

The Women's Legal Defense and Education Fund

# WORST OFF - SINGLE-PARENT FAMILIES IN THE UNITED STATES

A Cross-National Comparison of Single Parenthood in the U.S. and Sixteen Other High-Income Countries

By

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### A. INTRODUCTION

The wellbeing of single-parent families is a vitally important issue for the United States. Half or more of the children growing up in the U.S. today will spend some, and in some cases all, of their childhood in a single-parent family.

This report compares U.S. single-parent families with single-parent families in 16 other high-income countries. We find that U.S. single-parent families are the worst off. They have the highest poverty rate. They have the highest rate of no health care coverage. They face the stingiest income support system. They lack the paid-time-off-from-work entitlements that in comparison countries make it easier for single parents to balance caregiving and jobholding. They must wait longer than single parents in comparison countries for early childhood education to begin. They have a low rate of child support receipt.

U.S. single parents have both above average employment rates and above average poverty rates. High rates of low-wage employment combined with inadequate income support explain the paradox of high poverty despite high employment.

The comparison high-income countries are Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland, Italy, the Netherlands, Norway, Spain, Sweden, Switzerland, and the United Kingdom (U.K.). These countries have a per capita gross national income above \$30,000 and a population of at least several million. Except when a data source omits some of the comparison countries, we report on all of them.

\* \* \*

Consider the hypothetical single mother, Theresa. For simplicity sake, assume that she has only one child, Daniel.

Suppose first that Theresa and Daniel live in one of the comparison countries. If employed at Daniel's birth, Theresa would have been entitled to a period of paid parental leave ranging from 9 to 46 weeks and averaging over 20 weeks. While employed, Theresa would typically be entitled to paid sick leave and to at least four weeks of paid annual leave. Whether or not Theresa was employed, she and Daniel would be guaranteed health care coverage. Theresa would likely have access to public education for Daniel from the age of three on, even sooner in some of the countries. She would typically be entitled to a monthly child allowance benefit to help her provide for some of Daniel's basic needs. In the majority of countries she could also be entitled to "advance maintenance" benefits if Daniel's father neglected to pay child support or was unable to do so. If Theresa lost her job and had been employed long

enough to satisfy the Unemployment Insurance (UI) employment history requirement, she would on average be entitled to up to 57 weeks of UI benefits. If she and Daniel were in financial need, she would be entitled to social assistance ("welfare") that in the majority of comparison countries would raise family income close to or above the poverty line.

Now, suppose instead that Theresa and Daniel live in the U.S. Theresa would have no entitlement under national law to paid parental leave, paid annual leave, or paid sick leave. She might be without health care coverage for herself or Daniel whether employed or not. She would be unlikely to have access to public education for Daniel until Daniel was five. She would not receive child allowance or advance maintenance, as the U.S. does not provide these programs. If Theresa lost her job, she might not qualify for UI, as single mothers in the U.S. are very often in low-wage jobs and thus less likely to qualify for UI benefits if they lose a job. If she did qualify for UI, she would typically receive benefits for a maximum of 26 weeks unless Congress renewed the temporary extensions of UI benefit weeks enacted in response to the 'great recession.' If Theresa and Daniel were in financial need, the family might be ineligible for social assistance because of "time limits," or might be unable to access benefits because U.S. social assistance enrolls only a minority of eligible families. If eligible for and able to enroll in social assistance, the meager social assistance benefit would leave family income far below the poverty line.

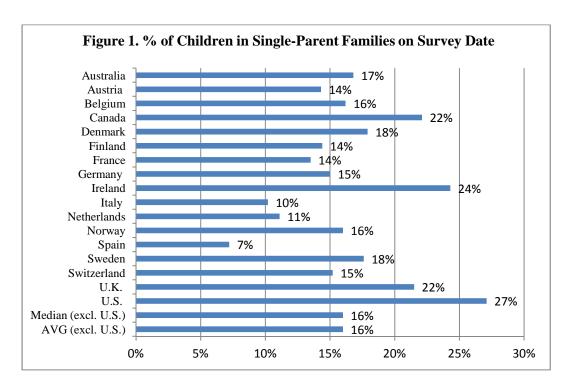
#### B. SINGLE PARENTHOOD

# 1. Single Parenthood Is Common In High-Income Countries, And Is Especially Common In The U.S.

In this report, unless otherwise indicated, a "single" parent (or mother or father) means a parent residing with a child(ren) less than age 18, but not residing with a spouse or with the child's other parent.

Single parenthood has increased in high-income countries in recent decades due to increased divorce and an increased share of births to unmarried women.

Figure 1 shows the percentage of children in single-parent families in the most recent year for which data are available, 2011 for the U.S., 2006 for Norway, and 2007 for the other countries. The percentage of children in such families is 10% or higher in all the countries except Spain. The percentage exceeds 20% in four countries, Canada, Ireland, the U.K, and the U.S. The U.S. has the highest percentage at 27%.



<sup>&</sup>lt;sup>1</sup> Sources for Figure 1: for the U.S., U.S. Census Bureau *Table C3. Living Arrangements of Children Under 18 Years and Marital Status of Parents, by Age, Sex, Race, and Hispanic Origin and Selected Characteristics of the Child for All Children: 2011*, accessed at <a href="http://www.census.gov/hhes/families/data/cps2011.html">http://www.census.gov/hhes/families/data/cps2011.html</a>; for Norway, Organization for Economic Cooperation and Development [OECD] (2009) at 128; for the other countries, OECD (2011A) at 28. The percentages may have changed in the comparison countries since 2006/07.

3

The percentages in Figure 1 are the share of children in a single-parent family at a single point in time. The "lifetime" percentage of children who will spend at least part of their childhood in a single-parent family is substantially larger. Two cross-national studies each concluded that half of U.S. children would spend some time in a single-parent family before turning age 15, in each instance the highest ever-in-a-single-parent-family percentage for the countries included in the study.<sup>2</sup> These studies were based on data from the mid-1990s. The share of births that are births to unmarried women has increased in the U.S. from 32% in the mid-1990's to 41% in 2011.<sup>3</sup> It is therefore quite possible that among the children growing up in the U.S. today, an even higher share than 50% will spend at least part of their childhood in a single-parent family.

The Organization for Economic Cooperation and Development (OECD) has reported projections of a continued increase of single-parent families in the U.S. and in seven of the eight other high-income countries for which projections were available to OECD.<sup>4</sup>

# 2. Who Are Single Parents? The Majority Are Married But Separated Or Have Been Previously Married. Most Are Single Mothers.

Most single parents are single mothers. More than 80% of single parents are single mothers in the U.S. and in all 16 comparison countries.<sup>5</sup>

Table 1. SINGLE PARENT MARITAL STATUS				
	Never Married	Separated	Divorced	Widowed
Austria	32%	5%	50%	12%
Belgium	17%	22%	51%	10%
Canada	32%	29%	31%	4%
Finland	32%	11%	52%	5%
France	38%	6%	48%	8%
Germany	29%	18%	49%	5%
Netherlands	16%	4%	73%	8%
Norway	44%	18%	35%	4%
Sweden	45%	9%	44%	2%
U.K.	38%	23%	34%	5%
U.S.	44%	18%	33%	4%
AVG. (excl. U.S.)	32%	15%	47%	6%

<sup>5</sup> OECD (2011A) at 239.

<sup>&</sup>lt;sup>2</sup> Andersson at 355 (reporting the following ever-in-a-single-parent-family-before-age-15 percentages: Austria, 34%; Finland, 22%; France, 31%; (East) Germany, 46%; (West) Germany, 34%; Italy, 9%; Norway, 26%; Spain, 13%; Sweden, 34%; U.S., 50%); Heuveline at 56 (reporting the following ever-in-a-single-parent-family-before-age-15 percentages: Austria, 40%; Belgium, 17%; Canada, 35%; Finland, 26%; France, 29%; Germany, 39%; Italy, 11%; Spain, 15%; Sweden, 34%; Switzerland, 23%; U.S., 51%.).

