

The growing problem of disconnected single mothers

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Over the past 15 years, the United States has increased the incentives for low-income adults to work and reduced the availability and generosity of benefits for non-working (and non-disabled) individuals. These policy changes have helped generate substantial increases in work and earnings, particularly among low-income, single-mother families, but they have also made assistance less available to those who find themselves out of work and destitute. This article looks at the extent to which economic need has changed following the reforms of the 1990s. The evidence suggests that although the average single mother increased her income significantly, with increased earnings more than offsetting declining welfare benefits, a growing group of single mothers report that they are not working and do not receive public assistance benefits. We refer to these women and their families as “disconnected.” This group is very poor, and the majority live without other adults in their household. Given rising numbers of disconnected single mothers, we believe it is important to assess possible changes in the safety net that might provide greater support to them and to their children.¹

Changes in poverty status and economic need

Safety net programs are particularly important to families who are in extreme economic need. The greater the share of families with very low income levels, the greater the concern about an adequate safety net. The welfare reforms of the mid-1990s significantly decreased the availability of cash assistance to low-income families with children, primarily affecting poor single mothers. Mothers were given incentives to move into work and also faced mandates to participate in welfare-to-work programs. The result was a major decline in welfare participation and a significant increase in earnings among these families.

In 2005, just over 5 percent of the U.S. population lived in extreme poverty, below 50 percent of the poverty line.² For a mother with two children in 2005, this meant annual cash income of less than \$7,900. In 2005, 13

percent of the population had incomes below the poverty line, and 31 percent had incomes below 200 percent of the poverty line. Compared to the overall population, a far higher share of those in single-mother families are poor or near-poor, with 67 percent below 200 percent of the poverty line in 2005.

A shockingly high 24 percent of those in single-mother families were in extreme poverty in 1990; by 2000, however, this share had fallen substantially, down to 17 percent. The share of those in single-mother families who were in poverty was five percentage points lower in 2005 than in 1990. In spite of this long-term improvement in the poverty rate, extreme poverty rose by nearly 3 percent between 2000 and 2005. As official poverty rates fell in the 1990s, the share of single-mother families between 100 and 200 percent of the poverty line increased somewhat, from 27 percent in 1995 to 29 percent in 2005. This suggests that there has been a long-term shift among some single mothers out of poverty and into the near-poor category.

Figure 1 shows the family structure of those in various income categories. While single mothers make up a very high share of the extremely poor and overall poor, they make up a smaller share of the near poor. Low-income married couples—with two adults who can potentially work—compose a higher share of the near-poor. These data are subject to a variety of caveats. Based on reported cash income, the data miss some important forms of support. In particular, in-kind resources, often available through public assistance programs such as Food Stamps or housing assistance, are not counted. On the other hand, the evidence is quite mixed on whether those most in need are the ones who receive in-kind program benefits; this seems to vary across populations and programs.³ There is also a debate about whether the data on extremely poor families are accurately reported.⁴ This suggests that there are measurement problems and these families are underreporting their actual income, or that these families are able to draw down savings or build debt in order to smooth their consumption.

Changes in economic need among single-mother families

A focus on changes in economic need among single-mother families is desirable for several reasons. These families include children, and high rates of poverty among these families are a primary reason for high child poverty rates in the United States. In fact, about one-

