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WORKING PAPER

Work Supports, Job Retention, and Job Mobility Among Low-Income Mothers

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INTRODUCTION

As the 1996 welfare reform legislation placed an increased emphasis on moving welfare recipients into employment, the nature and outcomes of low-wage employment have received much attention from policy makers, researchers, and advocates. It is a topic of particular importance for women, since women make up the majority of welfare recipients and the low-wage workforce. Given the premise of welfare reform that emphasizes employment as the primary route for achieving self-sufficiency, it is crucial to have a clear understanding of women's employment in low-wage jobs. What are the key characteristics of women's work in low-wage jobs? What are the major difficulties facing women in these jobs? How does women's low-wage employment contribute to the economic well-being of their families?

Recent research on welfare leavers provides rich data on many important aspects of women's low-wage employment. Policy makers and researchers alike have frequently cited increases in low-income women's labor force participation, along with declines in welfare caseloads, as the outcomes of successful welfare reform. In spite of large numbers of welfare recipients moving into the workforce, however, research on their economic well-being has shown rather mixed results. Some studies indicate that recent welfare leavers have higher earnings, higher household income, and lower poverty rates, either compared with their previous economic status or compared with welfare leavers prior to the reform (Bavier 2002; Danziger et al. 2002; Loprest 2001; O'Neill and Hill 2003). Others, on the other hand, illustrate that a majority of welfare leavers have income from employment that is lower than their previous income from welfare (Cancian et al. 2002), and a large majority still live in poverty and continue to rely on government supports such as food stamps (Brauner and Loprest 1999; Danziger et al. 2002; Loprest 2001).

Continuing economic difficulties facing welfare leavers reflect considerable instability in their employment. Most of them do find jobs—usually low-wage jobs—but many tend to lose their jobs fairly quickly and experience a substantial period of unemployment before finding another job (Martinson 2000; Rangarajan, Schochet, and Chu 1998). This sporadic employment, in turn, contributes to their low average earnings and also to poor job advancement. In fact, low-wage jobs overall are characterized by high turnover, few opportunities for advancement, and few job-related benefits (Kaye and Nightingale 2000). Job turnover in some cases is considered useful for improving earnings, but this does not seem to be the case for low-skilled workers or former welfare recipients (Andersson, Lane, and McEntarfer 2004; Gladden and Taber 2000; Holzer and LaLonde 2000; Lane 2000; Topel and Ward 1992). The rationale underlying welfare reform assumes that low-wage jobs can be a stepping stone in moving up the job ladder and achieving self-sufficiency. Yet, unless low-wage workers can stay on the job to accumulate sufficient work experience, their wages are not likely to grow to the level of self-sufficiency (Gladden and Taber 2000; Loeb and Corcoran 2001). The great challenge for welfare recipients and other low-skilled workers lies, therefore, not just in finding a job but in keeping a job over time.

What are the factors that result in high job turnover rates among low-wage workers, especially among women? What policy efforts should be made not only to help their job retention but also to improve their earnings and economic well-being? Many welfare leavers

and low-wage working women are single mothers who have to shoulder dual responsibilities at home and at work. Hence, various work support programs such as child care subsidies, Medicaid, transportation subsidies, or food stamps have been emphasized as essential for facilitating their employment stability. Recent studies indicate that welfare leavers who use government supports such as child care subsidies, Medicaid, or food stamps are less likely return to welfare than those who do not (Illinois Family Study 2001; Loprest 2002). Similarly, job-related benefits, such as health insurance provided by employers, are shown to be important for job retention among welfare leavers and other low-wage workers (Boushey 2002; Martinson 2000; Rangarajan et al. 1998). Access to job-related benefits, however, is closely associated with certain job characteristics like wages, suggesting that not just work supports, but the overall quality of a job can be crucial for steady employment among low-wage workers. Several studies indicate that welfare leavers whose initial jobs pay higher wages are more likely to stay employed over time (Martinson 2000; Rangarajan et al. 1998).

Given the emphasis on work-based welfare strategies but given unstable employment situations facing low-wage workers, it is critical to have a clear understanding of what can help job retention and labor market advancement among disadvantaged workers. This understanding, in turn, will help us identify effective welfare strategies or develop labor market policies which can improve the employment outcomes of low-wage workers and the economic well-being of their families. If work support programs are crucial for employment stability among low-income mothers, current programs need to be expanded with more resources and with more effective delivery strategies. If access to jobs of high quality is key to employment stability, efforts need to be directed more toward better job placement strategies, including education and skills training, that enable disadvantaged workers to access better quality jobs. In addition, employers that wish to retain workers need to understand the factors likely to keep their workers in the job.

This study seeks to better understand the employment situations of low-wage workers, focusing on mothers in low-income families. Using data from a national longitudinal survey that covers the late 1990s, the study examines what helps or hinders low-income mothers' job retention over time. It also investigates what happens when they leave a job—whether they move to a different job, and if so, what helps them move to a better-paying job. In view of diverse factors that are shown to influence job retention and advancement among welfare leavers or low-wage workers, the primary goal of this research is to assess the relative importance of different sets of factors. The major factors considered are personal or family characteristics (e.g., education, disability, presence of preschool children, etc.), job characteristics (e.g., occupation, industry, wages, etc.), and work supports such as health insurance, child care subsidies, and child care arrangements. In order to better understand specific circumstances surrounding low-income mothers' employment, we examine their patterns of employment in comparison with the patterns of higher-income mothers.

This report begins with a review of previous research that addresses various factors related to employment stability among welfare leavers and low-income women. We then present specific research questions, followed by the data and methods used in our research. The next section presents empirical findings which consist of both descriptive and multivariate analyses. Descriptive analyses include general characteristics of working mothers, their access to health insurance, and child care arrangements. Multivariate analyses

focus on mothers' job retention and their job changes. The report concludes by discussing the policy implications of our research.

OVERVIEW OF PREVIOUS RESEARCH

Prior research on job retention or job turnover demonstrates that employment instability is common among less-educated or low-wage workers, and especially among women. While turnover generally decreases with job tenure, it varies across firms, industries, and types of workers. For instance, turnover is higher for younger than for older workers, for women than for men, and is also high in the industries such as retail trade and service industries where many welfare leavers and low-wage workers find their jobs (Farber 1998; Lane 2000; Light and Ureta 1992). Some studies find that job changes can lead to better earnings, especially among young male workers, because changing jobs suggest opportunities to improve earnings with better employers (Andersson, Holzer, and Lane, forthcoming; Gladden and Taber 2000; Topel and Ward 1992). Yet, the effect of job change tends to be fundamentally different for less-educated or low-skilled workers, because these workers are more likely to face involuntary job changes (due to child care or health problems, for example) and to experience a period of unemployment before finding another job (Holzer and LaLonde 2000; Lane 2000; Royalty 1998). A spell of unemployment means not only the loss of experience and earnings, but also the depreciation of skills that can further lower earnings in the following job. As a result, previous studies suggest that for welfare leavers and many low-wage workers, job retention is crucial for accumulating work experience and improving earnings over time (Andersson et al. forthcoming; Andersson et al. 2004; Gladden and Taber 2000).

Research on welfare leavers conducted both before and after welfare reform indicates that while most welfare recipients find a job, it remains a great challenge for many of them to maintain steady employment over time. Earlier research shows that 25 to 40 percent of women leaving AFDC for employment returned to welfare within one year, and up to 70 percent returned within 5 years (Harris 1996; Hershey and Pavetti 1997). Studies since the mid-1990s also show that while over two-thirds of those leaving welfare found a job within one year, only 35-40 percent worked all four quarters and 23-35 percent of leavers returned to welfare within one year (Isaacs and Lyon 2000, cited in Wavelet and Anderson 2002). For most welfare recipients, employment is a common experience which is usually combined with welfare receipt (Hartmann and Spalter-Roth 2003). Yet, sustaining employment and earning a living wage poses a tremendous challenge in their efforts to escape poverty. Only a minority of welfare leavers maintain full-time employment over a substantial period of time (Cancian et al. 2002; Rangarajan et al. 1998).

Personal and job characteristics, such as education and wages, are considered important for employment stability among welfare leavers. For example, while most jobs obtained by welfare leavers are concentrated in the low-wage labor market, the leavers who initially obtain jobs of high quality—paying relatively high wages and offering good benefits—are more likely to retain their jobs (Martinson 2000; Rangarajan et al. 1998; Wavelet and Anderson 2002). Having access to work supports such as health insurance, food stamps, or child care subsidies also seems to facilitate steady employment over time.

Welfare leavers who use such transitional support services are significantly less likely to return to welfare, although relatively few families take advantage of these services (Loprest 2002). Below we review prior research on the importance of these work supports in more detail, focusing on health insurance and child care support.

Health insurance coverage is important for the well-being of any family, but it is particularly important for employment decisions of welfare recipients and other low-income women. For welfare recipients, moving into the workforce often carries penalties with respect to health insurance: while their low-wage jobs rarely provide affordable health insurance, they could lose Medicaid coverage when their earnings exceed Medicaid eligibility (Greenstein and Guyer 2001; Yelowitz 2000). Expansion in Medicaid eligibility, included in the 1996 welfare reform, provides increased access to health insurance for low-income working women. But low eligibility thresholds for Medicaid in most states and the lack of familiarity with eligibility criteria leave many poor working women uninsured—without access to Medicaid or other employer-provided health insurance (Guyer and Mann 1999; Mann et al. 2002). According to a recent report, more than one-third of the poor and more than one-quarter of the near-poor lacked health insurance coverage in 2002 (Hoffman and Wang 2003). Health insurance coverage is especially critical for poor and low-income families, given that many more women and children in these families have disabilities compared with those in higher-income families (Lee et al. 2004)

Most adults receive health insurance coverage through employment—either through their own employer or their spouse's. Yet, occupations held by low-income women are less likely to provide health insurance benefits. Previous research shows that employment contexts are important determinants of having employer-provided health insurance, more so than personal characteristics (Dewar 2000; Seccombe and Amey 1995). For instance, low-wage workers, part-time workers, non-unionized workers, those working in small firms, those in sales or service sectors, or those with short job tenure are significantly less likely than others to be offered health insurance from their employers. For low-income working women, these are typical job characteristics.

Importantly, employer-provided health insurance is shown to play an important role in low-income women's job retention. Prior research on job mobility indicates that having health insurance from employers tends to produce "job lock" situations, making workers reluctant to leave a job (Gruber and Madrian 1994; Madrian 1994). This tendency is greater for women than for men, and especially for single women (Buchmueller and Valletta 1996). That is, single women are more likely to remain in a job when it includes health insurance benefits, even if their job pays relatively lower wages. Other studies also show a close association between employer-based health insurance and job tenure among welfare leavers and low-income women (Boushey 2002; Martinson 2000; Rangarajan et al. 1998). In addition to health insurance, other fringe benefits, such as paid vacations or sick leave, are shown to be important in promoting longer employment spells among welfare leavers (Rangarajan et al. 1998). The overall importance of employer-provided benefits—health insurance and other fringe benefits—suggests that the quality of jobs held by welfare leavers or low-income women can be critical for their steady employment over time.

Compared to employment-based health insurance, the effect of Medicaid on women's work participation or job retention has been less clear. Some research shows that welfare leavers who were successful in sustaining employment were more likely to use transitional Medicaid benefits (Martinson 2000). Other study indicates that Medicaid benefits tend to operate as disincentives to enter the labor force among welfare recipients (Kimmel 1997), as the possibility of earnings exceeding Medicaid eligibility thresholds discourages work effort. Both of these studies examined a group of people receiving welfare benefits before the 1996 reform. The situation may be different for welfare leavers after the reform since they face stricter work requirements than before.

For many low-income mothers as well as former welfare recipients, having access to child care that is affordable, reliable, and flexible is also crucial for their steady employment. The cost of child care, in particular, is shown to be critical in the labor market decisions of poor single mothers (Anderson and Levine 2000; Connelly and Kimmel 1999; Han and Waldfogel 2001),[1] suggesting that financial assistance for child care can ease work participation among poor mothers. In the wake of the 1996 welfare reform, child care subsidies were emphasized as key to assisting low-income and less-skilled women's employment, leading to increased funding for child care through the Child Care Development Fund (CCDF) as well as Temporary Assistance for Needy Families (TANF).

In spite of increased funding, however, findings on the effect of child care subsidies on low-income women's work participation have not been consistent. A state-level study shows that state expenditures for child care subsidies have contributed to increased employment among poor single mothers between 1991-1996 (Bainbridge, Meyers, and Waldfogel 2003). Other studies suggest that child care subsidies can be especially effective in increasing single mothers' full-time employment (Connelly and Kimmel 1999) and their job tenure (Boushey 2002). On the other hand, studies using individual-level data on the actual receipt of child care subsidies indicate that its receipt has a significant effect on employment only among welfare recipients, not among non-welfare recipients (Blau and Tekin 2001; Lemke et al. 2001).

Mixed results on the effect of child care subsidies seem to arise from the fact that many low-income families eligible for subsidies do not receive or utilize this critical support.[2] It is estimated that only about 10 percent of all children eligible for subsidies under federal guidelines actually receive them, although the rate varies widely across states and local areas (Child Care Bureau 2002). A study examining variation among states also reports that on average only 30 percent of welfare leavers utilize subsidies (Schumacher and Greenberg 1999). Furthermore, a study of welfare recipients in California indicates that the receipt of child care subsidies is lower for employed former welfare recipients (13 percent) than for those participating in other work-related activities such as job training or school

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[1] See Anderson and Levine (2000) for a comprehensive review of recent studies on this issue.

[2] Many studies have addressed barriers for receiving and utilizing child care subsidies among low-income families. The barriers include a low level of funding relative to demand, the lack of awareness about eligibility, the lack of child care facilities in some poor communities, administrative complexities involved in applying for and retaining subsidies, and a high level of co-payment needed in using subsidies (Adams, Snyder, and Sandfort 2002; Collins et al. 2000; Fuller et al. 2002; Shlay et al. 2003; United States General Accounting Office 2001).

attendance (18 percent; Meyers, Heinz, and Wolf 2002).[3] Given a low utilization level of child care subsidies, it is not clear to what extent child care subsidies can influence job retention among low-income women overall.

A large body of literature on child care also focuses on the relationship between types of care arrangements and women's work participation. Many recent studies show that low-cost care arrangements—such as relative care or parental care—are most prevalent for preschool children of low-income working mothers (Anderson and Levine 2000; Levine Coley et al. 2001; Smith 2002; Sonenstein et al. 2002).[4] While center-based care is often regarded as best in meeting the developmental needs of children (Levine Coley et al. 2001), the lack of available, high-quality facilities, along with its costs, seem to prevent many low-income women from choosing this option. Relative care tends to be common among low-income women, in part because many of them work during nonstandard hours when center-based care is rarely available (Collins et al. 2000; Kimmel and Powell 2001). Many low-income mothers, especially minorities, report relative care as most satisfactory in terms of its accessible, flexible, and dependable care (Fuller et al. 2002; Levine Coley et al. 2001). Some minority families even prefer relative care because relatives share similar cultural values and child-rearing practices (Kuhlthau and Mason 1996; Fuller et al. 2002).[5] Nevertheless, for a small number of low-income mothers receiving subsidies, center-based care is the predominant type, although its rate varies widely across states (Collins et al. 2000; United States General Accounting Office 2001). The use of center care also rises with increases in mothers' wages, family income, and education (Hofferth and Wissoker 1992; Kuhlthau and Mason 1996; Smith 2002; Sonenstein et al. 2002).

From previous research, the impact of a particular type of child care on women's job retention is not clear. Studies on various types of care arrangements suggest that care by family members or relatives may provide more stable and flexible care settings for low-income women's employment (e.g., Fuller et al. 2002). Other studies indicate that former welfare recipients or low-income women who use center-based care tend to have longer employment spells (Boushey 2002; Rangarajan et al. 1998). It is, however, difficult to discern the causal relationship between the use of center-based care and job retention, because both are closely associated with women's earnings. The use of center-based care could primarily be a result of rising income and stable employment rather than a causal factor.[6]

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[3] A study based on data from the 1996 Survey of Income and Program Participation also shows that preschoolers of mothers who were in school were more likely to receive assistance for child care payments than those of employed mothers (16 percent versus 7 percent; Smith 2002).

