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ORIGINAL RESEARCH



Experiences of Parents Earning Low Wages in Raleigh, North Carolina: Compounding Effects of Caretaker Responsibility, Piecemeal Resources, and Lack of Economic Opportunities

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ABSTRACT



We conducted interviews with parents earning low wages to understand their experiences related to financial responsibilities and use of government and informal resources in Raleigh, North Carolina. Inadequate economic opportunities and assistance programs, and high costs of living, compounded into cycles of playing catch up on expenses. Assistance programs aimed at alleviating hardships related to poverty were described as piecemeal. We found that social and economic systems failed to support parents earning low wages. Our findings suggest that ordinances that assure a livable minimum wage paired with expansions of safety net programs could better meet the needs these parents.

KEYWORDS

Minimum wage; social policy; qualitative

Introduction

Families that earn low wages face intersecting obstacles that impact their physical, mental, social, and economic well-being. One obstacle is food insecurity. Food insecurity, defined as the limited or uncertain availability of nutritionally adequate and safe foods, or limited or uncertain ability to acquire acceptable foods in socially acceptable ways,¹ is associated with poor diet quality,^{2,3} chronic diseases,⁴⁻⁷ and poor mental health outcomes.^{5,8} Many factors may contribute to the experience of food insecurity, such as access to grocery stores, transportation, and unemployment.⁹⁻¹¹ Economic and labor systems have historically excluded racial minorities from equitable participation, leading to disparities in income and food access today; for instance, federal housing policies and local redlining practices have prevented Black

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individuals and other people of color from purchasing homes and accumulating generational wealth at the scale of White individuals in America.^{12,13} Disparities in homeownership, as well as discrimination against Black individuals within the labor markets have produced wage and wealth disparities.^{14,15} Today, Black and Hispanic individuals, as well as families with children and families headed by single parents, experience higher rates of poverty and food insecurity compared to the national average.^{11,16}

In recent years, policymakers and activists have discussed the inadequacies of the federal minimum wage to cover basic living expenses, especially for families in metropolitan areas where living expenses tend to be higher. The federal minimum wage has remained at \$7.25 an hour since 2009.¹⁷ While states and local governments can set their own minimum wages,¹⁸ 26 states have also passed preemption laws preventing local governments from raising the minimum wage above the federal level.^{19,20} In many cities, individuals working full time (40 hours a week) require hourly wages above the federal minimum wage to afford basic living expenses, such as housing, food, and healthcare, and families with children require even higher wages to make ends meet.²¹ Since many families are unable to meet their households' needs through their income, federal welfare programs and informal resources have become necessities for low-income households to afford basic needs.

There are several federal nutrition programs that are meant to directly address food insecurity among low-income families, such as the Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) Program, and the National School Lunch Program (NSLP).^{22–24} The impacts of these federal programs on addressing food access and security are well documented.^{25–27} Additionally, more informal resources, such as food pantries, church services, family and friends, and other social networks have also shown to be important resources to address immediate food needs and to promote and support health.^{28–30}

However, while these welfare programs offer supports that may help alleviate immediate needs, the additive effects of racial discrimination and poverty have perpetuated narratives about the work ethics and motives of welfare recipients, as well as the ease of acquiring benefits. For instance, low-income households may experience stress related to lack of access to healthcare, stable employment, and affordable housing; they may also experience increased violence and crime in their household and neighborhoods.^{31–34} Despite programs to address food insecurity through increasing access to food, policies and systems still often fall short of providing the support required to meet the financial and emotional needs of families impacted by both racial discrimination and poverty.²⁵

The current literature recognizes the connections between adverse mental health outcomes, economic instability, and food insecurity,^{35–37} but stops

