

Low-Income Women's Experiences With Food Programs, Food Spending, and Food-Related Hardships

Evidence From Qualitative Data

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Abstract

This study examines the economic coping strategies of low-income families, using data collected through qualitative interviews conducted in 2006-08 with 35 low-income women residing in the Detroit metropolitan area. Three rounds of interviews found that the majority of the sample were employed at least some of the time, and most had children living with them. Despite careful shopping practices, rising food prices forced cutbacks in purchase of certain foods, including milk, cereal, fruits, and meat. Just under half reported running out of food at some point during the year. As for government assistance, the then named Food Stamp Program, and now called the Supplemental Nutrition Assistance Program (SNAP), was their mainstay. Even when eligible for benefits, many of the families did not receive cash assistance, unemployment benefits, or workers' compensation due to perceived access barriers.

Keywords: Supplemental Nutrition Assistance Program, SNAP, Food Stamp Program, coping strategies, food hardship, qualitative data, Food Assistance and Nutrition Research Program, FANRP, ERS, USDA

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I. Overview

Take up of public programs, including food programs, and experiences of food-related hardships among low-income households are issues that have long held the interest of policy researchers (see Ratcliffe, McKernan and Feingold, 2008 and Andrews and Prell, 2001 for reviews). A large body of research has emerged, which examines the trends and correlates of food program participation, most notably in the federal Food Stamp Program (now the Supplemental Nutrition Assistance Program, SNAP) and the factors associated with food insecurity and other food hardships (e.g., skipping meals and running out of food due to lack of money). Given recent policy interest in reducing obesity, there has been increasing interest focused on the nutritional content of food purchased by food stamp households to determine whether the program could do more to promote more healthful food choices (Guthrie et. al, 2007).

However, much less attention has been paid to how low-income individuals—the potential users of these programs—view various nutritional programs and make decisions about the food they buy and eat. Particularly lacking are studies that examine the importance of food assistance in families' lives, relative to other assistance programs, the perceptions of low income individuals about their ability to buy nutritious food, and the circumstances contributing to experiences of food hardships. This report addresses these issues using newly-gathered qualitative data.

The Economic Research Service of the U.S. Department of Agriculture provided funding¹ to researchers affiliated with the National Poverty Center at the University of Michigan to ask detailed questions about a) low-income families use (or non-use) of the Food Stamp,

¹ Additional funding for the study was provided by the Center for Local, State, and Urban Policy and the National Poverty Center at the University of Michigan, the Social Security Administration via a grant to the Michigan Retirement Research Center, and the Annie E. Casey Foundation.

school meal, and summer food programs, b) the role that food assistance programs, particularly the Food Stamp Program play in families' economic coping strategies and c) food spending, consumption, and hardship patterns. The data presented here come from qualitative interviews conducted in 2006, 2007, and 2008 with thirty-five low-income women residing in the Detroit metropolitan area. Nearly all of the women were interviewed in all three years, the majority worked at least some of the time, and most women had children living with them.

While surveys and administrative program data tell us how many families engage in various activities (e.g., using Food Stamps or the School Lunch Program) and provide estimates of the number of households experiencing food insecurity, they say nothing about how and why families make decisions about which types of assistance to use, when to forgo assistance, and what set of circumstances contribute to food-related problems. For example, survey data indicate that some families have misperceptions about their eligibility (Bartlett and Burstein, 2004), but why is this? Are they deterred by administrative procedures and if so, what is it about these procedures that seems so cumbersome? The rich data in our study will help us understand how families make certain choices and not others. Additionally, because we followed women over time, we can document how changes in circumstances contribute to various outcomes.

In this report, we examine the following questions:

1. What role do food assistance programs (as well as other public programs) play in the economic coping strategies of low-income families? What factors, from the perspective of low-income women, facilitate or impede use of these programs?
2. What are the food spending patterns of lower-income families, and how do women perceive their patterns as contributing to their household's well-being? Do these patterns change at all in response to economic hard times?
3. What type of food-related hardships are families experiencing, and what do they believe to be the causes?

In short, we find that the Food Stamp program functions as the safety net for most of the women in our sample. Very few women used the Temporary Assistance for Needy Families

(TANF) program, which provides cash assistance, and those who attempted to use Unemployment Insurance benefits or workers' compensation found this process extremely difficult. Women also reported being very careful shoppers, by using coupons and purchasing sale items. However, as food prices rose, women began to cut back on certain foods, including milk, cereal, fruits, and meat, due to their perceived lack of affordability. In addition to cutting back or eliminating certain foods from their grocery purchases, just under half of the sample reported running out of food at some point during the year. A lack of money to meet all of the monthly needs was usually the reason for food hardships. While the majority of income-eligible women used food stamps, this was often the only reliable source of income from month to month, since employment and earnings often fluctuated.

The remainder of this report proceeds as follows. In the next section we describe the economic and policy context of Michigan, the state in which our study was conducted. We then provide an overview of the sample and methodology we employed for this study. Section IV discusses the use of various food programs and other forms of public assistance by sample members, perceptions of the programs, and barriers to using certain programs. Then, we discuss the food purchasing decisions of women in the study. Next, we highlight the prevalence of food related hardships among this sample, as well as discuss strategies women employ to mitigate them. The final section offers potential policy solutions for some of the issues our respondents face.

II. Economic and Policy Context

The economic and policy landscape facing low-income families has changed remarkably over the last decade. The economy went from experiencing an unprecedented boom in the late 1990s, to a short recession in 2001, to an economic recovery from 2002-2006, to a financial crisis by mid-2008. These trends have affected single mothers, the population of interest in this report. This section provides an overview of the major trends in employment and public benefit receipt during this time period and gives a brief description of some of the major policy changes contributing to those trends.

In the mid-1990s, the proportion of single mothers who were employed was around 60 percent. By 2000 it had increased to 75 percent (Lerman, 2005). As the economy began to cool in 2001, employment rates of single mothers dropped to 70 percent (Lerman, 2005). Real earnings declined, and job openings in the retail and services sectors declined by more than 15 percent (Chapman and Bernstein, 2003). Although the economy rebounded, the recovery was a “jobless” one for single mothers, whose employment rates remained around their 2001 levels (Women’s Bureau, 2007).

During the same time period, the social safety net changed. The 1996 welfare reform placed restrictions on receipt of cash welfare, both by imposing a lifetime limit as well as work requirements. Welfare caseloads subsequently plummeted, reaching historic lows. While not of the same magnitude as welfare caseload declines (which dropped by 50 percent, on average), caseloads of the Food Stamp program (now SNAP) dropped in the 1996- 2000 period, both because of changes in welfare rules and a robust economy (Danielson and Klerman, 2006). However, as economic conditions started to worsen in 2001, food stamp caseloads began to rise and have risen rapidly in the past year.

At roughly the same time, expansions to the Earned Income Tax Credit (EITC) increased the rewards of work to low-income families by reducing the tax burden of low-wage workers via a refundable tax credit. However, receipt of the EITC is contingent upon work, with benefits rising as earnings increase and as of January, 2000 the unemployment rate was 7.6 percent, the highest in 16 years. Job losses between December 2007 and January 2009 exceeded 3.6 million. According to data from the U.S. Department of Health and Human Services (2008), welfare caseloads have not risen to reflect these changes, averaging 1.8 million, 1.7 million and 1.6 million in 2006, 2007 and 2008 respectively. However, caseloads for the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program,² have increased from just under 26.7 million cases in 2006 to 28.4 million cases in 2008 (USDA, 2008a).

