

**The Role of Child Support in the Current Economic Safety Net for  
Low-Income Families with Children**

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## **Abstract**

Following the passage of welfare reform in the mid-1990s and the end of entitlement benefits under Temporary Assistance for Needy Families, the U.S. economic safety net has become increasingly individualized. In fact, it is no longer clear whether low-income families tend to rely on particular types of public benefits, or whether there are characteristics that differentiate benefit “packaging.” Furthermore, the extent to which child support, as a source of family income, varies as a function of benefit packaging and earnings from employment is not known.

This project examines the combinations of child support and other sources of income (including earnings) comprising economic safety nets for low-income families. In addition to child support and earnings, the income sources we explore include Temporary Assistance for Needy Families (TANF), Supplemental Nutritional Assistance Program (SNAP) benefits, child care subsidies, unemployment insurance (UI) benefits, Supplemental Security Income (SSI), and Medicaid, using data from administrative records on a sample of families participating in the Women, Infants, and Children’s (WIC) Program in Wisconsin. We find that child support makes up a relatively low proportion of the economic safety net for WIC recipients, but this proportion is fairly constant across income levels and is complementary to both work and welfare. We use cluster analysis to determine the most common patterns of income and benefit sources, and identify four distinct clusters of income and benefits that are associated with different family demographic characteristics. We discuss and compare the results from the present analysis with results from analyses with a similar sample from the nationally representative Fragile Families and Child Wellbeing Study, and with previous research using Wisconsin administrative data. The findings from this investigation may be useful to social service programs as they attempt to identify safety net resources for economically struggling families.

## **The Role of Child Support in the Current Economic Safety Net for Low-Income Families with Children**

### **BACKGROUND**

In the post-welfare reform era, very little is known about how low-income families make ends meet, particularly how families combine child support, various benefit programs, and earnings. Prior to welfare reform, the economic safety net was typically viewed as encompassing Aid to Families with Dependent Children, Food Stamps, and Medicaid benefits. Child support was not often considered part of the safety net because welfare rules limited the extent to which families could combine welfare and child support. When impoverished families were unable to maintain sufficient incomes through work, Earned Income Tax Credits, and child support, varying combinations of these means-tested benefits were often enacted.

Research on contemporary economic safety nets and income and benefits packaging is limited. A recent study by Reese (2007) analyzed multiple program receipt in five means-tested social welfare programs and six social insurance programs. On average, about 40 million households used two or more programs per year from 2001 through 2004. Prior research using the Survey of Income and Program Participation (SIPP) data has provided insight on multiple program participation (Doyle and Long 1988; Long 1990; Lester and Tin 2004; Lugaila 2005; Reese 2007). Winicki (2001) examined the packaging patterns of multiple programs using data from the Current Population Survey (CPS) from 1995 through 1999.

In Wisconsin, several studies have analyzed patterns of multiple program participation using longitudinal administrative data (Cancian and Han 2010; Cancian, Han, and Noyes 2011). In a sample of Wisconsin Temporary Assistance for Needy Families, or TANF (i.e., W-2), entrants in 1997, participation rates in Medicaid and Food Stamps (as well as TANF cash assistance) declined substantially over a 36-month period (Cancian, Meyer, and Wu 2005). Only 6 percent of this sample received all three benefits in more than 24 of those months (Cancian, Meyer, and Park 2003). Wisconsin resident parents with at least one minor child in 2006 to 2008 showed different patterns of multiple program participation depending

on TANF history (Cancian and Han 2010). Findings from Cancian, Han, and Noyes (2011) showed that trajectories of four means-tested benefits among TANF participants are different from the benefit trajectories of SNAP participants and UI beneficiaries, and that the characteristics of persistence and program disconnection vary by initial program type.

Overall, this body of prior research has relied upon three strategies: (1) identifying patterns of multiple program participation as it relates to a specific focal program (e.g., TANF, SNAP); (2) assessing multiple program participation using a count of programs; and (3) identifying multiple program participation using a limited number of public, means-tested programs. Furthermore, several of the studies in the extant literature made use of data collected prior to the passage of federal welfare reform in 1996 (Doyle and Long 1988; Long 1990; Winicki 2001).

No singular benefit package seems to stand out across the existing research as “the” economic safety net, and benefit packaging appears to change as family structure, children’s ages, and family circumstances change. There is currently little understanding of how low-income families with minor-aged children create economic safety nets using a broader array of cash and in-kind programs, in combination with child support and employment, particularly during the post welfare-reform era. This project is exploratory in nature because previous research is scarce and does not directly inform a set of hypotheses about today’s U.S. economic safety nets. The exploratory research questions we will address include:

1. What are the most common economic safety net packages for low-income families with minor-aged children in the post welfare reform era?
2. How do the economic safety net packages of low-income families with minor-aged children differ by family demographic characteristics?
3. What is the contribution of child support income relative to earnings and means-tested benefits in low-income families’ safety net packages?

We use data from the Family Support Study (FSS), a new study of Women, Infant, and Children (WIC) recipients across the state of Wisconsin, in conjunction with longitudinal state administrative data linked across a range of public benefits, child support, and earnings, to address the above questions. Using

data from the Fragile Family and Child Well-Being Study (FFCW), we will also discuss how economic safety net packages and, in particular, reliance on child support is reflected in a nationally representative sample of low-income parents with young children. Finally, we relate our findings regarding the importance of child support in the economic safety net of low-income families to previous research in Wisconsin.

## METHODS

### Samples and Data Sources

*Sample 1* is derived from the Family Support Study (FSS), which involved a survey of primary caregivers in families receiving Women, Infant, and Children (WIC) benefits in the last quarter of 2010 in Wisconsin (N=1,096). WIC Program eligibility is determined primarily by three criteria: income of 185 percent of the federal poverty level (FPL) or current receipt of Medicaid, TANF, or SNAP benefits; pregnant status and/or having younger children (under five years of age); and “nutritional risk.” This last criterion is typically met easily, making categorical eligibility through income and pregnancy or child’s age the primary avenue to WIC participation (Bitler, Currie, and Scholz 2003).

