

Poverty Rates & The Receipt of Safety Net Program Benefits: The Original
Poverty Measure vs. The Supplemental Poverty Measure, by Family Structure

Quantitative Master's Project

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Executive Summary

Policy Question

This project addresses two policy questions. The first policy question seeks to address how poverty rates vary by family structure using the original poverty measure vs. the Supplemental Poverty Measure (SPM). The second policy question investigates how the receipt of four safety net program benefits (SNAP, WIC, TANF, and the EITC) affect the poverty rate using the SPM, by family structure.

Background

The original poverty measure was developed in 1963 (Fisher 1992). The poverty measure is an incredibly important measure, as it determines who is poor in the United States and is often used as a threshold to determine eligibility for government benefit programs. Aside from adjustments for inflation, the poverty measure has changed little since its inception (Fisher 1992). The original poverty measure has many limits and recently a new measure was created to more accurately measure poverty (Smith 2009). The new measure is called the Supplemental Poverty Measure (SPM), and includes several enhancements to the original poverty measure. The SPM includes adjustments for geographic location, in-kind benefits such as SNAP and WIC, transportation, healthcare, childcare costs, and modern family configuration including resource sharing among unmarried partners (commonly known as cohabiting couples) (Short 2013). I investigated the anti-poverty effects of four social safety net programs SNAP, WIC, TANF, and the EITC. I looked at these programs in particular because they serve my population of interest, families with children.

Data & Methodology

I used data from the Current Population Survey (CPS), a nationally representative survey of the non-institutionalized American population. The CPS collects detailed information on household income and structure, and is one of the preeminent sources of information on

American well-being. My primary variable of interest was family structure; I classified families with children into four categories, married, cohabiting, never-married, and divorced. For more information about variable definitions and the CPS and ASEC, please see pages 20-22 of this paper. To determine the relative anti-poverty effects of SNAP, WIC, TANF, and the ETIC, I calculated the relative change in poverty status for each of the four family structures if that benefit was excluded. For more information about the modeling approach please see pages 22-23 of this paper. I then ran weighted means in STATA subtracting one federal safety net program out from the estimation of total resources and observed the change in the poverty rate. I ran all of these calculations by family structure.

Findings

Regarding the difference in poverty levels between the original and Supplemental Poverty level (policy question #1), I found that the relative ranking of family structures by poverty status was consistent. Married families had the lowest poverty rates, followed by cohabiting families, followed by one-parent households. A within-family comparison of the poverty and the SPM, however, indicated that most families had lower levels of poverty. For example, the poverty rate of White never married mothers under the old poverty measure was 33.3 percent, but the poverty rate of white never married mothers using the Supplemental Poverty Measure is 27.5 percent.

In terms of the poverty impact of the four social programs (policy question #2), three general conclusions emerged. First, two-parent families (married and cohabiting families) are associated with smaller increases in poverty rates when benefits are excluded, relative to single-parent (never-married and divorced) families. Second, historically disadvantaged populations, such as families headed by people of color or with low levels of educational attainment, are associated with the largest increases in poverty rates when

benefits are excluded. Third, across programs the EITC has the largest anti-poverty effect. For more information about findings for the second policy question please see pages 38-47 of this paper.

Policy Relevance

The findings from this project show that the impact of safety net program benefit receipt varies by family structure, and by program. As the American economy continues to recover from the Great Recession, the correct funding levels for social safety net programs continues to be a subject of constant debate. Cutting or expanding funding for social safety net programs will have different effects on different types of family structures. Those family structures that have higher utilization rates of safety net programs will be most affected. Overall, families headed by a never-married mother are the most vulnerable to increases in the poverty rate when safety net program benefits are cut, and married mothers are the least vulnerable. The program with the strongest anti-poverty effect for all family structures is the EITC.

Policy Question

How do poverty rates vary by family structure using the original poverty measure vs. the Supplemental Poverty Measure (SPM)? By family structure, how does receipt of four safety net programs (SNAP, WIC, TANF, and the EITC) affect the poverty rate using the SPM?

Background

The poverty measure is used to determine who is poor in the United States. Those who fall below the poverty line are eligible for a range of benefits from means-tested government safety net programs. The design of the poverty measure affects how the United States Government calculates the poverty rate, and who it considers to be poor. Thus, the poverty measure is an incredibly important measure.

Despite its crucial role, the federal poverty measure has not been meaningfully updated since its inception in 1963. Over the years as the structure of the American economy and the poverty landscape have changed dramatically, critics have voiced growing concern about the inaccuracy of the federal poverty measure. For example, the poverty measure does not include adjustments for geographic location despite great variation in the cost of living across the country, nor does the measure account for in-kind transfers to families from government programs. In 1995 the National Academy of Sciences issued a report recommending several updates to the federal poverty measure (Smith 2009). The SPM is an attempt to address the shortcomings of the original poverty measure and to accurately measure poverty in the United States.

Family structure has also transformed dramatically since the development of the original poverty measure. Marriage rates have declined in recent years and rates of single parenthood and cohabitation have increased (D’Vera Cohn 2011).

My project will analyze poverty rates by family structure using both the original poverty measure and the SPM. I will then determine how receipt of four government programs affects

poverty rates by family structure, using the SPM. The four programs I will analyze are Supplemental Nutrition Program for Women, Infants and Children (WIC), Supplemental Nutrition Assistance Program (SNAP), Temporary Aid for Needy Families (TANF), and the Earned Income Tax Credit (EITC). I analyze these four programs because they are the safety net programs that are targeted either in part or fully at families with children. I will use data collected for the Annual Social and Economic Supplement to the Current Population Survey, which collects survey data organized by household¹ about poverty status, household income² (which includes things like earnings from employment, taxes, and government benefit receipt), family structure, and marital status (United States Census Bureau 2013). The analysis will be limited to households with resident children under the age of 18 and includes the following types of families: married, divorced, widow/widower, never-married and cohabiting³.

This analysis will accomplish two goals. First, by using a more contemporary definition of poverty, my study will analyze how the traditional poverty measure understates (or overstates) poverty levels by family structure. Second, by examining the relative effect of these four safety net programs on poverty rates by family structure as measured using the SPM, it will illuminate which programs have the largest anti-poverty effect and for which types of family structure the effect is largest. Policy makers can use this information to inform their decisions about the relative impact of the social safety net, as information from this project will illustrate the importance of government safety net programs to different types of modern families and thus how to best allocate scarce resources (tax dollars).

¹ Household refers to adults, children, and foster children living in the same housing unit related by birth, marriage, adoption, or romantic relationship. Definition of the household varies by poverty measure and by safety net program. There can be more than one family living in the same household. For more on these definitions see the data section of the paper on page 18.

² The CPS ASEC contains 42 separate categories of things that qualify as income. A comprehensive list can be found at the United States Census Bureau Website <http://www.census.gov/cps/data/incdef.html>

³ Same-sex couples are not covered in this paper.

Literature Review

Development and History of The Federal Poverty Measure

The federal poverty measure has changed little since its creation in 1963. An economist named Mollie Orshansky developed the measure while she was an employee of the Social Security Administration in 1963. The Office of Economic Opportunity and other federal agencies adopted Orshansky's measure in 1965 after the introduction of President Johnson's "War on Poverty" in 1964 (Fisher 1992). Orshansky developed the measure by looking at a Department of Agriculture report derived from its Household Food Consumption Survey conducted in 1955. She then estimated from the report a minimum food basket that families were to use only temporarily, and only when families were experiencing an extreme shortage of funds (Fisher 1992). The poverty measure was then calculated based on the cost of a bundle of food at a time when families spent one-third of their income on food. It is important to note that Orshansky developed the poverty thresholds to calculate after-tax income, but the actual poverty measures are calculated using before tax income (Fisher 1992). Orshansky hypothesized that the poverty measure would provide an underestimate of poverty in America due to this discrepancy (Fisher 1992).

Orshansky then worked to adjust her poverty calculations for: variations in family size, sex of the head of the family, and number of children in the household, so she could apply her measure to the entire United States population (Fisher 2010). In 1969 the poverty measure was updated for inflation and set to be adjusted based on changes in the consumer price index every year thereafter. The ratio of farm to nonfarm poverty was also officially set, with a farm household threshold set at 80% of the non-farm poverty threshold (Fisher 1992). The Orshansky measure became the official measure of poverty in the United States in 1969 (Light 2013).

In 1981 the poverty measure was updated again. The changes included eliminating the farm and nonfarm distinctions and the gender difference in head of household. The nonfarm level was applied to the whole population, and the number of households led by both males and females was averaged across the whole population (Fisher 2010). In 2012 the poverty threshold was \$11,945 for a single person under 65 and \$23,492 for a family of four (United States Census Bureau 2013).

Problems with the Federal Poverty Measure

Questions about the adequacy of the federal poverty measure have been growing for a long time, as the landscape of poverty has changed alongside consumer spending patterns. Today, the average family spends only one-seventh of their income on food, but the poverty measure still calculates poverty as if families are spending one-third of their income on food (Fass 2009). Experts argue that the poverty measure is sorely out of date and does not accurately represent all of the expenses the modern family faces, thus creating an inaccurate picture of poverty. However, aside from slight adjustments, the official poverty measure has changed little since 1963.

In summary, the traditional poverty measure fails to take into account geographic differences, in-kind benefits, work-related expenses such as childcare and transportation, healthcare expenses, and changes in modern day family configuration. Without accounting for these types of expenses, in-kind sources of income, and changes in family structure, the original measure cannot fully capture the true story of poverty in America.

Improving the Federal Poverty Measure

Given all of the shortcomings of the official poverty measure, there have been several attempts to update it over the years. In March 2010 the federal government formed an interagency technical working group to develop a supplemental poverty measure. The group sought to create a more accurate measure of poverty by incorporating several of the

recommendations from a large body of work about the shortcomings of the federal poverty measure. The Supplemental Poverty Measure (SPM) was born out of this group.

The SPM includes a broader definition of income and expenses for the family unit in an effort to fill in the gaps in the federal poverty measure. The SPM includes: in-kind benefits, non-cash income, taxes and tax credits and medical and work related expenses (United States Census Bureau 2010). The supplemental measure also expands the definition of the family to include cohabiting families (United States Census Bureau 2010). This more accurate definition of income, expenditures, and family structure provides a fuller picture of poverty in the United States.

SPM vs. The Original Poverty Measure

The Supplemental Poverty Measure attempts to address the shortcomings of the federal poverty measure. The SPM includes additional information about the economic reality for modern day families. First, the Supplemental Poverty Measure adjusts for different housing and utility expenses by region of the United States. This update to the original measure is especially important because, while the proportion of a family's budget spent on food has fallen since 1960, the proportion spent on housing has risen (Hickey, Lubell et al. 2012). The multiplier for cost of living adjustments is known as the geographic price difference adjustment [GPDA] and it is based on the cost of regional fair market rents provided by the Department of Housing and Urban Development (Smith 2009).

Second, the Supplemental Poverty Measure also accounts for in-kind benefits like SNAP, WIC, Medicare and Medicaid, free and reduced price school lunch, and childcare subsidies. The addition of this type of income into the SPM serves to accurately represent household⁴⁵ income.

⁴ The CPS defines a family household (referred to as a household for the purposes of this paper) as a household that includes all people related to the head of household by blood, marriage, or adoptions, and (in the SPM) unrelated people residing in the physical household space United

If a parent uses SNAP to meet the family's basic nutritional needs, the family will have more money left in their budget to spend on other necessities like transportation and housing than if they had not had the in-kind transfer. Including in-kind government benefits accounts for how families actually budget both their cash and non-cash income. This gives a more accurate picture of family income and spending patterns.

Third, the SPM accounts for expenses like transportation, healthcare and childcare costs. Healthcare can be an especially large burden on families as healthcare costs have risen at a rate faster than the growth of the economy since the 1960s (The Kaiser Family Foundation 2009). Since the 1960's healthcare has transformed in the United States. Medicaid was introduced in 1966, and the Children's Health Insurance Program [CHIP] was introduced in 1998 (Centers for Medicare and Medicaid Services 2011). Additionally, spending on childcare has increased dramatically since the 1960s (Carr 2007). Today many more women work outside the home today than when the original measure was developed (Cohany 2007). In the mid 1960's roughly 30 percent of married women with children⁶ worked outside the home. In 2005, roughly 68 percent of married women with children were working (Cohany 2007).

Fourth, the SPM reflects modern family configurations, including cohabiting, multi-generational, and foster children in the definition of a household. This update assumes that resource sharing among cohabiting households mirrors that of married couples (Provencher 2011). The SPM addresses these changes in family structure to accurately represent how modern day families are configured, and how they share resources within their family unit.

States Census Bureau (2013). "Current Population Survey (CPS)-Definitions ". Retrieved November 17, 2013 2013 from <http://www.census.gov/cps/about/cpsdef.html>.

⁵ For more information on the difference between households and families, and how they are measured for the original poverty measure and the SPM, please see the data section of the prospectus on page 19.

⁶ Children are defined in the cited paper as being less than 18 years of age.

Compared to the original federal poverty measure, the Supplemental Poverty Measure gives a much more accurate picture of overall poverty in the United States today. The SPM accounts for several of the modern realities for families that are missing from the official poverty measure, and thus gives us a different calculation of the poverty rate. The overall poverty rate in 2010 using the original measure was 15.1 percent and 16.1 percent using the SPM (Short 2011).

Changes in Family Structure

Family structures have changed dramatically since the 1960's when the original federal poverty measure was constructed. There has been a dramatic rise in the percent of children living in households headed by never-married mothers, and unmarried partners, also known as cohabiting couples. Single motherhood was rare in 1960 as only 5 percent of children were born to unmarried women (ChildTrends Databank 2013). This figure contrasts dramatically with the 40 percent of children born to single mothers in 2010 (ChildTrends Databank 2013). However, single motherhood and cohabiting trends differ by income bracket. Higher-income families often cohabitate as a couple prior to getting married, but are unlikely to have children outside of marriage (Bumpass 2008).

Divorce is also much more common today than it was in 1963. In 1963 the divorce rate was 2.3 per 1,000 people (United States Public Health Service 1963). Comparatively, the divorce rate in 2008 was 6.8 per 1,000 women (United States Census Bureau 2008). The increase in divorce rates could be due to the advancement of women's economic position, the prevalence of contraceptives, and the introduction of no-fault divorce laws in the 1970s (Shiono 1994).

Changes in family structure have important implications for poverty, as low-income families are more likely to raise children out of wedlock, and the heads of low-income households are most often single women (Vespa 2013). An analysis of 2010 household data found that poverty rates were higher using the SPM for married couples and divorced men and

women⁷, but lower for never-married men and women (Institute for Women's Policy Research 2012).

An Overview of Family Structure Today

The majority of children in 2012 lived with two married parents, a single mother, or a cohabiting couple. According to the Current Population Survey, 64.1 percent of all children lived with two married partners in 2012, 21.8 percent lived with a single mother, and 7.6 percent lived with a cohabiting couple (ChildStats.gov 2013). A small percentage of children lived with a single father (2.9 percent) (ChildStats.gov 2013). Many more children lived with a single mother than a single father, 21.8 percent of all children lived with a single mother and 2.9 percent of all children lived with a single father (ChildStats.gov 2013). For children living with only their father in 2012, 44 percent of those fathers were divorced in 2012, 5 percent were married with their spouse absent, and 5 percent were widowers (United States Census Bureau 2013). For children living with their mother only in 2012, 30 percent of those mothers were divorced, 5.7 percent were married with the spouse being absent, and 3.3 percent were widows (United States Census Bureau 2013).

The Rise of Cohabitation

Cohabitation has also become increasingly common among both poor and non-poor families. However, cohabitation with children is most common among low-income couples. Cohabitation (among couples with at least one child under the age of 18) has increased steadily between 1996-2006, with a sharp increase between 2006-2008 (ChildTrends 2013). Since 1996, the number of cohabiting couples with children has increased by 2 million. In 2012 there were 3.2 million cohabiting couples with children under the age of 18 (ChildTrends 2013). About two-fifths of all children will spend some period of time in a cohabiting household by age 12 (Bumpass 2008).

⁷ Report does not make a distinction between men and women with children and men and women without children.

Cohabitation with children is much more common among low-income families, and women with a college degree are unlikely to be cohabiting with children (Bumpass 2008). Higher-income couples that cohabit generally get married before having children (Bumpass 2008). Between 1997-2001 women without a high school degree were over ten times more likely to give birth while cohabiting than women with a college degree (Bumpass 2008). In 2012, 52% of cohabiting women did not have a college degree, and 18% did not graduate from high school (ChildTrends 2013). According to a 2013 Census Bureau report, among all cohabiting couples only about one-fifth of cohabiting couples have a partner with a bachelor's degree (Vespa 2013).

Cohabiting families are also likely to share resources differently depending on the strength and duration of the relationship between the cohabiting couple (Provencher 2011). The degree to which cohabiting couples share resources affects how accurately the SPM measures poverty for cohabiting couples compared the official poverty measure. The original poverty measure treats cohabiting couples as completely separate units who do not share household resources or expenses. The SPM treats cohabiting couples and their children as families that share household resources and expenses like married families. The actual amount of resource sharing within a household containing a cohabiting couple will ultimately depend on that couple's unique situation.⁸

Conclusion

The Supplemental Poverty Measure provides a more accurate picture of modern poverty in the United States than the original poverty measure. The SPM improves upon the original poverty measure by accounting for: geographic differences, in-kind benefits, work expenses, healthcare costs, and modern family structures. These important additions allow researchers to determine how federal safety net programs are working for those families below the poverty line

⁸ This is a limitation of this project. For more information about how the original poverty measure and the SPM treat cohabiting families in the data please see page 19 of this paper.

broken down by family structure. Looking at how the SPM measures poverty by family structure will provide crucial information about how today's social safety net programs are working for the modern family unit.

