

**Responses to Questions for the Record**  
**from October 2015 *Restoring the Trust* Hearing**  
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1. Q: At the hearing, conflicting views of the success of anti-poverty programs were expressed. Your testimony said “The key benefits of today’s federal economic security programs, according to a large and growing body of research, are substantial reductions in poverty, improvements in the ability of low-income families and individuals to meet basic needs such as health and nutrition, and lifelong enhancements in children’s health and economic success.” However, others said there had been little progress in reducing poverty in the United States. Can you reconcile those statements? What measure provides the most accurate picture of the impact of programs designed to assist those living in poverty?

**A: Reductions in poverty.** Because the official federal poverty rate doesn’t count the income that families get from in-kind programs or tax credits, which have become increasingly important in our safety net, it provides a poor measure of the effect of today’s anti-poverty programs. Assessing the reduction in poverty requires estimating an alternative poverty rate. In 2014, the Census Bureau’s analysis of this Supplemental Poverty Measure (SPM) shows that refundable credits, such as the Earned Income Tax Credit and Child Tax Credit, reduced overall poverty (as measured by the SPM) by 3.1 percentage points and child poverty by a remarkable 7.1 percentage points. Similarly, SNAP benefits reduced overall poverty by 1.5 percentage points and child poverty by 2.8 percent.<sup>i</sup> Researchers at Columbia University who used similar methods to analyze the effect of these key programs over time found that in the most recent year available to them, 2012, government tax and transfer policies reduced the share of people who are poor by almost half, from 29 percent to 16 percent. By contrast, in 1967, tax and transfer programs reduced poverty by just 1 percentage point, from 27 percent to 26 percent.<sup>ii</sup>

**Improvements in the ability to meet basic needs.** A second success is that the federal safety net programs have dramatically changed the lives of low-income families, both poor and near-poor, through large improvements in access to health care and nutrition. To take the example of health care, over the past decade, children’s health insurance coverage increased dramatically as a result of bipartisan improvements to the safety net, particularly

Medicaid and the Children's Health Insurance Program or CHIP. In 2013, the Census Bureau found that only 7.3% of children under age 18, or 5.4 million children, were uninsured, a reduction of over 2 million uninsured children since 2000.<sup>iii</sup> Then in 2014, as a result of the Affordable Care Act, adults' health insurance coverage soared to historic levels, with the share of Americans lacking insurance coverage down to 10.4 percent in 2014 from 13.3 percent in 2013. Young adults and low-income workers particularly benefitted, with adults ages 18 to 34 comprising over 40 percent of the 8.8 million newly insured Americans. The uninsured rate for Americans living below the poverty line fell from 23.5 percent to 19.3 percent, and the rate for working adults living in poverty fell by almost a quarter, from 42.7 to 33.4 percent.<sup>iv</sup>

Once vulnerable Americans gain access to health insurance, nutrition assistance, and other crucial elements of the safety net, they are able to meet immediate needs -- such as putting food on the table, going to the doctor, and treating long-postponed health problems. Households that receive nutrition assistance, such as SNAP, are likely to experience a reduction in food insecurity and very low food insecurity.<sup>v</sup> In addition to reducing the likelihood of food insecurity, SNAP also improves dietary intake and health among participants, especially among children.<sup>vi</sup>

**Lifelong enhancements to children's health and economic success.** Even more striking is the evidence that addressing health and nutrition needs in the early years of life has important effects many years later, on children's long-term development. Recent rigorous studies of both SNAP and public health insurance have demonstrated positive effects of access as a child to these safety net programs on life outcomes many years later, into adulthood. For example, a paper by the National Bureau of Economic Research finds that having access to SNAP in early childhood also has positive effects on adult outcomes years later, including health and economic self-sufficiency.<sup>vii</sup> On the health insurance side, children's access to health insurance is associated with a continuing source of care, at least one well-child visit, access to dental care, and a reduced likelihood of unmet health care needs, as well as improvements in children's school performance that appear to arise from better child health.<sup>viii</sup> In addition, expanding health insurance coverage for low-income children has large effects on high school completion, college attendance, and college completion.<sup>ix</sup> Expanded Medicaid coverage for pregnant women and infants has been shown to contribute to higher rates of intergenerational upward mobility.<sup>x</sup>