[4] Children's ages are important in determining the choice of care arrangements among preschool children: as children's ages increase, they are more likely to be cared for by center-based care or other preschool programs (Collins et al. 2000; Smith 2002).

[5] Among minorities, using relative care is also seen as providing work opportunities for the members of their extended families (Uttal 1999).

[6] For instance, Boushey's study (2003) examining the relationship between the use of center-based care and job retention does not control for wages, income, or prior job tenure. Considering a close correlation between wages on the one hand, and the use of center care and job retention on the other, it is difficult to determine whether the use of center care itself is a causal factor for employment retention, or whether both are the results of higher wages.

In the current study, we attempt to assess the importance of diverse factors that affect women's job retention through both descriptive and multivariate analyses. The specific research questions, data, and methodology are described next.

RESEARCH QUESTIONS

Building on prior research, the current study examines the availability of work supports among low-income mothers, such as health insurance and different types of child care, and how access to work supports relates to their job retention and mobility. In specific, we focus on the following questions:

(1) How does the availability and use of work supports vary by the quality and characteristics of low-income women's jobs? For example, does access to employer-provided health insurance vary by women's wages or is it more likely to vary by their occupation or industry? How does the use of certain child care arrangements differ among low-income women? Do they vary by women's job characteristics, as well as by their personal and family circumstances?

(2) To what extent does women's access to employer-provided health insurance influence their job retention? Does the receipt of child care subsidies or the type of child care (e.g., center care versus relative care) also affect women's steady employment over time? And, how important are women's job characteristics—wage level, occupation, industry, or union membership—in predicting their job retention?

(3) What happens when low-income women leave a job? Are they moving to a better-paying job when they move from one job to another? To what extent do various types of work supports and previous job characteristics influence their moving into a better job? How is women's job mobility also affected by personal or family characteristics?

DATA AND METHODS

Data for this study come from the Census Bureau's 1996 panel of the Survey of Income and Program Participation (SIPP). The SIPP is a longitudinal survey of U.S. households that collects information on the economic and demographic characteristics of individuals and their families through a series of quarterly interviews, referred to as *waves*. The 1996 panel consists of 12 waves covering the period from late 1995 to early 2000. Each wave of the SIPP asked core questions covering the preceding four months that included demographics, employment and earnings, program participation experiences, and access to health insurance. The SIPP also collected detailed information on special topics (*topical modules*), which differed from wave to wave. For instance, wave 4 of the 1996 panel included a topical module on child care with questions on child care arrangements, payment status for child care, and receipt of child care subsidies. Wave 5 included a topical module on the disability status of household members.

For the current study, we use data from wave 4 through wave 12, which provide three years of employment records covering the period of December 1996 to February 2000. We begin with wave 4, because this wave includes specific questions on child care, which is part of our research focus. Wave 4 also coincides with the beginning of the post-reform period, although the full impact of welfare reform may not be captured until later waves. Therefore, our analyses will illustrate the patterns of employment among low-income women since the 1996 welfare legislation.

Since the primary goal of our study is to assess the kinds of factors—personal, job-related, or work support factors—that influence the employment stability of women with familial responsibilities, our analyses focus only on mothers who have children under age 18 at home at the wave 4 survey and follow their employment patterns until the wave 12 survey. Mothers in our sample include not only biological mothers, but also stepmothers or guardians. Because labor force behaviors can be quite different for women eligible for retirement benefits, we restrict our sample of mothers aged 18 to 64 at the time of wave 4. We also distinguish between low-income mothers (whose family income is below 200 percent of the poverty line) and higher-income mothers (whose family income is at or above 200 percent of the poverty line), because their labor force behaviors and their needs for steady employment are influenced by the overall economic resources of the family. Of all mothers aged 18 to 64 who could be identified in wave 4 of the SIPP, about 40 percent were in the low-income category and 60 percent were in the higher-income category.[7]

According to the labor force status of all mothers aged 18-64 at wave 4, slightly more than half of low-income mothers (56 percent) had some type of employment during the four-month reference period (worked either all weeks or some weeks), whereas 82 percent of higher-income mothers reported any employment (see Figure 1). Of the mothers reporting any employment, a greater proportion of higher-income mothers than low-income mothers had worked continuously during the reference period: 72 percent of higher-income mothers worked all weeks compared with 40 percent of low-income mothers.

Given our research focus on mothers' employment over time, we selected our sample of mothers who held any job during the reference period of wave 4. Some mothers, however, did not provide specific information on their jobs (8.2 percent of low-income women and 8.8 percent of higher-income women); we exclude these women in our empirical analysis. We also exclude self-employed or unpaid family workers (about 10 percent of low-income women and 9 percent of higher-income women) in the analysis, since our research focuses on access to benefits provided by employers, such as health insurance. This results in a total sample of 7,887 working mothers in wage or salary jobs; the sample includes 2,609 low-income mothers and 5,278 higher-income mothers. (Our empirical analyses present statistics using sample weights.)

Our analyses consist of two main parts. In the first, we descriptively compare low-income and higher-income working mothers for demographic characteristics (e.g., race/ethnicity, education, disability, and family composition), specific job characteristics,

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[7] Since family income consists of women's own income and income from other family members, our sample of higher-income mothers may include women who are low-wage workers.

access to health insurance, and status of child care arrangements. This description provides an overview of human capital, familial, and economic circumstances facing low-income working mothers in comparison with those of higher-income mothers. In this part, we also examine in detail how child care arrangements and access to health insurance vary by women's job characteristics as well as other characteristics.

The second part of the analyses focuses on employment patterns among working mothers with two kinds of multivariate analyses—one on job retention and the other on job mobility. The initial point of observing women's employment begins with the primary job held during wave 4 of the SIPP (hereafter *wave 4 job*).[8] Some women continued to stay on the wave 4 job through the last wave (wave 12), while others had left this job by wave 12. Of those women who left the wave 4 job, some moved on to a new job by the time of the wave 12 survey. To examine women's steady employment over time, we focus on the continuity of the wave 4 job until wave 12.[9] Since one of our main research interests is to determine the extent to which specific job characteristics or work supports provided by employers affect mothers' steady employment, we investigate their retention at a specific job rather than their continuous labor force participation in general.

To determine which factors help or hinder mother's retention of the wave 4 job, we use event history methods, specifically, discrete-time hazard models. The models estimate the probability of leaving the wave 4 job at each wave for mothers who are still at the risk of leaving the wave 4 job.[10] Since job retention, or alternatively, leaving a job is an event that occurs over time, it is important to separate the effect of time from the effects of other factors using event history methods. These methods also enable us to account for changing characteristics over time of women and their families such as children's ages, work-status changes from part-time to full-time, and wages.[11]

After we estimate job retention models, we examine what happens to women who leave the wave 4 job. Using logistic regression models, we first analyze who is likely to

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[8] For each wave, the SIPP asked questions concerning up to two jobs held during the previous four months, including questions about the industry, occupation, hours worked, wages, and starting date of each job. If a person held more than one job at wave 4, we treated the most recent job or the job with most working hours as the primary job of wave 4 (see Appendix A for more details).

[9] For any analysis of employment stability, it would be ideal to follow individuals from the start of the job and examine what happens to that particular job over time, as many studies of welfare leavers do. In our study, by starting with women who already held a job at wave 4, we combine people who had been on the job for different periods of time up to wave 4. Some may have started the job just at the time of the wave 4 interview, while others had been on the job for a year or many years. Since the likelihood of staying on the job or leaving the job varies by prior job tenure (Farber 1998; Light and Ureta 1992), our analysis includes controls for job tenure up to wave 4 based on information provided at wave 4 about the starting date of the job.

[10] For analysis of event history models, we construct a 'person-wave' data file where each person's record for each wave is treated as one observation. That is, each person's records from wave 4 to the wave where the wave 4 job ends are pooled for the analysis of job retention. For example, if we observe that a woman left the wave 4 job by the end of wave 10, this mother has 7 records in the event history data file.

[11] Another benefit of using event history methods is that we can minimize the problem of sample attrition common in longitudinal surveys. For example, if a woman leaves the survey after wave 7 and we have her employment records until then, we utilize her job records up to wave 7 in our person-wave data file.

move to a new job by the end of wave 12 among leavers—among women who leave the wave 4 job. Next, among those women who move to a new job, we investigate who is likely to move to a better job in terms of wages, by comparing the last hourly wage of the wave 4 job with the new job's hourly wage. Using logistic regression models, we estimate two models of wage increases—10 percent and 25 percent wage increases. We also estimate a model for wage decreases, that is, who is likely to move to a new job that offers lower wages than the previous wave 4 job.

For our multivariate analyses, we consider the following sets of variables:

- Individual/family characteristics: age, race, education, disability, marital status, number and ages of children, and earnings from other family members;
- Job characteristics: work status (full-time vs. part-time), employment sector, occupation, union membership, hourly wage, and job tenure up to wave 4;
- Work supports: employer-provided health insurance, Medicaid, receipt of child care subsidy, type of child care arrangement; and
- Local characteristics: residence in metro areas and state unemployment rates.

FINDINGS

A. Characteristics of Low-Income and Higher-Income Working Mothers

Personal and Family Characteristics

Table 1 presents personal and family characteristics of working mothers at our initial observation time (at wave 4 of the 1996 SIPP). Compared with higher-income mothers, low-income working mothers on average tend to be younger, are more likely to be African American or Hispanic, and are more likely to have a high school education or less. For instance, 62 percent of low-income mothers have either only a high school education or less than a high school education, whereas 68 percent of higher-income mothers have some college education or more. Low-income working mothers are also significantly more likely than higher-income mothers to have health problems: nearly 13 percent of low-income women reported having a disability of some kind, whereas 9 percent of higher-income women reported a disability. The proportion of low-income women reporting any severe type of disability is also almost twice as high as that of higher-income women (6 percent versus 3.5 percent; the difference is statistically significant). (See Appendix A for details of disability variables.)

As expected, low-income working mothers are considerably different from their higher-income counterparts in family characteristics. More than half of low-income working mothers (56 percent) are single (divorced, separated, or never married), while less than one-fifth of higher-income mothers (19 percent) are single. The majority of both low-income and higher-income mothers have one or two children, but the proportion of those with three or more children is twice as high for low-income working women as for higher-income women (27 percent versus 13 percent). Low-income working mothers are also more likely to have younger children: for nearly half of them, their youngest child is under age 6, compared with

40 percent of higher-income mothers. Moreover, low-income working mothers are more likely to face difficulties with child care, because some of their children have health problems. Of low-income working mothers, 16 percent reported having a child with a disability and 9 percent reported having a child with a severe disability; both percentages are significantly higher than those reported by higher-income mothers (10 percent and 5 percent, respectively).[12]

As indicated by marital status, low-income mothers are more likely to be the sole or the primary earner for the family than higher-income mothers. More than half of low-income mothers have no other family members with earnings, compared with only 13 percent of higher-income mothers. Accordingly, the average monthly family income for low-income working mothers is less than one-third of the average for higher-income working mothers—$1,733 compared with $5,975 (in 2000 dollars). Of low-income working mothers, about 11 percent were receiving welfare benefits and about 25 percent were receiving food stamps.[13]

Job Characteristics

Table 2 presents various characteristics of jobs held by low-income and higher-income mothers at wave 4, which is the main job considered in this study (*wave 4 job*). Several characteristics suggest that the job situations of low-income mothers are more likely to be unstable than those of higher-income mothers. For instance, part-time work is more common among low-income mothers (36 percent) than higher-income mothers (25 percent). The percentage of mothers working evening/night shifts or irregular hours is also higher for low-income (32 percent) than higher-income women (20 percent).[14] In addition, employment in the government sector—where employee benefits tend to be better—is less common for low-income mothers (14 percent versus 22 percent). Low-income mothers are also substantially less likely than higher-income mothers to be union members (5 percent versus 14 percent). The mean hourly wage was $7.60 for low-income mothers, compared with $14.10 for higher-income mothers (in 2000 dollars). (See Appendix A for details of the hourly wage variable.)

The types of occupations engaged in by low-income mothers also diverge greatly from those engaged in by higher-income mothers (see Table 2). The differences are seen not only in broad categories of occupations but also in detailed categories. Over 70 percent of higher-income mothers work in white-collar occupations like managerial, professional, or clerical occupations, whereas only 37 percent of low-income mothers have jobs in these occupations. The majority of low-income mothers work in sales, service, or production-related occupations. Nearly one-third of low-income mothers (31 percent) work in service

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[12] About 11 percent of low-income and 7 percent of higher-income working mothers have missing information on children's disabilities. These people are excluded in calculations.

[13] These percentages are for low-income mothers who were working at the time of the wave 4 interview. Of low-income mothers who were not working, the receipt of government assistance was much higher: about 30 percent received welfare benefits and nearly 43 percent received food stamps during the reference period of the SIPP wave 4, which covered the period of December 1996 through June 1997.

[14] A relatively large proportion of low-income mothers did not provide complete information in a topical module on work schedules—about 9.2 percent of low-income mothers compared with 3.5 percent of higher-income mothers. While we report descriptive statistics on work schedules here excluding people with missing values, this variable is not included in multivariate analysis.

jobs that are concentrated in food services (e.g., waitresses or cooks), health services (e.g., nursing aids), and cleaning services (e.g., maids or janitors).

In terms of industry, close to half of low-income mothers (45 percent) and more than half of higher-income mothers (51 percent) work in personal or professional service industries. Yet, low-income mothers are more likely to work in personal service industries that include private households, hotels, or beauty shops, whereas higher-income mothers are likely to be concentrated in professional service industries such as hospitals, other health care services, or schools.[15] The next common industry for both groups of women is sales, where 27 percent of low-income and 15 percent of higher-income women work. Among a variety of jobs in sales industries, low-income mothers' jobs are particularly concentrated in eating and drinking places; the next prevalent types of jobs are in grocery stores, department stores, and other retail places.

Job Tenure Up To Wave 4

As described earlier, our analysis of employment stability begins with the jobs already held by women during the SIPP survey at wave 4. This means that women had been on the job for different durations by wave 4. Consistent with prior research, job tenure up to wave 4 suggests that low-income mothers are more likely to have short-term or unstable employment compared with higher-income mothers (see Table 3). Median job tenure by wave 4 is less than a year and half (17 months) for low-income mothers, whereas it is about 4 years (49 months) for higher-income mothers. Another look at their job tenure reveals that about 42 percent of low-income mothers had been on the job less than one year, whereas only 19 percent of higher-income mothers had such short tenure. Nearly half of higher-income mothers—about 47 percent—had been on the job for more than 5 years. Since the survey at wave 4 does not include information on previous employment histories, we cannot tell precisely what proportion of those women with short job tenure are new entrants to the labor force. Nonetheless, shorter job tenure among low-income mothers suggests that many of these women were likely either to be in and out of the labor force, or to move from job to job frequently.

It is possible that some differences in the job tenure between low-income and higher-income mothers are due to the difference in their ages. A closer examination, however, indicates that job tenure up to wave 4 still differs substantially for each age group (see Table 3). For example, median job tenure for low-income mothers aged 18-24 is only 8 months, while that for higher-income mothers in the same age group is 13 months. Similar patterns are found for older age groups (except for the age 55-64 group which includes only a small number of low-income mothers), where the difference in job tenure between low-income and higher-income mothers tends to be greater. This suggests that higher-income mothers are more likely than low-income mothers to have steady employment over time, accumulating substantial work experience in the same job.

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[15] Hospitals and other health service industries are the most common type of industry where both low-income and higher-income mothers work. According to detailed categories of this industry, however, the types of institutions tend to differ: higher-income mothers are most likely to be working in hospitals, whereas low-income mothers are likely to be working in nursing and personal care facilities.