How Program Use Varies By Family Structure [WIC, SNAP, TANF, EITC]

The Supplemental Nutrition Program for Women, Infants and Children, commonly known as WIC, is targeted to women who are pregnant or who have young children under the age of five, whose income is less than 185% of the federal poverty line. WIC is an in-kind benefit that provides resources with which to purchase nutritious foods, and also provides health referrals and health and nutrition education services. To determine WIC eligibility, a household is defined as including everyone who resides in the same home and shares income and household expenses, whether they are related or not (FNS 2013).⁹

In 2010 WIC served 9.17 million women and children a month (FNS 2013). In 2010 cohabiting families reported higher WIC use rates than any other family structure (Bean 2011). Of families living in cities, 9% of cohabiting families reported participating in WIC, while 4.6% of married families, and 2.9% of single-parent families reported using WIC in 2010 (Bean 2011)¹⁰.

The Supplemental Nutrition Assistance Program (SNAP) is an in-kind benefit for families and individuals who meet income and employment requirements. SNAP provides a debit card to purchase a limited amount of approved nutritious foods. SNAP benefits are offered to families and individuals who meet income and employment requirements. Households are generally eligible for SNAP if their gross monthly income is at or below 130% of the poverty line, and their monthly net income less deductions is at or below the poverty line (CBPP 2013).

⁹ Divorced mothers and fathers can claim their children in WIC eligibility only if the child lives with them most of the time.

¹⁰ To the best of my knowledge there is no information available for WIC receipt rates among divorced, married (spouse absent), or widowed family structures.

For SNAP eligibility, households are defined as all the people who live together and who purchase food and eat meals cooked at home together, regardless of marital status¹¹ (USDA 2013).

In 2012 more single parent families headed by a single-mother received SNAP than any other type of family structure. In 2012 38.8 percent of single-mother headed households received SNAP, compared to 9.3 percent of married households and 18.7 percent of households headed by a single-father (Vespa 2013). Of the households where children lived with their unmarried mother and father together, 38.8 percent received SNAP (Vespa 2013)¹². Of the children who lived only with their mother, 9.2 percent of households received SNAP where the mother was divorced, 7.7 percent of households received SNAP benefits where the mother was a widow, and 2.7 percent received SNAP where the mother was married but the spouse was absent (United States Census Bureau 2013). Of the children who lived only with their father, 9.5 percent of households received SNAP where the father was divorced, .9 percent of households received SNAP where the father was a widower, and 1.4 percent of households received SNAP where the father was married but the spouse was absent (United States Census Bureau 2013).

Temporary Aid for Needy Families (TANF) is a block grant from the federal government to states. States use the grant to provide a variety of services ranging from direct cash assistance to childcare support and employment training programs (Schott 2012). Eligibility requirements for TANF vary by state and by family structure (OFA 2013). If two biological parents are living together, whether they are married or unmarried (cohabiting), they must declare both of their incomes in their application to receive TANF benefits (Moffitt, Reville et al. 2009). If a mother

¹¹ To the best of my knowledge there is only information available for cohabiting families regarding eligibility for SNAP benefits, and not receipt. Eligibility for SNAP cannot be used as a proxy for actual receipt of benefits.

¹² This is a proxy for cohabiting families, but does not include children living with only their mother or only their father and a cohabiting partner who is not the mother or father of the children.

or father is living with an unrelated cohabiting partner, then the partner is considered part of an unrelated sub-family, and the partner's income is not factored into the family's TANF eligibility calculation (Moffitt, Reville et al. 2009).

In 2000 more single-parent households were eligible to receive TANF benefits than married households. In 2000 15% of low-income (income at 200% of the poverty line or less) married couples were eligible for TANF, while 41% of single-parent households were eligible (Rangarajan, Castner et al. 2005). TANF includes a marriage penalty, meaning it is harder for married people to qualify for TANF benefits because both married partner's incomes are combined (Schott 2012). Cohabiting households are closer to single parent households in eligibility and utilization rates of TANF than they are to married households; 51% of cohabiting households were eligible for TANF benefits, and 48% of eligible cohabiting households participated in TANF in 2000 (Rangarajan, Castner et al. 2005). The most common recipients of TANF benefits are single parents. In 2002¹³ of the households that received cash assistance from TANF, 13.2 percent were in a cohabiting couple, 11.8 percent were married, 28.8 percent were divorced, and 46.1 percent were single¹⁴ (Loprest 2006).

The Earned Income Tax Credit (EITC) is a refundable tax credit for working families. The amount of the tax credit accrues as a family earns, and rise with additional earnings (CBPP 2013). The EITC benefit levels off at an amount of earnings, and declines at a rate, determined by an individual's marital status and number of children. Families increase the amount of their tax refund with more earned income until they reach their maximum, then the amount of their refund decreases until it eventually disappears (CBPP 2013). Married couples must combine their income when filing their taxes, and are eligible for one EITC benefit as a couple. Couples

¹³ To the best of my knowledge, this is the most up-to-date information on TANF receipt by family structure.

¹⁴ To the best of my knowledge, information about TANF receipt for married families (spouse absent) and widow/widower families is unavailable.

who are categorized as married (filing separately) may not apply for the EITC (IRS.gov 2013). Only one adult or married couple may claim a child, even if the child qualifies as the child of several individuals living in the same household (IRS.gov 2013). An adult may claim a child if they are related to that child by blood, marriage or adoption, or that child is their foster child, and they are the only adult claiming that child for tax purposes (IRS.gov 2013). For example, a mother living with an unrelated cohabiting partner may claim all of her own children, but the cohabiting partner may not claim his partner's children if she has already claimed them.

In 2007¹⁵ of total EITC recipients with children, 36.4 percent were married and 40 percent were single¹⁶ (Athreya 2010). In 2010, roughly twenty-seven million households received benefits from the EITC (Marr 2013).

Hypothesis [The Original Poverty Measure vs. The SPM]

I predict that poverty rates will vary by the poverty measure used (original vs. SPM) and by family structure. Poverty rates will be higher using the SPM when compared with the original measure for married and divorced moms and dads, while poverty rates will be lower for all other family structures. Poverty rates for married couples will be higher using the SPM because the SPM counts non-cash benefits that married couples often do not qualify for because they are required to pool their resources when reporting income. Divorced mothers and fathers will have lower rates of poverty using the SPM because after separating from their spouse they can apply for benefits from safety net programs as single people. Cohabiting household's poverty rates will be lower using the SPM when compared with the original method of counting each cohabiting partner as a single unit. Cohabiting couples often pool their resources, but the original measure does not account for this type of resource sharing among unmarried partners.

Additionally, Cohabiting partners can combine their benefits from safety net programs.

¹⁵ To the best of my knowledge this is the most recent data available on EITC by family structure

¹⁶ Individuals who are categorized as single recipients of the EITC could be never-married, married (spouse absent), cohabiting, divorced, or widows/widowers.

Households headed by a parent who is never-married are likely to have lower rates of poverty using the SPM than when using the original measure, because they are the family structure that most often receives benefits from in-kind transfer programs (National Poverty Center 2011).

When this additional income is added to the poverty formula by the SPM, never-married parent households will have lower rates of poverty using the SPM rather than the original measure.

Hypothesis [The Impact of Safety Net Programs by Family Structure using the SPM]

The impact of social safety net programs as measured by the SPM will likely vary by family structure, educational attainment, and race.¹⁷ Family structures with higher utilization rates of benefits are more likely to be affected when benefits are excluded. Additionally, the amount of benefit relative to the income of the households receiving public benefits, determines the degree of impact. My project will only be able to determine the impact of a public program in terms of the degree to which the exclusion of the program pushes households below the poverty line.

Single parent families are likely to be more affected by benefit exclusion than two-parent families. Generally, married and cohabiting families have more resources than households headed by never-married or divorced parents. Single-parent families are also more likely to utilize public benefits (National Poverty Center 2011), and are therefore more likely to be affected by benefit exclusion than two-parent families.

Households headed by more educated parents are likely to utilize public benefits less than households headed by parents with less education. Parents with less education are much more likely to have lower incomes, and thus utilize public benefits more than parents with higher education. Parents with high educational attainment are also likely to be eligible for lower amounts of public benefits, and thus be affected less by benefit exclusion.

¹⁷ To predict how each safety net benefit would impact each family structure would total to 32 separate predictions. Instead of listing them all here I cover the highlights in this section.

Households headed by Black and Hispanic parents will be more affected by benefit exclusion than households headed by White parents. Black and Hispanic families are more likely to utilize benefits, and are thus more vulnerable when benefits are excluded. For example, in 2012 15 percent of White persons received SNAP benefits, compared to 31 percent of Black and 22 percent of Hispanic persons (Morin 2013).

Of the four benefit programs explored in this paper, the EITC is likely to have the largest anti-poverty affect. The EITC is tied to work effort and is one of the most effective public policies at increasing work and income for low-income families headed by single mothers (Marr 2013). In 2012, the EITC moved 10.1 million people above the poverty line, as determined using the SPM (Marr 2013).

Data & Methods

I will use data collected about poverty status, household income, benefit receipt, and family structure from the Annual Social and Economic Supplement [ASEC] to the Current Population Survey [CPS] to determine how poverty rates vary by family structure under the original poverty measure compared to the Supplemental Poverty Measure. The surveys are designed to represent the entire population that is not institutionalized or in the armed forces (Bureau of Labor Statistics 2009).

The CPS is updated monthly, and is also used to calculate the unemployment rate (Department of Labor Statistics 2002). The CPS is conducted using both telephone and personal interviewing and has a sample size of 60,000 households or 110,000 people across the United States (Bureau of Labor Statistics 2009). The Annual Social and Economic Supplement has a sample size of 100,000 households per year (United States Census Bureau). Typically, one person answers questions about the entire household. Ideally this is the head of the household, and they have knowledge about the income and employment status of all other members of the

household. If the head of the household does not have sufficient information about the rest of the household, attempts are made to reach the other members (Bureau of Labor Statistics 2009). The data is organized by household serial number and each person in the household has a corresponding number. Both surveys are weighted in order to be nationally representative.

Data Variable Definitions (Households)

The sample is restricted to households with children, where households are defined as containing two or more persons¹⁸ including the householder, any related individuals related by birth marriage and adoption, as well as any unrelated individuals also living in the house (United States Census Bureau 2013).¹⁹ Children are defined as persons under the age of 18 living in the household who are not the head of the household, the spouse of the head of the household, nor the head of a family or sub-family living in the household or the spouse of the head of a family nor sub-family living within the household (United States Census Bureau 2013).

¹⁸ Single-person households are excluded from the sample since this project is concerned with families with children only.

¹⁹ Households, families, related sub-families, and unrelated sub-families are defined differently in the Current Population Survey. Households can contain several sub-families, but not more than one family. Only one person can be the household reference person and families must contain one person who is the household reference person, where the reference person is defined as the person who owns or rents the house. Several sub-families may be contained within one household. Related sub-families include a married couple or single person living in the household who is related to the household reference person. An unrelated sub-family is defined as a married couple or single parent¹⁹ who is not related to the household reference person, and is living in the household. Unrelated sub-families can include a cohabiting partner and their children United States Census Bureau (2013). "Current Population Survey (CPS)-Definitions ". Retrieved November 17, 2013 2013 from <http://www.census.gov/cps/about/cpsdef.html>.

Data Variable Definitions (Family Structure)

The family structures that I will look at are for men and women who have children and are: married, single, divorced, widowed, or cohabiting. A married couple (spouse present)²⁰ is defined as a husband and wife couple of the opposite sex, who are currently married and are living together at the time of the interview (United States Census Bureau 2013). Married (spouse absent) couples apply to separated couples that are currently living apart with or without the intention to divorce (United States Census Bureau 2013). For the purposes of my paper, I define married families as both married (spouse present) and married (spouse absent). Single parents are defined as a mom or a dad living without a partner with at least one child living in the same house, who are never-married, divorced, widows or widowers.

Methodology

I will first determine the number of people in poverty using the original measure vs. the SPM by family structure. I will do this by calculating the weighted means for different family structure configurations using the original poverty measure and then using the supplemental poverty measure weighted data (which has been pre-calculated by the Census Bureau).

I will then determine how particular programs affect the poverty rate for different family structures through several steps. First, I will create equations to represent a household's benefits, taxes, expenses and total resources. Then I will subtract one federal safety net program out from the estimation of total resources and observe the change in the poverty rate. I will then do these calculations by different family structures.

In order to determine a household's total resources I will calculate: a family's total benefits, total taxes, and total expenses. The items included in the calculation for total benefits include amount of income from: SNAP benefits, free and reduced school lunch program benefits,

²⁰ Both members of the married (spouse present) couple do not need to be present during the time of interview to be considered married (spouse present). Married (spouse present) is measured only by the report of the household reference person.

WIC benefits, federal housing assistance, and energy subsidies. The equation is:

$$\text{Benefits} = \text{SNAP} + \text{Free/reduced lunch} + \text{WIC} + \text{federal housing assistance} + \text{energy subsidies}$$

The calculation of total taxes includes: deductions from payroll for social security (FICA), state taxes, and total taxes minus all tax credits.

$$\text{Taxes} = \text{FICA taxes} + \text{state taxes} + \text{all taxes} - \text{all tax credits}^{21}$$

The calculation for total expenses includes: the family's expenditures for work and childcare, medical out of pocket expenses and Medicare Part B premiums, child support paid, and taxes.

$$\text{Expenses} = \text{work and childcare expenses} + \text{medical out of pocket expenses and Medicare Part B premiums} + \text{child support paid} + \text{taxes.}$$

A unit's total resources include: the unit's total cash income added to the benefits calculation minus the expenses calculation.

$$\text{Total resources} = (\text{total cash income} + \text{benefits}) - \text{expenses}$$

Next, I will calculate weighted means excluding income from each of the following benefits: WIC, TANF, EITC, and SNAP. Then I will estimate the weighted means for each of these calculations by different family structures²²²³.

Limitations of the CPS and ASEC

The CPS and ASEC are subject to sampling error, where the sampled population is not representative of the whole population. To address this problem the CPS ASEC have several data

²¹ Due to limitations in the data I cannot separate out the EITC from all other tax credits

²² All equations are from Short, K. (2011). The Research Supplemental Poverty Current Population Reports: 2011. U. S. C. Bureau. U.S. Census Bureau.

²³ All variable definitions come from IPUMS CPS (2013). "Integrated Public Service Microdata Series (Census Microdata for Social and Economic Research)." Retrieved October 18, 2013, 2013, from <https://www.ipums.org/cps/>.

quality control measures included in the survey design (Department of Labor Statistics 2002). Estimates drawn from the CPS ASEC are bounded by a 90 percent confidence interval (Bureau of Labor Statistics 2009). The CPS ASEC is still vulnerable to bias due to the under-reporting of income. Income transfers from the government are especially susceptible to under-reporting, and the amount of under-reporting has grown over time (Sullivan 2009). However, it is possible that under-reporting could vary by family structure and I will be aware of this concern as I conduct my data analysis.

Results Part I.

How do poverty rates vary by family structure using the original poverty measure vs. the Supplemental Poverty Measure (SPM)?

In some cases, the original poverty measure and the Supplemental Poverty Measure produce similar findings.

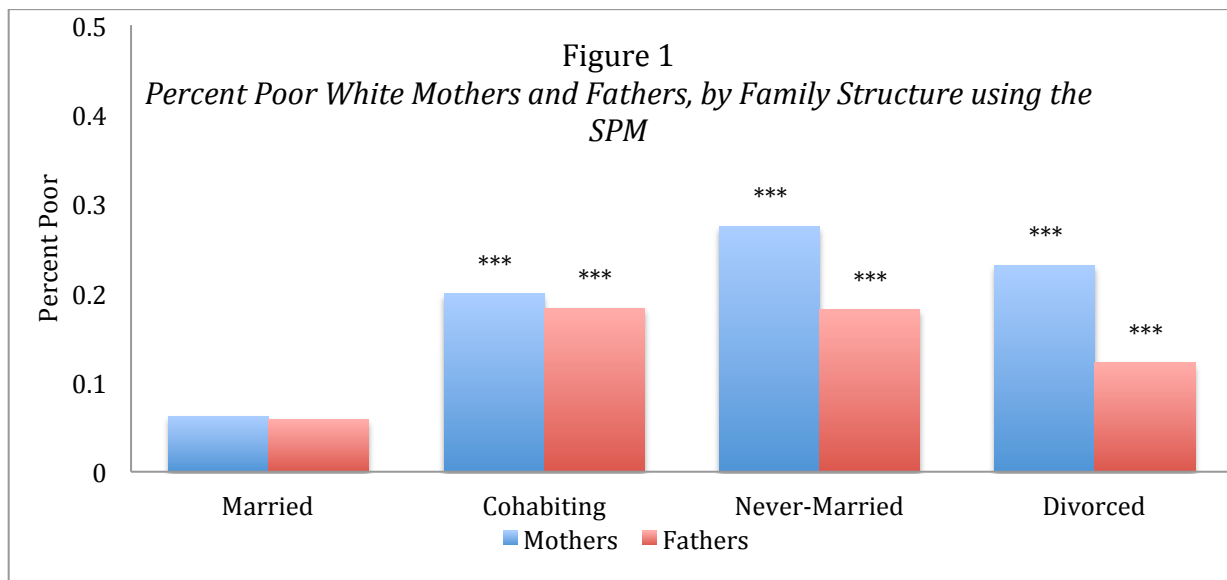
When comparing poverty rates for different groups using both the original poverty measure and Supplemental Poverty Measure, there are some broad trends that are similar using both measures. Generally, fathers are less poor than mothers, married parents are less poor than unmarried parents, and White parents are less poor than Black and Hispanic parents of similar educational attainment and family structures. These trends remain the same using both the original and Supplemental poverty measures.

