

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


Temporary Assistance for Needy Families Program — Research Synthesis Brief Series

Disconnected Families and TANF

Pamela J. Loprest

- Estimates of the share of low-income single mothers disconnected from work and TANF range from 20 to 25 percent.
- 82 percent of disconnected low-income single mother families live in poverty compared to 54 percent of all low-income single mother families.
- 75 percent of disconnected women experience barriers to work.
- 11 percent of spells of disconnection started due to loss of TANF and 5 percent due to loss of SSI.

After creation of the Temporary Assistance for Needy Families program (TANF) in 1996, millions of single mothers left public assistance for work, and the labor force participation and earnings of single mothers increased substantially. Yet national and state studies began to note that a significant minority of former recipients did not leave welfare with employment.¹ In addition, TANF take-up rates (the percentage of mothers eligible for TANF who actually receive benefits) fell,² raising concerns about the well-being of eligible nonparticipant families. These facts led to concerns about families “disconnected” from the labor market and welfare. How are they coping economically? What is the impact of being disconnected on family and child well-being? Is this just a temporary situation or a more chronic issue?

The term *disconnected* generally refers to low-income parents with little or no connection to the labor market or to cash public assistance. Research has addressed several questions about these families, including the size of this population, the economic hardships they face, the characteristics of their families, the significance of personal barriers such as physical and mental health problems that may impede work and access to benefits, and the dynamics of this disconnected state.

Defining Disconnection

Concerns over disconnected families initially arose in relation to understanding what happened to those who left TANF without work, so early studies focused exclusively on disconnected families among former TANF recipients. This focus is helpful for understanding the

TANF employment strategies for low-income single mothers may apply to disconnected mothers, but attention is warranted to how these strategies work for those with personal barriers or chronic disconnection.

potential role TANF program policy and practice play in recipients exiting TANF without employment. These studies have addressed the reasons families left TANF, including sanctions and time limits.³

As TANF caseloads and receipt among TANF eligibles fell, research broadened to consider all low-income mothers not receiving TANF or working, regardless of past TANF receipt. Focus on this group of disconnected mothers included those who decide not to take up TANF benefits or who are ineligible (for example, due to immigration status, using up time-limited TANF benefits, or income) but are not working.

Specific definitions of disconnection vary across studies. The length of time a mother must be without work to be considered disconnected varies from one month to one year. Whether mothers living with other workers can be considered disconnected also varies as

does whether married mothers are included in the definition of disconnection. Most definitions exclude mothers receiving Supplemental Security Income (SSI) disability benefits.⁴ A few studies exclude mothers receiving Unemployment Insurance (UI) because its receipt suggests connection to the labor market. While different definitions are conceptually similar in their focus on mothers who are not working and not receiving TANF, they lead to different estimates of the disconnected population's size and of disconnected women's characteristics.⁵

How Many Are Disconnected?

One study provides a national estimate of the share of former TANF recipients who are disconnected. The study finds that in 2002, out of those who left TANF in the prior two years, 20.8 percent were disconnected—having not worked in the past year, without a

working spouse, and not receiving TANF or SSI.⁶ A few area studies use a similar definition. In Colorado in 2008, 13.4 percent of former TANF recipients were disconnected by this definition and in New Jersey in 2002, 25 percent were disconnected.⁷ One study of an urban county in Michigan using a similar definition found 12.5 percent of those on welfare in 1997 were disconnected in 2003.⁸ These differences in estimates could be due to state/local variation, time elapsed between leaving welfare and measuring disconnection, or calendar year.⁹ For the remainder of the brief, information on disconnected former TANF recipients is taken from the national study unless otherwise indicated.

