

THE AMERICAN SINGLE MOTHER: 2009

October 2010

Bringing single mothers back from the brink will require coordinated efforts to promote education, create economic opportunity and provide adequate and sufficient safety nets.



INCLUSION.

Age:	40 years old or older
# Of Children:	1.83
Race/ Ethnicity:	White
Residence:	Suburbs
Marital Status:	Currently divorced or separated
Education Level:	High school diploma
Employment Status:	Employed in a full-time, year round job
Occupation:	Low-wage work in the service industry
Economic Status:	Lives above the poverty line Does not receive public benefits Relies on public health insurance

INTRODUCTION

Over the last thirty years, the profile of the typical single mother in America has changed considerably. Today she is older, more likely to be divorced, and employed full-time. Forty percent of all single women mothers in the United States are over the age of 40, forty-one percent are currently divorced or separated and more than 75 percent work outside of the home.¹

Single women mothers are a diverse group of women from different racial and ethnic backgrounds and have varying levels of education and income. Single mothers include women who never married as well as those who have been divorced, separated, or widowed. In addition to raising their own biological children, single mothers serve as guardians and caregivers for adopted and foster children. **Nearly a quarter of America's children (18 million) now live in single mother families.**²

This brief provided by the Women of Color Policy Network at New York University’s Robert F. Wagner Graduate School of Public Service aims to shed light on the American single woman mother, contemporary population trends, and the economic security of this growing demographic. Founded in 2000, the Women of Color Policy Network is the country’s only research and policy institute focused on women of color, their families and communities at a nationally ranked top ten public policy school. The Network conducts original research and collects critical data used to inform public policy outcomes at the local, state and national levels.

KEY DETERMINANT OF SINGLE MOTHERHOOD

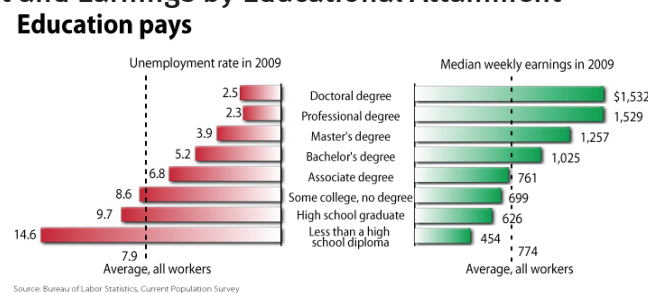
“When a single mother fails to obtain education it has a strong negative impact on at least two generations in the family and many related community and social costs.”³

Across racial and age groups, education is the strongest predictor of single motherhood in the U.S. The number of women who have no education beyond high school is nearly double for single women mothers (68 percent) compared to married mothers (36 percent).⁴ More than one-third of single mothers have less than a high school diploma.⁵ Of the single mothers who do not finish high school, approximately 40 percent are Latino, 20 percent are African-American and 10 percent are white.⁶ Failure to complete high school is highly correlated with becoming a single mother, living in economic distress⁷ and even decreases the probability of marriage later in life⁸.

Education is strongly tied to employment stability, increased income and reduced socioeconomic disparities.⁹ While the majority of college graduates hold jobs, high school dropouts are the most likely to be unemployed. While Black single mothers who hold college degrees are comparable to their White peers, Black and Latino single mothers who fail to complete high school fare much worse.

The average yearly earnings for women aged 25-34 without a high school diploma was approximately \$14,300 across racial and ethnic groups in 2005. Attainment of a high school degree increased earnings by nearly 50 percent to \$22,000 (with a slightly reduced yield for women of color). For the average woman, a two-year community college degree yielded \$30,900 in wages while a bachelor’s degree secured \$40,700 in annual income.¹⁰

Figure 1: Unemployment and Earnings by Educational Attainment¹¹



PATHWAYS TO SINGLE MOTHERHOOD

The two most common pathways into single motherhood are divorce and non-marital births. In 2008, 45 percent of all custodial mothers were divorced or separated, 34 percent had never married. Among white women, divorce is the single leading cause of single motherhood. For Black and Latino women, single motherhood was more likely to be the result of non-marital birth.¹² However, over the past thirty years,

there has been a drop in single motherhood resulting from divorce or separation and a steady rise in the share of single mothers who have never been married.¹³

NON-MARITAL BIRTH TRENDS

In 2007, non-marital births accounted for 40 percent of all births nationwide¹⁴. For unmarried women, the birth rate was 53 births¹⁵ compared to the national average of 14 births per 1,000 women.¹⁶ In recent years, the largest rate increase in non-marital births has been among Asian Pacific Islanders (24 percent) and Latino women (20 percent).