A total of 22 WIC offices from across the state participated in the voluntary study, including two offices in Milwaukee.<sup>1</sup> As WIC applicants were approved for benefits, and as WIC participants came into program offices for re-certification of benefits, survey packets were distributed to these individuals by program staff.<sup>2</sup> Items and subscales from multiple measures that have been previously validated, as well as new items being piloted for the first time, were integrated into a self-administered survey format, available in both English and Spanish. Return ratios for the surveys (i.e., the number of surveys returned

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<sup>1</sup>All WIC agency directors were invited to participate, from among approximately 85 sites.

<sup>2</sup>Survey packets included an introductory letter describing the project as a study of how family characteristics and situations are related to the kinds of services and benefits that families receive. Families were informed that they were being asked to participate because they are currently receiving services from a program providing supports to families in Wisconsin. Also included in the packet was a human subjects consent form, the survey tool, and a return stamped envelope.

over the number of surveys distributed to each site) ranged from one-third to just over two-thirds, with an overall return ratio of about half.<sup>3</sup> A final sample of 1,065 resulted from dropping 31 cases for which there was missing demographic information.

In Wisconsin, WIC participation is high relative to other available state and national estimates of WIC participation, which range from less than 50 percent to just over 70 percent, depending on the eligible subgroup (i.e., infants, children aged 1 to 4, or women): approximately 80 percent of eligible Wisconsin individuals received WIC benefits in 2005 (Bitler, Currie, and Scholz 2003; Eamon et al. 2009; Wisconsin Food Security Project database, accessed May 28, 2012). National estimates of WIC participation are highest for infants and lowest for children age 1 to 4; participation rates are also higher for women during pregnancy and the postpartum period (Bitler, Currie, and Scholz 2003). Rates vary considerably by state, however, and there is evidence that participation rates (i.e., those receiving/those eligible) are underreported in national datasets such as the Current Population Survey and the Survey of Income and Program Participation (Bitler, Currie, and Scholz 2003). Thus, while WIC participants in Wisconsin do not reflect all caregivers and young children from families under 185 percent of the federal poverty level (the income eligibility criterion for WIC receipt), they do reflect a large majority of this population. Still, considering the fact that nearly 20 percent of those eligible for the WIC Program do not receive WIC benefits, in conjunction with the relatively low return ratio on the FSS survey, the resulting sample cannot be viewed as representative of the total WIC-eligible population of primary caregivers in the targeted 22 sites. The sample does, however, offer a means for assessing, in an exploratory way, the variation in income packages within a group of low-income families with young children.

Sample 2 is derived from the Fragile Families and Child Wellbeing (FFCW) study, which involves a population-based, longitudinal birth cohort of 4,898 children born between 1998 and 2000 in large U.S. cities (Reichman, Teitler, Garfinkel, and McLanahan 2001). FFCW researchers interviewed

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<sup>3</sup>It should be noted that a true response rate was not available, since the denominator does not include clients who may have refused the survey packet.

families in person at the time of the focal child's birth and by telephone when the child was approximately 1 year of age (response rate=89 percent).<sup>4</sup> The study over-sampled non-marital births, resulting in a greater representation of low-income families. The sample for the present analysis was limited to the subgroup of mothers who reported incomes at baseline (focal child's birth) of less than 200 percent of the federal poverty level to ensure an analysis sample of families potentially eligible for various means-tested benefits. An additional small number of mothers (N~48) were dropped from the sample due to missing information on earnings, child support, and/or public welfare benefits, for a final sample size of 2,900.

It is important to note that these two samples are not directly comparable—they involve surveys administered at different points in time post-welfare reform (2010 vs. 1999–2001), target different regional populations (Wisconsin vs. the United States), one relies upon administrative data indicators of income/benefit sources while the other involves self-reported information on these factors, and one sample is conditioned on WIC benefit receipt while the other is a nationally representative birth cohort from large urban areas. They are similar with regard to family income levels (~ < 200 percent of the FPL), and both involve families with at least one young (< 5 years of age) child. Given the dearth of information on benefit packaging since the passage of welfare reform in the mid-1990s, the inclusion of both studies in this exercise offers an important contribution to the literature on contemporary economic safety nets in the United States.

### Measures

Our primary source of data on benefit receipt and amounts in the FSS sample is the 2010 Multi-System Person File (MSPF) longitudinal administrative database created and maintained by the Institute

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<sup>4</sup>Three subsequent waves have also been administered, but for the present analysis we rely on the survey wave that contains the most complete information on income and benefit receipt for the subgroup of families under 200 percent of the FPL, which took place when the focal children were approximately one year of age. Because WIC benefits are available only to pregnant women and families with young children, this criteria also ensures greater comparability between the FFCW and FSS samples.

for Research on Poverty (IRP), which integrates person-level information across a number of Wisconsin income, benefit, and service databases (e.g., CARES, KIDS, WiSACWIS, UI). The MSPF includes information on all individuals receiving these benefits or services in Wisconsin. FSS sample members were linked to the MSPF by IRP programmers using identifying information (e.g., names, birthdates, children's names). A total of 93 percent of FSS sample members could be linked to the MSPF database; 7 percent were not found in the MSPF database, presumably because they have not been formally served by any of the systems included in the database.<sup>5</sup>

Receipt of TANF (i.e., W-2 cash benefits), SNAP, child care subsidies, UI benefits, SSI, and Medicaid (i.e., BadgerCare programs) were coded as dichotomous variables (1=received benefit in 2010; 0=did not receive benefit in 2010). Earnings were coded dichotomously (1=any earnings for which employers paid unemployment insurance during 2010; 0=did not have such earnings during 2010), as was child support (1=any formal child support receipt in 2010; 0=no receipt in 2010).<sup>6</sup> Amounts for all income sources except Medicaid are known, allowing for the computation of variables representing a range of child support income levels, as well as a ratio of child support income to other sources of income for which information was available.

