THE WORKING POOR FAMILIES PROJECT

POLICY BRIEF ■ WINTER 2013-2014

LOW-INCOME WORKING MOTHERS AND STATE POLICY: INVESTING FOR A BETTER ECONOMIC FUTURE

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KEY FINDINGS FOR 2012

- There are 4.1 million low-income working families with children headed by working mothers.
- The share of female-headed working families that are low-income increased from 54 percent in 2007 to 58 percent in 2012.
- Female-headed working families make up 22 percent of all working families, but they make up 39 percent of low-income working families.
- In 2012, 65 percent of children residing in female-headed working families (8.5 million) were low-income.
- Almost half of working mothers who are low-income are employed in retail and service sector jobs that often pay low-wages, limit hours and fail to provide benefits such as health and paid sick leave.

INTRODUCTION

In 2012, there were more than 10 million low-income working families with children[2] in the United States, and 39 percent were headed by working mothers.[3] The economic conditions for these families have worsened since the onset of the recession; between 2007 and 2012, there was a four percentage-point increase in the share of female-headed working families that are low-income. Addressing challenges specific to these families will increase their economic opportunity, boost the economy and strengthen the fabric of communities across the nation.

Public policy can play a critical role in our future prosperity by reversing this trend and improving outcomes for low-income working mothers. Of particular interest is how state governments can best invest in helping working mothers gain the education, skills and supports necessary to become economically secure and provide a strong economic future for their children.

In this brief, we highlight the latest data from the Census Bureau's American Community Survey and recommend state government policies and actions that would facilitate the economic advancement of female-headed, low-income working families with children under age 18. This research is supported by the Annie E. Casey, Ford, Joyce and Kresge Foundations, as part of the Working Poor Families Project (WPFP), a national initiative to strengthen state policies that can assist families striving to work their way into the middle class and achieve economic security.

> **"Two-thirds of the working poor families in the District of Columbia are headed by single women, at least one-third of whom have not completed high school. We're working to make adult and postsecondary education more accessible and more effective for these women but, just as importantly, we're also working to improve the jobs that many of these women currently hold. For example, improving compensation and connecting training to increased wages for home health and childcare workers has immediate benefits for working women and their families, as well as for the children and seniors in their care."**
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> *— Walter Smith, Executive Director, DC Appleseed Center for Law and Justice*

Working Mothers Overrepresented Among Working Poor

The rise of female-headed families in the United States has been one of the major social trends of the past 50 years, marking a dramatic shift in family structure and children's living arrangements. The majority of female-headed families work, but they are disproportionately burdened by poverty, compared with two-parent families. The latest data from the Census Bureau show that female-headed working families make up 22 percent of all working families, but they make up 39 percent of low-income working families (see Table 1). In fact, there are now 4.1 million low-income working families with children headed by working mothers.[4]

Since the onset of the recession, the economic circumstances of working mothers have deteriorated. The share of female-headed working families that are low-income increased from 54 percent in 2007 to 58 percent in 2012, putting more families and children at risk.

While female-headed working families make up about 39 percent of low-income working families nationwide, the proportion is much higher among African Americans (65 percent), compared with whites (36 percent), Asians (20 percent), Latinos (31 percent) and those in other racial groups (45 percent). However, in terms of overall numbers, whites account for the largest group of low-income, working families headed by single women (1.6 million).

About 14 percent of low-income, working mothers also have limited English proficiency, which may limit their educational and job prospects as well as opportunities for advancement. However, limited English proficiency is less common among low-income, female-headed working families, compared with all low-income working families (23 percent).

This difference reflects the fact that women make up the majority of U.S. born, low-wage workers, while "men dominate the low-wage immigrant labor force."[5]

There are also wide differences among states. In 2012, the share of low-income working families headed by working mothers ranged from 21 percent in Utah to 53 percent in Louisiana. States with the lowest proportions of female-headed, low-income working families included Arizona, California, Colorado, Hawaii, Idaho, Montana, Washington and Utah. In contrast, Alaska, Connecticut, Louisiana, Maryland, Massachusetts, Mississippi, Rhode Island, South Carolina and South Dakota had among the highest proportions of low-income working families headed by working mothers (see Appendix for a full list of states and the District of Columbia).

Table 1: Total and Low-Income Working Families Headed by Working Mothers, 2012

	Working Families	Low-Income Working Families
Total (000s)	32,595	10,581
Female-Headed Working Families (000s)	7,052	4,123
Percent Female-Headed Working Families	22	39

Working Poor Families Project, Population Reference Bureau analysis of American Community Survey, 2012.