A growing body of research is also demonstrating effects of other components of the safety net on children's success years later. Evidence now suggests that the EITC and CTC lead to improved educational outcomes for young children in low-income households. Recent research shows that children who receive larger EITCs tend to have improved test scores, higher high-school graduation rates and higher college attendance rates. These academic benefits extend to children of all ages and racial and ethnic background—with an even larger effect for minority children on high school diploma or GED achievement.<sup>xi</sup>

2. Q: At the hearing, there was discussion that many of those living in poverty are working, but they are working at low-wage jobs that make it impossible for them to support their families. However, we didn't have time to dig into what low-wage work looks like. In the modern economy, how are low-wage jobs structured? Does their structure create any barriers to getting or keeping a job?

A: As we discussed at the hearing, changes in the economy, particularly in the availability of secure, decent-paying jobs and the nature of low-wage work, have created an enormous headwind for public programs. Despite the success of public safety net programs described above, about one in five children remain poor today (20.4 percent by the official poverty rate and 16.4 percent by the supplemental poverty measure mentioned in Q1), with racial and ethnic minority children disproportionately affected.<sup>xii</sup> When you add in near-poor families, struggling to make ends meet with incomes just above the poverty line, more than 31 million children or more than 4 in 10 of all children, live in low-income families that are far more likely than better-off families to face difficulty in paying the rent or mortgage and keeping food on the table.<sup>xiii</sup>

Most of these children live in families where adults work, often long hours. Nearly 70 percent of poor children live in families with at least one worker, and 30 percent in families with at least one worker employed full-time, full-year. When you add in the near-poor children, more than half of poor and near-poor children live with a full-time, year-round worker.<sup>xiv</sup>

Unfortunately, many of these low-wage jobs pose additional difficulties for supporting a family beyond the low wages alone. One problem is not being able to get enough hours. Among those who work less than full-time, many people would like to work more, but can't. According to the Bureau of Labor Statistics, more than 6 million people are involuntary part-time workers, meaning that they would like to work full-time, but either can only find a part-time job or have had their hours cut. While this figure is down about 3 million from the peak of the recession, it is still millions above pre-recession levels.<sup>xv</sup> An additional 2.1 million people are working two part-time jobs.<sup>xvi</sup> When states created subsidized employment programs using funds from the Temporary Assistance for Needy Families (TANF) Emergency Fund during the recession, they found that low-income parents and youth were eager to participate. Many states reported receiving far more applications than they had positions available.

In addition to insufficient hours, unpredictable and variable hours create additional challenges – and both problems are generally the nature of the jobs, not workers' choice, especially in typical low-wage industries such as retail, food service and health care. For example, one recent study found that almost 60 percent of the retail workforce is hired in part-time, temporary or holiday positions, and only 17 percent of workers surveyed have a set schedule.<sup>xvii</sup> These unpredictable hours make it very difficult to “stack” part-time jobs

because workers often need to hold open availability for their employers even when not scheduled to work, or they can be penalized by loss of hours. Even among those who are counted as “voluntary part-time,” some would really like to work more hours but can’t get them, or are constrained by lack of affordable child care and can only work when children are in school, or when other family members are available to provide free care.

These structural problems with low-wage work not only make it hard to earn enough to support a family – they also may compound children’s developmental risk. This is because unstable and nonstandard work schedules make it difficult to secure stable child care, because parents’ own stress affects children’s development, and because so many low-wage jobs come without the crucial benefits – such as paid sick days – that support caring for children. Fully 40 percent of low-income parents have no access to paid time off (no sick days or medical leave, no parental leave, no vacation), making it difficult to care for newborn or sick children.<sup>xviii</sup> Unstable and nonstandard work schedules, increasingly a characteristic of low-wage work, make it extremely difficult for parents to secure stable child care. And the high cost of child care, combined with budget-driven decreases in the availability of subsidies for low-income parents, make it extraordinarily difficult for parents to find quality settings for their children.<sup>xix</sup>

3. Q: A chart used at the hearing showed how a single mother’s take-home pay plus governmental benefits changed as her income rises in Pennsylvania. An argument was made that individuals receiving government assistance will not want to increase work effort because increasing work effort will not increase take home pay. Does that chart give an accurate picture of the work choices facing a single mother in Pennsylvania?

