1,684,400	27%	26%
No Foreign-Born Parent	4,541,200	73%	74%
Parental Education			
Less-Educated Parent	1,037,900	17%	11%
Parent w/HS Diploma	3,755,400	60%	51%
College-Educated Parent	1,432,300	23%	38%
Family Structure			
Single-Parent	2,621,200	42%	33%
Two-Parent	3,604,400	58%	66%
Total Children	6,225,600	100%	100%

Notes: Counts are average monthly counts. Other races include non-Hispanic children of other races, non-Hispanic children who report more than one race, and children of unknown race. Single-parent families include heads of household who are married with an absent spouse, widowed, divorced, separated, or never married.

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2012.

While children of the unemployed include children of varied family backgrounds, some demographic groups are more heavily represented than others. Black children are twice as likely to live with unemployed parents as white children (14 percent versus 7 percent), as shown in figure 3. Children of college-educated parents are less likely to be affected by unemployment than other children (5 percent for college-educated parents versus 10 percent for high school graduates and 13 percent for parents without high school diplomas). And, children in single-parent families are more likely to live with an unemployed parent than children in two-parent families (11 percent compared with 8 percent).

Figure 3. Children with Unemployed Parents, by Demographic Characteristics, 2012



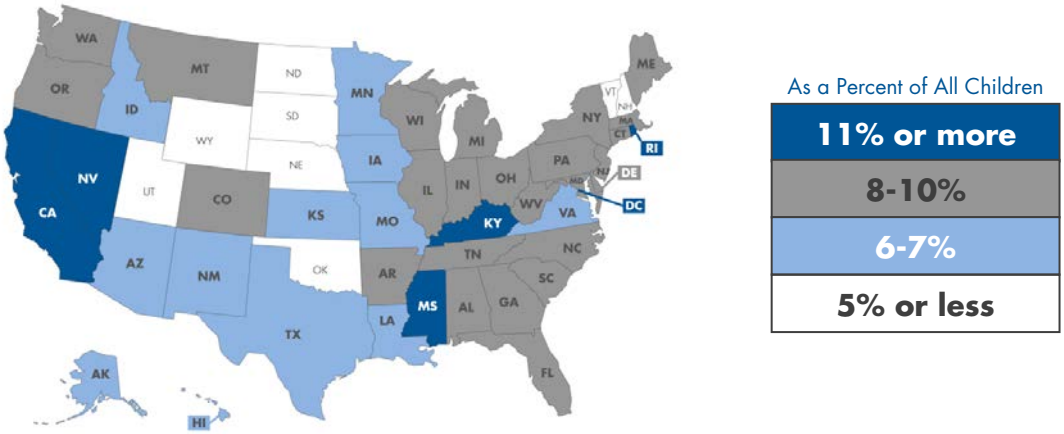
Source: Urban Institute tabulations of monthly Current Population Survey data, January – December 2012. See notes to Table 2.

In their research on unemployed parents, Zedlewski and Nichols (2012) find similar patterns by demographic characteristics. However, their research shows interesting patterns regarding length of unemployment spells. While parents without high school education and Hispanic parents experience unemployment more often than parents in other education and racial/ethnic groups, they tend to be out of work for shorter periods than other unemployed parents.[12]

WHERE DO CHILDREN OF THE UNEMPLOYED LIVE?

Children with unemployed parents live throughout the country. According to the most recent data, nearly 1 million (976,000) of them live in California, reflecting both the size of the state's population and the severity of its economic problems. More than one in ten children in California (11 percent) live with at least one unemployed parent. Nationwide, an average of 9 percent of children live with at least one unemployed parent, with the percentage ranging from under 4 percent in North Dakota and Vermont to 13 percent in the District of Columbia and Rhode Island, as shown in figure 4, below, and appendix table A-1.[13]

Figure 4. Children with At Least One Unemployed Parent, by State



While the depth of the problem varies across states, all states saw a sharp rise between 2007 and 2009 in the number of children living with at least one unemployed parent. In most states, the numbers have remained persistently high since then. The 2012 data show more children living with unemployed parents today than before the recession started in all but two states. (The two exceptions are North Dakota and Vermont, already flagged above as having very low shares of their child population in families with unemployed parents.) In fact, 12 states have more than twice as many children with unemployed parents than they did five years ago: Alabama, Delaware, Florida, Hawaii, Idaho, Indiana, Maryland, Nevada, New Jersey, New York, North Carolina, and Pennsylvania (these states have 2007–12 growth rates of 100 percent or more, as shown in appendix table A-1).

Further measures of unemployment by state and in large metropolitan areas are provided in the appendix tables. For example, the number of children affected by parental unemployment or underemployment in California rises to more than 1.9 million, or 22 percent of the state's child population, when considering children with at least one unemployed parent along with children whose parents are working part-time involuntarily or have dropped out of the labor force but say they want to work (see appendix table A-2). Children living with parents out of work for more than six months are a particularly large share (50 percent or more) of children of the unemployed in Connecticut, the District of Columbia, Florida, Georgia, Illinois, New Jersey, New York, North Carolina and South Carolina (see appendix table A-3).

Statistics by large metropolitan area indicate that one-fifth (20 percent) of the children in the Modesto, California, metropolitan area are living with at least one unemployed parent, with unusually high percentages also found in Bakersfield, California (17 percent), Riverside-San Bernardino-Ontario, California (16 percent), and Toledo, Ohio (15 percent) (see appendix table A-4).

TO WHAT EXTENT ARE FAMILIES WITH CHILDREN COVERED BY UNEMPLOYMENT INSURANCE?