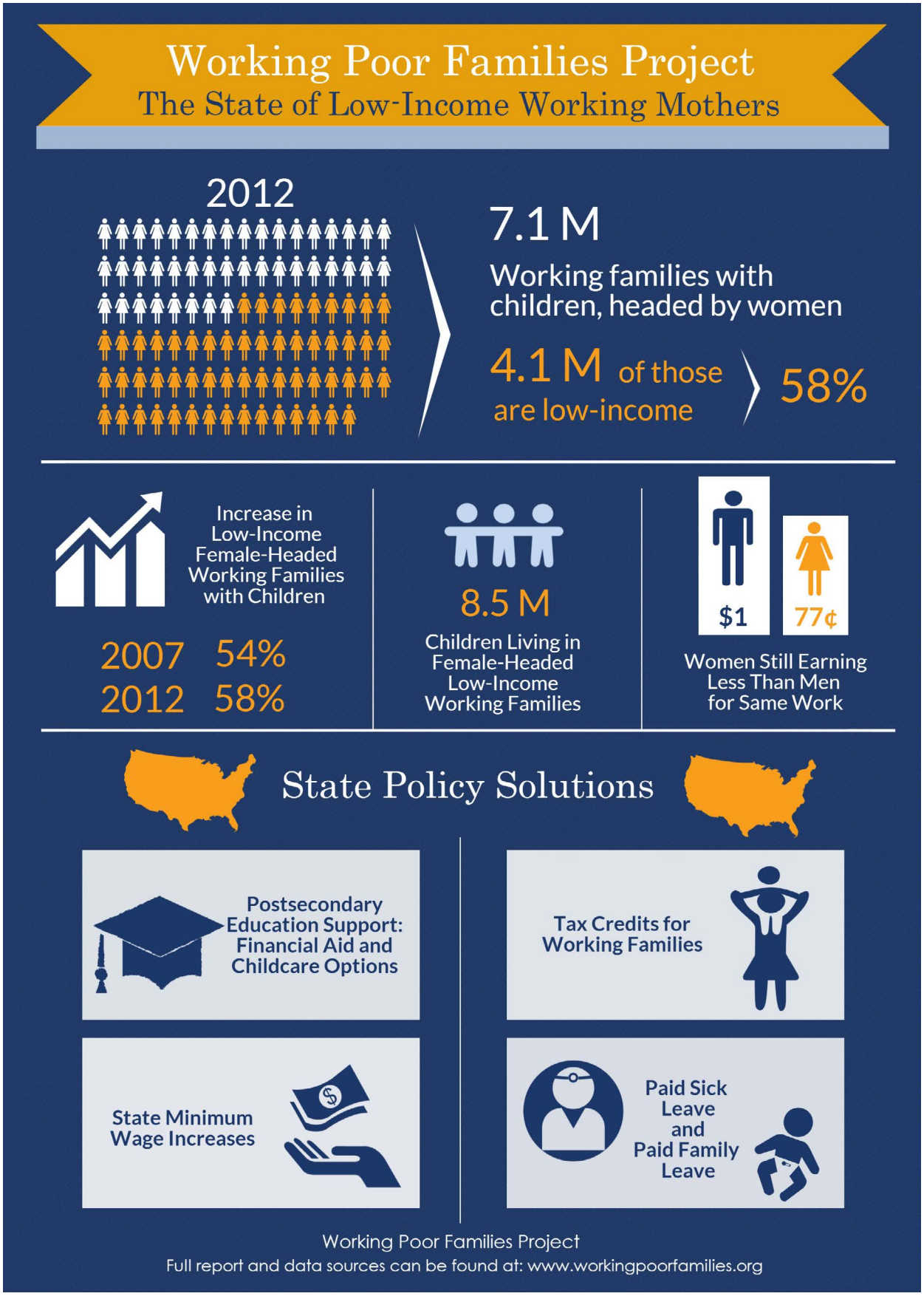
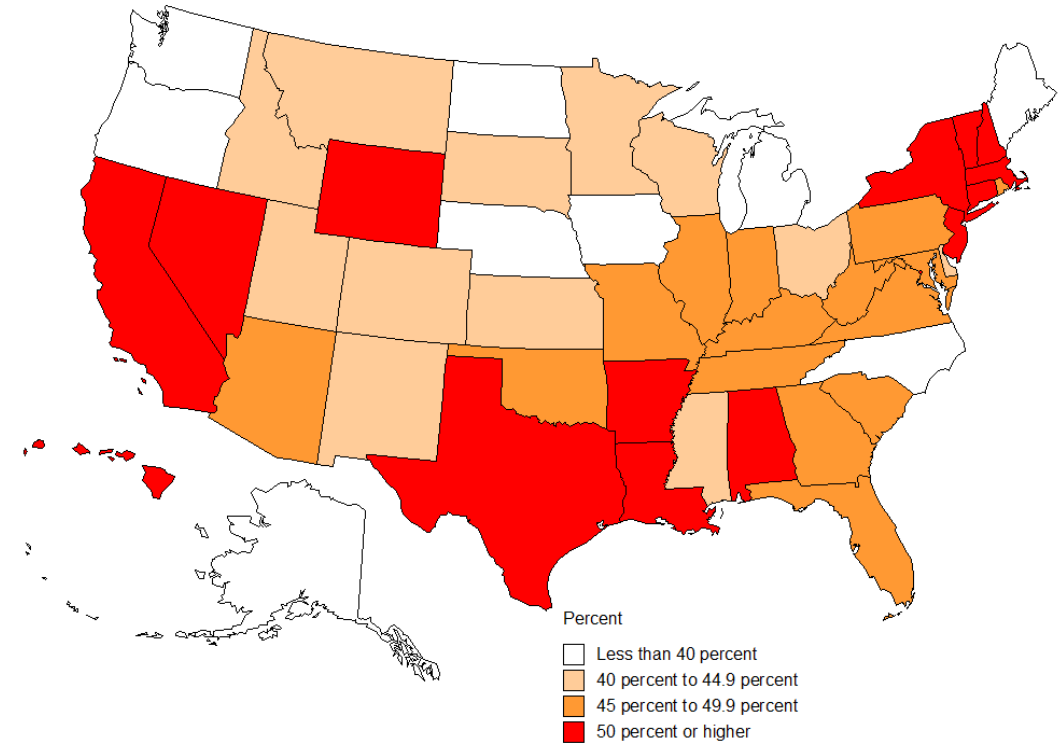