Three national studies focus on low-income disconnected families regardless of former TANF receipt (table 1).¹⁰ The two most recent estimate that the share of low-income single mothers who are disconnected

Table 1. Estimates of the Disconnected Population

STUDY	% DISCONNECTED	DATA AND YEAR	BASE POPULATION	DEFINITION OF DISCONNECTED
Blank and Kovak (2009)	(1) 20.0	CPS 2005	Low-income single mothers 18–54	<i>School not major activity and</i>
	(2) 25.1			(1) no earnings or TANF in past year
	(3) 21.7			(2) low earnings and TANF in past year (3) low earnings and TANF and SSI in past year
Blank and Kovak (2009)	(1) 24.9	SIPP 2003	Low-income single mothers 18–54	<i>Not in school and</i>
	(2) 26.3			(1) no earnings or TANF in past month
	(3) 23.3			(2) low earnings and TANF in past month (3) low earnings and TANF and SSI in past month
Loprest and Nichols (2011)	(1) 17.1	SIPP (1) 2004 (2) 2008	Low-income single mothers 18–54	Not in school and no earnings or TANF or SSI in past four months
	(2) 19.7			
Loprest and Zedlewski (2006)	12.4	NSAF 2002	Low-income mothers 18–64	Never received TANF, no work currently or in past year, spouse not working, no SSI in past year

Notes: Low income is defined as less than 200 percent of the federal poverty level. Low earnings are defined as annual earnings of \$2,000 or less. Low TANF and low SSI are defined as \$1,000 annually or less each. For past month definitions, monthly amounts are multiplied by 12 and must be at or below these same thresholds.

ranges from 17 to 26 percent. Comparison of the estimates suggests that several aspects of the definition affect the estimates. Defining disconnection as having no earnings or welfare as opposed to little earnings and welfare¹¹ leads to somewhat lower estimates. Excluding those receiving SSI also lowers estimates, as does a longer income reference period: fewer single mothers have no or low income over the entire past year than over the past several months, or past month. All these factors, as well as the use of different data sources and years, contribute to this range of estimates. A third national study finds an even lower estimate, 12 percent of low-income mothers disconnected. This is likely due to its broader base of *all* low-income mothers, including married mothers.¹² For the remainder of the brief, unless otherwise stated, we focus on the definitions from these national studies that are for low-income single mothers not working or with low earnings and not receiving or with low levels of TANF and SSI income.¹³

An important caveat is that errors and gaps in survey income reporting can affect counts of disconnected families. One study conducted follow-up interviews with families that reported in a national survey neither spouse worked or received any public cash assistance and their income was less than 50 percent of the poverty level in the prior year. About 30 percent of these families actually did have earnings or received cash assistance, but they misunderstood the survey or misreported income.¹⁴ Correctly reported, these families' incomes would have eliminated them from being considered disconnected.

Evidence suggests a substantial increase in disconnected single mothers (regardless of prior TANF participation) from 1990 through the mid-2000s, across different definitions of disconnection.¹⁵ Figure 1 shows this trend from 1996 through 2009 (the most recent estimate available) for low-income single mothers without earnings, TANF, or SSI for the prior four months.¹⁶

In sum, nationally, one-fifth to one-quarter of low-income single mothers are disconnected—they have little or no earnings of their own and little or no government cash assistance. The percentage of disconnected low-income single mothers has increased over time. Estimates of disconnected former TANF recipients vary more, partly because they are for different geographic areas. One national estimate finds about one-fifth of former TANF recipients are disconnected.

What Is the Economic Well-Being of Disconnected Families?

An important question about disconnected families is how economically worse off they are than other groups of low-income mothers. Income is the main indicator of economic well-being. Although by definition disconnected mothers have no or very low earnings from a job or income from public assistance, they may have other sources such as child support. In addition, they may live with household members who have income. Measures of family or household income serve as one indicator of disconnected families' economic well-being.

In 2002, average annual family income among disconnected former TANF recipients nationally was \$6,178, compared to \$17,681 for other former TANF recipients. This includes income from all other family members, including spouses and cohabiting partners.¹⁷ The group of all low-income disconnected single mothers (regardless of former TANF reciprocity) also has lower annual family income on average (\$9,459) than all low-income single mothers (\$16,445). These lower incomes translate into more poverty, with 82 percent of disconnected low-income single mother families in poverty compared to 54 percent of all low-income single mother families.¹⁸

What makes up this income? The evidence on sources is limited, but child support is one source of nongovernmental income for many. In New Jersey, about a quarter of disconnected

TANF leavers receive child support. In Maryland about one-third receive child support and another 8 percent were owed child support but not receiving it.¹⁹ Nationally, about one-third of disconnected low-income single mothers receive child support as a substantial part of their income. This is even higher for those living alone.²⁰

