



Prime-Age Adults without Children or Disabilities: The “Least Deserving of the Poor” — or Are They?

Stephen H. Bell and L. Jerome Gallagher

Three-quarters of able-bodied adults without dependents work—a rate nearly as high as that of prime-age adults generally.

Most income support programs—including welfare, Social Security, and Food Stamps—focus on three groups: low-income children and parents, people with disabilities, and the elderly. Others subsidize education and job placement for young adults and older workers. This leaves one group of Americans largely untouched by the social “safety net”: low-income prime-age adults without children or disabilities. Because this group has none of the traits that historically have defined the “deserving poor,” it has received little attention in antipoverty debates.

A Hole in the Safety Net?

When Congress reformed the low-income safety net with the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) of 1996, it singled out able-bodied adults without dependents—ABAWDs for short—for cuts in food stamp benefits. PRWORA limited ABAWDs under age 50 to three months of food stamps in any three-year period except when working or in a low-labor-demand area. State General Assistance for the same population has also been declining (Gallagher 1999), effectively undercutting the two sources of government aid that have been most consistently available to nonparents. Underlying these changes is the view that ABAWDs are capable of sup-

porting themselves and that—should they choose not to—they place only themselves at risk.

There are other perspectives, however, on low-income members of this population. A new statistical portrait of the group of ABAWDs below twice the poverty line shows its members to be twice as likely as other prime-age adults to have dropped out of high school or to earn less than two times the minimum wage. More than a third live in poverty or sometimes have problems paying for food, yet three-quarters work (mostly full time)—a rate nearly as high as that of prime-age adults generally. Another quarter participate in school or training activities each year, and very few receive government assistance.

This portrait, presented in this brief, puts a new face on a group thought to be the “least deserving” of the poor, reopening the question of appropriate income support policies for this set of low-income Americans. By looking at the period 1996 to 1997, it provides a baseline for the PRWORA reforms and sets the stage for understanding the labor market changes that affected low-income ABAWDs and other less-skilled workers at the end of the century. The data for this assessment come from the National Survey of America's Families (NSAF), a nationally representative survey of households that provides a wide range of economic, demographic, and program participation indicators for non-

institutionalized adults, including 1,390 prime-age low-income ABAWDs.

Demographic Characteristics

Thirty-five million Americans between the ages of 25 and 49 have neither children of their own living with them nor any work-limiting disabilities¹—that is, they are prime-age able-bodied adults without dependents.² Nearly 5 million have incomes below 200 percent of the poverty line—the group referred to here as low income—and 1.7 million live in poverty.

Half of all prime-age low-income ABAWDs are under 35 years old, compared with 40 percent of prime-age adults generally (see table 1). The majority are men, perhaps because of the tendency for women rather than men to raise the children of a broken partnership. Ethnic and racial minorities are also disproportionately represented, reflecting the prominence of these groups in the low-income population generally. Low-income ABAWDs have less education than other 25- to 49-year-olds and are far less likely to be married or living with a nonmarital partner. Pulling together these traits, the typical individual is an unattached non-Hispanic white male

around 30-years-old with a high school education. Substantial minorities (from 13 to 25 percent) are 45 or older, Hispanic, black, non-Hispanic, high school dropouts, college graduates, or married living with a spouse.

Employment Characteristics

By definition, no low-income prime-age ABAWDs are doing particularly well in the labor market. However, work effort does not seem to be lacking since three-quarters work (see table 2)—a rate nearly equal that of all prime-age adults and well above that of other low-income adults. Most low-income ABAWDs work full time (35 or more hours per week) when employed; almost all the rest work at least 20 hours per week. Wages are low: 90 percent make less than twice the minimum wage (\$10.30 per hour), compared with just 47 percent for prime-age workers generally.

One-third of the nonemployed say they cannot find jobs. Another 6 percent say that they are between jobs (presumably only temporarily). The rest have other priorities ahead of employment, most commonly school or caring for family. Six percent of the nonemployed say they do not want to work. But the great majority give

Ethnic and racial minorities are disproportionately represented, reflecting the prominence of these groups in the low-income population generally.

