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## Single mothers, social capital, and work-family conflict

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# **Single Mothers, Social Capital, and Work-Family Conflict**

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## **Single Mothers, Social Capital, and Work-Family Conflict**

### **Abstract**

The purpose of this paper is to examine work-family conflict among low-income, unmarried mothers. I examine how social capital affects work-family conflict and how both social capital and work-family conflict affect employment. I analyze the Fragile Families and Child Wellbeing Study, a national sample of non-marital births collected in 1998 – 2000 and 1999 – 2002. Results show that social capital reduces unmarried mothers' reports of work-family conflict, especially for low-income women. In addition, mothers who report high levels of work-family conflict are less likely to be employed; this pattern holds for women who are not looking for work as well as those who are. However, even at high levels of conflict, low-income women are more likely to be employed. The results suggest that work-family conflict has two consequences for unmarried women: it keeps them out of the labor force and makes it more difficult for women who want to work to maintain employment stability.

Changing the employment patterns of low-income women was among the primary goals of the 1996 welfare reforms. By enacting time limits and work requirements for welfare recipients, the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) dramatically changed the policy climate for low-income families. While the requirements in PRWORA sound straightforward (i.e., that recipients should be employed), the real-life complexities of work and family responsibilities, especially in lower income, single mother families, are often ignored (Lambert, 1999). As Hays (2003) notes, relative to middle-class parents, “welfare mothers must face these demanding dual commitments [to work and family care] with many fewer financial assets, marketable skills, and familial resources backing them up, and under much more powerful economic and logistical constraints” (p. 53).

The purpose of this paper is to examine work-family conflict among low-income, unmarried mothers. Specifically, I test how women’s social capital, defined here as an individual’s access to resources through membership in social networks (Portes, 1998), affects work-family conflict, and how both social capital and work-family conflict affect employment stability. The paper makes several contributions. First, the research on work-family conflict tends to focus on professional women in dual-earner marriages (Casey & Pitt-Catsouphes, 1994; Haas, 1999; Lambert, 1999; Marks & Leslie, 2000). The data analyzed here, however, is from the Fragile Families and Child Wellbeing Study, a national sample of births to unmarried mothers, most of whom are in low-income households. Thus, this analysis will focus on work-family conflict among this overlooked population. Second, this paper is unique because it focuses on social capital as a primary determinant of work-family conflict and employment stability. Finally, this

paper analyzes how women's location in race, class, and family structures, as well as the differential resources that they derive from these locations, affect their ability to accommodate work-family conflict.

### **Unmarried Mothers and Social Capital**

Social capital has become a central concept in the social sciences. It has been used to explain many different kinds of social behaviors, from civic engagement to educational outcomes to adolescent development (Coleman, 1988; Furstenberg & Hughes, 1995; Putnam, 2000). On the individual level, social capital refers to one's access to resources through reciprocal social networks (Portes, 1998; Van der Gaag & Snijders, 2003). These resources provide two distinct kinds of capital: social support and social leverage (Briggs, 1998; Domínguez and Watkins 2003). As Domínguez and Watkins (2003) explain, "ties that offer *social support* help individuals to...cope with the demands of everyday life and other stresses...These ties...generally provide emotional and expressive support as well as certain forms of instrumental help like rides, small loans, or a place to stay in case of emergency (p. 113, emphasis in original). Social leverage, on the other hand, refers to using network ties for social mobility. This paper measures the former—social capital in the form of social support—and tests how it affects unmarried mothers' work-family conflict and employment stability.

Intergenerational and inter-household exchange networks have a long history in low-income communities, especially communities of color (Stack, 1974). Yet in recent years, the ability of these networks to provide assistance has diminished as household resources have become more scarce and norms of reciprocity more difficult to maintain

(Domínguez & Watkins, 2003; Hogan, Eggebeen, & Clogg, 1993; Nelson, 2000; Roschelle, 1997; Wilson, 1987). Yet even within these financial constraints, evidence of assistance persists. For example, Hogan, Hao, and Parish (1990) found that support networks are more common among unmarried mothers and Black women, and that Black single mothers especially benefit from these exchanges. Black single mothers were more likely to live with kin and to receive free childcare and income supports. Other research has found that financially disadvantaged women rely heavily on informal childcare supports and living with non-nuclear kin in order to maintain employment (Scott, Hurst, & London, 2003; Stoloff, Glanville, & Bienstock, 1999; Tienda & Glass, 1985).

Although the full extent of these networks has been debated in the recent literature, it is clear that these forms of social capital—instrumental social supports and shared household arrangements—are part of the pool of resources available to many unmarried mothers to meet daily needs. These resources may also ease work-family conflict and facilitate employment stability.

## **Barriers to Employment**

The labor force participation of women with children has been increasing since the 1960s (U.S. Census Bureau, 2003). Most recently, in 2002, 55percent of married women and 58percent of unmarried women with children less than 3 years old were employed (U.S. Department of Labor Statistics, 2004). These rates, however, vary by race. Among married women with children under 3, Black women have the highest employment rates (64percent), followed by white women (55percent) and women of Hispanic origin (43percent) (U.S. Department of Labor Statistics, 2004). For unmarried

women with children under 3, the racial patterns are exactly opposite. Black and Hispanic women are least likely to be employed (53percent and 55percent, respectively), while 62percent of unmarried white women are employed. That the effects of marital status on employment varies for women in different racial/ethnic groups emphasizes how location in race and income structures affects women's employment experiences and outcomes (Marks & Leslie, 2000).