The primary measures from the FFCW study are self-reported indicators of benefit receipt, earnings, and child support, asked of respondents when the focal children were approximately 1 year of age. The specific questions pertained to whether the family had received each income source within the past 12 months. Benefit indicators included TANF receipt, SNAP benefits, SSI, child care subsidies, and Medicaid. We did not have access to information on receipt of Women, Infant, and Children's (WIC) in the FFCW sample. Although we were not able to distinguish unemployment benefits from other work-

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<sup>5</sup>Although all FSS sample members received WIC benefits, WIC is not currently integrated in the MSPF. Thus, it is possible that a small percentage of our sample members have received WIC benefits in the absence of any other services or benefits from other systems currently included in the MSPF.

<sup>6</sup>Our measure of child support includes all amounts received by the mother from the father of any of her children, and includes receipt for current support as well as for arrears, as reported in KIDS.

related benefits such as workers' compensation, we opted to include this benefit in the FFCW analysis to enhance the comparability with the FSS sample. Of note, the overall rate of work-related benefits (i.e., UI benefits or workers' compensation) was very low in the FFCW (see Table 1).<sup>7</sup> Information on whether respondents had applied for the Earned Income Tax Credit (EITC) in the past year was available in the FFCW, but this variable was not included in the primary analyses since only application for, and not receipt of EITC, was known and because the FSS did not have available information on EITC receipt. Similarly, self-reported information on housing subsidy receipt was available in the FFCW, but not in the FSS, so this benefit indicator was not included in the key analyses.

## ANALYSIS

We first present the results of several descriptive analyses on income/benefit sources and sample demographics, as well as several descriptive analyses related to child support characteristics, specifically. We then identify the bivariate correlations between income/benefit sources in each of the samples, using the Pearson's  $r$  statistic. However, this approach does not allow us to know how multiple benefits (i.e., more than two) cluster together. To achieve this understanding, we use cluster analysis techniques. All analyses are unweighted.

Cluster analysis has been used in a growing number of studies seeking to understand social problems and issues, such as deviant peer relationships, foster care placements, educational attainment, and parental involvement (Robertson and Reynolds 2010; Green and Goodman 2010; Shook et al. 2009; Merritt 2009). It is a technique for grouping data observations according to how closely they are related to others within a particular group, and simultaneously dissimilar to others within alternative groups. In other words, one wants to maximize homogeneity within groups while maximizing heterogeneity across groups. Clusters were determined in a top-down fashion, whereby an initial all-inclusive cluster was split

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<sup>7</sup>This may also reflect differences in the macro-economy between the FSS (2010) and FFCW (1999–2001) data collection periods, as the former took place in the context of the Great Recession which is characterized by high unemployment.

into two groups, and this process was repeated until the statistical “fit” of the model could no longer be improved.<sup>8</sup>

Cluster analysis is often characterized as a data-driven, as opposed to a theoretically-driven, analytic technique. However, in the present analysis, this approach is justified by the questions, which are exploratory in nature. It is currently unknown how families package different benefits or whether there are even distinct types of packages to be found. We first identify the income/benefit clusters in the FSS sample, and look descriptively at how clusters differ in terms of family demographic characteristics. We repeat this exercise with the FFCW sample, to determine the extent to which there are similarities and differences across the two samples.

## FINDINGS

Table 1 displays the demographic and income/benefit receipt characteristics of both samples used in the present analysis. Of particular note, the Wisconsin-based FSS survey respondents are slightly older, more likely to identify their race as “white,” and less likely to identify as black or Hispanic, more likely to be married as well as partnered, and more likely to have at least a high school education than their counterparts in the FFCW study. They also have fewer and slightly older children than the FFCW sample members. In terms of income sources, the FSS sample members are less likely to be working, but more likely to receive UI benefits than the FFCW sample members.<sup>9</sup> They are less likely to receive TANF benefits, and more likely to receive SNAP benefits, Medicaid, and child care subsidies than the FFCW sample members. There were relatively comparable rates of child support and SSI receipt across the two samples.

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<sup>8</sup>For this analysis, the Ward’s linkage method was used, and the number of clusters was determined using two general rules, the Calinski-Harabasz pseudo-F index and the Duda-Hart pseudo-T2 index. The number of clusters is derived from the pattern of change for both indexes, with a local maximum of the pseudo-F statistic accompanying a local minimum of the pseudo T2 statistic (Finch 2005).

<sup>9</sup>Again, this may be an artifact of the different time periods during which the two datasets were collected. The FSS survey was conducted in the wake of the 2007–2009 recession, when unemployment rates were high and unemployment insurance benefits were expanded.

**Table 1. Characteristics of FFCW and FSS Samples**

	FFCW (U.S.) (N=2,900) %/Mean (SD)	FSS (Wisconsin) (N=1,065) %/Mean (SD)
Demographic Characteristics		
Primary caregiver age	24.05 (5.56)	28.20 (6.85)
Race/ethnicity		
Non-Hispanic white	13.06%	62.72%
Non-Hispanic black	53.15%	9.67%
Hispanic	30.98%	18.03%
Other race/ethnicity	2.83%	9.58%
Number of children	2.51 (1.41)	2.19 (1.38)
Age of youngest child (months)	15.10 (3.48)	20.78 (19.96)
Married	18.70%	42.91%
Cohabiting	40.60%	27.51%
Single	40.70%	29.58%
Education level (HS+)	57.01%	83.66%
Income/Benefits Sources		
Work	70.05%	55.68%
Unemployment benefits	2.82%	14.84%
TANF	32.91%	14.65%
SNAP	50.48%	66.85%
Medicaid	71.73%	87.32%
SSI	4.40%	3.66%
Child support	20.53%	23.57%
Child care subsidies	12.24%	18.31%
Housing subsidies	16.70%	N/A
EITC	32.60%	N/A

Although information on housing subsidies and EITC receipt is not available for the FSS sample, we present these income sources for the FFCW sample as a point of reference. The EITC estimate in the FFCW is likely to overstate receipt, however, since the survey inquired about whether respondents had applied for the EITC in the past year, and not whether this tax credit was received. With fewer workers in the FSS sample, EITC receipt is likely to be lower in this sample, and rates of housing subsidy receipt are typically under 20 percent (Eamon et al. 2009). This does not, however, discount the potential importance of these benefits among low-income families. In future research we will seek to at least gather self-reports

of income sources that are not currently available in the MSPF database, so that a more complete picture of economic safety nets can be developed.