TABLE 1. Demographic Characteristics of Prime-Age Adults (Ages 25–49), 1997

| Characteristic | All (%) | Low-Income (%) | Low-Income, Able-Bodied, without Dependents (%) |
|------------------------------|---------|----------------|---|
| Age | | | |
| 25–34 | 39 | 47 | 51 |
| 35–44 | 43 | 41 | 34 |
| 45–49 | 18 | 12 | 16 |
| Gender | | | |
| Female | 51 | 54 | 41 |
| Male | 49 | 46 | 59 |
| Race/Ethnicity | | | |
| Hispanic | 11 | 21 | 18 |
| Black, non-Hispanic | 11 | 17 | 13 |
| White, non-Hispanic | 74 | 58 | 63 |
| Other | 4 | 4 | 6 |
| Education | | | |
| No high school diploma | 11 | 28 | 22 |
| High school diploma/GED | 38 | 42 | 37 |
| Some college | 23 | 19 | 23 |
| Bachelor's degree or more | 28 | 11 | 19 |
| Living Arrangement | | | |
| Lives with spouse | 65 | 50 | 25 |
| Lives with unmarried partner | 3 | 5 | 10 |
| Neither | 32 | 46 | 65 |

Note: Findings in all three income groups differ significantly from one another at the 95 percent confidence level for all characteristics.

reasons for not working related to other socially productive uses of their time. Of course, these may be reasons of convenience given by individuals who really do not want to work. A better test of labor force commitment appears near the bottom of table 2: the finding that 41 percent of nonworking ABAWDs looked for work in the four weeks prior to interview. Adding in those with jobs, fully 86 percent were active in the labor market. This matches the labor force participation rate of prime-age adults generally and exceeds that of low-income adults.

Other Indicators of Economic Well-Being

We have defined low-income ABAWDs as those below 200 percent of poverty. But is the concentration of poverty and near-poverty higher among able-bodied adults without dependents than among other low-income prime-age adults? No; 36 per-

cent of ABAWDs live below the poverty line (see table 3) and another 27 percent are near poor, rates that do not differ significantly from those of other low-income adults. Not surprisingly, ABAWDs are less likely to suffer from poor or marginal health than other low-income adults. Only 11 percent rate their overall health as “fair” or “poor,” compared with 22 percent of all prime-age low-income adults.

Three further indicators of well-being concern the risks and consequences of low income. Fifty-four percent of prime-age low-income ABAWDs lacked health insurance in 1997, compared with 38 percent of prime-age adults overall and 49 percent of prime-age low-income adults. Publicly provided health insurance, primarily Medicaid, is particularly rare among those without dependents or disability, reflecting Medicaid program rules. Thirty-seven percent worried about or had problems affording food at some point during the previous year, a strikingly high rate but

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TABLE 2. Employment Characteristics of Prime-Age Adults (Ages 25–49), 1997

| Characteristic | All (%) | Low-Income (%) | Low-Income, Able-Bodied, without Dependents (%) |
|---|---------|----------------|---|
| Employment Status | | | |
| Employed | 82 | 63 | 77 |
| Not employed | 18 | 37 | 23 |
| IF EMPLOYED: | | | |
| Hours Worked per Week | | | |
| Less than 20 | 3 | 5 | 4 |
| 20–35 | 10 | 17 | 20 |
| More than 35 | 87 | 78 | 76 |
| Hourly Wage | | | |
| Less than \$10.30 | 47 | 85 | 90 |
| \$10.30 or more | 53 | 15 | 10 |
| IF NOT EMPLOYED: | | | |
| Main Reason for Not Working | | | |
| Disability/illness | 28 | 36 | — |
| Cannot find a job | 13 | 14 | 35 |
| Between jobs | 3 | 3 | 6 |
| In school | 8 | 8 | 28 |
| Caring for family/home | 44 | 36 | 25 |
| Don't want to work | 4 | 2 | 6 |
| No green card/visa | 1 | 1 | 1 |
| Looking for Work (last four weeks) | | | |
| Yes | 22 | 24 | 41 |
| No | 78 | 76 | 59 |
| ALL: | | | |
| In Labor Force | | | |
| Yes | 86 | 72 | 86 |
| No | 14 | 28 | 14 |

Note: Findings differ significantly from one another at the 95 percent confidence level for all characteristics except “Hours Worked per Week” (middle and last columns do not differ), “Looking for Work” (first and middle columns do not differ), and “In Labor Force” (first and last columns do not differ).