These relatively high employment rates for mothers were part of the political push for the 1996 welfare reforms; although welfare was originally designed to keep unmarried (primarily widowed) mothers at home and out of the labor force (Abramovitz, 1996), current employment rates of mothers have made this policy goal obsolete. To most Americans, including low-income Americans, the goals of welfare reform to "end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage" (Office of the Federal Register, 1996) are laudable. Most low-income women express a strong work ethic (Edin & Lein, 1997; Hays, 2003) and a deep commitment to marriage (Edin, 2000; Gibson, Edin, & McLanahan, forthcoming). What are lacking in these women are not work and family values, but the resources to achieve work and family stability. In fact, most low-income women, including women receiving welfare, are employed (Edin & Lein, 1997; Harris, 1993). Harris (1993) found that at any given time, about one-third of AFDC recipients were working and that over the course of receiving welfare, about half of all recipients will have been employed. She also found that two-thirds of welfare spells ended through employment. However, a large proportion of women who exited welfare through work ended up back on AFDC: 35 percent within two years and up to 54 percent within 6 years (Harris, 1996).

Research on low-income women's employment often highlights the multiple barriers to employment and financial stability that low-income women face (Danziger et al., 2000; Edin & Lein, 1997. Women who lack previous work experience, who do not have a high school degree, and who have more than two children are at increased risk of employment instability and lower incomes (Corcoran, Danziger, Kalil, & Seefeldt, 2000). A relatively high percentage of low-income women also report health problems, both physical and mental, and experience higher rates of domestic violence, both of which limit employment (Corcoran et al., 2000; Danziger et al., 2000).

### **Unmarried Mothers and Work-Family Conflict**

Research on low-income women's employment often discusses the increased burdens faced by these women as they juggle work and family responsibilities with very limited resources; however, empirical investigations of this struggle are rare, especially in the work-family conflict literature. In fact, most research on work-family conflict has focused on white, professional women in dual-earner marriages (Haas, 1999; Lambert, 1999; Marks & Leslie, 2000; for an exception that focuses on Black professional women, see Blair-Loy & DeHart, 2003).

What little is known about work-family conflict specifically among unmarried mothers has been based on small, non-representative, localized samples from one city or one employer (Burden, 1986; Burris, 1991; Casey & Pitt-Catsouphes, 1994; Kelly & Voydanoff, 1985). For example, in a survey of about 460 workers in one city, Kelly and Voydanoff (1985) found that single mothers reported higher job tension than dual-earner or single-earner married couples. Similarly, Burris (1991) conducted a survey of 160

women in another city and found that single mothers, especially those in the working-class, had more difficulty integrating work and family. Neither of these studies, however, focused on explaining work-family conflict specifically among unmarried mothers.

Although rarely integrated, both the research on low-income women's employment and the research on work-family conflict suggest hypotheses regarding how low-income unmarried mothers experience work-family conflict. For example, the barriers to employment discussed above, including low levels of education, limited work experience, and poor health, may also increase women's experiences of work-family conflict (Haas, 1999; Marks & Leslie, 2000). In addition, occupational factors that have been shown to increase work-family conflict, such as more work hours, low levels of autonomy, lack of flexibility, and working non-standard shifts (Haas, 1999; Keene and Quadagno 2004; Voydanoff, 2002), are also more likely to be found among low-income workers (Cox & Presser, 2000; Deitch & Huffman, 2001).

Despite these increased burdens that low-income women face as they occupy the roles of worker and mother, mothers' well-being may be enhanced, rather than put under strain, as they successfully enact multiple roles (Greenhaus & Parasuraman, 1999). Recent research on "welfare leavers" has found that many women experience improvements in psychological well-being when they are employed, including increased self-esteem, feeling like a better role model for their children, and increased self-efficacy (London, Scott, Edin, & Hunter, 2004); this occurs even when the burdens of everyday living, such as worrying about child care and transportation, have increased. As the role enhancement perspective predicts, this improved well-being may negate any feelings of

work-family conflict that the women experience. In addition, strong support networks among low-income women may also decrease their experiences of work-family conflict.

## **Data and Method**

This paper analyzes the Fragile Families and Child Wellbeing Study<sup>1</sup>, a nationally representative sample of nonmarital births in U.S. cities of over 200,000. The baseline data were collected from a sample of 4,898 families in 20 U.S. cities between February 1998 and September 2000. Follow-up interviews were conducted between 1999 and 2002, when the birth children were aged 12 to 18 months. This analysis focuses on a subsample of women who were unmarried at the time of birth (76percent of the original sample) and who have ever been employed since the birth (78percent of the original sample). Because of sample restrictions, attrition, and cases lost to missing data, the final sample size is 1676<sup>2</sup>. Unless otherwise indicated, variables are measured at the 12 to 18 month follow-up interview.

### ***Variables***

Perceptions of Work-Family Conflict: Work-family conflict is measured with three items from the second wave, asked of all mothers who have ever been employed since their child's birth. The questions refer to the mother's current or most recent job. The items are: "My shift and work schedule cause/caused extra stress for me and my child;" "Where I work/worked, it is/was difficult to deal with child care problems during working hours;" and "In my work schedule, I have/had enough flexibility to handle family needs." Possible responses are always, often, sometimes, or never. Items are coded so that higher values indicate more spillover between family and work roles.

Responses are summed and divided by 3 (the number of items in the scale) to create a scale ranging from 1 to 4 (alpha = .60).