<sup>&</sup>lt;sup>3</sup> U.S. Department of Health and Human Services (2011).

<sup>&</sup>lt;sup>4</sup> OECD (2011B) at 11.

The majority of single parents are married or have been married. Table 1 shows single parent marital status in the U.S. and in the ten comparison countries covered in the data source. The figures are for 2011 for the U.S. and for a year around 2000 for the comparison countries. In all countries, the majority of single parents have been previously married or are still married but separated from their spouse. In the comparison countries, on average, about one third of single parents have never married. In the U.S., 44% of single parents have never married, about the same percentage as in Sweden and Norway.

Many parents in two-parent families are unmarried. For children living with both parents, Table 2 shows the percentage living with unmarried parents in the U.S. and in 13 comparison countries.<sup>7</sup> The figures are for 2011 for the U.S. and for 2007 for the other countries. On average in the comparison countries, 16% of the children living with two parents were living with unmarried parents. Italy and the U.S. had the lowest percentage at 6%.

Tab	Table 2.			
CHILDREN LIVING W	TTH BOTH PARENTS:			
PERCENTAGE WITH U	INMARRIED PARENTS			
Austria	9%			
Belgium	17%			
Canada	14%			
Denmark	19%			
Finland	19%			
France	25%			
Germany	7%			
Ireland	8%			
Italy	6%			
Netherlands	15%			
Spain	9%			
Sweden	38%			
U.K.	16%			
U.S.	6%			
AVG. (excl. U.S.)	16%			
Median (excl. U.S.)	15%			

More on the U.S.

In 2011, 87% of the U.S. children living with a single parent were living with their mother. Half of U.S. single mothers have one child and 30% have two. About two fifths of

<sup>&</sup>lt;sup>6</sup> Sources for Table 1: for the U.S., U.S. Census Bureau, *Table FG6. One-Parent Unmarried Family Groups with Own Children Under 18, by Marital Status of the Reference Person: 2011*, accessed at <a href="http://www.census.gov/hhes/families/data/cps2011.html">http://www.census.gov/hhes/families/data/cps2011.html</a>; for the other countries, Skinner

<sup>&</sup>lt;sup>7</sup> Sources for Table 2: for the comparison countries, OECD (2011A) at 28; for the U.S., U.S. Census Bureau, *Table C3. Living Arrangements of Children Under 18 Years and Marital Status of Parents, by Age, Sex, Race, and Hispanic Origin and Selected Characteristics of the Child for All Children: 2011*, accessed at <a href="http://www.census.gov/hhes/families/data/cps2011.html">http://www.census.gov/hhes/families/data/cps2011.html</a>.

<sup>&</sup>lt;sup>9</sup> Casey (2012).

U.S. single mothers are White, one third are Black, one quarter are Hispanic. One quarter have a college degree, while one sixth have not completed high school.

## C. EMPLOYMENT

# 1. U.S. Single Parents Have Above Average Employment Rates And An Exceptionally High Share Of Full-Time As Opposed To Part-Time Employment.

Table 3 reports employment rates in the mid to late 2000's from four sources, two covering single-parents (SP), and two covering single mothers (SM). These four sources report an employment rate for U.S. single parents and single mothers ranging from 73% to 84%. In all

Table 3. SINGLE PARENT AND SINGLE MOTHER EMPLOYMENT RATES				
	A	В	С	D
	SP	SM	SM	SP
	mid-2000s	circa 2004	2007	2007
Australia	48%	51%	60%	57%
Austria	74%	78%	78%	78%
Belgium	55%	NA	59%	61%
Canada	78%	72%	NA	NA
Denmark	82%	66%	NA	NA
Finland	80%	67%	70%	70%
France	78%	NA	70%	71%
Germany	53%	69%	65%	66%
Ireland	55%	56%	52%	NA
Italy	89%	84%	76%	78%
Netherlands	67%	55%	64%	66%
Norway	68%	86%	NA	NA
Spain	82%	77%	78%	80%
Sweden	86%	86%	NA	81%
Switzerland	86%	81%	NA	67%
U.K.	48%	55%	52%	53%
U.S.	80%	73%	73%	84%
AVG. (excl. U.S.)	70%	70%	66%	69%
Median (excl. U.S.)	76%	71%	65%	69%

<sup>&</sup>lt;sup>10</sup>Id.

<sup>&</sup>lt;sup>11</sup>Id.

<sup>&</sup>lt;sup>12</sup>Sources for Table 3: for column A, OECD (2011A) at 238; for column B, LIS *Employment Key Figures by Gender* (Wave VI), Table 3u (usually employed last year) for Finland, Italy, Norway, Sweden, Table 3i (employed) for rest of countries, downloaded July 24, 2012 from <a href="http://www.lisdatacenter.org/data-access/key-figures/download-key-figures/">http://www.lisdatacenter.org/data-access/key-figures/download-key-figures/</a>; for Columns C and D, OECD Family database Table LMF1.3.A (Column C) and OECD Family database Chart LMF2.3.A (single parents with child <15) (Column D), downloaded July 24, 2012 from <a href="http://www.oecd.org/document/4/0,3746,en">http://www.oecd.org/document/4/0,3746,en</a> 2649 37419 37836996 1 1 1 37419,00.html#labour market.

four instances, the U.S. rate is higher than both the average rate and the median rate in comparison countries.

A cross-national study of single parent employment around the year 2000 reported that 87% of employed U.S. single parents were employed 30 or more hours a week. This was the highest share of 30-or-more-hours employment, and was 23% above the 64% average share in the other nine countries. In 2007, 84% of jobholders in U.S. single-parent families were employed full-time. In that year, the share of employed single parents who were full-time averaged 58% in the 12 comparison countries for which this data was reported by the data source, with only Finland at 87% having a higher full-time share than the U.S. 15

### More on the U.S.

While still high, employment rates have declined for U.S. single mothers, as for the total population, due to the 'great recession' and its continuing aftermath. The percentage of single mothers employed in an average month declined from 73% in 2007 to 66% in 2011.<sup>16</sup> The percentage of single mothers employed full-time year-round fell from 49% in 2007 to 44% in 2011.<sup>17</sup>

Prior to the great recession, average monthly employment rates were higher for single mothers than for mothers in married-couple families, 73% compared to 67% in 2007. In 2011, the rates were almost identical, 65.4% for mothers in married-couple families and 65.9% for single mothers. 19

As one would expect, employment rates are lower for single mothers with younger children. In 2011, the average monthly employment rate was 71% for single mothers whose youngest child was at least age 6, 50% for those with a child below age 3, and 40% for those with a child below age 1.20

<sup>&</sup>lt;sup>13</sup> Skinner. The other countries were Australia, Austria, Belgium, Canada, France, Germany, Netherlands, Sweden, and U.K.

<sup>&</sup>lt;sup>14</sup> U.S. Bureau of Labor Statistics [BLS](2008) at Table 5.

<sup>&</sup>lt;sup>15</sup> OECD Family database Chart LMF2.3.A (single parents with child <15), downloaded July 24, 2012 from <a href="http://www.oecd.org/document/4/0,3746,en-2649-37419-37836996-1-1-37419,00.html#labour\_market">http://www.oecd.org/document/4/0,3746,en-2649-37419-37836996-1-1-37419,00.html#labour\_market</a>. The portion of single-parent employment that was full-time employment was 87% in Finland, 78% in Spain, 74% in Sweden, 72% in France, 72% in Italy, 62% in Belgium, 52% in Austria, 49% in the U.K., 48% in Australia, 44% in Germany, 36% in Switzerland, and 25% in the Netherlands.

<sup>16</sup> BLS (2008) and BLS (2012A).