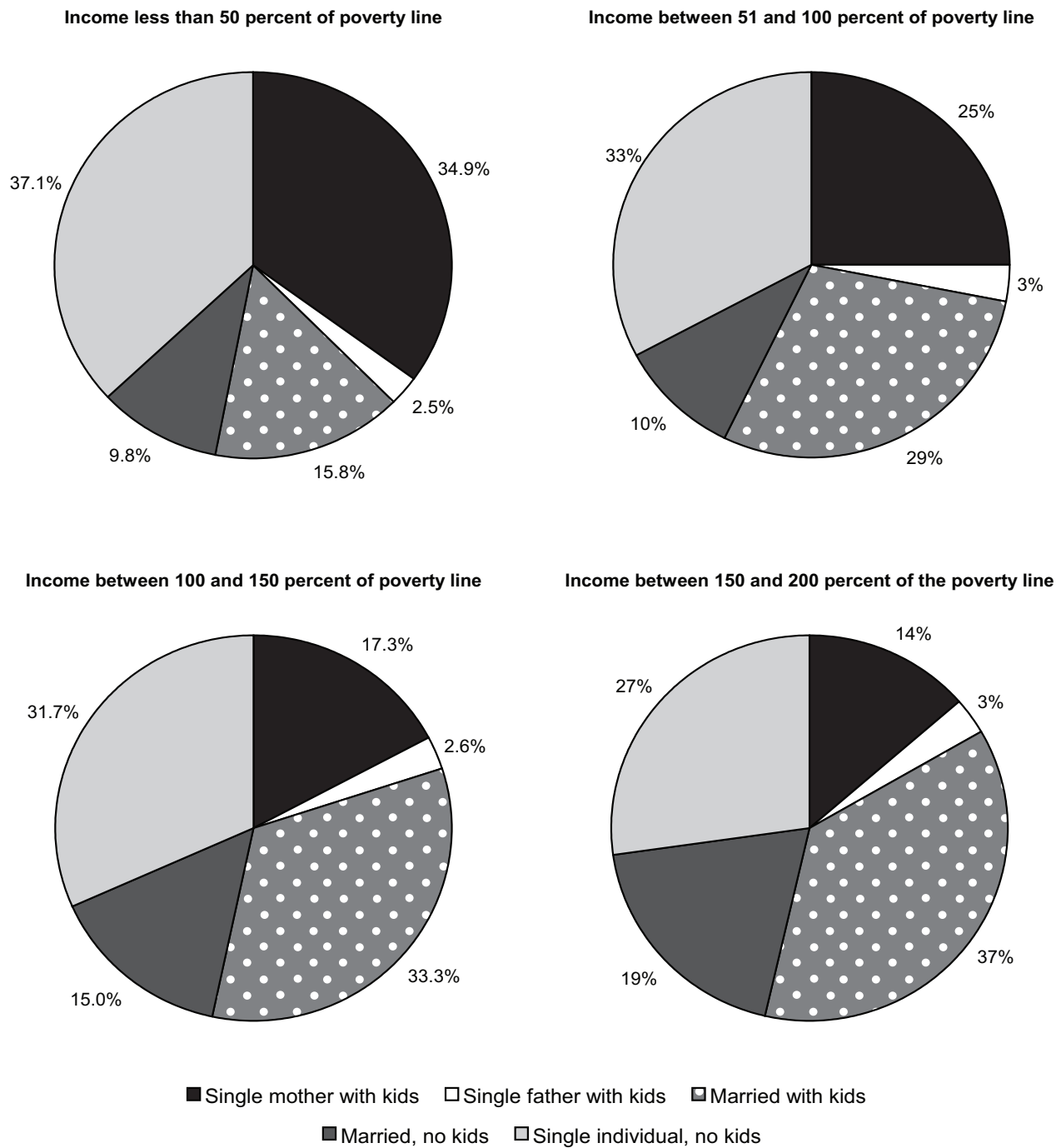


Figure 1. Family structure by income as a share of poverty line.

Note: The data in this table were tabulated by the authors using the March 2006 Current Population Survey and represent the number of individuals in each category, so the counts are weighted by persons, not families.

quarter of all children and more than two-thirds of extremely poor children lived in a single-mother family in 2005. Since 1990, significant shifts in economic well-being have occurred among this group. While average incomes have risen, there is evidence that a growing number of women are both off welfare and not working. This is a group for whom questions about safety net support might be particularly acute.

Figure 2 shows the changing composition of income between 1990 and 2005 among single-mother families in which the mother has less than a high school education; this is a group highly likely to be poor.⁵ Average inflation-adjusted income rose steeply among less-skilled single mothers between 1995 and 2000, with very strong earnings growth more than offsetting a substantial decline in public assistance support. By 2005, the majority