Social Capital: Social capital is measured with a scale of responses to four questions that ask whether the respondent could count on someone in the next year to (1) loan \$200, (2) provide a place to live, (3) help with emergency child care, and (4) co-sign for a \$1000 loan. These are summed to a scale ranging from 0 (respondent answered no to each of the four items) to 4 (respondent answered yes to each of the four items). Cronbach's alpha for the scale is .70. This scale follows Van der Gaag and Snijder's (2003) recommendations regarding the measurement of individual-level social capital. They advocate measuring access to, rather than use of, social capital and differentiating those with some access to a particular resource from those with no access to this resource. Thus, they do not measure from how many alters the respondent could borrow \$200, for example, but whether they know anyone from whom they could get this loan. Van der Gaag and Snijder develop a measure of social capital from over 30 different items; this dataset includes only 4 relevant items, but they represent the various dimensions of social capital that Van der Gaag and Snijder's research identified, including instrumental, expressive, and financial assistance.

Income: Mothers are grouped into two income categories: low-income (equal to or less than \$40,000 per year) and higher-income (more than \$40,000 per year), and regression models are run separately for each group. Respondents were first asked an open-ended question to report total household income. Respondents who refused to answer were then asked to place their household in an income category. To minimize missing data, responses from both items were combined into one variable. A threshold of

\$40,000 was chosen because it is the upper limit of the category that is nearest to the 2002 U.S. median income of \$42,409 (DeNavas-Walt, Cleveland, & Webster, 2003). To test for income differences in work-family conflict and employment within these two broad income groups, I also include a more precise measure of annual household income: less than or equal to \$10,000; \$10,001 – 20,000; \$20,001 – 30,000; \$30,001 – 40,000; \$40,001 – 60,000; and greater than \$60,000. Less than \$10,000 serves as the reference category for low-income women and more than \$60,000 serves as the reference category for higher-income women.

Employment Status: The analytical sample includes only women who have ever been employed since the birth of their child. The measure of employment status for the multinomial logistic regression differentiates women working fulltime (usually 30 or more hours per week); parttime (usually 1 to 29 hours per week); not currently working, but searching for a job; and not currently working, not searching for a job. This latter group represents women who have dropped out of the labor force. For simplicity, I also use in some models a dichotomous measure of employment, differentiating between women who are currently employed (working fulltime or parttime) and previously employed (including both those who are and are not searching for work).

Additional Variables: As discussed above, this sample includes only unmarried mothers. To further differentiate women by family structure, two additional measures are included in the models. One measures household composition<sup>3</sup>. As previous analysis of this dataset has shown (Sigle-Rushton & McLanahan, 2002), most single mothers are not, in fact, living alone. By lumping all unmarried mothers into one category, researchers ignore the various ways in which more complex living arrangements can both facilitate

and impede positive outcomes (Domínguez & Watkins, 2003; Roschelle, 1997). For example, living with grandparents or other adults may ease mothers' conflicts between work and family responsibilities if they can rely on these others for assistance with family care. On the other hand, living with other adults may actually increase women's care responsibilities, and thus would increase their experiences of work-family conflict. To test this relationship, respondents are coded into six household structure categories: living alone, living only with a romantic partner, living with a partner and other adults, living with parents or grandparents, living with other relatives, or living with other adults. The second family structure variable is parity, which measures whether the focal birth was the mother's first, second, third, or fourth birth.

In addition, several characteristics of the respondent's work are included. Unless otherwise indicated, the variables are in reference to the respondent's current or most recent job. Respondents were asked to describe the kind of work they did in their job; these open-ended responses were coded into broad occupational categories based on the Bureau of Labor Statistics classifications. For this analysis, respondents are divided into five groups: (1) professional/executive/managerial, (2) sales, (3) administrative support/clerical, (4) service occupations, and (5) other, which includes precision production, machine operators, transportation, and handlers and laborers. Non-standard work schedules are measured by a dichotomous measure where respondents who report working evenings, nights, weekends, or different times each week are coded 1 and others are coded 0. Respondents who have ever worked more than one job simultaneously in the past 12 months are also differentiated from those who have not.

Education is measured by a categorical variable differentiating women with less than high school, high school degrees, vocational training or some college, and college degrees. Previous work experience is measured by a dichotomous variable separating women who had ever been employed at any time before the birth of their child (1) from those who had never been employed (0). I also include dummy variables for women who, in the 12 months prior to the birth, received income from welfare or food stamps and from unemployment insurance, workmen's compensation, disability, or social security. Women who report being in poor or fair health are differentiated from those reporting good or excellent health. Finally, I control for mother's age at the time of birth; race/ethnicity (non-Latino white, non-Latino Black, and Latino [of any race]); being foreign-born; and the age of the focal child in months at the follow-up interview.

### ***Analytical Method***

The analysis proceeds in several steps. First, I discuss descriptive statistics for all variables by income. Next, I examine mothers' reports of work-family conflict and social capital on each of the scale items separately, by income and current employment status. Third, I run ordinary least squares (OLS) regression models to examine how mothers' reports of social capital, family structure, and other variables affect their perceptions of work-family conflict<sup>4</sup>. Finally, I run multinomial logistic regression models to test how reports of work-family conflict and social capital affect mothers' employment status.

## Results

Descriptive statistics for all variables are shown in Table 1. Values for respondents whose annual household incomes are less than or equal to \$40,000 are in the left columns, and values for respondents whose incomes are greater than \$40,000 are in the right columns. Of the total sample of 1676 respondents, 82 percent ( $n = 1376$ ) are in low-income households. These low-income mothers are more likely to live alone, to be unemployed and searching for work, to work non-standard shifts, to have received welfare, not to have graduated from high school, to be Black, to have more children, and to be in poor health. They are also less likely to be in a professional or managerial occupation. The employment status variable shows that only 10 percent of low-income women and 5 percent of higher-income women have completely dropped out of the labor market (not employed and not looking for work); the remainder are employed or searching for work.