short of thoroughly exploring how resources and policies can perpetuate narratives that impact the mental and physical health of parents earning low incomes. A critical review of the potential benefits and harms of a “crisis narrative” surrounding children participating in school Backpack Programs explained how this narrative impacts children’s perceptions of caretaker roles and responsibilities, and stigma around food insecurity.³⁸ Other narratives about low-wage families may also perpetuate social stigma about participating in food assistance programs and misaligned policies that fail to address larger economic inequities that cause food insecurity. For example, a publication by Gaines-Turner et al. aimed to center the voices of food assistance participants in academic research, allowing them to describe their experiences and provide policy recommendations that directly address poverty; recommendations to improve SNAP included revising the benefits calculator so that benefits cover the true cost of food and easing fears of losing benefits by removing penalties for transitioning to higher-paying jobs.³⁹ Knowles et al.’s qualitative study of 51 parents provides insights on how parents would struggle to protect their children from experiencing depression and anxiety related to economic and food insecurity.⁴⁰ While studies have addressed one or a few experiences of parents earning low incomes, there still lacks a comprehensive investigation to understand the intersections between financial responsibility, stress, caretaker roles, and use of food assistance resources among parents earning low wages is needed to inform policies addressing economic inequities as causes to food insecurity.

The present study attempts to address this lack of understanding of the experiences of families earning low wages and utilizing community and institutional resources by interviewing parents earning low wages in NC. This study had three aims, and they are outlined below:

Aim 1: Analyze the roles of community networks of support (churches, food pantries, family and friends) and institutional resources (SNAP, WIC, housing assistance) for parents to make ends meet.

Aim 2): Explore how parents describe stress about their finances.

Aim 3: Analyze parental identity as it is influenced by being low wages workers and caretakers to their financial responsibilities.

Methods

Sample for Current Analysis

This paper presents a secondary analysis of data collected through another parent study (WAGE\$ study) and its sub-study (RIDGE Study). [Figure 1](#) provides an overview of how participants were included and excluded at each step, and the following Methods provide more detail about study aims, recruitment approaches, and methods used for analysis.