Unemployment benefits can cushion the adverse effects of unemployment—and help stabilize the economy during economic downturns—by providing families with cash benefits to offset some of their lost wages. Exact rules and benefit formulas for regular benefits under the joint federal-state program vary by state, but most states replace up to half of a person's average weekly wages, up to state-established maximums.[14]

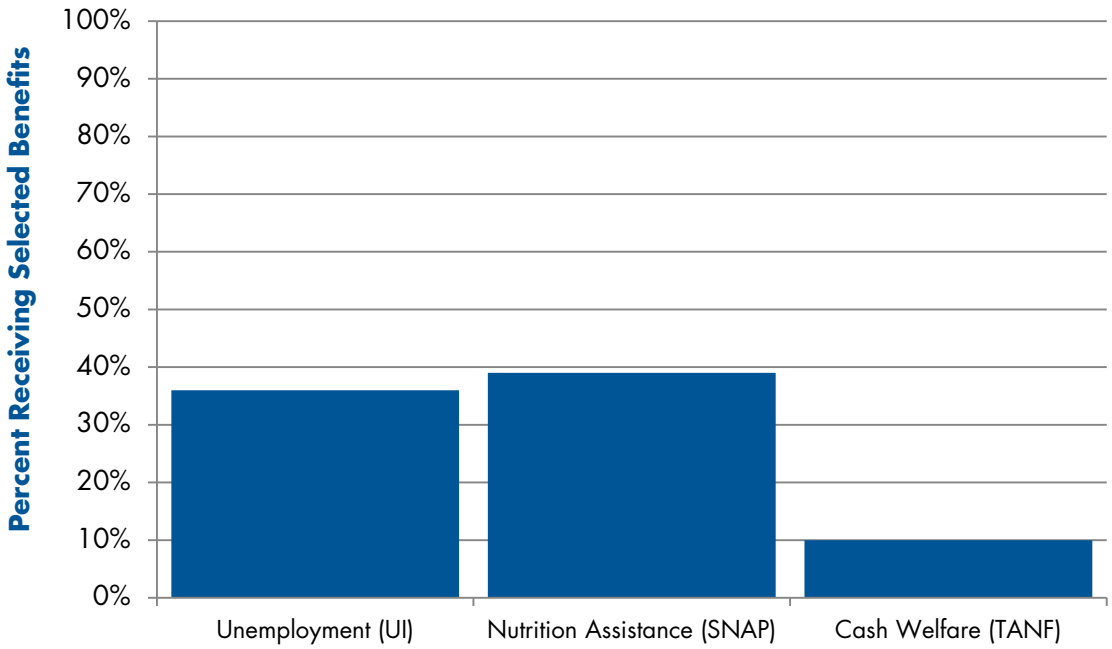
When regular benefits are exhausted (after 26 weeks in most states), unemployed workers can apply for extended benefits, under either the regular Extended Benefits program or the Emergency Unemployment Compensation Program, which was enacted in 2008 and recently extended through January 1, 2014, to provide additional assistance during the current economic downturn.

Receipt of unemployment benefits is limited, however, to individuals who apply for benefits and who meet both financial and nonfinancial qualifying rules in their state. As shown in figure 5 below, only 36 percent of children whose parents were unemployed at some point in 2011 lived in families that received unemployment insurance (UI) benefits during that calendar year.[15]

In fact, children living with at least one unemployed parent were more likely to receive Supplemental Nutrition Assistance Program (SNAP) benefits (39 percent) than they were to receive unemployment benefits. Yet SNAP benefits (formerly known as food stamps) do not provide families anywhere near the level of support as unemployment benefits, and SNAP can only be used on food items; in July 2012, SNAP monthly benefits averaged about $278 per household, less than the average *weekly* benefit of $299 for unemployment benefits (the monthly equivalent of $1,286).[16]

Cash benefits under the Temporary Assistance to Needy Families (TANF) program, received by only 10 percent of children living with unemployed parents, also provide less support than unemployment, averaging $392 per month in 2010, with substantial variation across states.[17]

Figure 5: Support from Unemployment Insurance and Other Public Benefits among Children Living with at Least One Unemployed Parent

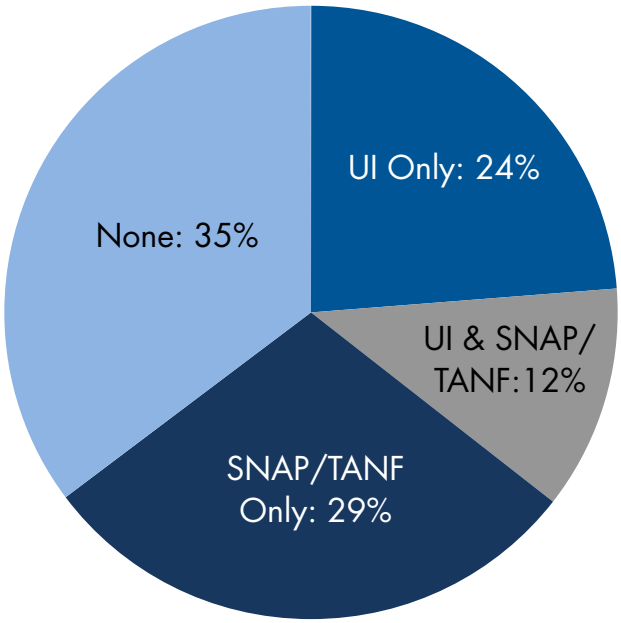


Source: Urban Institute tabulations of Current Population Survey, 2012 Annual Social and Economic (ASEC) Supplement.

An examination of overlapping receipt, shown in figure 6, shows that some children (12 percent of those with at least one unemployed parent) lived in families that received unemployment insurance in combination with SNAP benefits and/or TANF cash assistance, under a measure, that, as previously stated, measures receipt over the course of a calendar year. These families could have received unemployment insurance for part of the year, and then turned to SNAP and/or TANF when their unemployment benefits ran out, or their income could have been so low, even after receipt of UI benefits, that they were eligible to receive multiple benefits in the same month (with their TANF and SNAP benefits adjusted to reflect their partial support from unemployment compensation).

Another 24 percent of children with unemployed parents lived in families that received unemployment insurance alone, and 29 percent lived in families received SNAP and/or TANF assistance without unemployment insurance. More than a third (35 percent) did not receive assistance from any of these three major sources of public support to the unemployed.

Figure 6: Overlap in Unemployment Insurance, SNAP, and TANF Receipt among Children Living with At Least One Unemployed Parent



Source: Urban Institute tabulations of Current Population Survey, 2012 Annual Social and Economic (ASEC) Supplement.

From this summary analysis, it is difficult to determine the economic well-being of children in these various groups. Families living without any safety net protection may be able to weather the economic storm by withdrawing money from savings or retirement accounts, relying on earnings from another parent, increasing the limit on their credit cards, and/or borrowing from friends or family. Yet even with such measures, many may find it hard to keep up with the rent or mortgage and monthly bills, and find themselves under severe financial and psychological stress.