<sup>&</sup>lt;sup>17</sup> The rates cited in the text are the rates for household heads in female-headed primary families with no spouse present and with related children under 18 as calculated by author Timothy Casey using the U.S. Census Bureau Current Population Survey Table Creator (CPS Table Creator) available at <a href="http://www.census.gov/cps/data/cpstablecreator.html">http://www.census.gov/cps/data/cpstablecreator.html</a>.

<sup>&</sup>lt;sup>18</sup> BLS (2008) <sup>19</sup> BLS (2012A).

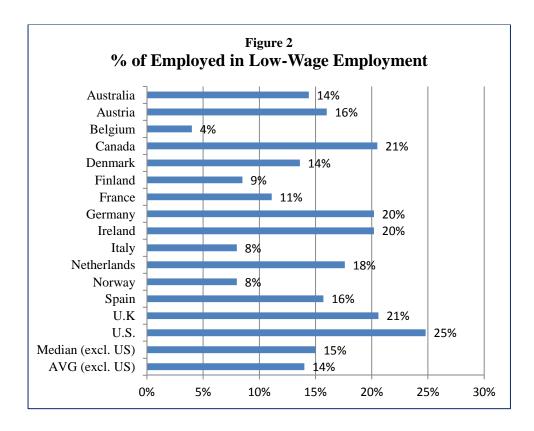
<sup>&</sup>lt;sup>20</sup> Id.

Employment rates are higher for single fathers than for single mothers. In 2010, the average monthly employment rate was 76% for single fathers and 67% for single mothers.<sup>21</sup>

# 2. U.S. Single Parents Have High Rates Of Low-Wage Employment.

U.S. jobholders have an exceptionally high rate of low-wage employment (25%) compared to jobholders in comparison countries, and jobholding U.S. single parents have an exceptionally high rate of low-wage employment (around 40%) compared to other U.S. jobholders.

Figure 2 is based on a study of low-wage employment in high-income countries around 2009.<sup>22</sup> The study defined "low wage" as an hourly wage less than two-thirds of the national median hourly wage. For the U.S., the low-wage threshold in 2009 was \$11.23, about \$20,440 a year for someone employed 35 hours a week for the entire year.



At 25%, the U.S. had the highest rate of low-wage employment. In the 14 comparison countries, the average rate of low-wage employment was 14% and the median rate was 15%.

<sup>&</sup>lt;sup>22</sup>Source for Figure 2: Schmitt. The data are for 2009, except for Belgium, France, Italy and Spain (2008) and the Netherlands (2005).

#### More on the U.S.

A recent study examined low-wage employment in the U.S. over the period 1979 to 2009. This study additionally measured the share of low-wage employees who were also in low-income families. "Low wage" was defined as an hourly wage less than two-thirds of the state median hourly wage, and "low income" as a family income less than 200% of the official U.S. poverty level. (In 2012, 200% of the official poverty line for family of three is \$38,180.) Over these 30 years, 34% of employed single mothers were *both* employed at a low wage *and* in a family with a low income, compared to 18% of employed single fathers, 11% of employed married fathers, 8% of employed married mothers, and 12% of the employed population as a whole. In 2009, 39% of employed single mothers were in low-wage employment, and 36% of employed single mothers were both low-wage earners and in a family with a low income. <sup>24</sup>

There were similar findings in a study for the U.S. government of low-wage employment in 1996. <sup>25</sup> This study defined a low wage as an hourly wage less than \$7.50. 44% of employed single mothers were in low-wage employment compared to a 28% rate for all employed persons.

Single mothers in the U.S. are paid much less than comparably educated single fathers or married men. In 2011, for those employed full-time the entire year: among those without a high school diploma, median earnings were about \$20,000 for single mothers, \$26,000 for single fathers, and \$30,000 for married men living with their spouse; among those with a high school diploma but no college, median earnings were about \$25,000 for single mothers, \$38,000 for single fathers, and \$42,000 for married men living with their spouse; and among those with a Bachelor's degree or higher, median earnings were about \$53,000 for single mothers, \$62,000 for single fathers and \$80,000 for married men living with their spouse. A 1999 study found that if employed U.S. single mothers earned as much as comparable men, their annual earnings would increase 17% and their poverty rate would fall by half.

### D. SUPPORT FOR COMBINING JOBHOLDING AND CAREGIVING

# 1. There Is An Entitlement To Paid Parental Leave In All Comparison Countries, But Not In The U.S.

The U.S. and all the comparison countries provide a legal entitlement to job-protected leave for new parents. Job protected leave allows new parents to take time off from their job to care for a newborn with the assurance that they will be able to return to the same or a comparable

<sup>23</sup> Albelda

<sup>&</sup>lt;sup>24</sup> Personal communication from Albelda to author Timothy Casey, May 12, 2012.

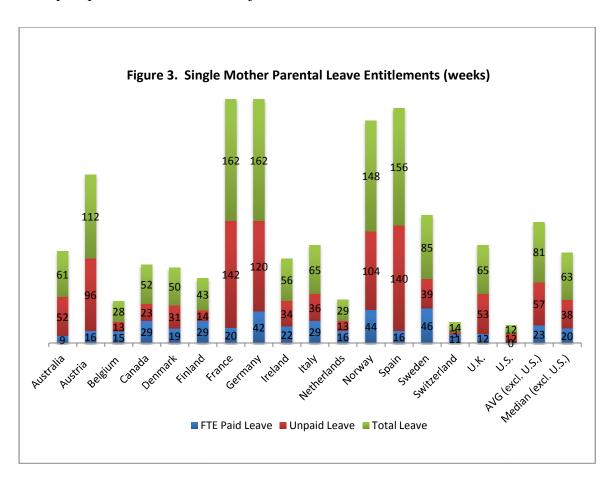
<sup>25</sup> Schochet.

<sup>&</sup>lt;sup>26</sup> Calculated by author Timothy Casey using the CPS Table Creator.

<sup>&</sup>lt;sup>27</sup> Hartman.

job at the end of their leave. In the U.S., the unpaid parental leave entitlement is provided by the federal Family and Medical Leave Act (FMLA). The FMLA covers only jobholders who have worked for at least one year, and for at least 1,250 hours, for an employer with at least 50 employees. As a result of these coverage limitations, only about half of all jobholders are covered by the FMLA.<sup>28</sup> Low-wage and low-income jobholders are less likely to be covered than other jobholders.<sup>29</sup> Many who are covered cannot afford to take unpaid leave.<sup>30</sup>

All the comparison countries, but not the U.S., also provide a legal entitlement to paid leave for a portion of the period of job-protected period. This income support makes it financially easier for new parents to take leave at least for the duration of the paid leave entitlement. Some U.S. employers do provide paid parental leave voluntarily. In 2011, 11% of U.S. jobholders had access to paid family leave; low-wage jobholders were less likely to have access to paid parental leave than other jobholders.



<sup>&</sup>lt;sup>28</sup> Boushey.

<sup>&</sup>lt;sup>29</sup> Boushey; O'Leary.

<sup>30</sup> Boushey.

<sup>&</sup>lt;sup>31</sup> California and New Jersey have state laws providing for paid parental leave.

<sup>&</sup>lt;sup>32</sup> Boushey.

<sup>&</sup>lt;sup>33</sup> Id.

Figure 3 shows parental leave legal entitlements for single mothers.<sup>34</sup> There are very few single fathers at this early stage in a child's life.

The duration of the job-protected leave entitlement ranges from a low of 12 weeks in the U.S. to a high of 162 weeks in France and Germany. Twelve comparison countries provide jobprotected leave of at least 50 weeks.

