Three Decades Since *Making Ends Meet*: How Single-Mother Families Survive Today

ELIZABETH O. ANANAT, CAROLYN Y. BARNES, SANDRA K. DANZIGER, AND KATHRYN EDIN

In their 1997 book Making Ends Meet, *Kathryn Edin and Laura Lein revealed how struggling single mothers strategized to support their families as the deepest welfare reform since the 1930s began. Upending arguments that cash assistance incentivized dependency and single parenthood, their book sparked decades of scholarship on families' actual living conditions and survival strategies. We introduce this issue by describing how the safety net, and low-income families' experiences, have evolved since the book's publication. We highlight research on how the administrative complexity of means-tested programs creates barriers to accessing benefits and how low-income families cope, including by piecing together additional support from employment, charities, personal networks, and their children's fathers. We discuss evidence on the relationship between the evolving safety net, maternal employment, and child well-being, persistently central questions in political discourse. Finally, we propose policy reforms to improve our most marginalized families' well-being and opportunity.*

Keywords: Poverty, welfare policy, inequality, children, single mothers

In *Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work*, Kathryn Edin and Laura Lein (1997) laid bare the challenges and strategies of low-income single mothers who were struggling to provide for their families at the exact historical moment when the deepest welfaretab-supplemental reform since the 1930s began. Upending conventional arguments about the role of cash assistance in families' lives, including claims that it incentivized dependency and single parenthood, their book ushered in decades of social science scholar-

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ship on the actual living conditions and economic survival strategies of low-income single mothers with children, both those reliant on welfare and those not receiving welfare who relied on low-wage jobs. Even before the 1996 reform, in an era when the cash welfare program was a federal entitlement that was relatively generous by today's standards, Edin and Lein showed that both of these groups of mothers struggled mightily to get by.

We introduce this issue by describing how the safety net has changed and how low-income families' experiences have evolved in the decades since the book's publication. We highlight recent research on the barriers these families face in accessing and maintaining benefits from government safety net programs, given the complexity of program design and administration, as well as how low-income families cope with the burdens of this complexity and manage to weave together a patchwork of additional support from employment, private charities, their personal networks, and their children's fathers—just as they did thirty years ago. We discuss research since the 1990s on the relationship between the evolving safety net and both maternal employment and child well-being, two questions that have remained central in political discourse around anti-poverty policy throughout the decades since the book was published. Further, we highlight how the papers in this issue provide new evidence on these vital topics. Finally, we look to proposed course corrections in policy today that research suggests have the potential to reduce inequality and increase opportunity and well-being for the nation's most marginalized families.

In the late 1980s, Edin discovered a crucial truth about welfare that most others in the academic or policy world had not considered. In the words of one welfare recipient enrolled in a program offering college courses to low-income residents in Chicago, where Edin was teaching part-time, "Nobody can live on welfare. You've got to cheat to survive." When Edin discussed this experience with her graduate school advisor, Christopher Jencks, one of the nation's leading poverty experts, he asked, "Can you prove it?"

Edin responded by conducting multiple in-depth interviews with welfare recipients in Chicago. Based on these interviews, Jencks and Edin (1990) coauthored an article for the inaugural issue of *The American Prospect*, "The Real Welfare Problem," in which they predicted that the 1988 Family Support Act, an early version of welfare reform aimed at getting more single mothers to work, would have little effect because "single mothers do not turn to welfare because they are pathologically dependent on handouts or unusually reluctant to work. They turn to welfare because they cannot get jobs that pay any better than welfare. Since the [Family Support Act] will not do much to change this fact, it will not get many single mothers off welfare." They continued:

> Meanwhile, the nation's 3.7 million welfare families confront an urgent problem: they do not get enough money from welfare to pay their bills. Nor can most single mothers earn enough to cover their expenses. The only way most welfare recipients can keep their families together is to combine work and welfare. Yet if they report that they are working, the welfare department will soon reduce their checks by almost the full amount of their earnings, leaving them as desperate as before. The only way most recipients can make ends meet, therefore, is to supplement their welfare checks without telling the welfare department.

Edin's initial evidence was drawn from fifty welfare-reliant single mothers in Chicago. With the support of the Russell Sage Foundation (RSF), Edin then expanded her research to include fifty low-skilled Chicago mothers who did not rely on welfare but worked at low-wage jobs.

At the time, Chicago was a city with slightly higher-than-average living costs, and the state's welfare benefits were about the national average. RSF asked Edin, "What about those living in areas with higher or lower costs of living and more versus less generous benefits?" She then met the social anthropologist Laura Lein, who had been living near a housing project in San Antonio while studying food consumption among the deeply poor. With further funding from the foundation, Edin interviewed roughly one hundred additional single mothers, half

relying on welfare and half on low-wage jobs, in Charleston, South Carolina, where benefits were lower than the national average and local living costs were moderate. Lein would do the same in San Antonio, Texas, where both welfare benefits and local living costs were low. Lein and Mary Jo Bane, a political scientist at the Harvard Kennedy School, added a Boston, Massachusetts, site, where both benefits and local living costs were high compared to the national average.

Six years and 379 repeated in-depth interviews later, the Russell Sage Foundation published Edin and Lein's book, *Making Ends Meet* (*MEM*). The book came at a time when federal cash assistance, the Aid to Families with Dependent Children (AFDC) program, was a commonly used and legally available support—albeit meager—for income-eligible single parents with children, typically mothers. In some states, limited benefits were available for two-parent families through the Aid to Families with Dependent Children–Unemployed Parent (AFDC-UP) program. Edin and Lein's interviews provided detailed accounts of how single mothers in each locale combined welfare, work, and other sources of income to "make ends meet." The book chronicled mothers' continuously evolving struggle to survive in each city. Indeed, even where welfare provided relatively generous benefits (especially in the Boston area), they found that it was virtually impossible for mothers to live on the cash assistance and other in-kind benefits, including housing subsidies and food stamps, that were available. While the book documented the myriad survival strategies of these mothers, it also demonstrated that despite these efforts, expenses usually exceeded what mothers brought in. Thus, they and their children experienced significant material hardships. Yet in all locations, those who did not receive welfare but relied on low-wage jobs struggled even more, often finding themselves only one child illness or layoff away from near-destitution. Furthermore, food stamp and housing subsidy dollars declined with every dollar earned. At the time, trading welfare for a job meant losing Medicaid coverage. Transportation costs were also significant for those who worked. And for those with children not yet in school or who needed after-school supervision, work required significant outlays for childcare. Bottom line: low-skilled single mothers who worked were usually worse off financially than those who relied on welfare.

MEM was widely read by policymakers, practitioners, researchers, and concerned citizens alike. The timing of the publication, in 1997, was ironic, issued just as the AFDC program Edin and Lein had spent so many years studying had been replaced by Temporary Assistance for Needy Families (TANF), a program with new lifetime eligibility limits and work requirements. Even more significant, TANF was not an entitlement, as AFDC had been; under that prior program, states were entitled to unlimited federal funds at matching rates (inversely related to state per capita income) for every eligible person who enrolled. Rather, TANF was a block grant to each state, determined by that state's federal AFDC allocation in 1994. If enrollment exceeded the amount that could be covered with the state's TANF block grant, the state was now left holding the bag. Importantly, the block grant structure not only allowed federal support for the program to wane over time (federal allocations were not adjusted for inflation), but also allowed states great latitude in how to spend their TANF dollars. Over time, this new structure led to a dramatic decline in need-based cash assistance for poor single mothers with children, as states diverted their TANF block grant dollars to other purposes (Edin and Shaefer 2015).

In the face of these seismic changes, Edin and Lein's on-the-ground analysis of survival strategies of low-income single mothers inspired a generation of quantitative and qualitative scholars to conduct new studies aimed at capturing the effects of welfare reform. One such scholar, Elizabeth Ananat, read *MEM* for an undergraduate class on the politics of US social policy in the fall of 1997, just months after it was released. The book immediately helped her make sense of an experience she had had that summer as she interned at the Illinois Department of Child and Family Services and helped implement a new system of childcare subsidies that the state pursued with some of its TANF block grant dollars. In protest against the increased copays being charged after the reform (even as Illinois expanded the

subsidy budget to increase the number of eligible families served), parents had faxed handwritten monthly budgets to the state showing that they couldn't afford childcare now that the subsidies were lower—in fact, their expenses already consistently exceeded their income. How, Ananat and her fellow intern had wondered, were they making ends meet? Drawing on her experience, and now with Edin and Lein's insights into the economic realities facing poor single mothers, Ananat was inspired to become an economist and study how these realities harmed families' ability to support and invest in children, driving intergenerational persistence in poverty and inequality.

Carolyn Barnes, a younger policy scholar, discovered *MEM* a decade later, through an undergraduate independent study on poverty and inequality. Barnes had grown up in a low-income family and had watched her mother's efforts to navigate single motherhood, unstable work, and various means-tested programs to survive. *MEM* was her first introduction to research on the topic. She saw herself and her family in the work, and was motivated to pursue a PhD in political science and public policy and conduct research in the same vein. Her qualitative research lens drew her to questions of how policy implementation shapes the way beneficiaries experience anti-poverty programs.

Just after President Bill Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, which abolished AFDC and replaced it with TANF, Sandra Danziger and colleagues at the University of Michigan decided to follow a cohort of low-income single mothers as they attempted to leave welfare for work, assessing not only how they fared economically but also what barriers to employment they faced, as well as their overall well-being. The Women's Employment Study (WES) sought to test the key assumption embedded in the new policy: that moving from welfare to employment would provide the hand up economically that these families so desperately needed, while at the same time encouraging marriage and discouraging nonmarital childbearing (Danziger et al. 2000). To accomplish this aim, WES fielded a five-wave random sample survey of current and former welfare recipients in one racially and ethnically diverse Michigan county.

WES inspired other important research focused not only on the economic well-being of poor single mothers and their children, but on other outcomes as well, such as the incidence of stressful life events and nonmonetary aspects of parental and child well-being, including mental health (Danziger et al. 2000). Studies extending the WES included the Manpower Demonstration Research Corporation's four-city study of welfare reform, Project on Devolution and Urban Change (Quint et al. 1999), and Welfare, Children and Families: A Three City Study (Angel et al. 2012), which followed the lives of poor single mothers and their children over three waves. Both were conducted in the late 1990s. In each case, these studies found that the reality on the ground was far more complex than policymakers had imagined, as even among workers, material hardship was widespread and barriers to employment were substantial. Notably, these studies included both surveys and extensive qualitative research, similar to Edin and Lein's, recognizing that numbers alone could not tell these families' stories.