Working Poor Families Project
The State of Low-Income Working Mothers
2012
7.1 M
Working families with children, headed by women
4.1 M of those are low-income
58%
Increase in Low-Income Female-Headed Working Families with Children
2007 54%
2012 58%
8.5 M
Children Living in Female-Headed Low-Income Working Families
$1
77¢
Women Still Earning Less Than Men for Same Work
State Policy Solutions
Postsecondary Education Support: Financial Aid and Childcare Options
Tax Credits for Working Families
State Minimum Wage Increases
Paid Sick Leave and Paid Family Leave
Working Poor Families Project
Full report and data sources can be found at: www.workingpoorfamilies.org

Figure 1: Women in Female-Headed, Low-Income Working Families with No Postsecondary Education in 2012, by State



Working Poor Families Project, Population Reference Bureau analysis of American Community Survey, 2012.

The Education Gap

Increasingly, education is the key to success in the labor force and is a major factor driving the growing economic gap between lower-income and higher-income families. However, relatively few low-income working mothers have the training and skills needed to earn decent wages. In 2012, about 18 percent of women in female-headed, low-income working families were high school dropouts, 31 percent had a high school diploma and 51 percent had at least some postsecondary education. Among women in higher-income, female-headed working families (above 200 percent of poverty), only 5 percent were high school dropouts, 18 percent had earned a high school diploma and 77 percent had at least some education beyond high school.

As shown in Figure 1 above, there are wide gaps in educational attainment among different states. The percent of women in female-headed, low-income working families with no postsecondary education ranged from less than 40 percent in Alaska, Iowa, Maine, Nebraska, North Carolina, North Dakota, Oregon and Washington to 58 percent in New Jersey and Vermont and 64 percent in the District of Columbia. Educational attainment rates are also relatively low in California and parts of New England and the Southwestern United States.

Education can provide a pathway out of poverty, but postsecondary education and skills training are often out of reach for low-income working mothers. For nearly 20 percent of women in female-headed, low-income working families, college is not an immediate option because they first need to complete a high school credential.[6] For those who do qualify for postsecondary education, access can be limited due to a number of factors such as tuition costs, transportation issues and class schedules that conflict with standard working hours. Even for those who do enroll, success is not guaranteed. In fact, one analysis found that only 5 percent of unmarried parents who started college from 1995 to 1996 attained a bachelor's degree by 2001, compared with 29 percent of undergraduates nationwide.[7]

> **"The jobs of today and tomorrow require more than a high school diploma so if we are serious about moving low-income women and their children out of poverty, we must get serious about education. Access to getting a GED, college credential or degree isn't enough. We must commit to providing the resources we know low-income women need to succeed in college, including tuition assistance, childcare and other student supports."**
>
> *— Michele Siqueiros, Executive Director, Campaign for College Opportunity, California*

Lack of affordable, high-quality child care also limits the ability of working mothers to both enter and succeed in college.[8] As noted in a recent piece by the Institute for Women's Policy Research, "being a parent substantially increases the likelihood of leaving college with no degree, with 53 percent of parents vs. 31 percent of nonparents having left with no degree after six years. Among low-income college students with children, parents are 25 percent less likely to obtain a degree than low-income adults without children."[9] Although many states have policies that make their child care assistance available to parents in postsecondary education, some impose strict limitations and others do not make assistance available at all.[10] States can take more actions to encourage and equip students who are parents to succeed.[11]

College tuition continues to rise. In 2011, the average annual cost of attending a public, two-year college was about $8,100, and the cost of a public four-year college averaged $15,900 per year.[12] While some low-income women are eligible for federal financial aid, state need-based financial aid options are often designed to assist traditional students attending full-time.[13] For women juggling family, school and work responsibilities, full-time attendance is rarely an option.