The growth rate of white non-marital births increased by 14 percent, from 28 percent in 2002 to 32 percent today. Although Black women have experienced the smallest increase in non-marital births among all women at 9 percent,¹⁷ they still account for the largest share of all non-marital births. African-American women account for 71 percent of non-marital births compared to 50 percent of Latino women and 27 percent of white women.¹⁸

2007 Statistics:

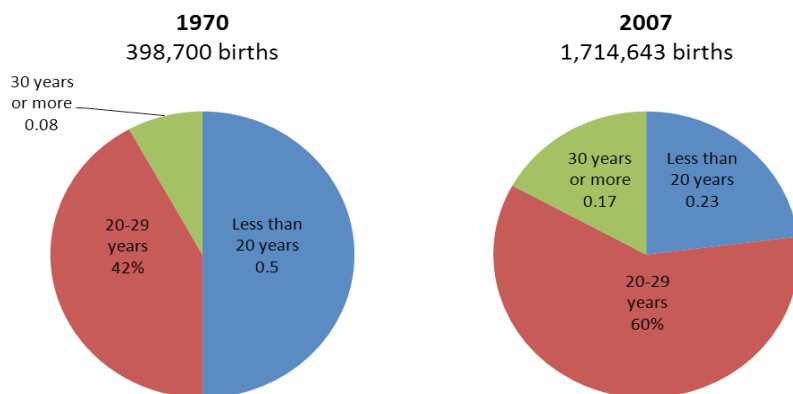
- 1.7 million non-marital births occurred in 2007¹⁹
- Non-marital births accounted for 39.7 percent of all births nationwide²⁰
- Birth rate was 52.9 births per 1,000 for unmarried women (aged 15-44)²¹
- Average birth rate was 14.3 births per 1,000 women (aged 15-44)²²

PROFILE OF THE AMERICAN SINGLE MOTHER

AGE

Teenage motherhood is on the decline. Today, non-marital births to teens account for less than one-quarter of births compared to 50 percent in 1970.²³ Over the last fifteen years, the largest increase in non-marital births has occurred from women in their twenties.²⁴ In 2008, over 40 percent of single mothers were over the age of forty. In 1994, non-marital births in this age group hovered around 25 percent.²⁵

Figure 2: Distribution of Non-marital Births by Age: United States²⁶



RACE AND ETHNICITY

Over the last thirty years, there has been a sharp increase in non-marital births among white and Latino women. Today, over 50 percent of all single mothers are non-Hispanic white women. African-American women comprise close to 30 percent of single mothers and Latino women account for 18 percent.²⁷

White single mothers rear two times the number of children as African-American and Latino women. In 2008, 9.9 million non-Hispanic white children resided in single mother households, whereas only 5.8 million African-American and 3.8 million Latino children did so.²⁸

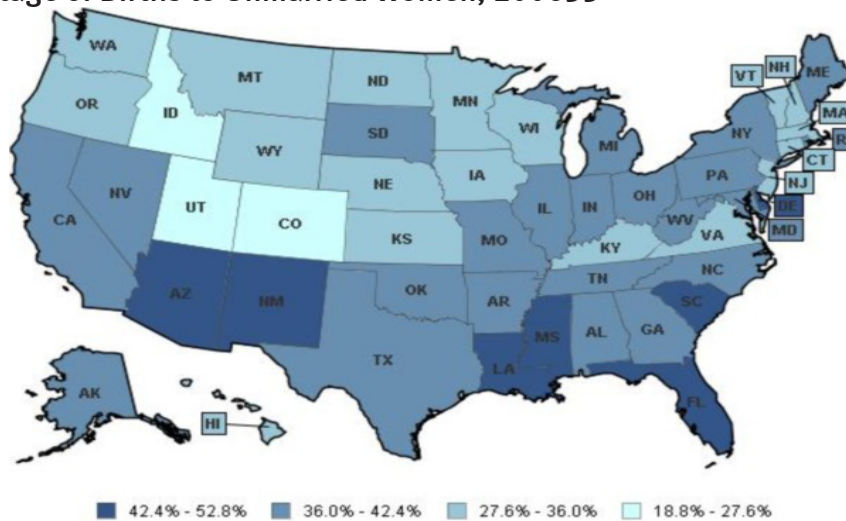
Although white children account for the largest share of children living in homes headed by single mothers, Black children in single mother households were more likely to be considered low-income or live in poverty: one-third compared to two-thirds.²⁹ In effect, there is a strong connection between childhood poverty in Black communities and being raised by a single mother.

Figure 3: Percentage of All Births That Were to Unmarried Women, By Race and Hispanic Origin, 1980-2007³⁰

Geographic Location

Single women mothers are more likely to live outside central cities. The majority of white single mothers and almost half of Black and Latino single mothers live in suburban areas. There is a high concentration of single women mothers residing throughout the Bible Belt in Mississippi, Louisiana and South Carolina.³¹ Of single mothers living in urban cities, an overwhelming majority are women of color. 48 percent of these single mothers are African-American, 42 percent are Latina and 23 percent are white.³²

Figure 4: Percentage of Births to Unmarried Women, 2006³³



Births to unmarried women (Percent) – 2006

KIDS COUNT Data Center, www.kidscount.org/datacenter
A Project of the Annie E. Casey Foundation

ECONOMIC SECURITY

“For working single mothers at all income levels, the dual role as primary breadwinner and primary caregiver leaves a razor-thin margin for error.”³⁴