This study takes place in Michigan, a state that has been heralded as a “leader” in welfare reform efforts (Weaver, 2000) but one that has also experienced significant economic challenges. With passage of welfare reform, states were given considerable leeway to shape their cash welfare programs, called Temporary Assistance to Needy Families (TANF). Several analysts (e.g., Blank and Schmidt, 2001; Pavetti and Bloom, 2001; Zedlewski, Holcomb, and Duke, 1998) developed classifications of the stringency of state policy regimes following implementation of welfare reform. Most labeled Michigan’s policies as “moderate” or “mixed.” Some policies, particularly the requirement that recipients engage immediately in work activities (the federal requirement at the time was within 24 months) and the possibility of total loss of benefits (a “full family sanction”), were strict. Yet other policies were lenient. In particular, until October 2007 when the state established a limit of 48 months, the state had no time limit on

² On October 1, 2008, the Food Stamp Program changed its name to the Supplemental Nutrition Assistance Program (SNAP). In this report, we use the convention of referring to SNAP when we discuss the program currently, and Food Stamp Program, when referring to the past.

receipt of cash assistance, despite PRWORA's mandate that federal funds not be used for cash assistance for more than 60 months in a recipient's lifetime.³

While states have a variety of options in administering SNAP, compared to TANF, the program is more standardized across states. Federal policy requires that all cases with working aged adults be re-determined for program eligibility at least once every 12 months. Prior to passage of the 2002 Farm Bill, states could choose shorter recertification periods of six months for households with earned income in an effort to lower program error rates.⁴ However, shorter recertification periods are associated with lower program use (Kabbani and Wilde, 2003). In Michigan, Food Stamp recipients who also receive TANF are subject to the federal 12-month recertification period. Families not on TANF and with earnings must re-verify their income six months after their initial certification but are otherwise certified for 12 months. For most other options, Michigan's policies are in line with those of most other states (see USDA, 2007). In short, even though devolution makes it difficult to generalize from the experiences of low-income women living in one state, Michigan's cash welfare and food stamp policies are not particularly punitive, nor are they remarkably lenient.

While Michigan benefited from the economic boom in the late 1990s, experiencing record low unemployment rates in the 1998-2000 period, unemployment has climbed during the downturn. Since 2007, Michigan's unemployment rate has been the highest in the country; in 2006 only Mississippi had a higher unemployment rate. During the period that we collected data, Michigan's unemployment rate increased from 7.1 percent (January, 2006) to 10.6 percent (December, 2008). By contrast, the unemployment rate in the U.S. during the same time increased from 4.5 percent to 7.2 percent.

³ Michigan used state funds to support families who remained on the welfare rolls for longer than 60 months.

⁴ The program error rate is measured as the average monthly percentage of cases that are open in error.

The decline of the U.S. auto industry has had a profound impact on the state's labor market and Detroit's in particular, where all but seven of the women in this analysis sample reside. Manufacturing plants first left the city for the suburbs, creating a "spatial mismatch" for urban jobseekers, and eventually, many assembly jobs were transferred overseas (Farley, Danziger, and Holzer, 2000). The city of Detroit's unemployment rate varied between 13 and 15 percent during the period 2006-2007 and climbed to 17 percent in November, 2008 (preliminary data). Further, until the 1970s, Detroit was the fifth largest city in the U.S., with a peak population in 1950 of more than 1.8 million residents. Its population has now fallen under one million. Large swaths of the city have reverted to "urban prairies," and, according to Census data, an estimated 24.8 percent of existing residential structures are unoccupied.

Summary

In sum, high unemployment, a moderately strict welfare and food stamp benefit system (at least as characterized by analysts), and a de-populating urban area are central features of the economic and policy context faced by women who participated in this study. The next section describes study members in more detail, including the recruitment into the study and the methods used to collect the data.

III. Sample and Methods

Much research on public programs is quantitative in nature, deriving findings from surveys or administrative data. Quantitative research seeks to answer questions such as “how many?” or “what factors are associated with certain outcomes?” Yet, these types of inquiries do not provide insights into how the people behind the numbers (the users or potential users of the program) perceive the program or how it fits into their lives. Survey questions that attempt to gauge individuals’ opinions about programs may not provide complete information because potential responses are often based on researchers’ preconceived notions of how respondents think about these issues. On the other hand, as Edin (2003) notes, qualitative research can provide important insights into “the world inhabited by the clients of the social programs [we] seek to evaluate” (p. 166).

Our current study attempts to offer these types of insights, particularly as they relate to use of food assistance programs and food choices. This section describes recruitment of participants into the study and the methods we used to gather data. We also provide demographic and other contextual information about the respondents, particularly on factors that may have contributed to their use of food programs or to their experiences of food related hardships.

Study Recruitment

The women participating in this qualitative study were identified through two processes. First, in early 2006, a pilot version of this study was conducted with 11 women. Flyers were distributed at several charter schools in the Detroit area and sent home with children in the elementary grades. Mothers or grandmothers of eight children responded to these flyers. Two other women were recruited via participant-generated sampling (one is the daughter of a pilot

respondent, and another is a cousin). Another woman received a flyer from a non-profit social service agency.

Once the pilot phase was completed, we sought to create a larger sample. We received a listing of 120 individuals who had recently participated in a study on low- and moderate-income families' access to financial services. This 1,000 person study was intended to be representative of households in relatively poor areas of the Detroit metropolitan area (Wayne, Oakland, and Macomb counties). The 120 selected cases consisted of 80 non-elderly households with children and 40 non-elderly households without children.

However, these 120 cases were not randomly drawn from the full listing of 1,000 cases. The original survey sample over-represented elderly African American women who lived alone. While low-income elderly individuals may be eligible for benefits through the Food Stamp program, the focus of our study was how working-age adults, particularly those with minor children, experienced food programs, including school meal programs, and how they made choices about the food they fed their families. Therefore, we limited the 120 cases to individuals under the age of 65 and over-sampled younger mothers with children. Our goal was to contact potential respondents until we had completed 60 interviews.

We expected a relatively low response rate overall, both because the survey from which most participants were recruited had collected limited follow-up information and because low-income households have relatively high rates of mobility. As we began data collection in the fall of 2006, we did indeed encounter some difficulty locating respondents. We ultimately attempted contact with 86 of the 120 survey participants. We completed interviews with 42 of the 86.⁵ We

⁵ Of the remaining 44 respondents whom we attempted to contact but who did not participate, almost half had moved since the time the DAS-FS survey was conducted, and we had no additional way of finding them, despite repeated attempts using multiple approaches. We did not make an attempt to contact all 120 people on the sub-sample list because of concerns of over-representation of higher income individuals. On average, higher income

also re-interviewed nine of the women who participated in the pilot. The full sample at interviewed in late 2006 (round 1) was 52 respondents. In round 2 (conducted six months later, in spring 2007), we were unable to complete interviews with seven respondents, but we located two of these women by round 3 (summer, 2008).

Although respondents lived in areas where household income was, on average, below the area median (approximately \$31,000 a year), not all had low income. In the analyses presented in this report, we limit our focus to the 35 qualitative study respondents whose reported household income in 2007 was at or below 185 percent of the federal poverty line,⁶ an amount that reasonably approximates the eligibility limits of certain food assistance programs (e.g., reduced price school lunches and the Women, Infant, and Children Program- WIC).

Description of Analysis Sample

The 35 respondents are all women, and are on average 35 years old, ranging in age from 21 to 51. Thirty of the 35 are African American, two are White, one is Hispanic, and two are Arab American. In terms of other demographic characteristics, though, fluidity was the norm, and this often had implications for receipt of public benefits, particularly food stamps, and the number of people in the household who needed to be fed. When we began the qualitative portion of the study, eight were married, four divorced, and the rest were single (all but one a single mother). By 2008, three of the eight marriages had ended in divorce, another spouse had died, and one woman got married.

All but one woman in the sample had children living with them, ranging in age from toddlers to teen-agers, to young adults. On average, women had two children living with them.

sample members were much easier to reach, since they tended to own their own homes and/or be listed in telephone directories with current numbers.

⁶ The rest of the sample had incomes ranging from 285 percent of the poverty line to nearly 600 percent of the poverty line. However, through the qualitative interviews, we found that several of these women were helping to support lower income friends and family.

Two women gave birth over the course of these two years (one to twins), while other children moved in and out of the house (in a couple of cases due to child welfare-related issues and others because the child turned 18 and left). At least 10 respondents housed adult children at some point during the study; typically, these adult children ate with the family but were not counted as part of the household for calculating food stamp benefits. Only Annette,⁷ a 50 year old woman, did not have any children, adult or minor-aged, living with her between 2006 and 2008. However, she lived with her boyfriend and fed both of them on her food stamps.

Besides children, other family members moved in and out of some women's houses. Jen, a 29 year old single mother of a middle-school girl also has her niece, who is a few years older than her daughter, living with her. Jen does not have formal custody, nor does Jen's mother, who previously took care of this girl. When her brother, the girl's father, can, he provides some money to help with expenses, but, as Jen says, "He's just getting himself together right now" and has no job. Jen does not receive any kind of public assistance on behalf of her niece either.