Fathers generally have lower poverty rates than mothers. Fathers always have lower poverty rates than mothers of the same race and family structure when education is not considered using both the original and Supplemental poverty measure. For certain groups, the difference between mothers and fathers with the same race and educational attainment is very large.

Interestingly, the difference of poverty rates for Black never-married mothers and fathers is reversed when both the father and the mother have a bachelor's degree. Black never-married mothers with a bachelor's degree have a much lower poverty rate than Black never-married fathers with a bachelor's degree using both the original measure and the Supplemental Poverty Measure. Black never-married mothers with a BA have a poverty rate of 17.1 percent and 14.6 percent, and Black never-married fathers with a BA have poverty rates of 47.3 percent and 25.3 percent, using the OPM and SPM respectively.

Married mothers and fathers have lower poverty rates than their unmarried counterparts. Married mothers of all races have lower poverty rates than unmarried mothers using both the original and Supplemental poverty measure. Figures 1,2, and 3 compare parents of the same race

across different family structures, without consideration for educational attainment. Figure 1²⁴ compares White mothers and fathers across family structures, and shows that White married mothers and fathers have the lowest poverty rates of any other family structure, when compared to their White peers. White married mothers have a poverty rate of 6.2 percent and white married fathers have a poverty rate of 5.8 percent using the SPM. Among mothers, White never-married mothers have the highest poverty rate of 27.5 percent, and cohabiting fathers have the highest poverty rate among fathers of 18.3 percent.



** denotes statistically significant difference relative to married mothers and fathers*

Figure 2 compares Black mothers and fathers across family structures. The results from Figure 2 show that married black mothers and fathers have the lowest poverty rates of any other family structure, when compared to other Black family structures. Married black mothers have a poverty rate of 14.6 percent and married black fathers have a poverty rate of 13.2 percent. Among Black parents, Black never-married mothers have the highest poverty rate of 40.7

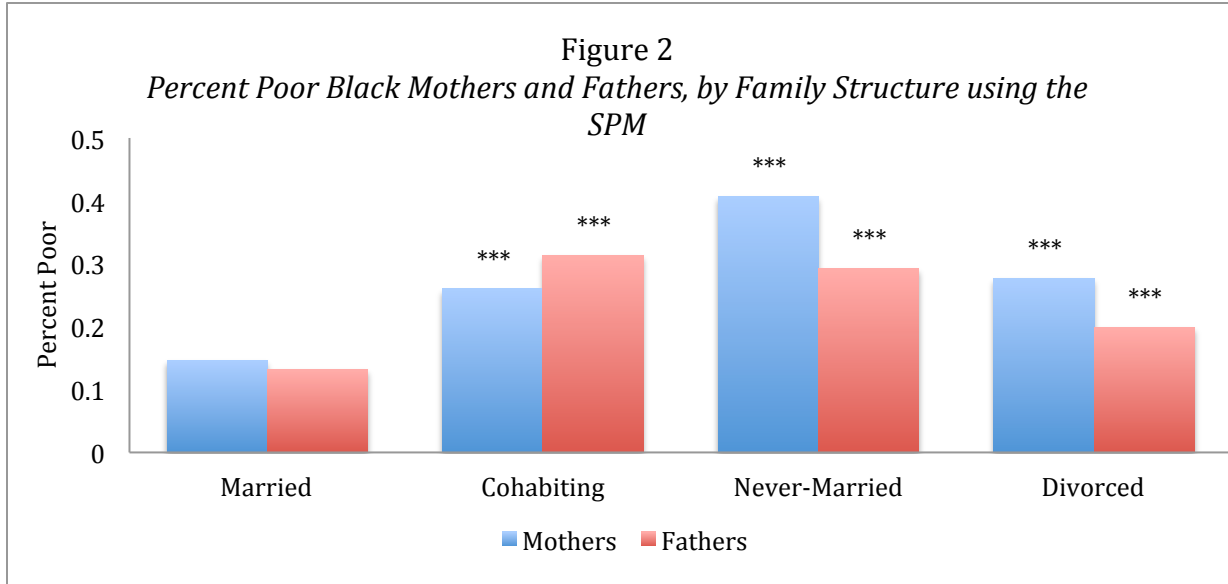
²⁴ *For all Figures*

**** statistical significance at 99% or higher*

*** statistical significance between 95% and 99%*

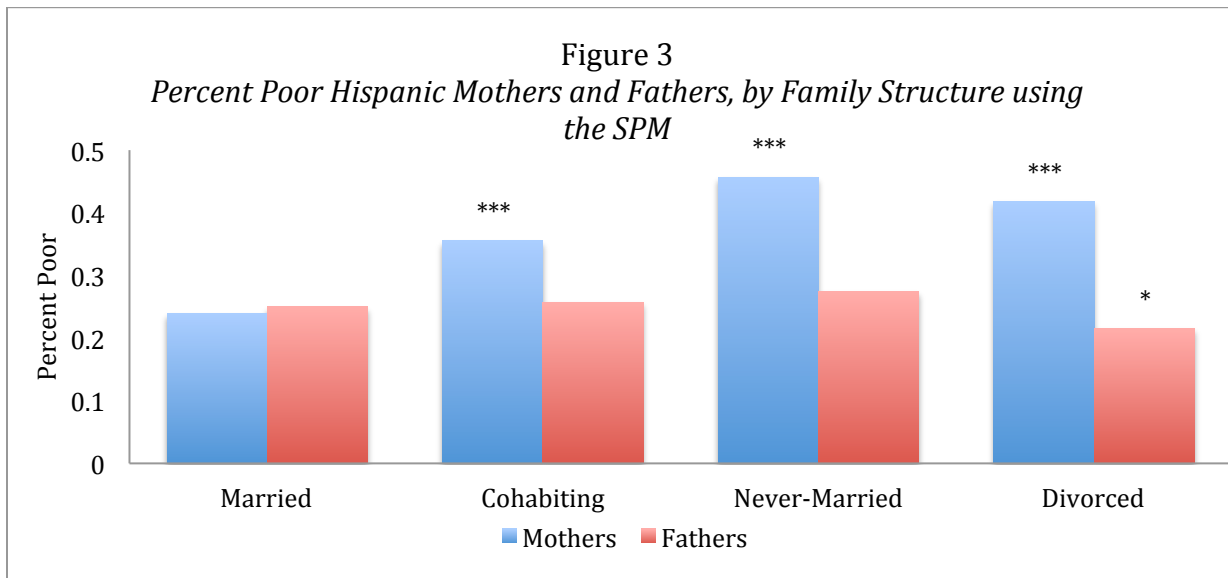
** statistical significance is between 90% and 95%*

percent. Among Black fathers, cohabiting Black fathers have the highest poverty rate of 31.4 percent, using the SPM.



* denotes statistically significant difference relative to married mothers and fathers

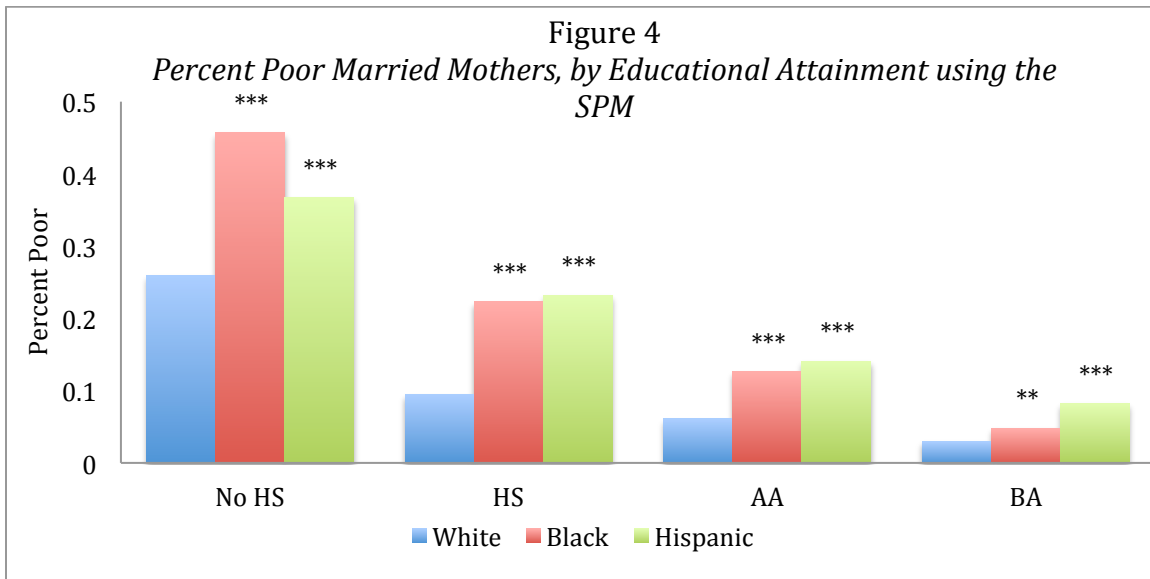
Figure 3 compares Hispanic mothers and fathers across family structures. Hispanic married parents have the lowest poverty rates of 23.9 percent for married mothers and 25.0 percent for married fathers. The highest poverty rates amongst Hispanic parents are for Hispanic never-married mothers with a poverty rate of 45.7 percent and Hispanic never-married fathers with a poverty rate of 27.4 percent, using the SPM.



** denotes statistically significant difference relative to married mothers and fathers*

However, married parents are not always the best off when compared across racial groups. Divorced White mothers have a slightly lower poverty rate than married Hispanic mothers. Divorced white mothers have a poverty rate of 23.1 percent and married Hispanic mothers have a poverty rate of 23.9 percent using the SPM.

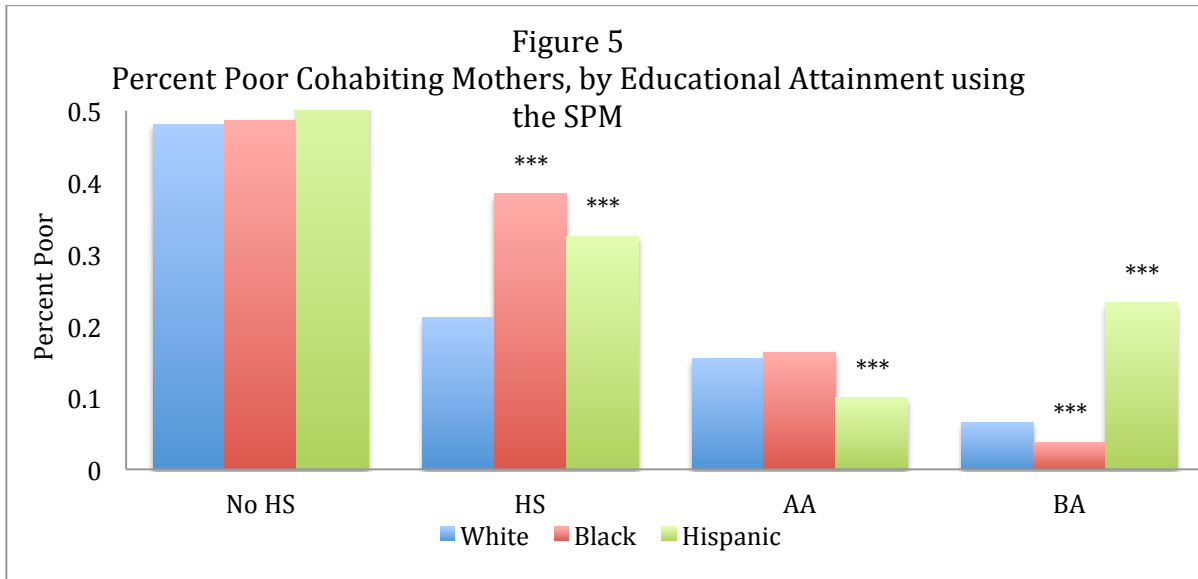
White mothers have lower poverty rates than mothers of other races with similar educational attainment. Figures 4, 5, 6, and 7 show the poverty rates for each family structure across education levels for mothers using the SPM. Figure 4 shows the poverty rates for White, Black, and Hispanic married mothers of each education category. In each category, White mothers have the lowest poverty rate.



**denotes statistically significant difference from White married mothers for each educational category*

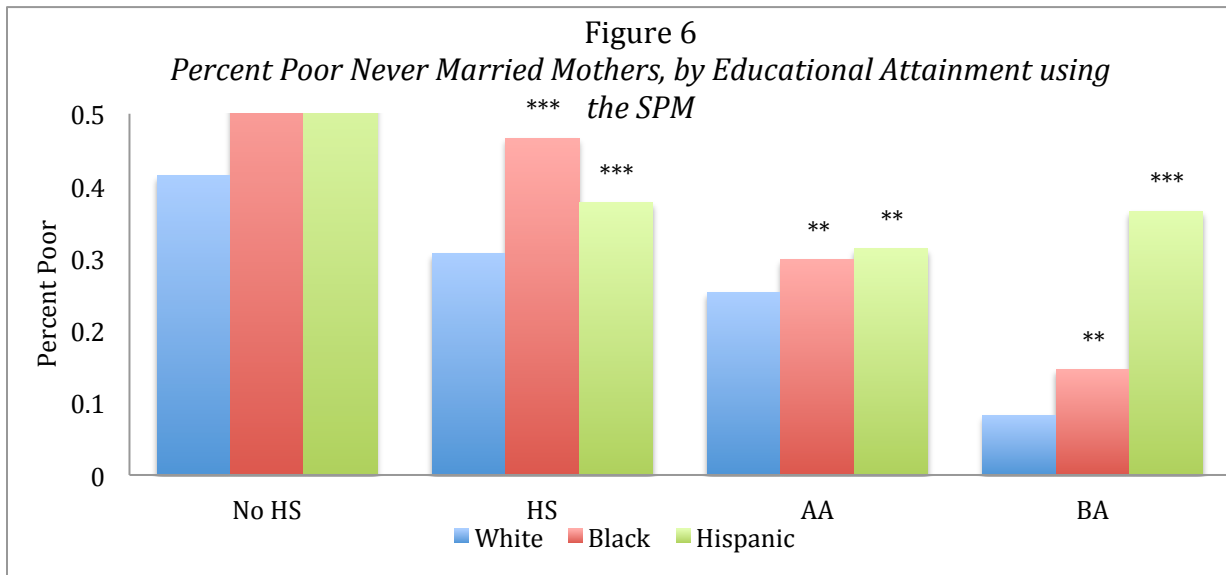
Figure 5 shows the poverty rates using the Supplemental Poverty Measure for White, Black, and Hispanic cohabiting mothers across education. Among cohabiting mothers, White mothers have the lowest poverty rates of each education group. However, for cohabiting mothers

with a BA, Black mothers have slightly lower poverty rate of 3.8 percent compared to White cohabiting mothers with a BA who have a poverty rate of 6.5 percent, using the SPM.



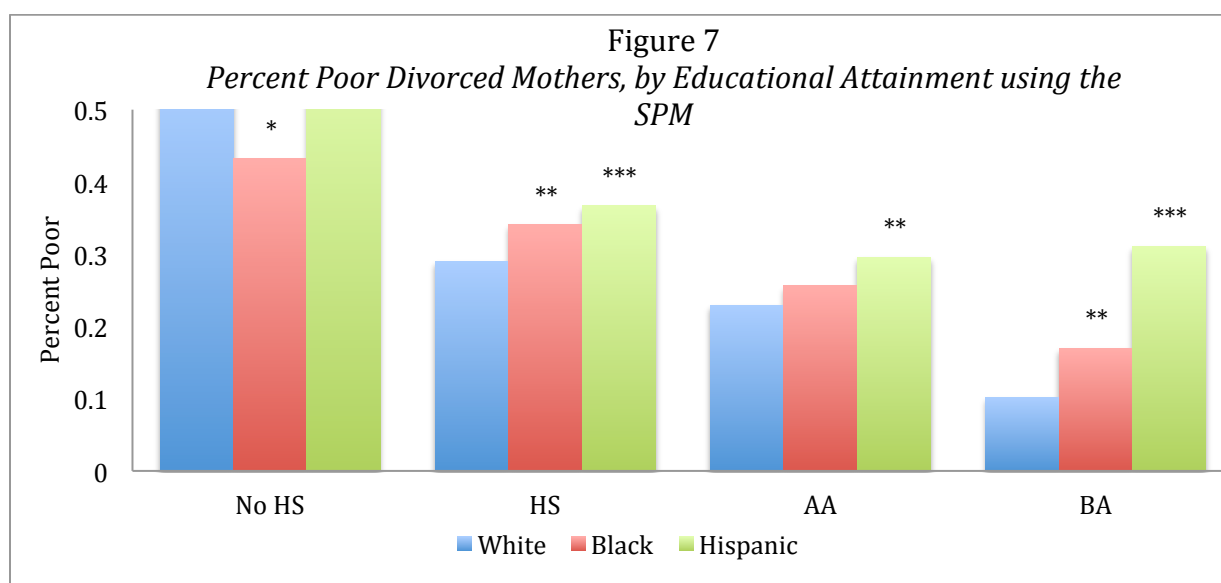
** denotes statistically significant difference from White cohabiting mothers for each educational category*

Figure 6 shows the poverty rates using the Supplemental Poverty Measure for White, Black, and Hispanic Never-Married mothers across education categories. Among never-married mothers, White mothers of each educational category have the lowest poverty rates of any other race.