A: Assuming that the chart shown at the hearing was the one presented by Eric Randolph at the June 25, 2015 Ways and Means hearing, the answer is no, that chart does not provide an accurate representation of the work choices facing a single mother in Pennsylvania. First, the chart is simply incorrect regarding the treatment of income under the Housing Choice Voucher program. Second, because key benefits, including both child care subsidies and housing vouchers, are not universally available, and many low-income families do not receive the full benefits of even the entitlement programs for which they qualify, only a miniscule fraction of low income families receive the full set of benefits shown in this chart.

First, the chart shows a sharp drop off when the family loses housing subsidies. This conclusion is based on a misreading of the rules governing the Housing Choice Voucher program, the federal government’s largest rental assistance program. *There is no specific income limit for families to continue to receive benefits after they are admitted to the program.* Under federal rules, families with incomes up to 80 percent of area median income (AMI) may be admitted to the Housing Choice Voucher program (agencies may choose to apply lower limits).<sup>xx</sup> But such limits apply only to *initial* eligibility at the time of program entry, and play no role in determining *continuing* eligibility or when assistance shall be

*terminated*. The chart is incorrect in suggesting that voucher assistance is terminated whenever a recipient family's income exceeds 50 percent of AMI.

In fact, under voucher program rules, as household income rises, the amount of assistance that families receive declines at a gradual rate. For every additional dollar in income, housing assistance benefits typically decline by thirty cents. Moreover, there is no hard income limit above which housing assistance is terminated; rather, as income grows, benefits are gradually reduced until 30 percent of a family's income equals or exceeds the rental cost. If the subsidy has remained at zero for six months, a family is no longer eligible for the program.<sup>xxi</sup> Indeed, some 270,000 households receiving federal rental assistance in 2014 had incomes above 50 percent of AMI, according to HUD administrative data.<sup>xxii</sup>

Second, this analysis assumes that a family receives a very extensive package of benefits including health insurance, food assistance, child care subsidies, and housing assistance. In practice, though, few families receive this full package, because child care subsidies and housing assistance reach such a small share of those eligible. A recent study by Robert Moffitt, Director of the Economics Department at Johns Hopkins University, confirms that only a tiny fraction of SNAP recipients are both receiving multiple means-tested benefits and have incomes in the ranges where they experience high implicit marginal tax rates.<sup>xxiii</sup>

While this chart is deeply flawed, it is true that there are cases where families may actually experience a loss of benefits as earnings increase. Child care subsidies overwhelmingly have a pro-work effect, enabling large numbers of mothers to work and work more steadily. However, an individual mother could face a "benefit cliff" where a promotion would take her out of the income range where she can get help based on a particular state's policy decisions, even though she cannot yet pay for the full cost of child care—which can range from \$5500 to \$16,549 for an infant in center based care depending on the state.<sup>xxiv</sup> She faces a very tough choice that no parent should have to make, whether to take the promotion and hope that she can somehow find good quality care for her children or to pass up the promotion and hope it is still available when her children are school-age.

There are important next steps Congress could take, in particular, major increases in investment to build on bipartisan action already taken in the recent reauthorization of the Child Care and Development Block Grant (CCDBG) that would prevent mothers with young children from facing this particular benefit cliff. In general, removing cliffs costs money because it means phasing out eligibility more slowly as income increases. However, because state child care programs currently fail to serve more than a fraction of eligible children, investments to solve this problem need to address two different gaps: getting mothers in the door to get help in the first place and helping mothers stay on as their income moves up (that is, fix the benefits cliff).

4. Q: There seemed to be agreement at the hearing that evidence-based research should help guide development of policy to help those living in poverty. What does that research say about the impact of safety net programs on the work effort of those living in poverty?

A: The overwhelming empirical evidence is that the safety net as a whole supports work, particularly for low-income parents. It is not too much support for work but too little—such as the absence of help with child care or the instability associated with not being able to afford a stable residence—that typically holds people back from working. There are some circumstances where individuals or families encounter barriers to work as a result of specific features of safety net programs, or the way those features interact with family circumstances and the demands of the low-wage labor market—but these effects are much smaller than the work-promoting effects.