Kendra's house, already crowded when we first started interviewing her, has become even more so. She recently adopted the young daughters of a cousin. The cousin lost custody of the children, but rather than see the girls placed in foster care, Kendra took them in. The adoption subsidy she receives on their behalf goes toward paying the mortgage. Kendra herself has two teen-aged daughters. In 2007, Kendra's mother and a niece moved in. Her mother had lost her home to foreclosure, and the niece had been living with her mother. In 2008, the niece had a baby. The niece received public assistance and paid for her own living expenses (although she paid no rent and utilities); Kendra's mother helped pay for the cable and phone bill, but she was not included as part of the household on Kendra's food stamp allotment.

⁷ All names in this report are pseudonyms. Additionally, other details about women's situations have been changed in order to protect their confidentiality.

Among the 35 respondents, 26 lived within the city of Detroit, while another eight lived in nearby, predominantly working class suburbs; one woman now lives out of state. Even among those staying within the same city, though, moves were frequent. In total, 18 of the 35 women moved to another residence at least once during the 2006-2008 period; Karla, Jean and Judy each moved twice (Karla was homeless for some of this time and moved around even more). For a couple of these women, moving meant changing offices (and caseworkers) for receipt of public benefits.

Detroit ranks in the middle of all metropolitan areas in terms of rent affordability and has some of the lowest priced homes in the country (Center for Housing Policy, 2009), so most women in this study were not overly burdened by housing costs. However, the quality of these homes and neighborhoods was poor. Nearly all of the women living in Detroit resided in neighborhoods which have at least one abandoned or foreclosed upon property, as evidenced by boarded up windows, trash in the yard, and padlocked front doors. Women who lived in the suburbs also experienced these signs of neighborhood decline. The types of housing structures in which women lived varied in terms of quality, but again, women living in Detroit were more likely to live in poorer units. For example, Erica, a divorced mother of four young children, lived in a home owned by a family member. The interior walls were dirty, and the steps leading up to the home were crumbling. The front porch of Annette's boyfriend's home (where she hoped to be staying temporarily) was sagging, and the ceiling of the dining room had a number of holes, one of which went all the way through to the second floor. In both of these cases, the owners did not have the funds to make needed repairs. Just two women, Jen and Rhonda, lived in recently constructed homes for which the landlords accepted their Section 8 vouchers. But again, other homes on their respective blocks were not in as good shape.

Finally, two women experienced spells of homelessness during the study period, and another two were on the verge of losing housing. Geneva and Karla stayed at various family members' homes for several months before they were able to locate stable housing. When interviewed in 2008, two women, Judy and Jean, worried that they would soon find themselves without housing. The home which Judy rented was being foreclosed upon, and Jean had just found out that she was a victim of a scam, paying rent to a "landlord" who did not own the home.

Given the income restriction we placed on our analysis sample (185 percent of the poverty line or less), it is not surprising that most of the women were poor. Median household income reported in the 2007 interview was approximately \$15,000. To put that number in context, a household of one adult and two children would be considered poor in 2007 if their income was less than \$16,705. Table 1 shows the distribution of household income relative to the federal poverty line.

Table 1

Income as percent of Federal Poverty Line	Number of Respondents	Percent (n=35)
< 50 percent of FPL	16	46%
50 -100 percent of FPL	8	23%
101- 130 percent of FPL	3	9%
131-150 percent of FPL	5	14%
150 -185 percent of FPL	3	9%

As seen in Table 1, the majority of the sample is poor; 69 percent of the sample have incomes that fall below the federal poverty line. Within that group, 16 households have incomes less than half of the poverty line, a phenomenon that has been referred to as "deep poverty" (Primus, 2001). Only three women, all of whom were salaried, reported incomes at the higher end of the distribution, 150 to 185 percent of the poverty line.

Our estimates of income as it relates to the poverty line are not strictly comparable to federal data. We asked women to report their 2007 income, based upon what they had reported to the Internal Revenue Service. However, some women could not remember this amount, and a few women did not file for taxes, since they had no taxable income. We then asked them to give us an estimate or to tell us what they “lived off of” in a given month. Some women reported the amounts that they received through various assistance programs, including food stamps, and some women may have included food stamps in their mental calculations. The Census Bureau does not include food stamps in its calculation of households’ income, since it is an in-kind benefit, not cash. However, all of these women had income below the poverty threshold, so the distribution would be the same.

Also potentially excluded from women’s reports of their income are contributions from other workers living in the household. Married women included their spouses’ earnings (although husbands did not always have jobs). In fact, of the nine women who were married at some point during the study, in just two of those marriages, (Cynthia and Layla’s) were marriages in which both spouses worked; Layla only worked for about five hours a week. Only one woman, Annette, reported that she lived with an unmarried partner. However, they did not share all of their income. Annette bought food using her food stamps and cooked the meals. Her boyfriend, a home owner, paid for the utilities, but any expenses that Annette incurred, which included large medical bills, were hers to pay. In 2006, Maria said that her boyfriend more or less lived with her family, although he did maintain a separate residence as well. By 2008, though, this man was prohibited from seeing the children or coming to the house, after he and Maria had a violent fight and Child Protective Services was called. Other respondents may have had men living with them, but we were not told that this was the case. Only three women

reported that they received formal child support, and for two of the women, the support was only for one of their children, not all.

Despite the worsening economy, rates of employment increased over the course of data collection. About 55 percent of the sample was working in the fall of 2006, but by summer 2008 that had increased to 63 percent. Only six women never worked during the study period, and one of those women had a consistently working husband. Two of these women experienced serious injuries at their workplaces prior to becoming part of the study. One of these women received Supplemental Security Income (SSI) for her disability, while the other received disability payments from the state. The remaining three included Sheila, who suffered from neurological problems that largely kept her out of the labor market,⁸ Maria, and Danielle. Maria and Danielle were two of the poorest women in the study, experiencing multiple hardships (e.g., utility shut-offs, domestic violence). Both reported engaging in illicit activities in order to make ends meet, including trading sex for money and trading at least part of their food stamp benefits for cash⁹.

For the majority of the sample, though, earnings comprised the largest share of women's income, even though employment was not stable over time and work hours (and thus pay) may have varied week to week. Among those working, average hours worked per week were 36 hours at the first interview, 31 hours at the second interview, and 33 hours at the last interview. However, these were the hours which women were, in theory, supposed to work. For example, at one job, Karla was scheduled to work 40 hours a week, but if there was not enough work to do, she was sent home, sometimes right at the start of the day. She reported that some weeks she

⁸ Sheila received TANF while she waited for her SSI application to be approved. She also received formal child support from her children's father.

⁹ Maria's daughter received Social Security Survivor's benefits after her father died, but as of 2008, Maria no longer had access to that income, since her children had been removed from her home after she and her boyfriend had a violent fight.

worked 32 hours and others as little as 16; she never worked a 40 hour week on that job. Judy said that a fast food job she held in 2007 had very unpredictable scheduling, prompting her to look for a job with stable hours. Most women were paid in the 10 to 11 dollar an hour range, although by 2008 four were salaried and paid between \$27,000 and \$42,000 a year. During the 2006 - 2008 period, only eight of the employed women held the same job, and 16 had at least one spell of unemployment. This type of instability in employment has been found in other studies focusing on working poor women in the post welfare reform era (e.g., Scott et. al, 2004).

Over the two years we interviewed them, women held a wide variety of jobs, including nurses' aides and home health care workers, fast food workers, telemarketers, stockers in "big box" retailers, and assembly line workers in auto parts suppliers. The vast majority were hourly employees who were not eligible for benefits. Five women reported engaging in off-the-books work, although Danielle, who both braided hair and cooked food to sell, reported that the demand for her services declined as the economy worsened.

Finally, this is not an educationally disadvantaged sample. Two women had completed Bachelor's Degrees, and another had an Associate's Degree. Nine women were either currently enrolled in college or had taken at least some college classes. Seven were high school graduates who had also completed additional vocational training programs. Only four had high school degrees with no further education. While seven women lacked high school diplomas or GEDs, all of them had completed other training courses, such as patient care certification, Certified Nurse's Assistant (CNA), or computer programming classes. (Education data are missing for four of our respondents).