Temporary Assistance for Needy Families (TANF) provides particularly relevant resources for this population as it is intended to help low-income parents achieve economic independence. Some states use federal TANF funds to pay for low-income students to achieve a high school credential, receive occupational training and go to college. Under TANF rules, up to 30 percent of a state's TANF recipients in education and training programs can be counted toward state participation requirements. However, states have fallen short of meeting that threshold; in 2010, only 11 percent of all adult TANF recipients were engaged in educational or training activities.[14] Clearly, states could do more to maximize the use of federal TANF funds—as well as funds available through the Workforce Investment Act (WIA) and state-based financial aid programs—to finance education and skills training for low-income working mothers. Although work in low-wage, low-skill jobs may help meet short-term financial needs, postsecondary education and skills training that leads to careers in high-wage fields can provide a foundation for a lifetime of financial independence for women and their children.

A number of states have begun to address these issues by establishing statewide policies that provide financial aid and supports tailored to non-traditional, working adults that can be beneficial to working mothers. For example, Washington State enacted the Opportunity Grant program in 2007 that specifically helps low-income adults pay for postsecondary training that leads to high-wage, high-demand careers. Student awards cover tuition and fees and up to $1,000 per year for books and supplies; students may also be able to get special access to tutoring, emergency child care and transportation.

States also are taking steps to restructure adult basic education and community college programs to better accommodate working adults who may be seeking an occupation credential rather than a four-year liberal arts degree. These types of reforms—often referred to as bridge programs and career pathways[15]—are growing as evidenced by the state career pathway programs in Arkansas, Kentucky, Oregon, Washington and Wisconsin that were profiled in a WPFP supported publication: Charting a Path: An Exploration of Statewide Career Pathway Efforts. Furthermore, bridge programs that connect adult basic education students with postsecondary community college programs are expanding to serve English Language Learners (ELL). In fact, Washington State has been supporting such efforts for seven years with its I-Best program, which has demonstrated the effectiveness of ELL bridges.[16] This is important as more than 500,000 female-headed, low-income working families include parents who report difficulty speaking English.[17]

> **"Massachusetts now ranks among the top five states with female-headed low-income families, largely because it is increasingly hard for single mothers without a postsecondary education to secure jobs that pay family-sustaining wages. This inability to join the workforce is keeping more families and children in poverty while increasing the burden on government and our economy. However, our research and work shows that when low-income families receive comprehensive services—combining resources, guidance and intensive coaching—they can successfully make the challenging journey from poverty to economic independence."**
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> *— Elisabeth Babcock, President and CEO, Crittenton Women's Union in Massachusetts*

However, there is still significant work to do before these kinds of educational programs and supports are fully available to low-income working mothers in states.

Although women currently earn the majority of credentials and degrees awarded by community colleges, they are concentrated in lower-wage, lower-skill fields.[18] State efforts encouraging women to seek education and training in growing high-skilled, high-wage fields such as science, technology, engineering and math (STEM) can be strengthened. The Carl D. Perkins Career and Technical Education Act program provides all states the resources and opportunity to address the barriers that women and girls face in entering such nontraditional fields.[19] Under the leadership of the National Alliance Partnership for Equity and their STEM Equity Pipeline initiative, 17 states spanning the country (e.g., California, Colorado, Georgia, New Jersey and Wisconsin) are working to improve state policies and programs, including Perkins, to increase the diversity of students accessing STEM educational programs.[20] The American Association of University Women recommends holding institutions and states accountable for the Perkins' gender equity provisions concerning access to and success in nontraditional fields of study; they see this as a key strategy to increase women in STEM education, especially in community colleges.[21]

Low Income, Fewer Benefits

Working mothers face unique challenges in balancing work and family responsibilities. These challenges are compounded because low skills and low wages leave many female-headed working households poorer than other working families. The challenges, however, do not stop there. Women in low-wage work are often in jobs that do not provide benefits such as health insurance, paid sick leave or, in some occupations, even wage protections. Some women in female-headed families earn less money because they are working part-time, but this is not the primary factor behind their low wages. In 2012, more than half of all women in female-headed, low-income working families —56 percent—were working full-time (at least 35 hours a week). For women in low-income families, working part-time is, in most instances, not a choice as they need the money to pay for basic household, childcare and job-related expenses.