In this double issue, we provide new evidence of the persistence of the challenges facing low-income families in the present day. The research featured in this double issue also underscores how, over the last thirty years, an eroding low-wage labor market coupled with increasingly tenuous access to cash assistance has shaped how, and how well, low-income single mothers are making ends meet across multiple domains. In the thirty years since Edin and Lein's publication, the generosity of in-kind supports such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid and posttax cash benefits such as the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) have expanded. Yet many low-income single mothers lack stability in their financial lives and are hardly thriving. Recent survey data, for example, finds persistent economic hardship caused by unpredictable work hours and unstable earnings among a recent cohort of low-skilled single mothers, compounded by limited access to cash assistance. Natasha Pilkauskas and Kevin Bruey's (2026, this volume, issue 2) analysis of a monthly cross-

sectional survey of 7,186 single mothers receiving benefits from SNAP (formerly the Food Stamp Program) shows that, regardless of work status, single mothers continue to rely on myriad public and private resources to survive. Despite considerable efforts to stitch together a patchwork of survival strategies, mothers and their children continue to experience high levels of material hardship and are burdened by debt. Work-reliant single mothers are able to draw on slightly more resources than mothers who are not employed but still experience very high rates of hardship (see also Danziger et al. 2016a, 2016b).

The persistent precarity of low-income families with children in the years since *Making Ends Meet*'s 1997 debut can be attributed in part to the devolution of America's safety net into an ever more complex array of in-kind benefits and a considerable shift away from need-based cash aid and toward work-based income supports. Available aid (of any type) also varies greatly in generosity by state and region, due to the devolution of design and implementation of TANF and other programs to the states. Further, sharp inequities across race and ethnicity persist. Sarah Bruch and colleagues (2026, this volume, issue 1) document how the dramatic expansion of state-level discretion since welfare reform has created fifty-one or more variations of these programs (fifty state programs plus one in the District of Columbia; this count does not include programmatic differences specific to tribal territories, Puerto Rico, Guam, and the Virgin Islands). Across programs, they show, the rules do not work in concert even within a given jurisdiction at a given period of time, much less from state to state or from year to year.

Today, a typical low-income single mother, the focus of much of the work in this double issue, likely has at least some employment throughout the year, often in a precarious low-wage job (Edin and Shaefer 2015). She will almost certainly receive SNAP and qualify for Medicaid coverage for her children; whether she qualifies herself depends largely on whether or not she lives in a state that has chosen to expand Medicaid. Meanwhile, her housing and childcare costs are likely to be high (both have risen faster than inflation since the 1990s [Joughin 2021]), and government subsidies have not come close to reaching more than a fraction of those who would qualify. The maze of other safety net programs that she might be eligible for, depending on the jurisdiction and year, is now exceedingly difficult to comprehend, and the administrative burden of establishing and maintaining enrollment in these programs is high. Moreover, she may decide that their value is questionable compared to their onerous requirements and the stigma they confer.

Other benefits tied to work have also expanded. For example, paid family leave is now available in some states (see Hill et al. 2026, this volume, issue 1). Further, a handful of states now offer what is called an "expanded Child Tax Credit" that, unlike the federal CTC, is available to nearly all families, not just those with sufficient earnings, reflecting policy designs similar to the version briefly implemented in 2021 under President Joe Biden (see Abbott and Tach 2026, this volume, issue 1; Vinh et al. 2025). About half of states top off the federal EITC with a small EITC of their own, although these benefits are only available to those with sufficient earnings to qualify. Some states offer greater access to childcare subsidies than in the past (Kwon et al. 2026, this volume, issue 1), and, in a few locales, short-term unconditional guaranteed income has been provided to some, or even all, families with children in certain jurisdictions (see Constantino et al. 2026, this volume, issue 1; Flanagan and Sarah Halpern-Meekin 2026, this volume, issue 2). As this new research documents, these new programs, where they exist, help to relieve the economic travails of low-income parents and their children.

Meanwhile, wages for men without a college degree, which had already been falling for a generation when *MEM* was published, have continued to decrease. At the same time, the catastrophic rise in mass incarceration, which also began in the early 1970s and peaked in 2009, left many low-income noncustodial fathers with criminal records. The combination of these historical forces has rendered them unable, in many cases, to make significant and stable contributions to their children (Dwyer Emory et al. 2026, this volume, issue 2).

In the remainder of this introduction, we begin by documenting how households with children have fared since *MEM* and describe the demographic characteristics of those families that populate the lowest income stratum, then and now. Second, we introduce the topic of how the fifty-one-plus TANF block grant programs have evolved and diverged in spending, rules, and the size and characteristics of caseloads since 1996. We then provide an overview of how these changes have affected the availability of resources for low-income families. We follow with a discussion of the challenges of securing and maintaining employment for low-skilled parents, particularly mothers, due to both policy and the increasing challenges of the low-wage labor market. We next offer insights on how current safety net programs pose access barriers and continue to stigmatize applicants, even as most are now participating in the labor market. Further, we highlight contemporary accounts of the lived experiences of low-income families, which offer both contrasts and continuity with Edin and Lein's interviews. Finally, we offer lessons for future policy by considering both the seminal research on how poverty and inequality affect vulnerable families and children over time and newer evidence from this double issue and elsewhere on the state of the safety net, low wage employment, and the well-being of low-income families. This includes an examination of new programs begun or expanded in the decades after *MEM* was published.

POVERTY AND WELFARE THEN AND NOW

When Edin and Lein were conducting their interviews—a period when the number of households with children receiving AFDC was at an all-time high—the idea took hold that time limits and work requirements were needed to push families off of cash assistance. The assumption motivating these ideas was that these measures would increase employment and thereby reduce poverty. This idea came to fruition with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), colloquially known as "welfare reform." The years since have been a test of the idea's predictions.

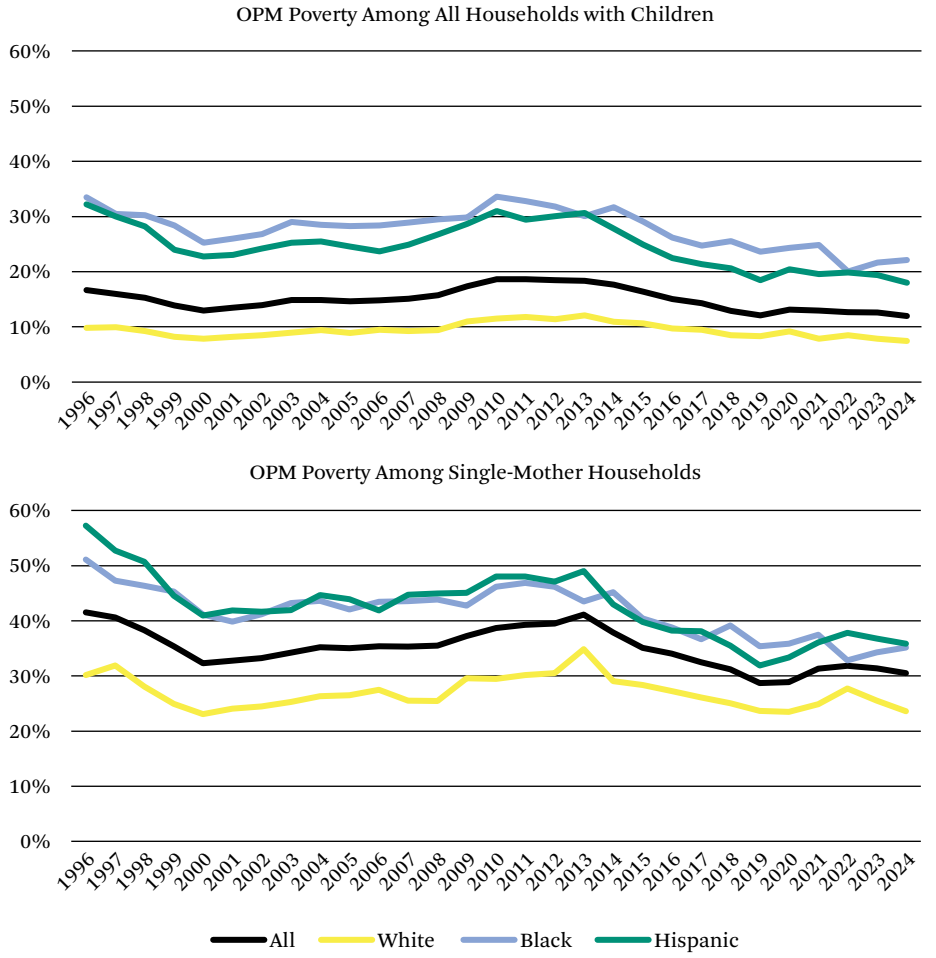
Analyses of the US Census Bureau's Official Poverty Measure (OPM) and of an alternative poverty measure, the Supplemental Poverty Measure (SPM) (Wimer et al. 2024), provided by the Center on Poverty and Social Policy at Columbia University, show the change in the OPM (figure 1) and the historical SPM (figure 2) between 1996 and 2024. The figures display estimates for all households with children and for households with children with an unmarried female householder. In addition to the overall poverty rates, the figures show differences by self-reported Black, White, and Hispanic identity (sample sizes for other racial identities, including Asians and Native Americans, are too small to report with statistical reliability).

Consistent with the prediction of welfare reform's advocates, on average, the government's OPM shows that single-mother households (which we define as those headed by an unmarried female householder) are less likely to be poor than they were on the eve of welfare reform, due in part to the fact that maternal employment in the US is at an historic high (Schoeni and Blank 2000).

Unsurprisingly, the OPM, which compares a family's cash resources (from work and other pretax cash supports, including AFDC and TANF) to a simple measure of need (originally equal to three times a minimal food budget, and since adjusted for inflation), shows consistently higher poverty among families headed by single mothers than among families with children overall. OPM poverty among Black and Hispanic families is also consistently higher than among White families, with the gap narrowing somewhat over time. According to the OPM, poverty among single-parent families overall and within each subgroup fell in the first years after welfare reform, increased through the Great Recession, fell again through the eve of the COVID-19 pandemic in 2019, rose during the COVID pandemic, and has fallen since its pandemic-era peak.