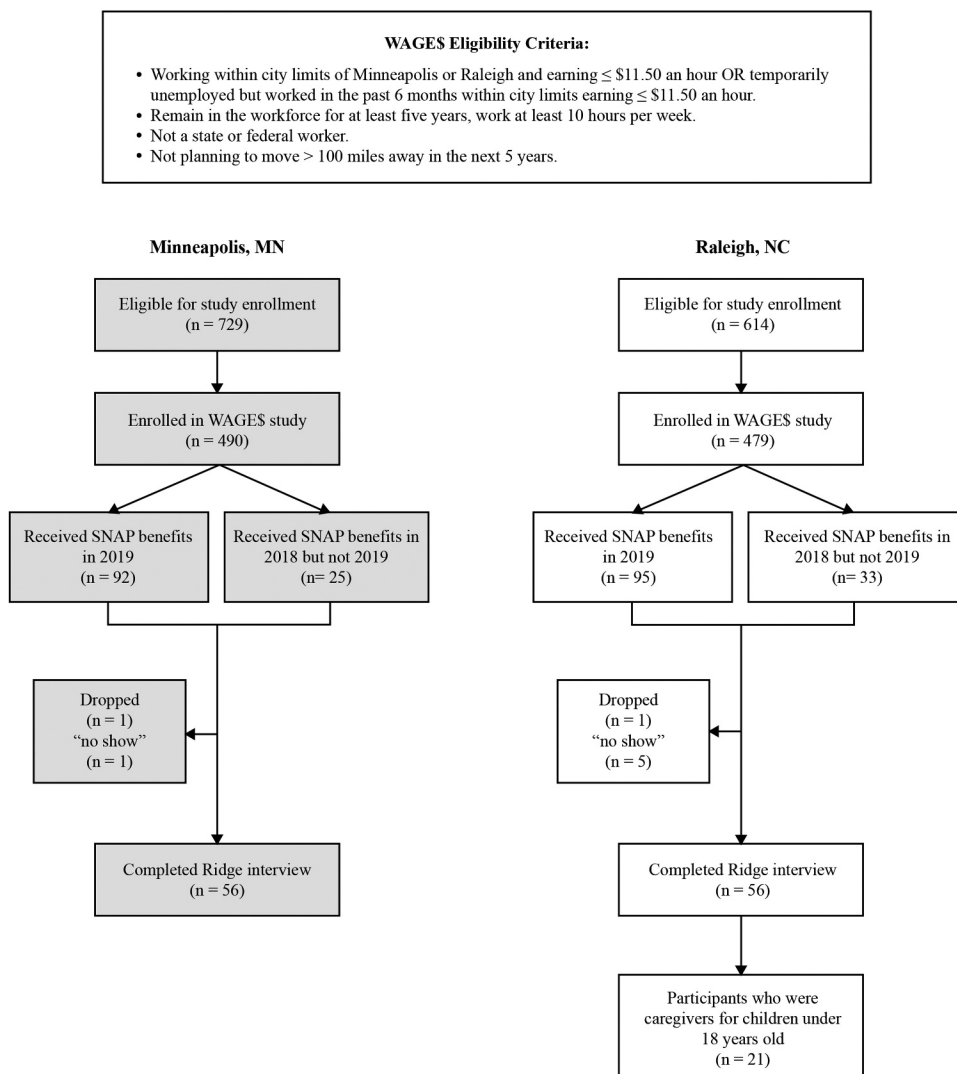


Figure 1. Flowchart of recruitment for WAGES study, Ridge sub-study, and secondary analysis.

Parent Study Design and Sample (WAGES Study)

The parent study is a five-year natural experiment that follows a cohort of people earning low wages annually between 2018 and 2022 during the implementation of the Minneapolis Minimum Wage Ordinance, which incrementally increases the minimum wage to \$15 in phases. The aims of the larger study are to evaluate the health effects of this ordinance on workers, compared to workers in a comparison city with no minimum wage increase (Raleigh, NC). Raleigh, NC was chosen as the comparison site because it matched 10 of 12 relevant demographics compared to Minneapolis, except for percent

poverty and percent Black, which were higher in Raleigh, and was in a state with a preemption law.

In 2016, the North Carolina General Assembly enacted the Public Facilities Privacy & Security Act, which focused on banning antidiscrimination measures to protect sexual and gender minorities, but also included a preemption law against local municipalities increasing the minimum wage above the federal level of \$7.25 an hour.²⁰ Massachusetts Institute of Technology calculates that for a single adult working full time with one child living in Raleigh, NC, a living wage would be \$33.39 per hour.²¹

The study team recruited individuals most impacted by the minimum wage ordinance in Minneapolis, and a comparable sample in Raleigh. The eligibility criteria of this population included individuals who lived within the city limits of Minneapolis or Raleigh and earned \$11.50 an hour or less, or were temporarily unemployed but had worked within the past 6 months earning \$11.50 an hour or less. We primarily used community event based and friend referral strategies to recruit participants based on the criteria outlined in [Figure 1](#). Participants were eligible to participate in interviews if they were current SNAP recipients in 2019 (Group A), or participated in SNAP at baseline in 2018, but no longer participated in 2019 (Group B). More details on the larger study, as well as strengths and challenges of our recruitment approaches have been published previously.^{41,42}

Sub-Study Design and Sample (Ridge Sub-Study)

In 2019, a sub-study within the WAGE\$ study was funded by Tufts University/ University of Connecticut (UConn) Research Innovation and Development Grants in Economics (RIDGE). The WAGE\$ team conducted this sub-study to (1) understand participants' perspectives about current and future SNAP eligibility in different policy contexts (Minneapolis, MN and Raleigh, NC), and (2) explore if and how these perspectives affected their employment, spending, and financial planning decisions. In total, 112 interviews were conducted with participants enrolled in the WAGE\$ Study in Minneapolis, Minnesota and Raleigh, North Carolina in the summer of 2019.

Sub-Study Sample

Participants in the WAGE\$ study were invited to participate in a sub-study during year 2. The first 20–30 participants in each group, at each site, were invited to participate to reach a target of 100 interviews. A trained interviewer (K.F.) followed up with participants to conduct audio-recorded interviews over the phone. Participants received \$50 for their time (approximately 30 minutes), and a total of 112 interviews were conducted ($n = 56$ Minneapolis participants and $n = 56$ Raleigh participants). A semi-structured interview

guide consisted of 16 questions, including those querying participants about: (1) changes in their SNAP benefits, (2) household finances, and (3) local policy perceptions. Questions included: “Tell us about any changes you’ve experienced with your SNAP money (amounts, eligibility, usage) in the last year?” and “What community resources or programs have been most helpful to you in times when finances are strained?” Each interview was audio-recorded and transcribed verbatim. One interview was conducted in Spanish and the transcript was translated to and analyzed in English. More details explaining the interview process have been published previously.⁴³

To understand experiences of low-wage families outside the influence of a minimum wage increase, a subset of Raleigh parents with children aged 17 years or young in the household, totaling 21 interviews, was used for this paper.