Child SSI payments also support some disconnected families—about 4 percent of disconnected families received this income in 2008.²¹ In addition, a 2002 study in New Jersey found that about 10 percent of non-working former TANF recipients receive UI.²²

Material hardship, such as going without food or shelter, provides another indicator of economic well-being. Information on material hardship is scant. Two studies provide some evidence. In both Colorado and the nation, evidence for former TANF recipients suggests that those disconnected are no more likely than working former recipients to experience hardships such as missing rent or utility payments. However, disconnected former recipients are more likely to experience food insecurity. Nationally, 66 percent of disconnected former TANF recipients reported being food insecure compared to 55 percent of other former TANF recipients. In addition, the Colorado study shows more instances of more extreme hardships, such as going without electricity or heat and going to a homeless shelter, for disconnected former TANF recipients than for working former recipients. About 8 percent of disconnected former recipients report experiencing each in the prior year compared to about 2 percent of working former TANF recipients.²³

Incomes for disconnected mothers are so low, many wonder how these families can survive. Potential additional sources of support are noncash government benefits such as the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and housing assistance. About half of disconnected low-income single mothers in 2008 received SNAP

Figure 1. Proportion Disconnected among Low-Income Single Mothers Age 18–54 (Four-Month Moving Average)



Source: Loprest and Nichols (2011).

Notes: We define a single mother as disconnected if she is not in school and has no family earnings or benefits from Temporary Assistance for Needy Families or Supplemental Security Income for four months preceding an interview. Data are from U.S. Census Bureau, Survey of Income and Program Participation (1996, 2001, 2004, and 2008 panels). We define family as nuclear family (mother and minor children only), counting earnings of any minor children as their mother's

and 20 percent received government housing assistance (public housing or rent subsidies). About half had Medicaid coverage.²⁴ We might expect receipt of these benefits to be higher among former TANF recipients, since past connection to government benefit receipt could signal some knowledge of how to access benefits and fewer feelings of stigma. However, results are similar for disconnected former TANF recipients nationally—55 percent receive SNAP, 53 percent receive Medicaid, and 26 percent receive government housing assistance. So while roughly half of disconnected families receive these benefits, many other disconnected families do not.

Another source of support is friends and family. An in-depth study of a group of families not working or receiving TANF found that 64 percent reported at least occasionally receiving financial support from family members.²⁵ Through extensive interviews with these families, the study found their strategies for coping were complex, often involving multiple sources of other income and assistance. Beyond direct financial assis-

tance, disconnected families can benefit from living with relatives or friends or cohabitating with a partner by living rent free or at a reduced rate or by sharing other income.²⁶ The one study that directly examined living rent free found that about 4 percent of disconnected former TANF recipients do not pay rent, the same rate as other former TANF recipients.²⁷

In summary, disconnected single-mother families are more economically disadvantaged than other low-income single mother families, in part because they are not working or receiving TANF benefits. While the evidence shows many of these families receiving other support, a substantial percentage is not receiving government benefits such as SNAP and Medicaid.

What Are the Living Arrangements of Disconnected Families?

Because disconnected families may be coping by living and sharing resources with other relatives, friends, or a cohabiting partner, it is important to understand their living

arrangements. But the mere fact of living with others does not necessarily mean income is shared with the disconnected family. For example, the extent to which cohabiting partners share income is unclear. The evidence suggests that cohabiting partners share resources less than married couples, but some resource sharing does occur.²⁸ We know less about resource sharing and stability among other living arrangements. In fact, some combined households may be temporary or unstable, even a precursor to homelessness.

Many disconnected single mothers live with other adults—friends, relatives, or cohabiting partners. The most recent national estimates find that among low-income disconnected single mothers in 2008, one-third live alone without other adults, one-third live with a cohabiting partner, about one-quarter live with relatives (parents, adult siblings, and other relatives), and the remainder live with unrelated adults. The percentage of disconnected families living alone is lower than of all low-income single mothers (33.2 versus 41.5 percent) and the

Table 2. Characteristics of All Low-Income Single Mothers and Disconnected Low-Income Single Mothers

CHARACTERISTIC	LOW-INCOME SINGLE MOTHERS	DISCONNECTED LOW-INCOME SINGLE MOTHERS
Average age	32.0	32.1
% White, non-Hispanic	43.3	42.8
% Black, non-Hispanic	28.5	25.9
% Less than high school education	18.4	28.8*
% High school education	34.9	33.8
% More than high school education	46.6	37.4*
% Health problem that limits ability to work	13.2	20.2*
Average # of children	1.8	1.9
% with child < 5	50.2	55.5*
% with child < 1	11.5	15.6*
% Noncitizen	10.0	17.4*

Source: Loprest and Nichols (2011). Note: For definition of disconnected, see table 1, 2008 SIPP.