A drawback of the OPM is that it fails to consider the large variation in living costs we see across the US, or significant posttax government supports, such as the EITC and CTC, which have both increased dramatically since welfare reform. In addition, in-kind benefits such as housing subsidies and SNAP are ex-

Figure 1. Official-Measure Poverty by Race and Household Structure



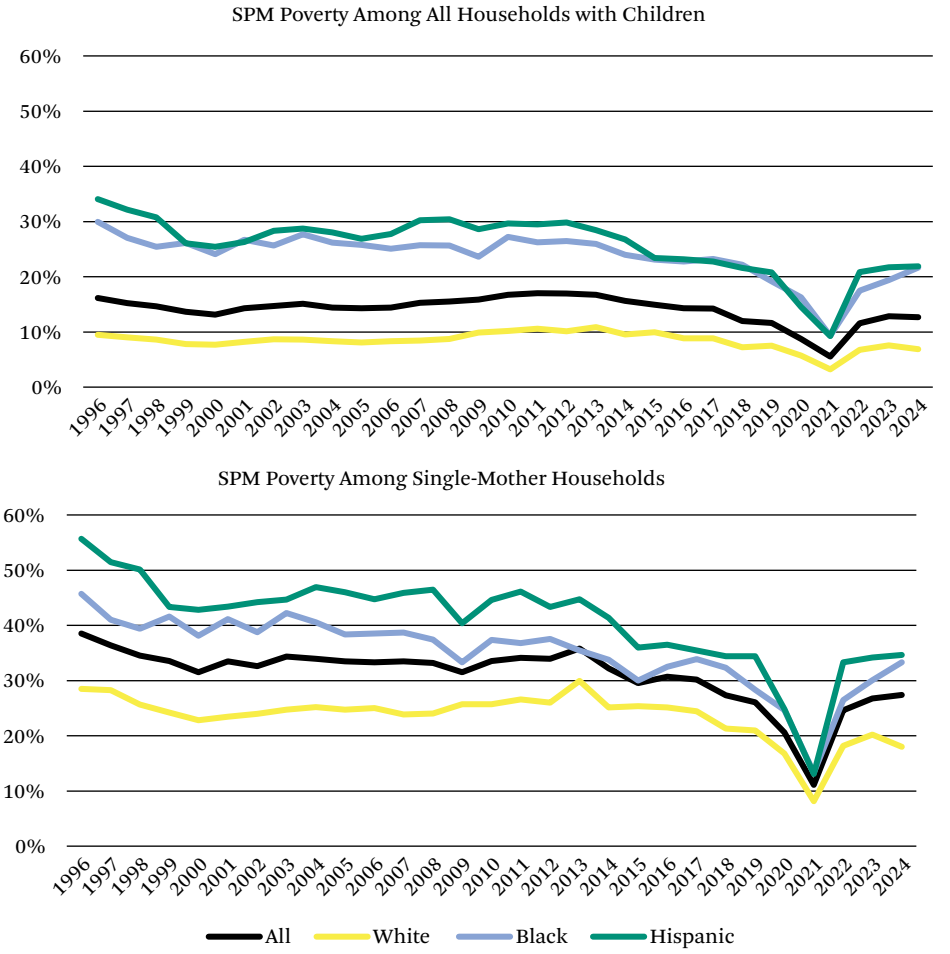
Source: Center for Poverty and Social Policy, Columbia University; US Census Poverty and Historical Supplemental Poverty Data.
Note: OPM = Official Poverty Measure.

cluded. The SPM, an alternative measure developed by the Census Bureau in 2009, takes account of these factors and includes a more complex assessment of family needs (such as childcare and out-of-pocket medical expenses).[1] Liana Fox and colleagues (2015) have created a historical version of the SPM for the years prior to 2009, when SPM data coverage began. Figure 2 shows the SPM for 1996–2024).

The SPM, like the OPM, shows a decline in poverty in the first years after welfare reform, but it rises less throughout the Great Recession than the OPM because it includes in-kind transfers, such as housing subsidies and SNAP, which increase as income falls. SNAP was also temporarily expanded in response to the Great Recession. For the same reason, SPM poverty declines less during the subsequent economic expansion. While by the official measure, poverty among single-mother families fell by one-quarter between welfare reform and the eve of the COVID pandemic in 2019 (from 42 percent

1. One drawback of the supplemental measure is that higher living costs are often indicators of other resources, such as accessible public transportation, that are in fact of significant benefit to families in high-cost markets like California, but are all but nonexistent in many low-cost markets, such as Mississippi.

Figure 2. Supplemental-Measure Poverty by Race and Household Structure



Source: Center for Poverty and Social Policy, Columbia University; US Census Poverty and Historical Supplemental Poverty Data.
Note: SPM = Supplemental Poverty Measure.

to 32 percent), according to the supplemental measure it fell by one-third (from 38.5 percent to 27.9 percent). Poverty rates for all households with children and for single-parent families reached 12.7 percent and 27.4 percent respectively in 2024.

Racial and ethnic disparities persist throughout these decades by both measures. While government transfers significantly reduce poverty for children in all racial groups, as is evident in the SPM, they do not reduce the large gap in poverty rates between Black and White children and, in fact, exacerbate the poverty gap between Latino and White children (Charles et al. 2022; Lee et al. 2024). The exception, however, was 2021, when unprecedented efforts to support families during the COVID pandemic through the temporary implementation of the expanded CTC (which offered full benefits to all low income children, not just those whose parents had sufficient earnings, in contrast to the current CTC) brought child poverty in the US to a historic low and reduced racial gaps, as Joseph van der Naald and colleagues (2026, this volume, issue 1) discuss.

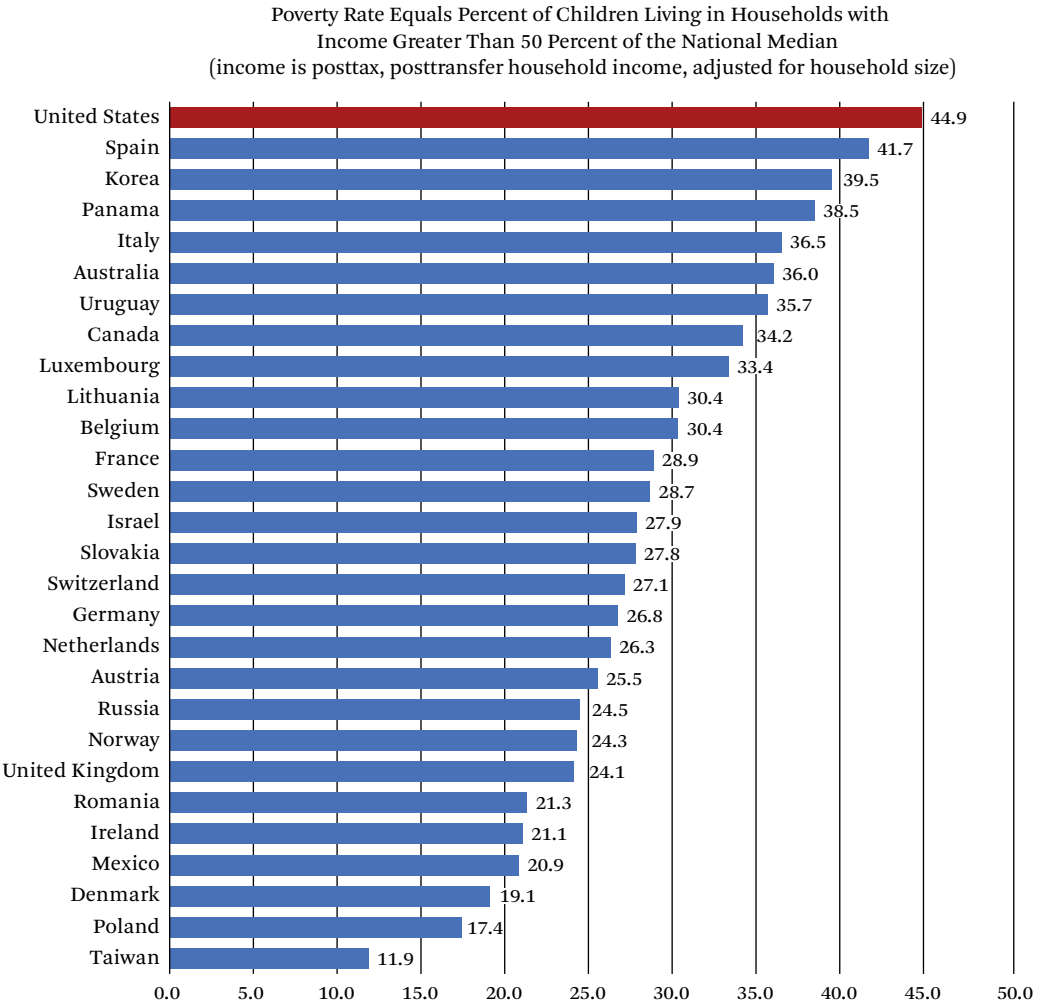
Despite the overall decline in poverty since 1996, as measured by both the OPM and the SPM, single-mother families in the US continue

to have few resources on average, not only relative to other family types in the US but also when compared to single-mother families in other high-income countries. For this introduction, Janet Gornick analyzed data from the Luxembourg Income Study (LIS) across twenty-eight countries between 2018 and 2022 (see figure 3). The data show that the share of children living in households with incomes at or below 50 percent of their country's median income, called *relative poverty* (a measure distinct from the OPM and SPM and commonly used in other developed nations), is higher in the US than in any of the other countries examined. The US relative-poverty rate for children is 45 percent, nearly four times the rate found in Taiwan, the country with the lowest relative poverty level for single-mother families; it is also 61 percent higher than the median rate among these countries.

The Demise of AFDC and the Rise of TANF

In 1996, with a flick of Clinton's pen, the no-strings-attached entitlement to single parents who could demonstrate financial need—in which all federal and state welfare dollars not

Figure 3. Poverty Rates Among Children in Single-Mother Households, Twenty-Eight High-Income Countries



Source: LIS Inequality and Poverty Key Figures, http://www.lisdatacenter.org (July 26, 2024). Luxembourg: LIS. Reprinted with permission.

devoted to administrative operations landed in poor families' pockets—was transformed into a flexible income stream. States now had broad discretion in how to spend their welfare allotments, as long as they kept within some very broad (and ill-defined) parameters.

With each passing year, fewer and fewer of those dollars have landed in the pockets of the poorest families (Edin and Shaefer 2015). Furthermore, although the new program adopted self-sufficiency through employment as one of its main goals, very little of the money was spent on linking recipients to jobs, such as employment services and training (Danziger et al. 2016a, 2016b). Some states invested in income supports for the working poor using their TANF block-grant dollars, such as expanded childcare subsidies and the aforementioned state EITCs. Other states funded efforts to strengthen the two-parent family (another key goal of the legislation and an approved use of TANF dollars). To date, there is no evidence that these family-strengthening programs increased marriage, although they may have had other benefits (Tach and Edin 2017). Limiting cash aid, through federally mandated time limits, work requirements, and other added administrative burdens and additional requirements imposed by states, seems to have had little, if any, impact on family structure either, contrary to the assumptions of many who championed the 1996 reform. Moreover, cross-national comparisons show that the US, despite limiting cash in an effort to disincentivize it, has the highest rate of single parenthood of any rich country (Kearney 2023).

