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# **The Future Depends Upon Single Moms**

## A Policy Analysis including Data from the Top Ten Metropolitan Areas

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A Report Conducted by

**Gary Orfield**  
UCLA Civil Rights Project

With Support from  
The Eleanor Foundation

May 2009



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# Why and How the Eleanor Foundation Undertook This Project

Our sincerest thanks to Drs. Gary Orfield of the Civil Rights Project at UCLA and Malcolm Bush of the University of Chicago's Chapin Hall for undertaking this critical analysis of the trends, situation, opportunities and policy implications associated with the rapidly growing population that is single mothers and their children in the United States.

Our choice of research partners was not accidental: these highly qualified and respected researchers both recognize that there are important civil rights and community development dimensions to the issues around single working mothers in the U.S.

The 110-year-old Eleanor Foundation has always focused on working women of modest means. Since 2002, we have done this work as a research-oriented grant-maker. Research is central to our mission because we know our work must be informed by the most accurate picture possible of these women and the challenges they face today. Further, there are not nearly enough resources to help this vital yet underserved population. The need to be strategic in our investments and in making the case for others to invest in these women and their children has been a focal point for us.

Our initial research project, released in 2005, drew a demographic and qualitative picture of working female-heads-of-households in Chicago. The enthusiastic reception to that study signaled that we were on the right track. New partners stepped forward, including service providers, donors, government, and employers. Most importantly, the women in our target population committed themselves in unprecedented numbers to educational and other self-help programs we've funded.

Although the Eleanor Foundation focuses its grantmaking on Chicago, commissioning the national and regionally-based studies reported on here emerged as a clear priority for us, for three reasons:

- The case for investing in working single mothers and their children as smart investments in human capital still needs to be made. Addressing the needs of these women and their children is not a "niche" issue around gender or poverty. More than ever, the women

we seek to assist anchor workplaces, communities, and are absolutely critical to the advancement of their children and therefore to the future of the communities in which they live. Proving this requires, among other things, showing that local trends in Chicago are but a part of the larger national picture.

- Our grantmaking has been based on building an infrastructure in Chicago of resources that any woman can access to advance her and her children. By establishing a model that others can adopt across the country, we can attract more investments locally and inspire similar investments elsewhere. This will allow us to develop the kind of scale that can address the needs of this vitally important population nationwide.

- Achieving this scale will not happen without changes in public policies and investments. We need first to create effective educational and economic opportunities, including for working single mothers. Second, we need to address the barriers faced uniquely by these women. The research project conducted by Drs. Orfield and Bush means little if it does not inform the fine public policy work done by those who recognize the value of working single mothers and who are dedicated to realizing that value. That the United States lags behind virtually every other industrialized nation in terms of creating the environment for working single mothers and their children to succeed should jolt us into action.

The economic downturn of 2008 and 2009 was not on the radar when we first commissioned this research project. The potential effect of these events, good and bad, is now reflected in this report, and it underscores the urgency of taking on the policy work and investments called for herein.

In every crisis there is opportunity. The opportunity is now before us, and we are all empowered to act.

**Rosanna A. Márquez**  
President/CEO  
Eleanor Foundation

# The Future Depends upon Single Moms

## A Policy Analysis including Data from the Top Ten Metropolitan Areas

A Report Conducted by Gary Orfield, UCLA Civil Rights Project  
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### Executive Summary

#### Time for An Honest Understanding of Single Working Mothers

The lives of millions of American children are shaped by working single mothers but the situation for many working single mothers is untenable. They head ten million homes but most struggle with low incomes and few supports. An honest examination of the challenges they face today has been lacking, and there has been little real national discussion around the sustainable solutions to help them meet their aspirations of economic self-sufficiency for themselves and their families.

Contrary to widely-held beliefs, these challenges reach deeply into every ethnic and racial group, and into nearly every community, urban, suburban and beyond. More importantly, they deeply and adversely affect millions of children, whose futures are put at great risk. The diverse patterns of single motherhood and their challenges call for the development of policies that enable each group of these mothers to overcome the unique obstacles they and their children face to achieve success. This is particularly true for the Black and Latino communities if we are to ensure that historic patterns of inequality are rooted out and civil rights for education and employment are fairly distributed among all single working mothers.

#### The True Face of Single Working Mothers in America Today

Beginning in the 1960s, an inaccurate picture of single working mothers as largely Black, urban, and unmotivated to seek employment was painted in the minds of the American public. The mothers were stereotyped as leeches having babies to get welfare and the solution that the government adopted was to reverse the trend by drastically cutting already very limited social supports. The image was a caricature from its inception. Research has long shown that single mothers desire to overcome barriers to economic self-sufficiency through education and employment. In fact, single working mothers are just like all working mothers in their aspirations to make the best life possible for their children and in their desire and struggle to maintain a healthy work/life balance.

Belying false stereotypes, single motherhood is something much larger and very different: it includes millions of unmarried women who become mothers in their twenties and millions of previously married women who are divorced, women who aspire to raise their children to the best of their ability and, for many single mothers, transcend challenges such as poverty and inadequate educational backgrounds in order to survive and thrive economically. The true picture of single working mothers in America today is revealing:

#### Single Motherhood Is Growing, Especially Among White & Latina Women:

Almost two of every five children born in America have unmarried mothers and teens account for only a fifth of these mothers. Among U.S. children in 2008, there were 9.9 million White children living with their mother only, 5.8 million Black children, and 3.8

million Latino children. *That means White single moms are raising a larger number of children by themselves than the two major minority groups combined.*

**Single Motherhood Has Diverse Causes:** Divorce is the leading cause of single parenting for white women. For Black and Latina single mothers, most have never been married and there is a strong relationship between poor education and unmarried pregnancies. Single motherhood is growing quickly among Latinas, and Black and Latina single mothers find it difficult to secure adequate employment.

**The Majority of Single Mothers Today Live Outside of Cities and are Mostly in the Suburbs:** Today in America, there are more single mothers in the suburbs than in the cities, and the level of single parenting is most elevated in some parts of the Bible belt, the most conservative states of the South, which tend to have very little support for these mothers. Our study of the ten largest metropolitan areas of the U.S. shows that among these very different urban communities, this pattern of suburban single motherhood is widespread. There is no region that is immune and places with the policies most hostile to these mothers often have very high levels.

#### Primary Factors Affecting Single Mothers' Economic Status

**Single Mothers Aspire to Well-Paid Employment but Face Multiple Barriers:** Ample evidence shows that single mothers want to work and seek careers that offer wages that will help lift themselves and their families out of poverty and into economic self-sufficiency. The vast majority of every group of single mothers is in the labor force and working or actively seeking work. The problem is that many of them do not have jobs that are adequate to support themselves and their children and to provide the basic necessities they need, and poor women living in central cities have even less chance to find work, in part because they are far away from where the jobs are being created in the suburbs. At the root of these challenges lies: (1) education-related barriers, compounded by (2) by the lack of a sustainable support network. As alluded to above, whether mothers live in areas of high versus low poverty also plays a significant role in determining economic status as do issues around race, ethnicity, immigrant status and disabilities.

**Educational Attainment among Single Mothers:** Single mothers want to avail themselves of training to secure well-paying jobs. A fundamental problem is that large numbers of single mothers do not have enough education to qualify for a decent job or for even minimal security about their future prospects. One tenth of White single mothers, one fifth of Blacks, and more than 40 percent of Latinas have not finished high school. Those with higher education fare much better. Unfortunately, there has been a radical devaluation of further education as a goal in federal job training and welfare policy in favor of immediate placement in a low skill job.

**Housing Burden as a Measure of Economic Stability:** Paying 30 percent of income for housing is considered a reasonable financial burden. Over one-third of minority single mothers without high-school diplomas spend more than half of their incomes on housing costs, leaving little for other critical expenses including food, utilities, transportation, clothing, and health care. The frequent moves this often entails severely affects a mother's ability to provide a stable housing environment for her children and access to a decent community of opportunity.

**Supports for Single Mothers as Civil & Human Rights:** Issues of race, ethnicity, language, and immigrant status are rarely included in discussions regarding sustainable economic futures for single working mothers. Black and Latina mothers face special obstacles in getting access to jobs and good housing, and the failure to address the conditions that lead to extraordinary levels of single childbearing among minority mothers will have huge consequences if it continues.