TABLE 3. Economic Well-Being of Prime-Age Adults (Ages 25–49), 1997

| Characteristic | All (%) | Low-Income (%) | Low-Income, Able-Bodied, without Dependents (%) |
|--|---------|----------------|---|
| Family Income (as percent of poverty, 1996) | | | |
| 0–50 | 5 | 16 | 15 |
| 50+–100 | 7 | 24 | 21 |
| 100+–150 | 8 | 28 | 27 |
| 150+–200 | 9 | 32 | 37 |
| 200+ | 72 | — | — |
| Health Status | | | |
| Poor | 2 | 6 | 0 |
| Fair | 9 | 16 | 11 |
| Good | 22 | 28 | 25 |
| Very good | 35 | 28 | 37 |
| Excellent | 33 | 22 | 27 |
| Health Insurance Coverage | | | |
| Employer-provided | 52 | 28 | 31 |
| Publicly provided | 6 | 18 | 2 |
| Other private | 4 | 6 | 13 |
| None | 38 | 49 | 54 |
| Food Affordability Concerns | | | |
| Yes | 24 | 50 | 37 |
| No | 76 | 50 | 63 |
| Difficulty Paying for Housing | | | |
| Yes | 13 | 27 | 15 |
| No | 87 | 73 | 85 |
| Assistance Income Sources (1996) | | | |
| Food Stamps Program | 6 | 19 | 6 |
| General Assistance | 0 | 1 | 0 |
| SSI | 2 | 4 | 0 |
| AFDC | 2 | 8 | 0 |
| Worker's compensation | 2 | 2 | 2 |
| Unemployment Insurance | 4 | 6 | 5 |

Note: Findings differ significantly from one another at the 95 percent confidence level for all characteristics except “Family Income” (middle and last columns do not differ), “Difficulty Paying for Housing” (first and last columns do not differ), “Food Stamps Program” (first and last columns do not differ), “General Assistance” (first and last columns do not differ), “Workers Compensation” (no columns differ), and “Unemployment Insurance” (first and middle columns differ, no other differences).

Given their low wages and incomes, surprisingly few ABAWDs receive government transfers. Just 6 percent received food stamps in 1996, suggesting limited potential for food stamp cuts to affect this population.

lower than that of all low-income adults in their prime working years. Difficulties paying for housing were less common, arising for one in seven ABAWDs, as was true of prime-age adults in general.

In all, low-income ABAWDs in their prime working years appear to be quite a vulnerable population. Over a third are officially poor—one in seven extremely poor (below 50 percent of poverty)—and an equal number sometimes uncertain about being able to afford food. Just over half lack health insurance coverage, and one in seven have experienced difficulty paying for their housing in the last year. In light of their work effort and moderate, but not severely, low levels of education, these are not good economic results. Something other than work-limiting disabilities and educational shortfalls holds back this

group economically, a mystery on which future research should focus.

Participation in Income-Assistance Programs

Given their low wages and incomes, surprisingly few ABAWDs of prime working age receive government transfers. This was true even before the food stamp cuts and General Assistance reductions of the late 1990s. Just 6 percent lived in households that received food stamps in 1996, suggesting limited potential for food stamp cuts to affect this population. Almost none received cash support from state General Assistance programs, while 2 percent received Workers Compensation and 5 percent Unemployment Insurance benefits. These patterns contrast sharply