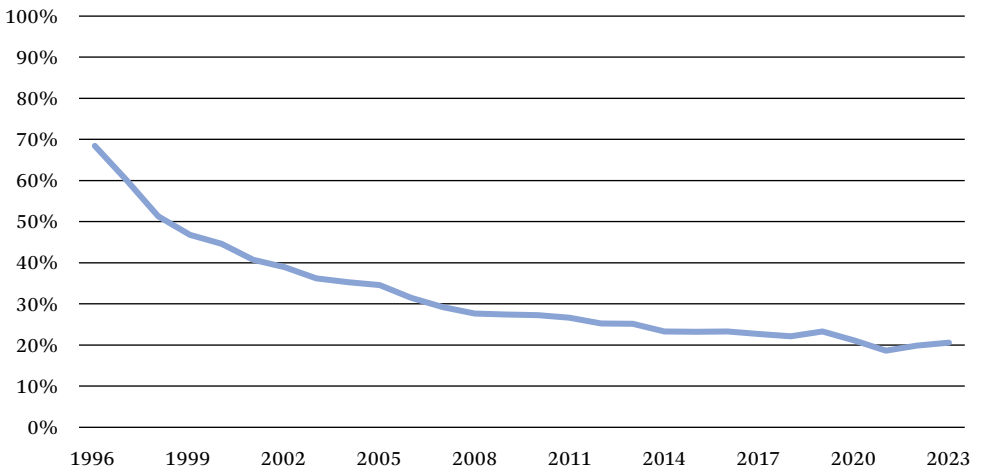
Beyond these uses, states have deployed their TANF dollars to fund a variety of programs more or less related to supporting low-income families. Many states spend TANF dollars to fund child welfare programs, Head Start, and pre-K, programs they may have been funding by other means before welfare reform. But TANF dollars have also been put to other uses, including college scholarships that benefit mostly the middle class (Blake 2023) as well as "crisis pregnancy centers" that present themselves as medical clinics offering prenatal health care but actually focus on deterring those seeking abortions (Burnside and Lower-Basch 2024).

Disturbingly, in Mississippi (America's poorest state as measured by the OPM), over 90 percent of TANF applicants have been turned away in recent years, while at the same time the state has documented roughly $80 million in fraudulent misuse of TANF dollars, including lining the pockets of celebrity athletes, funding a new volleyball stadium for a state university, and outright graft by nonprofit leaders and public officials (Edin et al. 2023).

Figure 4 shows that since welfare reform, the share of officially (OPM) poor families with children receiving cash assistance has fallen from two in three to one in five. Only in California has TANF consistently gone to a majority of such families over the post-welfare reform period, while in seventeen states–Alabama, Arizona, Arkansas, Georgia, Idaho, Indiana, Kansas, Louisiana, Michigan, Mississippi, Missouri, North Carolina, North Dakota, Oklahoma, South Carolina, Texas, and Wyoming–fewer than one in ten such families received TANF in 2022–2023 (in six of these states, the figure was less than one in twenty). Benefits to families who do receive checks have fallen as well. The maximum level of benefit in 2023 for a family of three covered only 11–19 percent of the official poverty line in most Southern states (Bowden et al. 2025). In that year, even among the most generous states the maximum benefit reached 40–60 percent of the official poverty threshold.

The number of cases (each family is a case) and number of children who receive TANF have fallen by roughly three-quarters since welfare reform and have further declined since the COVID pandemic. This falloff is by no means a mere reflection of the decline in the number of children under age eighteen who lived in OPM poverty (the poverty measure used in determining TANF eligibility), which has been much more modest. According to the OPM, 14.5 million children were poor in 1996 (20.5 percent of all children) compared to 10.3 million (14.3 percent of the child population) in 2024 (Shrider and Bijou 2025). Contemporary TANF recipients are also more likely to be White than they were in 1997, reflecting the disproportionate diversion of TANF funds away from cash assistance in states with larger non-White populations. While a significantly higher proportion

Figure 4. Share of Poor Families with Children Receiving TANF



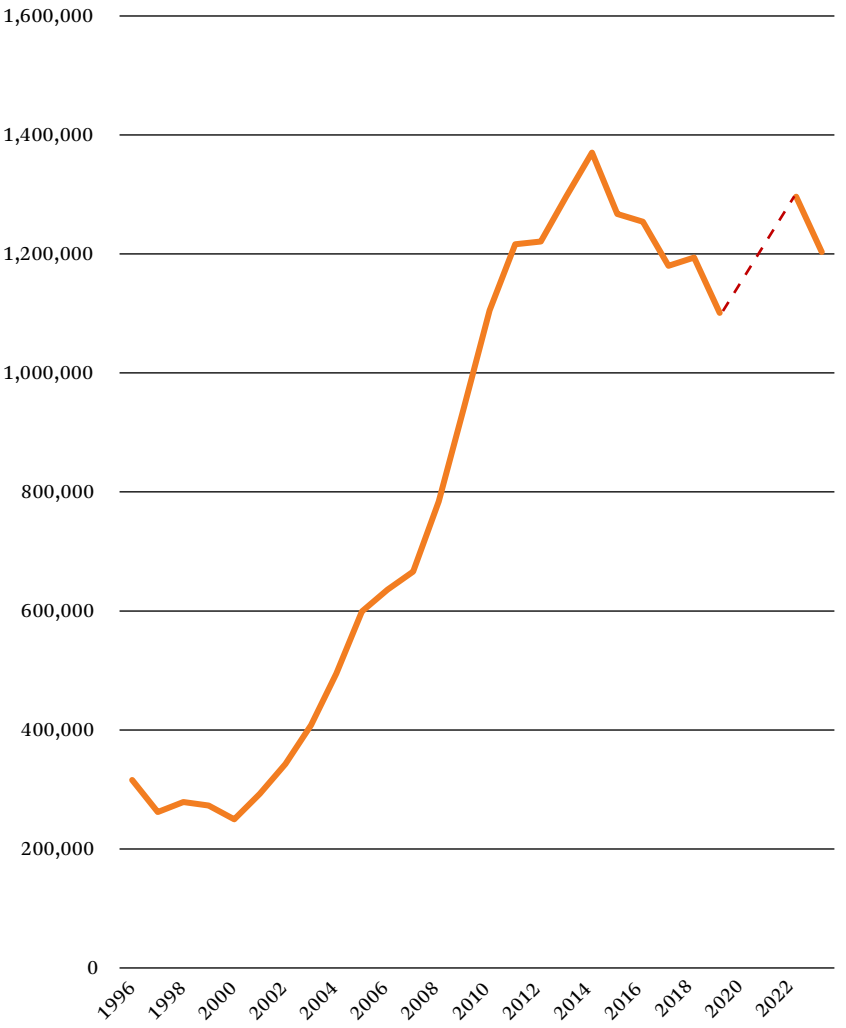
Source: Data from the Center on Budget and Policy Priorities.

of single mothers work than in the years before welfare reform, the share of parents *who work while enrolled in TANF* has increased only slightly; this may be due to the very low income-eligibility thresholds in many states, such that even very low levels of earnings simply disqualify families from any TANF support. Notably, the wide state-by-state disparity in average benefit amounts that has marked cash welfare in the US since its inception, nearly one hundred years ago, has also persisted. And, just as in the years before welfare reform, a welfare check today cannot lift a family out of poverty in any state. Indeed, we have seen falling real benefit levels in all but a few very low benefit states, such as Mississippi, where the TANF caseload is at extremely low levels—for every one hundred families living in poverty in Mississippi, only three receive TANF (Bowden et al. 2025).

Meanwhile, the proportion of TANF cases that are child-only cases—where the total benefit a family receives counts only the family's minor children as eligible and not their custodial parent or guardian—has risen dramatically. Often, a child-only case results from a parent losing benefits due to a sanction for a rule violation, such as failing to attend a recertification appointment or report an income change.

Given these trends, one might conclude that in the thirty years since *MEM*, things have gotten even tougher for at least some of the nation's poor single mothers and their children—who already faced what Jencks and Edin (1990) described as an "urgent problem" in the years before welfare reform. Indeed, this has been the case, even as the share of such families in poverty has fallen overall, as figure 1 shows. Over the last three decades, the number of poor families with children experiencing a spell of at least three months with virtually no visible means of cash support—called extreme poverty—climbed dramatically, whether measured by government surveys or administrative sources. For example, the number of families receiving SNAP who had no cash income at the point of application or recertification swelled nearly five-fold between 1997 and 2011, as shown in Figure 5, and has remained in that range since. Importantly, many such families also spend part of the year working, as Edin and Shaefer (2015) found. Thus, the increase in the number of families with cashless spells is not so much a story of diverging destinies between the very poorest and those who are just below the poverty line or the near poor, but a story of increased economic volatility within the lives of a broad group of low-income parents. Edin and Shaefer (2015) document the experiences of low-income families during these spells of severe destitution. They detail the extreme lengths to which parents go to survive

Figure 5. SNAP Households with Children Reporting No Other Source of Income at Time of Application or Recertification (Administrative Records)



Source: Edin and Shaefer's analysis of annual reports, Characteristics of Supplemental Nutrition Assistance Program Households. USDA Food and Nutrition Service.
Note: These households report no cash income at SNAP certification, under penalty of law. Data not collected for fiscal years 2020 and 2021.

them, including the widespread strategy of selling blood plasma to garner a modest bit of cash. These hardships underline the extent to which the welfare reform era has, while witnessing overall reductions in poverty among all parents, and single parents overall, also seen an increase in income volatility and spells of extreme poverty.

EVOLVING POLICY CONTEXT FOR INCOME SUPPORT

A good deal of research since *MEM*—which itself noted that "state legislators recognize welfare's unpopularity" (Edin and Lein 1997, 20)—has focused on how states elect to operate their means-tested programs and the challenges new regulations pose for applicants in getting and

keeping assistance. Over the last thirty years, both the stringency of the rules regarding who is eligible for cash aid and how states spend their TANF dollars have been strongly reflective of the racial composition of states. Southern states with large Black populations often have the least generous benefits and the highest hurdles to access (Campbell et al. 2014; Hardy et al. 2019; Hero and Levy 2018; Edin and Shaefer 2015; Soss et al. 2011; Schram 2005; Kim and Fording 2010).

