
The Eleanor Foundation Presents
Research Summaries
Regarding The State of Single
Working Mothers in America
and in the Chicago Region

Gary Orfield

The Civil Rights Project at UCLA

Malcolm Bush

Chapin Hall at the University of Chicago



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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

Joint Executive Summary: The State of Single Working Mothers in America and in the Chicago Region

*A Summary of Contemporary Research into Single Motherhood
from Gary Orfield of the UCLA Civil Rights Project and Malcolm Bush
of Chapin Hall at the University of Chicago
May 2009*

New Perspectives on Single Working Mothers in America and the Chicago Region

The lives of millions of American children are shaped by working single mothers but the situation for many of them is untenable. They head ten million homes but many 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 Eleanor Foundation asked leading researchers to examine the state of single working mothers both across America and in the Chicago metropolitan area. The results, summarized below, demonstrate that single mothers are racially and ethnically diverse, hard workers, and share the same aspirations for economic self-sufficiency for themselves and their families as all mothers everywhere.

Updating The National Portrait of Single Working Mothers

Gary Orfield, Co-Director of the Civil Rights Project at the University of California at Los Angeles, examined broad trends in single motherhood across the country and in the nation's major urban areas, utilizing data from the U.S. Census decennial census and the Census Bureau's American Community Surveys.

Beginning in the 1960s, an inaccurate picture of single working mothers as largely Black, urban, and unmotivated to seek employment has been painted in the minds of the American public. 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. Demographic changes among single working mothers since then have further diversified their profile. Today, these women are found in growing numbers in every type of community, come from a variety of backgrounds, and are keenly interested in continuing their educations and finding well-paying career 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.

Among the key national findings:

- Single motherhood is growing, especially among white women.
- Single motherhood has diverse causes.
- More single mothers live in the suburbs than in cities.
- Single mothers want to educate themselves.
- Single mothers aspire to well-paid employment.
- There is not enough affordable housing for single working mothers and their families.
- The civil & human rights perspectives on single mothers has been largely ignored.
- Domestic policy tends to ignore the needs of single working mothers.
- America lags far behind other world democracies in support for single mothers.



Local Findings



Malcolm Bush, Research Fellow at Chapin Hall at the University of Chicago, examined the changing conditions for single working mothers in the nine-county Chicago Primary Statistical Area (PMSA), using data from the U.S. decennial censuses for 1990 and 2000 and from one-year population estimates derived from the combined 2005-2007 results of the Census Bureau's ongoing American Community Survey.

Among the findings for single working mothers in the Chicago area:

- The number of single mothers in the Chicago region is growing as is the number of children living in those households.
- Single mothers are almost equally divided between the City of Chicago and its suburbs, and live in all parts of the region.
- Half of the Chicago region's single mothers are Black, with the remainder divided between Whites and Latinas.
- Most single mothers in Chicago are in their prime working years. Only a quarter of them are younger than 30.
- Single motherhood in the Chicago region has diverse causes.
- Most Chicago-area single working mothers are housing distressed, spending 50% or more of their income on housing costs, and many single mothers who rent have lost their homes due to foreclosure on their landlords' properties.
- Most single mothers in Chicago and its suburbs are employed and work at or near full-time hours. The vast majority in all racial/ethnic groups do not receive public assistance.
- Even though they are employed and work long hours, most local single mothers do not make enough money to achieve economic self-sufficiency for themselves and their families.
- Due to the sheer size of the Chicago region, a significant proportion of single working mothers have long commutes, a situation made worse by also having poor access to quality childcare for infants and toddlers.

- Increasingly, single mothers in the Chicago region are turning to education, and fewer of them are dropping out of high school.

Sustainable Supports for Single Working Mothers

Single working mothers both in America and in the Chicago region need and deserve comprehensive supports 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 by addressing two sets of policy issues, which must be addressed simultaneously. The first set promotes access to quality employment and educational opportunities:

- Creation of and access to, appropriate education and training aimed at growing industries and career paths with the potential to offer livable wages and regular advancement.
- Access to reliable, affordable, quality childcare.