**Domestic Policy Ignores the Needs of Single Working Mothers:** During the Great Depression of the 1930s, essential safety nets including Social Security, unemployment insurance, and guarantees of bank deposits were established and have become part of the bedrock of American life. However, in the United States the only major effort to provide comprehensive childcare was vetoed twice by President Nixon who claimed it would undermine the traditional family, the broad issue has never come back, and mothers face a disorganized and inadequate system for caring for their children while they work.

**America Lags Far Behind Other World Democracies in Support for Single Mothers:** Almost every developed country in the world has a better safety net for single working mothers than currently exists in the United States. Compared to other Western democracies in North America and Europe, most of whom provide ample paid leave for new mothers, child support payments for all children, universal good quality preschool, health care, affordable housing, accessible education, and other services, American single mothers face extremely difficult challenges.

### **Sustainable Support for Single Working Mothers**

It is clear that existing strategies to stem the economic decline of single working mothers do not work as well as intended. In place of longstanding piecemeal approaches to the problem, a better idea would be to develop solutions aimed at overcoming the core barriers these women face in their everyday lives. These solutions should be sustainable, mutually supportive, and equitably distributed across racial and ethnic lines, and should offer these women a reasonable chance to acquire employment beyond mere subsistence wages.

True sustainability can only be achieved through policy reforms in two areas, which therefore they must be addressed first. These are:

- **Access to Appropriate Education and Training:** Historically, federal programs focused on building and raising the human capital of those at the bottom of the job structure. Unfortunately for the growing population of single mothers in these positions, both the welfare law and job training policy were changed to place priority on immediate work placements rather than raising qualifications. Far more useful would be quality, targeted degree and training programs instilling basic and higher skills sets tailored to the needs of growing industries and career paths with the potential to offer livable wages and regular advancement.

- **Access to Reliable, Quality Childcare:** Even the most focused training opportunities will remain inaccessible to the most eager single mother if reliable childcare is unavailable. Affordable, quality childcare that is offered to single mothers at times convenient to their training and/or work schedules would allow these women the freedom to spend the time they need in the classroom or in the workplace, helping to move their families forward economically.

Key additional support elements are needed, including:

- **Access to affordable housing in safe neighborhoods and support for mothers who are homeowners against foreclosure;**
- **Expansion of the Earned Income Tax Credit (EITC);**
- **Access to healthcare for children, and;**
- **Adequate maternity leave for working mothers.**

### **A National Responsibility**

Not until groups working on women's rights, civil rights, rights and welfare of children, and labor rights come together on the issues affecting single working mothers will it be possible to reframe the debate about solutions in a powerful and compassionate way. Other societies have decided that offering single working mothers and their children a real, sustainable chance to develop their talents and capacities—whatever their family situation may be—is a basic necessity for the future. Especially in these challenging economic times, America should do nothing less. As a nation, we must develop focused programs and services to provide this country's multicultural and single working mothers in all our communities with appropriate, employment-related education and access to convenient childcare giving these women back the time to school and work.

# The Future Depends Upon Single Moms

## A Policy Analysis including Data from the Top Ten Metropolitan Areas

### Introduction: The Real Story of Single Working Mothers

While working single mothers shape the lives of millions of American children, the situation for many of them is untenable. They head ten million homes but many struggle with low incomes and few supports. Fathers often contribute little despite greatly strengthened efforts to secure child support, leaving the mothers expected to carry the burdens of raising children with little help. The challenges they face are daunting, particularly for mothers with little education and dead end jobs, and the help that public policies and programs offer them ranks at the bottom among other industrialized democratic countries.

Further, there has also been very little focus on the special issues confronting the nation's Black and Latino communities, where children of single mothers account for a large share of the community's future and where these families face serious discrimination and critically limited opportunities even compared to White single mother families with similar incomes.

Contrary to widely-held beliefs, these challenges reach deeply into every ethnic and racial group, and into nearly every community, urban, suburban and beyond. More importantly, they deeply and adversely affect millions of children, whose futures are put at great risk. The growth of single motherhood is a basic trend not only in our society but also in societies around the world. Morality-based efforts by the public, private and religious sectors to reverse these trends have failed. Our common future will be seriously diminished if these mothers are not able to connect their children to real opportunities for success.

Single working mothers are not a monolithic group, and addressing their challenges demand an understanding of the diverse patterns of single motherhood and the attendant policies needed to enable each group of these mothers to overcome the obstacles they and their children face to success. This is particularly true for the Black and Latino communities if we are to ensure that historic patterns of inequality are rooted out and civil rights for education and employment opportunity are fairly distributed.

We may have the first opportunity in nearly a half-century to make a breakthrough. The early weeks of the Obama Administration have brought very rapid progress on a number of fronts. The child health bill was quickly enacted extending health care to about half of the 8 million children who would otherwise not have it. Additional funds were put into a variety of support programs in the American Recovery and Reinvestment Act (i.e., the Stimulus Package). This legislation provides resources to increase the public supports most needed by single mothers seeking economic advancement: childcare

funding was substantially increased, unemployment benefits were improved and extended, and low income workers were given a tax credit to offset their Social Security taxes. President Obama has announced that he will give top priority to health coverage, increased postsecondary educational aid, and making permanent the tax credits for lower income workers—all with great potential benefit for single mothers.

It is, without doubt, the most positive set of changes enacted in a brief period of time since the 1960s. Though much of the change is in a one-time stimulus bill, it suggests that we may be entering a time when policy makers look with far more understanding on single working mothers and stop stereotyping them and making them the target for a variety of sanctions and cuts. This may be a uniquely favorable time for refocusing the nation's attention on the potential contribution of these women and their children, if they get the basic essentials for their children, and real opportunities for work, and the education necessary to bring many more solidly into the middle class. At a time when the entire society feels the risk of loss of essential income and opportunities from conditions beyond the control of individuals, there may be more understanding of the situation of mothers and children who are living without a safety net.

During the Great Depression of the 1930s, essential safety nets including Social Security, unemployment insurance, and guarantees of bank deposits were established and have become part of the bedrock of American life. In the same spirit, now is this a time to put into place sustainable guarantees for developing economic self-sufficiency among single working mothers in America.



# An Updated Portrait of Single Working Mothers in America

## The True Face of Single Working Mothers

Beginning in the 1960s, an inaccurate picture of single working mothers as largely Black, urban, and unmotivated to seek employment was painted in the minds of the American public. The image was a caricature from its inception. Demographic changes among single working mothers since then have produced a more diverse picture. Today, these women are found in growing numbers in every type of community, they come from a variety of backgrounds, and are keenly interested in continuing their educations and finding well-paying career employment. Research has long shown that single mothers have always had the desire to overcome barriers to economic self-sufficiency through education and employment.

Belying false stereotypes, single motherhood is something much larger and very different: it includes millions of unmarried women who became mothers in their twenties and millions of previously married women who are divorced. They are women who aspire to raise their children to the best of their ability, and, for many single mothers, to transcend challenges such as poverty and inadequate educational backgrounds in order to survive and thrive economically.

While public-aid programs are an important part of the support network aimed at helping single working mothers improve their lives and those of their families, only a small minority of these women actually receive public assistance. With five-year time limits in place for even those women who receive these public supports, single mothers today are largely left to their own devices to work or seek work and many are not eligible for unemployment insurance because they lack the consistent employment history required for eligibility.<sup>1</sup>

In fact, for most women, single motherhood is a temporary but very difficult period of life, but for very large numbers, they bear the life-long responsibility to raise the children. The oft-noted correlation between marriage and adequate income for children has led to strong efforts to force unmarried fathers to pay, which has had modest impact since many of the fathers have few resources, or to encourage marriage, which has had small and very mixed effects.

## Yearning for Well-Paid Employment

The stereotype of the single mother looking for a handout is clearly wrong. There has long been powerful evidence that women want to work. At the same time, there has been a drastic decline in the number of mothers and children receiving welfare and a sharp increase in employment, even for mothers with very young children.