Methods

While much of the information reported above, including women's ages, educational attainment, and household income can be gleaned from survey questions with close-ended responses, we used a semi-structured interview guide with specific questions as well as follow-ups that served as cues for the interviewers. However, the guide was flexible enough to allow interviewers to explore areas of interest related to the study. For example, probes about the extent to which income was or was not shared among household members and follow-ups about who stayed in the house and when were very useful in capturing the full complexity of women's situations.

Interviews typically took place in the respondents' homes and lasted, on average, 76 minutes. Respondents were paid \$40 at each interview for their participation. All interviews were audio recorded. Audio recordings were subsequently transcribed into word processing files and imported into Atlas ti, a qualitative data analysis software package. For the analyses presented in this report, we read (and re-read) the transcripts, focusing in particular on specific questions related to perceived eligibility for food stamps, experiences in welfare offices, experiences of going without food, and use of other food assistance programs. Codes corresponding to the major themes in respondents' answers were developed and applied. We also read the interviews in their entirety to determine if answers given to other interview questions were related to our overall research questions. For example, a common response to our question, "What other strategies do you use to make your money stretch?" was to discuss ways in which shopping at multiple stores and carefully watching grocery store sale flyers helped maximize food purchases. Finally, we read all the available transcripts for each respondent, examining women's situations across time to explore how certain situations (including job loss,

changes in household composition, and health problems) were related to use (or non-use) of food programs and use of other means of getting by financially.¹⁰

Qualitative studies are occasionally critiqued for the smaller sample sizes these studies typically employ, and the sample size in this analysis is certainly not large. However, a primary reason that quantitative studies have larger samples is that the researchers wish to generalize results to some larger population. The logic of qualitative inquiries, by contrast, is to provide an in-depth and contextualized understanding of some issue or set of issues (Patton, 2002). By focusing on a small number of cases, and, in our study, interviewing them repeatedly, we are able to elucidate a detailed picture of low-income women's lives, albeit in a particular context, and the ways in which they experience public programs and how they manage economically.

Summary

The data and findings presented in this report come from three waves of in-depth, qualitative interviews conducted with thirty-five low-income women during the period 2006 – 2008. All women had incomes less than 185 percent of the federal poverty line, with almost half having incomes less than half of the poverty line. Women's marital status, living arrangements, and housing situations varied, even during this short, two-year period. Children and other family members moved in and out of homes, more than half of the women changed residences, and the majority changed jobs at least once, with nearly half experiencing at least one spell of unemployment.

¹⁰ For the most part, we employed a variant on a technique referred to as “cross-case analysis” (Miles and Huberman, 1994). This analysis was performed by considering a certain “variable,” such as experiencing food related hardships. We then read across cases to determine if women's responses fell into particular groups or patterns, still paying attention to subtle differences between cases. This approach allowed us both to quantify responses while still drawing upon the qualitative aspect of the data to illustrate ways in which certain phenomenon or experiences operate.

IV. Use of Public Assistance Programs

In this section we report on women's use of public programs, their perceptions of the programs, and any challenges to using these programs. To do this, we rely on women's self-reports about receipt of benefits as well as their descriptions of interactions with welfare and other program staff. It is likely that some women misunderstood program rules or that information was relayed to them in a way that led to confusion. Or, women could have simply been given wrong information. But, by learning more about what clients (or potential clients) of these programs "know" and "understand" we can better appreciate reasons for their actions, including lack of participation (see Edin, 2003).

Although the focus of this report is food programs, in this section we also consider women's experiences with the Temporary Assistance to Needy Families (TANF) program and with employment programs. Food programs, in particular the Food Stamp/Supplemental Nutrition Assistance Program, are only one of a number of programs and services that are intended to support low-wage workers by supplementing their income or to provide assistance to low-income families during periods of unemployment.¹¹

In Michigan, Food Stamp, TANF, and Medicaid eligibility are handled by staff at the Department of Human Services (DHS). In most counties, there is one office per county, although larger counties, such as Wayne (Detroit) have multiple offices, while residents of smaller counties may be served by a single office that covers multiple counties. For purposes of this report, though, we refer to the local DHS offices as "the welfare office."

¹¹ Two very important work supports that we do not consider in this report are the Earned Income Tax Credit (EITC) or Medicaid. The EITC is a federal tax credit for low-wage workers, while Medicaid provides health care coverage for low-income individuals. In our sample, all of the women who were eligible for the EITC received it and reported no problems in obtaining it. Additionally, women reported that all of their minor-aged children had health insurance, either through Medicaid or the State Child Health Insurance Program (SCHIP), which covers low-income children whose parents' have income higher than the Medicaid eligibility threshold. Surprisingly, given the rising numbers of the uninsured, all but nine women reported that they were covered by Medicaid or had health insurance through their employer. They also reported no problems finding providers willing to accept their coverage.

Supplemental Nutrition Assistance Program (SNAP)

Like the rest of the country, Food Stamp Program/SNAP caseloads in Michigan dropped in the years immediately following welfare reform but then began to increase in 2001. In 1996, the caseload for food stamps was 409,000, dropping to 269,000 in 2000, and then rising to 603,000 in 2008. Additionally, in Michigan, the rate of food stamp (now called SNAP) participation among eligible families was estimated to be 80 percent in 2006, considerably higher than the national average of 67 percent (Castner and Schirm, 2008).

The federal Food Stamp Program has been called “the Nation’s first line of defense against hunger and the cornerstone of all Federal nutrition assistance programs” (USDA, 2008b). Among our sample, we find that food stamps played an even more important role; for women who used the program, food stamps tended to be the only reliable source of income month to month. And, compared to other types of assistance programs, it was generally perceived to be easy to apply and to use.

Among the women who, from our data, appear eligible (i.e., have incomes approximately 130 percent or less of the poverty line), all but seven were receiving food stamp benefits in 2007. Of those not on food stamps, three reported that this was a deliberate decision. One woman was receiving informal support from her children’s father, and two others reported that the welfare office required them to provide too much “personal information” in order to be deemed eligible. Another woman, Adrienne, who had been laid off from her job at an auto supply manufacturer, was waiting for her unemployment benefits to run out before she applied.

For the remaining four women, misinformation, misunderstandings, and feelings of resignation toward the welfare office seem to explain non-receipt. For example, Charlene believed that her family’s income was too high for them to be eligible, even though she and her

husband supported three children on less than \$25,000 per year, an income level within eligibility thresholds. Tasha told us that a year earlier, the welfare office sent her a letter, telling her that her case would be closed because she was not using her benefits, even though she had been. Similarly, Karla was dropped from the program when her caseworker incorrectly budgeted her as working full-time. Rather than meet with their workers to resolve these issues, Tasha and Karla stopped receiving benefits, believing that they had no power to question a caseworker's decision. (Karla went back on food stamps the following year when she moved and was served by a different office, although she also sought assistance from a legal advocacy group). Finally, Nichelle explained that when she moved out of state she was given a month of benefits to "get on [her] feet" but that this state expected people to work, not receive assistance. She found a job shortly after arriving, but her income was not high enough that she should have been ineligible.

Despite Tasha and Karla's situations, in general, women reported that the Food Stamp Program was easy and simple to navigate. Women did not find the required, once a year face-to-face meeting for eligibility determination to be burdensome. Additionally, women receiving Food Stamps also reported that they had to send a form to their caseworker, reporting their current economic circumstances, but they did not find this form to be a hassle.¹² Michigan has simplified reporting requirements, which may ease administrative burdens on working recipients. Typically, families must report any changes in employment, earnings, or income and changes that could affect eligibility. For adults whose earnings or employment status changes frequently, this reporting requirement might be burdensome. However, Michigan's simplified reporting requirement requires families to report changes in earned income only when they exceed 130 percent of the poverty level (USDA, 2003). Women reported that they were provided with a

¹² According to Michigan's policy, food stamp recipients with earned income must complete this "Semi-Annual Contact Report." See Michigan's Program Administrative Manual at: <http://www.mfia.state.mi.us/olmweb/ex/pam/200.pdf>

form that gave the amount of earned income that would necessitate reporting to the welfare office, so that they would not have to guess if their earnings exceeded the 130 percent of poverty threshold.