Analysis

The primary researcher (I.L.) completed analysis of all 21 transcripts from parents in Raleigh, NC. The researcher read each transcript and wrote narrative summaries, focusing on the parents’ characteristics, families, employment, and key experiences. She then reviewed corresponding transcripts and narrative summaries to pull out potential themes and develop an initial codebook. At 11 transcripts and narrative summaries, no new themes emerged, but two additional transcripts were reviewed to increase confidence of theme saturation, totaling 13 transcripts and summaries. I.L. developed the initial codebook based on themes that emerged from the data and themes based on research questions. After gathering feedback from the larger research team, the researcher revised the initial codebook and then coded all 21 transcripts in Nvivo Version 12 (2020). Matrices were compiled to compare across codes and all 21 parents.⁴⁴ The primary researcher summarized each code in the matrices, noting how many parents shared similar experiences, and found four major themes that emerged from the data. The narrative summaries were used as references during analysis to ensure that themes were contextualized by participants’ unique circumstances.

Results

Participant Characteristics

Participant and household characteristics are summarized in [Table 1](#). Most parents identified as female, single and not married, and Black or African American. The average parent age was 37.2 years old and the average number of children in the household was 1.8. The average hourly wage was \$9.43 (range: \$7.35 to \$11.00). Eleven participants worked less than 35 hours a week and ten worked 35 hours a week or more (range: 13 to 46

Table 1. Demographic data of parents (n=21), and their households, who participated in interviews.

| Characteristic (n) | Full sample | |
|---|-----------------|-------|
| | Mean or n | % |
| Participant Age (21) | | |
| Mean | 37.24 | |
| SD | 7.18 | |
| Gender (21) | | |
| Female | 15 | 71.43 |
| Male | 6 | 28.57 |
| Race (21) | | |
| Black or African American | 18 | 85.71 |
| White | 1 | 4.76 |
| Other | 2 | 9.52 |
| Ethnicity (20) | | |
| Hispanic | 1 | 5.00 |
| Non-Hispanic | 19 | 95 |
| Highest educational level (21) | | |
| Some high school (no diploma) | 5 | 23.81 |
| High school diploma | 7 | 33.33 |
| Associates degree/technical school/apprenticeship | 3 | 14.29 |
| Some college (no degree) | 5 | 23.81 |
| Bachelor's degree | 0 | 0.00 |
| Graduate degree | 1 | 4.76 |
| Household Income (21) | | |
| Less than \$5,000 | 4 | 19.05 |
| \$5,000 to \$10,000 | 6 | 28.57 |
| \$10,001 to \$20,000 | 7 | 33.33 |
| \$20,001 to \$30,000 | 3 | 14.29 |
| \$30,001 to \$40,000 | 1 | 4.76 |
| Marital Status (21) | | |
| Married or partnered | 5 | 23.81 |
| Single | 16 | 71.43 |
| Household Adults (21) | | |
| Mean (SD) | 1.52 (0.60) | |
| | (range: 1 to 3) | |
| Household Children (≤ 18 years) (21) | | |
| Mean (SD) | 1.81 (1.08) | |
| | (range: 1 to 4) | |
| Health Insurance (20) | | |
| Medicaid | 10 | 50.00 |
| Other | 1 | 5.00 |
| Uninsured | 9 | 45.00 |
| Use of Programs | 167 | 83.5 |
| Women, Infants and Children Program (WIC) (20) | 6 | 30.00 |
| Supplemental Nutrition Assistance Program (SNAP) (21) | 20 | 95.24 |
| Free or Reduced Price School Lunch (21) | 17 | 80.95 |
| State Subsidy Housing ^a (20) | 3 | 20.00 |

^aBridges Housing Subsidy, HUD Rental Assistance, Housing Choice/Housing Choice vouchers, Public Housing, Section 42 Housing.

hours). Survey data indicated all households used at least one assistance program or resource (ex. federal and local food assistance programs, housing assistance, free or low-cost healthcare, or employment aid) and the average number of resources used per household was 3.1. Nearly all parents used SNAP during the time of the interview, and all used SNAP at some point as a parent. Other programs parents used included church services, food pantries, housing assistances, WIC, and other nonprofits organizations.