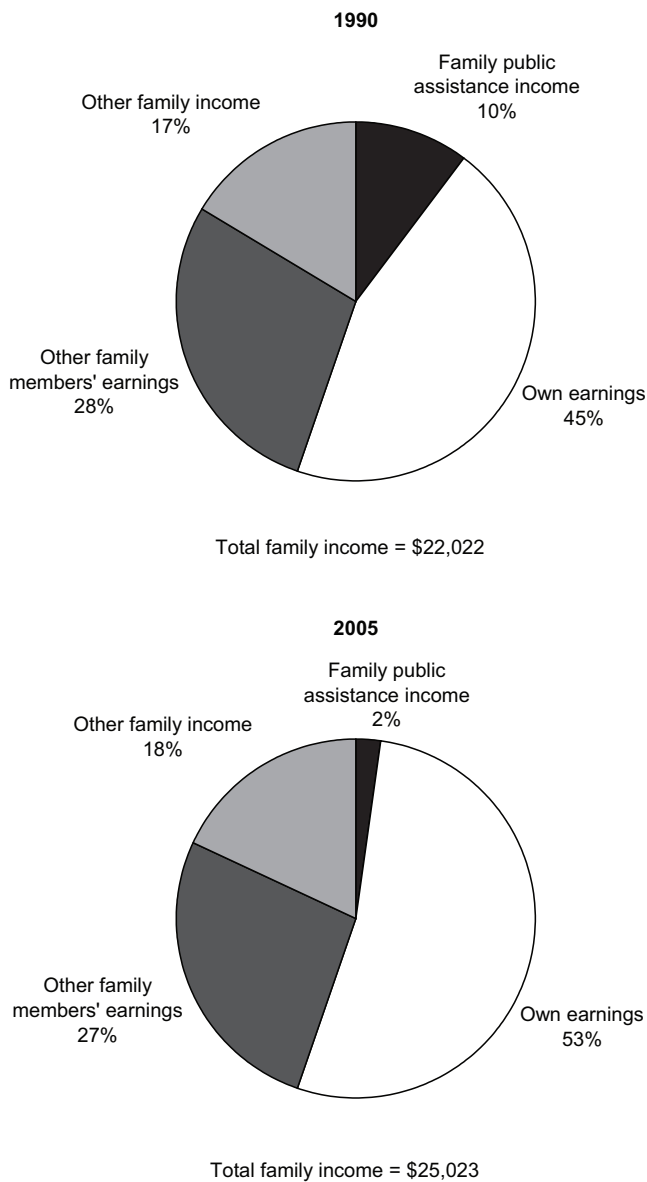


Figure 2. Family income components for families headed by single mothers with less than a high school education.

Note: All monetary values are in real year 2005 dollars, deflated using the BEA's PCE price deflator.

of income among these single mothers came from their own earnings, and the contribution of public assistance income fell to only 2 percent of their total income. This growth in earnings reflects the surge in labor force participation among less-skilled single mothers, as well as the strong economic growth during this period.⁶ After 2000, income gains fell off somewhat, but in 2005, average income among less-skilled single mothers was substantially higher than in 1990. Changes in earnings by other family members or changes in other income sources were relatively minor over this time period, although these other sources of income constitute a very high share of the resources available to single mothers and their children.

We define "disconnected" single mothers as those who are not in school, have annual earnings of less than \$2,000, annual welfare receipt of less than \$1,000, and annual Supplemental Security Income (SSI) receipt of less than \$1,000. In 2005 over one-fifth (21.7 percent) of single-mother family heads with income below 200 percent of the official poverty line met this definition. Figure 3 looks specifically at disconnected single mothers, and shows two different ways of illustrating their living situation, by whether or not any other adults they live with also meet the definition of disconnected, and by the relationship between the single mothers and any other

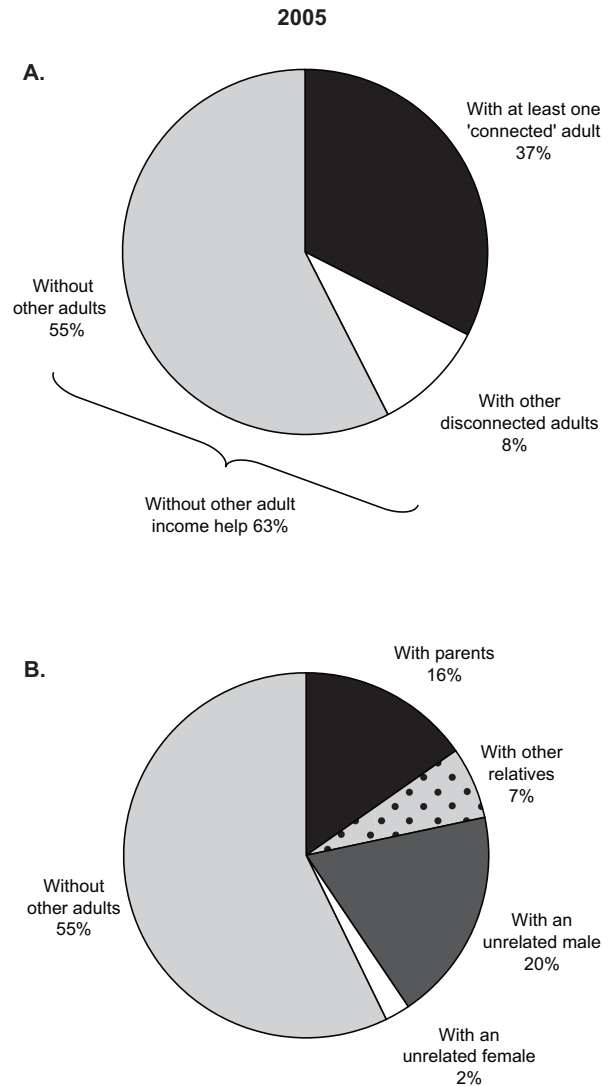


Figure 3. Living situation for disconnected single mothers. A: By whether or not other adults they live with are also disconnected, and B: By the relationship between the single mothers and any other adults with whom they live.