The results for the work-family conflict and social capital scales are surprising. Mothers in both income groups report low work-family conflict (1.64 and 1.49 for low and high income women, respectively) and high access to social capital (3.12 and 3.59, respectively). In Table 2, I show mean values of work-family conflict and social capital by income. It shows a negative relationship between income and work-family conflict and a positive relationship between income and social capital. All women earning less than \$40,000 per year have significantly more work-family conflict and less social capital than women earning more than \$60,000. Women earning between \$40,001 and 60,000 are equivalent to the reference category.

Table 3 explores these scales in more detail, by examining the distributions of responses for individual items in the scales. The top three panels show that most women report very little conflict between their work and family roles, although, for both income groups, those who are previously employed are more likely to report conflict in their most recent job than are the currently employed. For example, only 10.10percent ( $5.05 + 5.05$ ) of currently employed low-income women and 5.60percent ( $4.40 + 1.20$ ) of currently employed higher-income women report that their work often or always causes extra stress for her and her child; 16.94percent ( $7.76 + 9.18$ ) of previously employed low-income women and 18.00percent ( $12.00 + 8.00$ ) of previously employed higher-income women report this stress. Similarly, 8.10percent of currently employed low-income women, 4.40percent of currently employed higher-income women, 14.83percent of previously employed low-income women, and 18.00percent of previously employed higher-income women often or always find it difficult to deal with childcare problems during work hours. The highest reports of conflict are found in the last item, which asks if the mother's work schedule offers enough flexibility to handle family needs. 29.55percent of currently employed low-income women and 20.80percent of currently employed higher-income women report this stress, compared to 37.88percent of previously employed low-income women and 40.00percent of previously employed higher-income women. In sum, these bivariate results show two trends. First, regardless of income, women reporting high levels of work-family conflict, especially those who lack flexibility in their work schedules, are less likely to be currently employed. Second, among the currently employed, low-income women are more likely to report work-family conflict than are higher-income women.

The distribution of the social capital scale items, in the last panel in Table 3, shows that the vast majority of women report having access to social support. Over 80percent of women in both income groups and both employment statuses report being able to count on someone to loan \$200, provide a place to live, and provide emergency childcare. Only on the last item, being able to count on someone to co-sign \$1000 loan, does the proportion dip, especially for low-income women; but even here, over 50percent of mothers report having access to this resource. For all four kinds of support, however, low-income women have less access than higher-income women.

To test how social capital and other variables affect mothers' reports of work-family conflict, I ran multivariate OLS regression models, shown in Table 4. Unmarried mothers with more social capital report less work-family conflict. For low-income women, social capital is the strongest predictor of work-family conflict ( $\beta = -.199$ ; not shown) and for higher-income women, it is the third strongest ( $\beta = -.143$ ), after work hours ( $\beta = .170$ ) and poor health ( $\beta = .150$ ). Model 2 examines each of the scale items separately. For low-income women, counting on someone to loan \$200, provide childcare, and co-sign a \$1000 loan reduces work-family conflict; for higher-income women, none of the individual items have a significant effect.

Few other items significantly predict work-family conflict. Women in poor health report higher levels of work-family conflict; for low-income women, this variable is the second strongest predictor ( $\beta = .123$ ; not shown). Work hours has a positive relationship with work-family conflict for women in both income categories, although the effect is significantly stronger for higher income women. In addition, working non-standard shifts also increases low-income women's conflict. Low-income women without a high school

degree also have higher levels of work-family conflict, and those with a college degree report lower conflict.

The results in Table 4 show a significant negative relationship between social capital and work-family conflict. The next stage of the analysis (shown in Table 5) tests how both social capital and work-family conflict affect employment stability. I run a multinomial logistic model with four response categories: working fulltime (reference); working parttime; not working, but looking for work; and not working and not looking for work. For higher-income women, small cell sizes required that I combine both non-employed categories into one.

The results in Table 5 show that social capital has no direct effect on employment. Work-family conflict, however, does. Both low-income and higher-income women who experience high levels of work-family conflict are more likely to be out of work. For low-income women, this includes women both looking for work and those who have completely dropped out of the labor market. There is no effect of work-family conflict on parttime versus fulltime work.

The income variable shows that among low-income women, those with higher incomes are less likely to be searching for work or working parttime. Those without work experience are more likely to be searching for a job, as are those with less than a high school education. Older women are more likely to be working parttime and less likely to be searching for work, and Latinas are less likely to be looking for work than working fulltime. The employment of higher-income women is additionally associated with being foreign-born and in poor health, which increase the likelihood of parttime

versus fulltime work, and higher earning White women are more likely to be working parttime than fulltime.

Table 6 shows the multinomial logistic regression coefficients for each of the work-family conflict and social capital scale items. For low-income women, having difficulty dealing with childcare increases the likelihood of working parttime and looking for work. For higher-income women, none of the individual work-family conflict items are significant. Two social capital items, however, are; knowing someone who can provide emergency childcare decreases the likelihood of parttime versus fulltime work and knowing someone who can co-sign a \$1000 loan increases the likelihood of not being employed.

Finally, I test for several interaction effects on a dichotomous measure of employment (currently employed [1] or not currently employed [0]) using logistic regression; I separately interact race and income with each of the following: social capital, work-family conflict, and household structure. Only one interaction effect is significant, and this effect is modeled in Figure 1. This figure shows the predicted probabilities of current employment by work-family conflict and income, with all other variables in the equation at their mean or mode. At low levels of work-family conflict, higher-income women are slightly more likely to be employed. However, as conflict increases, higher-income women become increasingly unlikely to be employed, while the slope for low-income women is much more modest. This shows that women in households earning more than \$40,000 per year are more likely to be employed at low levels of work-family conflict, but are less likely to be employed as conflict increases.