* p < .05

percentage cohabiting is higher (32.9 versus 23.9 percent).²⁹

Consideration of cohabiting partners among disconnected mothers deserves some attention. Studies focused on single mothers may not report cohabiting partners because cohabiters are not identified in all datasets (they appear to be unrelated individuals in the household). Their income is not included in common definitions of family income because they are unrelated to the single mother. Since it is not clear whether the income of other adults in the household is available to the disconnected single mother, studies separately consider the circumstances of disconnected single mothers who live alone (or only with other disconnected adults—those who are not working or receiving dis-

ability or TANF benefits). Median annual family income for disconnected mothers living alone or without connected adults is \$5,159. Median family income for disconnected mothers living with connected adults is \$12,057; when including income from all household members (including cohabiting partners and other unrelated adults), their median household income is \$29,820.³⁰

In short, the evidence documents that many disconnected single mothers live in households with other adults and a substantial percentage, about one-third, cohabits. Disconnected mothers are less likely to live alone than other low-income single mothers, suggesting this is one way they are coping. However, disconnected single mothers who do live alone have extremely low incomes.

Do Disconnected Families Have Personal Barriers to Work and Unstable Work Patterns?

While basic demographic characteristics do not differ between disconnected and other low-income single mothers, significantly more disconnected mothers face personal challenges that can make work more difficult (table 2). These can include little education, mental or physical health problems or disabilities, substance abuse, domestic violence, low literacy, learning disabilities, criminal records, or the need to care for a disabled child or family member.³¹ Evidence (table 2) shows disconnected low-income single mothers are more likely to have dropped out of high school than all low-income single mothers (29 percent versus 18 percent) and more likely to report a health problem as their reason for not working (20 percent versus 13 percent). More disconnected mothers have young children and are not citizens, as well.

Nationally, 75 percent of disconnected women experience barriers to work, and this percentage is higher for women who report multiple months of disconnectedness.³² Two-thirds of disconnected former TANF recipients experience multiple barriers to work.³³

A study of former welfare recipients in an urban county in Michigan shows that presence of barriers (low education, physical limitations, learning disabilities, and use of illegal drugs or alcohol dependence) significantly increases the likelihood that a former TANF recipient would enter a spell of disconnectedness. Multiple barriers have an even greater impact.³⁴

In addition, the general instability of work among low-income single mothers and low access to TANF benefits increases the potential for disconnectedness. On average, low-income single mothers working in a low-wage job spend 20 percent of the following year out of work, and only 10 percent receive TANF benefits.³⁵

The research points to high prevalence of potential barriers to work among discon-

connected families. These barriers seem to play a role in disconnected mothers' limited or unstable connections to employment.

What Is Known about Spells of Disconnection?

Little research examines the dynamics of being disconnected and the impact on well-being of different amounts of time spent disconnected.

A study of former TANF recipients in New Jersey suggests that only a subset of those disconnected (without recent employment, a working spouse or partner, and SSI or UI income) spent long periods of time in this status. It found that of those disconnected at a point in time, 38 percent were also disconnected a year later. About a tenth of disconnected former recipient families were continuously disconnected for the entire year. These women were the most economically disadvantaged.³⁶ Similarly, a study of TANF recipients in one Michigan county found that chronically disconnected former TANF recipients (defined as disconnected for 25 of the 79 months observed) made up about 18 percent of their entire observed sample (adult TANF recipients who were followed for 79 months). These families were economically worse off and had more barriers to work than women disconnected for fewer months. Among those chronically disconnected, about half were not living with another earner most of this time (at least three of the five interviews). Many of the disconnected in this study cycled between no work/no TANF and work/TANF. The chronically disconnected had both more frequent and longer spells of disconnection than other former TANF recipients.³⁷

Nationally, studies of disconnected low-income single mothers find that many spend only short periods disconnected, but a significant minority spends long periods of time disconnected. One study finds that low-income single mothers ever disconnected over three years spend on average seven months disconnected, not necessarily continuously.