The families at most risk of economic hardship may be the 29 percent of children whose parents fail to receive UI benefits, yet are needy enough to apply and qualify for assistance from SNAP and/or TANF assistance; this group includes 21 percent of children whose families receive SNAP only, 7 percent whose families receive SNAP and TANF, and 1 percent whose families report TANF receipt only. While families that receive UI benefits receive the most substantial support, these benefits cover only a portion of lost earnings, leaving these families in reduced financial circumstances compared to before the job loss. For all groups, the risk of economic hardship and the threats to children's well-being increase with longer periods of unemployment.

STATUS OF THE SAFETY NET FOR CHILDREN WITH UNEMPLOYED PARENTS

Only 36 percent of children with unemployed parents live in families receiving unemployment insurance, 29 percent live in families who turn to SNAP and/or TANF for assistance in place of unemployment insurance and 35 percent live in families who rely on private sources of support. With so many families with unemployed workers falling through the gaps in the social safety net, it is important to review options for strengthening the social safety net for children with unemployed parents.

Prompted by federal incentives provided under the American Recovery and Reinvestment Act of 2009, a majority of states (39 states) recently adopted reforms to modernize their state unemployment insurance programs and expand access to groups with lower coverage rates, including low-wage workers, working mothers, part-time workers, and the long-term unemployed.[18] However, even with these reforms, most of which were adopted in 2009 or 2010, coverage rates remained low in 2011, as shown in figure 5.

Coverage rates could increase if more states adopted some of the modernization reforms that were encouraged under ARRA.[19] Nevertheless, additional reforms may be necessary to reach disadvantaged workers and others who are not adequately covered by the current system. In the modern age, low-wage workers are more likely to work in the service sector than in factories, and job loss is less often driven by plant closings and formal lay-offs and is more often a result of workers leaving service sector jobs after struggling to combine intermittent and erratic hours with family responsibilities. Denial of unemployment benefits after such "voluntary" quits contributes to the low rates of coverage in the United States, according to research by H. Luke Shaefer (2010). He notes that one way to expand access—yet guard against enticing workers to casually quit their jobs—would be to ban benefits for a certain period (perhaps 4 to 12 weeks) after voluntary quits, rather than throughout the total spell of unemployment.[20] His research also highlights the fact that many disadvantaged workers who appear eligible for unemployment do not apply for benefits, suggesting a role for public outreach or improvements to the application process.[21]

While further reform of the UI system would help children of the unemployed, it may be hard to persuade state legislatures to expand access to benefits, given the strain on state unemployment trust funds during this recession. In fact, over the past three years, eight states have cut the number of weeks of regular benefit receipt, from the traditional standard of 26 weeks to durations that range from 25 weeks in Arkansas and Illinois to 20 weeks in Michigan, Missouri, and South Carolina, and varying durations depending on state unemployment rates, but possibly dipping as low as 14 weeks in Georgia and 12 weeks in Florida and North Carolina.[22] Unemployed workers in these states also receive fewer weeks of extended federal benefits as a result of the reduction in state benefits; unemployed workers in North Carolina are scheduled to lose all weeks of federal benefits as of July 1, 2013, because of the radical cuts in that state program.[23] The policy battle in some states, therefore, is more focused on proposals to cut back on current benefits, rather than considering ways to modernize the program to extend access to underserved populations.

At the federal level, much of the policy debate around unemployment insurance has focused on federally funded benefits to the long-term unemployed. As in past recessions, Congress has enacted a temporary Emergency Unemployment Compensation (EUC) program to provide additional benefits to those who exhaust regular benefits. Although some lawmakers would like to see the program expire, and it nearly did on December 31, 2012, the number of long-term unemployed individuals is still very high, and the program was extended through the end of the end of 2013, as part of the American Taxpayer Relief Act of 2012, also

known as the fiscal cliff package. However, unemployment checks to the long-term unemployed may cut by approximately 10 percent as early as April 2013 in many states, unless Congress acts to modify the sequestration provisions of the Budget Control Act of 2011.[24]

In addition to unemployment insurance, the Supplemental Nutrition Assistance Program plays a major role in supporting children of the unemployed. With the rise in need during the recession, SNAP has grown; as of spring 2012 it had nearly 21.6 million children on its rolls, or more than one in four American children.[25] With the increase in recipients, some members of Congress have proposed cutting back on program spending, despite the fact that most program growth has occurred in response to the economic downturn. Both the Senate-passed and House-reported farm bills would have cut SNAP program spending, with the proposed cuts totaling $4.5 billion and $16.5 billion, respectively, over 10 years.[26] Neither bill was enacted, however, and SNAP was extended through September 2013, without benefit cuts, as part of the American Taxpayer Relief Act of 2012. As Congress considers longer-term reauthorization of SNAP as part of it deliberations on the Farm Bill, the question of whether to cut back on SNAP benefits may again arise. Such cuts would further weaken the ability of the social safety net to cushion children from negative effects of parental job loss.

The Temporary Assistance for Needy Families (TANF) program is another important component of the safety net for children with unemployed parents, although it assists many fewer children than the unemployment insurance system or the SNAP program. With its block-grant structure, the TANF program no longer plays much of a counter-cyclical role in times of economic downturn; TANF caseloads rose only modestly during this recession, in contrast to increased welfare caseloads in earlier times.[27] The TANF program's ability to help children with unemployed parents could be strengthened by modifying the program; one recent recommendation for TANF reauthorization suggests building on the experience of the TANF Emergency Fund and adding a permanent contingency fund to provide additional assistance in times of high unemployment rates.[28]

Finally, while this section has emphasized safety net support for children of the unemployed, what would be most helpful for many children would be policies to help their parents get new jobs. A stronger economic recovery would help many parents, but some long-term unemployed parents may need additional skills training or transitional employment to aid them in getting back to work.

ACKNOWLEDGEMENTS

The author appreciates the excellent research assistance of Olivia Healy and insightful comments of Megan Curran and H. Elizabeth Peters.

CORRECTION

The original version of this report released on March 25, 2013, included an error in Table A-4. This version, released March 29, 2013, corrects that error.