** denotes statistically significant difference from White never married mothers for each educational category*

Figure 7 shows the poverty rates for White, Black, and Hispanic divorced mothers across education levels. For divorced mothers, white mothers generally have the lowest poverty rate among mothers with the same education. However, among divorced women without a high school diploma, Black mothers have the lowest poverty rate of 43.2 percent, compared to White mothers' 53.7 percent, and Hispanic mothers' 59.6 percent poverty rate, using the SPM.



** denotes statistically significant difference from White divorced mothers for each educational category*

The Supplemental Poverty Measure details a more nuanced story of poverty. Particularly, cohabiting families have lower poverty rates under the SPM than under the original poverty measure.

The Supplemental Poverty Measure provides a more accurate picture of poverty in the United States. Specifically, the poverty rates calculated using the SPM are lower for cohabiting parents, than when poverty rates are calculated for those same families using the original poverty measure. Among Black parents, Black cohabiting mothers have lower poverty rates than Black cohabiting fathers of the same educational attainment.

Cohabiting mothers have lower rates of poverty using the Supplemental Poverty Measure than when using the original poverty measure. The largest poverty rate reduction using the SPM is for race other cohabiting mothers without a high school diploma, with a poverty reduction of 42.2 percentage points. The smallest difference is for Black cohabiting mothers with a BA degree, with a reduction in poverty rates of 4.9 percentage points. White cohabiting mothers have their poverty rate reduced by roughly 20 percentage points for all levels of education except for those with a bachelor's degree, with have a reduction of 10.4 percentage points. Black cohabiting mothers have a similar poverty reduction as white mothers but only drop 4.7 percentage points with a bachelor's degree.

The trend for Black cohabiting mothers is similar to White cohabiting mothers, but more exaggerated at the lower education levels. Hispanic cohabiting mothers have the smallest difference in poverty rates between the two measures.

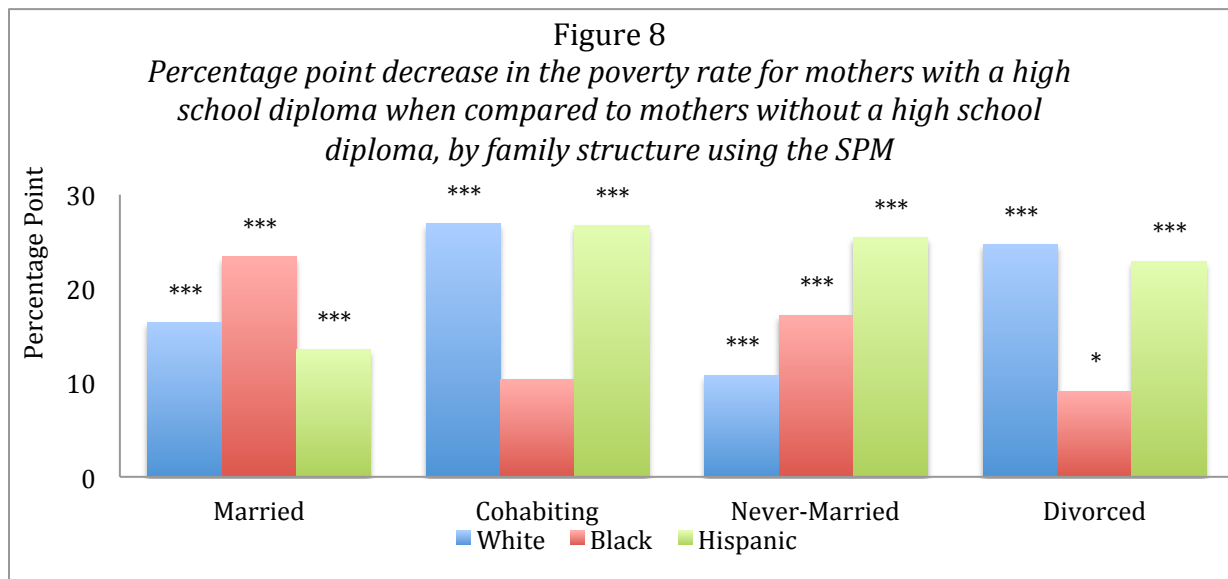
Black cohabiting mothers and fathers with only a high school diploma have a larger difference between their poverty rates, relative to Black cohabiting parents with more education. Black cohabiting mothers with a high school diploma have a poverty rate of 38.4 percent, while cohabiting black fathers with a high school diploma have a poverty rate of 73.4 percent. Black cohabiting mothers with a BA have a poverty rate of 3.8 percent and Black cohabiting fathers with a BA have 4.8 percent, using the SPM.

Married and better-educated parents have the lowest poverty rates.

Overall, married and better-educated parents have lower poverty rates than unmarried and less educated parents. High school diplomas are especially critical. Mothers with a high school diploma have lower poverty rates than mothers of the same race and family structure who do not have a high school diploma. Additionally, White parents are less poor than Black parents. However, White parents without a high school diploma have much lower poverty rates than

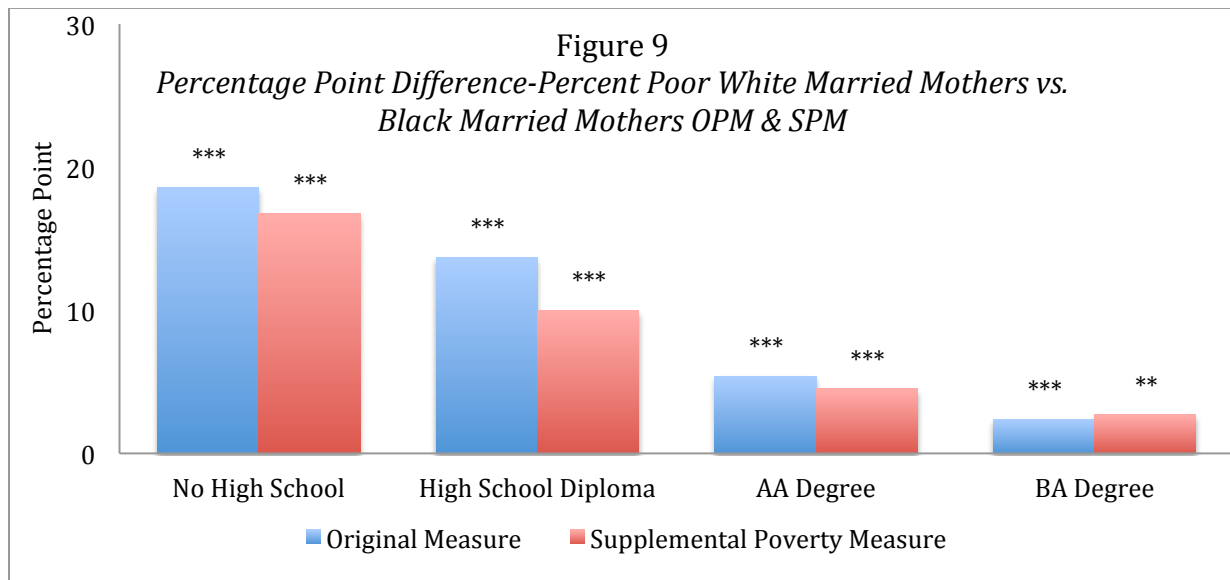
Black parents without a high school diploma. In contrast, White parents with a BA are less poor than White parents without a high school diploma as well as Black parents with a BA. However, White parents with a BA have only slightly lower poverty rates relative to Black parents with a BA. Additionally, parents with low educational attainment have lower poverty rates when their poverty status is measured using the SPM rather than the original poverty measure. Finally, married parents are less poor than cohabiting parents. However, the difference in poverty rates between married and cohabiting parents varies by educational attainment and race.

Among mothers, those with a high school diploma have lower poverty rates than mothers of the same race and family structure who do not have a high school diploma. Having a high school diploma yields the biggest percentage point decrease in poverty rates for cohabiting White mothers and cohabiting Hispanic mothers. A high school diploma has the smallest poverty reduction effect on cohabiting Black mothers and divorced Black mothers. Figure 8 shows the percentage point decrease for in poverty rates for mothers with a high school diploma, relative to mothers without a high school diploma.



**denotes statistically significant difference between mothers with a high school diploma and mothers without a high school diploma by family structure and race*

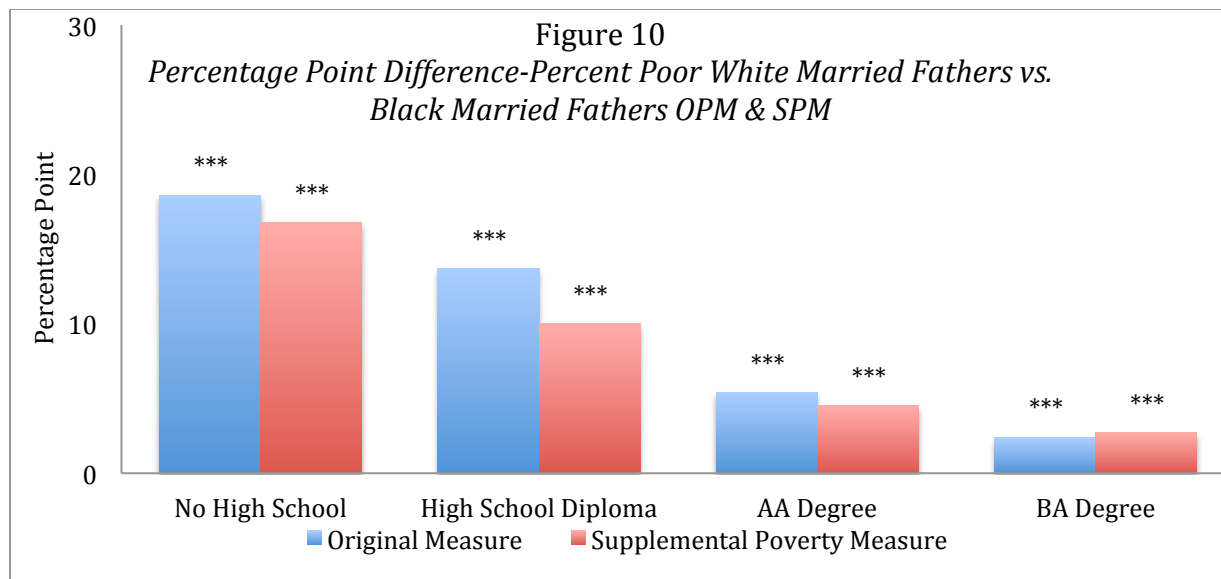
The difference between married White and Black mothers without a high school diploma’s poverty rates is very large, relative to the difference in poverty rates between White and Black mothers with a BA. Figure 9 shows the percentage point difference between White and Black married mothers as educational attainment increases. The largest differences occur when neither Black nor White mothers have a high school diploma, using the original poverty measure. White married mothers without a high school diploma have a poverty rate of 28.7 percent while Black married mothers without a high school diploma have a poverty rate of 53.6 percent. Among mothers with more education, the difference between their respective poverty rates decreases.



** denotes statistically significant difference between white married mothers and black married mothers’ poverty status measured using the OPM vs. SPM, by educational attainment*

Figure 10 shows a similar pattern of results as Figure 9 for married White and Black fathers. The difference between White and Black father’s poverty rates is very large for fathers without a high school diploma. Among White and Black fathers with more education, the difference between their poverty rates is smaller. As with White and Black married mothers, the

largest difference among White and Black married fathers is for those fathers without a high school diploma, using the original poverty measure. White married fathers without a high school diploma have a poverty rate of 24.4 percent, while Black married fathers without a high school diploma have a poverty rate of 43.0 percent.

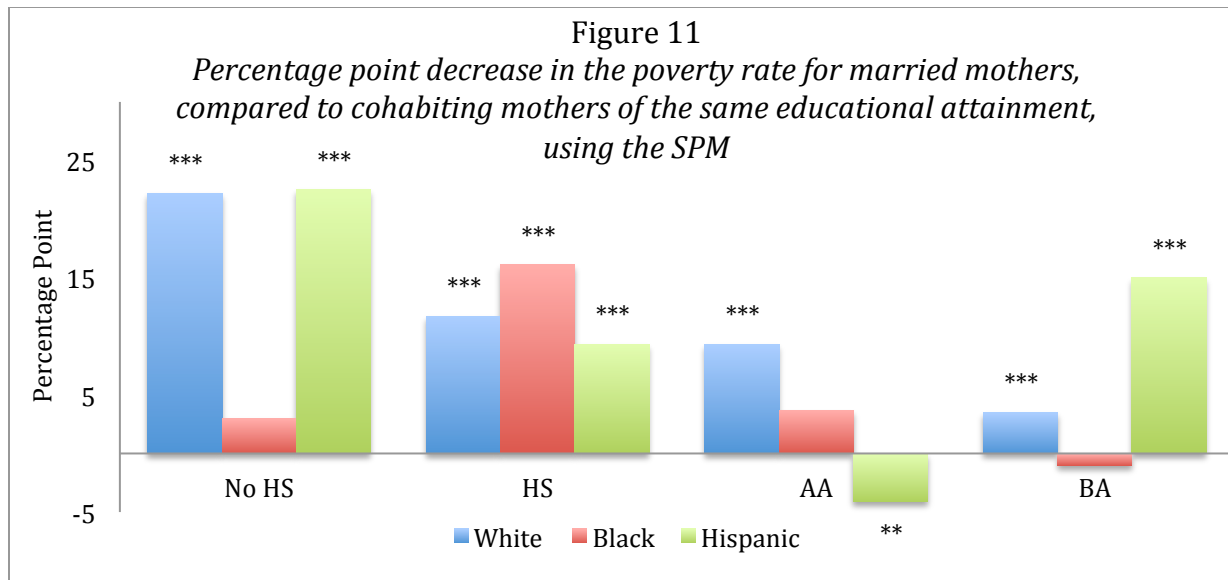


**denotes statistically significant difference between white married fathers and black married fathers' poverty status measured using the OPM vs. the SPM, by educational attainment*

For parents with limited education, poverty rates for each racial group and family structure are lower using the Supplemental Poverty Measure than when measured using the original poverty measure. For parents without a high school diploma, only Hispanic married fathers have a lower poverty rate when using the original measure than when using the Supplemental Poverty Measure. Hispanic married fathers without a high school diploma have a poverty rate of 33.3 percent using the original poverty measure, and a very slight increase of 33.67 percent using the Supplemental Poverty Measure. However, as parents increase their education there are more instances when the original poverty measure yields a lower poverty rate than the Supplemental Poverty Measure for the same group. For mothers and fathers with a

bachelor's degree there are several exceptions where certain groups have higher poverty rates under the SPM, including married, never-married and divorced mothers, White and Hispanic married mothers, White and Hispanic, never-married mothers, divorced mothers [all races], Hispanic never-married fathers, and White and Hispanic divorced fathers.

Among two-parent unions, the difference in poverty rates between cohabiting and married mothers varies by education and race. Figure 11 shows the percentage point decrease in poverty rates for cohabiting mothers compared to married mothers of the same education and race, using the SPM. For example, cohabiting White mothers without a high school diploma have a poverty rate of 48.1 percent, and married White mothers without a high school diploma have a poverty rate of 25.9 percent, using the SPM. The difference between the two poverty rates is 22.2 percentage points. Figure 11 depicts these percentage point differences, and shows that in all cases but two married mothers have a lower poverty rate than cohabiting mothers of the same educational attainment and race. The two exceptions are Hispanic mothers with an AA and Black mothers with a BA. In these cases the percentage point decrease is negative, meaning that married Hispanic mothers with an AA and married Black mothers with a BA have higher poverty rates than their cohabiting counter-parts. Specifically, cohabiting Hispanic mothers with an AA have a poverty rate of 10.0 percent while married Hispanic mothers with an AA have a poverty rate of 14.1 percent, using the SPM. Black cohabiting mothers with a BA have a poverty rate of 3.8 percent, a rate lower than that of Black married mothers with a BA, who have a poverty rate of 4.8 percent, using the SPM.



**denotes statistically significant difference between married mothers and cohabiting mothers' poverty status by educational attainment and race*

Conclusion

For poverty rates that are reflective of general social trends, the original poverty measure and the Supplemental poverty measure yield similar results. For general information such as, White parents are less poor than Black and Hispanic parents, fathers are less poor than mothers, and married parents are generally less poor than unmarried parents, the SPM and OPM produce similar poverty rates. This may be because the gap in income is so large between races, men and women, and married vs. unmarried parents, that the original poverty measure is sufficient.

The greater detail provided by the Supplemental Poverty Measure allows us to measure poverty more accurately, especially among certain groups. Specifically, the SPM reveals that cohabiting families are actually less poor than previously reported using the original poverty measure. The Supplemental Poverty Measure is more nuanced and therefore better able to capture the resource sharing among cohabiting couples than the more simple original poverty measure. Additionally, the SPM captures the benefits cohabiting couples experience from economies of scale.