B. Access to Employer-Provided Health Insurance

Just as job characteristics of low-income mothers diverge from those of higher-income mothers, there is a large difference in their overall access to health insurance, especially to employer-provided health insurance. As Table 4 shows, nearly 28 percent of low-income mothers do not have *any* type of health insurance despite the fact that they are working,[16] whereas only 5 percent of higher-income working mothers lack health insurance. Only about one-third of low-income mothers (34 percent) have health insurance from their employers in their own name, compared with more than half (52 percent) of higher-income mothers.[17] About 18 percent of low-income working mothers have Medicaid and 19 percent have other private health insurance, which is mostly provided by other family members such as a spouse. The percentage of higher-income mothers who have other private insurance is twice as high as for low-income mothers, reflecting the fact that the vast majority of higher-income mothers have a spouse (see earlier Table 1).

While our main focus of empirical analysis regarding job retention is to examine whether women's access to employer-provided health insurance influences their job retention, it is important to note that access to employer-based health insurance itself varies widely by job characteristics. As prior research has shown, high-paying jobs are more likely to offer health insurance as part of a benefits package. In addition, many firms do not offer health insurance immediately to new employees but require a certain probation period before receiving coverage. Some require employees to pay part of premiums, which low-wage workers may not be able to afford. Many firms also do not offer health insurance to part-time employees. In order to better understand the impact of health insurance on job retention later in our analysis, we consider here how low-income mothers' access to employer-provided health insurance varies by their job characteristics.

Since working mothers in our study had already been on their job for different periods of time, their access to employer-provided health insurance varies by their prior job tenure. As shown in Table 4, there is a high correlation between prior job tenure and access to employer-provided health insurance for both low-income and higher-income mothers. Among low-income mothers, only 15 percent of those with job tenure less than a year have employer-provided health insurance in their own name, whereas 60 percent of those with more than 5 years of job tenure do so. A similar pattern is seen among higher-income mothers as well. For each group of women with the same job tenure, however, low-income women are somewhat less likely to have employer-provided health insurance, although the difference becomes smaller for women with longer job tenure. The largest difference between low-income and higher-income mothers is seen among those with short job tenure, especially among those who have been on the job less than a year. This difference is in part due to a higher percentage of low-income mothers working part-time, but the difference still remains even when we consider only full-time workers (results not shown). These

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[16] Among low-income mothers who are not in the labor force, the percentage of those without any type of health insurance is quite similar, at 27 percent. This similarity is due to the fact that many of those who are not working have Medicaid (about 43 percent).

[17] For some women who reported having more than one type of health insurance, they are included in one category only, with coding priorities given first to employer-provided health insurance in one's own name, next to Medicaid, then to other private insurance, and lastly to public health insurance.

differences suggest that the jobs held by low-income mothers are less likely to provide employment-based health insurance, especially in their first year of employment.

Access to employment-based health insurance differs by occupation as well. Women in sales and service occupations are least likely to have employer-provided health insurance, similarly for both low-income and higher-income mothers (see Table 4). But within each occupational category, again, low-income mothers are still less likely to have employer-provided health insurance than higher-income mothers, including sales and service occupations. A similar pattern emerges when we look at only mothers working full-time (results not shown).

When we examine access to employer-provided health insurance in a multivariate framework by including personal, family, and job characteristics all together, occupational conditions indeed emerge as important determinants of having employer-base health insurance, especially for low-income working mothers (see Appendix Table 1). Consistent with other literature, wages, full-time work status, government employment, union membership, and job tenure all affect low-income mothers' having employer-provided health insurance in their own name. Even when we control for all these characteristics, low-income mothers in sales or service jobs (except for health service jobs) are significantly less likely to have employer-provided health insurance than mothers working in clerical occupations. There is no significant difference among low-income mothers within white-collar occupations—managerial, professional/technical, or clerical jobs—once we control for other job characteristics. As expected, higher wages are significantly associated with having employer-provided health insurance in one's own name, when all other job characteristics are equal. But those women who have income from other family members are less likely to have their own employer-provided health insurance, indicating that they tend to have access to other types of health insurance as dependents.

As for occupational differences among higher-income mothers, only those working in service jobs are significantly less likely to have their own employer-provided health insurance compared to those working in clerical jobs, with all other personal, family, and job characteristics being equal. Unlike low-income mothers, there is no significant difference between sales and clerical jobs in higher-income mothers' access to having their own employer-provided health insurance.

C. Child Care Arrangements and Child Care Subsidies

The topical module on child care in the SIPP (at wave 4) asked whether mothers have regularly used a specific type of child care arrangement for each of their children under age 15 during the month prior to the survey.[18] The possible types of arrangements are somewhat different for children under age 6 and for children age 6 to 14. Since child care arrangements can vary depending on the number of children in a family and their ages, our study focuses only on the arrangement used for the youngest child. Table 5 presents child care arrangements used by low-income and higher-income working mothers with a youngest child

[18] The SIPP defines the regular use of a certain type of care as using it at least once a week.

under age 6 and by those whose youngest child is age 6 to 14. (These percentages do not add up to 100 percent, because some mothers may have used more than one type of care arrangement for the child.) The types of care arrangements are categorized broadly into four types: care by parents/siblings, relative care, non-relative care, and organized care. Within each broad type of care, Table 5 also presents the percentages for detailed types of arrangements.

For working mothers whose youngest child was under age 6, the child was most likely to be cared for by relatives, among both low-income (39 percent) and higher-income (36 percent) women. In particular, grandparents played a prominent role in the care of preschoolers. The next most common arrangement was care by parents/siblings, suggesting that the child's other parent, along with grandparents, also played an important role in the care of young children.[19] For low-income working mothers, non-relative care that includes care by non-relatives (e.g., baby sitters) or family day care (about 21 percent all together) was also common, following parental care and relative care. Organized care that consists of center care, nursery/preschool, or Head Start programs was used by 19 percent of low-income working mothers. Center care (15 percent) was more common than family day care (8 percent) for preschool children of low-income working mothers, but the use of center care was not as common as relative care. For higher-income working mothers, organized care overall was more common than non-relative care for their preschool children, after relative care and parental care. Consistent with other research showing a positive relationship between income and the use of center care, a greater percentage of higher-income working mothers (22 percent) in our sample used center care than low-income working mothers (15 percent).

As for working mothers with the youngest child age 6 to 14, except for school attendance, parental care was most common for both low-income and higher-income working mothers. For low-income working mothers, this was followed by relative care, again, mostly done by grandparents. Relative care was also common for higher-income working mothers, but they were also more likely than low-income mothers to have arranged enrichment activities (e.g., sports, lessons, or club activities) for their school-age children.

Table 6 re-categorizes the overall distribution of child care arrangements used for the youngest child, focusing on the primary type of care regardless of the youngest child's age.[20] These summary statistics clearly show that low-income working mothers are less likely than higher-income mothers to use organized care arrangements which include center care and enrichment activities, whereas they are more likely to use less costly options like relative care or own parental care. As indicated by prior research, a greater use of relative care among low-income mothers may be related to various reasons, including easy accessibility and flexibility of relative care, and cultural similarity in child-rearing practices among relatives.

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[19] This pattern, of course, varies depending on marital status. Among low-income working mothers who were single, relative care was the most prevalent type of child care for the youngest child under age 6, with 47 percent reporting its regular use. Among low-income mothers who were married, parental care was most common with 46 percent reporting its regular use, followed by relative care (29 percent).

[20] These categories represent mutually exclusive ones. When mothers used more than one type of care arrangement for their youngest child, they are included only in one category, with coding priorities given first to organized care, next to non-relative care, then to relative care, and lastly to parental/sibling care.

The costs associated with using organized care, such as center-based care or enrichment activities, may also have been an important reason for a greater use of relative care among low-income mothers.

According to Table 6, less than one-third of low-income working mothers (31 percent) with children under age 15 made any payment for child care, while a higher proportion of higher-income working mothers, about 46 percent, did so. A smaller proportion of low-income working mothers whose primary arrangement was relative care paid for it (about 27 percent), while a majority of those who used organized care paid for their arrangement (about 73 percent). The pattern is similar for higher-income mothers as well: those who used relative care were clearly less likely to pay for the arrangement compared to other arrangements. Yet, mothers who have children under age 6 were more likely to have paid for child care than those whose youngest child was age 6 or older, similarly for both low-income and higher-income women. This underscores the high costs involved in caring for younger children among working mothers. Among low-income mothers, there was no difference in the incidence of paying for child care by the receipt of welfare benefits.

Despite the expansion of child care subsidy programs after welfare reform, very few low-income working mothers reported receiving child care subsidies. Of all low-income working mothers, only about 7 percent indicated receiving any kind of help to pay for child care—from governments, employers, or family members. Even among low-income mothers with preschool children (age 0-5), only 10 percent received a subsidy. When we look at only government subsidies, a mere 4 percent of low-income mothers reported utilizing this assistance. As expected, mothers who received welfare were more likely to receive child care subsidies: about 13 percent of working mothers receiving welfare versus 6 percent of low-income working mothers not receiving welfare.

The receipt of child care subsidies was associated with using organized types of child care. As shown in Table 6, low-income working mothers who received any type of child care subsides—albeit there are very few in this category—were more likely to use center or other organized types of care (47 percent) than those who did not receive the subsidy (16 percent). Low-income mothers who received the subsidy were also more likely to use care by non-relatives. This descriptive analysis suggests that low-income mothers' common use of relative care is likely to be associated with its low costs. With financial assistance for child care, they seem to switch to organized types of care, which are considered better in meeting the developmental needs of children. Whether using this type of organized care also helps low-income mothers' job retention will be examined in the following section.

D. <u>What Affects Mothers' Job Retention?</u>

Descriptive Analyses

Compared with higher-income mothers, low-income mothers who had a job during the period of the SIPP wave 4 were significantly less likely to continue to stay on the wave 4 job, and more likely to move on to a different job over a three-year period between wave 4 and wave 12. As shown in Table 7, about 23 percent of low-income mothers stayed on the

wave 4 job until the last survey, while 54 percent left the job and moved to a new job. Another 8 percent left the wave 4 job but did not move to a new job by the last survey. In contrast to low-income mothers, 41 percent of higher-income mothers stayed on the same wave 4 job, while 40 percent moved to a new job. About 15 percent of low-income mothers and 18 percent of higher-income mothers did not have clear information for the outcome of the wave 4 job, mainly because they left the SIPP survey some time between the wave 4 and wave 12 surveys.[21]

What are the characteristics associated with staying on the same job over time as opposed to leaving the job or moving to a different job? Are personal characteristics, such as education or presence of young children, influencing mothers' job retention? Or, are mother's job retention more affected by their job characteristics? Before estimating which factors have important impacts on mothers' job retention in multivariate analyses, we look descriptively at how the rate of staying on the wave 4 job is associated with several personal, family, and job characteristics among low-income mothers.

Among personal and family characteristics, age and education show a positive association with the rate of staying on the wave 4 job among low-income mothers (see Table 8-a). The rate of staying on the job increases with age: that is, the younger group was much less likely than older groups to stay on the same job over time. The percentage of those staying on the job also increases with education, suggesting that less-educated women tend to have a higher rate of job turnover or unstable employment. But the difference between high school graduates and those with some college education is rather small. Health status also seems important: low-income mothers with any type of disability had a lower rate of staying on the wave 4 job than mothers without any disability. Similar patterns are shown among higher-income mothers (see Appendix Table 2-a).

Job characteristics illustrate important associations with low-income mothers' job retention as well. In particular, prior job tenure up to wave 4 is closely related to whether low-income mothers stayed on the job or moved to a different job after wave 4. Figure 2 shows survival probabilities of low-income and higher-income mothers from the SIPP wave 4 through wave 12, according to their previous job tenure up to wave 4. Low-income mothers who had been on the job less than a year at the time of the wave 4 survey had the lowest probability of staying on the same job over time, with only about 10 percent remaining on the job by the last survey at wave 12. In contrast, low-income mothers who had already been on the job for 5 years or more at wave 4 had the highest probability of remaining on the job throughout each succeeding wave; over 40 percent of these women still remained in the wave 4 job by the last survey. The slopes of these survivor probability curves show a steep fall at waves 5 and 6 and rather attenuated decreases afterwards, suggesting that people who were leaving the wave 4 job were more likely to do so soon after the wave 4 survey. Very similar patterns are shown for higher-income mothers' survival probabilities by prior job tenure. Yet, for each category of job tenure, higher-income mothers have a higher probability of staying on the job than low-income mothers.

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[21] In our analysis we include this group of women who were leaving the survey some time after wave 4, because our event history analysis can utilize their information up to the time they remained in the survey.

Other job characteristics also appear to be associated with the rate of staying on the wave 4 job among low-income mothers (see Table 8-b). The percentage of low-income mothers who stayed on the job until the last survey was higher among full-time workers than part-time workers, and also higher among government employees than private-sector employees. Although the number of low-income mothers who had union membership was small, union members were more likely to stay on the same job. Another important association is shown for wages. When we divide low-income mothers' wages at wave 4 into quartiles, the rate of mothers' staying on the wave 4 job increases for higher quartiles. Only 15 percent of low-income mothers in the bottom wage quartile remained in the same job over time, whereas nearly one-third of the mothers in the top quartile maintained their job.

Table 8-b shows that types of health insurance also have important bearing upon the rate of staying in the wave 4 job among low-income mothers. In particular, low-income mothers who had health insurance from their employers in their own name had the highest rate of staying on the wave 4 job (38 percent), while those only with Medicaid had the lowest rate of staying on the job (11 percent). Among low-income mothers, the rate of staying on the job is also lower for those who received welfare benefits or food stamps than those who did not receive these government supports (the difference is statistically significant). These differences by the receipt of welfare or food stamps benefits, however, do not mean that these benefits are not useful for job retention among those leaving welfare for work. Since our analysis includes all low-income working mothers—welfare leavers as well as those who never received welfare—the mothers who were receiving welfare or food stamps represent a group of mothers who were very poor or disadvantaged in many respects (e.g., education). As for the difference by child care characteristics, the rate of staying on the wave 4 job is not much different by types of child care, child care payment status, or the receipt of a child care subsidy (none of the differences shown here is statistically significant).

Similar patterns are shown among higher-income mothers in their rate of staying on the wave 4 job by personal characteristics like age, education, and health status, and also by job characteristics, types of health insurance, and child care characteristics (see Appendix Tables 2-a and 2-b). The major difference between low-income and higher-income mothers is that higher-income mothers overall have a higher rate of staying on the job over time for each category of these characteristics. For example, even among mothers with some type of disability, the rate of staying on the wave 4 job for higher-income mothers is more than twice as high as for their low-income counterparts (37 percent versus 17 percent).

This descriptive analysis does not allow us to determine the relative importance of these personal and job characteristics, because many of these characteristics are correlated with each other. To determine which factors have the most important effects on low-income mothers' job retention, we conduct a multivariate analysis using event history methods.

Multivariate Analyses

For the multivariate analysis, we examine discrete-time logit models of mothers' job retention where we estimate the hazard rate of leaving the wave 4 job. We estimate three different models. Model 1 includes all personal, family, and job characteristics. Model 2 adds health insurance status variables in order to examine whether having employer-provided health insurance, independent of other job characteristics, facilitates mothers' job retention.

Model 3 further adds the characteristics of child care. Because child care is more likely to be a concern for mothers with relatively young children, we consider Model 3 only for those mothers whose youngest child was in preschool ages (ages under 6).

Table 9-a presents the results of three estimated models for low-income mothers. Model 1 shows that once job characteristics are controlled for, very few personal/family attributes have significant effects on low-income mothers' job retention. Yet, mothers' own health status still has a strong impact on their job retention: mothers who have any type of disability are significantly more likely to leave the job than mothers without a disability, even when all other characteristics are equal. None of other personal or family characteristics—race/ethnicity, education, marital status, number of children, and the presence of preschool children—is significant (except for the marginal significance of age variable). [22]

Model 1 indicates the significance of several job characteristics, similar to earlier descriptive findings. Controlling for other characteristics, mothers working full-time, working in the government sector, or who have union membership are significantly less likely to leave their wave 4 job. Wages are also highly important in reducing the hazard rate of leaving the job: the higher low-income mothers' hourly wages are, the less likely they are to leave the job. Other things being equal, however, working in sales jobs increases the hazard rate of leaving the job compared with working in health service jobs.
Prior job tenure is very important as well. Compared with low-income mothers who had been on the job between 1 and 2 years (our reference category), those with less than 1 year of job tenure are significantly more likely to leave the job, whereas those with 5 years or more of job tenure are significantly less likely to leave the job. Interestingly, there is no significant difference in the rate of leaving the job between those who had been on the job 1-2 years and those who had been on the job 2-5 years.

