

Steadying the Foundation

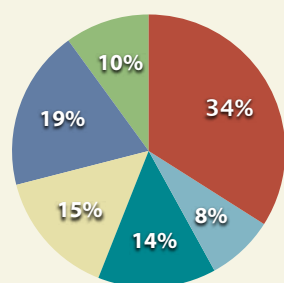
Maternal Job Stability, Safety Net Programs & Young Children's Health

The Great Recession caused many American families to lose their jobs or have their work hours reduced. Low-income working mothers were hit particularly hard.¹ This brief examines how maternal job loss and/or reduced work hours (job instability) increase risk of poor health for young children and their mothers. It documents how two of the largest federal safety net programs – the Supplemental Nutrition Assistance Program (SNAP) and unemployment insurance (UI) – can soften the impact of job instability. State and federal policies should promote job stability to foster economic security and promote better health for employed mothers with young children.

38% of the more than 14,000 low-income working mothers* with young children in this study experienced job instability.

Twenty-eight percent of working mothers interviewed between 2002 and 2013 in urban hospitals across the country experienced job loss within the past year. Another 10 percent had their work hours reduced in that period. Market conditions** (34 percent), workplace factors**** (19 percent), childcare problems (15 percent), and family health concerns (14 percent) were the most frequently reported causes of job instability.

Figure 1: Reasons for job instability, excluding pregnancy & maternity leave



- Market Conditions
- Workplace Factors
- Childcare Problems
- Health Reasons
- School/Training
- Transportation Problems

Mothers with job instability in this study were representative of the broader population of urban low-income mothers and similar to low-wage workers nationally (vs. the workforce more generally). Mothers with job instability were more likely to be young adults (25 years old or less), minority, foreign-born, unmarried/unpartnered, with lower levels of education (high school/GED or less), and income levels low enough to participate in food, housing, and/or energy assistance programs.^{ii,iii,iv}

* This Children's HealthWatch research sample excludes mothers with job changes due to pregnancy or childbirth.

** Market conditions include: being laid off, employer sold business, employer became bankrupt, job was temporary or seasonal, and/or business was slow.

*** Workplace factors include unsatisfactory hours or pay or the mother was not satisfied with job for another reason.

Summary of Findings

Compared to stably-employed mothers and children, those with job instability were significantly more likely to experience:

1. Fair or poor child and maternal health
2. Child developmental delays
3. Maternal depressive symptoms

Policy Solutions

To improve the health and economic security of low-income working families, policymakers can:

1. Expand early childhood education opportunities
2. Adopt the Low-Cost Food Plan for SNAP
3. Increase the minimum wage and expand tax credits for working families
4. Support workforce development programs
5. Incorporate "good cause" into UI eligibility rules and strengthen Family Medical Leave Act
6. Promote job instability screening in health care settings



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Children's HealthWatch is a nonpartisan network of pediatricians and public health researchers with the mission to improve the health and development of young children by informing policies that address and alleviate economic hardships.



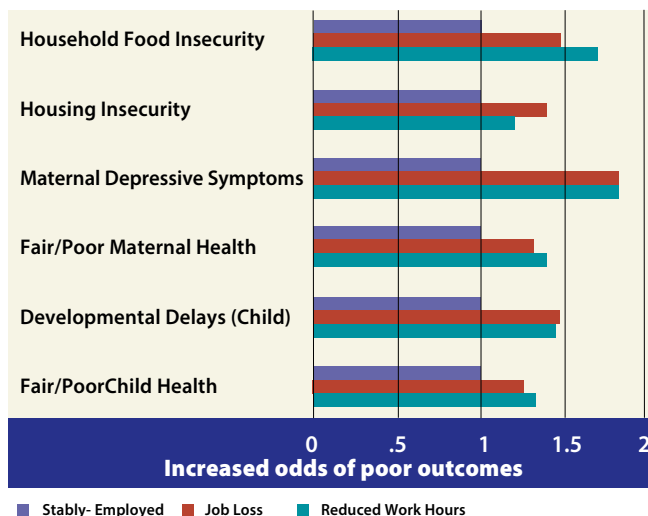
“No one wakes up in the morning saying, ‘I think I want to lose my job today and go apply for government assistance and wait weeks for my unemployment to go through.’ No one says that. No one wants that. But food stamps and other government assistance programs are important to help families who, through no fault of their own, end up unemployed and need a little extra help.”