## **Discussion and Conclusion**

The purpose of this paper was to examine how social capital affects work-family conflict among low-income unmarried mothers, and how both social capital and work-family conflict affect employment stability. Consistent with previous studies (Campbell and Moen, 1992), unmarried mothers in general do not report high levels of work-family conflict. Low-income women, however, do perceive higher levels of work-family conflict than higher-income women. Of the three work-family conflict items, women are most likely to report lacking flexibility at work to handle family needs. This suggests that flexible work schedules could be especially helpful for unmarried women in perceiving a better balance between their multiple roles. This flexibility could be formal, i.e. workplace sponsored flextime (Glass & Estes, 1997) or informal, where women would not fear losing their jobs for being a few minutes late. In fact, Lambert (1999) suggests that this relatively minor and informal flexibility might be especially useful for lower-income women, especially to arrange for childcare.

The strong negative association between social capital and work-family conflict reinforces the idea that social supports provide important resources for unmarried mothers as they fulfill their multiple roles. Social support in itself, however, does not have an effect on employment status. Because the analysis focuses on only one point in time, causal direction cannot be confirmed, nor can omitted variable biases be completely ruled out (i.e. a third factor may be affecting both social capital and work-family conflict). Future research should consider these possibilities. The strong association between being in poor health and having high levels of work-family conflict should also be explored. Not only is poor health a significant barrier to employment (Corcoran et al.,

2000; Danziger et al., 2000; Edin & Lein, 1997), these analyses show that it also inhibits mothers' abilities to balance their work and care responsibilities.

The analysis also demonstrates that for low-income unmarried mothers, experiencing work-family conflict makes employment stability difficult to maintain. Women reporting high levels of conflict were more likely to be out of work; some were searching for a new job and others were not. In either case, employment instability is one of the consequences of work-family conflict for low-income unmarried mothers. In addition, low-income women who report difficulty dealing with childcare during work hours are more likely to be unemployed, which may explain why having many children is a barrier to employment stability (Corcoran, Danziger, Kalil, & Seefeldt, 2000). Unlike previous research on job-family trade-offs focusing on married women (Greenhaus & Parasuraman, 1999; Haas, 1999), unmarried mothers do not appear to choose parttime work over fulltime work to minimize work and family demands, except among low-income women who report childcare problems. This is consistent with Folk & Beller (1993), whose analysis of the National Survey of Families and Households found that very few African American women and single women worked parttime in order to accommodate family needs. In addition, the interaction effect between work-family conflict and income suggests that higher-income unmarried mothers are more likely to accommodate high-levels of conflict by no longer working; low-income mothers do not have this option.

Several limitations of this study should also be noted. First, the social capital and the work-family conflict scales used here are relatively limited. Ideally, these scales would be made up of far more items than the four (social capital) and three (work-family

conflict) available in this dataset. The small number of items reduces the variability of the scales, and so primarily differentiates women with no social capital from those with some, and women with high levels of conflict from those without. Second, the cross-sectional data used in this analysis does not allow for causal inference. Finally, more sophisticated measures of labor market attachment would also allow for more detailed analysis of how work-family conflict affects employment for unmarried mothers.

Despite these limitations, this analysis provides important insight into how low-income women experience work-family conflict and how this conflict affects employment. Since 1996, welfare rolls have declined by well over 50 percent and most of these former recipients are now employed. In order to encourage employment stability and financial self-sufficiency, work-family conflict must be minimized. In particular, women need access to support resources in order to meet the demands of their work and family roles. These resources should include workplace supports (Casey & Pitt-Catsouphes, 1994; Deitch & Huffman, 2001); studies of welfare recipients have found that workplace supports, such as paid sick leave, health insurance, child care subsidies, and supportive co-workers, decrease welfare reliance (Parker, 1994). Right now, low-income women are least likely to have access to these sorts of work benefits, yet these benefits are especially helpful as they work to achieve economic self-sufficiency. Especially for the most disadvantaged women, including those with limited work experience and poor health, social and workplace supports will be necessary to their achieving employment stability.

## Notes

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2. I employ listwise deletion of cases with missing data on any of the dependent or independent variables. To explore the effects of dropping these cases, I ran models that imputed means for missing data on continuous variables and dummy coded missing data for categorical variables. None of these were significant in the regression models, and substantive results were similar to the results using listwise deletion. Because Allison (2002) advises against the use of imputation and dummy coding, I use listwise deletion.
3. Preliminary analysis was also run using mother's relationship with the father as an independent variable. Those models had poorer model fit than the models here, so the variable was excluded from analysis.
4. Models using ordinal logistic regression rather than OLS regression were also run. The results are similar to those reported here.

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TABLE 1  
Descriptive Statistics by Income