The period of job protected leave is the same for single mothers as for mothers in twoparent families except in Italy and Norway. In Norway, single mothers have 52 more weeks of protected leave than mothers in two-parent families, and in Italy 17 more weeks. The combined duration of the job protected parental leave available to mothers and fathers in two-parent families exceeds the duration of the job protected parental leave available to single mothers except in Canada and Switzerland.<sup>35</sup>

Figure 3 also shows the duration of the paid leave entitlement for single mothers expressed in units of full-time equivalent (FTE) weeks to allow comparison of countries with diverse systems of fully-paid, partially-paid, and unpaid leave. FTE paid leave is calculated as the wage replacement rate multiplied by the duration of leave. For example, 12 weeks of paid leave at 75% of usual earnings equals 9 weeks FTE.

The duration of the paid leave entitlement, expressed in FTE units, is substantially less in all countries than the duration of job-protected leave. The duration ranges from a low of no paid leave in the U.S. to a high of 46 weeks of paid leave in Sweden. Twelve comparison countries provide at least 16 weeks of paid leave.

The paid leave period is the same for single mothers as for mothers in two-parent families except in Italy, Norway, and Sweden. Single mothers have four more paid weeks than mothers in two-parent families in Italy, and six more in Sweden and Norway. The paid leave entitlement for single mothers is greater than the combined paid leave entitlement for mothers and fathers in two-parent families only in Italy.<sup>36</sup>

# 2. There Are Entitlements To Paid Annual Leave, Holidays, And Sick Leave In Comparison Countries, But Not In The U.S.

Table 4 shows jobholder legal entitlements to paid annual leave, paid holidays, paid leave for a five day absence due to the employee's own illness, and paid leave for a five day absence to

 <sup>&</sup>lt;sup>34</sup> Sources for Figure 3: Ray, Gornick, & Schmitt (2009); Ray (2008); and Boushey (for Australia).
 <sup>35</sup> See Ray (2008) for the combined parental leave entitlements for parents in two parent families.

care for a sick child.<sup>37</sup> These entitlements are for all jobholders, not only for single parents. The paid sick days figures are based on FTE pay for those with median national earnings.

Table 4. PAID TIME OFF				
	Annual leave (weeks)	Holidays (days)	5 Day Sick Jobholder Absence	5 Day Sick Child Absence
Australia	4	7	5	5
Austria	4.4	13	5	5
Belgium	4	10	5	0
Canada	2	8	0	0
Denmark	4	9	5	1
Finland	5	9	5	0
France	6	1	1	0
Germany	4	10	5	5
Ireland	4	9	0.7	3
Italy	4	13	1	0
Netherlands	4	0	3.5	3.8
Norway	5	2	5	5
Spain	4.4	12	1.2	2
Sweden	5	0	3.2	4
Switzerland	4	0	5	3
U.K.	4	0	0.4	0
U.S.	0	0	0	0
AVG. (excl. U.S.)	4.2	6	3.2	2.3
Median (excl. U.S.)	4	8.5	4.3	2.5

All the countries except the U.S. provide an entitlement to a minimum number of weeks of paid annual leave. Except in Canada (two weeks), the entitlement is at least four weeks.

All the countries, except the U.S. and Canada, provide an entitlement to paid sick leave for short–term absences due to the jobholder's own sickness. For a five-day absence, the entitlement is full pay in eight countries and less than full pay in seven.

Ten of the 16 comparison countries also provide an entitlement to paid leave to care for a sick child. The U.S. does not.

The U.S. does not provide an entitlement to paid holidays. In ten of the twelve comparison countries that provide an entitlement to paid holidays, the number of paid holidays is at least seven.

<sup>&</sup>lt;sup>37</sup>Sources for Table 4: Economic Policy Institute, Table 8.6 (Annual leave, Holidays); Heymann (Sick Employee Leave); and Rho (Sick Child Leave).

#### More on the U.S.

Many U.S. employers voluntarily provide paid annual leave, sick days, and holidays but many also do not.

Based on a survey of employers, the Bureau of Labor Statistics (BLS) reports that among civilian jobholders (federal employees excluded) in the U.S in March 2012, 66% were employed by an employer whose policies provided for paid sick leave, 74% by an employer whose policies provided for paid annual leave, and 76% by an employer whose policies provided for paid holidays. However, among part-time workers, only 25% could potentially receive paid sick leave, 34% paid annual leave, and 39% paid holidays. Among workers with the lowest 10% of wages, only 20% could potentially receive paid sick leave, 38% paid annual leave, and 35% paid holidays.

Based on the American Time Use Survey (ATUS) of individuals, 32% of single parents and 64% of married parents reported having access to paid leave at their main job in 2011.<sup>39</sup>

## 3. Early Childhood Education Starts Earlier In Comparison Countries Than In The U.S.

Single parents need others to care for their younger children while they engage in paid work. The unavailability or unaffordability of care is often an employment barrier.

## Children age 6 to 13

In the U.S. and in comparison countries, public primary education is generally universal and free for all children age 6 or over. This allows single parents whose children are from the ages of 6 to 13 to engage in paid work during school hours. However, the lack of child care may still be an employment barrier, as primary schools close on weekends, on national holidays, during the summer, and sometimes for extended breaks during the school year. Additionally, the school day usually begins in the morning and ends in the mid-afternoon, making it necessary for single parents to have a supplemental child care arrangement if their job requires them to work early in the day, in the late afternoon, or at night.

#### Children age 3 to 5

In the 13 comparison countries that are members of the European Union, <sup>40</sup> pre-primary education, though not compulsory, is now generally close to universally available for children

<sup>38</sup> BLS (2012B). The BLS report does not indicate if "sick leave" can be used to care for a sick child.

<sup>&</sup>lt;sup>39</sup> Analysis of American Time Use Survey (ATUS) by Jooyeoun Suh. A copy of the analysis is available on request to author Timothy Casey. ATUS does not distinguish between different types of paid leave.

age 3, 4, and 5, <sup>41</sup> easing employment barriers for single parents whose children are in this age group. In the 2005/06 school year, the enrollment rate in formal education programs in these countries exceeded 84% for 5 year olds except in Finland (56%), exceeded 72% for 4 year olds except in Finland (49%) and Ireland (46%), and exceeded 79% for 3 year olds except in Austria (49%), Finland (40%), Ireland (2%), and the Netherlands (<1%). <sup>42</sup> These figures include only programs in which staff must hold qualifications in education. Participation in these programs is often universally free. <sup>43</sup> When fees may be applicable, all the countries adjust fees for families with low income, and some reduce fees for all single parents. <sup>44</sup>

In the U.S. free education is generally available at least part-day for 5 year olds but is much less available for 3 and 4 year olds. In 2010, 74% of 5 year olds were enrolled in a public kindergarten or nursery school program, but only 44% of 4 year olds, and 20% of 3 year olds. <sup>45</sup>

## Children age 0 to 2

Cross-national data on non-parental care for children age 0-2 is limited. Denmark, Norway, and Sweden extend pre-primary education to children in this age group. Around 2005, over 60% of under-threes were enrolled in pre-primary education programs in Norway and Sweden and over 80% were enrolled in Denmark.

### More on the U.S.

For many single parents, actual or potential earnings are too little to pay for child care. In 2011, among the states, the average annual cost for full-time care for an infant ranged from \$4,591 (MS) to \$20,178 (DC) for center care, and from \$4,551 (AR) to \$12,329 (DC) for family care. The average cost for infant center care for one child ranged from 26% to 54% of the state median income for single-mother families; the average cost for two children in center care, one an infant and one four years old, ranged from 48% to 99% of the state median income for single-mother families. The average cost for two children in center care, one an infant and one four years old, ranged from 48% to 99% of the state median income for single-mother families.

The federal government does provide some funding for child care subsidies for low-income parents. 50 Many single mothers do participate in child care subsidy programs and

<sup>&</sup>lt;sup>40</sup> Australia, Canada, and Switzerland are not members.

<sup>&</sup>lt;sup>41</sup> European Commission (2009).

<sup>&</sup>lt;sup>42</sup> Id. at 65.

<sup>&</sup>lt;sup>43</sup> European Commission (2012) at 96.