For women whose employment or earnings situation was more volatile, though, receipt of food stamps was more difficult. For example, in 2006, Karla was unemployed and receiving food stamps when she found a job working at an auto parts manufacturing plant through a temporary agency. The number of hours she worked varied anywhere from 16 to 32 a week. However, her case worker had budgeted her food stamp benefit as if she were working 40 hours a week, and as a result, she was deemed ineligible. When asked if she would try and correct this, she shrugged and said she did not really want to be bothered. Based on her previous experience, trying to correct the error would do no good because, as she said, “everything falls on you as the client, [the welfare] workers are never wrong.” However, after a year of being homeless and often going without meals because she did not have money to purchase food, Karla worked with a state advocacy agency to get her benefits reinstated.

Tanya, a single mother of two teen-agers, works as an administrative assistant at a charter school. This is a ten month position, although she tries to work during summer school sessions when possible. In the past, when this was not an option, she would apply for public assistance.

She noted that:

By the time my benefits did kick in, and they budgeted in my last check, from June, which I don't receive until July, once they budget all that in I was back to work before I received anything. So it was just like, and then by that time it was time, I had to report that I was working again. So it was just, basically like a waste of time.

Several women who were in between jobs reported experiencing hardships while they waited for their cases to be opened and while they looked for new work. Cynthia had worked in various health care positions for 13 years, held a Certified Nursing Assistant (CNA) degree, and

had completed some coursework toward becoming a Licensed Practical Nurse. In 2004, she had a spell of unemployment and sought out help from the welfare office. She reported waiting months to get any assistance, and by the time she received her first full month of food stamps and cash assistance, she was back working and soon ineligible. In the meantime, though, her electricity and gas were shut off for not paying the bill.

On the other end of the spectrum, food stamp benefits made up half or more of household income for three of the women in the sample. In 2008, Danielle, a single mother of two, had been off of welfare for four years and worked sporadically in temporary jobs. She received more than \$400 in food stamps, which she sometimes supplemented with cash she received for doing hair. Because she lives in public housing, she pays no rent when she has no reported earnings. However, when we interviewed her, her gas had been cut off because she had no money to pay the bill. Since her stove was gas, she was doing her cooking on a hot plate. Maria received some cash from her daughter's SSI payment, although this was about to change, since her children were recently placed in foster care. Again, food stamps were a primary source of income for her, but food stamps could not pay her utility bills (instead, her gas and electricity were hooked up illegally). Annette, the third woman, had been unemployed ever since her data entry job was outsourced in early 2007. She moved in with her boyfriend shortly after their relationship began, a less than ideal situation in her mind. Her boyfriend charges her no rent and pays all of the bills. In return, she purchases all of the food with her food stamps and cooks all of the meals.

Other Food Programs

Twenty-eight of the thirty-five women had school aged children residing with them. All but four of these women reported that their children received free or reduced meals during the school year. Of those not taking advantage of the program, Carol, a stocker at Target, said that

her teen-aged daughter did not like the food served by the school's cafeteria so she did not participate in the program. High school students are significantly less likely to participate in this program than children aged 8-13 (Newman and Rolston, 2006), and disliking cafeteria food may be one of the reasons behind this difference. Judy did not give a specific reason as to why her teen-aged son and daughter did not use the meal program. When we asked Cynthia if she thought her children were eligible she said, "At first I did, but once you look at the guidelines, (laughs), no." However, at the time, she was operating her own daycare/after school program (she subsequently closed it when she got married and moved, although she had plans of re-opening). She reported that she was reimbursed for the food she served at daycare and that "my kids can eat lunch also [with the daycare children]. As long as it's a day care child here, my kids are eating with the daycare kids. I get reimbursed for what they [my children] eat also."

However, one woman, who had not used any public assistance in about ten years, attempted to enroll her son and reported great difficulty doing so. Sharon is a single mother with a limited amount of education beyond high school. Over the years, she had gotten a good job, bought a home, accumulated savings, and got married. By 2006, though, her savings were drained due to her husband's drug problem. She divorced him but then also lost her job due to downsizing. Although unemployed for nearly a year, her son was deemed ineligible for free or reduced meals. On the application, which she filled out in the fall of 2006, she left blank the part on the form asking her to report her income. She told us that the school then used her reported income on her 2005 tax returns, which showed earnings of nearly \$50,000. She said:

I had zero income. And it [the denial letter] said, you can reapply and this and that and the other. So I called, and they told me that, you know, "you made a mistake, you didn't put in an amount for your income." I said, "because I don't have any." So then they based it on my income tax return from the year before.

Substantial changes in income and earnings over the course of a year, often referred to as “income volatility,” can be problematic for accurate targeting of food assistance. An analysis of data from 1995-2000 by USDA (Newman, 2006) found that households with income between 130 to 240 percent of the poverty line were quite likely to experience income volatility and would go back and forth over WIC and reduced price school lunch program eligibility lines (185 percent of poverty) about five times a year. Families can appeal decisions that deny benefits and they can apply or re-apply for school meal programs at any time during the academic year. Sharon was informed of this at the time her benefits were denied. But, she felt discouraged enough by the initial experience and never re-applied.

Far fewer children in this sample received free meals during the summer months. In summer, low-income children may receive free meals through their schools or through the Summer Food Service Program (SFSP), but only for those weeks that their schools or recreational programs are operating. Four women reported that, in the summer of 2007, their children were enrolled in summer recreational programs that also provided breakfast and lunch. Two other women had at least one child attending summer school, and these children received free meals, just as they did during the school year. When asked questions about summer programs, four women reported that they could not afford to enroll their children in any activities, two thought their children’s various behavioral problems would cause problems at a summer program, two had only older children who could cook for themselves and, in one case, worked during the summer, and five had other arrangements in place for their children. The remaining nine women gave other reasons for not using summer programs including not wanting to be away from their children, having children too young to be enrolled, or having a child who was a very picky eater and would not eat the food offered in a summer program even if enrolled.

Three women did not provide answers to this question, and two women missed the 2007 interview.

Finally, eight women reported using private food pantries or food banks on at least some occasions, although none reported that they were frequent users. Six of these women had very low income, 70 percent or less of the federal poverty line. Danielle and Raeanne, for example, were two of the poorest women in the sample. Danielle had virtually no income except for food stamps and off-the-books income from styling hair. She said that when things got “really, really tight” she would obtain a food box from the Salvation Army. Raeanne had participated in an “adopt a family” program at several Christmases. In addition to providing gifts, the program also gave food. Cynthia, whose income is slightly above the poverty line, used various private charities during a time when she was having trouble paying her bills. Tanya, who was employed during the school year, used food banks during one summer when she ran out of food but could not get her food stamp application approved before she returned to work.

Some of the women who did not use such programs believed that these resources should be reserved for those much worse off than themselves. As Tamara once told us:

[There are] people out in the world that’s a lot worse off than meI refuse to go there (a food bank) to take something that I really... don’t need. And that’s why ... I mean it’s people out there that have, they look in their refrigerator and they’ve got a bottle of ketchup.

Even Raeanne, whose income was far below the poverty line, went one step further, noting that she often sent canned goods to her children’s school for food drives. She said, “We poor, but we giving to the poor, too because there are people poorer than us.”

Temporary Assistance to Needy Families (TANF)

Given the low rates of TANF use throughout the country, it is no surprise that receipt of cash welfare is extremely low in this sample. Nationwide, TANF receipt declined from 4.5

million families in 1996 to just over 1.6 million families in 2008. In Michigan, the comparable figures are 178,000 families in 1996 and 72,500 families in 2008. Among our sample, in 2006, only five women were on TANF, and in 2008, only three received benefits, one because she was waiting for her Social Security Insurance (SSI) case to be opened. However, more women, at least from their reported incomes, appear to be eligible and indeed had tried to use TANF. The mandate to participate in the state's welfare-to-work program, Work First, served as a powerful deterrent.

According to respondents' description of the program, Michigan's Work First program had not changed much at all since the state first implemented the program in the mid-1990s. At that time, welfare recipients were presumed to have the human capital needed to secure low-wage employment but were lacking certain tools, such as a resume and interviewing skills, needed to be a successful job applicant (Seefeldt, 2008). However, as noted earlier, in the years following welfare reform, employment levels of single mothers rose dramatically, surpassing levels of married mothers. Yet Michigan's Work First system did not evolve to reflect that change, instead focusing on job-finding skills, even though many women had labor market experience.