A Patchwork of Resources and Supports

Responses to the qualitative interview questions indicated that all 21 parents used at least one community or government resource as assistance with finances (range 1–6). These resources included government assistance (SNAP, WIC, State Subsidy Housing, and Medicaid) and varied assistance provided by local organizations (financial assistance, food pantries, low-cost or free healthcare, and employment aid for unemployed and formerly incarcerated individuals); some of these resources are outlined in [Table 1](#). Apart from one employment assistance program, parents described other forms of assistance as piecemeal help to cover an expense that they could not afford with their own income. Some parents used these resources only when they didn't have anywhere else to turn:

“You utilize [these resources] when-when you're really in need . . . you know, if things are looking shaky for the month, or when my light bill was behind.” (33-year-old single mother of 1)

Other parents regularly used resources to afford necessities such as food; 20 of the total 21 households used SNAP at the time of the interview. However, 14 shared that benefits were not enough to meet their families' food needs for some months to every month, and 13 used food pantries to supplement their food needs in addition to receiving SNAP. Parents discussed different reasons for the inadequacy of SNAP benefits; four parents had no change or increase to their SNAP benefits in recent memory and said that their benefits were still not enough. Other parents shared that their SNAP benefits decreased when their income increased but that their new income did not make up the difference. A 31-year-old single mother of three had been struggling to find a job to support her family after she was convicted of a felony 10 years prior. When she started working at a wireless service provider, she said that a small increase in her hourly wage reduced her monthly SNAP benefits by nearly \$300, which was a huge loss for a family of four:

“Okay. So, I got a job . . . and I went from [making] \$8 to \$10 [an hour] and when that change occurred, it basically changed my whole SNAP benefit amount from \$642 to like \$350, and it's me and three kids. I know it was helping out a little bit, but not as much as the [\$642] did.” (31-year-old single mother of 3)

Parents were frustrated by other resource benefits that decreased or ended at certain income limits, particularly when it felt like these limits impeded their ability to advance their financial situation. For instance, a 35-year-old single mother of one described the paradox between the goals of social services to assist low-income households and the abrupt end of assistance once one reaches a certain income level:

“Like social service, that doesn’t do any good . . . pretty much if you’re at a certain income level, they’re not going to give you any assistance. But you want to stay at that same income level that you’re at. So, it’s like, how you ever going to get ahead?” (35-year-old single mother of 1)

Furthermore, she and her son both require some medical devices and procedures, but she when she went to apply for Medicaid, they turned her away on the basis that her income was too much to qualify. Two parents shared how issues related to paperwork needed for SNAP recertification limited how much they received and the consistency of those benefits. A 43-year-old single father of three, spoke generally about sometimes not getting his recertification papers in and that affecting his SNAP benefits.

“Sometimes you might not—you didn’t put your recertification papers in, and they might not give you all your [SNAP benefits], and you have to make it work.” (43-year-old single father of 3)

Delays in receiving benefits caused by difficult program guidelines and income cutoffs, as well as benefits not being enough, made parents feel as though these programs were not on their side, that their efforts to seek better employment and follow program guidelines to ensure they receive their benefits were too little or no avail.

Only one program was described as supportive versus a temporary solution to a bill or expense they couldn’t afford. Three fathers used a program specifically aimed at helping unemployed and formerly incarcerated individuals reestablish themselves in society by providing employment assistance, such as resume building and job searches. However, even this resource had rigid guidelines that hindered some participants’ work responsibilities and deterred participation. A 42-year-old single father of four, shared that the program didn’t allow for participants to place out of certain requirements even if the requirements were a burden.

“For me, I came home and I had a job upon my reentry. And [the resource] want you to go through a lot of their programs . . . I have to stop my job to go through their programs in order for them to help you. And I’m like, “Well, I have children already.” . . . and I’m on child support for both of them. So, you want me to stop working to go through your programs for three months?” (42-year-old single father of 4)

Overall, parents described the roles of community and government supports as piecemeal and supplemental. Most programs targeted specific immediate needs, like food and clothing, rather than addressing underlying needs, such as higher-paying employment and stable housing. One program that did provide professional development services still had requirements for participants that were not relaxed for parental responsibilities. Parents felt that many of these resources failed to meet their families’ individual needs.