Source: Current Population Survey data (March 2006 Survey).

Notes: Based on single-mother-family heads age 18–54 with family income below 200 percent of the poverty line in 2005. "Disconnected" defined as not in school, annual earnings ≤\$2,000, annual welfare receipt ≤\$1,000, and annual SSI receipt ≤\$1,000 (real year 2000 dollars).

adults with whom they live. Of the 21.7 percent of poor single mothers who were disconnected in 2005, about a third lived with at least one other adult who was either working or on welfare. About half of these women lived with an unrelated male who was working, while the others largely lived with relatives who worked. About 63 percent of disconnected women were either living with other disconnected adults or with no other adults.

Although some growth occurred between 1990 and 2005 in the share of women who live with a “connected” adult, the most rapid rise is in the share of disconnected women who live alone. This number doubled in 15 years, which suggests that a growing number of disconnected women have serious economic needs: they are single mothers, living with no other adults, and have neither welfare nor earnings.

Low-income single mothers tend to be very disadvantaged. Over half are poor, and nearly two-thirds have only a high school diploma or less. Almost 10 percent report receiving disability income, and 17 percent report they are not working because of health-related problems. In comparison to this group, however, disconnected single mothers are far worse off. Over 80 percent are poor, and their average reported family income is well below \$10,000. More than a fourth say they are not working for health-related reasons, although we use a definition that excludes women who are receiving public disability payments through SSI. Despite neither working nor receiving welfare, well over half of all disconnected women live with no other adults. Although many have argued that these women must be cohabiting and receiving income from a boyfriend, only about one-fifth report themselves as living with an unrelated male.

Other studies with richer data about individual characteristics provide more information about the group of women who fail to make a successful transition from welfare into work. In particular, a variety of studies have documented the multiple barriers to work that some single mothers face and correlated these barriers with problems in finding and holding a stable job.⁷ Women who had difficulty finding work following welfare reform were more likely to have health problems, particularly problems of depression and other forms of mental illness. They were also more likely to be caring for someone with health problems, either a child or another relative. Compared to other women, they were far more likely to report a history of domestic violence or to be living in a situation that involves domestic violence.⁸ Finally, they are also more likely to have past or current problems with substance abuse.⁹

The evidence suggests that a large subset of single mothers—particularly those with health, behavioral, and family limitations—will have difficulty finding and holding stable employment when welfare-to-work policies, time limits, or sanctions move them off welfare assistance.¹⁰ During the periods they are not working or receiving

welfare, disconnected women are very poor; data from the March 2006 Current Population Survey (CPS) found average annual earnings for these women of only \$200, with an average annual family income of \$9,459. Even if their actual income is underreported by 10 or 20 percent, they would remain an extremely poor group.

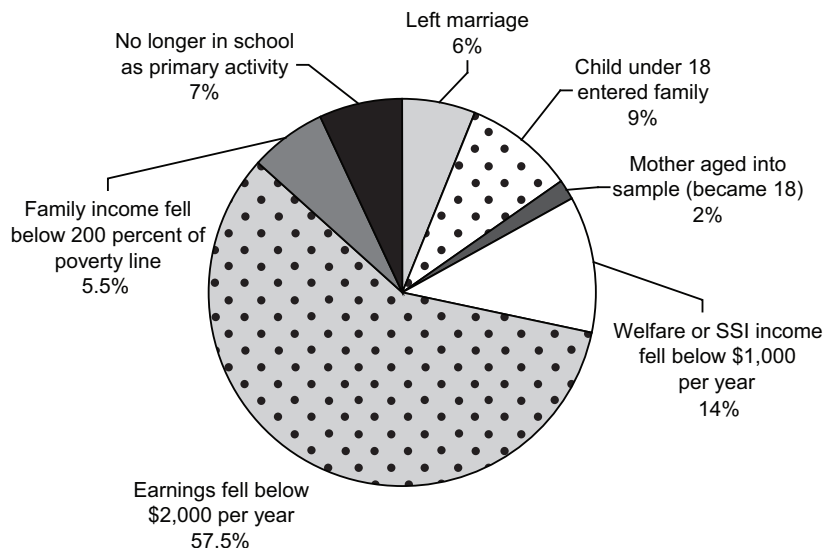
The period of time that women spend disconnected is an important factor when considering policy responses. Within limits, the Survey of Income and Program Participation (SIPP) data allow us to look at the length of time that women go without significant earnings or welfare income.¹¹ The data suggest that about 70 percent of the disconnected spells last for four months or less. Only a small share of these spells last longer than 12 months, between 4 and 9 percent depending on whether or not spells that were ongoing when the data ended are included. A potential problem with these tabulations is that they undercount long spells, since they show only spells that begin during the data period. The number of spells that had already started when the data period began, and were still ongoing when it ended, provides a rough measure of how prevalent these long spells may be. If we add in such spells that last longer than 12 months, then 13 percent of all spells last 12 months or longer among all disconnected women.