First, the majority of people who get help from these core safety net programs are in fact working—but earning too little to make ends meet without help. In some cases, eligibility for these programs is directly tied to employment. Two of the largest income transfer programs today are the EITC and CTC, both of which are only available to families with workers—in fact, both of them increase as earnings increase up to specified limits. These programs dwarf traditional income support programs. Similarly, eligibility for child care is directly linked to employment. Most parents receiving child care subsidies are working; 94 percent are either employed or in education or training programs.<sup>xxv</sup> But even in other programs, participants have significant work attachment. For example, among all SNAP households with at least one working-age adult not receiving disability benefits, more than half have a member who works while receiving SNAP—and more than 80 percent work either in the year prior to or the year after receiving SNAP. The rates are even higher for SNAP households with children.<sup>xxvi</sup>

Second, many different empirical studies that have used rigorous techniques to analyze the effects of the safety net programs, taken as a package or individually, on families' actual level of work find that when low-income working parents can get and keep the full package of work support programs, they are better able to stabilize their lives, keep a job, move up, and help their children thrive. For example, research on child care subsidies has consistently found that they play a key role in improving parents' employment outcomes, including stability of employment and earnings. Studies of parents leaving welfare for work have concluded that families accessing various work supports, including health insurance, SNAP, and child care, were more likely to be stably employed and less likely to return to welfare.<sup>xxvii</sup> Studies of the EITC show that its effects in increasing labor force participation are of far greater magnitude than its effects in reducing the hours of employment for those who are already working.<sup>xxviii</sup> Empirical studies of the effects of the safety net as a whole confirm that, in practice, income support programs' work disincentives are so small as to have “almost no effect” on their anti-poverty effectiveness.<sup>xxix</sup>

Third, this work-promoting feature of the safety net is not an accident; it reflects deliberate actions by the Congress over the past two decades to increase support for low-income working families who are unable to make ends meet. These include expansions of child care subsidies, the Earned Income Tax Credit, and the provision of public health insurance to children (and now adults) when employer provided insurance is not available.

It is important to recognize that at the same time the safety net has been greatly expanded and its anti-poverty effectiveness has grown, poor and near-poor mothers—the group who are eligible for the widest range of benefits—have become far more likely to work, even while their children are very young. In 1975, fewer than half of all mothers were in the labor force, and only about a third of mothers with a child under age 3, compared to more than 70 percent of all mothers and 60 percent of mothers with a child under age 3 in 2012.<sup>xxx</sup> While married mothers were working more in the 1980s and early 1990s, since then, single mothers have closed the gap—despite the obstacles they face and, again, even when their children are very young. In 2014, about three-quarters of single mothers were in the labor force compared to 68 percent of married mothers, and 57 percent of mothers of infants—under age one—whether married or single.<sup>xxxi</sup> Given the many practical and financial challenges involved in working in a low-wage job while caring for a child as a single parent, the employment level for this population is frankly remarkable.

By contrast, employment has declined the most among childless adults, especially men. In 1995, 62.5 of childless men and 50.7 percent of childless women were employed. In 2014, 57.1 percent of childless men and 48.7 percent of childless women were employed.<sup>xxxii</sup> These individuals do not receive the child tax credit and are only eligible for a very modest EITC and limited SNAP benefits. Until the ACA expansion, they were almost never eligible for public health insurance. It is simply not plausible to attribute their declining labor force participation to the existence of the safety net.

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<sup>i</sup> Center for Law and Social Policy (CLASP), *An In-Depth Look at 2014 Census Data and Policy Solutions to Address Poverty*, September 17, 2014, <http://www.clasp.org/resources-and-publications/publication-1/An-InDepth-Look-at-2014-Census-Data.pdf>.

<sup>ii</sup> Christopher Wimer, Liana Fox and Irv Garfinkel, *Trends in Poverty with an Anchored Supplemental Poverty Measure*, Columbia Population Research Center (CPRC), Columbia University School of Social Work, December 5, 2013, [http://socialwork.columbia.edu/sites/default/files/file\\_manager/pdfs/News/Anchored%20SPM.December7.pdf](http://socialwork.columbia.edu/sites/default/files/file_manager/pdfs/News/Anchored%20SPM.December7.pdf).

<sup>iii</sup> “Health Insurance coverage Status and Type of Coverage by Selected Characteristics for Children Under 18”, Current Population Survey, U.S. Census Bureau, accessed June 22, 2015.