A key barrier for working mothers is the gender gap in earnings. In 2012, women earned just 77 cents for every dollar earned by men, a gap that has persisted over the past ten years.[22] A recent report from the Center for American Progress found that the pay disparity is more dramatic for women of color; African-American women make 64 cents for every dollar white men make, and Hispanic women earn only 53 cents. The pay disparity also varies across states. Women in Wyoming, for instance, make only 64 cents for every dollar white men make, compared to Maryland, Nevada and Vermont where they earn 85 cents.[23] Both Maryland and Vermont have long-standing Commissions that are focused on promoting strong state policies for equal pay.[24]

The primary challenge for working mothers is their concentration in low-wage jobs. Women remain significantly underrepresented in many high-paying, high-demand occupations, especially in blue-collar and technical fields. As shown in Table 2 on page 7, nearly half of all low-income, working women in female-headed families are employed in 16 occupations, mostly jobs in the service and retail sectors. Expanding women's access to non-traditional jobs in manufacturing, skilled trades and transportation could increase their earnings by at least 30 percent.[25]

Table 2: Top 16 Occupations of Single, Female Household Heads in Working Families Below 200% of Poverty, 2012	
Occupation	Percent
Health aides	7.4
Cashiers	5.3
Maids and Housekeepers	5.0
Waiters and Waitresses	3.5
Customer Service Representatives	3.5
Personal Care Aides	3.3
Administrative Assistants	3.3
Cooks	2.8
Childcare Workers	2.7
Supervisors-Retail Sales	2.4
Retail Salespersons	2.2
Janitors	2.1
Receptionists	1.9
Hairdressers	1.7
Teacher Assistants	1.5
Office Clerks	1.2

Working Poor Families Project, Population Reference Bureau analysis of American Community Survey, 2012.

Some of the fastest-growing occupations during the U.S. recovery involve low-wage work in the service and retail sectors, while jobs paying middle-class wages are mostly out of reach for the majority of working mothers who lack college degrees.[26] Many low-skilled working mothers are employed as cashiers, maids and housekeepers, administrative assistants and waitresses, where protections and supports such as minimum wage, overtime provisions and sick leave vary considerably among the states.[27]

In 2012, 7 percent of low-income, working women in female-headed families were employed as home health aides—more than any other single occupation. The number of home health aides is projected to increase by more than 700,000 between 2010 and 2020, an increase of 69 percent.[28] Although health aides perform a critical role—providing care to those who are sick or disabled—the mean hourly wage for home health aides was about $10 an hour in 2012, or about $21,000 per year—less than half of the annual mean wage across all occupations ($46,000).[29] Despite the fact that two-thirds of these workers are paid through Medicare and Medicaid funds, federal law has historically exempted this occupation from fair labor standards such as minimum wage and overtime rules.[30] Recent changes in federal policy will ensure that starting in 2015, home health aide positions nationwide will be subject to federal fair labor standards, meaning this work will be covered by minimum wage and overtime rules.[31] More needs to be done, however, to ensure that these jobs, with their high availability and relatively low barriers to entry, are good jobs with benefits, career growth and viable, family-supporting wages.

Women working in low-wage jobs in the United States lack the job benefits that those in the middle and upper class often take for granted. The United States is the only advanced economy that does not guarantee paid sick leave for workers.[32] The U.S. Family and Medical Leave Act (FMLA) guarantees the availability of unpaid sick leave for just over half of U.S. workers. But for those not covered, and/or who are living from paycheck to paycheck, unpaid leave is generally not a viable option since staying home to take care of a sick child may lead to greater economic pressures, including loss of a job. In terms of parental leave after the birth of a child, the United States also lags far behind other developed countries; some, but not all, working women in the United States are entitled to 12 weeks of unpaid maternity leave,[33] compared with 162 weeks each in France and Germany.

The United States is also the only advanced economy that does not guarantee paid leave for some portion of parental leave.[34] Several states have enacted their own policies to address this issue; for example in 2011, Connecticut became the first state to mandate a minimum number of paid sick leave for most workers. In addition, both New Jersey and California have passed paid family leave laws that provide partial income replacement for workers who take time off to care for a newborn, a newly adopted child or a family member with a serious health condition.[35]

> **"Forty percent of Illinois' low-income families are headed by women. Women in our state are concentrated in the least-stable, lowest-paying jobs with the fewest benefits. We need to make these jobs better by ensuring that everyone who works is paid a decent wage, earns paid sick time and can count on a stable schedule. We must also make sure that more low-paid working women can enter and succeed in postsecondary education, a proven pathway to economic advancement. What's good for women is good for Illinois—and the country."**
>
> *— Anne Ladky, Executive Director, Women Employed (Illinois)*

In 2011, one-fourth of women under age 65 in female-headed households lacked health insurance. Among those who were insured, 38 percent were covered by a government health plan, compared to just 17 percent of insured women in married-couple families.[36] The Affordable Care Act, once fully implemented, should increase the share of low-income women eligible for Medicaid benefits, and expand access to health care for many others who are currently uninsured.[37]

However, as of December 2013, 26 states and the District of Columbia have adopted Medicaid expansion or are expected to do so in the future, while 20 states have declined expansion with four more still undecided; this includes states with large populations such as Florida, Georgia, North Carolina, Texas and Virginia.[38] In the 26 states opting for Medicaid expansion, there were 2.1 million female-headed, low-income working families in 2012—more than half of all such families nationwide—that could potentially benefit from the expanded benefits.