<sup>&</sup>lt;sup>44</sup> Id. at 97.

 $<sup>^{45}</sup>$  U.S. Department of Education at 92 - 93.

<sup>&</sup>lt;sup>46</sup> European Commission (2009) at 64.

<sup>&</sup>lt;sup>47</sup> Id.

<sup>&</sup>lt;sup>48</sup> National Association of Child Care Resources & Referral Agencies at 38.

<sup>&</sup>lt;sup>49</sup>Id. At 48-49.

<sup>50</sup> Schulman.

research has confirmed that these programs do raise single mother employment rates.<sup>51</sup> However, public subsidy funding is sufficient to reach only a small fraction of those eligible.<sup>52</sup> And those who do receive subsidies generally have co-pay fees that may be a significant fraction of family income.<sup>53</sup>

## E. HEALTH CARE

# 1. There Is Universal Health Care Coverage In All Comparison Countries, But Not In The U.S.

All the comparison countries provide health care coverage to all or nearly all their people including single parents and their children.<sup>54</sup> The U.S. does not. In the U.S., 11% of children in single-mother families and 8% of children in married-couple families, and 26% of single mothers and 15% of married-couple parents, had no health care coverage in 2010.<sup>55</sup>

The Affordable Care Act (ACA) of 2010 is intended to increase health care coverage in the United States. It had been estimated that when fully in effect the ACA could cut the uncovered rate for parents by half and for children by two fifths. However, there might be little or no reduction in the uncovered rate for children if Congress repeals the ACA maintenance of effort requirement as some governors and members of Congress have proposed, or if Congress fails to reauthorize the CHIP program beyond 2015. Also, these coverage expansion estimates preceded the Supreme Court's ACA decision in *National Federation of Independent Business v. Sebelius*. That decision in effect transformed the ACA mandate for states to expand Medicaid coverage to a state option to do so. Some states may choose to reject this option.

### F. INCOME SUPPORT PROGRAMS

#### 1. Parents Receive Child Allowance In All Comparison Countries, But Not In The U.S.

"Child allowance" is the term commonly used for government programs that provide cash payments to families in order to help offset the cost of raising children. Such programs may also be called "child benefit" or "family allowance."

The U.S. does not have a child allowance program. By contrast, every one of the comparison countries had a child allowance program. In ten countries, the program is a

<sup>&</sup>lt;sup>51</sup> See, e.g., Herbst.

<sup>52</sup> Blank.

<sup>53</sup> Schulman

<sup>&</sup>lt;sup>54</sup> Paris at 9 (reporting that in 2008 the coverage rate was 99% in Austria and Belgium and 100% in the other comparison countries).

<sup>&</sup>lt;sup>55</sup> Calculated by author Timothy Casey using the CPS Table Creator.

<sup>&</sup>lt;sup>56</sup> Kenney. The Kenney estimates do not distinguish between single-parent and two-parent parent families.

<sup>&</sup>lt;sup>57</sup> Id.

"universal" program that provides benefits without regard to family income. In five countries, the program is an "income-tested" program in which the benefit is reduced or eliminated for higher income families. In Switzerland, the program is universal for the employed, but incometested for those who are not employed.

In all the countries, the child allowance amount varies with the number of children. In some countries the benefit amount varies with a child's age, and in some countries there are regional variations. In France, child allowance is only paid to families with at least two children.

Table 5. CHILD ALLOWANCE PROGRAMS			
	Universal or Income-	Monthly benefit for	
	tested	child age 6	
Australia	income-tested	\$449	
Austria	universal	\$149	
Belgium	universal	\$108	
Canada	income-tested	\$120; \$307	
Denmark	universal	\$185	
Finland	universal	\$132	
France	universal	\$80	
Germany	universal	\$217	
Ireland	universal	\$219	
Italy	income-tested	data unavailable	
Netherlands	universal	\$311	
Norway	universal	\$156	
Spain	income-tested	\$32	
Sweden	universal	\$153	
Switzerland	mixed	\$216	
U.K.	universal	\$108	
U.S.	none	none	

Table 5<sup>58</sup> shows the monthly child allowance amount around 2010 for a family with a single child age 6.<sup>59</sup> National currency amounts were converted to U.S. dollars using exchange rates in effect in mid-September 2012. The amounts shown for countries with an income-tested system are the amounts paid when there is no reduction based on family income. The amount shown for France is one half the benefit for a family with two children. The child benefit amount for Italy was not reported in the source document. Two amounts are shown for Canada since it has a two-tiered program, one tier (\$120 a month) for both low and moderate income families, and one tier (\$187) only for low-income families. In addition to child allowance, Canada provides a "universal child care benefit" of \$102 a month for each child below age 6.

<sup>&</sup>lt;sup>58</sup> Sources for Table 5: For the European countries except Switzerland, the Council of Europe Family Policy Database report 2.1 Family/Child allowance (2009), retrieved 9/17/2012 from

http://www.coe.int/t/dg3/familypolicy/Source/2\_1\_i%20System%20of%20family%20allowances.pdf; for Switzerland, the Federal Department of Home Affairs report Swiss family allowance system (Status as of 1 January 2011), retrieved 9/17/2012 from

http://www.bsv.admin.ch/themen/zulagen/00059/index.html?lang=en; for Australia, the Department of Human Services reports Payment rates of Family Tax Benefit Part A and Payment rates of Family Tax Benefit Part B retrieved 9/17/2012 at

http://www.humanservices.gov.au/customer/services/centrelink/family-tax-benefit-part-a-part-b; for Canada, Canada Revenue Agency report Canada Child Benefits, retrieved 9/17/2012 from http://www.cra-arc.gc.ca/E/pub/tg/t4114/.

<sup>&</sup>lt;sup>59</sup> Higher amounts than those shown in the table apply in some regions in Canada, Norway, and Switzerland.

The monthly child allowance for a child age 6 was less than \$100 in Spain (\$32) and France (\$80), and greater than \$300 in the Netherlands (\$311), Australia (\$449) and for low-income families in Canada (\$307). In the other countries, the monthly allowance ranged from \$108 to \$219.

Five comparison countries provided an additional, supplemental child allowance to single-parents: Australia (income-tested, \$360 monthly per family if child <5, \$260 monthly per family if child >4, ); Belgium (income-tested, \$28 monthly per child); Denmark (universal, \$62 monthly per family plus \$61 monthly per child); Finland (universal, \$61 monthly per child); and Italy (income-tested, amount not reported in source document.)<sup>60</sup>

#### More on the U.S.

Although the U.S. does not have a child allowance program, it does provide substantial payments to many low-income families through two federal income tax credits, the Earned Income Tax Credit (EITC) and the Additional Child Tax Credit (ACTC). The EITC and the ACTC are "refundable" credits. The amount of the credits that exceeds parental tax liability is paid to the parent.

For 2012, the federal<sup>61</sup> EITC will provide a benefit of 34% of earnings up to a maximum of \$3,169 to low-income families with one child, and of 40% of earnings up to a maximum of \$5,236 to low-income families with two children. For a single parent with one child, the maximum \$3,169 payment is reduced by 15.98% for each dollar in excess of \$17,090; for a single-parent with two children, the maximum credit is reduced by 21.06% for each dollar in excess of \$17,090.

For 2012, the ACTC will provide low-income families a benefit equal to 15% of earnings in excess of \$3,000 to a maximum of \$1,000 per child.<sup>62</sup>

The EITC and ACTC significantly improve the economic security of many low-income families with earned income. However, single parents without earnings cannot qualify for the EITC or the ACTC. In 2011, about one third of single mothers and about one quarter of single

61 Some states supplement the federal EITC with a state EITC provided through the state income tax system.

<sup>&</sup>lt;sup>60</sup> Same sources as in second preceding footnote.