APPENDIX TABLES

Table A-1. Children with at Least One Unemployed Parent, 2007–12

State	Number of Children with At Least One Unemployed Parent (average monthly estimates)				Percent Growth	Children Living with Unemployed Parents (%)	
	2007	2009	2011	2012	2007-2012	2007	2012
Alabama	42,300	156,200	108,500	110,000	160%	4%	10%
Alaska	10,600	13,600	11,900	12,100	14%	6%	7%
Arizona	68,800	180,500	145,500	116,200	69%	4%	7%
Arkansas	39,200	57,000	57,700	51,200	31%	6%	8%
California	535,900	1,133,800	1,158,900	976,100	82%	6%	11%
Colorado	50,400	97,500	102,100	96,700	92%	4%	8%
Connecticut	37,200	65,500	74,400	71,200	92%	5%	9%
Delaware	6,600	18,200	15,500	15,800	138%	3%	8%
Dist. of Columbia	9,200	13,800	15,200	13,700	48%	9%	13%
Florida	169,700	422,200	406,100	359,300	112%	4%	9%
Georgia	128,800	240,000	260,300	224,200	74%	5%	9%
Hawaii	7,400	20,200	26,300	19,700	166%	3%	7%
Idaho	11,800	40,800	32,900	29,600	151%	3%	7%
Illinois	181,300	358,300	341,600	294,700	63%	6%	10%
Indiana	74,400	193,100	169,900	160,100	115%	5%	10%
Iowa	27,700	51,900	40,700	40,200	45%	4%	6%
Kansas	29,300	55,400	53,700	39,200	34%	4%	6%
Kentucky	57,300	106,000	95,000	101,100	77%	6%	11%
Louisiana	48,600	51,700	77,600	73,800	52%	5%	7%
Maine	13,800	22,600	19,700	20,100	46%	5%	8%
Maryland	42,700	96,000	110,100	112,500	163%	3%	9%
Massachusetts	75,400	126,200	111,000	102,300	36%	5%	8%
Michigan	165,300	324,300	244,500	217,300	31%	7%	10%
Minnesota	63,100	116,500	99,500	76,500	21%	5%	6%
Mississippi	47,100	77,300	85,900	81,700	73%	7%	11%
Missouri	82,100	136,800	121,100	85,700	4%	6%	6%
Montana	9,400	17,400	16,200	16,400	74%	4%	8%
Nebraska	16,200	18,400	27,300	24,200	49%	4%	5%
Nevada	31,300	84,300	92,200	75,100	140%	5%	12%
New Hampshire	10,500	21,000	15,100	13,800	32%	4%	5%
New Jersey	86,500	198,000	194,300	187,800	117%	4%	9%
New Mexico	18,900	42,900	44,600	36,000	90%	4%	7%
New York	190,100	339,500	392,500	380,900	100%	4%	9%
North Carolina	91,300	237,300	237,200	219,100	140%	4%	10%
North Dakota	5,300	6,000	5,200	5,300	0%	4%	4%
Ohio	168,300	319,900	259,600	221,400	32%	6%	9%
Oklahoma	39,100	68,900	59,200	45,300	16%	5%	5%
Oregon	45,300	99,900	85,400	70,500	55%	5%	8%
Pennsylvania	108,000	228,300	196,600	231,600	114%	4%	9%
Rhode Island	14,100	28,400	31,400	27,300	93%	6%	13%
South Carolina	57,100	136,200	97,300	93,800	64%	6%	9%
South Dakota	7,700	12,900	9,200	10,200	32%	4%	5%
Tennessee	74,300	167,600	149,200	139,400	88%	5%	10%
Texas	295,100	544,600	577,100	503,700	71%	5%	7%
Utah	19,700	53,900	56,300	39,000	98%	2%	4%
Vermont	5,000	8,600	7,100	4,600	-8%	4%	4%
Virginia	52,900	151,100	130,100	103,800	96%	3%	6%
Washington	77,700	131,900	173,600	139,700	80%	5%	9%
West Virginia	19,600	32,700	28,700	30,400	55%	5%	9%
Wisconsin	64,100	119,900	106,600	100,000	56%	5%	8%
Wyoming	2,900	9,200	7,200	5,300	82%	2%	4%
Total	3,536,400	7,254,000	6,984,900	6,225,600	76%	5%	9%

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2007, 2009, 2011, and 2012. Counts are average monthly counts.

