

Single Mothers and Higher Education

Higher education plays a significant role in breaking the intergenerational cycle of poverty within a family. Studies show that one of the most important factors influencing a child's reading level and academic achievement is their mother's education. Investing in education and economic security for low-income families will allow single mothers to provide basic human needs to herself and her children. Student parents, particularly single mothers, face unique challenges in raising a family while pursuing a higher education.

What is the WNY Women's Foundation doing about it?

The WNY Women's Foundation's <u>MOMs: From Education to Employment™</u> program educates and trains single mothers so that they can find family-sustaining work. The program also provides advising, support, and funding throughout their college experience. Since the inception of the program in 2013, MOMs has expanded to three local community colleges, supported over 600 moms and more than 900 children. Creating campus-wide change and connecting moms with resources, such as child care, creates opportunities for mothers to graduate and attain family-sustaining jobs, thus propelling themselves and their families out of poverty.

Learn more about the WNY Women's Foundation and the work of our MOMs program at https://wnywomensfoundation.org.

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By the Numbers: Single Parents & Single Mothers

- There are 11 million single parents in the United States.¹
 - o 80% of these single parents are mothers.²
- About one-third of U.S. children, 24 million, are living with an unmarried parent.³
- 47% of Black children, 23% of Hispanic children, 13% of White children, and 7% of Asian children under 18 live with a single mother.⁴
- The share of U.S. children living with an unmarried parent has more than doubled since 1968, jumping from 13% to 32% in 2017.⁵

Single Mothers Living in Poverty

Single mothers experience poverty at much higher levels than almost any other population.

- 30% of single mothers and their families are living in poverty compared with 17% of single father families and 16% of families headed by a cohabiting couple.⁶
 - o In comparison, 8% of married couple families are living below the poverty line.
- Almost 25% of unmarried mothers with children live in poverty.8
- 75% of families headed by single mothers in the United States do not have enough income to meet their basic monthly expenses.⁹

By the Numbers: Local Impact of Education on Poverty

Across the board, higher education reduces poverty and decreases the unemployment rate.

• In Western New York, the unemployment rate for college graduates was 3.4%, for high school graduates 8.0%, and for less than high school 15.3%.¹⁰

¹ U.S. Census Bureau, "America's Families and Living Arrangements: 2019," https://www.census.gov/data/tables/2019/demo/families/cps-2019.html

² Ibid.

³ Gretchen Livingston, "About one-third of U.S. children are living with an unmarried parent," Pew Research Center, April 27, 2018, https://www.pewresearch.org/fact-tank/2018/04/27/about-one-third-of-u-s-children-are-living-with-an-unmarried-parent.

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.

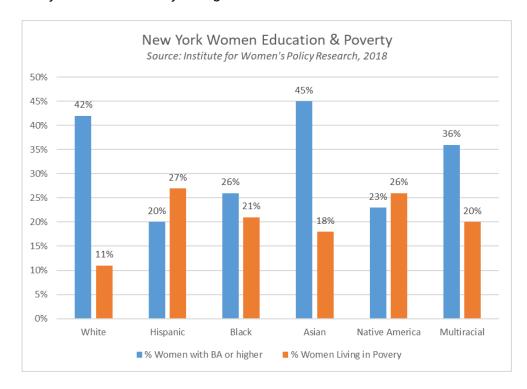
⁸ Robin Bleiweis, Diana Boesch, and Alexandra Cawthorne Gaines, "The Basic Facts about Women in Poverty," Center for American Progress, August 3, 2020,

https://www.americanprogress.org/issues/women/reports/2020/08/03/488536/basic-facts-women-poverty.

⁹ Institute for Women's Policy Research, "Top 10 Findings of 2018," https://iwpr.org/media/in-the-lead/top-10-findings-of-2018.

¹⁰ Partnership for the Public Good, "Poverty in Buffalo-Niagara," February 2018, https://ppgbuffalo.org/files/documents/poverty_low_wage_work_income_inequality/poverty_buffalo_brie_final.pdf.

- In Buffalo, the rate of unemployment among individuals with less than a high school education was 18.5%.¹¹
- The difference between women's and men's median annual earnings—\$5,500—would pay for 1.1 years of community college tuition in New York.¹²



Single Mothers, Poverty & Education Level

Higher education has been shown to improve the lives of single mothers, lifting them and their families out of poverty. Yet, few single mothers are able to complete their degree.