<sup>&</sup>lt;sup>62</sup> Prior to changes enacted for a specified period by the American Recovery and Reinvestment Act of 2009 (ARRA), the ACTC earnings threshold was \$10,000 and the credit amount per child was \$500. Absent legislative action to extend the ARRA changes, in 2013 the threshold will revert to \$10,000 (as adjusted for inflation) and the credit amount per child will revert to \$500.

fathers had no earned income.<sup>63</sup> Also, both credits are paid in a once a year annual payment rather than monthly or more frequently, making budgeting very difficult for many families.

# 2. Single Parents Receive Advance Maintenance In The Majority Of Comparison Countries, But Not In The U.S.

Table (		
Table 6. % OF SINGLE-PARENTS RECEIVING CHILD SUPPORT		
A. Countries with Advanced Ma	aintenance	
Sweden	100%	
Denmark	94%	
Finland	77%	
Germany	77%	
Switzerland	67%	
Norway	56%	
Austria	54%	
Belgium	39%	
France	30%	
Spain	27%	
AVERAGE	62%	
B. Countries without Advanced N	Maintenance	
Canada	38%	
Australia	37%	
Netherlands	37%	
U.S.	30%	
Italy	22%	
U.K.	22%	
Ireland	15%	
AVERAGE	29%	

Many non-custodial parents do not contribute to the financial support of their children or do so only sporadically. Table 6 lists the percentage of single parents receiving child support (including advanced maintenance payments) around 2004.<sup>64</sup> The table is divided into two sections, one for the countries with an advanced maintenance program, one for the countries without such a program.

In advanced maintenance programs, also referred to as assured or guaranteed maintenance or child support, the government provides cash payments to single parents when non-custodial parents are unable or unwilling to pay child support. Typically, there is a cap on the payment amount, and the government seeks to recover the cost of the payments from the non-custodial parent. In some countries, advanced maintenance is only available to low-income single parents. Advanced maintenance aims to assures single parents a dependable minimum amount of child support.

<sup>64</sup> Sources for Table 6: Hakovirta at 3 (Canada, Denmark, Finland, Germany, Norway, Sweden, U.K, U.S.); OECD (2011A) at 231 (Australia, Austria, Belgium, France, Ireland, Italy, Netherlands, Spain, Switzerland).

<sup>&</sup>lt;sup>63</sup> Calculated by author Timothy Casey using the CPS Table Creator.

There is no advanced maintenance program in the U.S. or in six of the comparison countries. Less than two-fifths of single-parents receive child support in any of these seven countries, and on average only 29% of single parents in these countries receive child support.

Ten comparison countries have an advance maintenance program. In six of these countries, the majority of single parents receive child support (including advance maintenance). On average, 62% of single-parents in these countries receive child support (including advance maintenance.)

#### More on the U.S.

The U.S. Census Bureau reports child support receipt data only for custodial parents with an entitlement to child support pursuant to a formal child support award or agreement with the non-custodial parent. The percentage of custodial parents with such an entitlement peaked at 60% in 2003 but then fell to 51% in 2009, the most recent year for which data are available. In 2009, 71% of the custodial parents who were due child support received some payments and 41% received the full amount due. The average amount due was \$115 a week, the average amount received \$70 a week.

## 3. Unemployed U.S. Single Parents Have Low Rates Of Unemployment Insurance Receipt.

Unemployment Insurance (UI), also called Unemployment Compensation, provides benefits to unemployed persons who have lost a job, who are able and willing to accept employment, and who are actively seeking employment. Eligibility is limited to those who satisfy an employment history requirement. The specifics of this requirement vary, but generally it entails having at least a specified minimum amount of earnings and/or a specified minimum number of months of paid employment in the period prior to the unemployment. While benefit formulas vary, weekly benefit amounts are usually a percentage of prior weekly earnings up to a maximum payable amount. Some programs provide a supplemental benefit to parents with minor children. There is a maximum duration for which benefits can be received.

Due to the UI employment history requirement, some unemployed persons do not qualify for UI. Since UI has durational limits, some recipients lose eligibility before they find new employment. The authors could not locate cross-national data on the impact of the employment history requirement, or on the impact of the durational limits, on UI receipt rates among the unemployed.

<sup>65</sup> U.S. Census Bureau (2011A).

<sup>&</sup>lt;sup>66</sup> Id.

<sup>67</sup> Id.

Table 7. UNEMPLOYMENT INSURANCE IN COMPARISON COUNTRIES				
	Maximum Duration (weeks)	Child Supplement		
Austria	78	yes		
Belgium	no limit	no		
Canada	14-45	yes		
Denmark	104	no		
Finland	100	yes		
France	104	no		
Germany	52	yes		
Ireland	33	yes		
Italy	35	no		
Netherlands	21	yes		
Norway	104	yes		
Spain	34	yes		
Sweden	90	no		
Switzerland	57	yes		
U.K.	26	no		
Median	57			

The U.S. and all comparison countries except Australia<sup>68</sup> have a UI program. For the comparison countries, Table 7 shows the UI durational limit<sup>69</sup> and whether the UI program provides a child supplement.<sup>70</sup> Nine countries do provide a child supplement. The median durational limit is 57 weeks. Belgium has no limit. In Canada, the limit varies with the regional unemployment rate.

The U.S. has a state-based UI system. Employment history requirements and benefit amount formulas vary. About a quarter of the states provide child supplements. In most states, the maximum UI duration is 26 weeks, less than half the 57 week median maximum duration in comparison countries. In seven states - Arkansas, Florida, Georgia, Illinois, Michigan, Missouri, and South Carolina – the maximum duration is less than 26 weeks, in Montana it is 28 weeks, and in Massachusetts it is 30 weeks. In some states, the maximum duration is reduced for those with lower prior earnings.

<sup>&</sup>lt;sup>68</sup> Australia has a comprehensive means-tested Unemployment Assistance program that provides benefits to the low-income unemployed; the program has no prior employment requirement and no limit on the duration of receipt. Social Security Administration (2010).

<sup>&</sup>lt;sup>69</sup> In some comparison countries, the UI durational limit can be affected by the unemployed person's parental status, age, annual preunemployment earnings, and length of employment prior to the unemployment. Table 7 assumes that the unemployed person is under age 40, was employed for 24 months prior to the unemployment, had annual earnings of \$25,000, and is a custodial parent of a minor child. <sup>70</sup> Table 7 sources: Social Security Administration (2012), (2011), (2010).

<sup>&</sup>lt;sup>71</sup> Social Security Administration at 6 (2011).

<sup>&</sup>lt;sup>72</sup> Shaw at 4. Under federal law, the standard state duration is extended for between 13 and 20 weeks when a state has an exceptionally high unemployment rate.

<sup>&</sup>lt;sup>73</sup> Id. at 4.

### More on the U.S.

On average, UI benefits replace about half of prior earnings.<sup>74</sup> Because single mothers are so often in low-wage work, their benefit amounts are often quite meager.

For the past 25 years, fewer than half of unemployed workers have received UI except during a recession.<sup>75</sup> When there is a recession, the federal government typically enacts legislation temporarily extending the maximum UI duration. In response to the 'great recession,' Congress did enact legislation that substantially extended the maximum benefit duration. However, although unemployment remains high, these temporary extensions have already been scaled back, and the extensions will expire after 2012 unless new legislation is enacted.<sup>76</sup> In September 2012, the maximum duration including the extensions ranged from 40 weeks to 73 weeks depending on the level of unemployment in the state.<sup>77</sup>

Unemployed single mothers are less likely to receive UI than other unemployed persons. In 2010, 44% of all unemployed persons received UI but only 24% of unemployed single mothers.<sup>78</sup> The lower rate of receipt is probably due to several reasons. First, because of their high rate of low-wage employment, relatively more single mothers may lack the minimum amount of prior earnings needed to satisfy the employment history requirement. Second, single mothers are probably more likely to leave a job for child care or family reasons, and many states disqualify those who leave a job for these reasons. Third, in some states UI is not available to parents who can accept only part-time employment for child care reasons.