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## Decline in Welfare for Mothers and Children in Need (recipients in millions)

Year	Mothers + children
1980 . . . .	10.8
1990 . . . .	11.7
1995 . . . .	12.3
1998 . . . .	8.3
1999 . . . .	6.8
2002 . . . .	5.1
2005 . . . .	4.5

Source: U.S. Department of Health and Human Services, Administration for Children and Families, unpublished data, in *Statistical Abstract of the U.S. 2008*, Table 546

The vast majority of every group of single mothers is in the labor force and working or actively seeking work. The problem is that many of them do not have jobs that are adequate to support themselves and their children and to provide the basic necessities they need. Many who want full-time work can only get part-time work and it is often part-time work that fits very badly with their parental responsibilities. Some cannot get work at all. As layoffs and cutbacks in working hours take hold in the current severe recession this situation will certainly become worse.

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<sup>1</sup> Moffitt, 2008, p. 34.

<sup>2</sup> Federal Interagency Forum on Child and Family Statistics, *America's Children in Brief: Key National Indicators of Well-Being, 2006*, figure 1, p. 4.

<sup>3</sup> John Ermisch, Robert E. Wright, *Welfare Benefits and the Duration of Single Parenthood*; *al Institute Economic Review*, (1989) No. 130, pp. 198ff.

<sup>4</sup> U.S. Census Bureau, "Children by Presence and Type of Parent(s), Race and Hispanic Origin/2: 2008," *2008 Annual Social and Economic Supplement*, table C9, January 2009

## Percentage of Females Heading Households Who Were Employed in Ten Largest Metros

	NYC	LA	Chicago	DC	SF	Philly	Boston	Detroit	Dallas	Houston
White	76.8	76.4	82.0	81.4	79.1	78.3	74.0	78.4	83.0	81.3
Black	59.6	57.8	57.7	66.4	63.0	61.2	60.3	60.6	66.0	67.5
Latino	48.4	54.3	62.1	69.2	69.4	50.8	49.2	63.1	64.1	66.7

### Single Motherhood on the Rise

Almost two of every five babies are being born to unmarried mothers, a proportion that has grown sharply, increasing by a fifth just since 2002 in spite of massive welfare cuts. The trend reaches into every community. This is neither a problem focused on teenagers nor something that can be dismissed as a problem of the ghetto. As of 2005, teens accounted for 22.8% of babies born to unmarried mothers, sharply down, especially among Black teens. Unmarried mothers now produce three-fifths of all babies born to women in their early twenties and a third of those in their late 20's.<sup>2</sup> The number includes 27% of White babies, 50% of Latinos and 71% of Black newborns.

Though often single mothers eventually marry, millions of others ultimately raise the children on their own and the development of all of these children is affected for part of their lives, often critically important early years, by conditions facing single mothers. One study estimated that a marriage comes after an average period of more than seven years.<sup>3</sup> Among U.S. children in 2008, there were 9.9 million white children living with their mother only, 5.8 million Black children, and 3.8 million Latino children, so White single mothers are raising a larger number of children by themselves than the two major minority groups combined. Overall, 18% of White children are living with their mother, 24% of Latino children, as are 51% of Black children.<sup>4</sup>

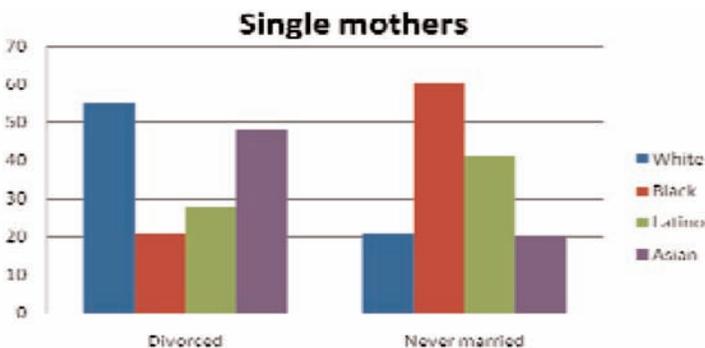
These mothers are the backbone of many communities and their institutions. They are working outside the home while raising their children, and, in spite of their work, they face lives with few safety nets and many risks. Female-headed households are about three times as likely as the national average to live in poverty, although they work at very high levels, and to be without health insurance. 28.3% of female-headed households had no insurance compared to a national average of 9.8% and only 4.9% for married couples.<sup>5</sup> These mothers are running fast and living on a tightrope. Public policy is too often based on moral judgments about them, not on helping them, and their children, in often-difficult struggles, which intensify when the economy declines.

<sup>2</sup> Federal Interagency Forum on Child and Family Statistics, *America's Children in Brief: Key National Indicators of Well-Being, 2006*, figure 1, p. 4.

<sup>3</sup> John Ermisch, Robert E. Wright, *Welfare Benefits and the Duration of Single Parenthood*; *al Institute Economic Review*, (1989) No. 130, pp. 198ff.

<sup>4</sup> U.S. Census Bureau, "Children by Presence and Type of Parent(s), Race and Hispanic Origin/2: 2008," *2008 Annual Social and Economic Supplement*, table C9, January 2009

<sup>5</sup> U.S. Census Bureau, *Income Poverty, and Health Insurance Coverage in the United States: 2007*, August 2008, p. 58.



## Causes of Single Motherhood

Divorce, which is the major cause of single parenting for White women, affects about two of every five marriages. It has become much more simple, common, and accepted in society, though it has declined from its high point in the U.S. Seventy percent of Americans say divorce is “morally acceptable,”<sup>6</sup> but we still have social policies that assume it will not happen or that mothers who suddenly face it should be able to function with drastically reduced income and increased responsibilities with few supports. For never-married single mothers, who tend to have far less education and assets, the assumption is that getting them into any job, no matter how low the pay and benefits or bad the working conditions, has been a sufficient policy. Most are now in jobs but still face very large challenges.

At the same time, the education and real income of men has stagnated and income has gone down quite dramatically for minority males with low educational levels, reducing the number of “marriageable men” who can support a family particularly in nonwhite communities.<sup>7</sup> The massive incarceration of young minority males, which means that one in three Black males and one in six Latinos is expected to go to prison, has seriously compounded this problem.<sup>8</sup> Low income, poorly educated minority males receive very little welfare and very little adult education or training, making it much less likely that they will be able to marry and support children.

The women most likely to have a baby before being married are high school dropouts, and the baby’s father is often without a decent job, so these women face the greatest challenge and the least likelihood of marriage in their future. Those with the most serious economic and social problems are those with the least education but our policies offer very few second chances for these mothers to better themselves and improve their children’s future. This is a particularly urgent problem in African American and Latino communities where dropout rates among girls are very high.<sup>9</sup>

The situation of female-headed families is a central element of the economic and social crises in Black and Latino and American Indian communities yet we have found little serious examination of racial dimensions in much of the research on women’s rights, and very little consideration of the special situation of children of color

growing up in the conditions found in isolated, impoverished nonwhite communities with weak schools segregated by race and poverty. On the civil rights side, there has been strong attention placed on the terrible problems facing Black men, but not enough attention to the women who are raising the next generation under exceedingly difficult circumstances or to the surge of unmarried child bearing among Latinos. This study is an effort to bring those issues together because we believe they cannot be solved without fully understanding both of those dimensions.

Mutual myopia about single motherhood often obscures deep common interests and weakens our communities. The mutual understanding needed to create a comprehensive policy must reach across lines of race and class. Unlike most White single mothers, the large majority of Black and Latino single mothers have never been married and have received no support from a former husband. Obviously, long-term solutions to the problems of families of color must include serious policies addressing the educational and economic crisis facing Black and Latino men, who are dropping out of high school in huge numbers and locked into dead end jobs or unemployment, conditions which too often lead to illegal activities and criminal records which devastate their future possibilities of supporting families. This exacerbates the situation for mothers of color since they tend to be younger and less educated, in part because of the very high segregation of both groups into inferior segregated high poverty schools with very high dropout rates.<sup>10</sup>

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6 Gallup Poll, “Cultural Tolerance for Divorce Grows to 70%,” May 19, 2008.

7 William J. Wilson, *The Truly Disadvantaged, The Inner City, the Underclass, and Public Policy* Chicago: Univ. of Chicago Press, 1987.