TABLE 4. Skill-Building Activities of Prime-Age Adults (Ages 25–49), 1996

| Characteristic | All (%) | Low-Income (%) | Low-Income, Able-Bodied, without Dependents (%) |
|--|---------|----------------|---|
| Unpaid government job | 0 | 1 | 1 |
| Classes or workshops to help look for work | 4 | 5 | 5 |
| Classes or apprentice programs that trained for a specific job, trade, or occupation | 5 | 5 | 5 |
| Classes to earn a high school diploma or GED | 1 | 2 | 1 |
| College courses or programs for credit toward a college degree | 10 | 9 | 21 |

Note: Results in the first and middle columns differ significantly from one another at the 95 percent confidence level for all characteristics except “Classes or apprentice programs that trained for a specific job, trade, or occupation” and “College courses or programs for credit toward a college degree.” Last column differs significantly from each of the other columns at the 95 percent confidence level for “College courses or programs for credit toward a college degree.”

with receipt of public benefits by other prime-age low-income adults, 19 percent of whom received food stamps in 1996. Four percent of all low-income adults received Supplemental Security Income and 8 percent Aid to Families with Dependent Children, sources unavailable to able-bodied adults without dependents.³

Many more prime-age ABAWDs met income eligibility guidelines for the Food Stamp Program than actually reported participating.⁴ Low take-up rates for the Food Stamp Program have been documented previously, particularly for unattached adults (Wilde et al. 2000). Food stamp participation has fallen further since 1996, in small part perhaps because of the ABAWD restrictions included in the PRWORA legislation (Figlio, Gundersen, and Ziliak 2000). However, with little dependence to begin with (and with even less dependence on General Assistance), the implications of reform for low-income ABAWDs as a group—as opposed to those ABAWDs who received food stamps pre-reform—cannot be large. More of an issue is how certain members of this group survive economically; at least 10 percent neither worked in 1996 nor received any form of government assistance. A closer look at this population—particularly its other household income sources and the level of

economic hardship it experiences—is a priority.

Investments in New Work Skills

A final question regarding the economic fortunes of low-income ABAWDs concerns investment in new work skills. Though past the age where continuous schooling ends for most people, prime-age adults have opportunities to engage in additional skill-building activities both through their work and in more academic settings.

For example, the opportunity to learn on the job may arise for many of the 77 percent of prime-age low-income ABAWDs who worked in 1997. In addition, 21 percent took courses toward a college degree in 1996, compared with much lower shares (5 percent or less) who participated in other types of job-related learning activities (see table 4). College enrollments were double the rate for prime-age adults generally and of the low-income prime-age adult population overall. Evidently, the absence of children plays a large role in college-attendance decisions for those over age 25 (or causation runs in the reverse direction, with those who remain in school choosing not to have children). The added education may lead to higher incomes later in life,

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potentially dividing low-income childless adults into those with growing earnings potential and those whose lack of ongoing skill development portend a more limited future.

Noncustodial Fathers

A quarter of the men in the low-income prime-age ABAWD population are non-custodial fathers, 700,000 individuals total.⁵ This group differs markedly from similar men who are not fathers (see table 5); on average it is much older, reflecting the accretion of children—and separations from children—over time. More absent fathers live without a spouse or unmarried partner than do totally childless ABAWDs, although this difference is not statistically significant. Roughly equal shares (5 to 7 percent) live with children who are neither their own nor those of their spouse or partner.

Additional demographic and economic comparisons reveal further differences. Nearly half of the absent fathers in the low-income ABAWD group have dropped out of school before obtaining a high school diploma or GED, compared with 19 percent of nonfathers. A substantially larger share are members of racial and ethnic minority groups. Despite their educational disadvantage, absent fathers are more likely to work full time (74 percent, compared with 59 percent for nonfathers) but emerge neither poorer nor less poor as a result. Were it possible to take child support payments into account, disposable income for noncustodial fathers might be lower than that of their nonparent counterparts. Strikingly fewer absent fathers engage in skill-building activities outside the workplace than nonfathers—just 1 in 10—possibly because of the greater work effort they make.

This group's investments in new work skills exceed the norm, yet their incomes remain low, their hardships real, and their futures uncertain.