<sup>&</sup>lt;sup>74</sup> Id. at 3.

<sup>&</sup>lt;sup>75</sup> Id.

<sup>&</sup>lt;sup>76</sup> National Employment Law Project at 3. <sup>77</sup> Id. at 6.

<sup>&</sup>lt;sup>78</sup> Enchautegui.

## 4. Social Assistance For U.S. Single Parents Is Exceptionally Meager.

Social assistance programs are income-tested programs that provide benefits to those whose income from other sources falls below a standard of minimum adequacy. In the U.S., social assistance is often called "welfare."

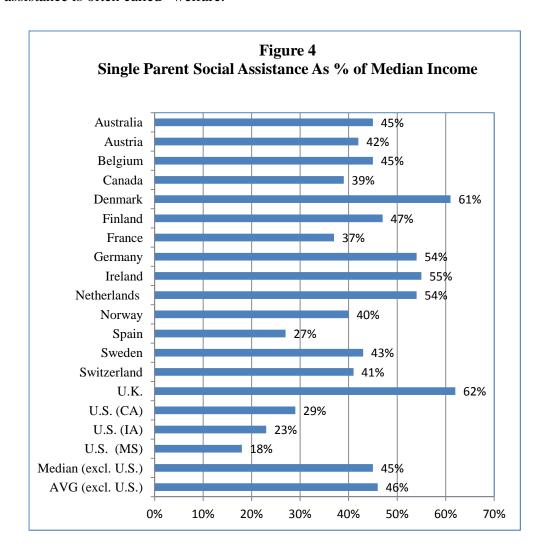


Figure 4 expresses the typical social assistance benefit around 2008 for a single parent with two children and no private income as a percentage of national median income (adjusted for household size).<sup>79</sup> The percentages are based on the sum of the social assistance benefit and any other benefit that would usually be received by a family receiving social assistance, such as Food Stamps in the U.S.

<sup>&</sup>lt;sup>79</sup> Sources for Figure 4: Casey (2009B) and the OECD spreadsheet *Income levels provided by cash minimum-income benefits*, retrieved 8/14/12 at <a href="http://www.oecd.org/els/benefitsandwagesstatistics.htm">http://www.oecd.org/els/benefitsandwagesstatistics.htm</a>. Data for Italy not available.

Temporary Assistance for Needy Families (TANF) is the U.S. social assistance program for families with children. Each state sets its own TANF benefit levels. Figure 4 shows data for three states: Mississippi, the state in 2008 with the lowest TANF benefit; Iowa, the state in 2008 with the median TANF benefit; and California, the mainland state in 2008 with the highest TANF benefit.

A poverty standard commonly used in cross-national comparisons defines a family as poor if its income is less than half of the median income in its country adjusted for household size. In the comparison countries, social assistance averaged 46% of median income, a figure close to the poverty standard of 50% of median income. Social assistance exceeded this relative poverty standard in five comparison countries.

Social assistance in the U.S. was both far below the average in comparison countries and far below the relative poverty standard. Social assistance in Iowa and Mississippi was a lesser percentage of median income than in any comparison country. Even in "high benefit" California, social assistance was a lesser percentage of median income than in any comparison country except Spain.

#### More on the U.S.

The so-called "welfare reform" law of 1996 enacted TANF to "end welfare as we know it" by replacing Aid to Families with Dependent Children (AFDC), which had been created by the Social Security Act of 1935. While federal funding for AFDC was open-ended on a matching basis, federal funding for TANF is a block grant. Each state receives a fixed amount from the aggregate federal fund of about \$16.5 billion. The state allotment does not vary with changes in the size of the state caseload or the level of benefits in the state's TANF program.

TANF has had disastrous consequences for poor families. Since 1996, the program enrollment rate has declined from 79% to 40% of eligible families and from 72% to 27% of the number of poor families. Some destitute families are ineligible for TANF because they have exceeded an arbitrary time limit. Benefit levels have fallen to less than half of the official U.S. poverty standard in every state, and to less than 30% of the official U.S. poverty standard in the majority of states. Real federal funding has decreased almost 30%. The share of program funds used for basic assistance has shrunk from 73% to 31%. TANF has responded slowly and weakly or not at all to recession and economic downturn. Arbitrary interstate and regional disparities in benefit amounts and enrollment rates have continued or grown worse.

<sup>80</sup> See Casey (2009A); Casey (2011A); Casey(2011B); Finch; Pavetti.

Only about 10% of single mother families receive TANF even though about 40% of single mother families are poor under the official U.S. poverty standard.<sup>81</sup>

The Supplemental Nutrition Assistance Program (SNAP), the new official name for the program more commonly known as Food Stamps, provides benefits to low-income households to help them purchase food. Benefits are uniform throughout the mainland states. While SNAP is intended to suffice only for food needs, the SNAP allotment for a family of three is actually larger than the meager TANF benefit in most states.<sup>82</sup>

SNAP administration is much less restrictive than TANF administration. About 90% of eligible children actually participate.<sup>83</sup> Two fifths of single mothers receive SNAP, four times as many as receive TANF.84

SNAP currently has open-ended federal funding based on need. Recently, there have been proposals to convert SNAP to a TANF-like block grant. Blocking granting SNAP could lead to the same disastrous consequences for poor families that the TANF block grant has had.

#### G. POVERTY

## 1. U.S. Single-Parent Families Have Exceptionally High Poverty Rates.

In the U.S. and in all comparison countries, poverty rates are substantially higher for single-parent families than for two-parent families. However, the comparison countries do a better job in reducing single parent poverty.

Table 8 shows the poverty rates for children in single-mother families in a year around 2005. 85 The poverty rates are based on the 50% of median income poverty standard.

<sup>81</sup> Casey (2011B).

<sup>82</sup> See Finch for a list of state TANF benefit levels.

<sup>83</sup> U.S. Department of Agriculture.

<sup>84</sup> Casey (2011B).

<sup>85</sup> Sources for Table 8: for Belgium, France, Italy, and Spain, calculation (available on request) by author Laurie Maldanado from data at the LIS Cross-national Data Center; for the other countries, Gornick.

Table 8 RELATIVE POVERTY RATES FOR CHILDREN IN SINGLE MOTHER FAMILIES				
	A Not Counting Transfer Payments	B Counting Transfer Payments	C Transfer Payment Difference	
Australia	69%	32%	37%	
Austria	55%	20%	35%	
Belgium	63%	29%	34%	
Canada	67%	50%	17%	
Denmark	47%	8%	39%	
Finland	49%	12%	37%	
France	67%	31%	36%	
Germany	68%	43%	25%	
Ireland	81%	41%	40%	
Italy	39%	31%	9%	
Netherlands	68%	21%	47%	
Norway	57%	14%	43%	
Spain	57%	30%	26%	
Sweden	54%	10%	44%	
Switzerland	60%	19%	42%	
U.K.	78%	33%	46%	
U.S.	63%	51%	12%	
AVG. (excl. U.S.)	61%	27%	34%	
Median (excl. U.S.)	60%	31%	29%	

Column A in Table 8 shows what the poverty rates would be if transfer payments (e.g., child allowance, UI, advance maintenance, social assistance) were not counted. The rates in Column A are based on market income after taxes for Belgium, France, Italy, and Spain, and on market income before taxes for the other countries. <sup>86</sup> The 63% U.S. market income poverty rate is close to the 61% average market income poverty rate in the comparison countries.

Column B shows the actual poverty rates when both market income and transfer payments are counted. For all countries, the rates in Column B are based on income after taxes. The 51% U.S. poverty rate is the highest rate and about twice the average in the comparison countries.

Column C shows the difference between the market poverty rate and the actual poverty rate. The 12% U.S. difference is the smallest difference and only about one third the average difference. For children in single-parent families, transfer payments do less to reduce poverty in the U.S. than in any comparison country.