Model 2 adds health insurance variables to Model 1. In reference to employer-provided health insurance, the coefficients for other health insurance variables are all positive. This indicates that for low-income mothers, having employer-provided health insurance in their own name significantly reduces the hazard rate of leaving the job, compared with having Medicaid, other kinds of private/public insurance, or not having any health insurance. Stated differently, being equal on all other characteristics, low-income mothers who have their own health insurance from employers are about three times more likely to stay on their job than mothers who have no health insurance or who have other types of health insurance.[23] Having Medicaid has no significantly different effect on the rate of leaving the job, not only compared with having other private/public health insurance but also compared with having no health insurance (results not shown).

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[22] When we include only personal and family characteristics without any of job-related characteristics, education variables have significant effects on the hazard rate of leaving the wave 4 job. Education variables are no longer significant in Model 1 of Table 9-a which includes job characteristics, because of its high correlation with other job characteristics, especially wages.

[23] The odds ratio of staying on the wave 4 job for employer-provided health insurance in reference to Medicaid is 3.2 ($=e^{1.15}$); the odds ratio in reference to other private/public health insurance is 2.9 ($=e^{1.06}$); and the odds ratio in reference to having no health insurance is 2.8 ($=e^{1.02}$).

Important to note in Model 2 is that when we include health insurance variables, the effects of full-time work status, government employment, and union membership are no longer significant, illustrating that these are important correlates of having access to employer-provided health insurance for low-income mothers. Controlling for health insurance and other variables, Model 2 indicates that working in health service jobs tends to facilitate low-income mothers' job retention, especially compared to working in sales, clerical, or production jobs—working in these jobs increases the hazard rate of leaving the job in reference to health service jobs. Importantly, Model 2 demonstrates that even after we account for health insurance benefits from the job and other occupational characteristics, wages are still a significant factor that affects low-income mothers' job retention, along with their prior tenure on the job.

The variables measuring local contexts—state-level unemployment rates and metro residence—do not have significant impacts on low-income mothers' job retention (only metro residence shows marginal significance in Model 1). Two variables "wave" and "wave squared" measure each discrete time period in our event history data, wave 4 through wave 12. The significance of these variables suggests that the hazard rate of leaving the job initially increases after wave 4, but its degree tends to decrease in later waves. This result is consistent with survival probabilities presented in Figure 2.

Model 3 estimates the hazard rate of leaving the job only among low-income mothers whose youngest child was under age 6 at the time of the wave 4 survey.
This model adds child care variables—types of child care arrangements and the receipt of a child care subsidy. The results indicate that only a few job-related variables have significant impacts on job retention among mothers with preschool children: prior job tenure, wages, and employer-provided health insurance. The importance of wages and employer-provided health insurance again reflect the key aspects of job quality, illustrating that low-income mothers working in relatively high-quality jobs are more likely to continue to stay on their job even when they have preschool children.

As for the effects of child care arrangements, low-income mothers who did not use any regular care arrangement for their preschool children (about 17 percent of mothers with preschool children) were significantly more likely to leave the wave 4 job than mothers who used organized care (mostly center care), non-relative care, relative care, or parental care (Model 3 in Table 9-a). Compared with mothers who had any type of regular care arrangement, those without regular care were approximately twice more like to leave their wave 4 job.[24] There is, however, no significant difference among different kinds of care arrangements in their effects on mothers' job retention: having preschool children cared for by relatives or non-relatives were as critical as center-based care in helping women stay on the job. In other words, having a regular, stable care arrangement was more important than having a particular type of care arrangement for low-income mothers' job retention.

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[24] The odds ratio of leaving the wave 4 job for mothers without any regular care arrangement in reference to center care is 2.1 ($=e^{0.72}$); the odd ratio in reference to non-relative care is 1.9 ($=e^{0.66}$) ; and the odd ratio in reference to relative care is 1.8 ($=e^{0.59}$).

Considering that only a small number of low-income mothers received child care subsidies, this variable did not have any significant impact on low-income mothers' job retention. (Even when we included payment status—whether low-income mothers paid for their child care or not—instead of child care subsidy, it did not show any significance.)

As for higher-income mothers, a few more personal and family characteristics display significant effects on the hazard rate of leaving the wave 4 job, even when job characteristics are controlled for (see Table 9-b). This is probably due to the fact that higher-income mothers in our study, compared with low-income mothers, include more diverse groups of women (including some workers with low hourly wages), and also due to the fact that their sample size is larger. For example, as shown in the earlier discussion of general characteristics (Tables 1 and 2), the variation in hourly wage rate or monthly family income is much greater for higher-income working mothers than low-income mothers.

Both Model 1 (without health insurance variables) and Model 2 (with health insurance variables) in Table 9-b show that age, race, marital status, and heath status have significant effects on higher-income mothers' job retention, controlling for other job characteristics. Both age and age squared are significant factors among higher-income mothers, indicating that older women in general are less likely to leave the job than younger women but this trend reverses at older ages. Unlike the case of low-income mothers, African-American women in the higher-income group are significantly more likely to leave the job than white women, and single mothers are also more likely to do so than married women. Similar to low-income mothers, having a disability significantly increases the hazard rate of leaving the job.

As for the effects of job characteristics, the results are similar to those of low-income mothers. Model 1 shows that full-time work status, government employment, and union membership all have a significant impact on higher-income mothers' job retention. But when we include health insurance variables in Model 2, full-time work status is no longer significant, reflecting the fact that those working full-time are more likely to have health insurance benefits from their employers than part-time workers. Mothers working in sales occupations are more likely than those working in clerical jobs to leave the job, illustrating frequent job turnovers in sales jobs for both higher-income and low-income mothers. As in the case of low-income mothers, higher-income mothers who have employer-provided health insurance in their own name are significantly less likely to leave the job compared with mothers who have no health insurance or compared with those who have health insurance form some other source.[25] Wages are also highly significant, again, suggesting the importance of job quality for mothers' job stability.

Model 3, which includes child care variables only for mothers who have preschool children, shows similar results to low-income working mothers. There is no significant

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[25] Similar to low-income mothers, higher-income mothers who have their own employer-provided health insurance are approximately three times more likely to stay on the job than other higher-income mothers. The odds ratio of staying on the job for higher-income mothers with employer-provided health insurance is 2.7 ($=e^{1.00}$) in reference to Medicaid; it is 2.5 ($=e^{0.93}$) in reference to other private/public health insurance; and it is 3.0 ($=e^{1.09}$) in reference to no health insurance.

difference in the impact of different types of regular child care arrangements on higher-income mothers' job retention. It is only those mothers without any regular care arrangement who are most likely to leave the job. As in the case of low-income mothers, having employer-provided health insurance is the most important factor among job-related characteristics for higher-income mothers with preschool children. Mothers' wages are also important, but it is only marginally significant ($p < .10$ in two-tailed test).

In short, both for low-income and higher-income mothers, their employment characteristics are crucial in influencing their job retention. The importance of wages and employer-provided health insurance illustrates that mothers working in relatively high-quality jobs are more likely to stay in the same job over time than those who work for very low wages or work without any health benefits. The significance of job tenure also illustrates that those who had previously been on the job for some time are more likely to continue to remain in the job than those who have shorter job tenure. The importance of job tenure even after controlling for various aspects of personal characteristics implies that there may be some other characteristics not considered in the current study—such as work motivation, workplace behaviors, or other human capital characteristics—that tend to distinguish the group of women who have steady employment versus the group of women who make frequent changes in their employment.

Of personal characteristics, it is clear that health problems are an important barrier for steady employment among low-income as well as among higher-income mothers. This finding is consistent with other studies examining the relationship between health problems and work participation among low-income or welfare recipients (Earle and Heymann 2002; Danziger et al. 2000; Lee et al. 2004). The significance of regular child care arrangements for mothers' job stability—whether it be relative care, non-relative care, or center-based care—illustrates the need for emphasizing child care issues in helping steady employment among mothers with young children. Given a very few low-income mothers receiving child care subsidies, its effect does not emerge in our analysis.

Considering that many low-income mothers, compared with higher-income mothers, are less likely to stay on the same job and more likely to move to a different job, we examine the situations of movers in detail by focusing on low-income mothers who left the wave 4 job. Specifically, we investigate whether low-income mothers moving to a different job end up with a better job, and what characteristics are associated with moving to a better job.

E. Are Low-Income Mothers Moving to a Better Job When Changing Jobs?

Who Is Moving to a New Job?

As examined earlier, among women who had a job at the time of the wave 4 survey, a large proportion of low-income mothers left the wave 4 job (shown in earlier Table 7). Nearly two-thirds of low-income mothers (62 percent) left the job by the last survey, and only 23 percent continued to stay in the same job. In contrast, less than half of higher-income mothers (45 percent) left the wave 4 job, and 41 percent stayed in the same job until the last survey. Among mothers leaving the wave 4 job, most left the job soon after the wave

4 survey rather than toward the later waves of the survey. For instance, among low-income mothers leaving the wave 4 job, two-thirds left the job by wave 6, that is, within less than a year since wave 4. Higher-income mothers tend to stay on their job a bit longer: two-thirds of higher-income mothers left the job by wave 7. As a result, job tenure among those leaving the wave 4 job was shorter for low-income mothers: the median job tenure for low-income mothers was 21 months, compared with about 45 months for higher income mothers. Consistent with other studies, this illustrates a greater tendency toward job turnover among low-income women.

Of the mothers who left the wave 4 job, the vast majority of both low-income and higher-income mothers—about 87 percent—moved to a new job before the last survey at wave 12. Yet, low-income mothers were out of employment for a longer period of time in between the jobs, compared to higher-income mothers. The average weeks spent out of employment in between the jobs were approximately 14 weeks for low-income mothers and 9 weeks for higher-income mothers. Of the mothers who moved to a new job, some may have left that job again and moved to yet another job. In our analysis, we only focus on the next job following the wave 4 job. It is also important to note that even among women whom we did not observe moving to a new job by the last survey, some may have eventually moved to a new job but only after the survey ended.

In the following section, we consider who was likely to move to a new job by the end of the survey, in order to examine the kinds of characteristics that may help or hinder mothers moving to a new job once they leave a job. Do previous job characteristics affect low-income mothers' moving into a new job, just as they have an important influence on their job retention? Or, do other personal or family characteristics become more crucial for moving back to the labor force once they leave a job?

Table 10 presents the results of logistic regression models for moving into a new job among mothers who left the wave 4 job. In this model, we examine the importance of personal and family attributes, previous job characteristics (i.e., wave 4 job), child care characteristics, and local context variables. Because it is likely that we do not observe mothers' move to a new job for those who were leaving the wave 4 job at later waves, we control for the wave at which mothers left the wave 4 job.

The results indicate that once low-income mothers left a job, responsibilities related to child care became an important barrier to moving back to the labor force. Of personal attributes, having a preschool child itself significantly hindered their move into a new job, even when we control for previous job characteristics and types of child care. Among different types of child care, low-income mothers who had regular care by relatives were significantly more likely to move into a new job, compared to mothers who had no regular care arrangement (shown in Table 10) or compared to mothers who only had parental care (results not shown). There is no significant difference, however, between relative care and center-based in their effects on mothers' move to a new job. The receipt of a child care subsidy did not influence mothers moving into a new job, once we controlled for all other characteristics.

Among job-related characteristics, none of the previous job characteristics examined in the model had a significant influence on low-income mothers' move to a new job, except the status of health insurance coverage. Low-income mothers who had employer-provided health insurance in their previous job were significantly more likely to move into a new job, both compared with mothers who had no health insurance and compared with those who had coverage from some other source. Considering that employer-provided health insurance reflects the quality of the previous job, mothers with a high-quality previous job might have found another job more easily. But hourly wages of the previous job—which also reflect an important dimension of job quality—are not significant in the model. Thus, the importance of employer-provided health insurance seems to suggest that mothers' need for health insurance from employers, along with other economic needs for employment, may play an important role in encouraging low-income mothers to find another job rather quickly. Mothers who had no insurance or who only had Medicaid were no more likely to move into a new job than mothers who had other types of private or public health insurance (there is no significant difference among the other three categories of health insurance status). Previous occupation characteristics were also examined in the model, and none of them were significant (results not shown).

Both similar and diverging patterns are found for higher-income mothers' move into a new job. Similar to low-income mothers, having a preschool child was a significant deterrent for higher-income mothers' move to a new job. As for the types of child care, compared to not having any regular arrangement, the use of organized care or center care helped higher-income mothers' move to a new job. Parental care was also marginally significant compared to not having a regular care. Unlike the case of low-income mothers, higher-income mothers who had a disability were significantly less likely to move to a new job, just as disability was an important factor that led them to leave the previous job. As for job-related characteristics, similar to low-income mothers, higher-income mothers who had one's own health insurance from previous employers were significantly more likely to move to a new job, compared with mothers with no health insurance or with other private/public insurance.

The next question is whether mothers who were moving into a new job found a better job than the previous one. Who were likely to move into a better job, and what factors were crucial in moving up the job ladder in terms of wages? We examine this aspect next.

Who Is Moving Into a Better Job?

Here, we examine the kinds of characteristics or factors that are critical for low-income mothers' mobility into a better job, that is, moving into a job that offers higher wages than those received in their previous job. Considering that low-income mothers have a relatively high rate of job turnover, it is important to examine whether they are moving into a better job with job changes, or they are more or less moving through a revolving door which lands them at very much similar jobs. This is important from a policy perspective in assessing the extent to which low-income women's low-wage jobs can be a stepping stone for a better job, and also in determining how best to help low-income women obtain wages for self-sufficiency. For our analysis of job mobility, we focus on changes in wages between the previous job (wave 4 job) and the new job. (All wages are in 2000 dollars.)

As examined in the earlier analysis of job retention through the hazard models of leaving the wave 4 job, low-income mothers with lower wages were more likely to leave the job over time. Overall descriptive statistics show that more than 70 percent of low-income mothers at the bottom wage quartile (less than $5.49 per hour in 2000 dollars) left the wave 4 job, whereas only half of the mothers in the top quartile (more than $9.00 per hour) left the job (earlier Table 8-b).[26] When we consider wages only among those women who moved into a new job, their average hourly wage at the time of leaving the wave 4 job was $7.63.[27] Did their new job offer better wages than their old job? The average starting wage at a new job was $8.37 per hour, which is approximately a 10 percent increase from the last wage received in their previous job.

We look at the distribution of wage changes more closely among low-income mothers who moved to a new job, by calculating the ratio between the last hourly wage in the wave 4 job and the new job's hourly wage. Table 11 shows percentages of women for each category of the ratios. About 40 percent of low-income mothers moved into a new job that offered an increase of 10 percent or more in wages relative to their last wages, while another 40 percent moved to a job that paid 10 percent or more *decreases* in wages. About 20 percent of low-income mothers moved to a job that paid about the same wage or less than a 10 percent increase. These relative changes in wages depend upon their last wages: if they had higher wages in the previous job, they were more likely to move down than to move up in the new job. As the next column of Table 11 shows, the mothers who experienced the largest wage gains in their new job had the lowest average wages in their previous job, whereas those who experienced the largest decline in their wages had the highest average wages in their previous job.

In order to assess which factors are crucial for low-income mothers' job mobility, we examine several logistic regression models of wage changes: two models for wage increases and one model for wage decreases. Model 1 estimates 10 percent or more increases in new wages relative to the last wages; Model 2 estimates 25 percent or more increases in wages; and Model 3 estimates wage decreases, that is, new wages being less than last wages in the previous job.