Without the wages and benefits provided by higher-skilled jobs, workers in low-wage jobs are forced to turn to public programs to meet basic needs. A recent study found that "more than half (52 percent) of the families of fast-food workers are enrolled in one or more public benefit programs, compared to 25 percent of the workforce as a whole. Even full-time hours are not enough to lift families out of poverty. The families of more than half of the fast-food workers employed 40 or more hours per week are enrolled in public assistance programs."[39]

These workers and their families rely on public work support programs such as TANF, the Supplemental Nutrition Assistance Program (SNAP) and the Earned Income Tax Credit (EITC) to help meet basic needs.[40] These programs have provided essential supports to low-income working female-headed families over the years and were especially valuable during the recession. Some programs such as SNAP were expanded during the recession, but the expanded SNAP benefits expired in November 2013.[41]

Many other national and state programs and tax credits that benefit low-income working families are at risk of reduced funding or being eliminated. In addition, many states have policies that challenge the value of work by structuring work supports with eligibility cliffs[42] so that slight increases in household earnings cut off benefits to working families, leaving households worse off. All of these policies threaten to undermine the already fragile economic stability of these families.

At particular risk are the approximately 800,000 low-income, female-headed working families who are immigrants.[43] Many of these families, including children, need public benefits and services; however federal laws can restrict or complicate immigrant families' access to major programs such as TANF and Medicaid. Some states have enacted policies to combat these restrictions by providing state-funded resources and services,[44] including funds to help undocumented students pay for college. As of December 2013, nineteen states have adopted policies, some through legislation typically referred to as the "Dream Act," that enable young adult immigrant students to pay in-state tuition at public postsecondary institutions.[45]

Understandably, female-headed working families have less income than two-parent families, in part because there are fewer potential workers in the household. Child support was designed to ensure that regardless of living arrangements, absent parents contribute to the economic well-being of the child. Despite improved enforcement of child support, many working mothers struggle to collect child support payments from absent fathers. In 2011, less than a third of female-headed families with children received child support payments during the previous year.[46] Because child support is primarily enforced through wage garnishment,

> **"In New Jersey, as the number of working low-income women who are both breadwinners and primary caregivers increases, having access to work supports such as family leave insurance and earned sick days is critical to their economic sustainability and keeping them engaged in the workforce. New Jersey is one of only three states in the U.S. that provides Family Leave Insurance program for workers. Research shows that Family Leave Insurance programs are good for workers, businesses, and the economy."**
>
> *— Dana Britton, Director of Rutgers Center for Women and Work, New Jersey*

it is especially hard to collect child support from low-skilled fathers, many of whom have very low wages and/or inconsistent employment.[47] Creating better incentives for providing child support and improving the employment prospects of these non-resident fathers can contribute significantly to the household income of female-headed, low-income households.

A Two-Generation Issue

Policymakers who want to improve outcomes for low-income children should be interested in a two-generation approach—addressing the opportunities and needs of working mothers as a vehicle for helping their children.[48] In 2012, 65 percent of children residing in female-headed working families (8.5 million) were low-income. These families have less money to pay for their children's education, child care and health care.

The common negative effects of growing up in poor families go beyond economics, as children are more likely to drop out of school and become teen parents. As they make the transition to adulthood, they also are less likely to have the education and skills needed to secure good jobs.[49] States have been slow to recognize the importance of assisting these young adults, many of whom are disconnected from education and employment. A recent WPFP policy brief—State Opportunities for Reconnecting Young Adults to Education, Skills Training and Employment—identified only a handful of states that seek to address this problem.

One notable example is the Mississippi Dropout Recovery Fund that supports community colleges to serve disconnected young adults in need of a high school diploma or equivalency. But the record in other states is not as promising. In Texas, for example, the legislature ended funding for a similar statewide effort despite its record generating positive outcomes as documented in a third-party evaluation.

Many low-wage jobs require women to work nonstandard work schedules, making it more difficult for them to manage work and family responsibilities, much less school and studying.[50] Even with standard work hours, low-income working mothers struggle to cover the high cost of child care. Low-income families that do not receive child care subsidies spend nearly 20 percent of their incomes on child care costs.[51] Given their work schedules, and the high cost of center-based child care, many working mothers rely on informal networks of friends and relatives to watch their children.[52] While these informal arrangements make work possible, studies show that they often do not provide the same cognitive benefits as formal child care centers, further limiting children's opportunities for educational and economic success.[53]

Recommended Policies and Actions

State governments have significant authority and opportunity to assist low-income working mothers gain the education, skills and supports necessary to provide for their families and to become economically self-sufficient and secure. *The Shriver Report: A Woman's Nation Pushes Back from the Brink*, notes in an essay entitled "Powerful and Powerless" that "almost sixty percent of Americans said the women raising children on their own face tremendous challenges and should be helped financially by government, employers and communities."[54] Governors, other state policy makers and key community stakeholders must also acknowledge the challenges facing working mothers and understand that investing in parents today is good for the well-being of families, the economic future of children and the overall viability of communities and local economies.