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- <sup>iv</sup> Center for Law and Social Policy (CLASP), *An In-Depth Look at 2014 Census Data and Policy Solutions to Address Poverty*, September 17, 2014, <http://www.clasp.org/resources-and-publications/publication-1/An-InDepth-Look-at-2014-Census-Data.pdf>.
- <sup>v</sup> Food and Nutrition Service, Office of Policy Support, *Measuring the Effect of Supplemental Nutrition Assistance Program (SNAP) Participation on Food Security (Summary)*, August 2013, <http://www.fns.usda.gov/sites/default/files/Measuring2013Sum.pdf>.
- <sup>vi</sup> Food and Research Center, *SNAP and Public Health: The Role of the Supplemental Nutrition Assistance Program in Improving the Health and Well-Being of Americans*, January 2013, [http://frac.org/pdf/snap\\_and\\_public\\_health\\_2013.pdf](http://frac.org/pdf/snap_and_public_health_2013.pdf).
- <sup>vii</sup> Hilary W. Hoynes, Diane Whitmore Schanzenbach, and Douglas Almond, Long Run Impacts of Childhood Access to the Safety Net, Working Paper, National Bureau of Economic Research, November 2012, <http://www.nber.org/papers/w18535>.
- <sup>viii</sup> Kaiser Commission on Medicaid and the Uninsured, *The Impact of Medicaid and SCHIP on Low-Income Children's Health*, Henry J. Kaiser Family Foundation, 2009 and Phillip Levine and Diane Whitmore Schanzenbach, *The Impact of Children's Public Health Insurance Expansions on Educational Outcomes*, Working Paper 14671, National Bureau of Economic Research, 2009.
- <sup>ix</sup> Sarah Cohodes, Samuel Kleiner, Michael F. Lovenheim, et al., *The Effect of Child Health Insurance Access on Schooling: Evidence from Public Insurance Expansions*, Working Paper No. 20178, National Bureau of Economic Research, May 2014, <http://www.nber.org/papers/w20178>.
- <sup>x</sup> Rourke L. O'Brien and Cassandra L. Robertson, *Medicaid and Intergenerational Economic Mobility*, Institute for Research on Poverty, April 2015, <http://www.irlp.wisc.edu/publications/dps/pdfs/dp142815.pdf>.
- <sup>xi</sup> Chuck Marr et al., *EITC and Child Tax Credit Promote Work, Reduce Poverty, and Support Children's Development, Research Finds*, Center on Budget and Policy Priorities, October 1, 2015, <http://www.cbpp.org/research/federal-tax/eitc-and-child-tax-credit-promote-work-reduce-poverty-and-support-childrens>.
- <sup>xii</sup> Kathleen Short, *The Supplemental Poverty Measure: 2013*, U.S. Census Bureau, October 2014, <https://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-251.pdf>.
- <sup>xiii</sup> Current Population Survey, Annual Social Economic Supplement, U.S. Census Bureau, September 2014, <http://www.census.gov/cps/data/>.
- <sup>xiv</sup> *New Census Data Tell Us That Poverty Fell in 2013*, CLASP, September 16, 2014, <http://www.clasp.org/resources-and-publications/publication-1/2014.09.16-Census-Bureau-Poverty-Data-Report-FINAL.pdf>.
- <sup>xv</sup> Bureau of Labor Statistics, "(Seas) Employment Level - Part-Time for Economic Reasons, All Industries", U.S. Department of Labor, November 2015, <http://data.bls.gov/timeseries/LNS12032194>.
- <sup>xvi</sup> Bureau of Labor Statistics, "Table A-16. Persons not in the labor force and multiple jobholders by sex, not seasonally adjusted", U.S. Department of Labor, November 2015, <http://www.bls.gov/news.release/empsit.t16.htm>.
- <sup>xvii</sup> Stephanie Luce and Naoki Fujita, *Discounted Jobs: How Retailers Sell Workers Short*, Retail Action Project, 2012, [http://retailactionproject.org/wp-content/uploads/2012/03/7-75\\_RAP+cover\\_lowres.pdf](http://retailactionproject.org/wp-content/uploads/2012/03/7-75_RAP+cover_lowres.pdf).
- <sup>xviii</sup> Urban Institute, "Two in Five Low-Wage Working Parents Receive No Paid Leave," April 2004, <http://www.urban.org/publications/900701.html>.
- <sup>xix</sup> Stephanie Schmit, *Child Care Assistance in 2013*, Center for Law and Social Policy (CLASP), March 2015, <http://www.clasp.org/resources-and-publications/publication-1/Spending-and-Participation-Final.pdf>.
- <sup>xx</sup> 24 CFR 982.201. Three-quarters of new admissions annually must have incomes below the higher of (1) 30 percent of AMI or (2) the federal poverty line.
- <sup>xxi</sup> See 24 CFR 5.628, 24 CFR 982.505, and the Housing Choice Voucher Program Guidebook, especially sections 11.4 and 12.4. The amount of voucher assistance equals the difference between the family's rent contribution and the so-called "payment standard," which is a subsidy limit set by the state or local housing agency based on the applicable HUD-determined Fair Market Rent. Typically, families are required to contribute 30 percent of adjusted household income. While the rules governing other major federal housing assistance programs differ somewhat from voucher program rules, they agree on the basic point that assistance is gradually phased out as household income grows.