Table 2a presents the average amounts of income/benefit sources for each benefit except Medicaid (BadgerCare) in the FSS sample. The first column (percentage receiving the benefit) is identical to the point estimates provided on income/benefit receipt in Table 1. It can be seen that child support amounts are, on average, relatively small compared to other sources of income, most notably work-related earnings, SNAP, and child care subsidies (Medicaid amounts are not available). However, excluding earnings (available only in quarterly increments), child support is ranked third in its frequency of receipt, behind Medicaid and SNAP. Among those who do receive child support, amounts are again relatively low, but support was received, on average, in 8 out of 12 months.

**Table 2a. 2010 Months of Benefit Receipt and Annual Amounts (N=1,065)**

	Any Receipt (%)	Average \$ Received	Average # Months Received	Average \$ Given Receipt	Average # Months Given Receipt
Earnings*	55.68	5,847.25	1.76 (qtrs)	10,501.38	3.16 (qtrs)
UI Benefit	14.84	669.44	0.91	4,512.34	6.13
TANF	14.65	412.81	0.78	2,818.20	5.35
SNAP	66.85	2,440.38	6.10	3,650.29	9.13
SSI	3.66	238.99	0.41	6,526.13	11.18
Child Care Subsidies	18.31	1,042.29	1.34	5,692.49	7.32
Child Support	23.57	623.27	1.89	2,644.55	8.02
Medicaid	87.32		9.72		11.13

\*Based on quarterly data.

Tables 2b–d replicate Table 2a for different family structures: married, cohabiting, and single sample members. Single respondents are the most likely to receive any formal child support (40.32 percent), followed by cohabiting respondents (22.07 percent) and married respondents (13.13 percent). However, average child support amounts, given receipt, are largest for married respondents, followed by

single and then cohabiting respondents. All three groups of respondents receive child support with equivalent frequency.

Information on benefit amounts was not available for the FFCW sample, however rates of receipt varied by marital and cohabitation status in a similar manner. Just over 26 percent of the single FFCW sample members received child support, followed by 20 percent of cohabiting sample members, and only 9 percent of married sample members.

**Table 2b. 2010 Months of Benefit Receipt and Annual Amounts: Married Respondents**

N=459	Any Receipt (%)	Average \$ Received	Average # Months Received	Average \$ Given Receipt	Average # Months Given Receipt
Earnings*	46.39	5,171.45	1.47 (qtrs)	11,147.95	3.16
UI Benefit	9.63	445.69	0.57	4,629.09	5.93
TANF	3.28	107.26	0.20	3,267.80	6.13
SNAP	60.18	2,036.20	5.09	3,383.80	8.46
SSI	1.97	116.01	0.23	5,890.56	11.78
Child Care Subsidies	8.32	523.76	0.65	6,298.90	7.79
Child Support	13.13	400.74	1.09	3,052.33	8.33
Medicaid	82.06		8.95		10.91

\*Based on quarterly data.

**Table 2c. 2010 Months of Benefit Receipt and Annual Amounts: Cohabiting Respondents**

N=290	Any Receipt (%)	Average \$ Received	Average # Months Received	Average \$ Given Receipt	Average # Months Given Receipt
Earnings*	61.03	5,791.17	1.89	9,488.35	3.10
UI Benefit	19.66	1,031.63	1.36	5,248.67	6.93
TANF	13.79	323.98	0.62	2,348.83	4.53
SNAP	66.90	2,426.86	6.15	3,627.78	9.20
SSI	2.41	143.84	0.22	5,959.14	9.00
Child Care Subsidies	18.97	854.92	1.23	4,507.78	6.49
Child Support	22.07	520.41	1.85	2,358.09	8.39
Medicaid	92.70		10.35		11.24

\*Based on quarterly data.

**Table 2d. 2010 Months of Benefit Receipt and Annual Amounts: Single Respondents**

N=317	Any Receipt (%)	Average \$ Received	Average # Months Received	Average \$ Given Receipt	Average # Months Given Receipt
Earnings*	64.13	6,713.89	2.07	10,469.67	3.22
UI Benefit	17.78	648.99	0.97	3,650.57	5.46
TANF	31.75	940.05	1.78	2,961.15	5.60
SNAP	76.83	3,021.38	7.55	3,932.79	9.83
SSI	7.30	507.27	0.85	6,947.39	11.61
Child Care Subsidies	32.38	1,976.98	2.46	6,105.38	7.59
Child Support	40.32	1,046.74	3.10	2,596.26	7.69
Medicaid	90.79		10.26		11.30

\*Based on quarterly data.

We also consider the distribution of child support amounts in the FSS sample. Table 3 includes only those with child support orders (27 percent of the sample). Just under 86 percent of the sample received some formal child support in 2010 (only 14 percent of those with an order received no child support income). Slightly less than one-third of the sample received less than \$1,000, and approximately 40 percent received between \$1,001 and \$4,000 over the course of the year.

**Table 3. Average Child Support Amounts among those with a CS order (N=292)**

	Freq.	Percent	Cum.
CS order but no receipt	41	14.04	14.04
CS amounts <=\$1,000	85	29.11	43.15
CS amounts >\$1,000 and CS amounts <=\$2,000	45	15.41	58.56
CS amounts >\$2,000 and CS amounts <=\$3,000	36	12.33	70.89
CS amounts >\$3,000 and CS amounts <=\$4,000	30	10.27	81.16
CS amounts >\$4,000 and CS amounts <=\$5,000	19	6.51	87.67
CS amounts >\$5,000	36	12.33	100

A final descriptive analysis presents the distribution for the percentage of total family income (from among available income sources) constituted by child support. There is no substantial variation across income levels in terms of the percentage of total income attributed to child support payments; for

the most part, child support represents between 4 percent and 7 percent of family income, at least as defined by the sum of available income sources in the FSS.