Working female-headed families, like all families, need to have enough resources to cover basic expenses and to help their children succeed. However, the majority of female-headed working families are not on a pathway out of poverty.[55]

For maximum impact on this problem, state governments should focus on policies that are sensitive to the needs of working mothers and to all parents in general:

- Increasing access and success for low-income working mothers in postsecondary education.
- Improving the quality of low-wage jobs.
- Creating a strong network of work supports to strengthen female-headed, low-income families and assure basic family needs are met.

For each of these issues, specific state policy actions are recommended below.

Increasing access and success for low-income working mothers in postsecondary education.

- Create and expand tuition assistance programs that make postsecondary education accessible for low-income working mothers. This includes assuring state need-based financial aid is available for part-time students and allowing need-based aid to be used for short-term occupational programs leading to a credential.
- Allow undocumented students to pay in-state tuition at public postsecondary schools.
- Better utilize existing program resources of TANF, Adult Education and WIA to support the success of working mothers in postsecondary education.
- Provide increased and dedicated academic and personal supports for low-income working mothers, including affordable, high-quality child care and other strategies targeted to promote student parent success.
- Invest in programs that help pregnant women and young mothers achieve a high school credential and transition to postsecondary education.
- Restructure adult basic education and community college programs in accordance with bridge program and career pathway concepts to better accommodate low-income working mothers, including English Language Learners who may be seeking an occupation credential or degree.
- Take steps to encourage and support low-income working mothers to pursue career and technical education/training programs in nontraditional fields such as STEM, manufacturing and transportation by crafting state policies to take advantage of opportunities in such programs as Perkins, WIA and apprenticeships.

Improving the quality of low-wage jobs.

- Raise the state minimum wage and minimum wage for employees who receive tips and index them to inflation to help meet basic household needs.
- Implement and enforce paid maternity leave and paid sick leave policies to ensure all working mothers can take paid time off when they or their children are sick.

Creating a strong network of work supports to strengthen female-headed, low-income working families and assure basic family needs are met.

- Provide a state refundable EITC for low-income families, including non-resident fathers who pay their child support, to help make low-wage work pay.
- Support the expansion of Medicaid eligibility under the Affordable Care Act to ensure low-wage working mothers have access to affordable health care.
- Improve access to quality child care for low-income families during work and school.
- Maintain a strong commitment to work supports (e.g., SNAP, Medicaid as well as EITC and child care) and structure eligibility levels to avoid "cliff" effects with the goal of improving family well-being.

States have a primary responsibility for creating and supporting strong communities. Strong state policies designed to address the challenges faced by low-income female heads of households will strengthen our economy and neighborhoods, help families work their way out of poverty and make a better life for their children and our future.

The Working Poor Families Project

Strengthening State Policies for
America's Working Poor

Millions of American breadwinners work hard to support their families. But, despite their determination and effort, many are mired in low-wage jobs that provide inadequate benefits and offer few opportunities for advancement. In fact, nearly 1 in 3 American working families now earn wages so low that they have difficulty surviving financially.

Launched in 2002 and currently supported by the Annie E. Casey, Ford, Joyce and Kresge foundations, The Working Poor Families Project is a national initiative that works to improve these economic conditions. The project partners with state nonprofit organizations and supports their policy efforts to better prepare America's working families for a more secure economic future.

For more information:
www.workingpoorfamilies.org

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Appendix 1: Female-Headed, Low-Income Working Families, by State, 2012				
State	Number of low-income working families	Number of female-headed, low-income working families	Percent of low-income working families that are female-headed	Rank
United States	10,580,864	4,123,030	39	N.R.
Alabama	177,204	78,942	45	41
Alaska	15,916	8,469	53	49
Arizona	248,209	84,715	34	4
Arkansas	125,667	47,479	38	15
California	1,360,198	397,711	29	3
Colorado	160,097	54,354	34	4
Connecticut	81,459	40,985	50	47
Delaware	27,450	11,830	43	32
District of Columbia	11,343	6,923	61	N.R.
Florida	657,304	264,813	40	19
Georgia	402,170	166,187	41	23
Hawaii	33,083	11,231	34	4
Idaho	69,764	18,450	26	2
Illinois	404,108	163,341	40	19
Indiana	235,831	91,703	39	18
Iowa	90,851	37,546	41	23
Kansas	103,033	36,314	35	9
Kentucky	150,673	64,751	43	32
Louisiana	180,521	96,367	53	49
Maine	41,135	14,424	35	9
Maryland	128,444	59,101	46	42
Massachusetts	139,732	69,118	49	45
Michigan	315,281	132,146	42	28
Minnesota	137,406	56,857	41	23
Mississippi	137,776	67,916	49	45
Missouri	202,383	88,556	44	38
Montana	35,784	11,991	34	4
Nebraska	68,564	26,325	38	15
Nevada	106,247	38,640	36	13
New Hampshire	28,751	12,450	43	32
New Jersey	219,776	94,955	43	32
New Mexico	90,316	37,216	41	23
New York	601,959	249,906	42	28
North Carolina	380,113	151,251	40	19
North Dakota	19,381	8,197	42	28
Ohio	365,801	157,140	43	32
Oklahoma	158,945	56,479	36	13
Oregon	132,363	46,636	35	9
Pennsylvania	339,696	150,197	44	38
Rhode Island	23,730	12,182	51	48
South Carolina	186,231	89,544	48	44
South Dakota	24,715	11,454	46	42
Tennessee	243,664	101,144	42	28
Texas	1,140,578	403,468	35	9
Utah	111,260	23,752	21	1
Vermont	19,918	7,898	40	19
Virginia	219,556	97,581	44	38
Washington	193,514	66,578	34	4
West Virginia	53,859	22,247	41	23
Wisconsin	162,324	69,156	43	32
Wyoming	16,781	6,414	38	15