Overall, parents with more education are less poor than parents with less education. The SPM is especially useful when considering poverty rates that include educational attainment as a consideration because the SPM includes more intricacies in the poverty calculation. Specifically, the SPM considers the receipt of in-kind government benefits. Using the SPM, higher educational attainment is more beneficial for White parents, than it is for Black parents. This is possibly due to discrimination in the labor market, especially against Black men. For those parents with less education, the SPM reveals the mitigating effect of government benefit receipt, which is not reflected in the poverty calculations using the official poverty measure.

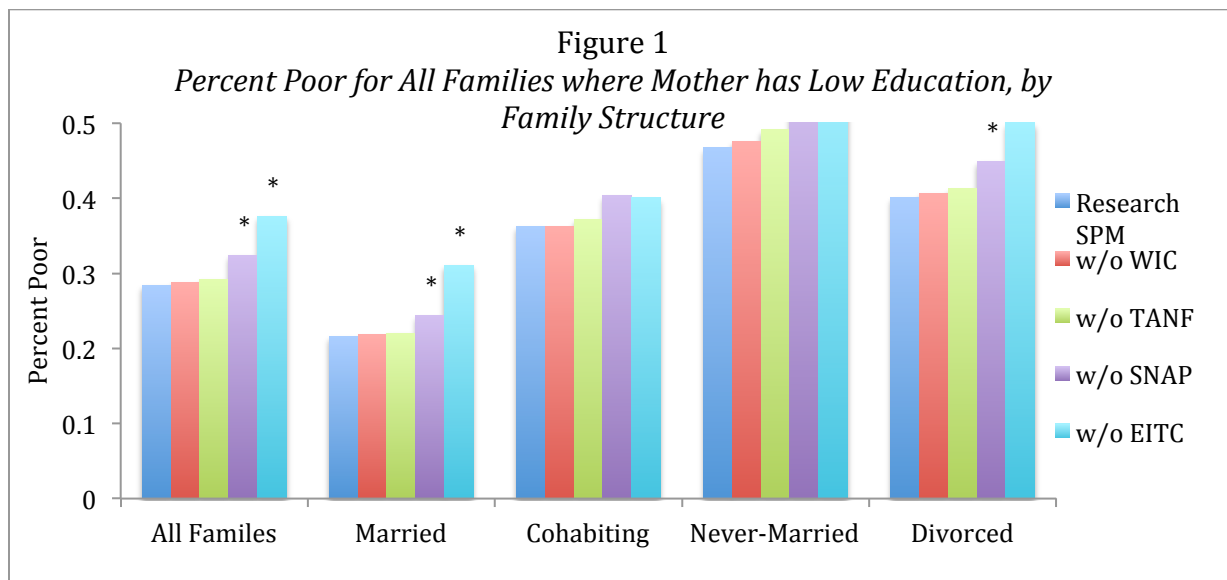
Results Part II.

By family structure, how does receipt of four safety net programs (SNAP, WIC, TANF, and the EITC) affect the poverty rate using the SPM?

This section explores the largest and smallest average impacts of benefit exclusion for different family structures across programs and family characteristics.

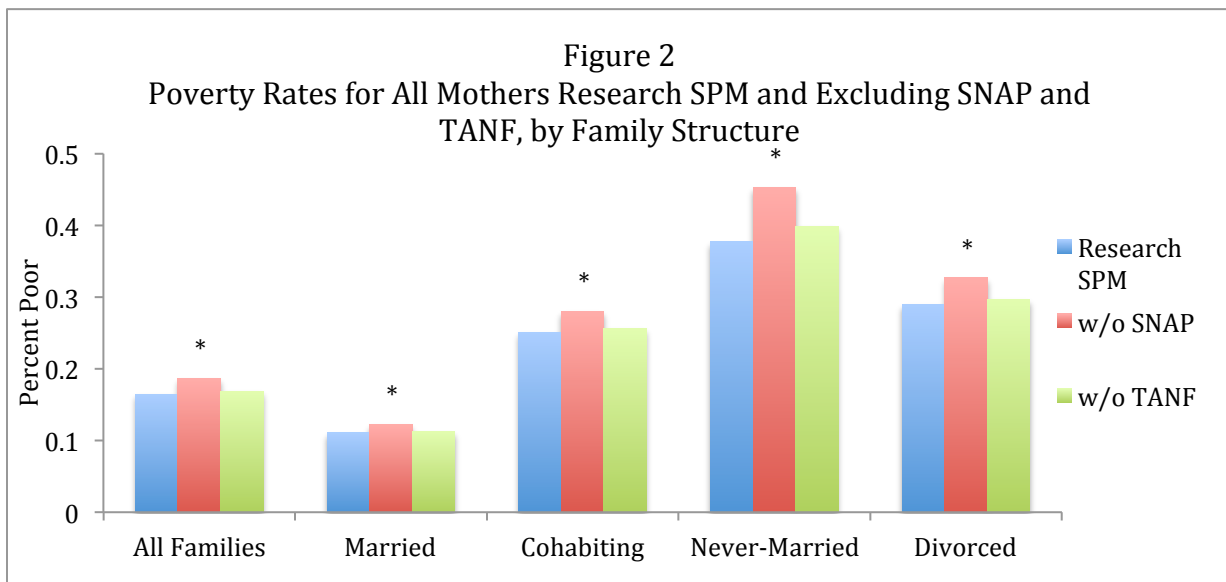
In general, two-parent families are associated with smaller increases in poverty with benefit exclusion, relative to single-parent families.

Excluding government benefit receipt has the largest relative impact on poverty rates for never-married mothers, regardless of educational attainment. Among mothers with low education, never married mothers are the most vulnerable to increases in poverty rates when benefit receipt is excluded. Figure 1 depicts the poverty rates for mothers with low education, by family structure. The Research SPM of never married mothers with low education is 46.7 percent, which rises between 1 and 11 percentage points depending on the benefit that is excluded. In contrast, the Research SPM of cohabiting mothers with low education is 36.2 percent and only increases between .1 and 4.2 percentage points.



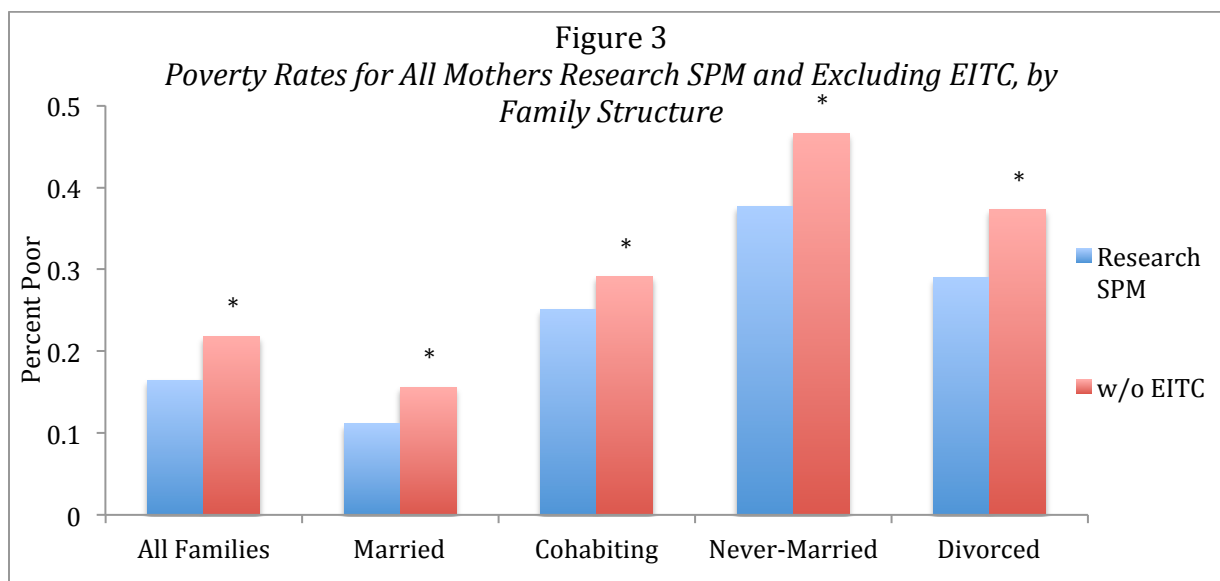
**denotes statistically significant difference from the Research SPM, by family structure*

Across programs, SNAP and TANF have the lowest relative impact on married families' poverty status. When SNAP and TANF benefit receipt is excluded, married families' poverty rates are affected the least. When SNAP is excluded, married poverty rates rise to 12.3 percent from 11.1 percent, an increase of roughly 1 percentage point. Never-married families poverty rate increases to 45.3 percent from 37.7 percent, an increase of roughly 8 percentage points. When TANF is excluded married families' poverty rates increase only slightly, by only .2 percentage points. Never-married families' poverty rates increase by 2 percentage points when TANF is excluded. Figure 2 shows the relative poverty rate increases when SNAP and TANF are excluded, by family structure.



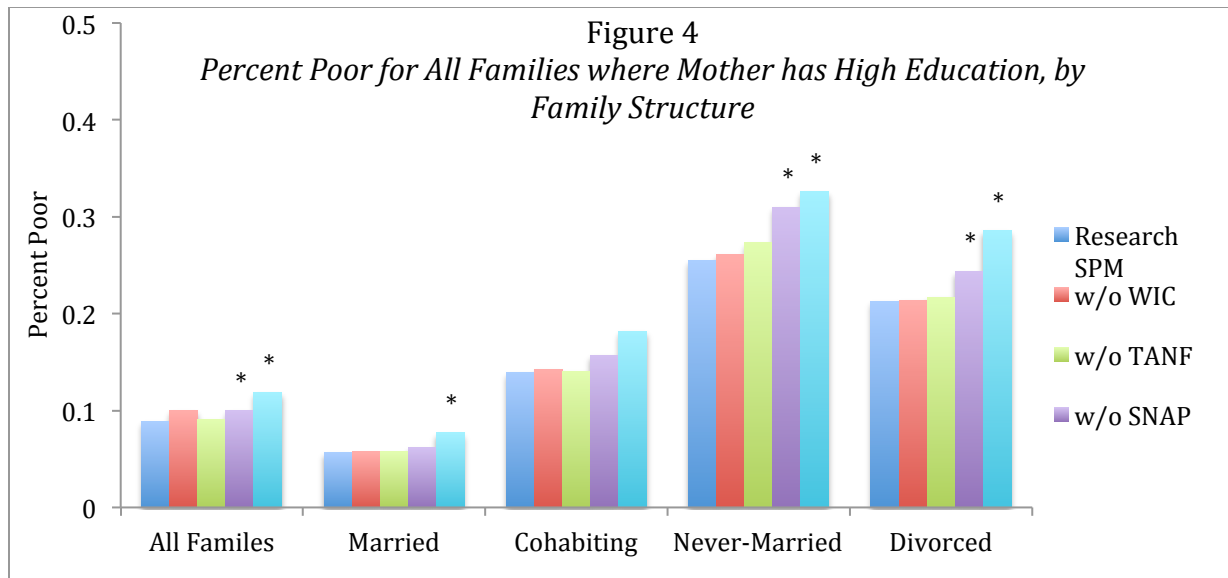
** denotes statistically significant difference from the Research SPM, by family structure*

Across family structures, the EITC has the lowest relative impact on cohabiting families' poverty status. When EITC benefit receipt is excluded, cohabiting families' poverty rate increases to 29.1 percent from 25.1 percent, an increase of four percentage points. In contrast, never-married mothers SPM increases to 46.6 percent from 37.7 percent, an increase of almost nine percentage points. Figure 3 shows the relative increases in poverty rates for each family structure when EITC benefit receipt is excluded.



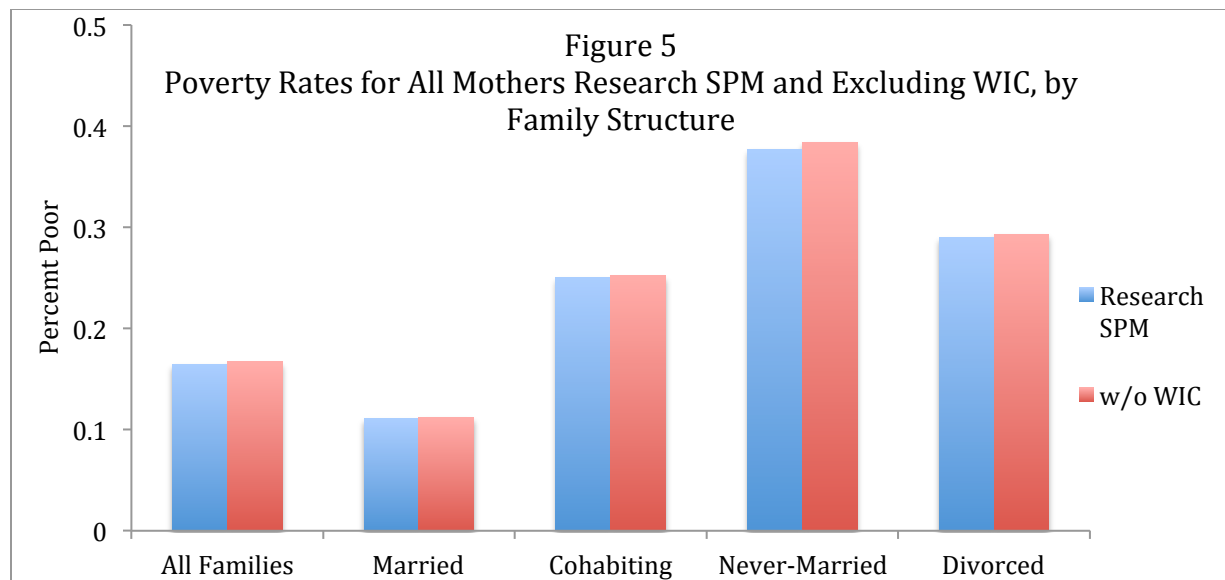
** denotes statistically significant difference from the Research SPM, by family structure*

Among mothers with high educational attainment, never-married mothers are the most vulnerable to increases in poverty rates when benefit receipt is excluded. Figure 4 depicts poverty rates for mothers with high educational attainment, by family structure. Never-married mothers with high educational attainment have a poverty rate of 25.5 percent using the Research SPM, 26.1 percent, 27.3 percent, 30.9 percent, and 32.6 percent excluding WIC, TANF, SNAP, and the EITC respectively. For mothers with high education, married mothers' poverty status changes the least with the exclusion of benefit receipt. Married mothers with high education have a Research SPM of 5.7 percent, which fluctuates by 0 to 2 percentage points depending on the benefit excluded.



**denotes statistically significant difference from the Research SPM, by family structure*

Across family structures, WIC has the lowest relative impact on two-parent families. Removing WIC receipt from the poverty calculation affects married and cohabiting families the least. When WIC is excluded married and cohabiting families' poverty rates both increase by .1 of a percentage point. Never-married and divorced families poverty status' both increase by .7 of a percentage point. Figure 5 depicts the overall low impact of excluding WIC, and the minimally higher impact on never-married and divorced families.



** none of the results in this graph are statistically significant from the Research SPM*

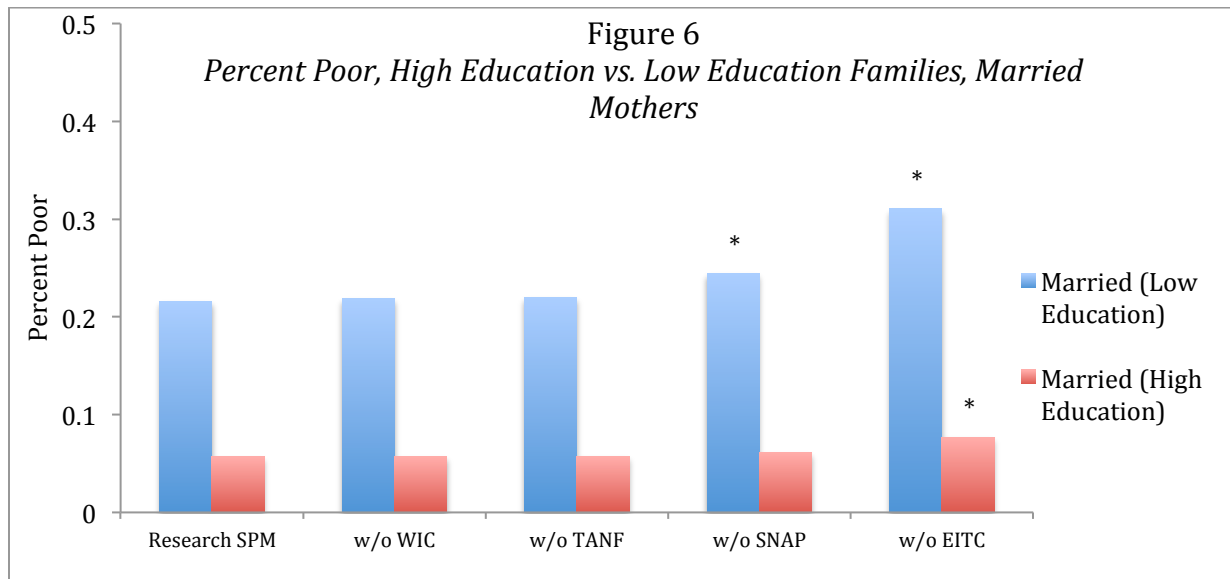
Families that are economically marginalized are associated with larger increases in poverty rates when benefit receipt is excluded.