	Income <= \$40,000		Income > \$40,000	
	Mean or Proportion	Standard Deviation	Mean or Proportion	Standard Deviation
Work-Family Conflict Scale	1.64	0.68	1.49	0.58
Social Capital Scale	3.12	1.14	3.59	0.83
Household Composition:				
Alone	0.27	---	0.05	---
Partner only	0.38	---	0.43	---
Partner plus	0.12	---	0.19	---
Grandparents	0.17	---	0.26	---
Relatives	0.03	---	0.04	---
Other adults	0.03	---	0.03	---
Employment Status:				
Fulltime	0.58	---	0.71	---
Parttime	0.11	---	0.12	---
Not employed, looking for work	0.21	---	0.11	---
Not employed, not looking for work	0.10	---	0.05	---
Occupation:				
Professional/managerial	0.10	---	0.19	---
Sales	0.25	---	0.20	---
Clerical	0.21	---	0.31	---
Service	0.34	---	0.20	---
Other	0.11	---	0.09	---
Worked non-standard shifts	0.70	---	0.63	---
Worked multiple jobs in past 12 months	0.12	---	0.13	---
Ever employed before birth	0.96	---	0.96	---
Ever received welfare/food stamps before birth	0.48	---	0.20	---
Ever received SSI/disability before birth	0.09	---	0.11	---
Education:				
Less than high school	0.35	---	0.18	---
High school	0.38	---	0.31	---
Some college/trade school	0.25	---	0.42	---
College degree or more	0.02	---	0.09	---
Age	23.52	5.18	23.82	5.72
Race				
White	0.14	---	0.26	---
Black	0.65	---	0.51	---
Latino	0.22	---	0.23	---
Foreign-born	0.07	---	0.07	---
Poor health	0.14	---	0.06	---
Parity	2.04	1.02	1.67	0.92
Age of child at follow-up interview, in months	15.49	3.51	15.05	3.67

N

1376

300

TABLE 2  
Mean Work-Family Conflict and Social Capital by Income

	Work-Family Conflict	Social Capital	N
<b>Income:</b>			
<= 10,000	1.68 *	2.87 * †	551
10,001 - 20,000	1.64 *	3.19 *	359
20,001 - 30,000	1.59 *	3.36 *	295
30,001 - 40,000	1.60 *	3.35 *	171
40,001 - 60,000	1.53	3.52	172
> 60,000 (reference)	1.44	3.69	128

\* Significantly different than income > 60,000 at  $p \leq .05$

† Significantly different than adjacent higher income category at  $p \leq .05$

TABLE 3  
Descriptives for Work-Family Conflict and Social Capital Items by Income and Employment Status

	Income <= \$40,000			Income > \$40,000		
	Not Currently Employed	Currently Employed	Total	Not Currently Employed	Currently Employed	Total
<b>Work-Family Conflict Items:</b>						
My shift and work schedule cause (caused) extra stress for me and my child.						
Never	51.53 %	59.10 %	56.76 %	42.00 %	60.40 %	57.33 %
Sometimes	31.53	30.81	31.03	40.00	34.00	35.00
Often	7.76	5.05	5.89	12.00	4.40	5.67
Always	9.18	5.05	6.32	6.00	1.20	2.00
N	425	951	1376	50	250	300
$\chi^2$	14.62 **				11.94 **	
Where I work(ed), it is (was) difficult to deal with childcare problems during work hours.						
Never	62.35 %	74.55 %	70.78 %	66.00 %	82.00 %	79.33 %
Sometimes	22.82	17.35	19.04	16.00	13.60	14.00
Often	8.71	3.26	4.94	10.00	3.20	4.33
Always	6.12	4.84	5.23	8.00	1.20	2.33
N	425	951	1376	50	250	300
$\chi^2$	29.35 ***			14.22 **		
In my work schedule, I have (had) enough flexibility to handle family needs.						
Always	49.41 %	59.20 %	56.18 %	50.00 %	67.60 %	64.67 %
Often	12.71	11.25	11.70	10.00	11.60	11.33
Sometimes	26.12	20.93	22.53	24.00	16.00	17.33
Never	11.76	8.62	9.59	16.00	4.80	6.67
N	425	951	1376	50	250	300
$\chi^2$	12.08 **			11.47 **		
Social Capital Scale Items: In the next year, I can count on someone to...						
Loan \$200	79.29 %	82.97 %	81.83 %	94.00 %	94.00 %	94.00 %
Provide a place to live	83.29	86.33	85.39	92.00	92.80	92.67
Provide emergency childcare	87.06	90.12	89.17	98.00	94.80	95.33
Co-sign \$1000 loan	52.94	56.57	55.45	86.00	75.60	77.33
N	425	951	1376	50	250	300

\* p <=.05. \*\* p <=.01. \*\*\* p <=.001.

TABLE 4  
Unstandardized OLS Coefficients Predicting Perceived Work-Family Conflict

	Income less than \$40,000		Income over \$40,000	
	Model 1	Model 2	Model 1	Model 2
Social Capital Scale	-0.118 *** [0.018]	---	-0.099 * [0.047]	---
Scale Items: R could count on someone to...				
Loan \$200	---	-0.130 * [0.058]	---	-0.141 [0.159]
Provide a place to live	---	-0.056 [0.064]	---	-0.002 [0.137]
Provide emergency childcare	---	-0.189 * [0.073]	---	-0.343 [0.190]
Co-sign \$1000 loan	---	-0.109 ** [0.040]	---	-0.033 [0.088]
Household Composition:				
Alone	-0.005 [0.046]	-0.003 [0.046]	0.265 [0.169]	0.241 [0.172]
Partner only (reference)	---	---	---	---
Partner plus	0.077 [0.060]	0.079 [0.060]	-0.006 [0.094]	-0.004 [0.094]
Grandparents	-0.008 [0.053]	-0.007 [0.053]	0.074 [0.087]	0.083 [0.088]
Relatives	0.087 [0.104]	0.086 [0.104]	0.080 [0.169]	0.074 [0.168]
Other adults	0.106 [0.128]	0.105 [0.127]	0.157 [0.191]	0.188 [0.197]
Occupation:				
Professional/managerial	0.024 [0.067]	0.021 [0.067]	0.032 [0.127]	0.049 [0.129]
Sales	0.082 [0.049]	0.080 [0.049]	0.086 [0.109]	0.106 [0.109]
Clerical	-0.023 [0.050]	-0.023 [0.050]	-0.065 [0.101]	-0.054 [0.101]
Service (reference)	---	---	---	---
Other	-0.030 [0.064]	-0.031 [0.064]	-0.111 [0.151]	-0.098 [0.152]
Work Hours	0.003 * [0.002]	0.003 *† [0.002]	0.010 ** [0.004]	0.010 ***† [0.004]
Worked non-standard shifts	0.085 * [0.040]	0.085 * [0.040]	0.113 [0.074]	0.113 [0.075]
Worked multiple jobs in past 12 months	0.024 [0.054]	0.024 [0.054]	0.145 [0.116]	0.162 [0.120]
Household Income:				
<= 10,000 (reference)	---	---	---	---
10,001 - 20,000	0.023 [0.047]	0.021 [0.047]	---	---
20,001 - 30,000	0.020 [0.050]	0.018 [0.050]	---	---
30,001 - 40,000	0.033 [0.061]	0.029 [0.062]	---	---
40,001 - 60,000	---	---	0.070 [0.074]	0.075 [0.075]
> 60,000 (reference)	---	---	---	---