Results from Model 1 show that previous wages are negatively associated with 10 percent or more increases in wages, as expected (see Table 12-a). That is, low-income mothers with higher wages in their previous job were less likely to experience wage increases in their new job. Controlling for previous wages as well as other characteristics, education is a critical factor that influences wage increases with job changes. Low-income mothers with at least some college education were significantly more likely to experience wage increases of 10 percent or more compared with high school graduates; high school graduates (the reference category) were also more likely to do so compared with those with less than a high school education. Among characteristics of previous jobs, low-income mothers who worked in sales or food service occupations—which are common jobs for these women—were

[26] These wages represent hourly wages received at the time of the wave 4 survey.
[27] The total job tenure on the wave 4 job was, on average, about 36 months or 3 years, among low-income mothers leaving the wave 4 job.

significantly less likely to move into a new job offering at least 10 percent wage increases, in reference to those who worked in professional or technical jobs. Low-income mothers who worked in food service occupations were also significantly less likely to do so, even compared with mothers who worked in clerical jobs (results not shown). Local contexts seem to be also important: low-income mothers living in metro areas were more likely than those in non-metro areas to experience wage increases of 10 percent or more, other characteristics being equal.

Results from Model 2, which estimates wage increases of 25 percent or more show similar results. Again, low-income mothers with at least a college education were more likely to experience substantial wage increases with job changes, compared with high school graduates. But there is no significant difference between high school graduates and those with less than a high school education. This illustrates the importance of higher education for low-income women: that is, it is with at least some college education that these women can experience substantial wage growth when moving from one job to another. In terms of occupation, again, those who worked in food service occupations were significantly less likely to see wage increases, both in reference to those in professional/technical jobs or in clerical jobs (results not shown). Unlike the results in Model 1, Model 2 indicates that low-income mothers whose previous job offered health insurance in their own name were significantly more likely to move to a new job that offers wage increases of 25 percent or more. Given that mothers whose wave 4 job offered health insurance benefits were initially less likely to leave the job (see Models 2 and 3 in Table 9-a), those mothers with employer-provided health insurance may have left the job only when there were opportunities to improve their wages with job changes.

Model 3 estimates who is likely to move down in wages with job changes. As expected, those who had relatively higher wages in their previous job were more likely to experience wage decreases. Controlling for this wage effect, again, education is important: low-income mothers with at least some college education were significantly less likely to move to a job that offered lower wages than before. As implied in Models 1 and 2, women who worked in food service occupations were more likely to experience wage decreases with job changes, both in reference to professional/technical jobs or clerical jobs (results not shown). Similar to Model 2, women who received health insurance from their previous employers were less likely to move to a job that offers lower wages.

The variable measuring weeks unemployed between the jobs indicates that those women who had a longer unemployment duration following the previous job were significantly more likely to experience wage decreases in their new job. The local economic environment seems important as well: low-income mothers living in states with higher unemployment rates were more likely to experience wage decreases. For each of these models, we also estimated the effects of child care variables (results not shown). Neither the child care arrangement variables nor the child care subsidy variable were significantly associated with low-income mothers' wage mobility with job changes.

Results among higher-income mothers demonstrate similar results, especially in that education was crucial for wage increases as well as for preventing wage decreases when these women changed their job (see Table 12-b). Occupation was important as well:

compared to higher-income mothers in professional/technical jobs, mothers in all other occupations (e.g., clerical, sales, service, and production) were more likely to experience wage decreases of 10 percent or more with job changes. Unlike the case of low-income mothers, having employer-provided health insurance in the previous job did not have an important bearing upon wage mobility for higher-income mothers, when all other characteristics were controlled for.

In short, analyses in this section illustrate that for low-income mothers (as well as higher-income mothers) who tend to have high job turnover, education and their previous occupation have a significant impact on whether they can obtain better wages in a new job. Our earlier analysis indicated that when low-income mothers leave a job, family responsibility poses an important barrier to moving back to the labor force. Yet, the possibility of moving to a better job—in terms of wages—depends very much on their education, especially higher education: having at least some higher education significantly improves low-income mothers' chances of obtaining a higher-wage job. Our findings also demonstrate that women in food service jobs not only have considerable job instability, but they are also likely to experience substantial wage decreases when they move from one job to another. Considering that a large proportion of low-income mothers work in these jobs, greater policy efforts are needed to improve their unstable employment circumstances.

SUMMARY AND POLICY IMPLICATIONS

The 1996 welfare reform brought urgency to "work-first" strategies, as welfare recipients faced stricter work requirements and time limits for receiving benefits. The key assumptions underlying this legislation were that (1) welfare recipients could easily find and maintain jobs; and (2) with regular work their wages would grow and they would eventually achieve self-sufficiency (Corcoran et al. 2000). The employment situations of low-wage workers or welfare leavers, however, have shown considerable instability.

Building on prior research outlining diverse factors associated with job retention, the current study focused on assessing the relative importance of various factors that may facilitate or hinder job retention among low-income mothers. Since a majority of welfare leavers and low-wage workers are women, particularly single mothers who need to juggle the dual demands of child care and employment, we paid special attention to the kinds of work supports that may help mothers' job stability. Our research focused on three main sets of factors: personal/family characteristics, job characteristics, and work supports such as child care and health insurance. In addition to job retention, we examined what happens when low-income mothers leave a job: are they moving to a better job, and if so, what helps or prevents their move to a better job? The primary goal of our research was to better understand the specific circumstances of low-income women's employment, in order to identify effective policy strategies for improving their labor market outcomes.

Based on longitudinal data from the Survey of Income and Program Participation that covers the late 1990s, we examined personal and job characteristics of low-income working mothers, and then assessed the impact of diverse factors on mothers' job retention and job

mobility. In order to highlight the specific factors that are important for low-income working mothers, we also carried out parallel analysis for higher-income working mothers. The key findings are as follows:

- Consistent with previous literature, low-income working mothers in our study faced many disadvantages in their personal, family, and employment situations, when compared with higher-income working mothers. A majority of low-income working mothers (about 62 percent) have only a high school diploma or less than a high school education, and about 56 percent are single mothers. They are also more likely to have a disability or have children with a disability. The majority of low-income mothers are engaged in sales, service, or production-related occupations; nearly one-third of them are concentrated particularly in food, health, and cleaning services.

- Low-income mothers also face disadvantages in terms of job-related benefits or work supports. Only about one-third of low-income working mothers (34 percent) have health insurance from their employers in their own name, compared with more than half of higher-income working mothers (52 percent). More than one-quarter of low-income working mothers (about 28 percent) do not have any type of health insurance, compared with only 5 percent of higher-income working mothers.

- As for child care arrangements, low-cost options like relative care or parental care are most common among low-income working mothers. Very few low-income working mothers in our study reported receiving any help to pay for child care (only 7 percent) from the government, employers, or family members. Consistent with other studies, low-income working mothers receiving subsidies were more likely to use organized child care such as center-based care, compared with mothers not receiving this assistance.

- The analysis of job retention clearly indicates a high rate of job turnover among low-income working mothers. Only 23 percent of low-income mothers remained in the same job during the three-year period under analysis, while 62 percent left a job. Our multivariate analyses show that job characteristics are important determinants of job retention among low-income mothers. In particular, access to employer-provided health insurance and higher hourly wages significantly reduce the likelihood of leaving a job. This suggests that access to better quality jobs can be crucial for promoting job retention among low-wage workers. Of personal characteristics, having a health problem remains a great barrier to job retention among low-income mothers, even after we control for job characteristics. Similar results are found for higher-income working mothers as well.

- Considering the small proportion of low-income working mothers receiving child care subsidies, our analysis does not show any significant impact of subsidies on their job retention. Yet, having any regular child care arrangement—whether it be relative care, non-relative care, or center-based care—is important for job stability among low-income mothers with preschool children. The importance of regular child care is similar for higher-income working mothers.

- Our analysis of low-income mothers who leave a job shows that child care responsibilities become a critical barrier to moving back to the labor force. In particular, having a preschool child significantly impedes mothers' move to a new job, with other characteristics being equal. For low-income mothers, the use of relative care facilitates their return to the labor force, compared to not having any regular arrangement or having only parental care. For higher-income mothers, on the other hand, the use of center care helps their move to a new job compared to not having any regular arrangement.

- Multivariate analyses of job mobility find that education and previous occupations are significant predictors of whether low-income mothers can move to a better job. Having at least some college education significantly improves low-income mothers' chances of obtaining a better-paying job (25 percent or more increases in wages). High school graduates, compared with those with less than a high school education, also experience some wage increases (10 percent or more), but this level of education does not lead to increases as substantial as those associated with having some college education. Our analysis also demonstrates that mothers in food service occupations (e.g., waitresses) not only have a high rate of job turnover, but they are also less likely to experience wage increases when they move from one job to another.

Overall, our findings on the predictors of low-income mothers' job retention and job mobility illustrate that employer-provided health insurance, child care, and education are critical supports for mothers' retention and advancement. The importance of the effects of personal, job, and work support characteristics, however, varies depending on the particular stage of mothers' employment. Sustaining employment, obtaining a new job, and moving up to a better job all pose distinct challenges for low-income women. This means that policies directed toward welfare leavers or low-wage workers need to include diverse support strategies for people in varying stages of employment.

For job retention, whether women start out in better jobs with access to health benefits and higher wages has a particularly significant impact. This suggests that for low-income women, job placement strategies aimed at finding a good job, not just any job, are extremely important for sustaining employment. Good jobs, according to our analysis, entail not just higher wages but also job-related benefits like employer-provided health insurance. Even in the face of rising health care premiums, we need to develop strategies to encourage more employers to provide benefits to low-wage workers. For those that already provide some benefits, simple changes such as shortening probationary periods and reducing employees' contributions for insurance premiums would improve low-income mothers' access to health insurance, which in turn increases both job retention and upward wage mobility.

Developing regular, stable child care arrangements is also key to low-income mothers' ability to keep their jobs. While our analysis did not find a significant effect of child care subsidies on job retention (likely due to the very small number of women in our sample who received subsidies), it is possible that more financial assistance with child care costs would allow low-income women to establish regular child care arrangements that would be supportive of steady employment. Administrative complexities in acquiring and maintaining

eligibility for subsidies in many states, as well as high co-payment rates, may discourage low-income women from utilizing this critical support system. More policy efforts need to be made in reducing barriers for low-income families' access to child care subsidies. Having preschool children or lacking regular child care also makes it difficult to find a new job. More financial support for child care while seeking employment is important for low-income mothers' continued participation in the labor force. Expansion of Head Start and public pre-kindergarten would also provide important supports to working mothers.

Workers with disabilities have more difficulty maintaining employment than do healthier workers. Additional work is needed to identify the precise barriers facing disabled workers, for instance, in health-related absenteeism, difficulties with accessing needed health care, and lack of workplace accommodations. This line of research will be important in developing public and employer policies that can effectively support these workers' efforts to stay on the job.

Certain industries, such as sales and food service jobs, appear to have particularly high turnover, for both low- and higher-income women. If jobs in these industries are designed with the assumption that turnover will be high, there may be little for individual workers to do to improve their tenure in these jobs; it may be an issue calling for the commitment of local economic development agencies to help ameliorate working conditions in these industries.

For low-skilled or less-educated workers, moving into a higher-paid job is clearly a major challenge. Many jobs in the low-wage labor market do not provide transferable skills training that enables workers to move up the career ladder. For low-skilled workers to obtain a good job, policy efforts providing opportunities for advanced education and skills training should be emphasized. Such efforts could significantly improve low-income women's chances of obtaining good jobs, by moving job seekers into different segments of the labor market. Job training for health-related occupations, for example, would move women into a labor market with more stability. Carefully designed job placement strategies can also help workers get into a line of work that does promise some upward mobility; education and training programs can provide essential opportunities to enhance their human capital along that path.

The overall picture presented by this study is that many workers in the low-wage labor market need a comprehensive and thoughtfully planned support system in order to successfully navigate the current employment environment. There is more missing in low-wage jobs than just adequate wages: these positions also lack job-related benefits such as employer-provided health insurance that predict future employment success. Public policies can give workers critical assistance in targeting jobs that will work not only for immediate income but also for long-term stability and economic self-sufficiency.

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Table 1.
Personal and Family Characteristics of Working Mothers (Age 18-64)

	Low-Income (N = 2,609)	**Higher-Income** (N = 5,278)
Age (%)		
18 – 24	14.1	4.3
25 – 34	40.8	31.9
35 – 44	36.3	47.0
45 – 64	8.9	16.8
Average Age (years)	33.7	37.2
Race (%)		
White (non-Hispanic)	52.3	76.7
African American (non-Hispanic)	25.8	11.3
Hispanic	17.2	7.7
Other	4.7	4.4
Education (%)		
Less than high school	18.2	3.9
High school	43.8	28.3
Some college	32.5	36.8
College or more	5.5	31.0
Health Status (%)		
With any disability	12.7	9.3
With severe disability	6.0	3.5
Marital Status (%)		
Married	43.6	80.6
Single	56.4	19.4
Number of Children (%)		
1	38.5	47.9
2	34.7	39.0
3 or more	26.9	13.2
Average Number of Children	2.0	1.7
Age of Youngest Child (%)		
Age 0-5	48.5	39.2
Age 6-14	43.0	46.5
Age 15+	8.5	14.3
Child's Health Status (%)[a]		
Mothers of children with any disability	15.6	10.0
Mothers of children with severe disability	8.6	5.2
Family Members with Earnings (%)		
Yes	47.3	86.9
No	52.7	13.1
Total Monthly Family Income[b]		
Mean	$1,732.9	$5,975.0
(SD)	($849.8)	($4,230.7)
Median	$1,661.0	$5,029.4
Percent Receiving TANF	11.1	1.2
Percent Receiving Food Stamps	24.5	1.9

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] Excludes people with missing values.
[b] In 2000 dollars.

Source: The 1996 panel of the Survey of Income and Program Participation (SIPP), wave 4, collected in March – June 1997.

Table 2.
Job Characteristics of Working Mothers

	Low-Income (N = 2,609)	**Higher-Income** (N = 5,278)
Work Status (%)		
Full time	64.0	74.6
Part time	36.0	25.4
Work Schedule (%)[a]		
Evening or night shift/ Irregular hours	31.5	20.4
Day shift	68.6	79.6
Employment Sector (%)		
Private	86.5	77.8
Government	13.5	22.2
Union Membership (%)		
Yes	5.4	13.6
No	94.7	86.4
Hourly Wage Rate[b]		
Mean	$7.6	$14.1
(SD)	($3.4)	($14.1)
Median	$6.9	$11.8
Monthly Earnings[b]		
Mean	$914.7	$2,279.5
(SD)	($585.6)	($2,044.4)
Median	$872.0	$1,964.9
Occupation (%)		
Managerial /executive	**5.6**	**15.0**
Professional/technical	**9.7**	**29.0**
Teachers (excluding postsecondary)	3.2	8.9
Registered nurses	0.9	6.2
Other professional/technical	5.6	13.9
Clerical	**21.7**	**27.4**
Secretaries and typists	4.8	6.6
Other clerical	16.9	20.8
Sales	**12.1**	**8.9**
Cashiers	5.4	2.1
Other sales	6.7	6.8
Services	**31.1**	**11.2**
Food services	12.1	3.6
Health services	6.5	3.0
Cleaning services	5.9	1.5
Other services	6.6	3.1
Production	**19.8**	**8.7**
Machine operators and assemblers	7.9	2.7
Other production	11.9	6.0

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(Table 2 continued)

	Low-Income (N = 2,609)	**Higher-Income** (N = 5,278)
Industry (%)		
Agriculture, mining, construction, forestry	**2.1**	**1.9**
Manufacturing	**14.8**	**11.4**
Manufacturing durable goods	6.2	6.5
Manufacturing nondurable goods	8.6	4.9
Transportation/communication/utilities	**3.0**	**5.1**
Trade	**26.6**	**15.2**
Wholesale trade	2.0	2.7
Eating and drinking places	11.0	3.3
Grocery stores	4.1	2.3
Department stores	2.9	1.6
Other retail	6.6	5.3
Finance, insurance, and real estate	**5.1**	**9.2**
Personal/business services	**15.9**	**8.1**
Private household and personal services	7.9	2.7
Other business, repair, recreation services	8.0	5.4
Professional services	**29.1**	**43.0**
Hospitals and other medical services	13.8	18.8
Education services	8.2	15.5
Other professional/social services	7.1	8.7
Public administration	**3.6**	**6.3**

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] Excludes people with missing values.
[b] In 2000 dollars.