As cash assistance as it was experienced in *MEM* has faded, the safety net has shifted to a constellation of expanded in-kind supports and work-based tax credits. In-kind programs generally tax work—they fall with earnings or have earnings cliffs; at the same time, a growing number of these programs require beneficiaries to work to qualify. Further, under the One Big Beautiful Bill Act, passed in the summer of 2025, SNAP and Medicaid eligibility will become subject to increased work requirements in 2026. This creates a confusing combination of earnings incentives and disincentives. Meanwhile, state and federal EITC programs targeted to families with children phase in with earnings but subsidize earnings only up to a relatively modest plateau, and then decline; the CTC also phases in with earnings (but only declines at high income thresholds). The complicated set of incentives created by this complex array of programs means that single mothers no longer choose between welfare and market work, as they mostly did in the years before welfare reform, but must instead struggle to maintain both employment and some safety net support. In 2017, Tach and Edin summed up the prior decades of welfare policy changes as follows:

> To truly understand the ongoing consequences of welfare reform writ large, one must consider not just the transition from AFDC to TANF but changes in the entire bundle of cash and near cash means-tested federal programs . . . that determine what resources are available to whom. We show that taken together, changes in these programs represent a profound shift from a need-based to a work-based safety net. Americans have traditionally held strong beliefs about who among the poor was deserving, beliefs that have shaped who gets relief and on what grounds (Ellwood 1988; Katz 2013). Now, work is a primary litmus test by which deservedness is judged.

Medicaid has an income cliff, and, as mentioned earlier, eligibility for adults varies depending on whether the state has chosen to take up Medicaid expansion; it does not have work requirements for those with dependents under age fourteen, but will add them for those with older children in 2026 due to the One Big Beautiful Bill Act. SNAP benefits fall as earnings rise. SNAP also has required recertification meetings that can interfere with work. The USDA's Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), like Medicaid, has an income cliff; like SNAP, it requires appointments to maintain certification that can interfere with work. Childcare assistance falls with earnings according to schedules that vary by state, and requires that parents work, or, in limited circumstances, attend education and training. Childcare assistance is not an entitlement for low-income working parents in any state; indeed, less than a quarter of those who qualify receive it (General Accounting Office 2025).

An increase in the fraction of low-income single parents who work, along with the large increase in tax credits now available to low-income workers with dependent children in the form of the EITC and CTC, has led to the decline in SPM poverty for single-mother families we noted earlier (only the increase in earnings has driven the fall in the OPM, as it does not include tax credits), as will be discussed in a number of articles in this double issue. But as these new articles demonstrate, the extent to which these programs can reduce need and enhance well-being is undermined by their complexity, the administrative burdens they impose, and their decentralized nature.

Joseph van der Naald and colleagues' (2026) analysis in this double issue documents a dizzying array of changes to the safety net in the thirty years since *MEM*, but within that array the authors emphasize one central theme: devolution of the safety net to states, or, in their

words, "decentralization." They document that state rather than federal transfers (including, per the authors' definition, TANF and SNAP, over which states have considerable discretion), had the greatest impact on poverty alleviation in the early years but declined substantially in effectiveness after 2012, whereas federal tax credits (including the EITC and CTC) became more effective after 2012, particularly for Hispanic families. As a result, although poverty declined overall, racial disparities have endured. They conclude, "The institutional features of social provisioning in the United States are not race-ethnicity neutral; they reflect and reinforce hierarchies rooted in racialized and gendered assumptions about work, family, and deservingness. As our results and prior scholarship suggest, decentralization plays a significant role in reproducing racial inequality."

Decentralization has long been a feature of the US welfare state, albeit to a lesser degree than we see today. Initially, it reflected Southern Democrats' opposition to federal involvement and control through the New Deal (Ward 2005), driven by the fear that federal administration could expand access to benefits in ways that could not only strain state budgets (Davies and Derthick 1997) but also disrupt local labor markets in the South that relied on cheap agricultural and domestic labor, trades that employed a disproportionate share of Black and Hispanic citizens (Quadagno 1988). Consequently, the Social Security Act of 1935—which established not only Social Security for the elderly but also Aid to Dependent Children (ADC, later AFDC) and Unemployment Insurance (UI), among other programs—reflected a compromise that created a fragmented safety net from the outset and, in the South, categorically excluded most Black Americans (due to their heavy concentration in agricultural and domestic labor) (Lieberman 2001). While, through the Civil Rights and welfare rights movements, the programs initiated under the Social Security Act became more accessible over time, welfare reform ushered in a new era of increased decentralization, which has continued to undermine the reach of federal programs, leading to persistent racial disparities in benefit levels and access (Soss et al. 2011; Michener 2019).

Precarity of Work for Low-Income and Single-Mother Families

If anything, the quality of low-wage jobs has eroded since *Making Ends Meet* (Edin and Shaefer 2015). Many are perilous, with wage theft (Hallett 2018) and employee misclassification rampant, along with safety concerns that can lead to work-related injuries. Further, these jobs have become increasingly plagued with erratic shifts and hours (Lambert 2008; Schneider and Harknett, 2019). Jobs in low-wage sectors have shifted toward retail and food service industries, which have less predictable scheduling than manufacturing and clerical employment, as a result of changes in trade, technology, and other forces (Ananat et al. 2021). Management practices now focus on minimizing employer spending on wages by emphasizing "just-in-time" staffing in response to customer demand, a practice that uses software intended to facilitate this goal. This practice means that low-wage workers may not know when, or for how many hours, they will work on a given day. A study of retail and food service workers found that the overwhelming majority experienced at least one canceled shift, a surprise shift, or a change in start or end times (such as being sent home early or required to stay late) over the course of a given month (Ananat and Gassman-Pines 2021).

Unstable schedules make arranging childcare challenging. Arranging high-quality childcare—which generally operates only during standard business hours—is especially difficult. Sarah Jiyoon Kwon and colleagues' (2026) analysis of childcare use among low-income families highlights these challenges, especially during nontraditional hours (evenings, early mornings, and weekends), when 40 percent of low-income employed parents work. Arranging for family to provide care as a solution can depend on whether there is a spouse or partner who can take on care responsibilities or whether extended family members are available. These challenges are particularly acute for single mothers.

In addition to the challenges of securing childcare, precarious and nonstandard work schedules also make it difficult for workers to further their education, as employers prefer

workers who are available for any shift they are assigned. Unstable schedules make it doubly hard to secure sufficient hours, since on-demand availability makes it difficult to combine the multiple part-time jobs needed to create a makeshift forty-hour work week.

It follows that in such jobs, earnings are volatile (Ananat et al. 2025). While weeks with fewer hours make it much more difficult to make ends meet, weeks with more hours can have the same effect, as they can bump income above the eligibility thresholds for some of the means-tested programs, thus lowering or even eliminating benefits.

These jobs frequently do not pay a living wage. Nineteen states still use the federal minimum wage of $7.25 per hour (National Conference of State Legislators 2025). Many states allow tipped employees to be paid less than minimum wage by their employers, with fifteen states requiring only that firms pay $2.13 per hour. The inadequacy of many such jobs to support a family is shown most clearly in the fact that the large majority of families receiving SNAP, Medicaid, and other means-tested programs include at least one worker. It is the combination of low and unstable hours and low wages, not a lack of work effort, that puts these families in need of additional support from the state to make ends meet.

How Means-Tested Programs Contribute to Single-Mother Families' Survival

Thus, low-income families still get by, as they did in the era when *MEM* was written, by stitching together a patchwork of additional resources in addition to formal sector work and government programs. These include off-the-books work; contributions from family and friends, their children's fathers (through both formal and informal supports), and current partners; and private charity (see also Dwyer Emory et al. 2026, this volume, issue 2). Added to this list of additional resources are four policies built since the early 1990s that are analyzed in this issue: expanded tax credits for the working poor (Abbot and Tach 2026) and, in some states, paid family leave (Hill et al. 2026); expanded childcare subsidies (Kwon et al. 2026); and, in a few locales, guaranteed income programs (Constantino et al. 2026).

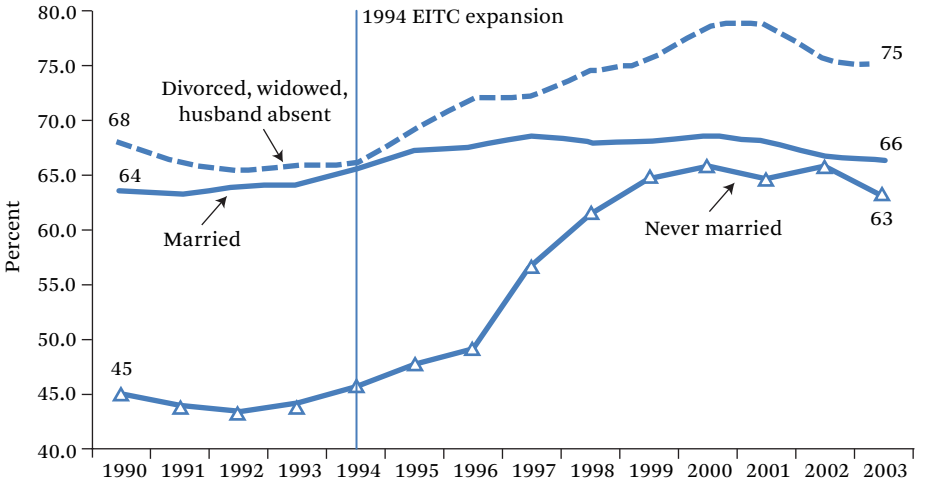
EITC

The 1994 increase in the EITC fundamentally changed the impossible calculus Jencks and Edin (1990, 31) described in "The Real Welfare Problem": "Most single mothers [can't] earn enough to cover their expenses." Due to the dramatic expansion of a previously modest tax credit repurposed by the Clinton administration to give a big pay raise to single parents who worked but remained poor, work began to pay much better. The program's design was unabashedly work-first, which fit with TANF's goals. As described earlier, benefits increase with earnings until beneficiaries hit a plateau—which starts roughly at the point that a family reaches the poverty line. It then begins to phase out at somewhat higher levels of earnings. The EITC, as reformulated in 1994, ensured that a single parent working full-time, full-year at the federal minimum wage ended up above the official poverty line (although the decline in the real value of the federal minimum wage has since eroded the EITC's ability to lift such a parent out of poverty). The availability of the credit contributed to the unprecedented increase in work among single mothers (Blank 2002), shown in figure 6.