Excluding benefit receipt has a larger impact on families where mothers have less education relative to families where the mother has high education, regardless of race or family structure. Mothers with high education have lower poverty rates than mothers with less education. Here, mothers with less education are defined as mothers who have either no high school diploma, or only a high school diploma. Mothers with high education are defined as mothers who have either an AA degree or a BA/BS degree.

Figures 6, 7, and 8 show that excluding government benefits has a greater relative impact on poverty rates for families where the mother has lower educational attainment, compared to families where the mother has higher educational attainment. Among families where the mother has lower educational attainment, excluding government benefit receipt has the greatest impact on families where the mother is a never-married mother. The difference between poverty rates for never-married mothers with low education excluding the EITC and the Research SPM is 10.3 percentage points. For never-married mothers with high education, the difference between poverty rates excluding the EITC and the Research SPM is 7.06 percentage points. The smallest

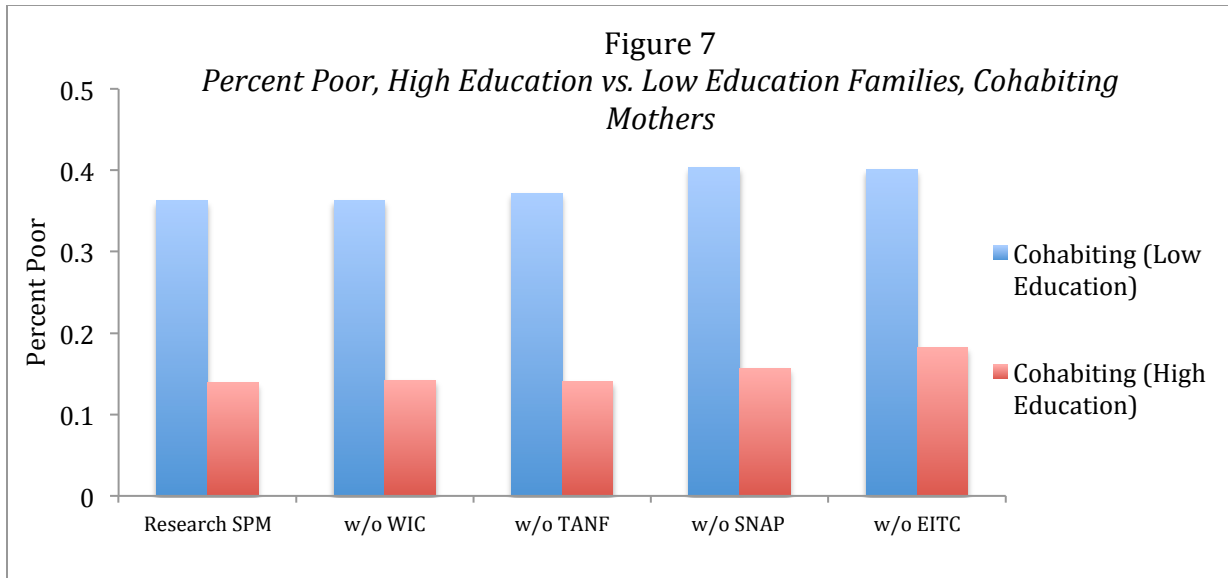
relative impact of the exclusion of programs is on families where the mother is cohabiting. For cohabiting mothers with low education, the difference between poverty rates excluding the EITC and the Research SPM is 3.81 percentage points. For cohabiting mothers with high education, the difference between poverty rates is 4.27 percentage points.

Figure 6 shows the different poverty rates for married mothers with low and high education. Mothers with less education have higher poverty rates, and have more variation in poverty rates as different government benefits are excluded. For married mothers with high education, excluding government benefit receipt makes little difference in poverty rates.



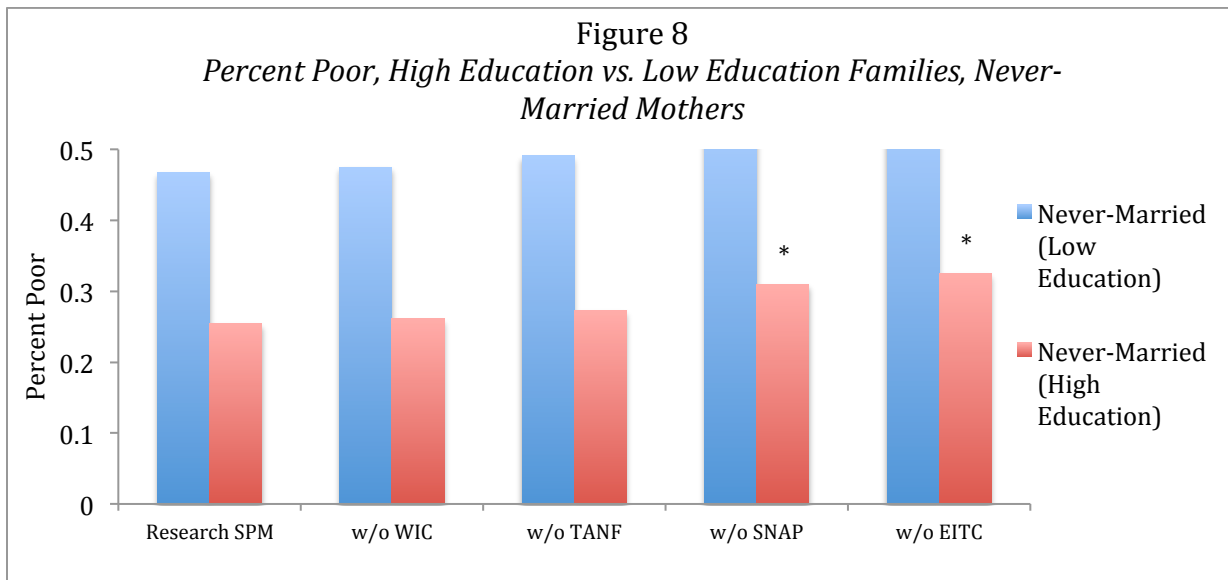
**denotes statistically significant difference from the Research SPM, by educational attainment*

Figure 7 shows the different poverty rates for cohabiting mothers with low and high education. Excluding government benefit receipt has the smallest relative effect on the poverty rates of cohabiting mothers, relative to the other family structures.



**denotes statistically significant difference from the Research SPM, by educational attainment*

Figure 8 shows that the poverty rates of never-married mothers with low education are affected more by the exclusion of benefit receipt than the poverty rates for never-married mothers with high education.



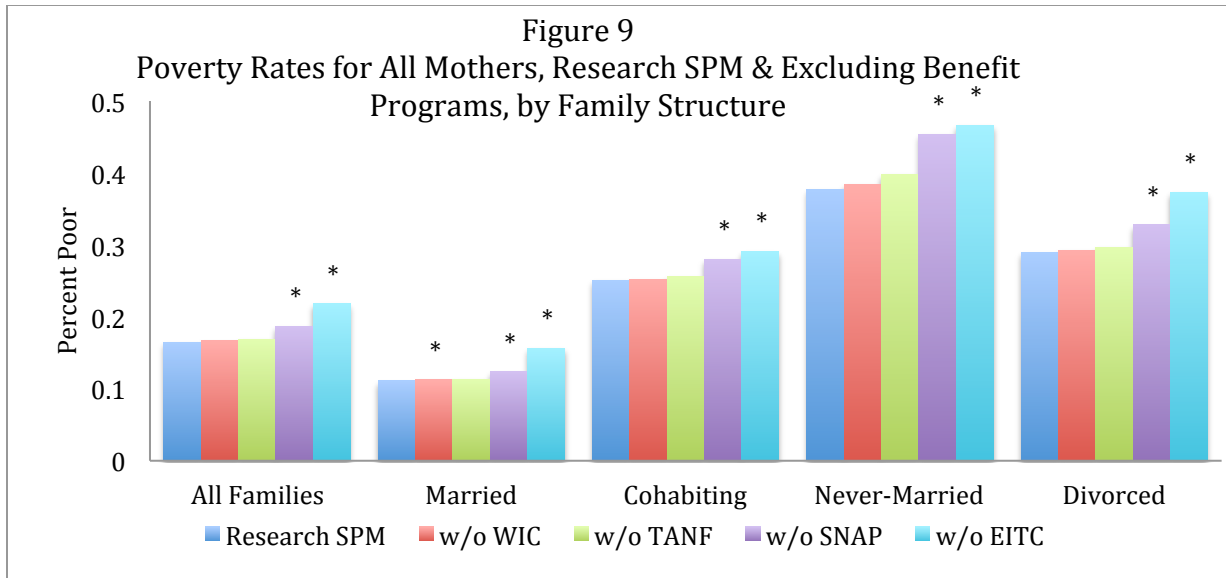
**denotes statistically significant difference from the Research SPM, by educational attainment*

Across programs, the EITC has the largest anti-poverty effect.

Generally, of the programs explored in this paper excluding the EITC has the largest relative impact on poverty rates. Figure 9 depicts the different poverty rates for the Research SPM and the Research SPM excluding SNAP, TANF, WIC, and the EITC, for all families, by family structure. The stars in all figures in this section indicate a result that is statistically significant from the Research SPM.

For all families, the difference in poverty rates between excluding the EITC and the Research SPM is 5.4 percentage points. Comparatively the difference in poverty rates for all families is 2.2 percentage points, .2 percentage points, and .4 percentage points excluding SNAP, WIC, and TANF. The difference in poverty rates between excluding the EITC and the Research SPM is 4.6 percentage points, 4.0 percentage points, 8.9 percentage points, and 8.4 percentage points respectively for married, cohabiting, never-married, and divorced mothers.

The only two subgroups for which the EITC is not associated with the largest poverty reduction are Black cohabiting and Black divorced mothers. For these two groups SNAP receipt is associated with a larger percentage point difference in poverty reduction. Among Black cohabiting mothers the EITC is associated with a 1.7 percentage point reduction, whereas SNAP is associated with a 7.4 percentage point reduction in the poverty rate. Among divorced Black mothers the EITC is associated with a 9.1 percentage point reduction, while SNAP is associated with a 19.6 percentage point reduction.



** denotes statistically significant difference from the Research SPM, by family structure*

Conclusion

Generally, two-parent families are associated with smaller increases in poverty rates when benefit receipt is excluded than single-parent families. Never-married mothers' poverty rates increase the most when benefit receipt is excluded. Never-married and divorced mothers are generally a very vulnerable population, and may lack the financial and in-kind support that married or cohabiting mothers are more likely to receive. Single-parent households thus rely more heavily upon receipt of government benefits. Conversely, cohabiting and married mothers' poverty rates are affected the least when benefit receipt is excluded. Two-parent households have more resources and are less likely to utilize government benefits.

Families that are historically economically marginalized are associated with larger increases in poverty rates when benefit receipt is excluded. This conclusion is evident in that mothers with less education are affected more by the exclusion of benefit receipt than mothers with high education. Generally, mothers with more education have more power in the labor market. Higher educated mothers are more likely to be employed, and earn more than their less

educated counter-parts. Mothers with more education are also less likely to be below the poverty line, and utilize government benefit programs much less than mothers with less education.

Across programs, the EITC has the largest anti-poverty effect. This is likely because the amount of EITC benefit is tied to work-effort and previous research shows that the EITC has a large impact on low-income families by encouraging work and supplementing the income of low-income families (Marr 2013).

Conclusion

Safety net program benefits are an area of constant policy debate. As the government seeks to manage the competing concerns of a constrained fiscal environment and the need to provide resources to low-income families, the effects of safety net program benefit receipt provides crucial information to policymakers. The average number of families each safety net program keeps out of poverty is a useful measure to help determine how effective each safety net program is. Additionally, the Supplemental Poverty Measure is a more nuanced and accurate way of measuring modern poverty than the original poverty measure. The first section of this project compares poverty rates across family structures using the original poverty measure and the Supplemental Poverty Measure. The second section of this project analyzes the poverty impact of four major safety net programs (SNAP, WIC, TANF, EITC), and how that poverty impact varies by family structure.

In the first set of hypotheses I predicted that the relative poverty rates between family structures using the original measure and the SPM will be the same. The results in part one show that this is the case. For example, married parents are less poor than unmarried parents using both measures. Additionally, fathers are less poor than mothers and more educated parents have lower poverty rates than less educated parents.

I also predicted that poverty rates within family structures using the two measures would differ by family structure. The results in part one show that poverty rates differ within family structures and by race (for married families only). White and Hispanic married families are less poor using the OPM, but Black married families are less poor according to the SPM. For all races, never married and divorced families are less poor using the SPM.

In my second set of hypotheses I predicted that the effects of benefit exclusion would vary by family structure. The results in part two show that two-parent families are less vulnerable to benefit exclusion than single-parent families. Across family structures, married families are

the least affected by benefit exclusion, and never married families are the most affected.

The results from part two also provide information about the relative anti-poverty effects of the four safety net programs explored in this paper, as well as additional information about educational attainment and race. Across programs, the EITC has the largest anti-poverty effect for all family structures. Additionally, Black and Hispanic families with less education are more heavily affected by benefit exclusion than White families with higher education.

It is useful to think about safety net programs within the current political context, as adjustments to benefit levels are constantly at the forefront of domestic policy debates. Congress recently voted to cut SNAP benefits by five billion dollars in fiscal year 2014 (Dean 2013). Reducing SNAP benefits would affect never-married and divorced families the most, and affect cohabiting and married families the least. Of never-married mothers, Black never-married mothers would be affected the most by SNAP cuts. President Obama's 2015 budget proposal includes an expansion of the EITC (Marr 2014). Of the safety net programs explored in this paper, the EITC has the largest anti-poverty effect for all family structures. However, the EITC has the largest effect for never-married Hispanic mothers, and the smallest anti-poverty effect for White married mothers. The number of families receiving TANF benefits has dropped by more than half since 1996 (Floyd 2013). However, seven states increased TANF benefits in 2013, but overall the amount of TANF benefits are below 1996 levels (Floyd 2013). Compared to SNAP and the EITC, TANF benefits have a relatively low anti-poverty effect. Across family structures TANF has the largest anti-poverty effect for Black never-married mothers, and the smallest anti-poverty effect for White never-married mothers (TANF has no anti-poverty effect for this group). Of the safety net programs explored in this paper, WIC has the smallest anti-poverty effect across all family structures. Previously congress has proposed cuts to the WIC program, but proponents of the program argue that WIC benefits are becoming more critical as food costs

rise (Neuberger 2011). Across family structures WIC has the largest anti-poverty effect for Hispanic never-married mothers, and the smallest effect for White married mothers and Black cohabiting mothers (WIC has no effect on the poverty status of either of these groups).

As the proper amount of funding for safety net program benefits remains a subject of debate, it is important to know who safety net program benefits affect the most, and to what degree. Of the four programs detailed in this paper, the EITC and SNAP have the largest anti-poverty effects for all family structures. Also, when safety net program funding levels are reduced, the cuts will have a disproportionate effect on never married mothers.