Desires for Better Employment Over More Assistance

Often parents described inadequacies in resource benefits and problematic eligibility guidelines as barriers to their financial stability and advancements. As previously mentioned, parents who used SNAP overwhelming felt that benefits were inadequate at meeting their families' food needs. Nonprofit and community assistance programs used to fill those gaps were inconsistent and sparse. A 31-year-old married mother of three who visits multiple food assistance organizations regularly shared how one nonprofit only allowed households to utilize the organizations' services every few months:

“At [Name of non-profit], you have to wait every six months—that’s a food place, food pantry.” (32-year-old married mother of 3)

A 51-year-old single father of one talked about a similar experience when he went to his church for help. He shared that he also has to stretch the truth in order to get the help he needs:

“I’ve gone to my church for help. And they have limits. They can only help once a year, and they can only help for, I think, \$300 or \$350 is the max, something like that. And you have to have a good case of why did this happen and how is this not gonna be problem for next month and stuff like that. And you’re not necessarily lying but you’re not a hundred percent truthful because if you notice, you don’t know what’s going to happen for next month.” (51-year-old single father of 1)

And while all parents relied on one or more assistance programs, in contrast, parents identified better employment and income, over more assistance, as being their preference for meeting needs toward their households' financial stability and advancements:

“I really don’t want assistance because it’s like, like I-like I said before, my belief is that they go on your income and then they give you food stamps to supplement your income. So, me personally, I want me a job where I don’t-I don’t need food stamps. So that’s my basic thing.” (42-year-old single father of 4)

When asked what parents would need to get ahead, four parents suggested increasing benefits of existing programs, while 14 parents wanted higher paying jobs. Overall, parents saw assistance programs as resources to stay afloat; in contrast, they overwhelmingly discussed higher income and better employment as needs to get ahead financially over expanding assistance.

The “Domino” Effect

Parents described how high costs of living, unexpected expenses such as a car breaking down or sudden move, inadequate employment benefits, lack of access to better employment, inadequate resource benefits and problematic

resource guidelines impacted their stress related to household finances. Often, parents noted these factors as barriers to immediate financial and emotional stability, rather than barriers to planning for the future. For instance, nine parents used their entire paychecks to pay their monthly bills or did not have enough money to pay their expenses in full. Five of those nine could not afford at least one aspect of their living costs. Two attributed this in part to increasing food prices, and three to the increasing cost of rent.

Not having enough money led to prioritization of some bills over others. Once a parent fell behind and tried to catch up on one bill, it affected their ability to pay others, “cascading” or “domino-ing” their families into a cycle of falling behind and playing catch up. This “domino” effect is illustrated by a 35-year-old single mother of one, who said her son’s school and social services would penalize her for not being able to afford enough EpiPens for her son, which were not covered by Medicaid. Ultimately, this impacted her ability to work and earn an income:

“And then if I don’t get [the \$600 EpiPen’s for my son’s school], then [the school] calls social service on me. Because I’m not providing my child’s needs, but then I’m just—it’s just like all over again. But I miss work to go to court.” (35-year-old single mother of 1)

Similarly, a 32-year-old single mother of 4, could not afford childcare and had to leave her job, extensively reducing her income and ability to afford necessities for her family. Parents linked this “domino effect” to their responsibilities and identities as parents. Those duties as caretakers directly conflicted with financial opportunities.

Stress, Motivations, and Parental Identity

When asked about experiencing stress, 17 of 21 parents noted experiencing some degree of stress related to finances, employment, and income. Of the seventeen, most discussed feeling general stress or worry about paying bills and covering expenses. Four discussed emotional or physical impacts from finance-related stress. For instance, a 39-year-old single mother of one, felt that her finances were “manageable” and that she always tries to find ways to “make means.” But when pressed about any worry or stress related to finances, she shared this:

“Yeah, I think I done lost a few pounds, account of stress. With bills . . . and I know it’s stress.” (39-year-old single mother of 1)