While neither AFDC nor TANF benefits were ever generous enough to lift anyone out of poverty, EITC benefits, when combined with earnings and income from other sources, often are. Thus, the EITC has become the largest anti-poverty program for children in the nation. Although research suggests that the EITC is, to some extent, "welfare for employers," in that it subsidizes employment and allows firms to hire workers at lower wages than they otherwise could, it nonetheless also leaves workers with much higher total resources than they otherwise would have (Rothstein and Zipperer 2020). The program is no panacea: interviews with EITC recipients, referenced earlier, show that even those who escape official poverty throughout the year are typically living in the red except for a brief period when the credit arrives at tax time (Sykes et al. 2015; Halpern Meekin et al. 2015). Yet few would argue that the EITC has not been a bold new approach to supporting low-wage families with children.

However, some policies that affect survival

Figure 6. Share of Mothers Employed, 1990–2003



Source: Office of the Assistant Secretary of Policy and Evaluation 2005.
Note: Unpublished tabulations of data from the Annual Social and Economic Supplement of the Current Population Survey. http://aspe.hhs.gov/hsp/05/unemp-receipt/.

strategies and opportunities for low-income families have not evolved much since the 1990s. Policies to reduce inequity in housing and wages have been resistant to change. For example, the number of household units in receipt of federal rental assistance, primarily through Section 8 vouchers, only grew from 4.7 in 1996 to 5.12 million in 2016, covering only about one in four eligible families (Congressional Research Service 2019a, 39–40).

Minimum Wage

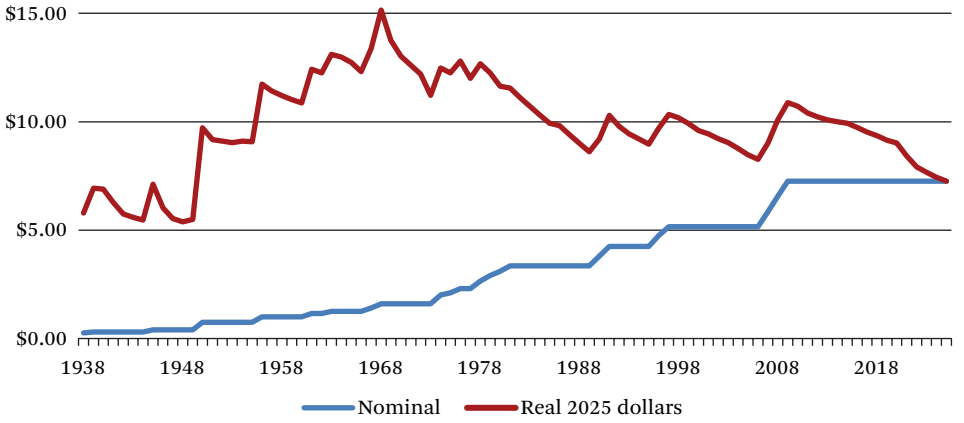
The federal minimum wage has not been increased since 2009, weakening the labor market's capacity to reduce poverty (Payne-Patterson and Maye 2023). Figure 7 shows that its current nominal value of $7.25 per hour represents its lowest real value since 1950—a real value that has fallen by more than half since its 1968 peak.

If the minimum wage had kept up not just with inflation but with productivity growth since 1968, as it did in the years before 1968—which would mean providing the lowest-paid workers with a constant share of the value the economy creates—it would have reached $21.50 by 2020, nearly three times its actual level (Baker 2022).

Health Care

Health care access has expanded greatly since welfare reform (Smith 2023). In 1997, when health benefits for low-income families expanded with the passage of the State Children's Health Insurance Program (which provided grants to states to provide coverage for low-income children not eligible for Medicaid), 15.7 percent of all Americans, and 14 percent of American children, lacked health insurance. By 2007, only 9 percent of children were still uninsured, yet 15.3 percent of Americans overall lacked insurance. Starting in 2010, with the passage of the Affordable Care Act, the proportion of uninsured declined annually during the Obama administration, crept up only slightly during the first Trump administration, and landed at 8 percent for the population overall and 4 percent for children in 2020. It declined again during the Biden administration thanks to expansions of marketplace subsidies in the American Rescue Plan and Inflation Reduction Act, emergency Medicaid rules during the COVID pandemic that prevented states from removing people from the rolls, and the addition of several states to the list of those that expanded Medicaid. Due to cuts under the second Trump administration's 2025 budget law,

Figure 7. US Federal Minimum Wage, 1938–2025



Source: Figure created using historical minimum wage values from the US Department of Labor Wage and Hour Division, n.d. The inflation-adjusted minimum wage is expressed in August 2025 dollars based on the Consumer Price Index for All Urban Consumers (CPI-U), US City Average.

the One Big Beautiful Bill Act, however, Medicaid rolls are expected to fall by over seven million; when combined with the law's cuts to marketplace subsidies and the expiration of the Biden-era subsidy expansion, the number of uninsured may rise by 24 million, or nearly 7 percentage points, based on estimates as of this writing (Burns et al. 2025).

Nutrition Assistance

Food assistance through the SNAP and WIC programs has also been modified over the years in attempts to increase access and utilization. The largest nutrition assistance program in the US, SNAP, has seen significantly increased participation since welfare reform. Following an initial 10 percent decline in the aftermath of welfare reform, SNAP participation rose during and following the Great Recession, fell until the COVID pandemic, and then rose again; overall, enrollment nearly doubled from 22.9 to 42.1 million over the post-welfare reform period. By 2023, 12.6 percent of US residents received SNAP benefits (Jones et al. 2025). In 2022, 40 percent of SNAP participants were children, and two thirds of SNAP participants were families with children (Carlson and Llobrera 2022). Experts attribute this rise in SNAP participation to changes in legislation, namely the Farm Bills in 2002, 2008, and 2014 that rolled back restrictions implemented as part of the 1996 welfare reform, simplified application and reporting requirements, introduced new technology in benefit issuance, and expanded retail options (such as redemption at farmers markets) (Schmidt et al. 2025). Further, the generosity of SNAP benefits has increased over time, with temporary expansions during the Great Recession and the COVID pandemic, followed by a permanent 21 percent increase in 2021 driven by a reevaluation of the Thrifty Food Plan on which the calculation of "need" was initially based (Gupta et al. 2025). However, as noted, provisions in the Trump administration's 2025 One Big Beautiful Bill Act increase work requirements, restrict noncitizen eligibility, require further updates to the Thrifty Food Plan to be budget neutral, and mandate state cost-sharing. These cuts are predicted to cost 22.5 million participants some or all of their SNAP benefits in coming years (Gupta and Waxman 2025).

Although billed as an anti-hunger program, SNAP also serves as an important anti-poverty program, thanks to its near-cash nature; the Center on Budget and Policy Priorities estimates that SNAP lifted nearly 8 million people and 3.6 million children out of poverty if

counted as income in 2019 (Saenz 2021).[2] Further evidence suggests that SNAP can reduce food insecurity by as much as 30 percent (Ratcliffe et al. 2011; Tiehen et al. 2012). SNAP is also an important form of what economists term an automatic stabilizer; that is, because benefits increase when earnings fall, the program automatically expands during economic downturns, not only dampening increases in individual economic hardship but also stimulating the macro economy precisely when it is faltering (Hoynes and Schanzenbach 2015). The role of SNAP in poverty reduction was especially pronounced during the COVID pandemic, when application and recertification processes shifted to expand access to families, benefits increased, and new targeted assistance—Pandemic EBT—benefitted many low-income households with school-aged children impacted by school and childcare closures (who lost access to breakfast and lunch programs) (Bauer et al. 2020). Furthermore, SNAP has served in recent years as the only true safety net program that remains for the lowest-income families with children (housing subsidies, which also have the potential to serve as automatic stabilizers, only cover about one in five eligible households). As work requirements expand in coming years, this important role of SNAP will be diminished.

WIC

WIC provides vouchers loaded onto electronic benefit transfer cards to low-income and nutritionally at-risk women and children under age five (Jones et al. 2025). It aims to supplement healthy foods for pregnant and breastfeeding women and their infants and toddlers. The program has been shown to generate significant long-run improvements in maternal and child health (Bitler and Currie 2005). USDA data indicate that the coverage rate of WIC—the percent of the eligible population that is served—has actually fallen since the welfare reform era. In 1997, WIC covered nearly 60 percent of those eligible. By 2022 it had fallen to 53.5 percent (Kessler et al. 2023). Scholars attribute this decline to perennial challenges with benefit redemption and changes to WIC-eligible foods, both of which deter participation (Chauvenet et al. 2019; Ritchie et al. 2014). Nonetheless, the program served 51 percent of all US infants in 2021 (Kessler et al. 2023) with 78 percent of income-eligible families with *infants* enrolled (Jones et al. 2025). Overall declines are due to the fact that participation declines sharply after infancy, and among all eligible groups and families with older children (ages one to four), the proportion has hovered around 50 percent for the past decade (Neuberger et al. 2024.)[3]

Paid Family Leave

Another new expansion of the work-based safety net is state paid family leave programs, which are analyzed by Heather Hill and colleagues (2026). While only recently adopted in some parts of the US, paid family and medical leave (PFML) is provided nationally in nearly all other industrialized nations. As of 2025, thirteen states and the District of Columbia have implemented paid leave. Given the sharp rise in single mothers' work in the formal economy since the *MEM* era, these policies comprise a critical component of the contemporary safety net for those who receive them.

Using the 2014 and 2018 waves of the Survey of Income and Program Participation, Hill and colleagues (2026) find that only about one third of single mothers lived in states with public paid leave policies. Even in states that do offer PFML, requirements around earnings and employment history limit access, particularly for the lowest-income single mothers. Strikingly, single mothers most in need of paid leave—those with young children, a disability, or a child with a disability—face lower eligibility levels than single mothers overall in nearly all states with PFML. This points to a critical shortcoming: state paid leave programs are often structured in a way that makes them less accessible to those who need them the most.

2. Estimates use the Supplemental Poverty Measure.

3. This includes pregnant women and postpartum non-breastfeeding women.

Family Responsibility in Making Ends Meet: The Safety Net, Child Support, and Child Welfare

Along with amplifying the role of in-kind aid or work supports, welfare reform reinforced the age-old emphasis on parents bearing primary responsibility for their children's economic welfare. PRWORA transformed piecemeal state-level efforts to establish paternity and collect child support from absent fathers into a federal "enforcement regime" (Cooper 2017). Under PRWORA, states were tasked with establishing paternity for newborns and developing interstate databases to find noncustodial fathers. As had been true since the Office of Child Support Enforcement (OCSE) was created in 1975, single mothers applying for welfare continue to face sanctions if they do not comply with OCSE efforts to locate absent fathers, but fathers with a child support order who do not pay child support also have faced increased punitive consequences since welfare reform. Child support is automatically garnished from most fathers' paychecks. If they do not meet their obligations, they may have their tax refunds seized, have their driver's or professional licenses revoked, or even face incarceration on contempt of court charges (Dwyer Emory et al. 2026, this volume, issue 2).