**Table 4. 2010 Child Support Income as a Percent of Total Income\* (N=1,065)**

Income Level	N	CS Amount	% of Total Income
Income = 0	147	0	0
Income >0 and income <=\$5,000	241	143.02	5.69
Income >\$5,000 and income <=\$10,000	191	501.97	6.47
Income >\$10,000 and income <=\$15,000	177	841.54	7.08
Income >\$15,000 and income <=\$20,000	115	743.43	4.18
Income >\$20,000 and income <=\$25,000	70	999.55	4.52
Income >\$25,000 and income <=\$30,000	58	1,128.37	4.18
Income >\$30,000 and income <=\$35,000	24	1,635.14	5.15
Income >\$35,000 and income <=\$40,000	15	4,014.96	10.70
Income >\$40,000	27	2,389.92	5.16

\*Total income = sum of available income amounts.

In sum, while child support income may constitute a smaller share of total family income than other income sources, it may be a more stable source of income once receipt is established. It also is received more frequently by single parents, compared to married and cohabiting parents, although the amounts conditional on receipt are highest for married sample members.

In Tables 5 and 6, we present the results of correlational analyses specific to income/benefit sources for both the FSS and the FFCW samples, respectively. We see several similarities, but several differences, as well. With respect to at least marginally statistically significant associations (i.e.,  $p < .10$ ),<sup>10</sup> work is correlated in a consistent direction across the two studies with respect to UI, SSI, child care subsidies, and child support, but in differing directions across the studies with respect to SNAP and

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<sup>10</sup>Because the two samples differ in size (the FFCW sample is nearly three times the size of the FSS sample), statistical significance is easier to detect in the FFCW sample.

Medicaid. Although the strength of associations differs across samples, the direction of associations is more consistent with respect to means-tested benefits.

**Table 5. Correlations for Income/Benefit Sources in the FSS Sample (N=1,065)**

	Work	UI	TANF	SNAP	SSI	CC	CS	Medicaid
Work	1.000							
UI	<b>.229</b> (.000)	1.000						
TANF	.011 (.710)	.029 (.348)	1.000					
SNAP	<b>.075</b> (.015)	<b>.092</b> (.003)	<b>.247</b> (.000)	1.000				
SSI	-.158 (.000)	-.067 (.028)	.004 (.895)	<b>.105</b> (.001)	1.000			
CC	<b>.232</b> (.000)	.042 (.176)	<b>.209</b> (.000)	<b>.189</b> (.000)	<b>-.054</b> (.081)	1.000		
CS	<b>.157</b> (.000)	<b>.061</b> (.047)	<b>.133</b> (.000)	<b>.151</b> (.000)	.033 (.281)	<b>.246</b> (.000)	1.000	
Medicaid	<b>.183</b> (.000)	<b>.096</b> (.002)	<b>.158</b> (.000)	<b>.481</b> (.000)	.029 (.341)	<b>.159</b> (.000)	<b>.152</b> (.000)	1.000

**Note:** Statistical significance, reflecting p-values < .10, is denoted with bolded font.

**Table 6. Correlations for Income/Benefit Sources in the FFCW Sample (N=2,900)**

	Work	UI	TANF	SNAP	SSI	CC	CS	Medicaid	EITC	Housing
Work	1.000									
UI	<b>.058</b> (.002)	1.000								
TANF	<b>-.107</b> (.000)	-.017 (.367)	1.000							
SNAP	<b>-.046</b> (.013)	.013 (.485)	<b>.568</b> (.000)	1.000						
SSI	<b>-.130</b> (.000)	-.014 (.440)	<b>.046</b> (.013)	<b>.062</b> (.001)	1.000					
CC	<b>.175</b> (.000)	.030 (.106)	<b>.131</b> (.000)	<b>.152</b> (.000)	<b>-.039</b> (.035)	1.000				
CS	<b>.065</b> (.001)	-.011 (.558)	<b>.118</b> (.000)	<b>.103</b> (.000)	.020 (.294)	<b>.102</b> (.000)	1.000			
Medicaid	<b>-.090</b> (.000)	-.027 (.142)	<b>.304</b> (.000)	<b>.364</b> (.000)	<b>.090</b> (.000)	<b>.115</b> (.000)	<b>.065</b> (.001)	1.000		
EITC	<b>.306</b> (.000)	<b>.061</b> (.001)	<b>-.118</b> (.000)	-.020 (.283)	<b>-.056</b> (.003)	<b>.163</b> (.000)	<b>.053</b> (.005)	<b>-.066</b> (.000)	1.000	
Housing	<b>-.105</b> (.000)	-.016 (.394)	<b>.306</b> (.000)	<b>.280</b> (.000)	<b>.071</b> (.000)	<b>.042</b> (.025)	<b>.060</b> (.001)	<b>.192</b> (.000)	<b>-.053</b> (.005)	1.000

**Note:** Statistical significance, reflecting p-values < .10, is denoted with bolded font.

We next present the results from the cluster analysis of the FSS sample. Clustering procedures were based on information about income/benefit sources, and resulted in the identification of four groups that maximized similarities within-group, and maximized differences across groups.

