Single Mothers with College Degrees Much Less Likely to Live in Poverty

Earning a postsecondary degree is a well-established pathway out of poverty, and degrees are especially life-changing for women raising children on their own. Analysis by the Institute for Women’s Policy Research finds that in 2016, single mother poverty rates were an average of 33 percent lower at each additional level of education, with bachelor’s degree attainment or higher leading to decreases in single mother poverty of over 40 percent compared with one degree lower. Just 13 percent of single mothers who hold a bachelor’s degree live in poverty compared with 41 percent with only a high school diploma (Figure 1).

Figure 1. Share of Women Aged 25 and Older Living in Poverty by Marital Status, Parental Status, and Educational Attainment, 2016

Notes: Single women include those who are never married, widowed, divorced, or separated and can include women living with a cohabiting partner. Single and married mothers include women with children under 18 years of age. Source: IWPR analysis of 2016 American Community Survey microdata (Integrated Public Use Microdata Series, Version 6.0).

Increasing degree completion among single mothers would have a substantial effect on family economic security. Just 24 percent of single mothers aged 25 and older have an associate or bachelor’s degree, compared with 27 percent of women without children and 37 percent of married mothers (Figure 2).
Black, Native American, and Hispanic single mothers are less likely to hold undergraduate degrees than White and Asian single mothers, with 15 percent of Hispanic, 20 percent of Native American, and 22 percent of Black single mothers holding associate or bachelor’s degrees in 2016, compared with 35 percent and 30 percent of Asian and White single mothers, respectively (Figure 2).

Figure 2. Share of Women Aged 25 and Older with Associate and Bachelor’s Degrees, by Race/Ethnicity and Marital and Parental Status, 2016

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Notes: Single women include those who are never married, widowed, divorced, or separated and can include women living with a cohabiting partner. Single and married mothers include women with children under 18 years of age. Racial groups are non-Hispanic. Hispanics may be of any race or two or more races. “Other Race” includes all other races not specified and women of two or more races.

While the share of single mothers’ living in poverty has decreased over the last six decades, progress has been slow, and poverty rates remained significantly higher than rates among other family types: single mothers have been an average of nearly six times as likely to live in poverty as married couple families since 1974.¹ In the 10 years prior to 2016, the year of the most recent data, the share of single mothers living in poverty decreased by less than three percent, remaining more than twice as high as the poverty rate for all families. IWPR estimates that if one quarter of single mothers with only a high school diploma or some college in 2016 had earned an associate or bachelor’s degree, poverty among all single mothers would have declined by eight percent—more than three times the rate seen over the last decade.²

Greater access to supportive services, such as affordable child care, targeted financial aid, and holistic case management would improve single mothers’ ability to enter college and persist to degree.
completion. Higher rates of college attainment among single mothers would substantially improve economic security and long-term outcomes for their families.\textsuperscript{3}

\begin{footnotesize}
\begin{enumerate}
\item In this estimate, the same distribution of single mothers with associate and bachelor’s degrees in 2016 (46 percent and 55 percent, respectively) was applied to the additional one quarter of single mothers with only high school or some college that hypothetically attained degrees.
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