Figure 4 provides information on the reasons why women enter and leave disconnected spells. The first pie chart shows reasons for the beginning of disconnected spells, based on the first spell observed (if any) for each low-income single mother. Fifteen percent of the spells start because either a woman’s marriage breaks up or a child is born. Only about 14 percent of the spells start because of the loss of welfare or Supplemental Security Income; this number would surely have been much higher in the late 1990s when many women were leaving welfare. More than half of spells start because of a change in earnings, probably caused by the loss of a job. The second pie chart shows equivalent reasons for disconnected spells to end, which mirror the beginnings of spells very closely. Most spells of disconnectedness last eight months or less, and generally begin and end with a shock to the woman’s earnings. This is perhaps not surprising in a post-welfare-reform world. When welfare is less available to single mothers, their economic fortunes rise and fall with their labor market opportunities.

Are there other sources of support available to disconnected women?

In addition to public assistance and own and family income, women may receive in-kind government support, through Food Stamps, Medicaid, or other programs; they may receive help from nongovernmental organizations, through food pantries or community-based service organizations; or they may receive in-kind help from other

Reasons for beginning a spell of disconnectedness



Reasons for ending a spell of disconnectedness

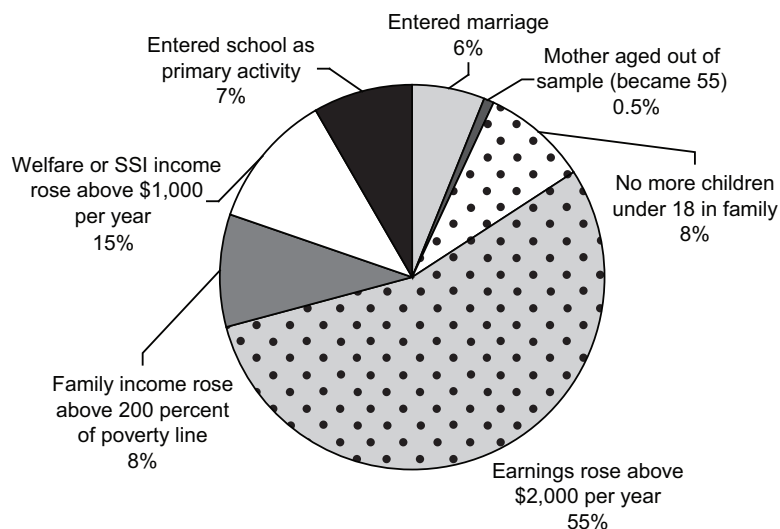


Figure 4. Reasons why women enter and leave disconnected spells.

Source: 2001 SIPP.

Notes: Based on single mothers age 18–54 with family income below 200 percent of the poverty line. “Disconnected” defined as not in school, annual earnings \leq \$2,000, annual welfare receipt \leq \$1,000, and annual SSI receive of \leq \$1,000 (real year 2000 dollars). Reasons are tabulated sequentially, beginning at 12 o’clock and continuing clockwise. Thus, for example, changes in marital status take precedence over changes in earnings. As a result, ordering of reasons matters, although changes in order produce little change in realtive magnitudes. Welfare and earnings amounts are measured in real year 2000 dollars, deflated using the BEA’s PCE price deflator.

family members with whom they do not live. Officially, if they received cash gifts from others, this should be reported in our data sources, but most researchers believe that, in reality, such transfers across families are largely unreported.

Disconnected women receive less protection from assistance and insurance programs than “not disconnected”

single mothers. Their very low incomes suggest that virtually all of these women should be eligible for food stamps, yet only about half receive them. A larger share (two-thirds) report that someone in the family is receiving Medicaid assistance, which provides no help in paying rent and grocery bills. A high share of these women report health problems that prevent them from working, yet they are not receiving SSI. In short, many of these

families appear in need of greater public assistance than they are currently receiving.