Table 7 presents the details of the income/benefit clusters that emerged from this analysis. In our characterization of the clusters, we refer to “welfare” as receipt of any means-tested benefit (i.e., TANF, SNAP, SSI, child care subsidies, Medicaid). As shown, Cluster 1 is heavily reliant on work, as well as welfare benefits, which are somewhat spread across the four means-tested benefits. What distinguishes Cluster 1 from the other clusters is the high rate of UI benefit receipt—all Cluster 1 sample members received UI benefits in 2010. In contrast, Cluster 2 is more reliant on TANF, child care subsidies, and child support than any of the other groups. This cluster also has high rates of SNAP receipt, and the second highest rate of work (although the rate of work is probably best described as “moderate” rather than “high”). What distinguishes Cluster 2 from the other clusters is the high rate of child support receipt—63 percent of Cluster 2 sample members received child support payments in 2010. Cluster 3 is heavily reliant on welfare, but this is almost exclusively SNAP and Medicaid benefits. This cluster also has the highest rate of SSI receipt, but because SSI receipt is low overall in the sample, only 7 percent of sample members in this cluster receive this benefit. Cluster 4 can be characterized as the most “disconnected” group. Sample members in this cluster have the lowest rate of work, and receive virtually no welfare benefits. The one exception is Medicaid, which only half of the group receives. Given the likely income eligibility of this group for Medicaid (i.e., BadgerCare), coupled with the fact that Wisconsin has a relatively generous Medicaid program for low-income children and caregivers, this rate of coverage is somewhat surprising.

**Table 7. Income/Benefit Clusters of FSS Sample**

Group Name	N=1,065			
	Cluster 1 (n=133)	Cluster 2 (n=362)	Cluster 3 (n=308)	Cluster 4 (n=262)
	High Work + High Welfare + UI	Moderate Work + High Welfare + CS	Low Work + Partial Welfare	Low Work + Low Welfare
Work	79.69	66.02	44.81	41.98
UI Benefit	100.00	6.91	0.00	0.00
TANF	19.55	35.08	0.97	0.00
SNAP	77.44	80.94	99.68	3.44
SSI	0.75	3.59	7.14	1.15
Child Care Subsidy	26.32	44.20	0.00	0.00
Child Support	17.29	62.71	0.00	0.38
Medicaid/BadgerCare	94.74	97.24	100.00	54.96

Table 8 presents the results from the cluster analysis of the FFCW sample. In this dataset, we see slightly different income “packages.” As in the FSS sample, Cluster 1 is a high work group, but unlike the FSS sample, there is low reliance on welfare benefits, and a moderate rate of child support receipt rather than UI benefits. Cluster 2 is a moderate work and high welfare group, similar to the FSS sample. As in Cluster 1, child support receipt is again moderately represented. As in the FSS, Cluster 3 is not connected to work and is reliant on some welfare benefits but, unlike in the FSS sample, these benefits are not confined to primarily one income source. Rather, they emerge in SNAP, TANF, and SSI, but in low to moderate rates. This group is only slightly reliant on child support benefits. A major difference between the two samples is reflected in Cluster 4. Whereas this group was primarily “disconnected” from both work and welfare in the FSS sample, Cluster 4 in the FFCW sample is heavily reliant on work, but not at all on welfare benefits or child support.

**Table 8. Income/Benefit Clusters of FFCW Sample**

N=2,900	Cluster 1 (n=1199)	Cluster 2 (n=816)	Cluster 3 (n=400)	Cluster 4 (n=485)
Group Name	High Work and Low Welfare	Moderate Work + High Welfare	Low Work + Partial Welfare	Work Only
Employment Earnings	91.83	63.97	13.25	72.99
UI benefit	7.67	1.35	0.25	0.00
TANF	7.17	100.00	13.25	0.00
SNAP	46.62	90.20	42.25	0.00
SSI	0.08	0.12	31.50	0.00
Child Care Subsidy	15.35	19.98	1.75	0.00
Child Support	27.69	28.68	7.50	0.00
Medicaid	74.06	98.65	97.00	0.00

Tables 9 and 10 present the sample demographic characteristics as a function of cluster group. In the FSS (see Table 9), differences emerge across groups in terms of race and ethnicity, marital and partner statuses, and income. Specifically, sample members in Clusters 1 and 2 are more likely to identify their race as black, and less likely to identify ethnically as Hispanic, compared to Clusters 3 and 4. Clusters 1 and 2 are less likely to have married sample members, and more likely to have sample members that are single than in Clusters 3 and 4. Clusters 1 and 2 are comprised of sample members with higher income levels than those in Clusters 3 and 4. No other statistically significant differences emerged across clusters with respect to observed demographic characteristics.

**Table 9. FSS Sample Demographic Characteristics by Cluster**

Group name	N=1,065	Cluster 1	Cluster 2	Cluster 3	Cluster 4
		(n=133)	(n=362)	(n=308)	(n=262)
		High Work + High Welfare + UI	Moderate Work + High Welfare + CS	Low Work + Partial Welfare	Low Work + Low Welfare
<b>Demographic Characteristics</b>					
Primary caregiver age		28.12	27.84	27.85	29.13
Race/ethnicity					
Non-Hispanic white		65.41	65.19	58.44	62.97
Non-Hispanic black***		15.79	15.47	4.87	4.20
Hispanic***		9.02	10.50	26.30	23.28
Other race/ethnicity		9.77	8.88	10.39	9.54
Number of children		2.15	2.28	2.12	2.18
Age of youngest child(months)		17.43	20.74	20.27	23.13
Married***		28.57	23.76	59.74	56.87
Cohabiting*		36.84	27.90	26.30	22.52
Single***		33.83	48.34	13.96	19.85
Education level (HS+)		84.21	82.04	81.82	87.79
Income (from available sources)***		18,672.72	16,161.12	7,632.92	5,047.75

\*\*\* $p < .001$ ; \*\* $p < .01$ ; \* $p < .05$ .