Compared to married mothers, single women mothers are less economically secure, earn lower wages and spend a greater proportion of their income on basic necessities, including childcare and housing expenses. In 2007, 28.3 percent of single mother households (4 million families)³⁵ fell below the poverty line, more than twice the average national poverty rate.³⁶ Single mothers remain disproportionately affected by poverty, despite drastic reductions in their utilization of food stamps, public housing, rent subsidies, TANF and Medicaid over the last few decades.³⁷

Single mother households have limited earning power in comparison to their married counterparts, due to fewer potential earners. In 2008, the median income for married households was \$72,743 compared to \$30,129 for single mother households. Black and Latino single mother households yield even less, at \$25,011 and \$23,866, respectively.³⁸ For most single mothers, child support is an unattainable supplement to household income. While 57 percent of all custodial mothers are entitled to child support, only 47 percent receive the full amount due.³⁹

Many single mothers can barely keep up with the cost of living—with adverse effects on her children. Childcare and housing are overwhelming expenses, leaving only a slim margin of discretionary income. While rates vary regionally, the average single mother in Massachusetts spends 53 percent of her income on childcare and an additional 40 percent on housing.⁴⁰ For Black and Latino single mothers, these basic expenses often exceed their income. Strained by unavoidable expenses and with little left over for food, utilities or transportation—moves become frequent, threatening the mother’s capacity to create a stable environment for her children.

Being raised by a single mother living in poverty is a strong predictor of educational problems for children. These youth are likely to face unemployment as adults and become low-income, single parents themselves if they do not complete high school. Seventy percent of all children raised by single mothers are poor (12.7 million children), compared to less than a third of all other children.⁴¹ Overall, children of single mothers make up 54 percent of all poor children in the US and 42 percent of children in low income families.⁴²

EMPLOYMENT

Although 75 percent of single women mothers participate in the labor force,⁴³ they are twice as likely to experience unemployment as married women. In 2008, 13 percent of single mothers faced unemployment compared to just 5 percent of married mothers.⁴⁴ Nearly half of all single mothers are employed in full-time, year-round positions while less than a third are employed part-time or part-year.⁴⁵ Overall, 62 percent of employed single mothers work in retail, service, or administrative positions—all of which tend to offer low wages, few benefits and minimal job security. As a result, many single mothers do not have jobs that cover basic necessities and allow them to adequately support their families.⁴⁶ This combination of unreliable, low-quality and low-wage employment is a key obstacle to economic security and self-sufficiency.

CONCLUSIONS AND POLICY RECOMMENDATIONS

Despite their growing numbers, single women mothers remain largely invisible in the eyes of policymakers. The lives of single mothers of color are additionally complicated by structural and institutional barriers impeding access to education, quality jobs, and equitable wages. Bringing single mothers back from the brink will require coordinated efforts to promote education, create economic opportunity and provide adequate and sufficient safety nets. Specifically our recommendations include:

- 1. Increase support and funding for workforce development programs that connect women of color to occupations with opportunities for career advancement, greater wages and comprehensive benefits.** Rather than merely focusing on short-term job placement, workforce development programs should focus on job quality and employment stability.
- 2. Support legislation that aims to decrease the wage gap, such as the Paycheck Fairness Act.** Gender- and race-based pay discrimination continues to adversely impact the earning potential and subsequent retirement security of women of color in the United States. Legislation that promotes equitable wages is essential to reducing income disparities between women of color and other groups.
- 3. Offer incentives to recruit and retain single mothers as employees.** In addition to enforcing antidiscrimination laws that counter racial and gender discrimination, federal and state level policies should be leveraged to influence employer hiring decisions and increase the accessibility of quality jobs.
- 4. Expand TANF Eligibility.** All families with a demonstrated need should have access to TANF assistance regardless of marital status, citizenship status, family composition or family size. Aid should be awarded to promote and ensure economic stability.
- 5. Provide Comprehensive, Graduated Work Support.** Increased funding for childcare and related work support programs will ensure that all TANF beneficiaries are able to meet TANF's work requirements. In the absence of childcare, for instance, single mothers have encountered notable difficulties re-entering the workforce. Graduated work support will help recipients graduate from TANF and ensure that they are not penalized for re-entering the labor force.
- 6. Increase state and federal child care subsidies.** The high cost of child care makes it difficult for single mothers to make ends meet and impacts family resources over the long run as families cannot afford to put money aside for emergencies, for their children's education, or for their own retirement.
- 7. Make the Child Tax Credit and Child and Dependent Care Tax Credit Refundable.** Tax deductions that help families meet the costs of child care are often not available to single mothers because their earnings are too low. Making these tax credits refundable will provide much-needed economic resources for low-income single mothers.
- 8. Create targeted grants and support programs for families in the suburbs and in rural areas.** Despite the prevalence of single mothers in the suburbs, these areas offer few resources and social support programs of value to single parent families. In order to meet the needs of these families, targeted programs and policies must be developed for these regions.
- 9. Strengthen transportation infrastructure in the suburbs to support single women mother's economic security.** Single mothers need reliable access to affordable transportation. The type, quality, and availability of transportation services directly impacts access to the basic necessities, including: education and employment, health care, social services and recreation.

(Endnotes)

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