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Appendix A: Benefit Receipt by Family Structure

Percent Reported Receipt of WIC Benefits of all Households for Households Living in Cities, By Family Structure, 2010

Family Structure	Reported WIC Receipt
Cohabiting	9%
Married	4.6%
Single Parent Families	2.9%

*Source: Bean 2011

Percent Of All Households Reported Receipt of SNAP Benefits By Family Structure, 2012

Family Structure	Percent Reported Receipt of SNAP Benefits
Single Parent (single mother)	38.8%
Single Parent (single father)	18.7%
Married	9.3%
Cohabiting couple (mom and dad together)	38.8%
Living with mom only (divorced)	9.2%
Living with mom only (widow)	7.7%
Living with mom only (spouse absent)	2.7%
Living with dad only (divorced)	9.5%
Living with dad only (widower)	.9%
Living with dad only (spouse absent)	1.4%

*Source: United States Census Bureau, 2013

Percent Reported TANF Cash Assistance of TANF Recipients, By Family Structure, 2002

Family Structure	Percent Reported Receipt of TANF
Single Parent	46.1%
Cohabiting	13.2%
Married	11.8%
Divorced	28.8%

*Source: Loprest, 2006

Percent of All EITC Recipients By Family Structure, 2007

Family Structure	All EITC Recipients
Married	36.4%
Single	40%

*Source: Athreya, 2010

Appendix B: Predicted Change in Poverty Rate by Family Structure (SPM vs. Original)

Predicted Change in Poverty Rate by Family Structure (SPM vs. Original Poverty Measure)

Family Structure	Predicted poverty rate under the SPM, compared to the original measure
Married	Higher
Divorced (mom and dad)	Higher
Widow/Widower	Lower
Single Mom (never-married)	Lower
Single Dad (never-married)	Lower
Cohabiting couple	Lower

Appendix C: Differences between the Original Poverty Measure & The Supplemental Poverty Measure

Poverty Measure Concepts: Official and Supplemental		
	Official Poverty Measure	Supplemental Poverty Measure
Measurement Units	Families and unrelated individuals	All related individuals who live at the same address, including any coresident unrelated children who are cared for by the family (such as foster children) and any cohabitators and their relatives
Poverty Threshold	Three times the cost of a minimum food diet in 1963	The 33rd percentile of expenditures on food, clothing, shelter, and utilities (FCSU) of consumer units with exactly two children multiplied by 1.2
Threshold Adjustments	Vary by family size, composition, and age of householder	Geographic adjustments for differences in housing costs by tenure and a three-parameter equivalence scale for family size and composition
Updating Thresholds	Consumer Price Index: all items	Five-year moving average of expenditures on FCSU
Resource Measure	Gross before-tax cash income	Sum of cash income, plus noncash benefits that families can use to meet their FCSU needs, minus taxes (or plus tax credits), minus work expenses, minus out-of-pocket medical expenses and child support paid to another household

Source: Table is a screen shot from The Research Supplemental Poverty Measure: 2012 by Kathleen Short. Pg. 3

Appendix D: Mothers and Fathers with No High School Diploma

		Mothers with no High School Diploma				Fathers with no High School Diploma			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
By Family Structure	Married	36.5%	160.3% [1.52]	34.9%	132.2% [.92]	31.5%	182.5% [2.08]	30.7%	145.0% [1.29]
	Cohabiting	68.4%	85.5% [1.15]	52.9%	110.3% [.79]	78.20%	87% [1.31]	N/A	120.7% [.10]
	Never Married	68.2%	88.6% [.92]	59.6%	96.4% [.57]	49.7%	125.2% [1.22]	37.6%	123.9% [.74]
	Divorced	61.4%	105.8% [.95]	55.7%	104.4% [.63]	35.1%	156.7% [1.15]	29.5%	142.3% [.75]
Married, by Race	White	28.7%	192.5% [1.95]	25.9%	162.2% [1.19]	24.4%	225.1% [2.11]	20.2%	175.5% [1.25]
	Black	53.6%	133.1% [1.11]	45.7%	109.1% [.91]	43.0%	161.9% [1.46]	37.0%	134.3% [.83]
	Hispanic	38.1%	149.4% [1.37]	36.7%	123.5% [.79]	33.3%	167.2% [2.11]	33.67%	134.7% [1.33]
	Race other	35.7%	178.3% [1.43]	38.8%	135.1% [.85]	33.0%	191.6% [1.72]	35.94%	141.3% [.96]
Cohabiting, by Race	White	67.7%	95.1% [1.26]	48.1%	126.9% [.83]	84.1%	79.7% [1.44]	53.8%	107.6% [.82]
	Black	72.7%	71.4% [.75]	48.7%	103.5% [.46]	28.4%	194.2% [1.67]	N/A	258.1% [.62]
	Hispanic	68.5%	80.2% [1.13]	59.2%	97.6% [.79]	82.3%	70.0% [.42]	58.3%	110.0% [.39]
	Race other	66.4%	91.6% [1.07]	24.2%	133.5% [.34]	33.3%	125.5% [.22]	N/A	183.0% N/A
Never Married, by Race	White	55.0%	131.7% [1.24]	41.4%	123.0% [.74]	56.3%	125.4% [1.34]	33.9%	134.1% [.86]
	Black	80.8%	66.2% [.74]	63.8%	94.1% [.53]	50.6%	106.9% [.78]	36.8%	111.8% [.55]
	Hispanic	63.5%	88.7% [.82]	63.1%	87.4% [.48]	48.2%	114.6% [1.10]	43.2%	113.4% [.66]
	Race other	77.4%	67.2% [.67]	73.5%	88.2% [.47]	36.9%	198.2% [1.86]	21.9%	159.5% [.76]

Appendix D: Mothers and Fathers with No High School Diploma

		Mothers with no High School Diploma				Fathers with no High School Diploma			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Divorced, by Race	White	61.3%	111.0% [1.13]	53.7%	111.2% [.79]	24.4%	171.7% [1.09]	21.3%	165.0% [.82]
	Black	61.1%	105.5% [.77]	43.2%	118.9% [.39]	67.5%	79.4% [.71]	53.9%	89.3% [.38]
	Hispanic	61.9%	103.2% [.91]	59.6%	98.0% [.59]	41.4%	149.6% [1.20]	34.8%	122.6% [.58]
	Race other	56.8%	111.9% [.09]	46.9%	114.7% [.55]	45.3%	201.2% [1.46]	31.7%	158.0% [.63]

Appendix E: Mothers and Fathers with a High School Diploma

		Mothers with High School Diploma				Fathers with High School Diploma			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
By Family Structure	Married	14.4%	282.1% [2.78]	15.1%	198.6% [1.55]	12.8%	292.9% [2.78]	13.4%	205.7% [1.57]
	Cohabiting	47.3%	149.2% [1.52]	26.4%	167.5% [.99]	44.7%	164.2% [1.42]	21.6%	185.9% [.06]
	Never Married	53.5%	127.2% [1.18]	39.5%	120.4% [.69]	31.5%	183.1% [1.89]	19.5%	166.0% [1.01]
	Divorced	35.7%	170.5% [1.71]	31.8%	145.7% [1.00]	19.0%	274.1% [4.02]	14.0%	209.9% [2.34]
Married, by Race	White	10.5%	322.6% [3.16]	9.5%	226.4% [1.76]	8.5%	334.3% [3.18]	8.5%	232.9% [1.80]
	Black	25.7%	216.1% [1.51]	22.3%	160.7% [.86]	22.2%	238.6% [2.37]	18.5%	174.3% [1.23]
	Hispanic	19.1%	224.1% [2.24]	23.2%	160.1% [1.27]	18.4%	222.0% [1.56]	21.8%	159.3% [.87]
	Race other	15.1%	253.3% [1.85]	20.9%	168.6% [.96]	18.4%	239.2% [1.82]	21.1%	163.6% [.93]
Cohabiting, by Race	White	44.4%	163.8% [1.72]	21.2%	188.2% [1.12]	45.6%	169.4% [1.47]	17.65%	193.3% [.94]
	Black	59.0%	117.2% [1.21]	38.4%	138.0% [.78]	73.4%	71.6% [.73]	73.44%	101.6% [.45]
	Hispanic	47.4%	134.6% [1.17]	32.5%	140.3% [.64]	26.7%	161.8% [.85]	8.94%	170.9% [.51]
	Race other	51.5%	138.0% [1.28]	25.0%	151.0% [.81]	18.3%	230.6% [1.61]	14.18%	230.9% [.82]
Never Married, by Race	White	38.9%	166.9% [1.41]	30.6%	143.7% [.86]	28.6%	175.3% [1.31]	17.1%	162.9% [.77]
	Black	65.3%	98.7% [.92]	46.6%	106.7% [.56]	38.8%	186.3% [1.79]	25.1%	164.1% [.89]
	Hispanic	50.3%	134.2% [1.14]	37.7%	118.2% [.65]	30.9%	196.8% [2.78]	19.2%	174.4% [1.44]
	Race other	31.4%	153.0% [1.53]	25.0%	136.6% [.67]	32.7%	179.6% [1.65]	23.9%	162.8% [1.09]

Appendix E: Mothers and Fathers with a High School Diploma

		Mothers with High School Diploma				Fathers with High School Diploma			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Divorced, by Race	White	32.5%	184.9% [1.88]	29.0%	156.7% [1.08]	18.9%	301.9% [4.7]	15.0%	226.1% [2.74]
	Black	38.0%	163.3% [1.79]	34.1%	143.4% [1.16]	15.1%	216.2% [1.31]	16.6%	179.6% [.86]
	Hispanic	40.0%	155.0% [1.42]	36.7%	128.6% [.76]	18.6%	230.2% [1.48]	13.7%	171.5% [.98]
	Race other	37.5%	137.4% [.71]	27.2%	133.8% [.48]	25.7%	174.9% [1.47]	2.7%	171.2% [.73]

Appendix F: Mothers and Fathers with an AA Degree

		Mothers with an AA Degree				Fathers with an AA Degree			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
By Family Structure	Married	7.3%	365.2% [3.15]	8.2%	246.63% [1.85]	6.4%	382.2% [3.63]	7.57%	254.9% [1.20]
	Cohabiting	34.9%	190.6% [1.92]	15.3%	193.13% [1.11]	29.7%	216.5% [1.68]	9.3%	219.6% [.93]
	Never Married	34.0%	183.2% [1.78]	28.2%	148.42% [1.04]	28.0%	223.3% [4.51]	23.9%	185.7% [1.83]
	Divorced	28.4%	210.1% [2.32]	25.4%	165.45% [1.41]	16.9%	256.7% [1.68]	11.4%	203.5% [1.07]
Married, by Race	White	5.5%	387.0% [3.16]	6.1%	261.85% [1.77]	4.7%	408.4% [3.94]	5.5%	272.1% [2.06]
	Black	13.7%	286.0% [2.52]	12.6%	202.65% [1.39]	10.1%	314.4% [2.02]	10.0%	215.7% [1.21]
	Hispanic	9.7%	332.0% [3.67]	14.1%	219.01% [2.47]	9.1%	322.0% [2.82]	11.6%	216.2% [2.03]
	Race other	10.2%	331.9% [2.16]	10.7%	217.39% [1.29]	12.1%	358.3% [3.71]	15.6%	228.6% [2.08]
Cohabiting, by Race	White	36.5%	198.9% [2.11]	15.4%	203.4% [1.17]	27.2%	224.7% [1.57]	7.96%	234.6% [.89]
	Black	36.6%	156.5% [1.29]	16.3%	171.5% [.82]	29.8%	268.4% [2.57]	29.76%	211.4% [1.44]
	Hispanic	26.6%	191.8% [1.61]	10.0%	180.0% [1.05]	32.7%	273.9% [2.41]	10.26%	202.7% [.49]
	Race other	40.6%	165.1% [1.70]	28.9%	166.0% [.95]	45.8%	99.8% [.82]	7.25%	127.9% [.40]
Never Married, by Race	White	28.4%	220.7% [2.38]	25.3%	170.7% [1.31]	24.3%	201.9% [1.41]	18.0%	179.4% [.93]
	Black	40.4%	163.6% [1.39]	29.8%	137.5% [.84]	34.0%	282.6% [8.41]	34.0%	205.6% [3.21]
	Hispanic	30.6%	160.4% [1.17]	31.3%	129.7% [.64]	25.9%	238.1% [2.17]	19.9%	197.7% [1.09]
	Race other	27.6%	187.4% [1.77]	23.6%	159.7% [1.29]	34.1%	128.7% [.86]	33.2%	134.5% [.62]

Appendix F: Mothers and Fathers with an AA Degree

		Mothers with an AA Degree				Fathers with an AA Degree			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Divorced, by Race	White	25.4%	230.1% [2.69]	22.9%	179.7% [1.67]	14.3%	269.7% [1.65]	8.7%	218.3% [1.10]
	Black	32.3%	198.9% [1.75]	25.6%	158.4% [.99]	28.8%	207.9% [1.71]	22.1%	164.0% [.95]
	Hispanic	30.4%	170.2% [1.35]	29.6%	135.6% [.79]	17.2%	271.9% [1.69]	14.4%	193.0% [1.06]
	Race other	39.9%	187.9% [2.77]	38.3%	151.2% [1.58]	7.6%	235.5% [1.73]	1.5%	183.8% [.69]

Appendix G: Mothers and Fathers with a BA Degree

		Mothers with a BA Degree				Fathers with a BA Degree			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
By Family Structure	Married	2.7%	606.6% [5.51]	3.9%	366.9% [2.89]	2.6%	617.1% [5.41]	3.6%	372.1% [2.86]
	Cohabiting	21.7%	341.0% [4.53]	10.1%	291.4% [2.67]	18.1%	345.2% [5.59]	4.5%	292.1% [3.28]
	Never Married	14.0%	321.4% [2.89]	15.4%	212.6% [1.66]	14.9%	430.9% [4.36]	9.0%	294.6% [2.41]
	Divorced	10.3%	367.2% [3.44]	14.1%	242.8% [1.96]	9.0%	448.1% [3.70]	8.5%	288.2% [1.98]
Married, by Race	White	2.3%	628.7% [5.67]	3.0%	384.1% [2.97]	2.1%	647.0% [5.55]	2.8%	392.1% [2.89]
	Black	5.5%	485.8% [4.26]	4.8%	308.0% [2.90]	4.5%	486.2% [4.56]	5.5%	309.1% [3.08]
	Hispanic	3.7%	477.6% [4.30]	8.2%	287.5% [2.06]	5.1%	480.3% [4.54]	8.1%	287.9% [2.18]
	Race other	3.7%	618.9% [5.57]	5.8%	344.7% [2.75]	3.0%	569.7% [5.10]	5.4%	324.5% [2.65]
Cohabiting, by Race	White	17.0%	379.9% [4.66]	6.5%	384.1% [2.97]	24.2%	410.8% [6.96]	4.88%	317.6% [4.16]
	Black	8.5%	288.9% [2.04]	3.8%	308.0% [2.90]	9.9%	232.9% [1.75]	4.81%	242.6% [.68]
	Hispanic	28.1%	327.5% [5.73]	23.2%	287.5% [2.06]	N/A	278.7% [.93]	N/A	287.9% [.65]
	Race other	50.9%	186.6% [1.65]	12.2%	344.7% [2.75]	25.0%	222.6% [.98]	N/A	307.5% N/A
Never Married, by Race	White	6.3%	412.5% [3.84]	8.3%	256.8% [2.13]	4.4%	592.5% [5.51]	0.8%	391.9% [3.03]
	Black	17.1%	278.9% [2.11]	14.6%	197.5% [1.34]	47.3%	221.5% [1.69]	25.3%	169.0% [.82]
	Hispanic	28.5%	231.6% [1.78]	36.5%	167.2% [1.04]	7.0%	328.3% [2.08]	10.0%	232.8% [1.06]
	Race other	7.5%	284.1% [1.74]	17.0%	167.2% [.98]	14.5%	303.3% [1.80]	11.4%	216.3% [1.20]

Appendix G: Mothers and Fathers with a BA Degree

		Mothers with a BA Degree				Fathers with a BA Degree			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Divorced, by Race	White	8.2%	407.1% [3.69]	10.2%	263.1% [2.03]	8.2%	462.6% [3.49]	8.5%	296.3% [1.89]
	Black	14.1%	294.3% [1.91]	17.0%	208.6% [1.17]	13.3%	285.9% [1.67]	6.5%	203.1% [.87]
	Hispanic	16.9%	273.8% [3.81]	31.1%	188.7% [2.41]	12.0%	485.4% [5.42]	18.4%	329.9% [3.28]
	Race other	9.0%	338.4% [2.38]	13.7%	233.1% [1.59]	4.8%	565.9% [4.97]	N/A	315.9% [1.70]

Appendix H: Mothers and Fathers By Family Structure & Race

		Mothers				Fathers			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Married	White	6.0%	475.4% [4.68]	6.2%	305.9% [2.48]	5.5%	485.2% [4.74]	5.8%	310.0% [2.50]
	Black	16.6%	322.8% [3.19]	14.6%	219.9% [2.02]	14.5%	328.9% [3.20]	13.2%	223.6% [2.00]
	Hispanic	21.7%	256.9% [2.98]	23.9%	177.9% [1.69]	23.3%	241.2% [2.68]	25.0%	171.2% [1.56]
	Race other	10.5%	438.9% [4.48]	13.2%	260.5% [2.23]	10.6%	426.4% [4.38]	13.3%	256.2% [2.28]
Cohabiting	White	39.9%	201.1% [2.59]	19.9%	207.0% [1.55]	42.9%	202.4% [2.91]	18.3%	208.6% [1.76]
	Black	44.8%	150.3% [1.47]	26.0%	161.3% [.87]	36.0%	181.0% [1.81]	31.4%	191.7% [1.01]
	Hispanic	47.9%	147.6% [2.26]	35.5%	146.8% [1.40]	43.4%	175.9% [2.32]	25.7%	180.3% [1.42]
	Race other	49.7%	151.3% [1.15]	23.5%	159.9% [.86]	33.0%	157.8% [1.34]	9.4%	177.8% [.78]
Never Married	White	33.3%	211.2% [2.33]	27.5%	191.7% [1.67]	29.1%	214.35% [2.14]	18.2%	184.63% [1.39]
	Black	54.9%	132.0% [1.36]	40.7%	161.0% [1.07]	39.6%	209.81% [4.91]	29.3%	171.03% [1.94]
	Hispanic	49.6%	128.1% [1.14]	45.7%	126.6% [1.06]	34.6%	183.59% [2.21]	27.4%	160.36% [1.18]
	Race other	33.5%	173.5% [1.69]	30.7%	163.7% [1.31]	33.4%	176.06% [1.58]	25.6%	155.30% [.87]
Divorced	White	25.0%	258.3% [2.92]	23.1%	164.4% [1.29]	15.6%	315.8% [3.56]	12.2%	233.7% [2.04]
	Black	32.7%	200.3% [1.81]	27.7%	123.4% [.81]	25.1%	216.5% [1.62]	19.9%	170.4% [.92]
	Hispanic	42.2%	154.4% [1.76]	41.8%	111.7% [.65]	25.1%	243.4% [2.51]	21.5%	179.1% [1.53]
	Race other	33.0%	204.2% [2.18]	29.4%	143.8% [1.05]	17.2%	280.6% [3.11]	3.6%	206.1% [1.17]

