An aerial photograph of Pittsburgh, Pennsylvania, showing the city skyline with several prominent skyscrapers, including one with 'UPMC' on top. The city is situated on a peninsula between two rivers. In the foreground, there is a fountain and a green field. The sky is overcast.

WHAT HAPPENS WHEN THE FIGHT FOR \$15 IS WON?

*Strategies to cope with hardship
among parents earning low wages*

Kess L. Ballentine, MA, MSW

Kristen MacKenzie, MSW

Sara Goodkind, MSW, PhD

Pittsburgh Wage Study, University of Pittsburgh



Background

- Material hardship, including challenges with food, child care, and housing have been associated with low-wage work (Agrawal, Farrell, Wethington, & Devine, 2018; Carrillo, Harknett, Logan, Luhr, & Schneider, 2017; Katras, Sharp, Dolan, & Baron, 2015; Okechukwu, Ayadi, Tamers, Sabbath, & Berkman, 2012) and risks to child well-being (Berger, Font, Slack, & Waldfogel, 2017; Ha, Collins, & Martino, 2015; Okechukwu et al., 2012)
- Increases in wage and income reduce risks to child well-being
 - *Increased child support payments* (Cancian, Yang, & Slack, 2013)
 - *Higher EITC* (Berger et al., 2017)
 - *Increase in the minimum wage* (Raissian & Bullinger, 2017)



Research Questions

- What strategies do full-time hospital workers earning a low-wage use to accomplish caregiving?
- Do these strategies differ above or below \$15 per hour?
- Do parents' strategies differ by household income?
- Which financial delineation – hourly wage or household income – seems to be more closely linked to hardships related to providing basic caregiving needs?

Sample

Table 1
Demographic Data

	Population (N=1,442)	Wave 1 Qualitative Parent Data (N=13)	Wave 1 Quantitative Parent Data (N=54)
Race/ Ethnicity	n (%)	n (%)	n (%)
Asian	4 (0.3)	0 (0)	0 (0)
Black	261 (18)	9 (69)	15 (28)
Bi-Racial	--	--	2 (4)
White	1,012 (70)	3 (23)	36 (67)
Hispanic	7 (0.4)	0	0
Native American	--	0	1 (1)
Unknown	165 (11)	1 (8)	0
Sex			
Male	346 (24)	3 (23)	11 (20)
Female	933 (65)	10 (77)	43 (80)
Unknown	163 (11)	0	0
Marital Status			
Single		8 (62)	47 (85)
Married/ Engaged		5 (39)	6 (11)
Wage Level			
At or Above \$15		5 (62)	40 (74)
Below \$15		8 (39)	12 (22)



ANALYSIS

Strategies

Full-time workers should be able to afford basic needs for them and their families.

Violate the key assumption
Threaten basic needs

Require some sacrifice
Do not affect family access to basic needs
Used by all families

Do not limit access to basic needs or quality of life
Require extra money, time, or power

Red-Level Strategies

Public Benefits

- *Using SNAP*
- *Using LIHEAP*
- *Using Section 8*
- *Using Medicaid or SCHIP*
- *Using subsidized child care*

Forgoing Items

- *Eating smaller portions/ skipping meals*
- *Paying partial utility bills/ rent*
- *Forgoing renter's insurance*
- *Forgoing medical insurance for the parent*
- *Avoiding car maintenance*

Accessing Financial Support

- *Getting help from family members to afford basic child care supplies*
- *Pay day loans*

Red-Level Strategies

“I had to overdraft Monday, because I had a shut off notice for my electricity. So, I had to overdraft that \$300.00 to pay that so the electric wouldn’t get shut off. So, \$300.00, and then the \$35.00 every day, it’s now up to \$500.00. So, I had to—I went to the credit union, and got a loan from them, and I’m going to deposit that check into my bank account, so when it comes time for me to get paid, I’ll get a paycheck and it won’t just be taken in bank fees.”

~ Vera

Nursing assistant, mother of three

Yellow-Level Strategies

- Avoiding going out to eat
- Using cheaper housing options that do not threaten housing security
- Ignoring or carrying medical debt
- Using free or inexpensive child care
- Relying on friends or family for child care or school pick-ups
- Getting money from family for items beyond basic needs
- Having sole responsibility for household tasks



Yellow-Level Strategies

“Oh yeah. Tantrums and—yeah. Tantrums, child care, finding—making sure child care is taken care of and scheduling that, sometimes. With me working on Saturdays, my husband works every other Saturday, so we have to find somebody to watch my son on Saturday, because my sister works, and day care is closed. So finding that extra person there to watch my son. My mom lives in Ohio, about an hour and 20 minutes from here. And she watches him Saturdays. She drives all the way here to watch my son.”