The physical and mental impacts of stress were shared by other parents: two said that constantly worrying about covering expenses prevented them from sleeping properly. Four parents shared that they became depressed figuring out how to “get by,” not being able to get ahead, or not being able to provide for their children. A 32-year-old single mother of four, worried that she would

not be able to fulfill her financial responsibilities as a parent, putting her children in difficult situations:

“There was a time where I did feel like I couldn’t get ahead, and it was depressing, stressful, and I worried a lot about it because I never wanted my children not to be in a situation where I just couldn’t handle things.” (32-year-old single mother of 4)

Eight other parents shared similar responsibilities revolving around their identities as parents. The parents felt accountable to their child(ren)’s immediate needs (providing enough food, supporting extracurriculars) as well as planning for their child(ren)’s futures. Two parents discussed how their gendered-parental identities, such as being a father and husband, shape responsibilities as caretakers. A formerly incarcerated 42-year-old partnered father of four, reflected on his identity as a father and male partner and what responsibilities he feels that he has not lived up to:

“I have a 13-year-old stepson. He plays basketball . . . I couldn’t even drive him [to practice]. I don’t even have my license . . . [Not being able to support my family] affects me because I think about doing stuff that I left behind in my past. I don’t want to go back down on the street, but at the same time, how am I gonna sit here looking at four kids and a mother that’s looking at me like, “Baby, what are we gonna do?” (42-year-old married father of 4)

This responsibility to provide for their children and mask the household’s financial realities was shared by female parents as well. A 35-year-old single mother of one, shared the difficulties of balancing foods she can afford with insufficient SNAP benefits and making sure her children don’t worry about what they can and cannot eat:

“I mean, it’s just hard. Because you have to find a way to eat . . . and I don’t want my kids to be like, “Oh, I can’t eat,” or stuff like that or whatever. But there’s a lot of times, stuff I want to get and buy that I can’t buy because I have to just make my stuff stretch into the next month.” (35-year-old single mother of 1)

Parents related their identities as caretakers to their responsibilities to provide both financially and emotionally for their children. Not living up to their own expectations led some to doubt their identities in terms of gender roles and relationships to their partners. These families’ financial situations caused parents to experience high levels of stress that often manifested into mental and physical distress.

Discussion

This qualitative study of parents earning low wages in Raleigh, NC investigated the roles of government and local, informal resources to make ends meet, and how parents related their financial responsibilities to stress and their

identities as caretakers. Most notably, we found failures in social and economic systems, which inadequately supported parents earning low wages. Many programs aimed at alleviating financial burden had inadequate services to meet the costs of goods today and rigid guidelines that deterred parents from fully participating. These findings are consistent with other studies that show barriers to participation in Section 8 housing vouchers,^{45,46} childcare subsidy programs,⁴⁷ Medicaid,⁴⁸ and WIC based on difficult to understand guidelines and uncooperative third parties.^{48,49} Moreover, we also found that caretakers' use of these services in combination with responsibilities to their children often conflicted with potential financial opportunities, such as accepting a higher-paying job that would require childcare.

Additionally, we found that assistance programs and resources that aim to alleviate food insecurity were spotty and often had rigid eligibility criteria or punitive requirements. While the parents in our study all participated in at least one food assistance program, many of them found that the assistance was piecemeal and not sufficient in meeting their families' food needs. This finding is consistent with other studies that find SNAP benefits are often inadequate to fully supplement participants' income, and that those participants use informal food resources, such as food pantries, in addition to SNAP.⁵⁰⁻⁵³ Specifically, a mixed-methods study of low-income parenting women found that even though supports like SNAP and WIC were critical to helping them meet their needs, the participants still found it difficult to afford other basic needs.⁵⁴ Barriers to program participation related to enrollment processes were also a common theme between our findings and those of others studies.^{25,55}

We found that a lack of economic opportunities and poverty were primary drivers of stress related to finances for low-wage parents. Stress experienced by parents impacted their physical and mental well-being. This is consistent with other studies showing poverty and low income levels negatively impact mental health.^{56,57} Our study found that parents' identities as caretakers both shaped and impacted their financial stress. These responsibilities contributed to constant worry about making ends meet and being a stable presence for their children. Our participants shared several voluntary and involuntary stress responses, which support findings of previous studies among low-income parents⁵⁸; Rumination on constantly catching up on bills led to intrusive thoughts about their responsibilities to provide for their children without worrying them. To cope with their stress, several parents reported responding by accepting their economic situations. The co-occurrence of poverty and poor mental health is well-documented.^{40,54,59} Knowles et al.'s study of parents with young children found similar themes of "toxic stress" experienced by both parents and children related to their financial circumstances and food insecurity.⁴⁰ Our participants also shared additional mental and physical consequences of their constant stress, such as depression and weight loss.