*(continued)*

TABLE 4 (continued)

	Income less than \$40,000		Income over \$40,000	
	Model 1	Model 2	Model 1	Model 2
Ever employed before birth	-0.089 [0.105]	-0.091 [0.105]	-0.132 [0.178]	-0.138 [0.182]
Ever received welfare/food stamps before birth	0.022 [0.040]	0.023 [0.040]	-0.012 [0.093]	-0.015 [0.094]
Ever received SSI/disability before birth	-0.002 [0.062]	-0.006 [0.062]	-0.036 [0.130]	-0.041 [0.132]
Education:				
Less than high school	0.103 * [0.044]	0.102 * [0.044]	0.044 [0.110]	0.040 [0.110]
High school (reference)	---	---	---	---
Some college/trade school	0.013 [0.047]	0.011 [0.047]	-0.041 [0.093]	-0.046 [0.094]
College degree or more	-0.203 * [0.097]	-0.207 * [0.096]	0.002 [0.174]	0.006 [0.174]
Age	0.006 [0.005]	0.005 [0.005]	0.003 [0.008]	0.003 [0.009]
Race				
White	-0.003 [0.055]	-0.001 [0.055]	0.072 [0.088]	0.070 [0.088]
Black (reference)	---	---		
Latino	0.033 [0.050]	0.032 [0.050]	0.164 [0.095]	0.157 [0.095]
Foreign-born	0.001 [0.075]	0.007 [0.075]	0.095 [0.145]	0.067 [0.148]
Poor health	0.245 *** [0.058]	0.246 *** [0.058]	0.363 * [0.142]	0.358 * [0.149]
Parity	0.041 † [0.025]	0.042 † [0.025]	-0.050 † [0.042]	-0.051 † [0.042]
Age of child at follow-up interview, in months	-0.006 [0.006]	-0.006 [0.006]	-0.008 [0.010]	-0.008 [0.010]
Constant	1.674 ***	1.687 ***	1.584 ***	1.601 ***
N	1376	1376	300	300
R-squared	0.104	0.100	0.120	0.120

\* $p \leq .05$ . \*\* $p \leq .01$ . \*\*\* $p \leq .001$ 

† Coefficients are significantly different between income groups.

NOTE: Robust standard errors in brackets

TABLE 5  
Unstandardized Multinomial Logistic Regression Coefficients

	Income <= \$40,000			Income > \$40,000	
	Parttime vs. Fulltime	Looking for work vs. Fulltime	Not looking for work vs. Fulltime	Parttime vs. Fulltime	Not employed vs. Fulltime
Work-Family Conflict Scale	0.085 [0.144]	0.462 *** [0.113]	0.299 * [0.135]	-0.677 [0.467]	1.107 *** [0.310]
Social Capital Scale	0.014 [0.086]	0.039 [0.071]	0.005 [0.089]	-0.039 [0.296]	0.408 [0.281]
Household Composition:					
Alone	-0.277 [0.245]	0.045 [0.199]	-0.540 * [0.253]	1.094 [1.261]	-0.092 [1.175]
Partner only (reference)	---	---	---	---	---
Partner plus	-0.066 [0.320]	-0.010 [0.241]	-0.094 [0.291]	-1.555 [0.802]	1.211 * [0.549]
Grandparents	0.104 [0.268]	0.140 [0.221]	-0.694 * [0.312]	-0.677 [0.573]	0.148 [0.550]
Relatives	0.176 [0.490]	0.204 [0.495]	-1.088 [0.767]	0.604 [0.889]	1.057 [0.966]
Other adults	0.527 [0.514]	-0.097 [0.462]	-0.836 [0.805]	0.347 [1.365]	0.857 [1.004]
Occupation:					
Professional/managerial	-0.402 [0.344]	-0.592 [0.394]	-0.192 [0.421]	-0.316 [0.792]	0.463 [0.704]
Sales	-0.087 [0.242]	0.298 [0.191]	0.247 [0.250]	0.099 [0.674]	-0.143 [0.612]
Clerical	-0.281 [0.276]	0.012 [0.224]	0.052 [0.289]	-1.115 [0.695]	-0.028 [0.602]
Service (reference)	---	---	---	---	---
Other	-1.199 ** [0.432]	0.452 [0.248]	-0.061 [0.340]	0.492 [0.797]	0.937 [0.698]
Worked non-standard shifts	-0.094 [0.210]	0.193 [0.178]	0.217 [0.228]	1.004 [0.543]	0.374 [0.437]
Worked multiple jobs in past 12 months	0.587 * [0.247]	-0.305 [0.250]	-0.532 [0.349]	0.307 [0.617]	-0.535 [0.662]
Household Income:					
<= 10,000 (reference)	---	---	---	---	---
10,001 - 20,000	-0.629 ** [0.232]	-0.574 ** [0.185]	-0.024 [0.245]	---	---
20,001 - 30,000	-1.309 *** [0.288]	-1.092 *** [0.242]	-0.263 [0.278]	---	---
30,001 - 40,000	-0.911 ** [0.315]	-1.215 *** [0.306]	-0.567 [0.348]	---	---
40,001 - 60,000	---	---	---	-1.094 * [0.505]	0.338 [0.401]
> 60,000 (reference)	---	---	---	---	---
Ever employed before birth	-0.852 [0.521]	-1.392 *** [0.339]	-0.629 [0.497]	-3.519 *** [1.107]	-2.711 ** [0.969]
Ever received welfare/food stamps before birth	-0.042 [0.203]	0.227 [0.163]	0.351 [0.206]	0.910 [0.571]	0.811 [0.461]
Ever received SSI/disability before birth	0.211 [0.313]	-0.029 [0.268]	0.028 [0.356]	0.325 [0.769]	1.036 [0.598]