~Alyssa

Certified OT assistant, mother of one

Green-Level Strategies

- Using coupons
- Moving to reduce commute
- Split housekeeping with partner or children
- Spouse or partner helps with child care
- Pay for child care using a Flexible Savings Account
- Build an emergency fund
- Purchase life or disability insurance
- Obtain additional education
- Obtain a “caregiving-friendly” work schedule

Green-Level Strategies

“If we do have an unexpected expense, it goes on the credit card. So, it’s not like we have a huge savings or anything to pay for those things.”

~Alyssa

Certified OT assistant, mother of one

“First, I would go to—my wife and I would come together, because we do have a little emergency fund, and we do have one credit card that we don’t use that is for such situations, you know, that has a pretty high credit line available on it.”

~Malik

Central services technician, father of one

Green-Level Strategies

“I wouldn’t mind working overtime, but I have those people that I’m responsible to first and foremost.”

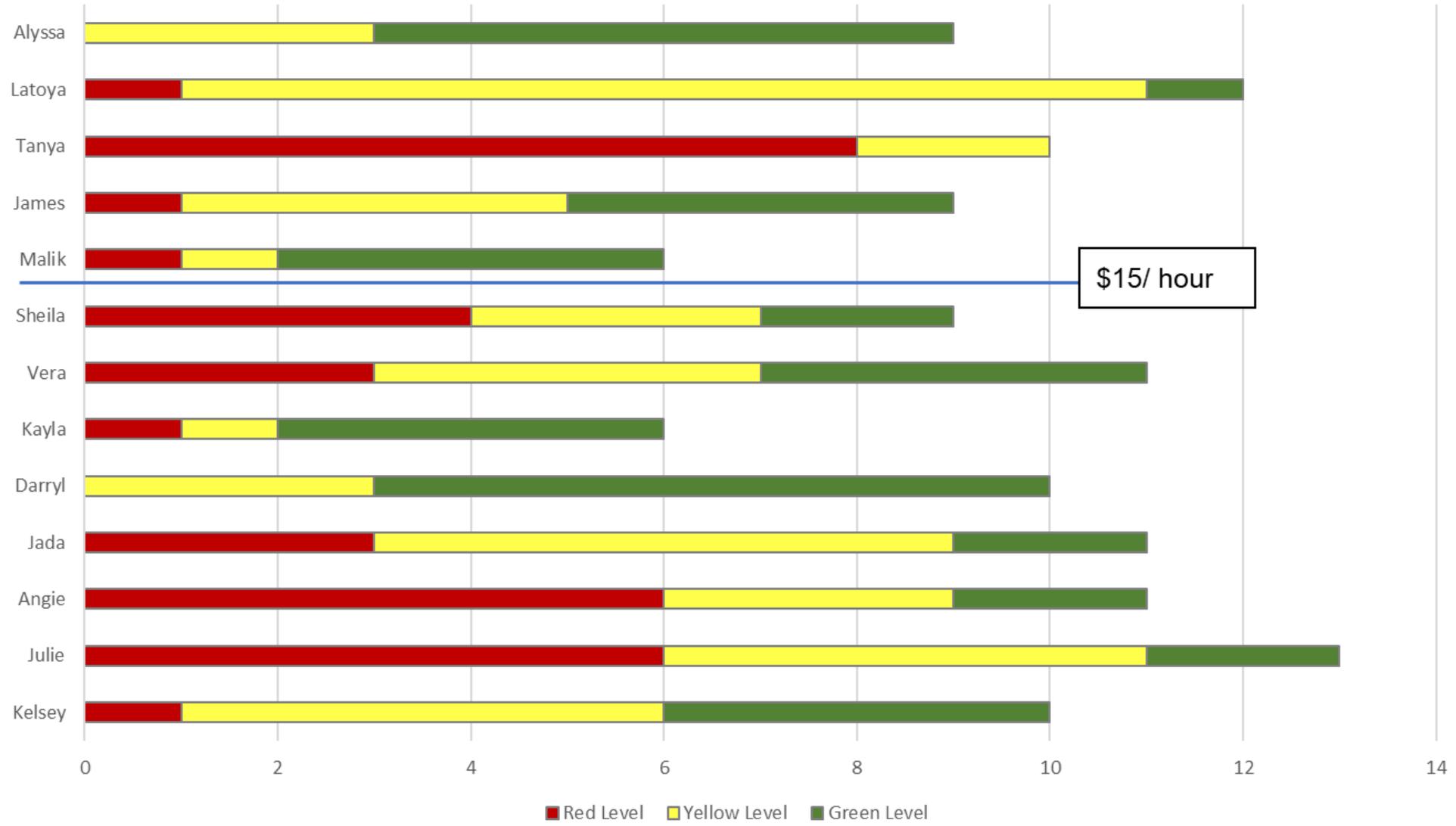
Interviewer 1: “Did you get pushback about that or was it...?”