As Edin and Lein detailed in *MEM*, many single mothers in the pre-welfare reform years made ends meet through informal support from the fathers of their children, even though few received stable support through the formal child support system. The increasingly punitive nature of child support enforcement since then may have had the unfortunate effect of discouraging single parents from using the program, as participation rates have declined in recent years (Edin 2018). Allison Dwyer Emory and colleagues (2026) elaborate on this point by highlighting how fathers, and their capacity to support their children, have been impacted by economic conditions and policy changes since the 1990s. In many ways, as the authors demonstrate, low-income noncustodial fathers have become even more compromised in their ability to contribute to mothers' budgets over the decades. Along with punitive child support policies (such as seizing driver's and professional licenses of those in arrears) that can reduce fathers' earnings, stubbornly high incarceration rates (Sentencing Project 2024) and declines in living-wage employment for men lacking a college credential have also reduced their resources. Those fathers with the fewest resources have, on average, children with the highest rates of poverty and material hardship.

Access to healthy, affordable food in the post-*MEM* era remains a struggle as well. In their article, Cayce C. Hughes and colleagues (2026, this volume, issue 2) draw on rich qualitative evidence to document how Black mothers navigated food insecurity amidst the "food apartheid" they experienced in a racially subjugated Houston community in the late 2010s (see also Soss and Weaver 2017). They document how these mothers meet their families' food needs in the face of acute economic hardship and the structural constraints imposed by their neighborhood: significant limitations in both the quantity and quality of the food resources available locally, along with grossly inadequate public transportation, which limited their ability to access food resources elsewhere. The strategies these mothers employed mirror the key themes in *MEM*, including reliance on their personal networks—especially family members—to feed their children. However, Hughes and colleagues (2026) move beyond *MEM* by expanding on the structural and racialized contexts—and their deep historical roots—that generate not just food insecurity, but a regime of food apartheid, in a neighborhood that emblematizes the struggles of many Black communities across the US.

Similarly, Hope Harvey (2026, this volume, issue 2) examines the key resource of housing, using repeated in-depth interviews to explore the efficacy of "doubling up" as a way for low-income single mothers to make housing ends meet. As access to cash welfare has withered, earnings from low-wage employment have continued to lag behind the costs of living, especially as housing cost burdens have skyrocketed in recent years (Shaefer et al. 2020). Harvey (2026) shows how extraordinarily fraught and unstable doubled-up arrangements often are, requiring delicate ongoing negotiations around costs, the division of household labor, and

child discipline. In rich detail, she illuminates how such arrangements can impact social relationships between low-income parents and family members and friends and new partners with whom they attempt to maintain shared housing. Harvey predicts that without policies to alleviate severe shortages in affordable, safe housing—such as expanding the supply of government-supported affordable housing—doubling up, and the instability that so often results, will continue to increase (see also Bartram 2022)

Edin and Lein (1997) pointed out in *Making Ends Meet* that within the AFDC program, private charities and grassroots organizations sometimes provided concrete material assistance, such as a baby cribs, beds, school clothing, or supplies (1997, 187–88). Danziger recalls that while conducting interviews with welfare staff at the start of TANF, a Michigan caseworker showed her a desk drawer filled with children's socks, which he offered to applicants' children. These days, since TANF has withered away, such emergency needs are often met instead by the child welfare system, as Kelley Fong and Nora McCarthy (2026, this volume, issue 1) show. The child welfare system, often known as child protective services (CPS), offers material assistance to families at risk of neglect or abuse, aiming to address the link between reports of neglect and abuse and the lack of such concrete resources. However, by conditioning the receipt of such assistance on families' acceptance of punitive state surveillance and by subjecting families to the threat of child removal (which occurs frequently and disproportionately to non-White families), this approach puts vulnerable poor families at additional risk. These requirements make families pay a high price for meeting their acute needs.

Drawing on qualitative interviews with policymakers, program staff, nonprofit service providers, and parents engaged in these programs, Fong and McCarthy (2026) point out how these conditions can limit access to material support for other poor families not in this system. Further, mandated reporters in health and education settings (for example, hospital social workers and teachers) often say they report families to CPS to help them access financial help for students or patients whose families are clearly struggling. They see no other way to address these financial needs. This is a perverse outcome for families whose struggles are due to material deprivation and who pose no threat to their children. Rather than tying material assistance to such reports, Fong and McCarthy (2026) argue, emergency aid should be provided to all needy families, obviating the necessity to make reports in such cases.

Pilar Gonalons-Pons and colleagues (2026, this volume, issue 1) focus on a key time in the lives of families: the transition to parenthood, the most impoverishing life course event in the US (Hamilton et al. 2022). Using panel from the Survey of Income and Program Participation covering the last forty years, they examine how sources of family income evolve during the years preceding and following first birth, and compare those patterns in the 1980s, 1990s, 2000s, and 2010s. At first glance, their findings are positive: on average, family resources are higher and decline less at a first birth in later periods than in earlier ones.

On closer examination, however, the trends are less positive. In their analysis, the authors compare patterns by decade for single mothers without a college degree. They then compare these patterns to those for married or cohabiting mothers without a college degree and to those for married or cohabiting mothers with a college degree (there are too few single mothers with a college degree to examine). They find that the growth in family resources around the transition to parenthood is driven entirely by partnered college graduates. Moreover, the proportional drop in women's earnings after entering motherhood appears to have changed very little over this period. For single mothers without college degrees, this stagnation comes even though these mothers have greatly increased their labor supply both before and after a birth over these decades.

In the meantime, government transfers, whose composition has shifted over this period from means-tested programs (such as TANF) toward tax credits (EITC and CTC), have increased for married and cohabiting mothers (both with and without college degrees) but not for single mothers without college degrees. Fathers' contributions have, similarly, stagnated for this group while increasing for partnered

college graduates. All told, the authors find that new single mothers without college degrees are no better off than they were in the years before welfare reform, and that the gap in resources by family type at the time of a first birth has grown—just as has income inequality overall in the US.

Accessing a Myriad of Supports

Research on access to the safety net in the years since *Making Ends Meet* was published paints a complex picture of how these programs are delivered and accessed. As noted earlier, scholars have conceptualized challenges as "administrative burdens," defined as "onerous experiences with policy implementation" (Burden et al. 2012, 742). Administrative burdens take several forms. They include learning costs, which involve discovering that programs exist and how to apply; compliance costs, which involve submitting paperwork, meeting work requirements, and responding to caseworker demands; and psychological costs, which involve the stress and stigma of trying to access benefits (Herd and Moynihan 2019). Even when families successfully gain access to these programs, their restrictive nature limits what they can cover. For example, in-kind programs can only be used to procure specific goods and services such as health care and food, so they cannot possibly fill the budget gap for families who have no other sources of support (Barnes 2021; Edin and Shaefer 2015). Further, the challenges of using or "redeeming" benefits may undermine long-term program participation (Barnes 2021).

New evidence on the inner workings of safety net programs highlights varied and complex experiences across programs (see Herd et al. 2023 for a detailed review). For example, research on childcare subsidies demonstrates the stress of complicated paperwork and inaccessible caseworkers—costs that can lead to discontinuity in use or early program exits (Ha et al. 2020; Barnes and Henly 2018). Other research shows how programs vary in the burdens they impose (Barnes, Halpern-Meekin, et al. 2023). Some may have high psychological and compliance costs (SNAP and Medicaid), or high redemption costs (WIC, childcare, and housing voucher programs), while some programs have lower psychological costs—and in some cases may even have psychological benefits (Fannin et al. 2024: Barnes 2021; Barnes, Michener, et al. 2023; Halpern-Meekin et al. 2015; Sykes et al. 2015).

For example, the EITC appears to have relatively low administrative burden due to the wide accessibility and use of for-profit tax preparation services throughout the US; indeed, due to its method of delivery (through the IRS) qualitative evidence suggests that, when claiming the EITC, recipients did not report the stigma and shame characteristic of experiences with TANF. Instead, the process of claiming the EITC, which most often occurs at the H&R Block or another for-profit tax preparer, gave recipients dignity, increased their pride in being "real Americans" (as one respondent put it) and highlighted their status as "taxpaying citizens" even though they were paying relatively little (if anything) in income taxes (Halpern-Meekin et al. 2015; Sykes et al. 2015). Still, one in four eligible families do not receive the EITC, and research finds that those who fail to access the tax credit often lack information about how to claim it (Internal Revenue Service 2025; Herd and Moynihan 2023; Linos et al. 2022).

Abbott and Tach's (2026) contribution updates and echoes the psychological benefits of tax credit programs. They document the growing prominence of the tax-based safety net and how the COVID-era expanded CTC for the 2021 tax year reached not only the middle-income families and the working poor but also both non-earners and the near-poor (those whose incomes are relatively low but above the poverty level). The authors examine how recipients perceived and used the CTC in 2021–2022. Much like the aforementioned qualitative evidence on the EITC, they find that beneficiaries perceive the program as less onerous and stigmatizing to access relative to other, more visible, safety net assistance. Beneficiaries also viewed the expanded CTC through frames of fairness and deservedness, perceiving it as a reward for raising children. They find that families used these benefits to "get by" by paying bills that were past due, catching up on debts, and responding to unexpected financial shocks. Further, many families used these monthly payments to meet the financial de-

mands of childrearing—day care, summer camp, school supplies, and special "treats" for their children. The authors conclude with recommendations to resume the now lapsed program, improve the ease of filing, increase the amount of the refund, and offer greater flexibility in how refundable tax credits are received (lump sum or periodic).

Relatively accessible tax credits aside, precarious hours and earnings in today's low-wage jobs (Bauer et al. 2025) make reporting income (much less changes in income) to many means-tested programs at one time even more burdensome now than when *MEM* was published. As noted elsewhere, each means-tested program has distinct income and household eligibility criteria, which can vary by state (see Bruch et al. 2026 and van der Naald et al. 2026). Households must also navigate competing program requirements and benefit cliffs (Campbell 2014). For example, Kwon and colleagues (2026), demonstrate how unstable work hours and earnings can preclude child care subsidy receipt, while other work has shown that it can also prompt churn in SNAP program participation and can lead to Medicaid exits (Michener 2018). Unstable hours are also likely to make many families unable to consistently meet new work requirements in SNAP and Medicaid which will be in effect in 2026 (Ananat et al. 2025). Growing evidence points to the challenges of successfully applying for and maintaining benefits due to this complexity of eligibility processes (Herd and Moynihan 2019), and some have argued that these processes have increased in difficulty over time (Herd and Moynihan 2023).