N.R. = Not ranked. See Endnote #2 for a detailed definition of female-headed low-income working families.

Source: Working Poor Families Project, Population Reference Bureau analysis of American Community Survey, 2012

Appendix 2: Women in Female Headed, Low-Income Working Families with No Post-Secondary Education in 2012, by State			
State	Number of female-headed, low-income working families	Women in female-headed, low-income working families with no post-secondary education	Percent with no post-secondary education
United States	4,123,030	2,006,718	49
Alabama	78,942	39,700	50
Alaska	8,469	3,236	38
Arizona	84,715	41,142	49
Arkansas	47,479	23,775	50
California	397,711	221,941	56
Colorado	54,354	23,297	43
Connecticut	40,985	20,643	50
Delaware	11,830	5,215	44
District of Columbia	6,923	4,417	64
Florida	264,813	132,373	50
Georgia	166,187	76,233	46
Hawaii	11,231	5,860	52
Idaho	18,450	7,770	42
Illinois	163,341	78,193	48
Indiana	91,703	42,189	46
Iowa	37,546	14,410	38
Kansas	36,314	15,157	42
Kentucky	64,751	32,227	50
Louisiana	96,367	49,798	52
Maine	14,424	5,476	38
Maryland	59,101	27,253	46
Massachusetts	69,118	35,812	52
Michigan	132,146	52,739	40
Minnesota	56,857	22,931	40
Mississippi	67,916	29,091	43
Missouri	88,556	43,059	49
Montana	11,991	4,812	40
Nebraska	26,325	8,899	34
Nevada	38,640	21,520	56
New Hampshire	12,450	6,607	53
New Jersey	94,955	54,812	58
New Mexico	37,216	15,144	41
New York	249,906	139,270	56
North Carolina	151,251	59,425	39
North Dakota	8,197	2,735	33
Ohio	157,140	69,227	44
Oklahoma	56,479	25,803	46
Oregon	46,636	17,622	38
Pennsylvania	150,197	73,358	49
Rhode Island	12,182	6,043	50
South Carolina	89,544	40,866	46
South Dakota	11,454	4,591	40
Tennessee	101,144	47,182	47
Texas	403,468	227,299	56
Utah	23,752	10,163	43
Vermont	7,898	4,608	58
Virginia	97,581	45,517	47
Washington	66,578	25,871	39
West Virginia	22,247	10,374	47
Wisconsin	69,156	27,689	40
Wyoming	6,414	3,344	52

Source: Working Poor Families Project, Population Reference Bureau analysis of American Community Survey, 2012.

Endnotes

[1] Mark Mather is a demographer at the Population Reference Bureau, where he specializes in issues related to U.S. social and demographic trends, child and family well-being, and data from the U.S. Census Bureau. Deborah Povich and Brandon Roberts manage The Working Poor Families Project. Special thanks to Judith Berman of the DC Appleseed Center for Law and Justice who provided significant and critical guidance and feedback in the development and finalization of this policy brief. Also, thanks to Ruthie Liberman of the Crittenton Women's Union, James Goddard of the Nebraska Appleseed Center for Law in the Public Interest, Karen White of the Rutgers Center for Women and Work, and Meegan Bassett and Jenny Wittner from Women Employed for providing very helpful comments on the initial draft.

[2] In this brief, a family is a primary married couple or single-parent family with at least one co-resident child younger than 18 years old. A family is defined as working if all family members ages 15 and older either have a combined work effort of 39 weeks or more in the prior 12 months, or all family members ages 15 and older have a combined work effort of 26 to 39 weeks in the prior 12 months and one currently unemployed parent looked for work in the prior four weeks. In 2012, the low-income threshold for a family of three with two children was $36,966. Unless otherwise noted, data are from the Population Reference Bureau's analysis of the U.S. Census Bureau's American Community Survey (ACS). Estimates from the ACS are subject to both sampling and non-sampling error.

[3] In this brief, we use the term "working mothers" synonymously with "women in female-headed working families, with no spouse present in the household." Eighty five percent of female-headed working families have their "own children" present. Own children means never-married, under 18, son or daughter of the householder by birth, marriage (a stepchild), or adoption.

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