<sup>&</sup>lt;sup>86</sup> Pre-transfer poverty rates based on gross market income were not available for Belgium, France, Italy, or Spain.

U.S. two-parent families also have exceptionally high poverty rates. Table 9 shows the relative poverty rates around 2005 for children in two-parent families in the U.S. and in the 12 comparison countries covered in the data source. <sup>87</sup> The 13% U.S. post-transfer poverty rate was the highest rate and was about twice the average in the comparison countries.

Table 9 RELATIVE POVERTY RATES FOR CHILDREN IN TWO-PARENT FAMILIES				
	A Not Counting Transfer Payments	B Counting Transfer Payments	C Transfer Payment Difference	
Australia	17	9	8	
Austria	12	5	7	
Canada	18	11	7	
Denmark	10	3	7	
Finland	12	2	10	
Germany	12	5	7	
Ireland	22	10	12	
Netherlands	8	8	0	
Norway	10	3	7	
Sweden	12	3	9	
Switzerland	8	8	0	
U.K.	19	8	11	
U.S.	17	13	4	
AVG. (excl. U.S.)	13	6	7	
Median (excl. U.S.)	12	7	7	

#### More on the U.S.

The U.S. has an official poverty standard that was created in the mid-1960's. It is an annual standard that varies with household size. It is updated yearly for inflation to keep its real value constant. In 2011, the poverty threshold was \$17,916 for a family of three.

The official standard has never been updated in response to the now substantial increase in real income since the standard was created in the 1960's. Real median income for a family of three was 43% higher in 2010 (\$60,395) than in 1965 (\$42,110 in 2010 dollars).<sup>88</sup>

The official poverty rate for single-mother families fluctuated between 40% and 48% in each year from 1966 to 1997. <sup>89</sup> The rate fell below 40% for the first time to 39% in 1998, and

<sup>&</sup>lt;sup>87</sup> Source for Table 9: Gornick

<sup>&</sup>lt;sup>88</sup> U.S. Census Bureau, *Table F-8. Size of Family, All Races by Median and Mean Income: 1947 to 2010*, accessed at http://www.census.gov/hhes/www/income/data/historical/families/.

<sup>&</sup>lt;sup>89</sup> U.S. Census Bureau, *Table 4. Poverty Status of Families, by Type of Family, Presence of Related Children, Race, and Hispanic Origin: 1959 to 2011*, accessed at <a href="http://www.census.gov/hhes/www/poverty/data/historical/families.html">http://www.census.gov/hhes/www/poverty/data/historical/families.html</a>.

then declined to 36% in 1999 and to 33% in 2000. After 2000, the rate increased for ten straight years, reaching 41% in 2010, and then remaining at 41% in 2011. 91

The official poverty rate for single-mother families has always been several times the rate for two-parent families and much higher than the rate for single-father families. In 2011, the poverty rate was 9% for two-parent families and 22% for single-father families, compared to the 41% rate for single-mother families.

The definition of "income" used in calculating the official U.S poverty rate includes amounts spent on income taxes and work expenses even though such amounts are not available for a family's basic needs, but excludes Food Stamps and federal Earned Income Tax Credits even though these benefits are available for a family's basic needs. If Food Stamps and Earned Income Tax Credits were included but expenditures on income taxes and work expenses excluded, the single mother poverty rate would have been 35% in 2010<sup>92</sup> compared to the 41% rate calculated using the official income definition.

Hardship is quite common for single-mother families. Two-fifths of single-mother families are "food insecure," one seventh use food pantries, and one third spend more than half their income on housing. <sup>93</sup> Three quarters of homeless families are single-mother families. <sup>94</sup> One fifth of single mothers live doubled up in another person's home. <sup>95</sup>

## 2. "More Marriage" Is Not A Realistic Program For Reducing U.S. Child Poverty Rates.

Discussions of child poverty in the U.S. often prescribe marriage as the antidote to child poverty. However, the substantial majority of U.S. poor children live with parents who are married or have been married. Moreover, there is no proven way to reduce divorce and separation or to reduce non-marital births.

Child poverty would remain a significant problem in the U.S. even if there were no single parents. As discussed earlier, the U.S. has an exceptionally high rate of poverty for two-parent parent families. In 2009, 11% of children in married couple families were poor under the official poverty standard, and these children accounted for 35% of all poor children.<sup>96</sup>

<sup>&</sup>lt;sup>90</sup> Id.

<sup>&</sup>lt;sup>91</sup> Id

 $<sup>^{\</sup>rm 92}$  Calculated by author Timothy Casey using the CPS Table Creator.

<sup>93</sup> Casey (2012).

<sup>&</sup>lt;sup>94</sup> Id.

<sup>95</sup> Casey (2011A).

<sup>&</sup>lt;sup>96</sup> Congressional Research Service (2011) at 4.

As also discussed earlier, the majority of U.S. single parents are or have been married. While poverty rates are highest for never-married single parents, they are also quite high for divorced, separated, and widowed single parents. In 2009, the official poverty rate was 52% for children living with never-married mothers, 47% for children living with a married but separated mother, 29% for children living with a divorced single mother, and 30% for children living with a widowed single mother. <sup>97</sup>

While popular discussion often seems to identify U.S. child poverty with never-married single motherhood, only about 30% of poor children live with a never-married single mother. In 2009, 35% of poor children were living with their married parents, 30% with never-married single mothers, 12% with a married but separated single mother, 11% with a divorced single mother, 7% with a single father, 4% with neither parent, and 1% with a widowed single mother <sup>98</sup>

There is no proven method either for reducing the rate at which married parents divorce or separate or for reducing non-marital births. It is also worth noting that a reduction in non-marital births unaccompanied by an equivalent increase in marital births could be quite problematic. Due to a decline in marital births, in all but two years since 1972 the total fertility rate in the U.S. has been below the population replacement level. <sup>99</sup>

## 3. "More Jobs" Is An Insufficient Response To U.S. Single-Parent Poverty.

The increase in the official single-mother poverty rate from 37% in 2007 to 41% in 2011 was certainly due, at least in part, to the decrease in the single mother monthly employment rate from 73% in 2007 to 66% in 2011. The single-mother poverty rate will likely decline somewhat if and when the single-mother employment rate returns to the pre-great recession level.

But employment can not be a panacea for single-parent poverty. In every year since 1996, over half of *poor* single mothers were employed for at least part of the year. The poverty rate for single mothers employed at least part of the year was 23% or more in every year in the 1987-2008 period and was 26% in 2008, the most recent year covered by the data source. 101

It is also important to keep in mind that U.S. single parents have above average employment rates and an exceptionally high rate of full-time as opposed to part-time employment compared to single parents in comparison countries. While single-parent

<sup>98</sup> Id

<sup>&</sup>lt;sup>97</sup> Id.

<sup>99</sup> U.S. Department of Health and Human Services.

<sup>&</sup>lt;sup>100</sup> Congressional Research Service (2011).

<sup>&</sup>lt;sup>101</sup> Congressional Research Service (2009).

employment rates may be higher in a few comparison countries, early education starts earlier in comparison countries than in the U.S., and this make jobholding easier for single parents with young children in these countries.

An adequate response to single-parent poverty must go beyond "more jobs." The income support system must be expanded. Social assistance must be made more adequate and more accessible. Low-wage work must be made less common.

#### H. CONCLUSION

Although single parenthood is especially common in the U.S., the U.S. does less than comparison countries to assure single-parent families basic economic security, and does less than comparison countries to help single parents balance jobholding and caregiving. With the principal exception of advanced maintenance, the more beneficial policies in comparison countries are not targeted specifically to single-parent families. Rather they are policies that serve all families but which are especially important to single-parent families because single parents often are both the sole caregiver and the sole breadwinner. U.S. single-parent families will remain the worst off unless the U.S. expands its family-supporting policies.

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