“A little bit, a little bit I did, but I’ve learned, unfortunately, that sometimes you’ve got to be able to cover your own bum before you worry about anything or anyone else. And I kept my emails from the hiring process, so that I could say to them you said this, make that what it needs to truly be, because this is what we discussed. We never discussed the flipping.”

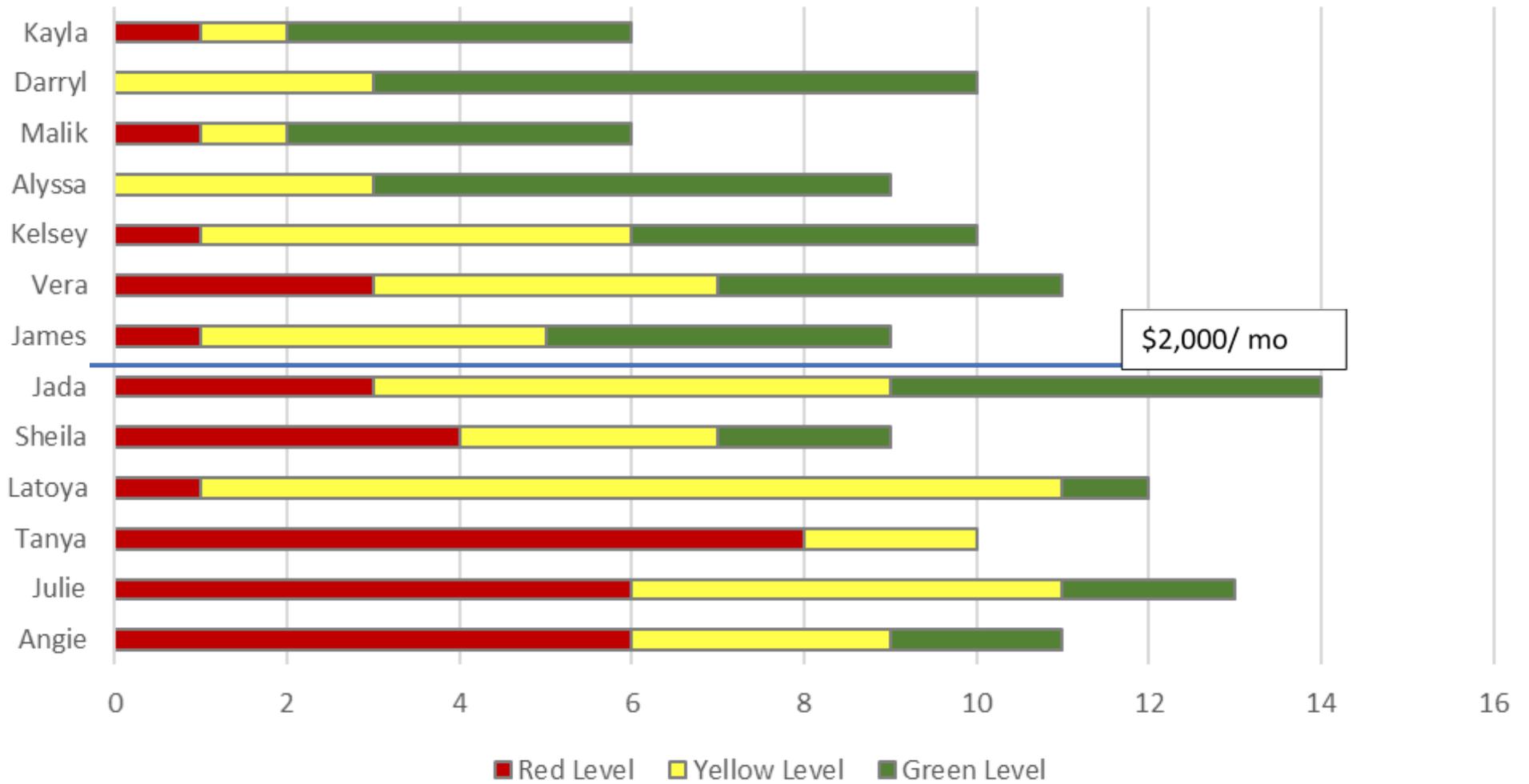
~Jada

Secretary, mother of three

Ordered by Wage



Ordered by Income





Implications for Social Work

- Utilize multiple measures of financial well-being
- Consider methods for increasing income to parents
- Advocate expanding access to services for children
- **Key Implication: Balance advocacy efforts across wage and income efforts**

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