- 13% of single mothers who hold a bachelor's degree live in poverty compared with 41% with only a high school diploma. 13
- 24% of single mothers aged 25 and older have an associate or bachelor's degree, compared with 27% of women without children and 37% of married mothers. 14
- Black, Native American, and Hispanic single mothers are less likely to hold undergraduate degrees than White and Asian single mothers, with 15% of Hispanic, 20% of Native

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¹¹ Ibid.

¹² Institute for Women's Policy Research, "Status of Women in the States: The Economic Status of Women in New York," March 2018, http://statusofwomendata.org/wp-content/themes/witsfull/factsheets/economics/factsheet-new-york.pdf.

¹³ Barbara Gault, Jessica Milli, and Lindsey Reichlin Cruse, "Investing in Single Mothers' Higher Education: Costs and Benefits to Individuals, Families, and Society," Institute for Women's Policy Research, https://iwpr.org/iwpr-issues/student-parent-success-initiative/investing-in-single-mothers-higher-education-costs-and-benefits-to-individuals-families-and-society.
¹⁴ Ibid.

- American, and 22% of Black single mothers holding associate or bachelor's degrees in 2016, compared with 35% and 30% of Asian and White single mothers, respectively.¹⁵
- Single mothers who complete a bachelor's degree are 69% less likely to live in poverty than single mothers with only high school diplomas.¹⁶
- 89% of single mothers in college have low incomes, and 63% live at or below 100% of the federal poverty level.¹⁷

Being a Parent AND a College Student

Balancing parenthood with college is incredibly difficult, and the barriers to completing their education discourage many student parents.

- More than one in five students, 3.8 million undergraduates, are parents of dependent children. 18
- 55% of student parents are single parents.¹⁹
- Of the 3.8 million students who are raising children while in college, roughly 2.7 million, (or 70%) are mothers.²⁰
- 42% of all student parents are community college students.²¹
- As of 2009, 52% of student parents left school without a degree. Compare this to 32% of child-free students.²²
- Only 8% of single mothers who enroll in two- or four-year programs graduate with a degree within six years.²³
 - Why only 8%? 40% of student mothers at two-year colleges say that they are likely to drop out due to their dependent care obligations.²⁴

¹⁵ Ibid.

¹⁶ Melanie Kruvelis, Lindsey Reichlin Cruse and Barbara Gault, "Single Mothers in College: Growing Enrollment, Financial Challenges, and the Benefits of Attainment," Institute for Women's Policy Research, September 2017, https://iwpr.org/iwpr-issues/student-parent-success-initiative/single-mothers-in-college-growing-enrollment-financial-challenges-and-the-benefits-of-attainment.

¹⁷ Ibid.

¹⁸ Barbara Gault, Lindsey Reichlin Cruse and Rachel Schumacher, "Bridging Systems for Family Economic Mobility: Postsecondary and Early Education Partnerships," Institute for Women's Policy Research, June 2020, https://iwpr.org/iwpr-issues/student-parent-success-initiative/bridging-systems-for-family-economic-mobility-postsecondary-and-early-education-partnerships.

¹⁹ U.S. Government Accountability Office, "Higher Education," August 2019, https://www.gao.gov/assets/710/701003.pdf.

²⁰ Lindsey Reichlin Cruse, Tessa Holtzman, Barbara Gault, David Croom and Portia Polk, "Parents in College By the Numbers," Institute of Women's Policy Research, April 2019, https://iwpr.org/iwpr-issues/student-parent-success-initiative/parents-in-college-by-the-numbers.
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²² U.S. Government Accountability Office.

²³ Institute of Women's Policy Research, "Investing in Single Mothers' Higher Education," https://iwpr.org/iwpr-issues/student-parent-success-initiative/investing-in-single-mothers-higher-education-state.

²⁴ Ibid.

Single Mothers Earning Potential

Education plays a vital role in helping women attain economic self-sufficiency. Completing their degree can be well-worth the extra effort for student parents.

- Single mothers' own investments in college pay off when they graduate, yielding \$8.50-\$16.50 in lifetime earnings for every dollar they invest in their own educations.²⁵
- Single mothers who complete a bachelor's degree earn \$610,300 more over their lifetimes compared to women with some college, \$822,000 more than women with only a high school diploma.²⁶
- Single mothers who complete associate degrees earn \$329,498 more over their lifetimes and are 38% less likely to live in poverty than single mothers with only high school diplomas.²⁷

²⁵ Gault, Milli, Cruse.

²⁶ Kruvelis, Cruse, and Gault.

²⁷ Rachel Karp, "Why We Should Invest in Single Mothers' Higher Education," Institute of Women's Policy Research, June 2018, https://iwpr.org/media/in-the-lead/why-we-should-invest-in-single-mothers-higher-education.