Source: The 1996 panel of the SIPP, wave 4, collected in March – June 1997.

Table 3.
Prior Job Tenure of Wave 4 Job among Working Mothers

	Low-Income (N = 2,609)	Higher-Income (N = 5,278)
Median Job Tenure (in months)		
Total	17.0	49.0
By Age Group		
Age 18 – 24	8.0	13.0
Age 25 – 34	14.0	36.0
Age 35 – 44	24.0	72.0
Age 45 – 54	47.0	84.0
Age 55 – 64	29.0 [a]	122.0
Job Tenure up to Wave 4 (%)		
Less than 1 year	42.1	18.7
1 to less than 2 years	15.8	12.6
2 to less than 5 years	20.3	21.8
5 years or more	21.8	47.0
Total	100.0	100.0

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] Sample size is less than 35.

Source: The 1996 panel of the SIPP, wave 4, collected in March – June 1997.

Table 4.
Health Insurance Status among Working Mothers

	Low-Income Women (N = 2,609)	Higher-Income Women (N = 5,278)
Types of Health Insurance (%)[a]		
No health insurance	28.4	4.7
Employer-provided insurance (own name)	34.3	52.1
Other private insurance	18.5	39.2
Medicaid	17.8	1.7
Other public insurance	1.1	2.4
Percent with Employer-Provided Health Insurance in One's Own Name		
Total	34.3	52.1
By Job Tenure up to Wave 4		
Less than 1 year	15.3	27.3
1 – 2 year	35.1	39.6
2 – 5 year	45.2	51.3
5 year or more	60.1	65.6
By Occupation		
Managerial/executives	46.7	58.3
Professional/technical	44.5	57.9
Clerical	45.9	52.8
Sales	22.8	43.8
Services	20.1	30.2
Production	42.2	56.0

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] For some women who reported having more than one type of health insurance, they were included in one category only, with priorities given to employer-provided insurance first, next to Medicaid, then to other private insurance, and to other public insurance.

Source: The 1996 panel of the SIPP, wave 4, collected in March – June 1997.

Table 5.
Child Care Arrangements for the Youngest Child among Working Mothers[a]

	Youngest Child under Age 6		Youngest Child Age 6 - 14	
	Low-Income (N = 1,228)	**Higher-Income** (N= 1,991)	**Low-Income** (N = 1,117)	**Higher-Income** (N = 2,463)
Parent/Sibling Care	**32.0**	**33.5**	**39.7**	**38.9**
Parent	28.6	32.3	25.2	26.9
Sibling	4.8	2.6	19.6	19.2
Relative Care	**39.2**	**35.9**	**24.6**	**20.9**
Grandparents	29.9	29.0	18.7	17.2
Other relatives	13.0	11.3	9.2	5.7
Non-Relative Care	**21.1**	**27.2**	**11.2**	**14.3**
Non-relatives	13.9	14.7	10.0	10.9
Family day care	7.6	13.3	1.6	3.9
Organized Care	**18.9**	**31.7**	**17.0**	**33.8**
Nursery/preschool	3.0	9.9	---	---
Headstart	1.9	0.7	---	---
Center care	14.6	22.2	3.8	7.2
Sports	---	---	6.0	14.8
Lessons	---	---	4.3	10.9
Clubs	---	---	4.1	8.5
School programs			4.4	7.6
Attending School[b]	**10.4**	**9.4**	**87.3**	**89.6**
No Specific Care/ Self Care	**10.7**	**6.9**	**23.0**	**29.2**

Note: Percentages are based on weighted data; sample sizes are unweighted totals. Total percentages do not add up to 100 percent because some women reported using more than one type of arrangements.
[a] Working mothers here include only those who have children under age 15, because the SIPP asked child care questions only to people with children of this age.
[b] Many children reported to attend school also had other types of child care arrangements.

Source: The 1996 SIPP, wave 4.

Table 6.
Primary Child Care, Child Care Payments, and Receipt of Child Care Subsidy among Working Mothers[a]

	Low-Income Mothers (N = 2,345)	Higher-Income Mothers (N = 4,454)
Primary Child Care Arrangement for Youngest Child (%)[b]		
Organized care (e.g., center care)[c]	18.0	32.9
Nonrelative care	14.7	16.0
Relative care	25.9	18.3
Parental/sibling care	21.0	14.6
No specific arrangement	20.3	18.3
Total	100.0	100.0
Percent Paid for Child Care		
Total	30.7	46.1
By type of child care arrangements		
Organized care (e.g., center care)	73.2	84.2
Non-relative care	64.2	73.4
Relative care	26.6	29.1
Parental/sibling care	2.4	4.7
No specific arrangement	3.3	3.7
By presence of pre-school child (age 0 – 5)		
Yes	43.2	63.5
No	16.7	31.4
By welfare receipt		
Yes	29.0	----
No	30.9	----
Percent Received Child Care Subsidy		
Total	6.8	3.3
Subsidy from government	4.2	0.9
Subsidy from employers	0.1	0.4
By presence of pre-school child (age 0 – 5)		
Yes	10.2	----
No	3.0	----
By welfare receipt		
Yes	13.1	----
No	6.0	----

Child Care Arrangements by Subsidy Receipt	Subsidy	No Subsidy
Organized care (e.g., center care)	47.4	15.9
Non-relative care	22.9	14.2
Relative care	16.7	26.6
Parental/sibling care	12.5	21.6
No specific arrangement	0.5	21.8
Total	100.0	100.0
(N)	(161)	(2,184)

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] Working mothers here include only those who have children under age 15.
[b] Mothers who used more than one type of arrangements are included in only one category, with priorities given to center or other organized care, next to non-relative care, then to relative care, and then to parental/sibling care.
[c] These include center care for children age under 6 and other enrichment activities for children age 6-14 (see Table 5).

Source: The 1996 SIPP, wave 4.

Table 7.
Outcomes of Wave 4 Job among Working Mothers

	Low-Income Mothers (N = 2,609)	**Higher-Income Mothers** (N = 5,278)
Outcomes of Wave 4 Job (%)[a]		
Stayed on the wave 4 job	**23.1**	**41.3**
Left the wave 4 job	**61.9**	**45.6**
Moved to a different job by the last survey	53.9	39.7
Did not move to a different job by the last survey	8.0	5.9
Unknown[b]	**15.0**	**13.2**
Total	**100.0**	**100.0**

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] Outcomes here refer to what happened to the wave 4 job until the last survey at wave 12 (covering the period from December 1996 to February 2000).
[b] 'Unknown' refers to the cases where we observed a woman having a job at wave 4 but we did not have specific information about what happened to the wave 4 job in later waves, mostly because the woman left the survey before ending their wave 4 job.

Source: The 1996 SIPP, waves 4 through 12.

Table 8-a.
Outcomes of Wave 4 Job among Low-Income Mothers by Selected Demographic Characteristics[a]

	Stayers	Leavers	Unknown	Total	(Total N)
Total	23.1	61.9	15.0	100.0%	(2,609)
Age					
18-24	11.9	75.3	12.9	100.0	(370)
25-34	21.7	64.2	14.2	100.0	(1,017)
35-44	26.9	56.0	17.0	100.0	(971)
45-64	32.5	53.6	13.9	100.0	(251)
Race					
White (non-Hispanic)	24.2	62.4	13.4	100.0	(1,372)
African American (non-Hispanic)	20.9	61.0	18.0	100.0	(656)
Hispanic	21.5	62.5	16.0	100.0	(461)
Other	29.3	59.0	11.7	100.0	(120)
Education					
Less than high school	15.5	67.9	16.6	100.0	(492)
High school	23.8	62.9	13.4	100.0	(1,147)
Some college	24.5	59.3	16.3	100.0	(830)
College or more	35.1	50.5	14.4	100.0	(140)
Health Status					
No disability	24.1	60.1	15.8	100.0	(2,260)
With any disability	16.5	73.9	9.6	100.0	(349)
With severe disability	14.0	77.2	8.8	100.0	(161)
Marital Status					
Married	24.7	61.3	14.0	100.0	(1,094)
Single	22.0	62.3	15.7	100.0	(1,515)

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] These refer to characteristics at the time of wave 4, except for health status which was asked in wave 5.

Source: The 1996 panel of SIPP, wave 4 – wave 12.

Table 8-b.
Outcomes of Wave 4 Job among Low-Income Mothers by Selected Employment, Health Insurance, and Child Care Characteristics[a]

	Stayers	Leavers	Unknown	Total	(Total N)
Total	23.1	61.9	15.0	100.0%	(2,609)
Work Status					
Full time	26.1	58.0	16.0	100.0	(1,677)
Part time	17.9	68.9	13.2	100.0	(932)
Employment Sector					
Private	21.3	63.6	15.1	100.0	(2,249)
Government	34.9	51.3	13.9	100.0	(360)
Union Membership					
Yes	40.6	45.8	13.6	100.0	(141)
No	22.2	62.8	15.1	100.0	(2,468)
Wage Quartiles					
Top	32.5	49.5	18.1	100.0	(614)
Second	26.7	57.0	16.3	100.0	(674)
Third	18.2	69.7	12.2	100.0	(659)
Bottom	15.3	71.5	13.3	100.0	(662)
Health Insurance					
No health insurance	14.7	69.5	15.7	100.0	(744)
Employer-provided insurance	38.1	45.4	16.5	100.0	(900)
Medicaid	10.8	77.0	12.2	100.0	(500)
Other public/private insurance	20.7	65.6	13.8	100.0	(465)
Receipt of Welfare Benefits					
Yes	13.2	75.9	10.9	100.0	(302)
No	24.4	60.2	15.5	100.0	(2,307)
Receipt of Food Stamps					
Yes	15.8	72.7	11.5	100.0	(665)
No	25.5	58.4	16.1	100.0	(1,944)
Child Care Arrangement for Youngest Child					
Parental/sibling care	25.1	58.7	16.3	100.0	(488)
Relative care	21.6	60.0	18.4	100.0	(607)
Non-relative care	22.4	63.0	14.6	100.0	(345)
Center care/enrichment activities	24.6	62.0	13.4	100.0	(428)
No arrangement/school	21.7	67.5	10.8	100.0	(477)
Child Care Payment					
Paid	24.1	61.5	14.3	100.0	(722)
Did not pay	22.5	62.3	15.2	100.0	(1,623)
Receipt of Child Care Subsidy					
Yes	16.7	72.2	11.2	100.0	(161)
No	23.5	61.3	15.2	100.0	(2,184)

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] There refer to characteristics at the time of wave 4.

Source: The 1996 panel of SIPP, wave 4 – wave 12.

Table 9-a.
Discrete-Time Hazard Models for Leaving Wave 4 Job among Low-Income Mothers

	Model 1		Model 2		Model 3[a]	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Constant	-0.52	(1.33)	-0.74	(0.77)	-0.87	(1.28)
Age	-0.06^{+}	(0.03)	-0.05	(0.03)	-0.01	(0.07)
Age^2/100	0.05	(0.04)	0.04	(0.05)	0.04	(0.11)
Race and Ethnicity						
White	----	----	----	----	----	----
African American	0.01	(0.10)	-0.01	(0.10)	-0.19	(0.14)
Hispanic	-0.11	(0.11)	-0.10	(0.12)	-0.15	(0.17)
Asian/other	-0.03	(0.18)	-0.12	(0.19)	0.02	(0.31)
Education						
Less than high school	----	----	----	----	----	----
High school	-0.12	(0.11)	-0.06	(0.11)	-0.23	(0.17)
Some college or more	-0.09	(0.12)	0.00	(0.12)	-0.14	(0.18)
Marital Status						
Married	----	----	----	----	----	----
Single	-0.02	(0.11)	0.02	(0.11)	-0.03	(0.17)
Mother's Health Status						
No disability	----	----	----	----	----	----
Disability	0.44***	(0.11)	0.41***	(0.11)	0.24	(0.18)
Number of Children	0.02	(0.04)	0.01	(0.04)	0.08	(0.06)
Presence of Preschool Children	-0.06	(0.09)	-0.11	(0.09)	----	----
Work Status						
Full Time	-0.29***	(0.08)	-0.02	(0.09)	-0.05	(0.12)
Part Time	----	----	----	----	----	----
Employment Sector						
Government	-0.21^{+}	(0.12)	-0.12	(0.12)	0.00	(0.19)
Private Sector	----	----	----	----	----	----
Union Membership						
Yes	-0.39*	(0.19)	-0.23	(0.19)	-0.35	(0.29)
No	----	----	----	----	----	----
Occupation						
Managerial	0.10	(0.22)	0.13	(0.22)	0.21	(0.03)
Professional/Technical	0.21	(0.20)	0.26	(0.20)	0.27	(0.29)
Clerical	0.20	(0.17)	0.32^{+}	(0.18)	0.21	(0.26)
Sales	0.38*	(0.18)	0.40*	(0.19)	0.24	(0.27)
Food Service	0.21	(0.19)	0.19	(0.19)	-0.22	(0.28)
Health Service	----	----	----	----	----	----
Other Service	0.24	(0.18)	0.21	(0.18)	0.03	(0.28)
Production	0.23	(0.17)	0.34^{+}	(0.18)	0.21	(0.27)
Hourly Wage (logged)	-0.38***	(0.09)	-0.21*	(0.09)	-0.30*	(0.14)

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(Table 9-a continued)

	Model 1		Model 2		Model 3[a]	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Job Tenure by Wave 4						
Less than 1 year	0.52***	(0.11)	0.42***	(0.11)	0.25+	(0.15)
1-2 years	----	----	----	----	----	----
2-5 years	-0.20	(0.12)	-0.18	(0.12)	-0.49**	(0.19)
More than 5 years	-0.51***	(0.13)	-0.39**	(0.13)	-0.59**	(0.21)
Health Insurance Status						
Employer-provided			----	----	----	----
Medicaid			1.15***	(0.13)	1.13**	(0.18)
Other private/public			1.06***	(0.12)	0.96**	(0.17)
None			1.02***	(0.11)	0.92**	(0.17)
Child Care Arrangements						
Center care					-0.72***	(0.20)
Relative care					-0.59**	(0.18)
Non-relative care					-0.66***	(0.20)
Parental/sibling care					-0.83***	(0.20)
No regular arrangement					----	----
Child Care Subsidy					0.17	(0.19)
Earnings from Family Members (logged)	-0.01	(0.02)	-0.01	(0.02)	-0.01	(0.02)
Metro Residence	0.15+	(0.09)	0.14	(0.09)	0.15	(0.14)
Local Unemployment Rates	0.07	(0.04)	0.04	(0.04)	0.08	(0.06)
Duration						
Wave	0.25*	(0.11)	0.30**	(0.11)	0.25	(0.16)
Wave^2	-0.02**	(0.01)	-0.03**	(0.01)	-0.02*	(0.01)
-2 Log Likelihood	8,629.22		8,403.10		3,989.61	
Total N	11,541		11,541		5,158	
N with event	1,613		1,613		817	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. $^{+}p < .10$, $^{*}p < .05$, $^{**}p < .01$, $^{***}p < .001$ (two-tailed tests).

[a] Model 3 estimates only for mothers who have children under age 6.