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<sup>xxii</sup> CBPP tabulations of HUD microdata. Figures for the Housing Choice Voucher and public housing programs are available via HUD's Resident Characteristic Report at [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/systems/pic/50058/rcr](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/systems/pic/50058/rcr).

<sup>xxiii</sup> Robert A. Moffitt, *Multiple Program Participation and the SNAP Program*, University of Kentucky Center for Poverty Research, February 2014, <http://www.ukcpr.org/Publications/DP2014-04.pdf>, and "Effective Marginal Tax Rates for Low and Moderate Income Workers," Congressional Budget Office, November 2012, <https://www.cbo.gov/publication/43709>.

<sup>xxiv</sup> Parents and the High Cost of Child Care: 2014 Report, Child Care Aware of America, 2014, <http://www.usa.childcareaware.org/advocacy/reports-research/costofcare/>.

<sup>xxv</sup> Office of Child Care, "FFY 2013 CCDF Data Tables (Preliminary Estimates)", U.S. Department of Health and Human Services, October 8, 2014, <http://www.acf.hhs.gov/programs/occ/resource/fy-2013-ccdf-data-tables-preliminary>.

<sup>xxvi</sup> Dottie Rosenbaum, *The Relationship Between SNAP and Work Among Low-Income Households*, Center on Budget and Policy Priorities, January 29, 2013, <http://www.cbpp.org/cms/?fa=view&id=3894>.

<sup>xxvii</sup> Gregory Mills, Jessica F. Compton, Olivia Golden, *Assessing the Evidence about Work Support Benefits and Low-Income Families: Rationale for a Demonstration and Evaluation*, Urban Institute and Ford Foundation, February 2011, <http://www.urban.org/UploadedPDF/412303-Work-Support-Benefits.pdf>.

<sup>xxviii</sup> Nada Eissa and Hilary W. Hoynes, "Behavioral Responses to Taxes: Lessons from the EITC and Labor Supply," *Tax Policy and the Economy, Volume 20*, edited by James M. Poterba, Cambridge, Mass.: MIT Press, 2006.

<sup>xxix</sup> Yonatan Ben-Shalom, Robert A. Moffitt, and John Karl Scholz, "An Assessment of the Effectiveness of Anti-Poverty Programs in the United States," prepared for the *2012 Oxford Handbook of the Economics of Poverty*, Chapter 22. A version of this study is available at <http://www.irp.wisc.edu/publications/dps/pdfs/dp139211.pdf>.

<sup>xxx</sup> Bureau of Labor Statistics, *Women in the Labor Force: A Databook*, Report 1049, U.S. Department of Labor, May 2014, <http://www.bls.gov/cps/wlf-databook-2013.pdf>.

<sup>xxxi</sup> Bureau of Labor Statistics, "Employment Characteristics of Families Summary—2014," U.S. Department of Labor, April 23, 2015, <http://www.bls.gov/news.release/famee.nr0.htm>.

<sup>xxxii</sup> Bureau of Labor Statistics, "Table 5. Employment status of the population by sex, marital status, and presence of age of own children under 18, 2012-2013 annual averages", U.S. Department of Labor, April 15, 2014, <http://www.bls.gov/news.release/famee.t05.htm> and Bureau of Labor Statistics, *Employment Characteristics of Families: 1996*, U.S. Department of Labor, June 16, 1997, [http://www.bls.gov/news.release/history/famee\\_061697.txt](http://www.bls.gov/news.release/history/famee_061697.txt).