Appendix I: Married Mothers and Fathers

		Mothers				Fathers			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Married, No High School	White	28.7%	192.5% [1.95]	25.9%	162.2% [1.19]	24.4%	225.1% [2.11]	20.19%	175.5% [1.25]
	Black	53.6%	133.1% [1.11]	45.7%	109.1% [.91]	43.0%	161.9% [1.46]	36.97%	134.3% [.83]
	Hispanic	38.1%	149.4% [1.37]	36.7%	123.5% [.79]	33.3%	167.2% [2.11]	33.67%	134.7% [1.33]
	Race other	35.7%	178.3% [1.43]	38.8%	135.1% [.85]	33.0%	191.6% [1.72]	35.94%	141.3% [.96]
Married with High School	White	10.5%	322.6% [3.16]	9.5%	226.4% [1.76]	8.5%	334.3% [3.18]	8.5%	232.9% [1.80]
	Black	25.7%	216.1% [1.51]	22.3%	160.7% [.86]	22.2%	238.6% [2.37]	18.5%	174.3% [1.23]
	Hispanic	19.1%	224.1% [2.24]	23.2%	160.1% [1.27]	18.4%	222.0% [1.56]	21.8%	159.3% [.87]
	Race other	15.1%	253.3% [1.85]	20.9%	168.6% [.96]	18.4%	239.2% [1.82]	21.1%	163.6% [.93]
Married, with AA Degree	White	5.5%	387.0% [3.16]	6.1%	261.8% [1.77]	4.7%	408.4% [3.94]	5.5%	272.1% [2.06]
	Black	13.7%	286.0% [2.52]	12.6%	202.6% [1.39]	10.1%	314.4% [2.02]	10.0%	215.7% [1.21]
	Hispanic	9.7%	332.0% [3.67]	14.1%	219.0% [2.47]	9.1%	322.0% [2.82]	11.6%	216.2% [2.03]
	Race other	10.2%	331.9% [2.16]	10.7%	217.4% [1.29]	12.1%	358.3% [3.71]	15.6%	228.6% [2.08]
Married with BA Degree	White	2.3%	628.7% [5.67]	3.0%	384.1% [2.97]	2.1%	647.0% [5.55]	2.8%	392.1% [2.89]
	Black	5.5%	485.8% [4.26]	4.8%	308.0% [2.90]	4.5%	486.2% [4.56]	5.5%	309.1% [3.08]
	Hispanic	3.7%	477.6% [4.30]	8.2%	287.5% [2.06]	5.1%	480.3% [4.54]	8.1%	287.9% [2.18]
	Race other	3.7%	618.9% [5.57]	5.8%	344.7% [2.75]	3.0%	569.7% [5.10]	5.4%	324.5% [2.65]

Appendix J: Cohabiting Mothers and Fathers

		Mothers				Fathers			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Cohabiting, No High School	White	67.7%	95.1% [1.26]	48.1%	126.9% [.83]	84.1%	79.7% [1.44]	53.8%	107.6% [.82]
	Black	72.7%	71.4% [.75]	48.7%	103.5% [.46]	28.4%	194.2% [1.67]	N/A	258.1% [.62]
	Hispanic	68.5%	80.2% [1.13]	59.2%	97.6% [.79]	82.3%	70.0% [.42]	58.3%	110.0% [.39]
	Race other	66.4%	91.6% [1.07]	24.2%	133.5% [.34]	33.3%	125.5% [.22]	N/A	183.0% N/A
Cohabiting, with High School	White	44.4%	163.8% [1.72]	21.2%	188.2% [1.12]	45.6%	169.4% [1.47]	17.6%	193.3% [.94]
	Black	59.0%	117.2% [1.21]	38.4%	138.0% [.78]	73.4%	71.6% [.73]	73.4%	101.6% [.45]
	Hispanic	47.4%	134.6% [1.17]	32.5%	140.3% [.64]	26.7%	161.8% [.85]	8.9%	170.9% [.51]
	Race other	51.5%	138.0% [1.28]	25.0%	151.0% [.81]	18.3%	230.6% [1.61]	14.2%	230.9% [.82]
Cohabiting, with AA Degree	White	36.5%	198.9% [2.11]	15.4%	203.4% [1.17]	27.2%	224.7% [1.57]	8.0%	234.6% [.89]
	Black	36.6%	156.5% [1.29]	16.3%	171.5% [.82]	29.8%	268.4% [2.57]	29.8%	211.4% [1.44]
	Hispanic	26.6%	191.8% [1.61]	10.0%	180.0% [1.05]	32.7%	273.9% [2.41]	10.3%	202.7% [.49]
	Race other	40.6%	165.1% [1.70]	28.9%	166.0% [.95]	45.8%	99.8% [.82]	7.3%	127.9% [.40]
Cohabiting, with BA Degree	White	17.0%	379.9% [4.66]	6.5%	384.1% [2.97]	24.2%	410.8% [6.96]	4.9%	317.6% [4.16]
	Black	8.5%	288.9% [2.04]	3.8%	308.0% [2.90]	9.9%	232.9% [1.75]	4.8%	242.6% [.68]
	Hispanic	28.1%	327.5% [5.73]	23.2%	287.5% [2.06]	N/A	278.7% [.93]	N/A	287.9% [.65]
	Race other	50.9%	186.6% [1.65]	12.2%	344.7% [2.75]	25.0%	222.6% [.98]	N/A	307.5% N/A

Appendix K: Never Married Mothers and Fathers

		Mothers				Fathers			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Never Married, No High School	White	55.0%	131.7% [1.24]	41.4%	123.0% [.74]	56.3%	125.4% [1.34]	33.9%	134.1% [.86]
	Black	80.8%	66.2% [.74]	63.8%	94.1% [.53]	50.6%	106.9% [.78]	36.8%	111.8% [.55]
	Hispanic	63.5%	88.7% [.82]	63.1%	87.4% [.48]	48.2%	114.6% [1.10]	43.2%	113.4% [.66]
	Race other	77.4%	67.2% [.67]	73.5%	88.2% [.47]	36.9%	198.2% [1.86]	21.9%	159.5% [.76]
Never Married, with High School	White	38.9%	166.9% [1.41]	30.6%	143.7% [.86]	28.6%	175.3% [1.31]	17.1%	162.9% [.77]
	Black	65.3%	98.7% [.92]	46.6%	106.7% [.56]	38.8%	186.3% [1.79]	25.1%	164.1% [.89]
	Hispanic	50.3%	134.2% [1.14]	37.7%	118.2% [.65]	30.9%	196.8% [2.78]	19.2%	174.4% [1.44]
	Race other	31.4%	153.0% [1.53]	25.0%	136.6% [.67]	32.7%	179.6% [1.65]	23.9%	162.8% [1.09]
Never Married, with AA Degree	White	28.4%	220.7% [2.38]	25.3%	170.7% [1.31]	24.3%	201.9% [1.41]	18.0%	179.4% [.93]
	Black	40.4%	163.6% [1.39]	29.8%	137.5% [.84]	34.0%	282.6% [8.41]	34.0%	205.6% [3.21]
	Hispanic	30.6%	160.4% [1.17]	31.3%	129.7% [.64]	25.9%	238.1% [2.17]	19.9%	197.7% [1.09]
	Race other	27.6%	187.4% [1.77]	23.6%	159.7% [1.29]	34.1%	128.7% [.86]	33.2%	134.5% [.62]
Never Married, with BA Degree	White	6.3%	412.5% [3.84]	8.3%	256.8% [2.13]	4.4%	592.5% [5.51]	0.8%	391.9% [3.03]
	Black	17.1%	278.9% [2.11]	14.6%	197.5% [1.34]	47.3%	221.5% [1.69]	25.3%	169.0% [.82]
	Hispanic	28.5%	231.6% [1.78]	36.5%	167.2% [1.04]	7.0%	328.3% [2.08]	10.0%	232.8% [1.06]
	Race other	7.5%	284.1% [1.74]	17.0%	167.2% [.98]	14.5%	303.3% [1.80]	11.4%	216.3% [1.20]

Appendix L: Divorced Mothers and Fathers

		Mothers				Fathers			
		OPM		SPM		OPM		SPM	
		Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs	Percent Poor	Income to Needs
Divorced, No High School	White	61.3%	111.0% [1.13]	53.7%	111.2% [.79]	24.4%	171.7% [1.09]	21.3%	165.0% [.82]
	Black	61.1%	105.5% [.77]	43.2%	118.9% [.39]	67.5%	79.4% [.71]	53.9%	89.3% [.38]
	Hispanic	61.9%	103.2% [.91]	59.6%	98.0% [.59]	41.4%	149.6% [1.20]	34.8%	122.6% [.58]
	Race other	56.8%	111.9% [.09]	46.9%	114.7% [.55]	45.3%	201.2% [1.46]	31.7%	158.0% [.63]
Divorced, with High School	White	32.5%	184.9% [1.88]	29.0%	156.7% [1.08]	18.9%	301.9% [4.7]	15.0%	226.1% [2.74]
	Black	38.0%	163.3% [1.79]	34.1%	143.4% [1.16]	15.1%	216.2% [1.31]	16.6%	179.6% [.86]
	Hispanic	40.0%	155.0% [1.42]	36.7%	128.6% [.76]	18.6%	230.2% [1.48]	13.7%	171.5% [.98]
	Race other	37.5%	137.4% [.71]	27.2%	133.8% [.48]	25.7%	174.9% [1.47]	2.7%	171.2% [.73]
Divorced, with AA Degree	White	25.4%	230.1% [2.69]	22.9%	179.7% [1.67]	14.3%	269.7% [1.65]	8.7%	218.3% [1.10]
	Black	32.3%	198.9% [1.75]	25.6%	158.4% [.99]	28.8%	207.9% [1.71]	22.1%	164.0% [.95]
	Hispanic	30.4%	170.2% [1.35]	29.6%	135.6% [.79]	17.2%	271.9% [1.69]	14.4%	193.0% [1.06]
	Race other	39.9%	187.9% [2.77]	38.3%	151.2% [1.58]	7.6%	235.5% [1.73]	1.5%	183.8% [.69]
Divorced, with BA Degree	White	8.2%	407.1% [3.69]	10.2%	263.1% [2.03]	8.2%	462.6% [3.49]	8.5%	296.3% [1.89]
	Black	14.1%	294.3% [1.91]	17.0%	208.6% [1.17]	13.3%	285.9% [1.67]	6.5%	203.1% [.87]
	Hispanic	16.9%	273.8% [3.81]	31.1%	188.7% [2.41]	12.0%	485.4% [5.42]	18.4%	329.9% [3.28]
	Race other	9.0%	338.4% [2.38]	13.7%	233.1% [1.59]	4.8%	565.9% [4.97]	N/A	315.9% [1.70]

Appendix M: Percent Poor Research SPM vs. Benefit Exclusion by Family Structure and Race

Percent Poor Research SPM vs. Excluding SNAP, WIC, TANF, EITC

Panel A-Poverty Rates for Mothers

All Moms	All			Never-	
	Families	Married	Cohabiting	Married	Divorced
Research SPM	16.5%	11.1%	25.1%	37.7%	29.0%
w/o SNAP	*18.7%	*12.3%	*28.0%	*45.3%	*32.7%
w/o EITC	*21.8%	*15.6%	*29.1%	*46.6%	*37.3%
w/o WIC	16.7%	*11.2%	25.2%	38.4%	29.3%
w/o TANF	16.9%	11.3%	25.6%	39.8%	29.7%

Panel B-Poverty Rates for White Mothers

White Moms	All			Never-	
	Families	Married	Cohabiting	Married	Divorced
Research SPM	9.4%	6.2%	19.9%	27.5%	23.1%
w/o SNAP	*10.8%	*6.9%	22.1%	*33.7%	*26.3%
w/o EITC	*12.7%	*8.8%	23.7%	*34.4%	*30.1%
w/o WIC	9.5%	6.2%	20.0%	28.1%	23.4%
w/o TANF	9.6%	6.2%	20.2%	29.6%	23.6%

Panel C-Poverty Rates for Black Mothers

Black Moms	All			Never-	
	Families	Married	Cohabiting	Married	Divorced
Research SPM	26.2%	14.6%	26.0%	40.7%	27.7%
w/o SNAP	*31.3%	*16.9%	33.4%	*50.1%	47.3%
w/o EITC	*33.3%	*19.9%	27.7%	*50.4%	*36.8%
w/o WIC	26.5%	14.8%	26.0%	41.3%	27.7%
w/o TANF	27.4%	15.2%	26.0%	43.1%	28.7%

Panel D-Poverty Rates for Hispanic Mothers

Hispanic Moms	All			Never-	
	Families	Married	Cohabiting	Married	Divorced
Research SPM	27.0%	23.9%	35.5%	45.7%	41.8%
w/o SNAP	*30.1%	*26.4%	37.6%	*52.4%	*47.2%
w/o EITC	*35.8%	*33.8%	39.6%	*56.6%	*52.7%
w/o WIC	27.4%	24.3%	35.9%	46.8%	42.3%
w/o TANF	27.6%	24.4%	36.4%	47.3%	42.6%

* indicates statistical significance form the Research SPM at the 95% level or higher

Appendix N: Percent Poor Research SPM vs. Benefit Exclusion by Family Structure, Race, and Education

Percent Poor Research SPM vs. Excluding SNAP, WIC, TANF, EITC

Panel A-Poverty Rates for All Races with Low Education

Low Education (All Races)	All Families	Married	Cohabiting	Never-Married	Divorced
Research SPM	28.4%	21.6%	36.2%	46.7%	40.1%
w/o SNAP	*32.4%	*24.4%	40.4%	*56.0%	*44.9%
w/o EITC	*37.6%	*31.0%	40.0%	*57.0%	*50.0%
w/o WIC	28.8%	21.9%	36.3%	47.5%	40.7%
w/o TANF	29.2%	22.0%	37.2%	49.1%	41.3%

Panel B-Poverty Rates for All Races with High Education

High Education (All Races)	All Families	Married	Cohabiting	Never-Married	Divorced
Research SPM	8.9%	5.7%	13.9%	25.5%	21.3%
w/o SNAP	*9.9%	6.2%	15.7%	*30.9%	*24.3%
w/o EITC	*11.8%	*7.7%	18.2%	*32.5%	*28.5%
w/o WIC	10.0%	5.7%	14.2%	26.1%	21.4%
w/o TANF	9.1%	5.7%	14.0%	27.3%	21.7%

Panel C-Poverty Rates for White Mothers with Low Education

Low Education (White)	All Families	Married	Cohabiting	Never-Married	Divorced
Research SPM	17.6%	12.0%	28.7%	33.6%	34.1%
w/o SNAP	*20.5%	*14.0%	32.2%	*42.0%	*38.6%
w/o EITC	*23.8%	*17.9%	32.6%	*41.8%	*42.4%
w/o WIC	17.9%	12.1%	28.7%	34.7%	34.7%
w/o TANF	18.1%	12.2%	29.2%	37.0%	34.9%

Panel D-Poverty Rates for White Mothers with High Education

High Education(White)	All Families	Married	Cohabiting	Never-Married	Divorced
Research SPM	6.3%	4.2%	13.2%	21.4%	17.8%
w/o SNAP	*7.0%	4.6%	14.4%	25.5%	20.4%
w/o EITC	*8.5%	*5.8%	16.8%	*27.1%	*24.1%
w/o WIC	6.4%	4.3%	*13.2%	21.6%	18.0%
w/o TANF	6.4%	4.3%	13.2%	22.4%	18.1%

Panel O-Poverty Rates for Black Mothers with Low Education

	All	Married	Cohabiting	Never-	Divorce
Low Education (Black)	Families	d	g	Married	d
Research SPM	40.8%	27.0%	41.0%	51.5%	36.4%
w/o SNAP	*48.7%	*32.8%	51.5%	*62.2%	39.3%
w/o EITC	*51.2%	*37.5%	42.9%	*62.9%	*47.2%
w/o WIC	41.3%	27.6%	41.0%	52.2%	36.4%
w/o TANF	42.4%	27.8%	41.0%	54.0%	37.5%

Panel F-Poverty Rates for Black Mothers with High Education

	All	Married	Cohabiting	Never-	Divorce
High Education (Black)	Families	d	g	Married	d
Research SPM	15.9%	8.9%	13.3%	26.7%	22.9%
w/o SNAP	*19.0%	9.7%	18.1%	*34.5%	26.3%
w/o EITC	*20.6%	*11.7%	14.9%	*34.1%	*31.0%
w/o WIC	16.0%	8.9%	13.3%	*27.2%	22.9%
w/o TANF	16.8%	9.3%	13.3%	29.0%	23.8%

Panel G-Poverty Rates for Hispanic Mothers with Low Education

	All	Married	Cohabiting	Never-	Divorce
Low Education (Hispanic)	Families	d	g	Married	d
Research SPM	36.3%	30.6%	46.9%	51.1%	49.4%
w/o SNAP	*40.5%	*34.0%	49.4%	*59.8%	*55.5%
w/o EITC	*48.4%	*44.0%	50.1%	*62.0%	*60.7%
w/o WIC	36.8%	31.1%	46.9%	51.9%	50.2%
w/o TANF	37.2%	31.3%	48.2%	52.8%	50.6%

Panel H-Poverty Rates for Hispanic Mothers with High Education

	All	Married	Cohabiting	Never-	Divorce
High Education (Hispanic)	Families	d	g	Married	d
Research SPM	16.0%	11.5%	13.7%	32.2%	30.0%
w/o SNAP	*17.3%	12.3%	14.6%	34.0%	34.5%
w/o EITC	*21.0%	*14.8%	19.5%	*43.1%	*40.6%
w/o WIC	16.3%	11.6%	14.8%	33.9%	30.0%
w/o TANF	16.2%	11.5%	13.7%	33.5%	30.3%

* indicates statistical significance from the Research SPM at the 95% level or higher