In the FFCW sample, statistically significant differences emerged with respect to all observed demographic characteristics, except identification as “other” race or ethnicity.<sup>11</sup> Cluster 4 sample members (the work-only group) were, on average, slightly older, more likely to identify as non-Hispanic white or Hispanic, more likely to be married and less likely to be cohabiting or single compared to sample members from other clusters. This cluster also has the second highest rate of at least a high school education. The FFCW study, unlike the FSS study, provides information on total household income. Cluster 4 has the highest average household income of the four clusters, and this appears to be entirely driven by earnings from work. Cluster 1 includes sample members most likely to have a high school education compared to other clusters. Clusters 1 and 2 are most likely to include sample members who

<sup>11</sup>Again, this is likely related to the sample size being nearly three times as large as that of the FSS, and statistically significant associations are thus easier to detect.

identify as non-Hispanic black, least likely to be married and most likely to be single. Cluster 2, the “moderate work/high welfare” group, has the lowest household income of the four groups.

**Table 10. FFCW Sample Demographic Characteristics by Cluster**

Group Name	Cluster 1 (n=816)	Cluster 2 (n=1199)	Cluster 3 (n=400)	Cluster 4 (n=485)
	High Work and Low Welfare	Moderate Work + High Welfare	Low Work + Partial Welfare	Work Only
Demographic Characteristics				
Primary caregiver age***	25.20	24.44	25.99	26.45
Race/ethnicity				
Non-Hispanic white***	13.88	9.33	11.75	18.63
Non-Hispanic black***	54.52	67.73	40.85	34.99
Hispanic***	28.60	20.25	46.00	42.86
Other race/ethnicity	3.01	2.70	1.50	3.52
Number of children***	2.44	2.66	2.59	2.35
Married***	16.28	7.73	23.06	39.38
Cohabiting***	43.35	37.07	47.12	33.75
Single***	40.28	55.12	29.65	26.71
Education level (HS+)***	64.38	47.91	45.00	63.51
Household income (\$)**	16,479.29	11,003.63	13,960.17	20,992.22

\*\*\* $p < .001$ ; \*\* $p < .01$ ; \* $p < .05$ .

The final analysis that we conducted provides more detail on the benefit packages (i.e., the clusters) identified in the FSS sample, as a function of different child support characteristics. Clusters 1, 3, and 4 all have high percentages of sample members who do not have a child support order. Cluster 2 sample members have the greatest rate of child support receipt (nearly two-thirds of this group),<sup>12</sup> although most of this group did not receive child support continuously (i.e., in every month during 2010). Nine percent of Cluster 2 sample members had income/benefit packages in which child support

<sup>12</sup>Although Cluster 2 sample members are more heavily reliant on child support than other clusters, there are still some Cluster 2 members who do not receive child support. However, they “group” into Cluster 2 because they are more like other Cluster 2 members (in terms of their high reliance on TANF) compared to sample members in other clusters. This aligns with the principles of cluster analysis whereby the clusters that emerge maximize within-group differences and minimize across group differences.

comprised greater than half of their economic resources; the majority of child support recipients in this cluster had income/benefit packages in which child support constituted less than half of their annual resources.

**Table 11. Child Support Characteristics by FSS Sample Clusters**

Group Name	N	Cluster 1	Cluster 2	Cluster 3	Cluster 4
		(n=133)	(n=362)	(n=308)	(n=262)
		High Work + High Welfare + UI	Moderate Work + High Welfare + CS	Low Work + Partial Welfare	Low Work + Low Welfare
No CS order ***	773	77.44	32.32	96.75	97.33
CS order/ No CS receipt ***	41	5.26	4.97	3.25	2.29
CS order/ CS receipt ***	251	17.29	62.71	0	0.38
CS continuous in year ***	93	6.77	23.21	0	0
CS intermittent (1–11 mos) ***	158	10.52	39.50	0	0.38
CS amount > =50% of income/benefits ***	32	0	8.84	0	0
CS amount > 0 and < 50% of income/benefits ***	219	17.29	53.87	0	0.38

\*\*\* $p < .001$ ; \*\* $p < .01$ ; \* $p < .05$ .

## DISCUSSION

In this study, we attempt to understand whether and how low-income families in the wake of welfare reform package their economic safety nets. We found four distinct types of benefit packages typically used by these families, characterized by their relative attachment to work vs. means-tested benefits, and to child support. There was consistency across both the FFCW (national) and the FSS (Wisconsin) samples in two of these clusters (moderate work/high welfare and low work/partial welfare). At the same time, we found interesting differences in benefit packaging between the FSS (Wisconsin) and FFCW (national) samples. In particular, we found that child support receipt is associated with moderate to high levels of work, suggesting that those with earnings are also most likely to benefit from child support, whereas a low level of work (regardless of benefit receipt level) is associated with lower child support

receipt, particularly in the FSS sample.<sup>13</sup> Child support receipt did not, however, appear to replace welfare receipt in either sample. The clusters in which child support receipt was highest were, for the most part, clusters in which there was a high reliance on welfare benefits. This is consistent with past research showing that child support is a complement, rather than a substitute, for welfare receipt (Cancian, Meyer, and Caspar 2008).

We further found that in the Wisconsin-based FSS sample, child support receipt was highest for single mothers, but the average amount of child support, given receipt, was highest for married respondents. Our analysis of the FSS sample shows that child support amounts, as a percentage of available income sources, was relatively low (i.e., < 10 percent), and this was true across the distribution of income. However, the primary reason for the lack of support in this sample appears linked to a lack of child support orders: among those with child support orders, rates of receipt were quite high (over 85 percent). In terms of the role of child support in income/benefit packages, several findings are worth highlighting in the extant literature. Among 1998 TANF (W-2) entrants in Wisconsin, the percentage of mothers lacking any formal child support was 59.2 percent, and the proportion receiving at least \$200 per month was 10.7 percent (Cancian, Meyer, and Park 2003). Over time, the reliance on child support in this population increased substantially; by 2002 the percentage receiving at least \$200 per month was 18.1 percent. A similar trend was found for the percentage of mothers whose child support constituted over 20 percent of their total income, increasing from 11.2 percent in 1998 to 23.3 percent in 2002 (Cancian, Meyer, and Park 2003). Such trends accompanied declines in the receipt of means-tested benefits, as TANF recipients entered or re-entered the workforce, or increased their earnings.<sup>14</sup> This research is important to consider given our finding that child support, as a proportion of income, is low in the FSS

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<sup>13</sup>This may reflect a social selection effect such that mothers who are more likely to be employed are also most likely to have an ex-partner (their child's non-resident father) with the economic capacity to provide some child support.