Although cash support through the public assistance system has fallen substantially, formal reductions in other government aid have been less common. Historically, many women on welfare were also connected with other government program assistance by their welfare caseworker. As a result, when welfare programs were redesigned to move women from welfare into employment, women's use of some other government programs also decreased for a while. However, subsequent changes in eligibility rules and outreach for programs such as Food Stamps made those programs easier for working low-income adults to use, and the earlier declines have reversed.¹²

CPS data indicate that disconnected single mothers use food stamps and Medicaid at a higher rate than not disconnected single mothers with significant earnings, but at a lower rate than the not disconnected who are on welfare or SSI. In 2005, about 40 percent of all low-income single mothers reported receiving food stamps, and nearly two-thirds received Medicaid for at least one person in their family. Among the disconnected, about half receive food stamps and nearly two-thirds receive Medicaid. (In most cases, a woman who is not on welfare or SSI is ineligible for Medicaid, but her children are eligible if her income is below 150 percent of the poverty line.) More than three-fourths of these families receive either food stamps or Medicaid.

All of this suggests that although these women have very low incomes and are disconnected from the welfare and employment systems, the majority of them are still accessing other public sector programs. On the one hand, this is reassuring and suggests that these families are not entirely outside the public safety net. On the other hand, virtually all of these families should be eligible for food stamps and their children should be eligible for Medicaid, yet a significant number are not receiving assistance. Furthermore, Medicaid assistance provides no help in paying rent and grocery bills; many women who report health problems do not receive SSI; and food stamp benefits are relatively small for many families. Certainly many of these families could be eligible for and benefit from receiving additional public assistance, particularly those who experience longer spells of disconnectedness.

Not all assistance comes through government programs. Private organizations also provide support for poor families. Many communities have organizations that run food pantries or soup kitchens, or that provide free access to used clothing. Approximately 6 percent of single-parent families reported using a local food pantry in 2000; this number is down slightly from 1996.¹³ While a large number of visits to food pantries are reported over the year, few people can rely on them as a primary source of food assistance. Most food pantries have rules about how of-

ten a family can receive help, and help is typically limited to a certain quantity of items.

Most evidence suggests that food pantries are used occasionally as a supplement to other resources. In fact, at least one-third of food pantry users also receive food stamps, but visit the pantry toward the end of the month when food stamps run low.¹⁴ For families in economic need, food pantries are more likely to be available in their community than other types of private help.¹⁵ Although we have no data to indicate how much disconnected women make use of food pantries or other community help, they are likely to use them at least as much as other low-income single mothers and probably more. Our general reading of the evidence is that food pantries or other community service organizations can provide, at best, only limited support to disconnected women.

An alternative source of support is through other family members, who might provide assistance to relatives in need. Our data already take into account the income available from other related adults who share a residence with the single mother, since we (like the Census Bureau) assume that all coresident and related individuals share income. The CPS also asks about cash gifts from other (non-coresident) family members. The amount reported is quite small, but there is reason to believe that such transfers might be underreported.¹⁶ Given this limitation of the CPS, what other evidence exists about whether low-income single mothers are likely to receive support from non-coresident family members? There are relatively few studies of kinship support among poor single-mother families, and few of these distinguish between coresident kin and other kin.¹⁷ Our reading of this literature suggests that outside of shared living expenses, financial support from other non-coresident relatives is often low for single mothers. Most support comes as child care assistance from nearby kin, assistance that probably would be less useful for disconnected mothers since they are largely not employed.

A final source of financial assistance may come from men who are boyfriends or fathers of a mother's children. As we have noted, only about 20 percent of disconnected women live with an unrelated male, and cohabitators share much less income than do married couples. Nonetheless, these women have potential access to the earnings of another adult. Nonresident fathers may be a source of assistance as well. Information on formal child support payments received by the mother is collected in the CPS and included in our data on financial resources; information on regular cash support outside of formal child support is also requested (although it may be under-reported). Covert or informal support amounts are relatively low and hard to collect information about.

Overall, we know that most of these disconnected women have some resources available to them beyond those that they report to surveyors. Almost certainly these women

get help—much of it in-kind—from families, friends, community organizations, boyfriends, and the fathers of their children. Indeed, if they did not get this sort of help, it would be impossible to survive on the incomes they report. We would be very surprised, however, if this other income constituted enough to change our overall conclusion that this is a very poor group whose numbers are growing. Certainly these other sources of income are unreliable and variable, and do not offer the economic security that stable employment or public assistance support would provide.

Possible policy responses

In past decades, increases in the number of poor, nonemployed women would be likely to generate a conversation about increasing take-up of welfare among this eligible population. In the current policy environment, many of these women were once on welfare but have been encouraged to leave. The evidence suggests that many of the most disadvantaged women who are neither working nor on welfare have hit time limits or been sanctioned, making it impossible for them to utilize welfare as an income source.¹⁸