Table A-2. Children Affected by Parental Unemployment or Underemployment, 2012

State	Number of Children Living With at Least One Parent who is:				Percent of Children Living with at Least One Parent who is:	
	Unemployed	Working Part-Time Involuntarily	Not in the Labor Force But Wants a Job	Under- or Unemployed†	Unemployed	Under- or Unemployed
Alabama	110,000	45,500	37,200	188,300	10%	17%
Alaska	12,100	4,700	6,600	23,000	7%	13%
Arizona	116,200	111,800	72,700	290,700	7%	19%
Arkansas	51,200	19,600	26,100	94,600	8%	14%
California	976,100	603,900	444,300	1,942,900	11%	22%
Colorado	96,700	70,100	37,300	196,900	8%	16%
Connecticut	71,200	50,100	27,700	143,900	9%	18%
Delaware	15,800	9,900	7,100	32,100	8%	16%
Dist. of Columbia	13,700	3,800	8,500	25,700	13%	25%
Florida	359,300	194,300	171,000	702,000	9%	18%
Georgia	224,200	129,800	86,900	436,500	9%	18%
Hawaii	19,700	17,900	14,600	49,500	7%	17%
Idaho	29,600	22,100	16,400	65,700	7%	15%
Illinois	294,700	182,300	87,400	541,700	10%	18%
Indiana	160,100	63,000	46,200	267,000	10%	17%
Iowa	40,200	26,100	14,600	79,100	6%	11%
Kansas	39,200	27,500	22,500	87,200	6%	13%
Kentucky	101,100	33,000	37,500	167,200	11%	18%
Louisiana	73,800	28,700	41,500	142,900	7%	13%
Maine	20,100	12,000	10,200	41,200	8%	16%
Maryland	112,500	46,000	49,500	203,300	9%	16%
Massachusetts	102,300	52,800	35,400	184,300	8%	14%
Michigan	217,300	130,800	106,500	433,500	10%	19%
Minnesota	76,500	49,900	47,100	165,800	6%	13%
Mississippi	81,700	28,900	32,500	137,400	11%	19%
Missouri	85,700	63,000	41,600	188,700	6%	14%
Montana	16,400	10,400	8,300	33,500	8%	16%
Nebraska	24,200	17,000	11,400	50,900	5%	11%
Nevada	75,100	39,200	32,900	140,400	12%	22%
New Hampshire	13,800	11,500	7,900	32,500	5%	12%
New Jersey	187,800	83,200	80,500	347,700	9%	17%
New Mexico	36,000	22,200	25,200	81,400	7%	16%
New York	380,900	174,500	186,500	724,700	9%	18%
North Carolina	219,100	96,800	77,800	379,100	10%	17%
North Dakota	5,300	1,700	2,900	9,800	4%	7%
Ohio	221,400	124,900	101,000	441,300	9%	17%
Oklahoma	45,300	15,900	40,900	99,400	5%	11%
Oregon	70,500	54,000	30,300	149,800	8%	18%
Pennsylvania	231,600	97,600	105,000	422,500	9%	16%
Rhode Island	27,300	12,600	9,400	47,700	13%	22%
South Carolina	93,800	41,200	48,200	181,900	9%	18%
South Dakota	10,200	3,400	7,600	20,900	5%	11%
Tennessee	139,400	54,800	49,200	236,600	10%	17%
Texas	503,700	259,900	298,400	1,035,500	7%	15%
Utah	39,000	37,300	19,200	95,000	4%	11%
Vermont	4,600	5,600	4,000	13,800	4%	11%
Virginia	103,800	64,100	59,200	224,000	6%	12%
Washington	139,700	81,700	57,700	272,200	9%	18%
West Virginia	30,400	14,100	9,500	52,400	9%	15%
Wisconsin	100,000	55,500	41,600	191,600	8%	15%
Wyoming	5,300	3,100	3,100	11,500	4%	9%
Total	6,225,600	3,410,100	2,846,700	12,127,200	9%	17%

Table A-2. Children Affected by Parental Unemployment or Underemployment, 2012

Note: † Counts of children with under- or unemployed parents may be less than the sum of children with unemployed parents, parents working part-time involuntarily, and parents not in the labor force because children with two parents may have a parent in more than one category. Counts are average monthly counts.

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2012. Counts are average monthly counts.

Table A-3. Children with Long-Term Unemployed Parents, 2012

State	Children with Unemployed Parents	Children with Long-Term Unemployed Parents	Children with Long-Term Unemployed Parents: As Share of Children with Unemployed Parents	Children with Long-Term Unemployed Parents: As Share of All Children
Alabama	110,000	49,800	45%	5%
Alaska	12,100	4,000	33%	2%
Arizona	116,200	38,000	33%	2%
Arkansas	51,200	18,500	36%	3%
California	976,100	482,300	49%	5%
Colorado	96,700	39,500	41%	3%
Connecticut	71,200	37,000	52%	5%
Delaware	15,800	7,600	48%	4%
Dist. of Columbia	13,700	8,400	62%	8%
Florida	359,300	194,300	54%	5%
Georgia	224,200	111,600	50%	5%
Hawaii	19,700	8,100	41%	3%
Idaho	29,600	12,700	43%	3%
Illinois	294,700	153,400	52%	5%
Indiana	160,100	55,200	34%	4%
Iowa	40,200	9,900	25%	1%
Kansas	39,200	13,700	35%	2%
Kentucky	101,100	44,600	44%	5%
Louisiana	73,800	22,200	30%	2%
Maine	20,100	8,300	41%	3%
Maryland	112,500	50,100	44%	4%
Massachusetts	102,300	36,800	36%	3%
Michigan	217,300	105,900	49%	5%
Minnesota	76,500	26,800	35%	2%
Mississippi	81,700	33,400	41%	5%
Missouri	85,700	29,300	34%	2%
Montana	16,400	4,800	29%	2%
Nebraska	24,200	9,000	37%	2%
Nevada	75,100	36,300	48%	6%
New Hampshire	13,800	4,200	30%	2%
New Jersey	187,800	107,200	57%	5%
New Mexico	36,000	17,500	49%	4%
New York	380,900	202,800	53%	5%
North Carolina	219,100	126,400	58%	6%
North Dakota	5,300	1,500	27%	1%
Ohio	221,400	89,200	40%	3%
Oklahoma	45,300	12,700	28%	1%
Oregon	70,500	24,000	34%	3%
Pennsylvania	231,600	99,500	43%	4%
Rhode Island	27,300	13,400	49%	6%
South Carolina	93,800	47,200	50%	5%
South Dakota	10,200	1,600	15%	1%
Tennessee	139,400	59,000	42%	4%
Texas	503,700	201,000	40%	3%
Utah	39,000	11,600	30%	1%
Vermont	4,600	1,200	26%	1%
Virginia	103,800	43,400	42%	2%
Washington	139,700	62,800	45%	4%
West Virginia	30,400	10,300	34%	3%
Wisconsin	100,000	42,300	42%	3%
Wyoming	5,300	600	12%	1%
Total	6,225,600	2,830,300	45%	4%

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2012. Counts are average monthly counts.

Table A-4. Children with at Least One Unemployed Parent in the 100 Largest Metro Areas, 2007–12 (revised March 28, 2013)