About half of these women spent less than four months disconnected while 13.5 percent spent more than a year disconnected.³⁸ Another national study finds that 27 percent of low-income single mothers are disconnected over the course of a year and 11 percent are disconnected for the entire year.³⁹

While we may suppose that being disconnected for 4 months has less negative impact on a family than being disconnected for 12 months, there is little information on the actual impact of the number of months disconnected on family or child well-being.

There is also limited research on the reasons spells of disconnectedness begin and end. One study using data from 2001 finds that a spell of disconnectedness is most often (about 60 percent of spells) precipitated by loss of a job or decline in earnings. About 11 percent of spells started due to loss of TANF and 5 percent due to loss of SSI.⁴⁰ More recent results may differ given the decline in TANF case-loads and high unemployment rates.

While research on spells of disconnection is fairly scant, many disconnected families are found to move in and out of this state and a substantial minority are disconnected for long times. There is little evidence on the specific impact of time spent disconnected.

Areas for Future Research

While definitions of disconnection vary across studies, a significant minority of low-income single mothers, from one-fifth to one-quarter, are without work and public cash assistance (TANF and SSI) at any point in time. Some are receiving assistance from other public programs and from private sources such as child support and friends and family. However, they have lower incomes than other low-income single mothers and face greater personal barriers to work. Even though incomes are low, only about half are receiving SNAP and Medicaid.

Some disconnected families live with other working adults in the household, including

cohabiting partners, and may rely on them for financial support. But at least one-third of disconnected single mothers live alone with extremely low incomes. Some evidence suggests that most disconnected families move in and out of this state, but on average still experience 7 months out of 36 disconnected. A significant minority (almost one-sixth) are chronically disconnected for a year or longer.

One national study focused on former TANF recipients suggests about 20 percent are disconnected from work and cash assistance and do not have a working spouse or partner. Studies of disconnected former TANF recipients generally show they have lower incomes and more barriers to work than other former recipients. In addition, despite their past benefit receipt, about half are not receiving SNAP or Medicaid. Questions remain about the relationship between specific TANF policies and requirements and families' exiting TANF without work, SSI, or a working spouse.

Gaps in knowledge about disconnected families suggest a variety of avenues for research. We know little about the role of living arrangements and cohabitation in supporting disconnected families. A significant group of disconnected single mothers seem to be coping by living with other family members or cohabiting. Are families able to access the income of others they live with? Are families doubling up voluntarily, and how stable are these living arrangements over time? Does this create strain on the families disconnected mothers move in with? Similarly, more work is needed on the role of cohabitation and families' reliance on cohabiting partners' earnings. How stable is this as a source of support for low-income mothers? Answers to these questions are important in determining the actual need among disconnected families.

We know little about the impact of being disconnected on family well-being, particularly children's well-being. Research on the impact of extreme poverty, joblessness, or job instability on families and children is relevant

here.⁴¹ Focus on particularly disadvantaged subsets of disconnected mothers, such as single mothers living alone or those with multiple barriers to work, suggests research into additional aspects of social isolation, how mental and physical health problems impede the ability to cope in work and benefit systems, and longer-term impacts on children.

We also need to learn more about how the length of disconnection impacts well-being and how policy responses could differ. Families that go one or two months without a job and without TANF may be helped by policies and programs addressing work instability, while different interventions may be necessary for families continuously without work or cash assistance for many months.

Reaching disconnected women presents a challenge. Research on the reasons for the declining take-up among TANF-eligible women and how to improve access for those who need these resources can help. Some can be reached through access to other public programs. For example, research shows that work support services based in public housing

can be a successful avenue to improving employment.⁴² The potential for connecting through recipients of SNAP also needs to be explored. We know little about the extent to which these families are connected to other social service systems that might be helpful, including child welfare. In addition, we need to improve our understanding of whether disconnected mothers have access to work support services outside of TANF (including unemployment insurance) and whether or how access can be improved.