8 The Sentencing Project, “Facts about Prison and Prisoners,” April 2009.

9 Gary Orfield, ed., *Dropouts in America: Confronting the Graduation Rate Crisis*, Cambridge: Harvard Education Press, 2004.

10 G. Orfield, *Dropouts in America*, Cambridge: Harvard Education Press, 2004, especially chapters by Balfanz, Swanson and Rumberger. National statistics show that American schools are now more segregated than they were forty years ago and that it is almost always segregation by both race and poverty. (“Reviving the Goal of an Integrated Society,” January 2009, [civilrightsproject.ucla.edu](http://civilrightsproject.ucla.edu))

The fact that single childbearing has soared for Latinas, who are now, by a large margin, the group most likely to experience teen pregnancy, has been largely ignored. Twenty percent of American high school students are now Latino and projections say that number will go over thirty percent and will soon be over fifty percent in our two largest states. Since being raised by a single mother living in poverty strongly predicts educational problems for children and dropouts are much more likely to become single mothers themselves, these are challenges that will have huge impacts on the future of many communities and their economies.

Although women of color face special problems, on average, there are large overlaps across racial lines especially among women with low education levels, and all single mothers are strongly affected by the absence of key supports routinely available to all families in many societies

Both groups are less likely than other women to find full time jobs, are less likely to become married in the future (especially Black women), earn less money, and are many times more likely to be living in high poverty neighborhoods where there are far more negative conditions, fewer jobs, and much worse schools for themselves and their children. Both are deeply affected by the lack of support services for mothers in U.S. policy.

### Where They Live: National Trend Shows Suburbs Lead Cities in Numbers of Single Mothers

The myth that single motherhood is just a problem of big cities or “permissive” state policies is no more than that—myth. There are more single mothers in the suburbs than in the cities. The level of single parenting is most elevated in some parts of the Bible belt, the most conservative states of the South, which tend to have very little support for these mothers.

Our study of the ten largest metropolitan areas of the U.S. show that among these very different urban communities in differing regions of the country with different policy frameworks, religious traditions, and political attitudes, this pattern is everywhere not only in the cities, but very present in the suburbs as well. Economic conditions, demographic realities, and policies can make a difference in what happens, but all regions have large shares of unmarried childbearing women.

### Percentages of Single Mothers Who Live in Central City of a Consolidated Metro Statistical Area

	Whites	Blacks	Latinas
New York City	32.9	52.8	54.2
Los Angeles	23.0	48.1	33.6
Chicago	35.6	51.8	56.0
Washington, DC	24.3	42.9	30.4
San Francisco	4.7	24.5	10.5
Philadelphia	9.1	34.4	21.6
Boston	15.4	68.2	46.0
Detroit	8.9	78.0	—
Dallas	4.0	13.5	17.8
Houston	14.0	40.0	34.6
<b>Total</b>	<b>23.4</b>	<b>47.9</b>	<b>41.5</b>

The great majority of the White single mothers live in the suburbs. In our examination of the ten largest consolidated metro areas, more than three-fourths of single mothers, on average, were in the suburbs and in four of the areas it was more than nine-tenths. Slightly more than half of the Black and Latina single mothers also lived outside of central cities. American suburbia is deeply affected by the rise of single mother families, even though it was built around the model of the baby boom large two-parent family.

In 2008, 18% of White children were living in a household run by their mother and 66% still living with two married biological parents, as compared to 24% of Latino children living with their mother only, and 51% of Black children.<sup>11</sup> All groups have experienced sharp declines in two parent families. Thinking about solutions obviously must include the fact that these working mothers must struggle with inadequate support systems and their children are likely to have inadequate educational opportunities means a huge loss of the kind of skilled adults that could enrich their communities and the country.

Employment isn’t enough. There are very large numbers of women working or seeking work who are not earning enough to provide the basic essentials of life, to say nothing of crossing the poverty line commonly used in other advanced countries (one-half the nation’s average wage). A fundamental problem is that large numbers of single mothers do not have enough education to qualify for a decent job or for even minimal security about their future prospects. One tenth of White single mothers, one fifth of Blacks, and more than 40 percent of Latinas haven’t finished high school.

<sup>11</sup> U.S. Census Bureau, “Children/1 by Presence and Type of Parent(s), Race and Hispanic Origin/2: 2008,” 2008 Annual Social and Economic Supplement, table C9, January 2009

<sup>12</sup> *Statistical Abstract of the United States 2008*, table 220, p. 146.

# Primary Factors Affecting Single Mothers' Economic Status

## Educational Attainment Among Single Mothers

Income and employment are more and more tightly linked to educational levels in the contemporary U.S. job market. Many employers will not even accept applications even for low skill jobs for workers without a diploma and the jobs that are available pay badly and offer little security and few benefits. In 2005 the average yearly earnings for women 25-34 without a high school diploma was \$14,300, almost identical for White, Black and Latina women. With a high school degree, it increased overall by 50% to \$22,200, though slightly lower for women of color. A two-year community college degree brought the average female wage to \$30,900 and women with a BA received average earnings of \$40,700.<sup>12</sup>

Unfortunately, there has been a radical devaluation of further education as a goal in federal job training and welfare policy in favor of immediate placement in a low skill job. The administrative incentives are set in both policies to reward low cost treatment and to count placements as successes even if they offer very low wages and very little prospect of advancement. College education opportunities have been particularly curtailed since welfare reform.<sup>13</sup> Some economic evaluations of the limited education offerings under the current policies have not found any benefits for education efforts in short-term effects.<sup>14</sup>

Another study argues that there are long-term benefits of training relative to immediate placement.<sup>15</sup> It is well known from other research that it is much more difficult to complete interrupted education compared to continuous education.<sup>16</sup> Obviously more education increases a woman's income and the possibilities for her children but finishing a degree with one or more small children, very limited funds, childcare complexities, the lack of support in many high schools and colleges, and other obstacles, is very difficult especially if one has been out of school for a long time. This requires serious support and strategies to minimize breaks in education.

Inadequate education is strongly related both to becoming a single mother and to living in economic difficulty. Dropping out of high school is a strong predictor of single motherhood and poverty. It is a predictor of living under great economic stress in inadequate housing and a bad neighborhood, which offers limited opportunity and threats to their children. It is also a strong predictor of their children becoming dropouts and perpetuating the inequality and poor prospects through the generations.

The efforts to force teenage single mothers to stay at home or to stay in school have not worked. In fact, attainment of both high school and college degrees for mothers and their children have declined under welfare reform. One study reports a drop from 650,000 welfare recipient mothers in higher education before the welfare reform to 358,000 just three years later.<sup>17</sup> The U.S. is not short of low skill labor and it is not training enough people to fill the jobs of the future. When a single mother fails to obtain education it has a strong negative impact on at least two generations in the family and many related community and social costs.

There are many women with high school diplomas, some college or even college degrees who become single mothers. For these women, especially those who are ready to commit themselves to a serious course of full-time study, further education should become the first preference rather than the last option. To make this work, a serious and continuing investment in counseling is essential, particularly in community colleges and big public universities where counseling resources are extremely limited, and it is easy for a student to waste time and financial aid without getting on a path to a degree, or to become discouraged, and leave in the face of obstacles academic and financial counseling could help solve. Very high priority should be given to keeping pregnant mothers-to-be in high school or college since returning to studies after an interruption or dropping out greatly lowers prospects for success.

Job training and welfare officials should be rewarded rather than criticized when they successfully invest in the completion of an educational credential for a single mother, reversing a bureaucratic incentive system that pushes in the opposite direction.

13 Jillian M DuQuaine-Watson, "'Pretty Darned Cold,': Single Mother Students and the Community College Climate in Post-Welfare Reform America," *Equity and Excellence in Education*, vol. 40, 2007, pp. 229-240.