	Number of Children with Unemployed Parents				Percent Growth	Percent of Children with Unemployed Parents	
Metro Name	2007	2009	2011	2012	2007-2012	2007	2012
Akron, OH	11,700	21,700	11,900	15,400	31%	7%	10%
Albany-Schenectady-Troy, NY	7,700	13,700	13,800	24,600	220%	4%	12%
Albuquerque, NM	5,600	21,800	21,400	19,700	252%	3%	8%
Allentown-Bethlehem-Easton, PA-NJ	6,100‡	21,200	23,000	29,700	–	–	13%
Atlanta-Sandy Springs-Marietta, GA	76,600	146,700	153,100	139,100	82%	6%	9%
Augusta-Richmond County, GA-SC	1,500‡	16,300	11,600	6,100	–	–	6%
Austin-Round Rock, TX	15,600	48,300	51,000	41,000	162%	4%	8%
Bakersfield, CA	16,300	67,300	42,400	41,700	156%	7%	17%
Baltimore-Towson, MD	22,700	47,600	61,600	61,200	170%	4%	10%
Baton Rouge, LA	10,400	6,300‡	20,300	11,500	11%	6%	6%
Birmingham-Hoover, AL	15,700	40,600	26,300	27,800	77%	5%	10%
Boise City-Nampa, ID	3,600	18,500	9,300	13,300	274%	2%	7%
Boston-Cambridge-Quincy, MA-NH	55,000	93,000	71,700	68,000	24%	5%	7%
Bridgeport-Stamford-Norwalk, CT	13,500	14,400	20,100	22,600	67%	6%	9%
Buffalo-Niagara Falls, NY	17,700	29,900	23,700	14,400	-19%	7%	6%
Charleston-North Charleston-Summerville, SC	4,500‡	20,000	14,000	17,300	–	–	9%
Charlotte-Gastonia-Concord, NC-SC	34,600	61,300	56,100	57,500	66%	8%	12%
Chattanooga, TN-GA	3,200‡	11,700	10,300‡	9,100	–	–	8%
Chicago-Naperville-Joliet, IL-IN-WI	128,200	257,600	249,400	202,100	58%	6%	10%
Cincinnati-Middletown, OH-KY-IN	20,500	54,100	35,700	40,300	97%	4%	8%
Cleveland-Elyria-Mentor, OH	26,900	50,600	34,100	30,000	12%	5%	6%
Colorado Springs, CO	9,600	8,600	18,200	14,600	53%	6%	9%
Columbia, SC	4,800‡	18,000	11,700	8,600	–	–	6%
Columbus, OH	19,000	37,700	61,700	50,000	163%	4%	12%
Dallas-Fort Worth-Arlington, TX	77,200	134,900	122,700	105,500	37%	5%	6%
Dayton, OH	20,400	26,900	15,100	6,900‡	–	11%	–
Denver-Aurora-Broomfield, CO	28,500	46,300	48,700	56,900	100%	5%	9%
Des Moines-West Des Moines, IA	7,200	11,100	6,500	4,200	-42%	5%	3%
Detroit-Warren-Livonia, MI	73,300	163,800	127,800	114,000	56%	7%	11%
El Paso, TX	11,100	20,200	26,300	21,600	95%	5%	10%
Fresno, CA	26,200	27,100	31,800	15,800	-40%	10%	6%
Grand Rapids-Wyoming, MI	18,900	39,100	22,100	18,200	-3%	8%	7%
Greensboro-High Point, NC	9,000	19,100	14,700	11,600	28%	5%	7%
Greenville-Mauldin-Easley, SC	9,700	17,600	7,700‡	4,100‡	–	10%	–
Harrisburg-Carlisle, PA	6,400‡	6,600‡	5,500‡	13,100	–	–	10%
Hartford-West Hartford-East Hartford, CT	13,200	27,200	19,900	18,100	38%	5%	8%

Metro Name	2007	2009	2011	2012	2007-2012	2007	2012
Honolulu, HI	4,900	13,700	15,900	11,100	127%	2%	6%
Houston-Sugar Land-Baytown, TX	83,600	122,400	151,800	141,300	69%	5%	8%
Indianapolis-Carmel, IN	14,400	40,300	40,100	45,300	215%	3%	9%
Jackson, MS	13,900	12,700	9,700	11,900	-14%	8%	10%
Jacksonville, FL	16,800	16,800	18,900	30,900	84%	6%	11%
Kansas City, MO-KS	30,300	42,700	40,200	30,200	0%	7%	6%
Knoxville, TN	7,400‡	11,000	9,500‡	4,700‡	–	–	–
Lakeland-Winter Haven, FL	4,300‡	17,000	5,500‡	8,300‡	–	–	–
Lancaster, PA	6,600‡	400‡	4,000‡	8,000	–	–	7%
Lansing-East Lansing, MI	5,100‡	9,300	3,200‡	10,200	–	–	14%
Las Vegas-Paradise, NV	20,600	62,100	70,000	58,000	182%	5%	12%
Little Rock-North Little Rock-Conway, AR	5,400‡	9,800	11,400	10,900	–	–	6%
Los Angeles-Long Beach-Santa Ana, CA	157,400	385,900	392,100	320,800	104%	5%	10%
Louisville/Jefferson County, KY-IN	16,400	35,100	36,100	28,300	72%	7%	10%
Madison, WI	2,800‡	5,300	4,300‡	5,300‡	–	–	–
McAllen-Edinburg-Mission, TX	1,700‡	26,600	37,800	34,700	–	–	12%
Memphis, TN-MS-AR	24,900	53,100	38,200	32,900	32%	8%	10%
Miami-Fort Lauderdale-Pompano Beach, FL	58,400	136,300	153,300	140,800	141%	5%	12%
Milwaukee-Waukesha-West Allis, WI	21,400	43,500	38,600	36,300	70%	6%	11%
Minneapolis-St. Paul-Bloomington, MN-WI	34,900	78,500	77,000	47,400	36%	5%	6%
Modesto, CA	16,100	31,800	33,700	39,900	149%	11%	20%
Nashville-Davidson–Murfreesboro–Franklin, TN	9,000	51,700	38,500	35,800	300%	3%	10%
New Haven, CT	4,400	5,800	15,300	15,400	251%	4%	12%
New Orleans-Metairie-Kenner, LA	7,400‡	18,100	19,100	21,500	–	–	8%
New York-Northern New Jersey-Long Island, NY-NJ-PA	178,300	372,500	407,000	358,800	101%	4%	9%
Oklahoma City, OK	11,800	20,700	21,400	17,600	49%	4%	6%
Omaha-Council Bluffs, NE-IA	8,700	11,100	14,400	12,800	47%	4%	6%
Orlando-Kissimmee, FL	23,000	37,300	67,500	43,300	88%	4%	9%
Oxnard-Thousand Oaks-Ventura, CA	8,000	16,200	14,900	13,200	65%	3%	6%
Palm Bay-Melbourne-Titusville, FL	1,900‡	8,800‡	6,300‡	8,500‡	–	–	–
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	42,900	119,000	106,300	129,200	201%	3%	10%
Phoenix-Mesa-Scottsdale, AZ	34,900	128,900	66,300	60,400	73%	3%	6%
Pittsburgh, PA	18,400	34,300	34,000	47,800	160%	4%	10%
Portland-South Portland, ME	4,400	6,200	4,000	4,900	12%	5%	6%
Portland-Vancouver-Beaverton, OR-WA	21,900	49,700	42,200	44,300	103%	5%	8%
Poughkeepsie-Newburgh-Middletown, NY	8,200	11,200	9,100	15,100	85%	6%	11%
Providence-Fall River-Warwick, RI-MA	16,300	33,200	37,000	29,900	84%	6%	12%
Raleigh-Cary, NC	3,700‡	16,900	26,700	17,200	–	–	6%
Richmond, VA	6,400‡	38,700	13,900	16,700	–	–	6%