The second set of policy initiatives complement the first, and seeks to fill out comprehensive safety nets critical to helping single working mothers move towards economic self-sufficiency:

- Access to affordable housing opportunities.
- Expansion of the Earned Income Tax Credit (EITC).
- Access to healthcare for children.
- Adequate maternity leave for working mothers.
- Supports to enable pregnant teenagers, particularly Latinas, and other young mothers to stay in school.



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
With Support from The Eleanor Foundation
May 2009

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 for school and work.

The Situation of Working, Moderate-Income Single Mothers in the Chicago Region: Changes, Challenges and Prospect

A Report Conducted by Malcolm Bush
Chapin Hall at the University of Chicago

Executive Summary

The pro-family rhetoric of political discourse often ignores a critical group of families. These are lower-income, single mothers who are in the work force but are struggling financially. This report looks at the changing condition of this group of women in the Chicago metropolitan region (the nine county Primary Metropolitan Statistical Area or PMSA) in the context of the policies that could support these women's efforts to buttress their place in the economic mainstream.

The data is taken from the U.S. decennial censuses for 1990 and 2000, and from one year population estimates derived from the Census Bureau's ongoing American Community Survey. We combined the results of that survey for the years 2005-2007 to increase the accuracy of the population estimates especially for the sub-regional analysis. The latest data is, therefore, from 2005-2007.

Since the end of 2007, the economic crisis that started in the mortgage industry, spread to the entire financial sector and thence to the global economy has certainly increased the already severe economic strain this group of mothers is facing on a daily basis, threatening the number of hours they work, their jobs and whatever health care coverage they possess. Some of the actions of the Obama Administration, including the so-called stimulus packet will provide some help to our target families, but the crisis makes even clearer the general lack of support given to these women and their children in comparison with their counterparts in Western Europe.

These mothers constitute an important segment of the families in the Chicago region. In 1990, there were 59,000 such families in the region with 109,000 children. By 2007, there were 85,000 families with 157,000 children. These numbers underline the fact that the success of these women in the work place and in raising their children is a vital condition for the success of the region as a whole.

Contrary to popular belief, these families are not an inner city phenomenon. They live in all parts of the metro region and are almost equally split between the city of Chicago and the suburbs. The largest numbers of these mothers live on the south side of Chicago but their numbers have increased on the southwest side and in the western and southern suburbs. The increase in the population of the women on the southwest side is due to a large increase in the number of Latina mothers in the group. That is also the case in the western suburbs which also saw a large increase in the number of Black single mothers.

The women come from all the major racial/ethnic groups.

In 2007, about 50% of the mothers were Black with the remainder almost equally split between White and Hispanic women. Over time, the percent of the mothers who were Black decreased slightly, the percent White decreased somewhat more, and the percent who were Hispanic increased significantly. Partly reflecting the increased percent of the families who are Hispanic, in 2007, 20% of the mothers were foreign born compared to 10% in 1990. Mexicans constitute the largest percentage of foreign born people in the larger Chicago CMSA (an area that includes parts of southern Wisconsin and northwest Indiana), followed closely by Poles with the next two largest groups being Indian and Russians.

About half of the mothers in our group have one child living in their households, 30% have two children, and the remainder has three or more children. The majority of the mothers are in their prime working years. About one quarter of them are less than thirty years old and 35% of them are 40 years of age or older. The White mothers tend to be older and the Black and Hispanic mothers tend to be younger.

The women came to single motherhood in a variety of ways and these paths changed over time. By 2007, just over one quarter of them were divorced, 14% of them were separated and 50% of them had never been married. Almost ten percent of them had an unmarried partner in their household. The White mothers were more likely to have been divorced than the Black mothers, the majority of whom had never been married. 20% of the Hispanic mothers had an unmarried partner living in their homes.