The difficulty of returning these women to welfare programs has increased with the recent federal revisions in the Temporary Assistance to Needy Families (TANF) block grant that occurred in January 2006. TANF provides the primary federal funding stream for state cash welfare programs. The new law requires that 50 percent of the current welfare caseload be working in order for states to receive their TANF funding.¹⁹ While states have faced such requirements in the past, a legal provision allowed them to reduce caseload work requirements if their caseloads fell after 1995. Since all states experienced sharp caseload declines post-1995, state caseload work requirements were also reduced. The recent legislation “resets the base” to the 2005 caseload levels, requiring 50 percent of the caseload to work, and allowing a reduction in this fraction only if caseloads decline post-2005. Few states currently meet this 50 percent requirement. “Work” includes employment as well as a variety of approved work activities, such as supervised job searches or job training programs. Women must take part in employment or work activities for at least 20 hours per week to be counted as “working” if they have a child under age 6; they must work at least 30 hours otherwise. The result is that states are increasingly concerned not only with moving women off welfare and into work, but with increasing work hours among current welfare recipients. Providing assistance to disconnected women—women who have already demonstrated difficulty with holding stable employment—may be low on their priority list.

Given recent TANF policy trends, we discuss five potential policy responses to the growing share of discon-

nected women: doing nothing; expanding in-kind program take-up; expanding SSI eligibility; designing new state (or federal) programs aimed specifically at this population; and revising welfare rules.

We believe that doing nothing is an unpalatable option given the evidence that a high share of these women face serious barriers to work. Expanding in-kind program take-up would require greater efforts to increase disconnected single mothers’ awareness of their eligibility for these programs. Expanding SSI eligibility is a potentially large and costly reform that may have a limited impact on disconnected single mothers. Creating special programs for this population would require additional administrative machinery and bureaucracy.²⁰ And removing TANF barriers that inhibit states’ ability to provide ongoing support to these women and their children would weaken the thrust of welfare-to-work reforms.

Conclusions

This country has chosen to limit its safety net for poor nonworkers in favor of greater support for those who work. Recent history has demonstrated that many single mothers are able to work, allowing them to receive supplementary support through work-oriented assistance such as the earned income tax credit. Our concern is for those who have not benefited from these program changes and who have not found steady employment. The preceding analysis has demonstrated the serious need for a more effective safety net for these women and their children, warranting an equally serious response by policymakers. ■

This article draws upon the following forthcoming book chapter: Blank, Rebecca, and Brian Kovak. “The Growing Problem of Disconnected Single Mothers.” In *Social Policy Approaches that Promote Self-Sufficiency and Financial Independence Among the Poor*, edited by Carolyn Heinrich and John Karl Scholz. Copyright © forthcoming Russell Sage Foundation, 112 East 64th Street, New York, NY 10021. Reprinted with permission.

¹The analyses discussed in this article rely primarily on data from the March 2006 Current Population Survey (CPS). Additional data came from the Survey of Income and Program Participation (SIPP). Disconnected families are defined as single-mother families where the mother is not in school, has annual earnings of less than \$2,000, and annual welfare and Supplemental Security Income (SSI) receipt of less than \$1,000.

²Authors’ tabulations from March CPS.

³As Janet Currie notes in her summary of the literature on program take-up, programs that target populations that may have difficulty dealing with complex eligibility requirements (such as the elderly or disabled) may also find it hard to get benefits to the most needy. J. Currie, “The Take-up of Social Benefits,” in *Public Policy and the Income Distribution*, eds. Alan J. Auerbach, David Card, and John M. Quigley (New York: Russell Sage Foundation, 2006).

⁴Meyer and Sullivan have noted that reported consumption among the extremely poor seems higher than reported income: B. D. Meyer and J. X. Sullivan, "Consumption, Income and Material Well-Being After Welfare Reform," National Bureau of Economic Research Working Paper #11976, NBER: Cambridge, MA, 2006.

⁵Here, as in all figures in the article, we calculate poverty status using the Census definition of who shares income. This means that we assume that all related person who live together share income and are part of the same family. This is particularly important for single mothers, since many of them live with other relatives. In 2005, 17 percent of single mothers in poor or near-poor families (i.e., whose income was below 200 percent of the poverty line) lived with relatives. We do not assume that male/female cohabiters share income. We follow the standard approach of assuming that only those who are coresiding and related are pooling income. The share of low-income single mothers who are living with an unrelated male has remained quite stable over the 2000s, at about 18 percent, so factors other than changes in cohabitation behavior drive the results we discuss.

⁶J. Grogger and L. A. Karoly, *Welfare Reform: Effects of a Decade of Change* (Cambridge, MA: Harvard University Press, 2005).

⁷Key research that presents evidence on the range of barriers that limit women's employment options include, for example: L. J. Turner, S. Danziger, and K. S. Seefeldt, "Failing the Transition from Welfare to Work: Women Chronically Disconnected from Employment and Cash Welfare," *Social Science Quarterly* 87, no. 2 (2006): 227–249; and E. Meara and R. G. Frank, "Welfare Reform, Work Requirements, and Employment Barriers," National Bureau of Economic Research Working Paper #12480, NBER: Cambridge, MA, 2006.