Our study found that parents earning low wages who participate in food and other assistance programs still feel a cascade of hardships related to their roles as caretakers that make economic stability difficult or impossible. Lack of access to healthcare, stable employment, and affordable housing, as well as increased violence and crime in their household and neighborhoods have been well documented.^{31–34} Our sample similarly experienced a domino effect of responsibilities and bills related to high costs of living, difficult assistance program requirements, and child(ren’s) needs. It appears that current social and economic structures make it much more difficult for low-wage workers to seek out better employment opportunities and sufficient wages to support their families; meanwhile, assistance programs and resources may be abundant, but still pose barriers to participation and insufficient benefits. The cascading effects of falling behind and playing catch up prevented them from saving for the future and getting ahead. Moreover, their identities as caretakers drove some of the stress that they experienced. Low-income parenting women also expressed struggles and stress over wanting to provide more for their children.⁵⁴

Several of the themes shared in our paper are supported by the findings in published literature; however, many papers we reviewed investigated one or few components related to parents’ wellbeing and financial situations, including mental health, physical health, food insecurity, and use of assistance programs. Our study uniquely explored the relationships between parental identity and all the previously mentioned elements together, revealing how multiple systems and organizations aimed to support parents earning low wage, especially community networks of support and institutional resources, were still insufficient to meet their families’ needs.

Moreover, our findings should be viewed in light of the political context in NC, where increasing the minimum wage above \$7.25 and hour is prohibited and SNAP benefits are restricted.²⁰ The experiences of these parents earning low wages suggest that safety net programs are generally insufficient in supporting families. A variety of program changes could address the issues identified in this study. For instance, building in a delay between the time when income increases, and benefits decrease or are eliminated may reduce the impact of the “domino effects” described in the paper. However, these changes still fail to address inadequate economic opportunities and higher wages that families need to support themselves. A proposal from Romich and Hill suggests that an increase in the federal minimum wage paired with expansion of income support programs, such as existing employer tax credits, can strengthen the poverty-reducing effects on workers earning low wages.⁶⁰ Therefore, our findings, in addition with the literature, suggest that minimum wage ordinances that assure a livable wage can work in concert with changes to safety net programs to better serve the needs of families earning low incomes.

Our study has a few limitations. The interviews were conducted in the Summer of 2019, prior to the COVID-19 pandemic. In 2020, food insecurity was higher among families with children, and subsequently, federal supports such as maximum SNAP and child tax credits were implemented. Thus, our findings most likely do not reflect the extent of stress and the experiences of low-wage parents after March of 2020. Our sample included only those who participated in SNAP during the time of the interview or had been enrolled in SNAP the year prior but no longer participating. Thus, we may not have captured the unique experiences of parents who did not enroll in SNAP at all during their participating in the WAGE\$ study. Coding and analysis was completed by one researcher. Involving a team of coders and analysts may have offered further insights to strengthen the study. Finally, all but 3 participants identified as Black or African American. While this sample was closely aligned with the demographics of the WAGE\$ Raleigh sample (85.7% versus 80.8% respectively), we recognize that the findings described in this paper may differ from the experiences of other racial and ethnic backgrounds earning low wages.

Conclusion

Low-wage parents face several intersecting hardships related to finances and their identities as caretakers. Inadequate economic opportunities and assistance programs, as well as high costs of living and difficult assistance program requirements, compounded into cycles of playing catch up on bills and expenses. Parents described constant stress and worry related to their finances, with some experiencing mental and physical consequences. Assistance programs aimed at alleviating hardships related to poverty were described as piecemeal and inadequate by parents. Our findings suggest that ordinances that assure a livable minimum wage paired with expansions of safety net programs could better meet the needs of parents earning low incomes.

Disclosure statement

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