Further, evidence suggests that administrative burdens are disproportionately borne by the most vulnerable—women of color and individuals who lack the psychosocial resources to bear the costs of accessing and maintaining benefits (Christensen et al. 2020; Michener 2019; Parolin et al. 2023; Ray et al. 2023). New research echoes earlier findings about the racialized nature of access to the welfare state and finds that in UI, SNAP, and TANF, states with a higher White population have fewer administrative burdens (Parolin et al. 2023). Further, Parolin and colleagues (2023) find that, due to residence in states with higher administrative burdens, Black and Latino families who are eligible for programs participate less relative to Whites in all three programs nationally. Other research finds that, among a group of eligible low-wage working parents who had recently been laid off, only half of Black and Latino parents succeeded in accessing UI in a timely manner during the COVID pandemic, compared to two-thirds of White parents (Ananat et al. 2022). Thus, administrative burden, along with decentralized programs and geographic disparities, becomes another driver of racial inequality for low-income families (Brodkin and Majmundar 2010).

Effects of Anti-Poverty Programs on Work

At the time of the 1996 reform, observers, experts, and policymakers alike debated whether means-tested programs discouraged work among parents. Did programs discourage work in ways that increased the poverty rate beyond what it would have been without benefits? Did children exposed to these programs grow up to rely on welfare and other government programs instead of working? More recent research has sought to resolve these questions. For example, one study showed that children exposed to the rollout of the Food Stamp Program grew up to be healthier and more likely to be economically self-sufficient than otherwise similar children (Almond et al. 2011); another found similar effects for the Mothers' Pension program, a pre-New Deal precursor of cash welfare (Aizer et al. 2016). When programs that boost the incomes of low-income families with children are evaluated using comprehensive benefit-cost analysis techniques, this transfer spending is estimated to provide a return to society of over 10 to 1 (Garfinkel et al. 2022).

Effects on parental work from historic programs that, according to their critics, "discouraged" work by reducing benefits when earnings increased, range from zero for the pre-New Deal Mothers' Pension programs (Aizer et al. 2020) to small negative effects for the (then) new Food Stamp Program rollout in the 1960s (Almond et al. 2011), which nonetheless left families with greater material resources. Evidence from more recent years, by contrast, shows positive effects on employment. The estimated positive effects of the EITC—which en-

courages work by increasing benefits until earnings rise above OPM poverty—on increasing employment are the best known (Eissa and Liebman 1996). Further evidence on the EITC shows improvements in child and adult health, child maltreatment, children's education, criminal justice involvement, and children's earnings in adulthood (Bailey et al. 2020; Bastian and Michelmore 2018; Averett and Wang 2018; Berger et al. 2017; Morgan et al. 2020; Michelmore 2013; Larrimore 2011; Evans and Garthwaite 2014).

The aforementioned 2021 expanded CTC gave researchers an opportunity to estimate the effects of a transfer that is neutral with respect to parent earnings on parental work. This program provided $3,000 per child (with an additional $600 for children under age six) to all American families with earnings below $150,000, and for the latter half of 2021 paid out these benefits in the form of monthly stipends. Not only did the program cut child poverty in half when counted as income, reduce racial disparities in child poverty to their lowest levels on record (Wimer et al. 2022), and slash material hardship for families with children (Parolin et al. 2023), it also had zero overall effect on parent labor supply and employment (Ananat et al. 2024; Enriquez et al. 2023; Pac and Berger 2024). No-strings-attached cash may in fact have helped some low-income families increase labor supply because the funds allowed them to make work investments, such as securing childcare (Parolin et al. 2024, Hamilton et al. 2022; see also Abbot et al. 2026).

Recent quasi-experimental evidence on SNAP finds that, despite the program's harsh phaseout rate—a policy feature that should disincentivize work—SNAP receipt actually increases work. One study leverages random variation in SNAP caseworker assignment to predict which applicants will receive SNAP and find that SNAP beneficiaries work and earn more in the medium term (Cook and East 2023). Using a regression discontinuity design, another study (Mueller-Smith et al. 2023) similarly finds that parents who receive SNAP are more likely to be employed. The study also finds that these parents' children fare better in adulthood. This mounting evidence suggests that supporting food purchases may, rather than encourage dependency, help people sustain the cognitive and health resources needed to find and maintain employment.

Finally, two articles in this issue discuss perspectives of recipients in guaranteed annual income experiments and how they perceive and use unconditional cash support compared to other income and benefits. Sara M. Constantino and colleagues (2026), who embedded a qualitative study into a randomized controlled trial of a two-year guaranteed income experiment in Compton, California, emphasize how the flexibility of cash transfers eased hardships for low-income families. They argue that the lack of impacts measured by the randomized controlled trial is likely the result of: the COVID pandemic context, in which child poverty and material hardship fell to an all-time low due to a myriad of government initiatives; the limited time span (two years); and the modest amount of the payments. In contrast, their qualitative interviews with participants in the program show that participants derived considerable benefits from the freedom they were given to spend the money as they chose, as well as their ability to choose how often they received it. Especially for single-parent families, stresses due to financial and material strain were noticeably eased, per their own accounts. They also reported being able to spend more quality time and share special experiences with their children while benefiting from the program.

Emma Flanagan and Sarah Halpern-Meekin (2026, this volume, issue 2) analyzed in-depth interviews with forty-three low-income mothers in New Orleans enrolled in the Baby's First Years (BFY) cash transfer experiment. They examine how families experienced increased uncertainty in the early months of the COVID pandemic around UI and stimulus payments. While mothers perceived their BFY gift as predictable, they were uncertain about whether they would qualify for UI or receive stimulus payments. They find that this uncertainty can introduce a new kind of stress—an inability to plan how to make ends meet.

Taken together, the story of how families are "making ends meet" has become more complex over the last three decades. Cash assistance for the neediest families is largely a thing

of the past, but work-based assistance for those who qualify has become more generous. As a result, fewer families are in poverty at any given time. Yet during hard times, the "shallow poor" and near poor are more likely to experience a spell of deep, and even extreme, poverty than thirty years ago. This occurs even though the vast majority of single parents now participate in the formal labor market for more of the year and receive at least some work-conditioned support along with SNAP and Medicaid. But their jobs are often unstable. Lost jobs and lost hours can lead to lost earnings, which are, in part, "smoothed" by upward adjustments in SNAP—at least at this writing—and by (limited in availability) housing subsidies. But other benefits, such as the EITC and CTC, are reduced when earnings fall, and eligibility for childcare subsidies also declines for the relatively small share of families who receive them. Meanwhile, they may receive little or lack consistent child support from their children's fathers. In short, material hardship and chronic financial stress continue to be a persistent reality.

FURTHER QUESTIONS AND POLICY CONCERNS

In many eras in our history—most recently during the Great Recession and the COVID pandemic—the federal government has implemented innovative policies to enhance support for America's most vulnerable families. However, as these crises have waned, so have these policies. While, at this writing, the economy is relatively strong, the findings of recent high-quality research on the well-being of low-income single-parent families, including the research included in this issue, suggest that if the nation wants to ensure the well-being of these families, there is much work yet to do. Further evidence-based approaches include:

- Improve low-wage work: increase the minimum wage; modernize regulations to improve the quality of low-wage jobs; and expand support for training and job placement for parents currently in low-wage jobs, including noncustodial fathers paying child support;
- Expand the generosity of programs that supplement earnings among low-wage parents through tax credits, such as the EITC and the CTC, to ensure a full-time worker's wages provide a living wage rather than merely pushing them just over the poverty line. These benefits should extend to low-income noncustodial fathers paying child support;
- Restore and make permanent the fully refundable 2021 Expanded CTC. Alternatively, continue to conduct experimental, targeted guaranteed income programs that fill in the gap left by the current EITC and CTC, programs that offer no or few benefits to the lowest-income families with children. These approaches would leave America's single mothers with relative poverty rates that are more in line with those in other rich nations;
- Expand programs to increase financial support for low-income families with a newborn or a sick family member through PFML;
- Expand programs providing childcare and housing subsidies;
- Reduce administrative burdens across states and localities to increase access to all safety net programs;
- Reform all safety net programs to reduce persistent disparities in access to safety net resources by race, ethnicity, and region.

Much of the most recent research informing these evidence-based approaches to improving the well-being of low-income single mothers in the post-*MEM* era comes from the onset of the COVID pandemic. This is because, by the summer of 2020, it became clear that the pandemic had created an economic as well as a health and mortality crisis. In response, the first Trump administration, working with a divided Congress (with Democrats controlling the House and Republicans the Senate), along with some states, engaged in unprecedented expansions of the safety net that dramatically improved the fortunes of low-income single mothers and their children. The Biden admin-

istration built on this framework, adding the expanded CTC of 2021 that brought child poverty to an all-time low for one year.

At the time of this writing, many of these safety net expansions have expired, leading to sharp increases in poverty among these families. Meanwhile, the Trump 2025 One Big Beautiful Bill Act promises to make deep cuts to existing safety net programs, both by cutting benefits and restricting them to those who meet stringent work requirements. Given the increased volatility in low-income single mothers' lives seen in the years since the landmark 1996 welfare reform, these changes will almost certainly disconnect the most vulnerable parents—and children—from public support during those very times in which, due to job volatility or illness, they face the greatest need.

Throughout our history, research has documented that if we want to reduce poverty, we must expand opportunity. Countless studies have documented the gains in outcomes for children who have access to safety net programs such as SNAP and the EITC. As America's single parents do important work raising America's next generation, they must be rewarded for the "women's work" of "child raising," as Johnnie Tillmon (1972) proclaimed in the inaugural issue of *Ms.* magazine. These mothers entered the formal labor market in record numbers in the years following welfare reform, and they remain engaged in formal work at record rates. Despite these parents' unprecedented work effort and the strong evidence base for additional policies that help them, even those proven programs that now exist are continually challenged by those who persist in the belief that generous and accessible safety net support discourages single mothers from working and marrying. Further, the ongoing push to devolve policy development and implementation to the states will continue the deep inequities we have historically seen by race, ethnicity, and region (Katznelson 2005.) The policy research in this issue points instead toward federal universal benefits that are not conditioned on work but that effectively make work pay by helping parents sustain employment. These kinds of supports can maximize access and prevent hardship for all—especially as economic changes make stable, well-paid employment harder to secure.

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