Judy, a forty-year old mother of four with an extensive employment history, albeit in low-paying jobs, believed that Work First was only helpful "for those that have absolutely no skills." For someone like herself, who had successfully found jobs on her own, Work First was a waste of time. Instead, Judy also preferred to look for work on her own, rather than compete directly with other Work First clients, many of whom were sent to the same employer at the same time for interviews. As a result, she forfeited TANF benefits and only received food stamps.

As the economy soured, many low-wage workers lost hours on their jobs, becoming underemployed but not unemployed. Women who were underemployed reported that caseworkers expected them to attend Work First, even if the program conflicted with their work hours. If they quit their current jobs in order to participate, they would also be deemed ineligible, since cash benefits are denied to those who leave a job without good cause. Tamara, a Certified Nurse's Assistant working in an assisted living facility, was told that in order to receive TANF she would need to be at the Work First site from nine in the morning until 4:30 in the afternoon. Since Tamara often worked afternoon shifts, she in essence was being told that she could choose between cash assistance and work. For those who lost jobs, such as Annette, whose data entry job was outsourced, the problem was not that she did not know how to find a job, but rather that with the economy in a downturn, there were very few job openings to which Work First could refer her.

Practices such as these are commonly called "informal diversion," meaning that administrative rules and caseworker practices may be used in such a way as to keep TANF applicants from coming onto the rolls (Ridzi and London, 2006; Hetling, Ovwigho, and Born, 2007). Results from analysis of survey data on non-entrants finds that many families who consider applying for benefits but then do not apply report that they did not want to go through the "hassle" of application (Moffitt, 2003). Additionally, of those who went to the welfare office to apply, more than three-quarters, 77 percent, were told about at least one requirement that may have diverted them from applying. These include job searches and community service requirements. The stories from our sample members illustrate the ways in which informal diversion operates.

Employment Related Programs

Since the majority of women in this analysis had at least some attachment to the labor market, we might expect that other programs that are targeted to workers who have lost their jobs, such as Unemployment Insurance (UI) or Worker's Compensation, would serve as a safety net. Unfortunately, this system of supports did not seem to function well for women in this sample. Most women reported that when they lost jobs, they were not eligible for Unemployment Insurance, usually because they were hired in as temporary workers. Additionally, several who had been permanent employees encountered difficulty when trying to claim UI or Worker's Compensation.

Tykia, a single mother of a twelve year old boy, was laid off from her restaurant job, which she had held for several years. She filed for UI, but to her surprise, her employer contested the claim. Eventually she was deemed eligible, but while she waited for the issue to be resolved, Tykia fell behind with rent and other bills. She tried to apply for welfare and food stamps but said that a caseworker told her that she was ineligible for both because she already had applied for UI (it is important to note that in itself, receipt of UI does not render someone ineligible for food stamps and that Tykia may have misunderstood the rules or have been given incorrect information). For four months, she received nothing except cash for groceries from her father.

In 2005, Aleta, a women in her late forties, was injured at her job at an auto parts supplier when a large piece of metal fell on her head, leaving her with severe balance problems. The supplier's worker's compensation carrier disputed the claim, arguing that she must have had a pre-existing condition. After 10 months of being off work, the supplier fired Aleta. In the interim, she applied for Social Security Insurance (SSI) and was turned down. She lived off of a

\$260 a month state disability payment, \$150 a month in food stamps, and, as she termed it, “charitable contributions,” since after paying her gas and electric bill, she had \$119 left to take care of any other expenses.

Summary

For the majority of women in this qualitative analysis sample, the Food Stamp Program functioned as the safety net. In general, women found the program easy to use, particularly compared to TANF, which women perceived to have too many needless upfront requirements, in particular, participation in the Work First program. Women whose employment situation was particularly volatile or had changed rapidly, though, reported more difficulty accessing food stamps (as well as school meal programs) or having their benefit levels adjusted correctly. Very few women received cash welfare through the TANF program, and the few workers who were eligible for Unemployment Insurance during layoffs or Worker’s Compensation had difficulty obtaining these benefits. Three women, Maria, Danielle, and Annette, were reliant upon food stamps for half or more of their monthly income. However, since food stamps can only be used for food purchases, they could not always pay other bills.

V. Women's Food Purchasing Decisions

Increasingly, there has been interest in how low-income women, particularly those using food stamps, spend money on food. Recent work has found an increase in less-educated single mothers' expenditures on food away from home post-welfare reform (Kashaul, Gao, and Waldfogel, 2007). This may be due to the increase in single mothers' work effort; as more time is spent in the formal labor market, less time is available to cook meals at home. Further, policy analysts have started asking whether or not the Food Stamp Program could be used as a mechanism to promote better eating habits among its users, particularly since recipients consume less fruits and vegetables than do higher income individuals (Guthrie et. al, 2007).

In this section, we examine how respondents make decisions about what types of food to purchase, how often they eat out versus cooking at home, and various strategies they employ to make their food dollars stretch as far as possible.

Food Spending Patterns of Low-Income Families

The recent and rapid increase in the cost of food has affected low-income families more than families of other income levels (McGranahan, 2008). Low-income families spend a larger proportion of their income, 14.6 percent, on food purchases compared to families with higher incomes, who spend about 9.6 percent of their income on food (Bureau of Labor Statistics, 2006). Additionally, food prices have increased sharply. According to data from the Bureau of Labor Statistics (2009), the Consumer Price Index (CPI), a measure of price changes, increased by 5.8 percent for food between 2007 and 2008 and by another 5.1 percent between 2008 and 2009; this compares to increases of just over two percent for the previous two years (Economic Research Service, 2009).

Women in this study made a concerted effort to get the most food for as little money as possible. They were aware of the need to have food for the entire month and made their purchases accordingly. As Tykia, a young mother of a twelve year old said, “I just don’t go and buy a lot of expensive stuff, because I know the food we have has to last us all month.” Women were also willing to shop at multiple grocery stores to find the lowest prices. Judy is a good example of someone who does this. Even though she does not own a car, she said, “If it takes for me to go to four different grocery stores to get the most for what I need, that’s what I’ll do.”

Additionally, eight women reported that they regularly watched for sales or clipped coupons, which they often found out about through flyers they received in the mail, and stocked up on discounted items. Several of these women said that they were always looking to “catch a sale” and used sales as an opportunity to stock up on the discounted item. Geneva looked for the “carts where the stuff is older, where they’re selling it on discount, and I can get day old bread.” For a few of these women, sales shopping was a relatively new behavior. Brianna, a single mother in her twenties, noted, “I pay attention to the sales now. Before I used to just pick up stuff and buy it. Now I pay attention.” However, traveling to multiple shopping locations has a downside. As Tanya wisely observed, going from store to store to look for the best bargain or to find the best quality food for the price meant spending more money on gas. With “everything going up but your paycheck,” including the price of gas, driving farther for a sale may not really save money.¹³

Women also bought different types of food in the years we interviewed them. As prices of food rose, women started purchasing more less-expensive items and fewer high-priced items. Specifically, 14 respondents reported cutting back on cereal, fresh fruit, vegetables, red meat,

¹³The Energy Information Administration reports that the average cost of gasoline in the US on January 1, 2007 was \$2.296. Approximately one year later, that price had risen to \$3.088 (a 34.5% increase). The price of gasoline peaked at \$4.054 on July 14, 2008, which was during the middle of our third round of data collection.

and/or milk. Amala, a mother of four, said that before 2007, she used to be able to purchase twenty pounds of beef at one time and put it in her freezer. “Now,” she said, “I can’t afford it. Just two pounds, three pounds [at a time], that’s it.” Geneva wished she could afford more nutritional food for her children: “I like for them to, to have more fruit, though, the only thing we can afford are bananas. I’d like for them to eat (pause), I’d like for them to just eat better - period. To drink more orange juice, [but] I can’t afford that stuff.” Similarly, Brianna said:

I've been trying to eat healthier, but I've stopped eating a lot of different things, and even healthier things, like the leaner turkey, it's like even more...I don't buy a lot of fruits and stuff. And I noticed, lemons used to be 2 for a dollar, now they're like 79 cents a lemon.