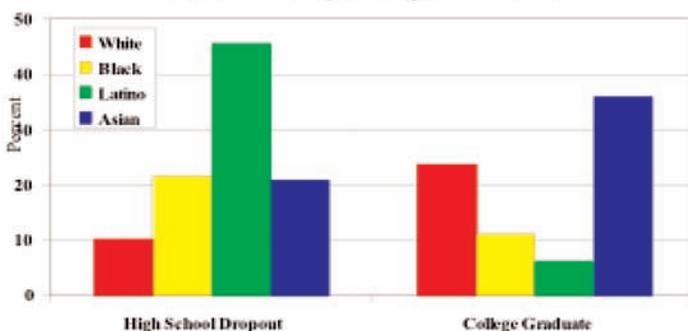
14 Moffitt, 2008, p. 40, citing research by D. Bloom and C. Michalopoulos at the Manpower Demonstration Research Corporation

15 V.J. Hotz, G. Imbens, and J. Klerman, "Evaluating the Differential: Effects of Alternative Welfare-to-Work Training Components," *Journal of Labor Economics*, vol. 24, (July 2006), pp. 521-566.

16 Vincent Tinto, *Leaving College: Rethinking the Causes and Cures of Student Attrition*, 2nd ed., Chicago: Univ. of Chicago Press, 1993; BethAnn Berliner, Vanessa X. Barrat, Anthony B. Fong, Paul B. Shirk, *Reenrollment of High School Dropouts in a Large, Urban School District*, San Francisco: REL West, no. 056, 2008.

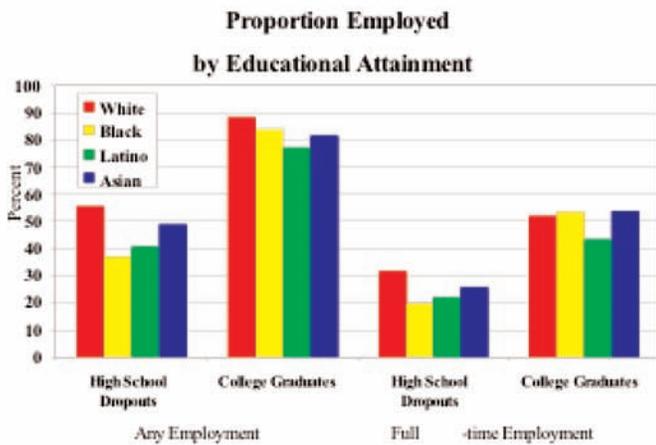
17 Charles Price "Reforming welfare reform postsecondary education policy: two state case studies in political culture, organizing, and advocacy." *Journal of Sociology and Social Welfare*, 2005.

## Single Mother Educational Attainment by Race/ethnicity, largest metros



**Percentage of Females Heading Households Who Had Less Than a High School Diploma in Central City of Ten Largest Urban Centers**

	NYC	LA	Chicago	DC	SF	Philly	Boston	Detroit	Dallas	Houston
White	12.6	9.8	12.8	16.3	0.0	22.9	14.7	22.4	9.4	9.1
Black	25.6	26.8	26.0	26.8	15.0	26.9	18.8	24.0	25.5	22.0
Latina	43.1	61.9	49.0	51.3	36.8	42.4	39.1	42.2	60.9	55.9



The relationship between education and employment for single mothers is very powerful as shown in the graph above. College graduates of all races find employment at very high levels and dropouts are several times more likely to be jobless and only a small minority finds full time work. While Black women do about as well as White women in getting jobs if they have a college degree, dropouts who are Black and Latino fare much worse than White dropouts. For women, higher education is not only powerfully related to employment and income but also to reducing racial barriers.

**Place of Residence Affects Economic Status**

Poor women living in central cities have less chance to find work, in good part because they are far away from where the jobs are being created in the suburbs and there are no good transit systems to get them to the jobs if they find out about them and are hired.<sup>18</sup> They also face job discrimination.<sup>19</sup>

<sup>18</sup> Harry J. Holzer and Michael A. Stoll, "Employer Demand for Welfare Recipients by Race," Discussion Paper no. 1213-00, Institute for Research on Poverty, October 2000, p. 26.

<sup>19</sup> Ibid., "Racial Bias in Hiring Are Emily and Brendan More Employable than Lakisha and Jamal?", *Capital Ideas*, Univ. of Chicago Graduate School of Business, vol. 4, no. 4, Spring 2003 (research by Marianne Bertrand).

**Percentage of Single Mothers Leading Households below the Poverty Line by Residence Within or Outside Central City Areas**

	<b>Whites</b>		<b>Blacks</b>		<b>Latinas</b>	
	<i>Cities</i>	<i>Outside</i>	<i>Cities</i>	<i>Outside</i>	<i>Cities</i>	<i>Outside</i>
New York City	24.8	9.4	36.6	13.4	48.0	12.2
Los Angeles	19.0	17.3	47.0	32.7	47.0	35.3
Chicago	19.2	7.8	36.4	14.3	29.7	16.4
Washington, DC	21.7	8.0	32.4	10.4	30.9	13.2
San Francisco	6.3	11.2	39.9	28.0	25.5	24.3
Philadelphia	24.8	10.3	40.6	15.7	62.5	14.5
Boston	24.0	17.2	32.6	30.4	50.4	42.0
Detroit	35.0	16.5	37.9	30.2	—	—
Dallas	13.3	13.3	44.1	31.3	35.5	31.4
Houston	13.0	14.9	44.6	29.6	40.8	35.0
<b>Total</b>	<b>21.9</b>	<b>11.5</b>	<b>37.3</b>	<b>17.9</b>	<b>45.8</b>	<b>24.2</b>

Blue: Difference between inside and outside of central city areas is statistically significant  $\geq 0.05$ .

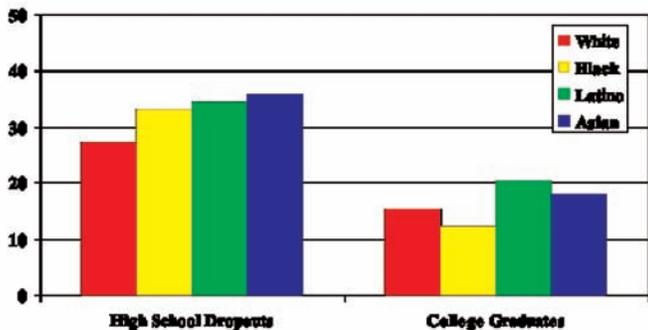
**Suburban Residence: The Employment Advantage for Single Mothers Working Fulltime, 2000**

<i>Metro CSA</i>	<b>Whites</b>		<b>Blacks</b>		<b>Latinas</b>	
	<i>City</i>	<i>Suburbs</i>	<i>City</i>	<i>Suburbs</i>	<i>City</i>	<i>Suburbs</i>
New York City	41.2	42.4	27.4	30.7	21.0	25.0
Los Angeles	42.4	47.2	27.9	39.3	26.6	35.4
Chicago	52.4	53.7	31.8	40.6	38.6	45.3
Washington, DC	53.4	55.4	42.4	51.1	32.0	47.2
San Francisco	40.1	50.1	32.8	41.5	34.5	40.9
Philadelphia	41.6	46.8	33.4	38.6	19.8	35.4
Boston	37.6	42.2	37.3	37.0	23.6	29.7
Detroit	37.1	50.2	37.5	41.4	—	—
Dallas	55.2	61.2	41.4	49.8	41.9	49.0
Houston	53.1	58.6	36.5	49.4	38.0	45.1
<b>Total</b>	<b>46.1</b>	<b>49.2</b>	<b>32.9</b>	<b>40.5</b>	<b>25.0</b>	<b>34.1</b>

### Housing Burden as a Measure of Economic Stability for Single Working Mothers and Their Children

Housing stability is also strongly related to the economic situation facing families, as it is linked to their ability to afford access to a decent community of opportunity and remain there as their children develop. Paying 30 percent of income for housing is considered a reasonable housing burden. More than a third of minority dropout mothers are paying more than half, leaving very little of their low incomes to pay all other costs and often leaving them with impossible choices between rent, health care, money for transportation, and food, frequently forcing them to move because they cannot pay their other costs plus rent and utilities.