⁸S. Riger, S. L. Staggs, and P. Schewe, "Intimate Partner Violence as an Obstacle to Employment Among Mothers Affected by Welfare Reform," *Journal of Social Issues* 60, no. 4 (2004): 801–818.

⁹L. R. Metsch and H. Pollack, "Welfare Reform and Substance Abuse," *Milbank Quarterly* 83, no. 1 (2005): 65–99.

¹⁰See, e.g., L. A. Pavetti and J. Kauff, "When Five Years Is Not Enough: Identifying and Addressing the Needs of Families Nearing the TANF Time Limit in Ramsey County, Minnesota, Lessons from the Field," Document no. PP06-30, Mathematica Policy Research: Princeton, NJ, 2006.

¹¹The 2001 SIPP panel interviewed participants every 4 months for 36 months, for a total of 9 interview cycles. In the 2001 SIPP, there are 2,003 women who are low-income single mothers at some point in the panel, each of whom is theoretically at risk of becoming disconnected. We identify spells of disconnectedness as sequential periods when a woman reports herself as being in a family whose income is below 200 percent of the poverty line, does not report school as her major activity, her reported monthly earnings are less than or equal to \$2,000/12, her reported welfare income is less than or equal to \$1,000/12, and her reported SSI income is less than or equal to \$1,000 (all in 2000 dollars). Although women are asked about the past four months each time they are interviewed, there is a serious seam bias problem, so that a disproportionate number of respondents report changes in employment or public program receipt only every four months, at the point where they are interviewed. Because of this, we look only at the last month of each wave (the actual interview month), and therefore have information on women's economic status every four months during the survey period. There were 1,168 women who experienced at least one spell of disconnectedness that started in the SIPP panel.

¹²C. Danielson and J. A. Klerman, "Why Did the Food Stamp Caseload Decline (and Rise)? Effects of Policies and the Economy," Institute for Research on Poverty Discussion Paper no. 1316-06, IRP: Madison, WI, 2006; and M. J. Hanratty, "Has the Food Stamp Program Become More Accessible? Impacts of Recent Changes in Reporting Requirements and Asset Eligibility Limits," *Journal of Policy Analysis and Management* 25, no. 3 (2006): 603–621; both try to estimate the extent to which policy changes have driven the recent

increase in Food Stamp Program caseloads; both studies find significant effects.

¹³L. Tiehen, "Use of Food Pantries by Households with Children Rose During the Late 1990s," *Food Review* 25, no. 3 (2002): 44–49.

¹⁴B. O. Daponte and S. Bade, "How the Private Food Assistance Network Evolved: Interactions Between Public and Private Responses to Hunger," *Nonprofit and Voluntary Sector Quarterly* 35, no. 4 (2006): 668–690.

¹⁵A national organization, Second Harvest, helps communities organize the collection of unused food from retailers for redistribution through food banks. Over 200 food banks are currently affiliated with Second Harvest. Food banks in turn provide food to food pantries, to soup kitchens, and to other food programs.

¹⁶S. J. Haider, and K. McGarry, "Recent Trends in Resource Sharing Among the Poor," in *Working and Poor*, eds. R. M. Blank, S. H. Danziger, and R. F. Schoeni (New York: Russell Sage Foundation, 2006).

¹⁷This distinction is made in K. Magnuson and T. Smeeding, "Earnings, Transfers, and Living Arrangements in Low-Income Families: Who Pays the Bills?" National Poverty Center conference draft, NPC: Ann Arbor, MI. They indicate that two-thirds of single mothers received no cash support at all from their families after a child is born; among those who do receive family help, much of it comes through shared expenses due to coresidence. Almost no financial support comes from non-coresident kin.

¹⁸See, e.g., R. Fording, S. F. Schram, and J. Soss, "Devolution, Discretion, and Local Variation in TANF Sanctioning," University of Kentucky Center for Poverty Research, Discussion Paper Series #2006-04. UKCPR: Lexington, KY, 2006.

¹⁹For more details on these new federal requirements, see Center on Budget and Policy Priorities, "Implementing the TANF Changes in the Deficit Reduction Act: 'Win-Win' Solutions for Families and States," report published jointly with the Center for Law and Social Policy: Washington, DC, 2007.

²⁰CBPP, "Implementing the TANF Changes in the Deficit Reduction Act," lays out the possibilities for such programs. R. M. Blank, "Improving the Safety Net for Single Mothers Who Face Serious Barriers to Work," *Future of Children* 17, no. 2 (2007): 183–197.

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