Table 9-b.
Discrete-Time Hazard Models for Leaving Wave 4 Job among Higher-Income Mothers

	Model 1		Model 2		Model 3	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Constant	-0.96	(0.71)	-1.42^{+}	(0.72)	-0.17	(1.15)
Age	-0.09**	(0.03)	-0.07*	(0.03)	-0.13*	(0.06)
Age^2/100	0.10*	(0.04)	0.07^{+}	(0.04)	0.16^{+}	(0.09)
Race and Ethnicity						
White	----	----	----	----	----	----
African American	0.24*	(0.09)	0.24*	(0.10)	0.35*	(0.15)
Hispanic	0.05	(0.11)	0.02	(0.12)	-0.07	(0.17)
Asian/other	0.04	(0.14)	0.05	(0.15)	-0.19	(0.24)
Education						
Less than high school	----	----	----	----	----	----
High school	-0.14	(0.15)	-0.08	(0.16)	-0.13	(0.26)
Some college	-0.07	(0.15)	-0.02	(0.16)	-0.06	(0.26)
College	-0.03	(0.17)	0.04	(0.17)	-0.10	(0.28)
Marital Status						
Married	----	----	----	----	----	----
Single	0.2*	(0.10)	0.35***	(0.10)	0.23	(0.17)
Mother's Health Status						
No disability	----	----	----	----	----	----
Disability	0.29**	(0.10)	0.30**	(0.10)	0.29^{+}	(0.17)
Number of Children	0.00	(0.04)	-0.02	(0.04)	0.03	(0.06)
Presence of Preschool Children	-0.03	(0.08)	-0.01	(0.08)	----	----
Work Status						
Full Time	-0.32***	(0.07)	-0.05	(0.07)	-0.03	(0.11)
Part Time	----	----	----	----	----	----
Employment Sector						
Government	-0.22**	(0.08)	-0.16^{+}	(0.09)	-0.02	(0.13)
Private Sector	----	----	----	----	----	----
Union Membership						
Yes	-0.35***	(0.10)	-0.24*	(0.11)	-0.26	(0.18)
No	----	----	----	----	----	----
Occupation						
Managerial	0.13	(0.10)	0.11	(0.10)	0.01	(0.15)
Teachers/Nurses	0.02	(0.11)	-0.01	(0.11)	-0.19	(0.17)
Other/Professional	-0.06	(0.10)	-0.07	(0.10)	-0.22	(0.16)
Clerical	----	----	----	----	----	----
Sales	0.19^{+}	(0.11)	0.18^{+}	(0.11)	0.10	(0.17)
Service	0.12	(0.10)	0.05	(0.10)	-0.26	(0.16)
Production	0.07	(0.12)	0.10	(0.12)	-0.27	(0.19)
Hourly Wage (logged)	-0.27***	(0.06)	-0.16**	(0.06)	-0.18^{+}	(0.10)

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(Table 9-b continued)

	Model 1		Model 2		Model 3	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Job Tenure by Wave 4						
Less than 1 year	0.31***	(0.10)	0.28**	(0.10)	0.18	(0.14)
1-2 years	----	----	----	----	----	----
2-5 years	-0.16	(0.10)	-0.08	(0.10)	-0.20	(0.15)
More than 5 years	-0.47***	(0.09)	-0.33***	(0.09)	-0.30*	(0.15)
Health Insurance Status						
Employer-provided			----	----	----	----
Medicaid			1.00***	(0.23)	1.30***	(0.31)
Other private/public			0.93***	(0.07)	1.05***	(0.12)
None			1.09***	(0.13)	1.31***	(0.20)
Child Care Arrangements						
Center care					-0.46**	(0.17)
Relative care					-0.53**	(0.18)
Non-relative care					-0.54**	(0.18)
Parental/sibling care					-0.46*	(0.21)
No regular arrangement					----	----
Earnings from Family members (logged)	0.03^{+}	(0.01)	0.01	(0.01)	-0.03	(0.02)
Metro Residence	0.17*	(0.08)	0.21**	(0.08)	0.25^{+}	(0.14)
Local Unemployment Rates	0.04	(0.03)	0.04	(0.03)	0.01	(0.05)
Duration						
Wave	0.40***	(0.08)	0.43***	(0.09)	0.40**	(0.13)
Wave^2	-0.03***	(0.01)	-0.03***	(0.01)	-0.03**	(0.01)
-2 Log Likelihood	15,837.58		15,487.16		6,075.30	
Total N	30,250		30,250		10,886	
N with event	2,388		2,388		991	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. $^{+}$ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests).

Table 10.
Logistic Regression Models for Moving to a New Job among Wave 4 Job Leavers

	Low-Income		Higher -Income	
	Coefficient	(SE)	Coefficient	(SE)
Constant	0.28	(1.58)	0.08	(1.67)
Age	0.18*	(0.08)	0.13	(0.08)
$Age^2/100$	-0.28*	(0.10)	-0.18	(0.10)
Race and Ethnicity				
White	----	----	----	----
African American	0.39	(0.28)	-0.06	(0.29)
Hispanic	0.08	(0.30)	-0.14	(0.34)
Asian/other	0.71	(0.60)	0.11	(0.48)
Education				
Less than high school	----	----	----	----
High school	-0.33	(0.29)	-0.25	(0.45)
Some college or more	-0.15	(0.32)	-0.38	(0.45)
Marital Status				
Married	----	----	----	----
Single	0.14	(0.31)	0.33	(0.32)
Mother's Health Status				
No disability	----	----	----	----
Disability	-0.13	(0.28)	-0.66**	(0.24)
Number of Children	-0.07	(0.11)	0.08	(0.12)
Presence of Preschool Children	-0.61*	(0.28)	-0.46*	(0.23)
Work Status				
Full Time	0.06	(0.22)	0.18	(0.18)
Part Time	----	----	----	----
Employment Sector				
Government	-0.03	(0.34)	-0.05	(0.25)
Private sector	----	----	----	----
Union Membership				
Yes	-0.08	(0.56)	0.28	(0.35)
No	----	----	----	----
Hourly Wage (logged)	-0.13	(0.24)	0.12	(0.14)
Total Tenure in Wave 4 Job	0.11	(0.11)	0.00	(0.09)
Child Care Arrangement				
Center Care	0.35	(0.34)	0.74**	(0.27)
Non Relative care	0.51	(0.37)	0.42	(0.31)
Relative Care	0.75*	(0.33)	0.48	(0.29)
Parental Care	0.17	(0.31)	0.54^{+}	(0.30)
No Care	----	----	----	----
Older Children 15-17	0.40	(0.44)	0.34	(0.33)
Child Care Subsidy	0.55	(0.45)	----	----

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(Table 10 continued)

	Low-Income		Higher-Income	
	Coefficient	(SE)	Coefficient	(SE)
Health Insurance Status				
Employer-provided	----	----	----	----
Medicaid	-1.15**	(0.40)	-0.66	(0.68)
Other private/public	-1.03**	(0.38)	-1.34***	(0.26)
None	-0.95*	(0.38)	-1.13**	(0.39)
Earnings from Family Members (logged)	0.05	(0.04)	0.05	(0.05)
Metro Residence	-0.18	(0.25)	0.09	(0.22)
Local Unemployment Rates	0.07	(0.11)	0.07	(0.09)
Leaving Wave	-0.13*	(0.06)	-0.19***	(0.04)
-2 Log Likelihood	1,163.10		1,656.86	
(N)	(1,613)		(2,388)	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. $^{+}p < .10$, $^{*}p < .05$, $^{**}p < .01$, $^{***}p < .001$ (two-tailed tests).

Table 11.
Changes in Hourly Wages among Low-Income Mothers Moving to a New Job

	Ratio of New Wage to Old Wage	Distribution (%)	Average Old Wage ($)	Average New Wage ($)
Wage Increases	1.50+	15.3	$5.18	$13.17
	1.25-1.49	10.2	6.72	9.03
	1.10-1.24	14.2	7.13	8.36
No Change	1.00-1.09	20.8	7.01	7.29
Wage Decreases	0.90-0.99	17.4	7.72	7.44
	0.75-0.89	9.8	8.61	7.17
	<0.75	12.3	12.11	5.98
	Total (N = 1,403)	100.0	7.63	8.37

Note: Percentages are based on weighted data; sample sizes are unweighted totals.

Table 12-a.
Logistic Regression Models for Job Mobility among Movers: Low-Income Mothers

	Model 1 10% Wage Increases		Model 2 25% Wage Increases		Model 3 Wage Decreases	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Constant	4.71**	(1.52)	4.28*	(1.76)	-7.32***	(1.60)
Age	0.04	(0.08)	0.05	(0.09)	-0.05	(0.08)
$Age^2/100$	-0.04	(0.11)	-0.07	(0.13)	0.06	(0.11)
Race and Ethnicity						
White	----	----	----	----	----	----
African American	-0.05	(0.20)	0.25	(0.23)	0.05	(0.21)
Hispanic	0.08	(0.24)	-0.14	(0.28)	-0.37	(0.25)
Asian/other	-0.32	(0.42)	0.11	(0.46)	0.14	(0.40)
Education						
Less than high school	-0.40+	(0.23)	-0.12	(0.27)	0.13	(0.23)
High school	----	----	----	----	----	----
Some college or more	0.40*	(0.19)	0.47*	(0.21)	-0.42*	(0.19)
Marital Status						
Married	----	----	----	----	----	----
Single	-0.22	(0.24)	-0.20	(0.28)	0.13	(0.25)
Mother's Health Status						
No disability	----	----	----	----	----	----
Disability	-0.33	(0.23)	-0.19	(0.27)	0.25	(0.23)
Number of Children	0.00	(0.09)	-0.03	(0.10)	0.07	(0.09)
Presence of Preschool Children	-0.03	(0.21)	-0.21	(0.24)	-0.02	(0.21)
Work Status						
Full Time	-0.03	(0.18)	-0.11	(0.21)	0.22	(0.19)
Part Time	----	----	----	----	----	----
Employment Sector						
Government	-0.09	(0.27)	-0.31	(0.33)	0.19	(0.28)
Private Sector	----	----	----	----	----	----
Union Membership						
Yes	0.42	(0.42)	0.34	(0.51)	-0.49	(0.43)
No	----	----	----	----	----	----
Occupation						
Managerial	-0.22	(0.45)	0.15	(0.51)	0.07	(0.46)
Professional/technical	----	----	----	----	----	----
Clerical	-0.31	(0.32)	0.22	(0.38)	0.06	(0.33)
Sales	-0.61+	(0.35)	-0.25	(0.41)	0.44	(0.36)
Food Service	-0.88*	(0.38)	-0.91*	(0.46)	0.98*	(0.39)
Other Service	-0.36	(0.33)	-0.26	(0.40)	0.08	(0.35)
Production	-0.52	(0.34)	-0.52	(0.41)	0.47	(0.35)
Hourly Wage (logged)	-2.75***	(0.30)	-3.27***	(0.35)	3.29***	(0.34)
Total Tenure in Wave 4 Job	0.03	(0.08)	0.09	(0.09)	0.03	(0.08)

(Continued on next page)

(Table 12-a continued)

	Model 1 10% Wage Increases		**Model 2 25% Wage Increases**		**Model 3 Wage Decreases**	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Weeks unemployed	0.00	(0.00)	(0.00)	(0.00)	0.01^{+}	(0.00)
Health Insurance Status						
Employer-provided HI	0.18	(0.24)	0.64*	(0.28)	-0.56*	(0.25)
Medicaid	-0.32	(0.23)	-0.06	(0.27)	0.14	(0.24)
Other Health Insurance	-0.13	(0.23)	0.29	(0.27)	-0.30	(0.24)
No Health Insurance	----	----	----	----	----	----
Earnings from Family Members (logged)	-0.03	(0.03)	-0.02	(0.04)	0.02	(0.03)
Metro Residence	0.47*	(0.19)	0.30	(0.22)	-0.32	(0.20)
Local Unemployment Rates	-0.07	(0.09)	-0.03	(0.10)	0.21*	(0.09)
-2 Log Likelihood	1,633.70		1,310.91		1,564.65	
(N)	(1,403)		(1,403)		(1,403)	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. $^{+}$ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests).

Table 12-b.
Logistic Regression Models for Job Mobility among Movers: Higher-Income Mothers

	Model 1 10% Wage Increases		Model 2 25% Wage Increases		Model 3 Wage Decreases	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Constant	0.15	(1.44)	-1.14	(1.73)	-2.11	(1.35)
Age	0.14+	(0.07)	0.16+	(0.09)	-0.11	(0.07)
$Age^2/100$	-0.17+	(0.10)	-0.19+	(0.11)	0.12	(0.09)
Race and Ethnicity						
White	----	----	----	----	----	----
African American	0.08	(0.21)	-0.01	(0.24)	-0.17	(0.20)
Hispanic	-0.31	(0.26)	-0.22	(0.30)	0.44+	(0.25)
Asian/other	0.14	(0.32)	-0.29	(0.40)	-0.08	(0.31)
Education						
Less than high school	-0.25	(0.34)	-0.12	(0.40)	-0.35	(0.32)
High school	----	----	----	----	----	----
Some college or more	0.56***	(0.16)	0.67***	(0.19)	-0.35*	(0.15)
Marital Status						
Married	----	----	----	----	----	----
Single	-0.17	(0.22)	0.00	(0.26)	0.29	(0.21)
Mother's Health Status						
No disability	----	----	----	----	----	----
Disability	-0.05	(0.23)	0.06	(0.26)	0.11	(0.21)
Number of Children	-0.05	(0.09)	-0.10	(0.11)	0.08	(0.09)
Presence of Preschool Children	0.27	(0.17)	0.19	(0.20)	-0.20	(0.16)
Work Status						
Full Time	0.12	(0.16)	0.18	(0.19)	-0.15	(0.15)
Part Time	----	----	----	----	----	----
Employment Sector						
Government	0.07	(0.19)	0.22	(0.22)	0.11	(0.18)
Private Sector	----	----	----	----	----	----
Union Membership						
Yes	-0.27	(0.26)	-0.26	(0.30)	0.03	(0.23)
No	----	----	----	----	----	----
Occupation						
Managerial	0.17	(0.22)	0.19	(0.26)	0.06	(0.21)
Professional/technical	----	----	----	----	----	----
Clerical	-0.24	(0.19)	-0.15	(0.22)	0.51**	(0.19)
Sales	-0.24	(0.26)	-0.25	(0.30)	0.50*	(0.25)
Food Service	-0.47	(0.36)	-0.61	(0.40)	0.85*	(0.36)
Other Service	-0.27	(0.28)	-0.44	(0.32)	0.72**	(0.27)
Production	-0.75*	(0.30)	-0.81*	(0.37)	0.81**	(0.27)
Hourly Wage (logged)	-1.66***	(0.17)	-1.96***	(0.20)	1.69***	(0.17)
Total Tenure in Wave 4 Job	-0.03	(0.07)	0.03	(0.08)	0.04	(0.06)

(Continued on next page)

(Table 12-b continued)

	Model 1 10% Wage Increase		**Model 2 25% Wage Increase**		**Model 3 Wage Decrease**	
	Coefficient	(SE)	Coefficient	(SE)	Coefficient	(SE)
Weeks unemployed	0.00	(0.00)	0.00	(0.00)	0.01*	(0.00)
Health Insurance Status						
Employer-provided HI	-0.05	(0.28)	-0.12	(0.31)	-0.26	(0.27)
Medicaid	-0.26	(0.49)	-0.43	(0.58)	0.10	(0.48)
Other Health Insurance	-0.27	(0.26)	-0.30	(0.30)	-0.01	(0.26)
No Health Insurance	----	----	----	----	----	----
Earnings from Family Members (logged)	0.02	(0.03)	0.06	(0.04)	0.01	(0.03)
Metro Residence	0.09	(0.18)	0.02	(0.20)	-0.19	(0.17)
Local Unemployment Rates	0.10	(0.07)	0.09	(0.08)	-0.03	(0.07)
-2 Log Likelihood	2,396.80		1,886.28		2,591.03	
(N)	(2,081)		(2,081)		(2,081)	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. $^{+}$ $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests).

Appendix A. Description of Selected Variables

The Census Bureau released core and topical module data files of the 1996 SIPP as they became available over time (wave by wave), and after the completion of all 12 waves, a longitudinal data file was released that had been edited for internal consistency. Our study uses data from a longitudinal file, wave 4 through wave 12. This appendix provides a detailed description of selected variables used in our study.

Primary Job of Wave 4 (Wave 4 Job)

While each wave of the SIPP collects information on each of the preceding four months for most variables (e.g., demographics, access to health insurance, government program participation, and income), information on job-related variables is gathered somewhat differently. Each wave of the SIPP collects information on at most two jobs (job 1 and job 2) held by an individual during the whole four-month reference period. The two jobs may be held simultaneously or consecutively during the reference period. Job-related information such as work hours, wages, and occupation codes of job 1 and job 2 are then entered identically across all four months in each wave, regardless of the timing of each job during the reference period. The precise timings of job 1 and job 2, therefore, need to be determined through information on the starting and ending dates of each job, as well as through a question asking about the continuity of the job from wave to wave.