Metro Name	2007	2009	2011	2012	2007-2012	2007	2012
Riverside-San Bernardino-Ontario, CA	76,600	131,900	166,800	171,600	124%	7%	16%
Rochester, NY	12,200	21,200	21,800	24,500	100%	6%	11%
Sacramento–Arden-Arcade--Roseville, CA	49,500	69,400	77,400	60,800	23%	10%	12%
Salt Lake City, UT	7,800	23,300	32,300	19,300	147%	3%	6%
San Antonio, TX	20,000	41,600	46,800	37,200	86%	5%	7%
San Diego-Carlsbad-San Marcos, CA	33,200	59,200	60,400	57,100	72%	5%	9%
San Francisco-Oakland-Fremont, CA	28,300	114,700	98,800	78,600	178%	3%	8%
San Jose-Sunnyvale-Santa Clara, CA	27,400	72,900	45,700	40,200	47%	5%	8%
Santa Rosa-Petaluma, CA	2,100‡	28,600	25,900	11,200	–	–	12%
Sarasota-Bradenton-Venice, FL	4,700‡	12,400	15,600	13,100	–	–	8%
Scranton–Wilkes-Barre, PA	8,400	7,800‡	6,200‡	13,200	58%	9%	13%
Seattle-Tacoma-Bellevue, WA	34,100	54,300	78,200	60,300	77%	5%	7%
Springfield, MA-CT	4,600‡	9,600	12,000	11,000	–	–	7%
St. Louis, MO-IL	43,400	69,700	66,400	47,600	10%	6%	8%
Stockton, CA	15,600	17,500	30,700	24,800	59%	10%	14%
Syracuse, NY	900‡	8,900	21,800	16,100	–	–	12%
Tampa-St. Petersburg-Clearwater, FL	15,500	90,700	52,600	45,800	195%	3%	8%
Toledo, OH	11,300	27,300	20,500	23,400	108%	8%	15%
Tucson, AZ	20,300	39,100	45,900	31,300	54%	9%	10%
Tulsa, OK	11,300	14,300	5,800‡	4,800‡	–	5%	–
Virginia Beach-Norfolk-Newport News, VA-NC	8,300	24,400	37,600	27,100	227%	2%	7%
Washington-Arlington-Alexandria, DC-VA-MD-WV	41,700	86,500	87,800	75,800	82%	3%	5%
Wichita, KS	6,800	17,100	18,100	14,900	118%	5%	9%
Worcester, MA-CT	6,000‡	7,100‡	5,700‡	17,500	–	–	12%
Youngstown-Warren-Boardman, OH-PA	13,300	15,500	14,200	11,000	-17%	11%	12%
Total	2,291,800	4,866,600	4,730,900	4,243,600	85%	5%	9%

Source: Urban Institute tabulations of monthly Current Population Survey data, January–December 2007, 2009, 2011, and 2012. Counts are average monthly counts.
‡ The estimate is based on a sample of fewer than 30 observations and so is not as precise as estimates based on larger samples.

NOTES

[1] See also Julia Isaacs and Olivia Healy, *The Recession's Ongoing Impact on Children, 2012* (Washington, DC: The Urban Institute and First Focus, 2012), and Julia Isaacs, *The Ongoing Impact of Foreclosures on Children* (Washington, DC: Brookings and First Focus, 2012). The analysis of children with unemployed parents presented here expands upon earlier tables presented in Isaacs and Healy (2012). The 2012 estimates of children with at least one unemployed parent, shown here, and the accompanying state estimates in appendix table A-1 differ slightly from the earlier estimates, because the earlier estimates were based on data for the first nine months of the year. Data for all 12 months of 2012 are now available, and so were used for the analyses presented in this brief.

[2] The three measures are defined as follows: 1. Children with at least one unemployed parent measures children living with at least one parent who fits the official definition of unemployment (out of work, available for work, and actively looking for a job). 2. Children with a parent working part time involuntarily for economic reasons measures children with at least one parent who desires full-time work but works part time due to slack work/business conditions or

because s/he could only find part-time work. 3. Children living with a parent in the labor force reserve measures children with at least one parent who is not actively seeking work but would like to work. (Some analyses use a narrower definition of underemployment by restricting this third group to a subset set of "discouraged workers' who have sought work in the past 12 months and are not actively seeking work currently because of the belief that no jobs are available for them or that there are no jobs for which they would qualify). For all three measures, employment status of non-resident parents is not counted, and children living without parents are excluded from the analysis, even if they are living with an unemployed grandparent or other relative. Children of teen parents where the teen parent is *not* head of the household are also excluded from the analysis. The broad measure of children with under or unemployed parents is slightly less than the sum of the three underlying measures because children with two parents may have a parent in more than one category.

[3] Sheila Zedlewski and Austin Nichols, *What Happens to Families' Income and Poverty after Unemployment?* (Washington, DC: Urban Institute, 2012). In their analysis, poverty was based on cash income plus the value of SNAP, and on monthly poverty rates averaged over the period of unemployment. Unemployed parents who found work within two to six months did not see as much change in their poverty rates; their poverty rates rose to 15 percent if they found steady work or 20 percent if they found a job but then experienced a second spell of unemployment.

[4] See Jeanne Brooks-Gunn and Gregory J. Duncan, eds., *Consequences of Growing Up Poor* (New York: Russell Sage Foundation, 1997); and Gary W. Evans, "The Environment of Childhood Poverty," *American Psychologist* 59, no. 2 (2004): 77–92.

[5] Brooks-Gunn and Duncan, op. cit.