Rhonda also wished she could afford ground turkey, but went back to purchasing ground beef, which she acknowledged to be less healthy. While some women knew that they were substituting less healthy options (e.g., fattier meat for leaner meat) or forgoing healthy snacks (e.g., fruit), it is not clear that all women had a good sense of the nutritional value of certain foods. Rather, finding the lowest price for particular items or for the foods they were used to eating was the most important goal. Danisha, a young mother of an eight year old and infant twins, remarked that her savings came from purchasing generic junk food, instead of brand names. As she said, “Frito-Lays, I mean, you know, Lays is expensive, \$2.99 for that bag, or the Chip Ahoy Cookies, like...four dollars ...You want stuff like that, you have to get off-brand things.”

Meals Away from Home

On average, food that is eaten away from home is characterized by high levels of nutrients that are already over-consumed and low levels of under-consumed nutrients (Lin, Guthrie, and Frazao, 1999). Although lower-income families tend to eat out less than higher-income families, as single mothers have increased their labor force participation, meals away

from home for these families have increased. One hypothesis is that as women spend more time in the formal labor market, they have less time to cook at home (Cawley, 2006).

However, among our sample, women reported that they dined out infrequently with their family. As reported in 2007, the median number of meals eaten outside the home (or delivery of restaurant food to the home) was 1.5 per month. Reasons given for eating out included not having the energy to cook, not having food in the house to cook, not wanting the heat from the oven to make the house warmer, and desiring the convenience that meals away from home provide. All but two respondents said that when they ate out they consumed fast food. However, most women said that they did not eat out more often because it was cheaper to eat at home.

Meals away from home can also be convenient when work hours overlap with meal times. However, bringing a meal from home may be a less costly option. Among the 26 respondents who were employed at the time of the 2007 interview (when questions about eating out were asked), ten reported that they always brought their own food to work. Reasons for doing so had to do both with saving money and because there were few restaurant options near their place of work. Six reported that they almost always purchased their meals while at work, although in the case of one of these women, her daughter was the one who paid for the meal. For most of these women, convenience was the primary reason for buying meals. A couple of women said that they did not have time in the morning to prepare a lunch, so eating out was a time-saver. Five women purchased food when they had money but otherwise brought meals to work. Three women never ate while at work, one because she worked four-hour shifts, the other two as a way to save money.¹⁴

¹⁴ The two other employed women had their meals provided by their employer.

Summary

Many women in this sample reported that they watched for sales, clipped coupons, or were willing to travel to multiple stores in order to get the “most for the money.” However, as food prices rose, women began to cut back on certain foods, including milk, cereal, fruits, and meat, due to their perceived lack of affordability. Women also reported dining out infrequently, whether at home or at work. This runs contrary to other research, indicating an increase in food away from home in the post-welfare reform era. It could be that as the economy worsened, eating out was one of the first expenses to be cut.

VI. Food-related Hardships

In this section we address our third research question about the extent of food-related hardships experienced by sample members and the strategies they used to alleviate them. The U.S. Department of Agriculture has developed a number of modules designed to measure “food security” in U.S. households. Food secure households are those in which all members have access to enough food at all times for an active and healthy life at all times (Nord, Andrews and Carlson, 2007). Households who do not meet this criterion are considered food insecure. In 2006, 89 percent of U.S. households were food secure, while the balance, eleven percent, met the definition of food insecure. Food insecurity rates in Michigan are just slightly above the U.S. average at 11.8 percent (Food Research and Action Center, 2008). Food insecurity is more prevalent among certain groups, including households living in poverty (36.3 percent), households headed by single mothers (30.4 percent), and Black households (21.8 percent), all demographic groups included in our sample.

Since our study is qualitative, we did not administer the survey questions needed to assess systematically food insecurity among our sample (to do so might have disrupted the flow of conversation). We did, though, ask, in an open-ended fashion, “In the last 12 months did you ever run out of food and not have money to buy more? Tell me what happened.” We also asked women to talk about ways they made their money stretch through the month, and some talked about changes in their shopping and eating habits, raising issues similar to those discussed in the previous section.

Food Hardships Among our Sample

In our sample, we found that many families were experiencing food-related hardships particularly with the decline in Michigan’s economy. Hardships include those highlighted in the

previous section, such as not being able to purchase the foods they would like and sacrificing nutritional value for dollar value. Additionally, women mentioned being unable to stock their deep freezers (as they had done in years past) and running out of food completely.

Almost every respondent indicated that they had changed their purchasing habits at the grocery store in response to rising food prices. A number reported no longer being able to afford red meat (or at least the quantity they would prefer to eat) or fish and were now eating significantly more chicken or other substitutes. For example, Jen, a thirty year old mother of two, used to eat more fish. Now, she said, “I gotta stick with my chicken. Chicken and hot dogs. Chicken every day, that's all we do, is eat chicken all the time.” Similarly, Geneva fed her family red meat about three to four times a week in 2007; by 2008 she had reduced this to twice a week, substituting in chicken and “lots of noodles.” While substituting chicken for fish and beef is not necessarily nutritionally detrimental, as we noted in the previous section, many women perceive that they cannot afford certain items and have opted for less healthy choices.

Three women in the study talked about changing their eating toward the end of the month, when money started to run out, eating food that was cheap but not necessarily nutritious. Geneva said that she and her three sons, aged sixteen, twelve and eight, ate only Ramen Noodles at the end of the month, a pattern that had become routine for her children. She said, “The kids don’t care anymore. They had [a] problem with it at first, but they know it’s Ramen Noodle time now. It’s end of the month. You know, we kind of laugh about it.” Maria reported keeping beans, rice, and flour on hand, so when the end of the month came, she and her children might have something to eat. Similarly, Amala said that at the end of the month she would be looking through her cupboards, searching for anything from which she might make meals.

When asked if they had run out of food at any time in the last 12 months (either during 2007 or 2008) and did not have money to buy more, 17 of the 35 responded with a “yes.” This includes five women who responded affirmatively in 2007 only,¹⁵ five who did in 2008 only, and seven who ran out of food in both years. In the latter group are women like Geneva, Maria and Amala, who “scraped together” meals out of the remnants of their cupboards. They kept a small stock of canned goods, lentils, and rice and used these to put together meals when they ran out of other food. For these women, running out of food did not necessarily mean having no food in the house, but rather that they were down to their emergency supplies. On the other hand, Karla once reported going several days without really having a meal. When pressed to explain how she managed on little food, she replied, “I just drink a lot of water. That keeps me full.” Karla’s situation was likely not made any easier by the fact that the apartment in which she lived at the time did not have a refrigerator. Thus, she could not keep any perishables.

Running out of food (or having very little on hand) happened fairly regularly. Maria reported running out nearly every month, and Geneva said it happened nine out of the previous 12 months. Yvette, a mother of five children, often ran out of food when her two oldest, both teenage boys, were living with her. In early 2008, one went to college and the other moved in with his grandmother. Once they were out of the house, food lasted. In total, nine women reported that they ran out almost every month.

Other women, like Tanya or Brianna, only ran out once or twice during a year. However, Brianna reported that this was a new experience to her, since in the past she always had enough money to buy food. After losing her job she found it difficult to keep up with all of her bills. While the assistance she received from food stamps helped, she noted that grocery prices had

¹⁵ Three of these five women were not interviewed in 2008, two because we were unable to make contact and one because she was deceased.

risen quite a bit. Likewise, running out of food was new for Sharon. She experienced extreme downward mobility since 2006, going from having a household income of \$70,000 a year to being out of work due to a lay off for over a year and losing her savings. During one of the interviews, she opened her refrigerator and cupboards for the interviewer, displaying their near empty contents.¹⁶

Women coped with their situations in a number of ways. Quite a few relied on family members or friends for help, either by getting money to buy food, receiving a bag of groceries, or sending children over to a relative's house for a meal. Brianna and Sharon relied on their mothers to provide either food or cooked meals when they had no food of their own. Geneva's mother would marshal the extended family to help out. Geneva explained how her mother "went through my family. Because they know that it's really hard here. So [she] went through the family, and the family got me a care basket. I mean, that happens at least once every two months." Adrienne, a former factory worker, sometimes could borrow food from a family member, but often she said, "I do without." In this case, her meal might be a bowl of soup.