When individuals held only one job during the reference period of wave 4, that job was entered as the primary job in our analysis, regardless of whether they stopped working on that job during wave 4 or continued to work after wave 4. For individuals who held two jobs simultaneously in wave 4, we treated the most recent job or the job with most working hours as the primary job. For individuals who held two jobs consecutively and were still working by the end of wave 4, the job where individuals were still working was selected as the primary job. When individuals stopped working on both jobs reported in wave 4, the job with most working hours was treated as the primary job.

Hourly Wages

Hourly wages used in our analysis represent a combination of two variables. The SIPP collects both hourly pay rates and total monthly earnings for each job ("gross pay before deductions") in each wave. The hourly pay rate of each job available in the SIPP is constant across four months in each wave; monthly earnings of each job, on the other hand, are collected for each month and can vary from month to month. While questions on monthly earnings were asked for everyone with jobs during each wave, questions on hourly pay rates were asked only of those individuals who were paid by the hour. Since higher-income individuals are less likely to be paid by the hour, they were more likely to have missing values for hourly pay rates. In our sample of mothers, nearly 42 percent of higher-income women had missing values for hourly pay rates, while only 19 percent of low-income women had missing values for hourly pay rates. Fewer percentages of both groups of mothers had missing values for monthly earnings—2 percent of higher-income women and 5 percent of low-income women.

Given the lower rate of missing values for monthly earnings than for self-reported hourly pay rates, we had an option of using monthly earnings to calculate approximate hourly wage rates for most people, dividing monthly earnings by the product of usual working hours per week on the job and total working weeks per month (hereafter "calculated hourly wage rate"). However, when we compared calculated hourly wages with self-reported hourly wages for those individuals with valid information on both variables, we found that the mean of calculated hourly wages was much lower than that of self-reported hourly wages for low-income mothers, while the reverse

was true for higher-income mothers. Also, calculated hourly wages had a larger standard deviation than self-reported hourly wages, for both low-income and higher-income women.

Considering that most low-wage workers tend to be paid by the hour, and the main focus of our study was on low-income mothers, our analyses used self-reported hourly wage rates for those providing valid information. For individuals with missing values on hourly wage rates, we used calculated hourly wage rates based on monthly earnings. All hourly wages are expressed in 2000 dollars.

For some individuals who provided neither hourly pay rates nor monthly earnings, despite valid information on other job characteristics, we imputed hourly wage rates. Based on the individual's education level and occupation, an average hourly wage rate for individuals with the same education level and occupation in the same wave was assigned for those requiring imputed values.

Health Status of Mothers and Children

To measure the health status of mothers and children in our analysis, we used data from a SIPP topical module on disability, collected at wave 5. The topical module on disability contains a series of questions measuring adults' ability to perform major life activities or social roles including employment, and questions about children's ability to perform age-appropriate functions. Our study follows the definitions of disability and severe disability used by the Census Bureau analysis of the same SIPP data (McNeil 2001). Respondents who report having difficulty in performing one or more activities covered by the survey are defined as having a disability. The severity is determined with a follow-up question asking the level of difficulty or the need for help in performing a specified task.

The types of disabilities measured for mothers (any adult aged 15 and older) include physical/functional limitations (e.g., use of a wheelchair, difficulty in seeing, hearing, or walking); difficulties with activities of daily living (ADLs such as eating, dressing, bathing, etc.); difficulties with instrumental activities of daily living (IADLs such as going outside the home, preparing meals, etc.); and mental, emotional, and social problems that interfere with everyday activities. For children under 6, developmental questions are asked (e.g., difficulty in moving arms or legs, difficulty in walking, running, or playing), while children aged 6 and older are asked school-related questions along with a similar set of questions about physical/functional limitations, ADLs, IADLs, etc.

Some mothers in our sample, however, did not have valid information on disability, because this topical module was fielded at wave 5 while our sample of mothers was defined at wave 4. Approximately 11 percent of low-income mothers and 7 percent of higher-income mothers had missing values using the wave 5 topical module on disability. For those women with missing information on disability, we used data from general questions on disability included in core questions at wave 4. Women who gave a positive response to the question "Do you have a physical, mental, or other health condition that limits the kind or amount of work you can do?" were coded as having a disability. Women who gave another positive response to a follow-up question—"Does your health or condition prevent you from working a job or business?"—were coded as having a severe disability. Of those women with missing information on the topical module disability questions, about 3 percent reported having a disability and less than 1 percent having a severe disability in the core questions at wave 4.

Appendix B. Supplementary Tables

Appendix Table 1.
Logistical Regression Models for Access to Employer-Provided Health Insurance

	Low-Income		Higher-Income	
	Coefficient	(SE)	Coefficient	(SE)
Constant	-4.87***	(1.23)	-3.83***	(0.99)
Age	0.06	(0.06)	0.09+	(0.05)
$Age^2/100$	-0.06	(0.08)	-0.12	(0.06)
Race and Ethnicity				
White	----	----	----	----
African American	-0.15	(0.16)	0.08	(0.15)
Hispanic	-0.20	(0.20)	-0.03	(0.17)
Asian/other	-0.52	(0.34)	0.25	(0.21)
Education				
Less than high school	----	----	----	----
High school	0.49*	(0.21)	0.12	(0.25)
Some college or more	0.72**	(0.23)	0.11	(0.25)
Marital Status				
Married	----	----	----	----
Single	0.20	(0.19)	0.64***	(0.15)
Mother's Health Status				
No disability	----	----	----	----
Disability	-0.17	(0.21)	-0.04	(0.16)
Number of Children	-0.04	(0.07)	-0.15*	(0.06)
Presence of Preschool Children	-0.01	(0.16)	0.21+	(0.11)
Work Status				
Full Time	1.79***	(0.17)	1.60***	(0.11)
Part Time	----	----	----	----
Employment Sector				
Government	0.49*	(0.20)	0.31**	(0.12)
Private Sector	----	----	----	----
Union Membership				
Yes	1.00***	(0.29)	0.68***	(0.15)
No	----	----	----	----
Occupation				
Managerial	-0.22	(0.29)	-0.13	(0.14)
Professional/technical	0.04	(0.25)	n/a	n/a
Teachers/nurses[a]	n/a	n/a	-0.03	(0.15)
Other professional[a]	n/a	n/a	0.00	(0.15)
Clerical	----	----	----	----
Sales	-0.50+	(0.26)	-0.14	(0.17)
Food service[b]	-0.59*	(0.28)	n/a	n/a
Health service[b]	-0.43	(0.30)	n/a	n/a
Other service[b]	-0.67*	(0.26)	n/a	n/a
Services	n/a	n/a	-0.51**	(0.17)
Production	0.13	(0.20)	0.17	(0.17)
Hourly Wage (logged)	0.85***	(0.19)	0.70***	(0.10)

(Continued on next page)

(Appendix Table 1 Continued)

	Low-Income		Higher-Income	
	Coefficient	(SE)	Coefficient	(SE)
Job Tenure by Wave 4				
Less than 1 year	-1.09***	(0.20)	-0.51**	(0.16)
1-2 years	----	----	----	----
2-5 years	0.34+	(0.21)	0.38*	(0.15)
More than 5 years	0.75***	(0.21)	0.73***	(0.14)
Earnings from Family Members (logged)	-0.05+	(0.03)	-0.14***	(0.02)
-2 Log Likelihood	2,435.07		5,615.39	
(N)	(2,609)		(5,278)	

Note: Standard errors are in parentheses. Results are based on weighted data; standard errors are adjusted for survey design effects. + $p < .10$, * $p < .05$, ** $p < .01$, *** $p < .001$ (two-tailed tests).

[a] These are detailed professional categories applicable only for higher-income women.
[b] These are detailed service categories applicable only for low-income women.

Source: The 1996 SIPP, wave 4.

Appendix Table 2-a.
Outcomes of Wave 4 Job among Higher-Income Mothers by Selected Demographic Characteristics[a]

	Stayers	Leavers	Unknown	Total	(Total N)
Total	41.3	45.6	13.2	100.0%	(2,609)
Age					
18-24	15.5	68.3	16.2	100.0	(225)
25-34	36.2	49.7	14.1	100.0	(1,613)
35-44	45.3	42.6	12.1	100.0	(2,505)
45-64	46.7	39.8	13.5	100.0	(935)
Race					
White (non-Hispanic)	43.1	44.6	12.3	100.0	(4,033)
African American (non-Hispanic)	33.9	49.5	16.6	100.0	(604)
Hispanic	36.0	48.3	15.7	100.0	(413)
Other	38.9	45.7	15.5	100.0	(228)
Education					
Less than high school	29.4	56.8	13.8	100.0	(227)
High school	38.5	47.2	14.4	100.0	(1,523)
Some college	39.4	46.9	13.7	100.0	(1,917)
College or more	47.8	40.9	11.3	100.0	(1,611)
Health Status					
No disability	41.8	44.6	13.5	100.0	(4,785)
With any disability	36.6	53.8	9.6	100.0	(493)
With severe disability	28.2	63.8	8.1	100.0	(189)
Marital Status					
Married	38.1	46.4	15.6	100.0	(4,186)
Single	42.1	45.3	12.6	100.0	(1,092)

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] These refer to characteristics at the time of wave 4, except for health status which was asked in wave 5.

Source: The 1996 panel of SIPP, wave 4 – wave 12.

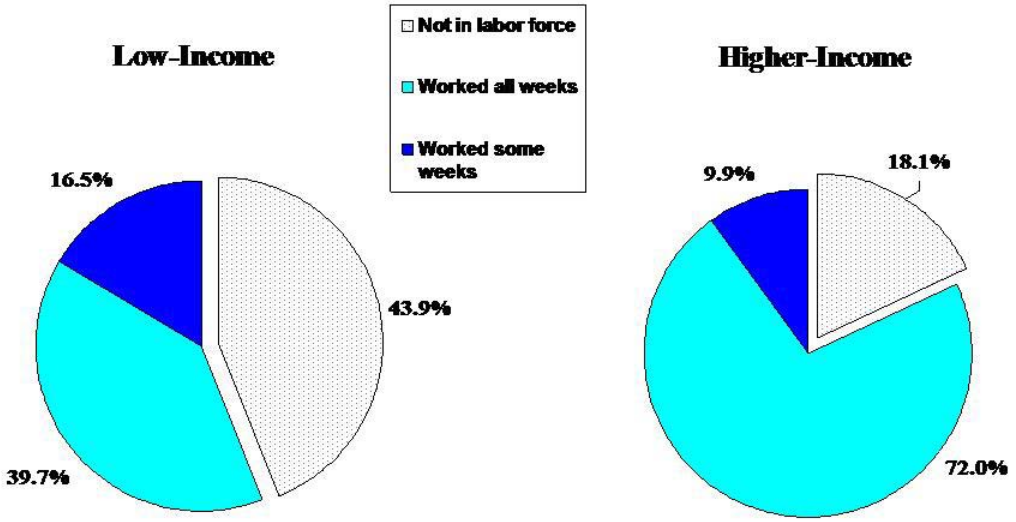
Appendix Table 2-b
Outcomes of Wave 4 Job among Higher-Income Mothers by Selected Employment, Health Insurance, and Child Care Characteristics[a]

	Stayers	Leavers	Unknown	Total	(Total N)
Total	41.3	45.6	13.2	100.0%	(5,278)
Work Status					
Full time	44.3	42.3	13.4	100.0	(3,960)
Part time	32.5	54.9	12.6	100.0	(1,318)
Employment Sector					
Private	37.6	48.5	13.9	100.0	(4,108)
Government	54.4	35.1	10.6	100.0	(1,170)
Union Membership					
Yes	57.4	30.5	12.2	100.0	(731)
No	38.8	47.9	13.3	100.0	(4,547)
Wage Quartiles					
Top	50.2	36.9	13.0	100.0	(1,295)
Second	47.3	40.4	12.2	100.0	(1,315)
Third	38.8	46.9	14.4	100.0	(1,362)
Bottom	28.9	58.1	13.0	100.0	(1,306)
Health Insurance					
No health insurance	21.9	60.3	17.9	100.0	(260)
Employer-provided insurance	48.8	38.2	13.0	100.0	(2,758)
Medicaid	15.2	68.7	16.1	100.0	(97)
Other public/private insurance	35.2	52.1	12.7	100.0	(2,163)
Child Care Arrangement for Youngest Child					
Parental/sibling care	38.8	49.0	12.2	100.0	(655)
Relative care	38.5	48.4	13.1	100.0	(814)
Non-relative care	41.9	42.7	15.4	100.0	(700)
Center care/enrichment activities	45.7	43.1	11.2	100.0	(1,456)
No arrangement/school	37.4	49.3	13.3	100.0	(829)
Child Care Payment					
Paid	44.1	43.5	12.4	100.0	(2,025)
Did not pay	38.8	48.1	13.1	100.0	(2,429)
Receipt of Child Care Subsidy					
Yes	33.8	58.7	7.5	100.0	(143)
No	41.5	45.6	12.9	100.0	(4,311)

Note: Percentages are based on weighted data; sample sizes are unweighted totals.
[a] There refer to characteristics at the time of wave 4.

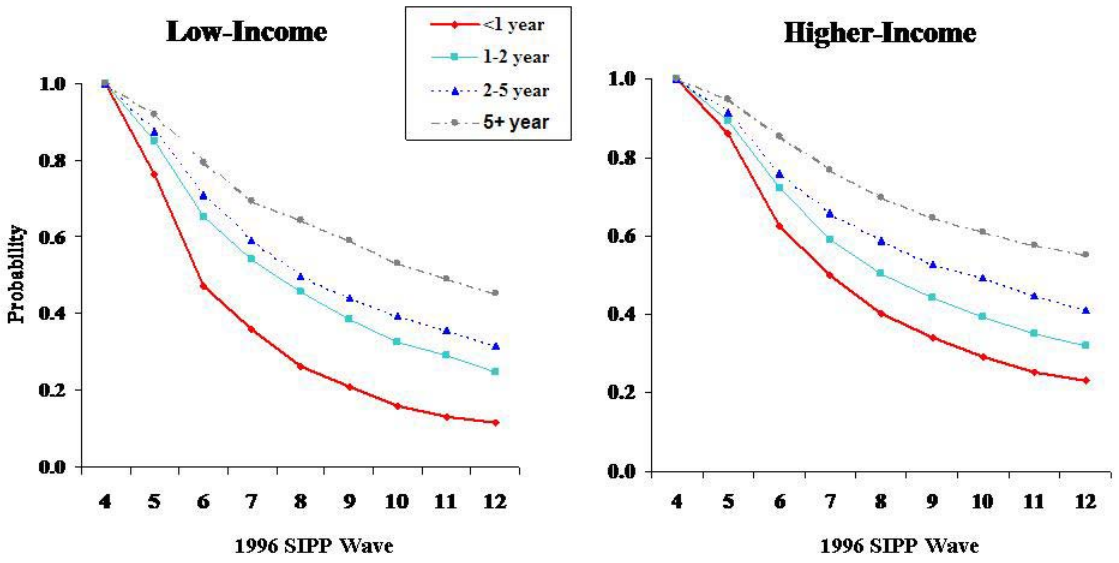
Source: The 1996 panel of SIPP, wave 4 – wave 12.

Figure 1. Labor Force Status of All Mothers (Age 18-64)



Source: Author's calculation based on data from the 1996 panel of the Survey of Income and Program Participation, wave 4, collected in March-June 1997.

Figure 2. Survival Probabilities for Mother's Retention on Wave 4 Job by Prior Job Tenure



Source: Author's calculation based on data from the 1996 panel of the Survey of Income and Program Participation, waves 4 through 12, collected in April 1997- February 2000.

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The Institute for Women's Policy Research (IWPR) is a scientific research organization dedicated to informing and stimulating debate on public policy issues of critical importance to women and their families.

IWPR focuses on issues of poverty and welfare, employment and earnings, work and family issues, the economic and social aspects of health care and safety, and women's civic and political participation.

The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research and to build a network of individuals and organizations that conduct and use women-oriented policy research.

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