This group is low- and moderate income by definition because it consists of single working mothers with household incomes between \$10,000 and \$30,000. Their average income is about \$19,000. The financial stress these mothers face is demonstrated by the percent of their income they spend on housing costs. In 2007, 85% of them spent 30% or more of their income on housing, a condition that the U.S. Department of Housing classifies as housing burdened. 53% were housing distressed which indicates that the mothers were spending 50% or more of their income on housing costs. The percent of the mothers who were housing distressed or housing burdened has increased dramatically since 1990. It is highly likely that the number of women in the housing distressed category has increased as a result of the housing market crisis that deepened dramatically in mid-2008. While the foreclosure and housing bubble crises might

appear only to impact homeowners, in the Chicago area many of the foreclosure filings are on 2-6 unit buildings which are rental buildings. Even if a renter is current with her rent, she can still be evicted if the building enters foreclosure.

The mothers' financial condition is not for lack of trying. 76% of them were employed and almost 80% of those who were employed were working more than 35 hours a week. 67% of them were working 40 or more hours a week. Their work effort has increased since 1990, a trend that is most clearly illustrated by the rapidly diminishing number of the women in receipt of public assistance. In 1990, 27% of the women were receiving some form of public assistance while in 2007, that figure had shrunk to 5%. This large decrease was experienced by all racial and ethnic groups.

The mothers' work effort is complicated by the large geography of the Chicago region. Much higher percentages of the women who lived on the south side of the city and in the southern suburbs spent an hour or more travelling one way to work than in the rest of the region. This travel time cuts into time spent caring for children and doing the basic household chores. Mothers without cars spent much longer on their work commute than mothers with cars. The situation is made worse by the general insufficiency of high quality child care particularly for infants and toddlers.

The increase in work effort is mirrored by an increase in educational effort. In 1990, 28% of the women were high school dropouts, a figure that shrank to 18% in 2007. In the same period, greater percentages of the mothers, graduated high school, had some college or an associates degree, or had graduated college. The largest education gains were made among Hispanic women who measured an 18% increase in the percent who were high school graduates or higher between 2000 and 2007-2007 and an 83% increase between 1990 and 2005-2007.

The heart of the struggles these mothers face is insufficient income to raise their families. Increases in income depend on wages and income supports. Increases in wages will depend partly on the mothers' educational levels. For all the concern about the disappearance of living wage jobs, some 45% of all job openings in the next few years will require middle level skills providing better wages than low-skilled jobs. But access to these jobs depends on job skills. For low-wage workers the levels of the federal and local minimum wages

are a key to better earnings. The current federal minimum wage level of \$6.60 dollars an hour is still far below its level in 1975 when, in 2008 dollars, it was \$8.72 dollars an hour. Even the scheduled increase for July, 2009 to \$7.25 leaves it below the 1975 level.

We should recognize the important commitment made to lower-income families in the American Recovery and Reinvestment Act of 2009, the so called Stimulus Act. The legislation made significant improvements in the federal tax care credit for tax years 2009 and 2010. Single mothers should also benefit from restored funding to child support enforcement programs, training and employment services, and an increase in the Earned Income Tax Credit for families with three or more children. They will also benefit from whatever general improvement in the economy the stimulus packet and other federal initiatives produce. But these important supports directed specifically to lower-income families are temporary and still leave them with a shadow of the economic supports that are enjoyed, for example, by such families in Western Europe. The economic downturn is likely to continue for several years. Our group of families need particular attention to survive the downturn and to take the best advantage of any economic recovery.

¹ This project of the Eleanor Foundation is part of a larger project about single mothers in ten U.S. cities being carried out by Gary Orfield, Professor of Education, Law, Political Science and Urban Planning at UCLA, and co-founder of The Civil Rights Project/Proyecto de Derechos Civiles. This present report on single mothers in Chicago owes a great deal to Professor Orfield's larger study, "Working Single Moms and the American Future," unpublished mss. February, 2009. The authors wish to thank Bob Goerge of Chapin Hall for his wise counsel.



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