Both Erica and Karla received food from a community center. Nichelle, a single mother of three grade school aged boys, cut back on food for herself, not eating until dinner, so that her sons could eat. That her sons were fed both breakfast and lunch at school also helped her tremendously. Tamara tried to monitor the amount of food her six and eight year old daughters consumed and was hoping to train them to be conscious of how much they were consuming. She said, "I limit, you know, their amount of food and stuff, not so much limit it, but I make them well aware, okay, we ain't got that much money like that, you know. Ya'll need to stop eating so

¹⁶ In at least three cases, women told their interviewer that they currently had no money or food in their home and would use their respondent payment to go grocery shopping immediately after the interview ended.

much of this. It's expensive." Thus, her children were being socialized to control the amount of food they ate for financial reasons.

Two women reported relying on other people's food stamps to get them through periods when they ran out of money for food. In the summer of 2008, when Erica ran out of money and food, she sent her children to their father's house, because he also received food stamps for himself. Although her ex-partner would not feed Erica, he would provide food for the children, at least for a week or two. When Maria's children were removed from her home by Child Protective Services, she stopped receiving food stamps on their behalf. Maria then took in an older gentleman as a boarder. In exchange for a room, he turned over his food stamp EBT card to her. Then, in turn, she shopped and cooked for both of them.

Finally, about a dozen women reported that trading food stamps for cash at the grocery store was a fairly common occurrence in their communities, although only Erica admitted to engaging in this practice herself. Implementation of the EBT card was in part meant to thwart the practice of selling food stamps. However, people who are low on cash, like Erica, find someone who is purchasing groceries with cash (either a friend or someone recruited outside of the store). The food stamp recipient then uses his/her EBT card and receives cash from the other person. Mona, one of the higher income women in this study (and thus not a part of the analyses in this report), said that she often "bought" her groceries with other people's food stamps, and gave the exact amount of cash to the recipient. However, women told us that these types of transactions were not always a dollar for dollar exchange.

Factors Perceived to Contribute to Food Hardships

We asked women to talk about what was happening during times when they ran out of money for food and to speculate on the factors that might have led to this hardship. A few

women pointed to concrete causes. Erica, for example, attributed her lack of money management skills as the cause of not having food. She said, “You know, sometimes I don’t know what I be doing with my money.” Tanya, who works at a school during the academic year, knew that she would run low on money for food once school was over and applied for food stamps in order to tide her over. However, while waiting for her eligibility to be determined, she ran out of food.

The majority of those who said that they ran out of food reported that they simply did not have enough money or that finances were “tight.” In examining women’s narratives more closely, it becomes clear that for those who receive it, food stamps is the only stable and relatively non-varying source of monthly income support. Very few women receive TANF. As noted earlier, employment is frequently unstable, with 16 of the 35 women having at least one spell of unemployment during the 2006 to mid-2008 period. When women lose jobs, they are usually not eligible for Unemployment Insurance and may go several months before finding a new job. Even when employment is maintained, women often do not work consistent hours, so their monthly earnings vary. Some months, then, money may run out, particularly as prices for food and other goods rise.

From a demographic standpoint, women who ran out of food tended to have more children living with them—on average, three—compared to women who did not run out of food who had fewer children living with them – on average, two. Among those running out of food, half had at least one unemployed adult child living with them. Yvette’s family met both of these criteria. When we first met her, all five of her children, two of whom were unemployed young adults, lived with her. Not only did her older sons eat a lot of food, but while Yvette was at work, they brought in other young men from the neighborhood who helped themselves to whatever

food was in the house. Further, when Yvette would get home from work later in the evening, she usually found the house, and particularly the kitchen, “torn up,” with trash everywhere. Tired and not wanting to cook in an unclean kitchen, Yvette often purchased fast food for herself and her younger children, a practice she acknowledged contributed to her running out of money later in the month. In 2008, she moved out of the city of Detroit and prohibited the eldest two from moving along with her. With only her younger children with her she said, “I don’t have to worry about somebody eating up all the foods in two days. I got food that last, um you know, two weeks now.”

Summary

Food-related hardships are very common among this sample. Just under half of the sample reported running out of food at some point during the year (in some cases multiple times), and all but a few women said that they had to make some adjustments to their eating habits, including forgoing certain types of food and eating less nutritious food toward the end of the month. Among those who ran out of food, 12 of the 16 were able to receive food or money from friends and family or use food banks or pantries. Two reported engaging in strategies that involved using other people’s food stamps. While in a couple of cases, running out of food was linked to specific incidents, most women attributed the cause to lack of money and tight finances, which in turn are linked to unstable employment and low earnings.

VI. Implications for Policy

The experiences of the women in this study provide a backdrop against which issues related to program use, food expenditures, and food hardships can be considered. The limited size of the study sample and geographic concentration in a single area limit the extent to which national policy implications can be made. Yet within these limitations, the knowledge gained from the qualitative data analyzed in this study suggests some policy approaches that might deserve consideration.

First, many women stated that they would like to purchase and consume healthier foods, including leaner meat, fruits, and vegetables, but they perceived that the prices of these items were often outside of their budgets. Given Americans' low levels of fruit and vegetable consumption, and the particularly low amount consumed by low-income households, USDA researchers have become interested in how to promote more healthful eating.

Several potential options, suggested by USDA, that might work well include providing vouchers or bonuses to food stamp recipients that would go toward the purchase of fruits and vegetables. In effect, these types of policies would reduce the price of these items, which might induce recipients to purchase increased quantities (Guthrie et al., 2007). Since many women in our sample expressed a desire to eat more fruits and vegetables and noted that fruits in particular seemed to be priced very high, such a strategy may be worth testing.

Providing nutrition education is another option (Guthrie et al., 2007). Currently, states use USDA funds to operate a variety of educational activities, ranging from nutrition education classes, to providing pamphlets, to investing in marketing campaigns and advertising through radio and newspapers (Guthrie and Variyam, 2007). We cannot say definitively from our study whether or not more or different types of nutrition education would increase these families' fruit

and vegetable consumption. Recall that eight women were “sale shoppers” who placed price above all other considerations when shopping for the family. Further, as ERS researchers note, even though studies have demonstrated a positive relationship between having more nutritional information and making nutritious food choices, it is not clear that such information would demonstrate the same relationship with low-income individuals (Guthrie and Variyam, 2007).

However, the larger issue, at least for the women in this study, is inconsistent earnings and employment and the attendant problems that poses for families in managing their budgets. In fact food stamps (now SNAP benefits) may be the only consistent source of support, month to month, for many women. While there is concern about the role that income volatility plays in relation to eligibility for food programs (see Jolliffe and Ziliak, 2008), it is not clear that it is the responsibility of SNAP alone to provide the solution to this problem. Much of the instability in women’s earnings comes from fluctuations in hours and job loss. Yet, income support programs in the U.S. have not kept up to reflect the reality of low-income families. TANF, with its work requirements and, in some states, strong diversionary practices, provides support to very few poor families.

The Unemployment Insurance system (UI) also has gaps. UI does not cover as many low-wage workers as it does higher-wage workers (Simms, 2008). The UI program requires that workers have earned a certain amount of wages and have lost their job due to a “good cause” (such as layoffs).¹⁷ Low wage workers may cycle through jobs more quickly, thus not meeting wage requirements, and they are more likely to lose work because of illness or other family problems. Simms suggests several possible legislative options, including changing the wage requirement to one that reflects tenure on the job, so that more low earners may qualify for benefits.

¹⁷ Specific eligibility requirements vary by state.

Finally, programs in general might look for ways to become more responsive to rapid changes in families' economic circumstances. For example, could procedures be put in place to quickly increase benefits in the event of job loss for those already receiving SNAP benefits? There are some tradeoffs to consider. As Boadway, Cuff, and Marceau (2008) note, the need for timely delivery of the support (which implies swift determination of eligibility) must be balanced against the need to ensure that only those who are in need of assistance receive it.

However, as the stories of the women in this study demonstrate, low-income families are living with very little margin of error in their budgets. Job losses, cutbacks in work hours, and disabilities happened quickly, but the responsiveness of a number of assistance programs, according to women's accounts, was slow, if it occurred at all. Particularly in bad economic times, a safety net—and not just food programs-- should do more to prevent the types of hardships, such as running very low on food or simply “going without,” experienced by many women in this study.

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