#### Percent of Single Mothers Paying More than Half their Income for Housing



We are in a society where two-fifths of our children are born to single mothers and where over forty percent of marriages are predicted to end in divorce. Yet almost all of our new communities are built with housing only for two-parent, two-income families, with little or no housing for single mothers, unless they receive it in a divorce settlement. This needs to be considered both a serious issue for the future of federal housing policy, as well as for land use, and housing decisions in the nation's suburban communities which are following housing policies that will result in the exclusion of neighbors who are divorced through no fault of their own, and daughters, who are among the rapidly increasing number of single mothers.

A basic principle of housing and urban planning should be to provide accommodation for the kinds of families we actually have, not for an idealized 1950s community. The nation's leading housing research center, Harvard University's Joint Center on Housing Studies reported in 2008 that about a sixth of U.S. children were in families forced to pay more than half of their income for housing and that it

was worst for "minorities and single parents." The families paying half their income for housing "had only \$548 per month on average for all other needs.

As a result these families spent 32 percent less on food, 56 percent less on clothes and 79 percent less on healthcare." Finding cheaper housing, on the other hand, often meant living further away from jobs and other essential destinations, driving up their average transportation cost by three times, another part of the cycle of inequality within metropolitan areas.<sup>20</sup> It also meant worse schools and more dangerous communities for their children.

### Supports for Single Mothers as Civil & Human Rights

Issues of race, ethnicity, language, and immigrant status must be included in any full agenda for working mothers. There are massive similarities in needs but experience in many other policy arenas shows that to ignore these dimensions is to rely on a policy that will fall far short.

Black and Latina mothers face special obstacles in getting access to jobs and good housing. The fact that three-fourths of Black children and almost half of Latinos are born to single mothers means that to improve the future of these communities we must better support the mothers and enforce civil rights laws to give them a more viable future. Single mothers are particularly important to the African American and Latino communities and those mothers face both the problems common to all single mothers, and special problems related to racial inequality, and it is very important that groups and experts concerned both with women's rights and civil rights collaborate in devising solutions for these communities.

The failure to address the conditions that lead to the extraordinary level of single childbearing among nonwhites will have huge consequences if it continues. The implications are apparent when one looks at the birth statistics for Illinois and other leading states. Illinois had 181,000 births in 2006; barely half were White, with 95,000 White babies, 44,000 Latinos, 32,000 Blacks, and 9,000 Asians. In California, Latino babies accounted for 293,000 out of 562,000, or 52% and whites 158,000 or only 28%. In New York, Whites made up 50% of the babies, in Texas 35%, and in Florida, 45%. The national total of births showed only 54% White births.<sup>21</sup> Figuring out how to help the mothers of the future majority give their children a good start is of critical importance.

20 Joint Center on Housing Studies, Harvard University, *The State of the Nation's Housing 2008*, Cambridge: Joint Center on Housing Studies, 2008, p. 27; U.S. Department of Housing and Urban Development Office of Community Planning and Development, *The 2007 Annual Homeless Assessment Report July 2008*

21 U.S. Dept. of Health and Human Services, National Center for Health Statistics, National Vital Statistics Reports, Vol. 57, No. 7, January 7, 2009, p. 50

### **Future Trends: A Nation of Minorities as the Majority**

When you add in immigrants and undocumented residents, look at the age structure and relative birth rates, and project the present trends, it is apparent that we will soon have a majority of non-white children being born, mostly with unmarried mothers, and a large and growing share of the white children being born to single mothers. These trends are strongly related in all groups to low levels of parental education, which is also a strong predictor of low levels of education for their children. If we do not find a way to improve the situation of the mothers and their children this country will lose much of its potential economic growth.

These women need serious enforcement of their employment and housing rights against discrimination, housing counseling and mobility programs, an active effort to avoid foreclosure and homelessness for single mothers caught up in the predatory lending scandals, upgrading of very weak preschool and childcare programs in ghetto and barrio communities. and affirmative efforts to help them overcome the limited opportunities they have previously had. In labor markets with high levels of metro residential segregation and very poor central city job markets, these issues are particularly critical.

Coordination with fair housing and fair employment agencies is key. Access to the better opportunities for jobs and housing in the suburbs could help significantly. Mothers who gain access to the better job markets of the suburbs, and enroll their children in the better schools, have much-improved prospects. The housing problem should not be considered one only of cost and physical space, but one of links to opportunity and safety for themselves and their children.

### **America's Poor Track Record on Single Working Mothers**

#### ***Domestic Denial about Single Mothers***

We have been in denial, thinking that perhaps the trend toward single motherhood could be reversed by sanctions or strong pro-family messages. It is time for a direct attack on the harsh and unfair treatment of single mothers and their children compared to other nations and for focusing attention on the fact that harshness to mothers harms them, the children who make up much of the next generation of Americans, and the future of a society that needs to develop all of its talent and economic potential. Policy initiatives need not be apart from efforts to strengthen and support traditional families.

Many societies provide key supports for all families raising children, which both help traditional families and support single mothers. Raising children is difficult and costly and often comes at a time of life when there are the fewest resources. Supportive public policies are essential. A 2005 UNICEF study of 24 OECD nations found that

only Mexico had a higher level of child poverty and that the countries with the most progressive policies had less than one fourth the U.S. rate, while Canada's was sharply lower.<sup>22</sup>

In the United States, the only major effort to provide comprehensive childcare was vetoed twice by President Nixon who claimed it would undermine the traditional family.<sup>23</sup> The issue has never significantly come back, as mothers face a disorganized and inadequate system for caring for their children, while they work. While this situation has been improved by the current stimulus funding basic reform is still needed.

The Johnson Administration of the 1960s had the goal of eliminating poverty in the U.S. by 1980 and made some substantial progress, but subsequent decisions on tax cuts and benefits turned the nation toward more unequal income distribution and we are very far from that objective.<sup>24</sup> To have a healthy and productive society we must reopen those issues.

All Presidents from the late 1960s through 2008 have attacked welfare and President Clinton promised to "end welfare as we know it" and radically cut it back in the 1996 reforms.<sup>25</sup> Though those reforms put many mothers to work and had fewer extremely negative impacts than some critics had predicted (in part because of economic growth), the programs usually did not produce either good jobs, or improved human capital and good futures for low income mothers. The reform was proclaimed as a success because it drastically lowered welfare rolls and produced significant gains in income for women leaving welfare (and, of course, also significant gains in their job-related expenses including childcare, transportation, and clothes for work).<sup>26</sup> We honor and celebrate motherhood, but somehow we exclude and even punish millions of mothers who bear the greatest responsibility for caring for and supporting their children under what are often the most difficult conditions.

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22 UNICEF, *Child Poverty in Rich Countries*, 2005.

23 Pres. Richard Nixon, Veto Message, Congressional Quarterly, December 11, 1971, p 2533.

24 Sheldon H. Danziger, "Fighting Poverty Revisited: What Did Researchers Know 40 Years Ago? What Do We Know Today?," *Focus*, vo. 25, no. 1 (Spring-Summer 2007), p. 3.

25 Bill Clinton and Al Gore, *Putting People First: How We Can All Change America*, New York, 1992.

26 R. Schoeni and R. Blank, "What Has Welfare Reform Accomplished? Impacts on Welfare Participation, Employment, Income, Poverty and Family Structure," NBER Working Paper 7627, Cambridge: National Bureau of Economic Research, 2000; Robert Moffin, "Welfare Reform: The U.S. Experience," Inst. for Research on Poverty Discussion Paper, no. 1334, Feb. 2008.

### Last Place Among Western Democracies in Support for Single Mothers

Furthermore, public discourse about single mothers has been hostile and public responses largely negative since 1980—primarily about cutting welfare and forcing mothers to work while denying supports that they receive in almost all other advanced societies.

Compared to European societies that provide ample paid leave for new mothers, child support payments for all children, universal good quality preschool, health care, affordable housing, accessible education, and other services, American single mothers face extremely difficult challenges. “With few exceptions,” says Harvard Professor Jack Shonkoff, “every developed country in the world has a better system of publicly supported early care and education than the United States has.”<sup>27</sup>

A very high proportion of U.S. single mothers are working, often too soon after their babies arrive, but they are working in a society with extreme income inequality, very often in jobs that lack the income and benefits they and their children need for basic essentials. Though union jobs pay much higher average salaries, only about 8% of U.S. workers in the private sector are now unionized and millions of poorly educated women are competing for jobs with few or no benefits and no power for workers to bargain for wages or working conditions. There are many women struggling in involuntary part-time work, mothers whose working hours are unpredictable and change arbitrarily, creating great difficulties for childcare.