TABLE 5. *Characteristics of Noncustodial Fathers and Other Prime-Age, Low-Income, Able-Bodied Men with No Children of Their Own at Home, 1997*

| Characteristic | Noncustodial Fathers (%) | Other Men (%) |
|--|--------------------------|---------------|
| Age | | |
| 25–29 | 9 | 40 |
| 30–39 | 60 | 37 |
| 40–49 | 31 | 23 |
| Living Arrangement | | |
| Lives with spouse | 29 | 18 |
| Lives with unmarried partner | 3 | 12 |
| Lives with children other than own | 7 | 5 |
| Education | | |
| No high school diploma | 47 | 19 |
| High school diploma/GED | 32 | 31 |
| Some college | 15 | 25 |
| Bachelor's degree or more | 6 | 24 |
| Race/Ethnicity | | |
| Hispanic | 26 | 20 |
| Black, non-Hispanic | 32 | 8 |
| White, non-Hispanic | 41 | 63 |
| Other | 2 | 10 |
| Employed Full-Time | | |
| Yes | 74 | 59 |
| No | 26 | 41 |
| Family Income (as percent of poverty, 1996) | | |
| 0–50 | 14 | 15 |
| 50+–100 | 24 | 20 |
| 100+–150 | 30 | 29 |
| 150+–200 | 31 | 36 |
| 200+ | — | — |
| Participated in some skill-building activity (1996) | 10 | 33 |

Note: Figures differ significantly from one another at the 95 percent confidence level for all characteristics except “Living Arrangement” and “Family Income.”

Society is asking increasingly that absent fathers take financial responsibility for their children. It is not encouraging that low-income absent fathers who are able-bodied and in their prime working years face even greater economic challenges than childless men of similar characteristics. These fathers are no more likely to escape poverty than their childless counterparts, even before child support payments, and must work more to just hold even. A much lower share engage in activities outside of work that could increase their skills and future earnings. What this means for the capacity of this group to pay child support, and the expectations society can realistically place on them, are important questions for policy.

Summary and Conclusions

At first blush, prime-age adults with neither children in their care nor work-limiting disabilities have the best chance of any group in America of achieving economic self-sufficiency and comfortable living standards. This does not mean all will prosper, however. An important share—4.7 million prime-age adults without dependents or disabilities—struggle to succeed economically despite these advantages. The work effort of this group rivals that of its better-off peers, and its reliance on government transfers is minimal, even before cuts in transfer programs and further growth in the economy since 1996. Investments in new work skills by this group exceed the norm, yet their incomes remain low, their hardships real (if not universal), and their futures uncertain. Those who make public income support policies that have largely ignored this group in the past—and noticed them recently only to limit their support—may need to take another look.

Endnotes

1. Work-limiting disabilities are self-reported and include health conditions that limit work, illness or disability as a reason for not working, receipt of federal disability benefits, and a mental health score in the bottom 10 percent of the population.
2. Some of these individuals are noncustodial parents or parents of adult children, while others

live with children who are neither their own nor children of a spouse or unmarried partner. All lack daily responsibility for children.

3. A further source of government income assistance available primarily to families with children, the earned income credit (EIC), was not measured on the NSAF in 1997.
4. Generally, households under 130 percent of the federal poverty line qualified for benefits.
5. This constitutes 10 percent of all self-identified noncustodial fathers in the NSAF. The NSAF may omit as many as a third of all noncustodial fathers (see Sorensen and Zibman 2000) and does not identify noncustodial mothers.

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About the Authors



Stephen H. Bell is a principal research associate in the Urban Institute's Income and Benefits Policy Center. His research focuses on employment and training policy and program evaluation methods, with emphasis on estimating the impact of government programs on labor market outcomes of disadvantaged workers.



L. Jerome Gallagher is a research associate with the Urban Institute's International Activities Center. His research interests include poverty and income support policies. He is currently working in Moscow on municipal social assistance programs.

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This series presents findings from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). Information on more than 100,000 people was gathered in each round from more than 42,000 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information on the NSAF can be obtained at <http://newfederalism.urban.org>.

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