Implications for State and Federal Policy

Perhaps the most important implication for state and federal policy is improving efforts to keep TANF recipients who are in great need from losing TANF benefits and becoming disconnected. TANF policy discussions that focus on improving employment prospects for recipients with serious challenges to work are relevant, including debates around funding higher-cost programs, allowing certain activities under federal work participation rate rules,

and developing performance measures that “give credit” or reflect this work.

Also important are continuing efforts to reconnect sanctioned recipients and to work with those about to reach time limits, many of whom have multiple barriers to work and are at risk of becoming disconnected. In addition, programs may consider reaching out to families that exit TANF with administrative closure reasons other than no longer being eligible (e.g., increased earnings or income, marriage, child aging out, sanctions, time limits) to assess if they continue to need benefits and want to be reconnected.

Initiatives to increase access to other benefits can also be important for disconnected families, given low take-up of other programs, including SNAP and Medicaid.

In general, employment strategies within TANF for low-income single mothers may apply to disconnected mothers, but special attention is warranted to how these strategies work for those with personal barriers, limited sources of support, or chronic disconnection. ■

Notes

1. Acs and Loprest (2004) find that across different area studies, the median exiting TANF without work is 43 percent. Studies using national data find similar rates of nonwork upon exiting TANF—for example, 37 percent for 1997 in Loprest and Zedlewski (2006).
2. U.S. Department of Health and Human Services (2008).
3. One example is Farrell (2009) who shows disconnected leavers in Colorado are more likely to leave due to reaching a time limit or due to “requirements or hassles” than other leavers.
4. SSI is a means-tested cash benefit that is often more generous than TANF (Wamhoff and Wiseman 2005/2006).
5. Cancian, Han, and Noyes (2011) explore how definitions of disconnection excluding or including different public program receipt, earnings, and child support affect the size of the disconnected population in Wisconsin. For example, for a sample of TANF recipients in 2009, one year later only 5 percent were not receiving at least one of TANF, SNAP, SSI, UI, child support, or earnings, while 26 percent were not receiving TANF, UI, SSI, or earnings.
6. Loprest and Zedlewski (2006). This definition, similar to most studies of former recipients, includes married former TANF recipients and counts them as disconnected if they do not have a working spouse.
7. The study for Colorado is Farrell (2009) and for New Jersey is Wood and Rangarajan (2003).
8. Turner, Danziger, and Seefeldt (2006).
9. Other area studies find a range of additional estimates for disconnected former recipients using other definitions. These include in Cuyahoga County, Ohio, in 2001, where 23 percent were not working or receiving TANF with no other restrictions (Brock et al. 2002) and 32.3 percent in Maryland were not receiving TANF or in UI covered employment five years after exiting welfare (from 2003–2006) (Ovwigbo, Kolupanowich, and Born 2009).
10. One recent study (Bruce, Hamblen, and Liu 2011) explores disconnected families regardless of former TANF receipt in Tennessee.
11. Blank and Kovak (2009) define low earnings as \$2,000 a year or less (less than 10 weeks full time at minimum wage) and low TANF as \$1,000 a year or less.
12. Loprest and Zedlewski (2006) limit disconnected married mothers to those with a non-working spouse.
13. This is definition 3 for the CPS and the SIPP from Blank and Kovac (2009) and definitions a and b from Loprest and Nichols (2011).
14. Zedlewski and Nelson (2003).