While single motherhood is growing all over the world, no society has figured out a way to reverse this pattern. Some European nations have even higher levels of single motherhood than the U.S. 50.5% of the births in France are to unmarried women as are 55.5% in Sweden, 43.7% in the United Kingdom, 33.2% in Ireland and 37.1 % in the Netherlands.<sup>28</sup> There have been very large changes in values

and the legitimacy of single child raising.<sup>29</sup> The number of U.S. marriages per thousand adults has fallen dramatically since 1980 and most European countries have even lower rates.<sup>30</sup> Women have a very different position in the labor market than they had in the heyday of the traditional family, working at much higher levels than before,<sup>31</sup> receiving far more education, and becoming much less economically dependent on marriage.

Most nations accept the reality of the trend of female-headed families as a fact, whether or not they like it, and develop policies fundamentally aimed at supporting the mother and baby at a decent standard. It is not a matter of moral approbation but of dealing with social reality. The United Kingdom, for example, has made an important national priority of reducing the percentage of its children growing up in poverty in spite of a higher rate of single parenting than the U.S. and has substantially cut the proportion and succeeded in lowering child poverty 23 percent in the five years following Prime Minister Tony Blair’s initiative.<sup>32</sup>

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27 Elizabeth Gudrais, “The Developing Child,” *Harvard Magazine*, April 2009, p. 41.

28 U.S. Census Bureau, *Statistical Abstract of the United States, 2009*, table 1291.

29 65% of teenage girls agree that “it is okay for an unmarried female to have a child.”, Science Says, “Teen Attitudes toward Nonmarital Childbearing, 2002,” No. 15, May 2005, p. 1.

30 U.S. Census Bureau, *Statistical Abstract of the United States, 2009*, table 1290.

31 Only one-eighth of women with children were working in 1950, the number nearly tripled by 1970 and now is a substantial majority of all major groups in the population.

32 Chantal Collin, “Poverty Reduction Strategies in the United Kingdom and Ireland, London, Political and Social Affairs Division, Parliamentary Information and Research Service, PRB 07-28E November 2007

# Recommendations: Sustainable Solutions for Single Working Mothers

It is clear that existing strategies to stem the economic decline of single working mothers do not work as well as intended. There have been few significant policy initiatives in a quarter century except the expansion of the Earned Income Tax Credit. The minimum wage is now far below what it was in the 1970s in constant value dollars and there has been no effort to provide a basic system of services and supports needed in a society where more than a third of the children are born to single mothers.

In place of longstanding piecemeal approaches to the problem, a better idea would be to develop solutions aimed at overcoming the core barriers these women face in their everyday lives. These solutions should be sustainable, mutually supportive, and equitably distributed across racial and ethnic lines, and should offer these women a reasonable chance to acquire employment beyond mere subsistence wages.

## Two Bedrock Fundamentals of Sustainability

Two policy areas are fundamental to address the barriers faced by working single mothers seeking economic advancement: access to appropriate, employment-enhancing education; and access to reliable, quality childcare. Without the right training, single mothers remain trapped in dead-end, low-wage jobs. Without access to childcare, single mothers may very well remain trapped in their homes and unable even to attend the training classes that might lead to career positions or trade up to the job that pays a higher wage.

## Access to Appropriate Education and Training

Historically, federal job training programs focused on building and raising the human capital of people occupying the bottom of the job structure. Unfortunately for the growing population of single mothers in these positions, both the welfare law and job training policy were changed to place priority on immediate work placements rather than raising qualifications. Often the job preparation is nothing more than a “job club” where mothers are coached in job interviewing skills and sent out to find and take very low skill, low pay jobs. This produces a high placement rate at low cost for the job training agency or welfare department. For the mother, it leaves her qualifications unchanged and her future limited.

Given the low levels of education for many single mothers, the low wages they receive in the labor markets, and the high costs of raising children and getting them ready for the kind of education they need to succeed, one might expect a major effort in federal job training and education policy to raise the skills and earning power of the mothers. Education research shows that children’s achievement is strongly linked to the mother’s education, so that would be another argument for this strategy—that it would help break the inter-generational transmission of poverty and poor education.

Current policy under the 1996 welfare law and the Workforce Investment Act (WIA) of 1999, means that women with poor

qualifications will almost always be pushed into a “job club” situation, requiring them to go out and apply for anything that is available. A small fraction are screened into “intensive services” including counseling and testing and a small proportion of those get real training, which is usually relatively short term and low cost, not much more than \$1,000 per person.<sup>33</sup>

Far more useful would be quality, targeted degree and training programs instilling basic and higher skill sets tailored to the needs of growing industries and career paths with the potential to offer livable wages and regular advancement. Research suggests that programs that produce degrees or skill certificates for workers can make a significant difference in their job prospects.<sup>34</sup> Unlike WIA programs, such a career-focused strategy would offer single working mothers and their children a real chance at an economically self-sufficient future.

## Access to Reliable, Quality Childcare

Working mothers at all income levels rely heavily on reliable childcare, and are keenly affected by disruptions in childcare services. For working single mothers at all income levels, the dual role as primary breadwinner and primary caregiver leaves a razor-thin margin for error. For lower-income single mothers, with few childcare options and often none of quality, the consequences of a break in service are often nothing short of disastrous. Without adequate support systems, mothers must often take off time from work and risk their jobs when their children are sick or face urgent needs.

For lower-income single mothers, there are very limited provisions in public programs: the coverage is inadequate, and the quality is often very low.

Working mothers of infants and toddlers urgently need childcare. Legislation during the 1990s, including the 1996 welfare reform law (The Personal Responsibility and Work Opportunity Reconciliation Act) led to the creation of the Childcare and Development Block Grant which replaced earlier programs and gave the states flexible block grant dollars to help provide childcare for a limited number of low income families needing it. The goals were to help women become self-sufficient, simplify overlapping programs and improve the quality of childcare. The effort had funding goals through 2002 and in Fiscal years 2002 and 2003 was \$4.9 billion for the entire nation.<sup>35</sup> In Fiscal 2007 the amount was still \$4.9 billion.<sup>36</sup> The states were also permitted to transfer part of their welfare funds to childcare if they did not need them for welfare payments.

<sup>33</sup> Lecture by Prof. Harry J. Holzer, Georgetown Univ., UCLA, Dec. 4, 2008.

<sup>34</sup> Ibid.

<sup>35</sup> Alice Butler and Melinda Gish, *The Childcare and Development Block Grant: Background and Funding*, Congressional Research Service, April 7, 2003.

<sup>36</sup> Afterschool Alliance, “Childcare and Development Block Grant and AFTERSCHOOL,” 2007.

From the child development perspective, a 2004 study by the Congressional Research Service noted that in addition to the Child Development block grant, that Title I funded preschool for almost a third of a million children, that Head Start was the largest provider, and that about an eighth of the Social Services Block Grant was used for childcare.<sup>37</sup> It concluded, however, that not only was coverage limited, but that while most preschool programs produced temporary benefits, only the “model” programs produced any documented long-term benefits.

The analysis also noted that in spite of their greater need, poor children received less care, and that children of mothers who were college grads (who are very likely to have two parents) get more preschool than children of dropouts (who were much more likely to be single mothers and teen mothers).<sup>38</sup> As the Children’s Defense Fund concluded: “Even if a two parent family with both parents working full time at minimum wage (\$21,200 per year) managed to budget 10 percent of their income for childcare (\$2,120), they would be left several thousand dollars short of what they needed to afford average-priced childcare....”<sup>39</sup> For single mothers who work full time for low wages, the barriers are even higher. If they could not connect with the limited offerings of publicly funded care, they had to try to find someone to help among relatives or friends, which was often very difficult, or, at worse, leave children unattended at home.

No matter how much focused training is readily available, the most eager single mother will not be able to access it without a trustworthy childcare alternative. Affordable, reliable, quality childcare that is available to single mothers at times convenient to their training and/or work schedules would allow these women the freedom to spend the time they need in the classroom or in the workplace, helping to move their families forward economically.