Tianna, Philadelphia Witness to Hunger

Job instability increases likelihood of poor health outcomes among mothers and children

When a family experiences job instability, the financial shock from loss of income can trigger a potentially dangerous ripple effect, harming the health and development of young children. **Compared to stably-employed mothers and their children, mothers with job instability were more likely to have poor mental and physical health, and their children were significantly more likely to be in poor health and have developmental delays.**[‡] These families were also more likely to be housing insecure (living in crowded conditions or moving frequently) and household food insecure (when families lack access to sufficient food for all members to lead active, healthy lives); both conditions, in turn, have each been associated with worse child health.^{v,vi}

Figure 2: Maternal job instability increases likelihood of poor outcomes



Source: Children's HealthWatch Data, 2002-2013. All increases statistically significant at p<0.05, except housing insecurity among those with reduced work hours (p=0.07)

Buffering effects of safety net programs on young children's health and well-being

Two of the safety net programs that reach the largest number of people are SNAP and unemployment insurance.^{vii,viii} In our sample, 66 percent of mothers who experienced job loss and 55 percent of those with reduced work hours received SNAP. Only 13 percent of mothers in our sample who experienced job loss and 8 percent of those with reduced work hours received UI. For families with maternal job instability, the rate of child food insecurity, a known child health risk, was significantly lower for those who received SNAP compared to those who did not (11 vs. 14 percent).^{ix} Child food insecurity is the most severe level of food security, at which point children's food intake is reduced for economic reasons.^x

Families with job instability who received UI were also more likely to be US born, older in age, and with higher levels of education (beyond high school/GED) than families with job instability who did not receive UI. After accounting for these differences, unemployment insurance helped stabilize the housing of families whose mothers had lost a job. Though they may still have struggled with other bills and expenses, families receiving UI reported lower rates of housing insecurity than those who lost a job but did not receive UI. **Families experiencing job instability who received UI were 27 percent less likely to be housing insecure than those who did not receive UI.**

‡ Adjusted odds ratios were obtained through multiple logistic regression analyses.

Safety net programs can soften the impact of job instability

While the programs encompassing our social infrastructure are designed to prevent families from falling further into poverty, they are not designed to provide full economic security.^{xi} For example, the Institute of Medicine (IOM) has recognized SNAP benefits as essential and yet too low to provide food security or the recommended healthy diet.^{xii} Concerning UI, the benefit calculation is designed to replace some but not all of the former worker's wages. One possible explanation for the low percentage of families in our sample who received UI is that many simply were not eligible to receive UI benefits. The Government Accountability Office found low-wage workers were nearly two-and-one-half times as likely to be out of work, but just half as likely to receive UI benefits, compared to higher-wage workers. Low-wage workers are much less likely to receive UI because their jobs tend not to qualify for coverage.^{xiii}

“SNAP helps me put food on the table. But when the government cuts SNAP, that’s even worse because my daughter loves her fruits and if they cut my food stamps, and my manager cuts my hours, I’m not going to be able to buy fruit because I won’t have enough to get other food for my family.”

Christie, Camden Witness to Hunger

Moving forward – policies and practice in action

Children’s HealthWatch research suggests taking steps to promote job stability and increase opportunities for low-income working families to withstand changes in employment. Such steps could also improve their health and self-sufficiency. Low job retention, frequent job turnover, and high childcare costs burdens hurt families’ earnings and future advancement, and occur disproportionately among low-wage workers with young children.^{xiv,xv} We all benefit when more of our neighbors are healthy and economically secure. Policies and practices that could make a difference include:

Expand high-quality early education opportunities

- Expanding funding for affordable early care and education programs like Head Start and Early Head Start will allow low-wage workers to meet workplace obligations and provide their children with opportunities for safe, healthy development and academic preparation.

Adopt Low-Cost Food Plan as the basis for SNAP benefit calculations

- Adopting the Low Cost Food Plan would bring the market basket in line not only with the most updated nutrition guidelines, but also with more realistic estimates of costs of food than the current Thrifty Food Plan. In the wake of the November 2013 SNAP benefit decrease, raising the benefit to the Low Cost Food Plan would help families put more healthful food on the table.

Increase federal minimum wage and expand tax credits for working families

- Increasing the minimum wage to at least \$10 an hour (a figure proposed by federal and state policymakers), indexed to inflation

to ensure its value does not erode in the future, and expanding the Earned Income Tax Credit (EITC) and Child Tax Credit, will strengthen our nation’s workplaces and families by providing a critical boost to low-wage working families’ incomes.^{xvi,xvii}

Support workforce development opportunities for low-income mothers

- Enrolling low-income mothers in effective workforce development programs that offer education, training, job retention and support, prepares them for more stable and better compensated employment, while addressing training barriers.

Remove UI restrictions for voluntarily leaving work with “good cause” and strengthen Family Medical Leave Act

- Destabilizing life-events (health problems, child care issues) often conflict with low-wage workers’ schedules and can result in voluntary resignations. UI regulations should permit “good cause” for leaving a job. In addition, a strengthened Family Medical Leave Act with more provisions to serve low-wage workers could help to minimize the need to resign.

Screen for job instability in healthcare settings

- Asking in healthcare settings about changes in maternal employment, including reduced work hours, would help identify children at medical and developmental risk and mothers with increased risk of poor health and depressive symptoms. This information would enable more targeted services, including enrollment assistance.



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