

10 Important Facts about Single Working Women's Economic Independence

Working women anchor their families, workplaces and communities. They shape their children's futures, often as primary breadwinner and caregiver. They comprise half of the nation's workforce. And according to our research, women-led households led Chicago regional household growth since 2000.

A research-driven public fund, the Eleanor Foundation recognizes women breadwinners as vital assets in community development. We also know they are vastly underserved. There are 9 million single working mothers nationwide who earn \$40,000 or less a year—not enough to meet their families' basic needs. So we are amplifying efforts to fill the long-standing void in programs for their economic success, in part by sharing our research findings:

Key Chicago Region Facts

Source: Changing Conditions in a Changing World, October 2010 | Commissioned of Dr. Malcolm Bush, Chapin Hall University of Chicago U.S. Census data analysis of working female heads-of-households earning between \$10,000 and \$50,000 in Chicago's eight-county region

- 1. Women-led households drive Chicago's regional growth from 2000 to 2008.
- Grew 9.77%, more than double the overall household growth rate, and nearly all in the suburbs **2.** Growth in numbers, not prosperity.
- Those not yet self-sufficient grew more than 18% to <u>nearly a third of million</u> or 332,648 region-wide **3.** Latina families' growth fuels regional increase.
 - Latina-led households increased by 75% from 19,000 Hispanic households to 33,000
- 4. Single working mothers' economic independence is not an inner-city or welfare issue.
 - The plurality live in the suburbs, not the city, mirroring a national trend identified in our 2009 report
 - Those who remain in the city gravitated toward Chicago's northwest and west sides
 - 94% were not receiving public assistance
- 5. They are working harder...
 - 78% were employed and, of these single moms, 79% worked 35 hours or more
- 6. ... Are better educated,
 - Those with bachelor's degrees rose to 13%, and those without a high school diploma fell to 18%
- 7. Yet are falling farther behind.
 - The number who spend 50% or more of their income on housing rose from 29% to 44%

Key National Facts

Source: The Future Depends Upon Single Working Moms, May 2009 | Commissioned of Dr. Gary Orfield, Civil Rights Project UCLA 10-city comparative study based on U.S. Census data on female heads-of-households

8. Racially diverse, they are predominantly white, suburban and not yet economically self-sufficient.

- 10 million single working mothers nationwide, of whom 9 million earn less than \$40,000 annually
- Of those with children under 18: 4 million are white, 2.64 million are black and 1.7 million are Latina
- 4.3 million mother-led households are suburban, 3.9 million in central cities, 1.8 million are rural

9. Education is the key to single working mothers' earning power.

- High school dropouts' 2005 median income: \$24,700
- High school graduates:
 \$38,200
- College graduates:
 \$72,400
- 10. They feel a financial squeeze, tightened by housing burdens.
 - Those who pay half their income for housing spend 32% less on food, 56% less on clothes and 79% less on healthcare according to Harvard's Joint Center on Housing Studies

A Vision for the Future of Single Working Women & Their Families

Through our research, planning and investments, the Eleanor Foundation is expanding our Eleanor Network—a citywide system of services of innovative programs that help women address core barriers to self-sufficiency and achieve lasting economic security. Built from the ground up, the Network responds to their needs for integrated support in career education, affordable housing, accessible childcare and money management assistance. In 2010, the Network helped nearly 2,500 women-led households, a 32% increase over the prior year. To learn more, visit us at www.eleanorfoundation.org.