### Expanding a Sustainable Support Network

The above elements are pre-requisites for building a sustainable support network. Once they are in place, additional support elements can be added. However, it should be kept in mind that without focused education and training and access to childcare as the bedrock of any support network for single working mothers, none of the following strategies has any real hope of helping single working mothers overcome the barriers that stand between them and economic self-sufficiency.

### Housing

The cost of market-rate housing is often punishing for single mothers who work hard to make ends meet. They deserve access to permanent, affordable housing options, including affordable rental housing. Though inappropriate homeownership schemes and predatory lending have created foreclosure disasters for many lower income families, well designed homeownership opportunities for families with the necessary qualifications deserve consideration.

In addition, they should have access to short-term emergency financial assistance to help them keep their homes in times of crisis, and to potential co-housing situations that offer companionship, and potential childcare opportunities for both the homeowner and single working mothers and their children.

### Earned Income Tax Credit (EITC)

The most substantial aid given to low income working mothers is a policy initiated by the Ford Administration, supported by the Reagan and both Bush Administrations, and expanded significantly under President Clinton—the Earned Income Tax Credit (EITC). This policy is aimed only at working women and its goal is to help those working and still stuck well below the poverty level. It uses the tax system to provide “credits” against taxes due to low-income households raising children and working.

Since many low income families do not owe income taxes but have to pay other taxes for Social Security, Medicare, etc., the credit is “refundable”—so that if a person is entitled to a credit of \$2500 and owes only \$500 in tax on her income, she will get a check for the balance from the U.S. Treasury to spend for whatever she needs. The credit only goes to people who are working and has a maximum of \$4,824 per year for a working mother with two children and earning between \$12,000 and \$15,700 per year (\$18,700 for married couples).

It works by giving the mother with one child an additional 34 cents for every dollar earned up to the income ceiling. A mother with two or more kids gets 40 cents on the dollar up to the maximum. At higher incomes the subsidy declines substantially and then disappears.<sup>40</sup> The IRS estimates that a very high percent, between 75 and 80 percent of those eligible, actually claim this subsidy.<sup>41</sup>

What this means, in essence, is that perhaps three-fourths of eligible low wage working single mothers get a subsidy that could put them slightly over the poverty line if they had enough paid work but that after the \$16,000 level there is actually a disincentive for working more, and that the subsidy disappears or declines very sharply if they marry someone who has any significant income of his own. One of the reasons the EITC was so significant was that the minimum wage was frozen for so many years that many full time workers were stuck in extremely low wage jobs with declining real incomes. Perhaps because of the complexity of claiming this assistance, between a fifth and a fourth of those the IRS considered eligible did not get it, perhaps lacking information and/or ability to deal with the paperwork. 24 states also offer state versions connected with state income taxes, which offer 3.5% to 40% of the federal level.<sup>42</sup> None of this is, of course, available to mothers with under-the-table jobs, like most domestic workers.

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<sup>37</sup> Ibid, CRS8-9.

<sup>38</sup> Ibid, CRS2-3.

<sup>39</sup> Ibid, CRS11, quoting Karen Schulman, *The High Cost of Childcare Puts Quality Care Out of the Reach for many Families*, Washington: Children’s Defense Fund, 2000.

Obviously the EITC is a very important income supplement for very low wage working mothers, though it provides little or nothing to those who have little or no income from working, and phases out as soon as a woman moves significantly above the poverty level or marries someone with significant income. It is not paid in advance but at the end of a tax year when the return is filed and processed, an obvious problem for women who are often chronically short of money for essential day-to-day expenditures. This is, however, widely seen as the most positive effort to assist working women with children in recent decades. It should be expanded and made more supportive of marriage.

### Healthcare for Kids

In order to ensure that unequal access to healthcare for children does not continue, strategies to support the economic success for single working mothers should include easy access to free or affordable healthcare for their children. Severe healthcare disparities exist among children from differing racial and ethnic backgrounds. Prenatal care is critical to children's healthy development and 89% of white women begin it in the first trimester, as do 92% of college graduates, but 26% of blacks, 25% of Hispanics, and 30% of high school dropouts lack such care. There are also racial inequalities, especially for black families in deaths at birth and for low weight babies (which is related to developmental and future educational problems).

In addition, Hispanic and low income families are more likely than others to report that it is hard to obtain care and to face money and insurance problems and to not get treatments because they lacked funds.<sup>43</sup> Black, Latino, and low income families are much more likely to report that their source of ongoing care was not a doctor but "a hospital, emergency room, or clinic." In many nonwhite and high poverty communities there is a serious shortage or simple absence of doctors and clinics practicing them and willing to accept Medicaid, even if the children were eligible.

### Maternity Leave for Working Mothers

U.S. mothers return to work very rapidly after having children, in contrast to those in other nations, including Canada, which provide paid mandatory leave for new mothers for the critical first weeks of a child's life. Two thirds of women with jobs before birth were working again by three months and single mothers were more likely than married mothers to be working by two months and also by nine months even though they have no partner at home to help. "Across the advanced industrialized nations," a 2008 study concluded, "...the average length of job-protected (and mostly paid) maternity leave is 14 months. Most women take the full amount of leave to which they are entitled and then return to their prebirth jobs."<sup>44</sup>

Obviously, women prefer to spend time with new babies. Research shows that they are right, and that when available, "parental leave is associated with better maternal and child health, lower maternal depression, lower infant mortality, fewer low birth-weight

babies, and more breast-feeding, preventive health care, and immunization" while full time work in this period produces "poorer cognitive development and behavior problems for some children."<sup>45</sup> U.S. women have much more limited options and return to work much faster, and poor women the fastest, because they must.

One important need for all working mothers is a policy that provides at least six months of paid maternity leave, moving toward something like the Canadian policy of a year at the beginning of a child's life. Back in the 1970s, women poor enough to receive welfare were not required to leave their children and go to work until the kids were 16. It seems reasonable that we could now offer them at least six months before putting them under very intense sanctions to work. This should be considered an investment in the children and something that will mitigate long term educational and social costs and produce a better return to work.

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40 Jason Levitis and Jeremy Koulisch, "State Earned Income Tax Credits: 2008 Legislative Updates," Center on Budget and Policy Priorities, Oct. 8, 2008.

41 IRS, "Earned Income Tax Credit Certification Test," downloaded from irs.gov, November 7, 2008.

42 Jason Levitis and Jeremy Koulisch, "State Earned Income Tax Credits: 2008 Legislative Updates," Center on Budget and Policy Priorities, Oct. 8, 2008.

43 Ibid., pp. 74-75.

44 Wen-Jui Han, Christopher J. Ruhm, Jane Waldfogel, and Elizabeth Washbrook, "The Timing of Mothers' Employment after Childbirth," *Monthly Labor Review*, June 2008, p. 25.

45 Jane Waldfogel, "Meeting Children's Needs When Parents Work," *Focus*, vol. 25, no. 1 (Spring-Summer 2007), p. 64.

## Conclusion: Economic Progress for Single Working Mothers As A Civil Right

We believe that if groups working on women's rights, civil rights, rights and welfare of children, and labor rights could come together on the issues affecting single working mothers, it would be possible to reframe the debate about solutions in a much more powerful and compassionate way. If Americans understood that single mothers are working very hard in this country with less help than they would receive in virtually all other advanced societies in the world, and that the future of our society depends heavily on the success of their children, we might be able move toward much less punitive and more productive policies to help get them onto pathways to economic and career success.

With a President whose mother was a single working mother, with the most progressive Congress in decades, and a sense of general crisis in a nation that wants wise government solutions to help lift people out of difficult economic times, we have a rare opportunity to raise the issue of decent opportunities for single mothers and their children to the national level. The real debate is about how to develop focused programs and services to provide America's multicultural and widely distributed single working mothers with appropriate, employment-related education and access to convenient childcare giving these women back the time for school and work without constant worry about their children's care.

Other societies have decided that offering single working mothers and their children a real, sustainable chance to develop their talents and capacities—whatever their family situation may be—is a basic necessity for the future. In these challenging economic times as we reshape policies in many parts of our society America should do nothing less, we should do nothing less.







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