(continued)

TABLE 5 (continued)

	Income <= \$40,000			Income > \$40,000	
	Parttime vs. Fulltime	Looking for work	Not looking for work vs. Fulltime	Parttime vs. Fulltime	Not employed vs. Fulltime
		vs. Fulltime	vs. Fulltime		vs. Fulltime
<b>Education:</b>					
Less than high school	0.438 [0.233]	0.454 ** [0.174]	0.235 [0.231]	-0.171 [0.684]	0.504 [0.526]
High school (reference)	--	--	--	--	--
Some college/trade school	0.033 [0.244]	-0.391 [0.228]	-0.245 [0.263]	-0.389 [0.603]	-0.759 [0.516]
College degree or more	-1.493 [1.050]	-0.932 [1.098]	-0.777 [1.114]	-0.976 [1.013]	-0.220 [0.906]
Age	0.053 * [0.021]	-0.053 * [0.022]	-0.026 [0.029]	-0.007 [0.058]	0.000 [0.050]
<b>Race</b>					
White	0.367 [0.262]	-0.139 [0.249]	0.539 [0.280]	1.044 * [0.552]	0.453 [0.506]
Black (reference)	--	--	--	--	--
Latino	0.055 [0.246]	-0.601 ** [0.231]	-0.166 [0.284]	0.193 [0.637]	0.625 [0.486]
Foreign-born	-0.186 [0.389]	-0.041 [0.371]	0.185 [0.437]	2.135 ** [0.761]	-1.233 [1.174]
Poor health	-0.252 [0.289]	0.035 [0.226]	-0.045 [0.284]	2.597 ** [0.829]	1.048 [0.821]
Parity	-0.156 [0.116]	0.046 [0.093]	0.005 [0.123]	-0.596 [0.338]	-0.243 [0.260]
Age of child at follow-up interview, in month	-0.051 [0.029]	-0.032 [0.024]	0.026 [0.028]	-0.146 [0.075]	-0.016 [0.065]
Constant	-0.570	1.215	-1.454	5.457 * 300	-2.925 128.1 *** 54
N	1376				
Wald $\chi^2$	249.2 ***				
df	87				

\*  $p \leq .05$ . \*\*  $p \leq .01$ . \*\*\*  $p \leq .001$ .

NOTE: Robust standard errors in brackets.

TABLE 6  
Unstandardized Multinomial Logistic Regression Coefficients for Select Variables

	Parttime vs. Fulltime	Income <= \$40,000		Income > \$40,000	
		Looking for work vs. Fulltime	Not looking for work vs. Fulltime	Parttime vs. Fulltime	Not employed vs. Fulltime
<b>Work Family Conflict Items:</b>					
My shift and work schedule cause (caused) extra stress for me and my child.	-0.098 [0.124]	0.144 [0.097]	0.063 [0.120]	-0.170 [0.472]	0.407 [0.264]
Where I work(ed), it is (was) difficult to deal with childcare problems during work hours.	0.246 * [0.126]	0.312 *** [0.096]	0.075 [0.129]	0.134 [0.485]	0.380 [0.281]
In my work schedule, I have (had) enough flexibility to handle family needs.	-0.039 [0.094]	0.033 [0.077]	0.150 [0.096]	-0.431 [0.345]	0.357 [0.195]
<b>Social Capital Items:</b> In the next year, I can count on someone to..					
Loan \$200	0.354 [0.281]	-0.023 [0.235]	0.212 [0.304]	0.422 [0.927]	-0.488 [0.985]
Provide a place to live	-0.079 [0.295]	0.292 [0.265]	-0.245 [0.303]	0.301 [0.892]	-0.865 [0.786]
Provide emergency childcare	-0.355 [0.327]	-0.280 [0.299]	-0.203 [0.332]	-2.968 * [1.290]	0.472 [1.857]
Co-sign \$1000 loan	0.045 [0.218]	0.095 [0.172]	0.142 [0.220]	1.020 [0.734]	1.707 *** [0.522]
<i>Wald χ<sup>2</sup></i>		260.74		145.29	
<i>df</i>		102		64	
<i>N</i>		1376		300	

\**p* <=.05. \*\**p* <=.01. \*\*\**p* <=.001.

NOTE: Robust standard errors in brackets. The full models (results not shown) include all the independent variables listed in Table 5. The full results are consistent with the patterns in Table 5.

Figure 1: Predicted Probability of Employment by Income and Work-Family Conflict