15. Blank and Kovak (2009); Children's Defense Fund (2003).
16. Loprest and Nichols (2011).
17. Loprest and Zedlewski (2006). Family here includes all related individuals and cohabiting partners. To be considered disconnected, the spouse or partner must not be working and therefore cannot contribute earnings to household income. Income can include child support, UI, asset income, and other family members' SSI benefits. Annual amounts are the monthly estimate multiplied by 12.
18. Blank and Kovak (2009). The measure of family income excludes the income of cohabitating partners.
19. Ovwigho, Kolupanowich, and Born (2009) for Maryland; Wood and Rangarajan (2003) for New Jersey.
20. Loprest and Nichols (2011).
21. Ibid.
22. Wood and Rangarajan (2003).
23. The national study is Loprest and Zedlewski (2006). The Colorado study is Farrell (2009).
24. Loprest and Nichols (2011).
25. Zedlewski and Nelson (2003).
26. Besharov (2004) summarizes early evidence on support by friends and family and cohabitation among nonworking former welfare recipients.
27. Loprest and Zedlewski (2006).
28. Bauman (1999); Kenney (2004).
29. Loprest and Nichols (2011) find a higher percentage of cohabiting and a smaller percentage of disconnected single mothers living alone than Blank and Kovak (2009), likely due to differences in the definitions of household and family as well as in data source and year. The SIPP data explicitly identify cohabiting partners, whereas CPS data do not.
30. Loprest and Nichols (2011). In this study, the income of unrelated household members is not included in the definition of income when defining low-income single mother families.
31. For further discussion of barriers to work among TANF recipients, see Bloom, Loprest, and Zedlewski (2011) in this series.
32. Blank and Kovak (2009). The barriers include a child in the family younger than 2 or with a disability, pregnancy, or caring for children/others, and physical or mental work-limiting conditions.
33. Loprest and Zedlewski (2006). These barriers include not working in the past two years, having less than a high school education, having a child younger than 1, having a child receiving SSI, speaking primarily Spanish, having no car in the family if not living in a metro area, and having poor mental health or a health condition that limits work.
34. Turner et al. (2006).
35. Acs et al. (2010).
36. Wood and Rangarajan (2003).
37. Turner et al. (2006).
38. Blank and Kovak (2009).
39. Loprest and Nichols (2011) using 2004 SIPP data.
40. Ibid. Results from Blank and Kovak (2009) using 2001SIPP data are similar.
41. Golden, Loprest, and McDaniels (forthcoming) discusses the major risks to children's development, the prevalence of those risks among disconnected families, and the potential consequences for children.
42. Bloom and Butler (2007).
- Bauman, Kurt J. 1999. "Shifting Family Definitions: The Effect of Cohabitation and Other Nonfamily Household Relationships on Measures of Poverty" *Demography* 36(3) 315–25.
- Besharov, Douglas J. 2004. "Leaving Welfare without Working: How Do Mothers Do It? And What Are the Implications?" in *Welfare Reform: A Comparative Assessment of the French and U.S. Experiences*, edited by Neil Gilbert and Antoine Parent (245–72). Piscataway, NJ: Transaction Publishers.
- Blank, Rebecca, and Brian Kovak. 2009. "The Growing Problem of Disconnected Single Mothers." In *Making the Work-Based Safety Net Work Better*, edited by Carolyn J. Heinrich and John Karl Scholz (1–22). New York: Russell Sage Press.
- Bloom, Dan, and David Butler. 2007. "Overcoming Employment Barriers: Strategies to Help the 'Hard-to-Employ'." In *Reshaping the American Workforce in a Changing Economy*, edited by Harry J. Holzer and Demetra Smith Nightingale (155–80). Washington, DC: Urban Institute Press.
- Bloom, Dan, Pamela J. Loprest, and Sheila R. Zedlewski. 2011. "TANF Recipients with Barriers to Employment." Washington, DC: The Urban Institute. Temporary Assistance for Needy Families Program—Research Synthesis Brief 1.
- Brock, Thomas, Claudia Coulton, Andrew London, Denise Polit, Lashawn Richburg-Hayes, Ellen Scott, and Nandita Verma, with Isaac Kwakye, Vanessa Martin, Judy C. Polyne, and David Seith. 2002. *Welfare Reform in Cleveland: Implementation, Effects, and Experiences of Poor Families and Neighborhoods*. New York: Manpower Demonstration Research Corporation. <http://www.mdrc.org/publications/50/overview.html>.
- Bruce, Donald, William Hamblen, and Xiaowen Liu. 2011. "Off the Grid in Tennessee: Life without Employment or Public Assistance." Knoxville: University of Tennessee Center for Business and Economic Research.
- Cancian, Maria, Eunhee Han, and Jennifer Noyes. 2011. "From Multiple Program Participation to Disconnection: Changing Trajectories of TANF, SNAP, and Unemployment Insurance Beneficiaries in Wisconsin." Madison: Institute for Research on Poverty, University of Wisconsin-Madison.

References

Acs, Gregory, and Pamela Loprest. 2004. *Leaving Welfare: Employment and Well-Being of Families That Left Welfare in the Post-Entitlement Era*. Kalamazoo, MI: Upjohn.