<sup>14</sup>Cancian, Meyer, and Wu (2005) found that although the estimated eligibility for EITC in their sample of TANF entrants did not change substantially, the estimated EITC benefit increased over a 36-month period.

sample. Perhaps this is related to substantial child support efforts on behalf of TANF cases, whereas there are fewer links with WIC cases. Another potential explanation has do with different ages of children in different analyses: Child support amounts relative to other income sources may be relatively low at a point in time, perhaps when children are very young, but these amounts are subject to increase as family configurations change, and they complement rather than replace other income sources.

For this type of analytical exercise, state variation in benefit programs may be important. Wisconsin offers somewhat generous social welfare benefits and, in particular, Medicaid (BadgerCare) coverage and child care subsidies. At the same time, work requirements for TANF are relatively stringent. Findings from this analysis should not be used to identify a generalizable typology of income/benefit packages across states. At the same time, there are some noteworthy similarities in clusters between the national and Wisconsin-specific samples. Specifically, both samples generate a moderate work/high welfare group that also relies upon child support (i.e., Cluster 2 in both samples). Data from both samples also generate a low work/partial welfare group (i.e., Cluster 3 in both samples). The particular combinations of means-tested benefits may vary by state, and are strongly associated with family structure, as well as race and ethnicity. These differences may reflect changing needs as families grow and re-configure, and may also reflect cultural and/or access issues that are tied to particular racial and ethnic groups, or perhaps to immigration status. For example, in the FSS sample, the highest rates of Spanish-preference speakers are in Clusters 3 and 4, where welfare receipt is moderate or low. This may reflect an access issue (whether real or perceived) when a caregiver's immigration status could be called into question.

It is also clear that sample composition and selection criteria matter. For example, the FFCW includes an overrepresentation of unmarried mothers at their child's birth, and our FSS sample is characterized by a significantly higher rate of marriage compared to the FFCW. Family structure, in turn, is highly associated with inclusion in particular income/benefit clusters. Similarly, the economic climate during which families are assessed may be important. The FSS data were collected during the Great Recession, whereas the FFCW data were collected during better economic times. This may, in part, be

reflected in differences in reliance on earnings, UI benefits, and other welfare programs. In particular, there is a large cluster of low-work, low-welfare families in the FSS, but not in FFCW study. This may be an artifact of differences in the economy and/or differences in policy between states. Other Wisconsin-based research has shown that there has been a substantial rise in SNAP and UI benefit receipt (and a more modest increase in TANF receipt) between 2007 and 2009, during the height of the recession (Cancian, Han, and Noyes 2011). Future research should examine how both changes in the economic environment and differences in state policies influence benefit packages for low-income families.

Other differences between the two samples may also be informative to differences in findings. The FFCW study is based on a representative national sample of a birth cohort in large urban areas, while the FSS study is confined to one state, includes smaller urban and rural regions, and is based on a non-representative sample of WIC recipients. The FFCW is based on self-reported information, while the FSS is based on data from administrative records. The FSS sample also has, on average, families with slightly older children (i.e., under the age of five) compared to the FFCW where all the focal children were approximately 1 year of age in the survey wave from which we derive our data.

In the present analysis, our list of available income sources is not exhaustive. For instance, we do not have information on receipt or amounts of the Earned Income Tax Credit (EITC) or the Low-Income Heating and Energy Assistance Program (LI-HEAP), benefits that are relatively common among low-income families with minor-aged children. We also lack information on housing subsidies in the FSS, and on the earnings and income contributions of spouses or partners, and other informal sources of income (e.g., from family and friends, local charities).

It is important to note that these benefit typologies are not static in nature, and changes will likely be related, at least in part, to changes in family structure and children's ages, given eligibility criteria for particular programs. Although our analyses are point-in-time, and cannot directly speak to this, we do find cross-sectional differences in associations of family characteristics and benefit packaging. Furthermore, past research on benefit trajectories have shown that benefit receipt changes over relatively short periods of time (Cancian, Meyer, and Wu 2005; Cancian, Han, and Noyes 2011). As family situations change, it

is likely that families will reorganize their economic safety nets to some extent. This suggests that service providers may need to attend more explicitly to junctures at which family benefit packages are likely to change in order to assist families in maintaining viable economic safety nets. This last statement is made cautiously, as this study is purely descriptive in nature. Selection into certain benefit packages almost certainly is determined by a host of both measured and unmeasured characteristics.

Although more research on how changes in benefit packages (net of other family characteristics) relate to economic stability is needed, this study offers a descriptive look at how income/benefit packing information could be used to inform policy and practice strategies. As we learn more about how families with differing characteristics negotiate and balance different income sources, and how families reconfigure these economic safety nets over time, policymakers can use this information to ensure that families who are struggling economically are targeted for services more efficiently. Given the lack of a “central intake point” for the various income and benefit sources we have discussed, it is increasingly important that service systems educate each other about and work together to assist families in their efforts to stabilize and smooth their economic resources.

## CONCLUSIONS

This report offers insight regarding the importance of child support in the economic safety net of low-income parents in the post-welfare reform era, with a focus on patterns of earnings and benefit packaging among low-income families with young children. The cluster analysis methodology provides new information on the most common patterns of income packages and the proportion and characteristics of families who are “disconnected” from most welfare benefit programs.

Since the large declines in welfare caseloads following welfare reform, little is known about the types of benefit packages that low-income families access. Such information can assist state administrators with cross-systems efforts to identify families that may be in need of additional services, through understanding of the programmatic access points for families with differing characteristics. This information may inform policy discussions regarding cross-program collaboration and the potential need

for additional program outreach and engagement strategies—efforts that may enhance the effectiveness of today’s economic safety nets in Wisconsin and the United States.

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