[6] Much of the earlier literature is reviewed in Vonnie C. McLoyd, Toby Eptsein Jayaratne, Rosario Ceballo, and Julio Borquez, "Unemployment and Work Interruption among African American Single Mothers: Effects on Parenting and Adolescent Socio-Emotional Functioning." *Child Development* 65 (1994): 562–89; and in Ariel Kalil and Thomas Deleire, "Parental Job Loss and Early Adolescent Development in Black and White Families," Working Paper 282 (Chicago, IL: Joint Center for Poverty Research, 2002).

[7] Studies of the effect of parental job loss on student achievement use different techniques (e.g., examining job loss after plant layoffs) to attempt to measure the effect of the loss of unemployment itself, rather than underlying parental characteristics that may be associated with a higher incidence of unemployment. For effects on student achievement, see Ann Huff Stevens and Jessamyn Schaller, "Short-Run Effects of Parental Job Loss on Children's Academic Achievement," *Economics of Education Review* 30, no. 2 (2011): 289–99; Elizabeth Oltmans Ananat, Anna Gassman-Pines, Dania V. Francis, and Christina M. Gibson-Davis, "Children Left Behind: The Effects of Statewide Job Loss on Student Achievement," Working Paper 17104 (Cambridge, MA: National Bureau of Economic Research, 2011); Mari Rege, Kjeil Telle, and Mark Votruba, "Parental Job Loss and Children's School Performance," *Review of Economic Studies* 78, no.4 (2011): 1462–89; Ariel Kalil and Kathleen M. Ziol-Guest, "Parental Employment Circumstances and Children's Academic Achievement," *Social Science Research* 37, no. 2 (2008): 500–15; and Kalil and Deleire, op. cit.

[8] For example, see Kalil and Ziol-Guest, op. cit.; Ariel Kalil and Patrick Wightman, "Parental Job Loss and Family Conflict," Working Paper WP-10-07 (Bowling Green, OH: National Center for Family and Marriage Research, Bowling Green State University, 2010); and Kalil and Deleire, op. cit.

[9] See, for example, Phillip Oreopoulos, Marianne Page, and Ann Huff Stevens , "The Intergenerational Effects of Worker Displacement," *Journal of Labor Economics* 26, no. 3 (2008); and Kalil and Wightman, op. cit.

[10] See Michael B. Coelli, "Parental Job Loss and the Education Enrollment of Youth," *Labour Economics* 18, no. 1 (2010): 25–35; and Oreopoulos et al., op. cit.

[11] As noted in footnote 2, children who do not live with any parents (e.g., children living with relatives or children who are heads of households) are not counted in this analysis.

[12] Zedlewski and Nichols, op. cit.

[13] Children who do not live with any parents are excluded from both the numerator and denominator when calculating the percentage of children living with at least one unemployed parent.

[14] Julie Whittaker and Katelin Isaacs, "Unemployment Insurance: Program and Benefits" (Washington, DC: Congressional Research Service, 2012).

[15] Note that the 36 percent is measured as the ratio of children whose families report receipt of unemployment insurance *at any point in the calendar year*, among children who had at least one parent who was unemployed *at any point in the calendar year*. Thus it differs somewhat from measures that compare benefit receipt in a particular month to those unemployed in that same month.

[16] Average monthly SNAP benefits for July 2012 are from program data for the Supplemental Nutrition Assistance Program, posted on the Food and Nutrition web site (http://www.fns.usda.gov/pd/34SNAPmonthly.htm, accessed 2/14/13); the 12-month average weekly unemployment benefit in July 2012 is from Whittaker and Isaacs, op. cit.

[17] U.S. Department of Health and Human Services, Office of Family Assistance, "Characteristics and Financial Circumstances of TANF Recipients," http://archive.acf.hhs.gov/programs/ofa/character/fy2010/fy2010_chap10_ys_final.html, accessed 2/14/2012.
[18] Specifically, twenty states adopted an "alternative base period" reform that helps low-wage workers show they had enough earnings to qualify for benefits by including their most recent employment and earnings. Fourteen states also increased eligibility for part-time workers (who in some states are denied benefits if they are not actively seeking full-time work) and a similar number of states expanded coverage for workers who quit their jobs because of certain compelling family obligations (e.g., caring for a sick family member). Fifteen states provided extra benefits to long-term unemployed workers enrolled in training programs. A few states also added dependent allowances, to increase the amount of benefits provided to families with children. See National Employment Law Project, "Modernizing Unemployment Insurance: Federal Incentives Pave the Way for State Reforms." Briefing Paper May 2012. http://www.nelp.org/page/-/UI/2012/ARRA_UI_Modernization_Report.pdf?nocdn=1 accessed 2/22/2013.
[19] See Stefan Lindner and Austin Nichols, "How do Unemployment Insurance Modernization Laws Affect the Number and Composition of Eligible Workers? May 2012.
[20] H. Luke Shaefer. "Identifying Key Barriers to Unemployment Insurance for Disadvantaged Workers in the United States." *Journal of Social Policy*, 39(3) (2010), 439-460.
[21] H. Luke Shaefer and Liyun Wu.. "Unemployment Insurance and Low-Education, Single, Working Mothers before and after Welfare Reform." *Social Service Review*, 85(2) (2011): 205-228, and Shafer, op cit.
[22] Michael Evangelist, "One-Two Punch: As States Cut Unemployment Benefit Weeks, Jobless Also Lose Federal Aid, even as Jobs Remain Scarce," policy brief (New York: NELP, 2012).
[23] Colleen Jenkins, "North Carolina Enacts Law Slashing Jobless Benefits," *Reuters*, February 19, 2013.
[24] NELP, "The Sequester's Devastating Impact on Families of Unemployed Workers and the Struggling Unemployment Insurance System," briefing paper (New York: NELP, 2013).
[25] Isaacs and Healy, op. cit.
[26] Randy Alison Aussenberg, "SNAP: A Primer on Eligibility and Benefits" (Washington, DC: Congressional Research Service, 2013).
[27] Sheila Zedlewski and Pamela Loprest, "What Role is Welfare Playing in this Period of High Unemployment?"(Washington, DC: Urban Institute, 2011).
[28] Elizabeth Lower-Basch. "Goals for TANF Reauthorization." (Washington, DC: The Center for Law and Social Policy, 2013).