Acs, Gregory, Pamela Loprest, Caroline Ratcliffe, and Katie Vinopal. 2010. "Progress toward Self-Sufficiency for Low-Wage Workers." Washington, DC: Urban Institute. <http://aspe.hhs.gov/hsp/10/LWW/index.pdf>.

- Children's Defense Fund. 2003. "The Unprotected Recession: Record Numbers of Families Have No Work and No Welfare in 2001." Washington, DC: Children's Defense Fund. <http://cdf.childrensdefense.org/site/DocServer/noworkknowelfare.pdf?docID=702>.
- Farrell, Mary. 2009. "Disconnected Welfare Leavers in Colorado." Research Brief. Falls Church, VA: The Lewin Group. <http://www.lewin.com/content/publications/WelfareLeaversResearchBrief.pdf>.
- Golden, Olivia, Marla McDaniel, Pam Loprest, and Alexandra Stanczyk. Forthcoming. "Disconnected Mothers and the Well-Being of Children: A Research Report."
- Kenney, Catherine. 2004. "Cohabiting Couple, Filing Jointly? Resource Pooling and U.S. Poverty Policies." *Family Relations* 53(2):237-47.
- Loprest, Pamela, and Austin Nichols. 2011. "Dynamics of Being Disconnected from Work and TANF." Washington, DC: The Urban Institute. <http://www.urban.org/url.cfm?ID=412393>.
- Loprest, Pamela, and Sheila Zedlewski. 2006. *The Changing Role of Welfare in the Lives of Families with Children*. Washington, DC: The Urban Institute. Assessing the New Federalism Occasional Paper No. 73. <http://www.urban.org/url.cfm?ID=311357>.
- Ovwigbo, Pamela C., Nicholas Kolupanowich, and Catherine E. Born. 2009. "Disconnected Leavers: The Circumstances of Those without Welfare and Without Work." Baltimore: University of Maryland School of Social Work. <http://www.familywelfare.umaryland.edu/reports/lostleavers.pdf>.
- Turner, Lesley, Sheldon Danziger, and Kristen Seefeldt. 2006. "Failing the Transition from Welfare to Work: Women Chronically Disconnected from Employment and Welfare." *Social Science Quarterly* 87(2): 227-49.
- U.S. Department of Health and Human Services. 2008. *Temporary Assistance for Needy Families Eighth Annual Report to Congress*. Washington, DC: Administration for Children and Families, Office of Family Assistance. <http://www.acf.hhs.gov/programs/ofa/data-reports/annualreport8/ar8index.htm>.
- Wamhoff, Steve, and Michael Wiseman. 2005/2006. "The TANF/SSI Connection." *Social Security Bulletin* 66(4): 21-36.
- Wood, Robert, and Anu Rangarajan. 2003. "What's Happening to TANF Leavers Who Are Not Employed?" Trends in Welfare to Work Issue Brief No. 6. Princeton, NJ: Mathematica Policy Research. <http://mathematica-mpr.com/publications/PDFs/tanfleave.pdf>.
- Zedlewski, Sheila, and Sandra Nelson. 2003. *Families Coping without Earnings or Cash Assistance*. Washington, DC: The Urban Institute. *Assessing the New Federalism* Occasional Paper No. 64. <http://www.urban.org/url.cfm?ID=410634>.

About the Author

Pamela J. Loprest is director of the Income and Benefits Policy Center at the Urban Institute.

Temporary Assistance for Needy Families Program

This brief was funded through U.S. HHS Contract ACF-10654 (OPRE Report # 2011-24b) under project officer Emily Schmitt. It is one of a series of briefs summarizing research on topics related to Temporary Assistance for Needy Families. The author thanks Administration for Children and Families staff for comments on earlier drafts.

Copyright © November 2011, the Urban Institute

The views expressed in this publication are those of the authors and do not necessarily reflect those of the Urban Institute, its trustees, or its funders, or those of the Office of Planning, Research and Evaluation, the Administration for Children and Families, or the U.S. Department of Health and Human Services. This report is in the public domain. Permission to reproduce is not necessary.

URBAN INSTITUTE

2100 M Street, NW Washington, DC 20037-1231
(202) 833-7200
paffairs@urban.org www.urban.org