

EDUCATION

A POWERFUL ASSET FOR SINGLE MOTHERS

By Richard J. McClendon and Julie Humberstone | Photography by Mark A. Philbrick

Ann Clark lived paycheck to paycheck. She worked full time but barely earned enough to support herself and her daughter. She had no savings, no retirement, and no real prospects of increased earnings. A co-worker encouraged Ann to return to school. Ann had attended college for a couple of years but had never completed a bachelor's degree. Ann decided that she had to stop waiting to be "rescued" and take the steps necessary to build a more secure and prosperous future for herself and her daughter.

Attending school while working and caring for her daughter was stressful and physically exhausting, but Ann was able to piece together support from a number of sources to make it all possible. Her employer was flexible enough to allow her to attend classes and provided some tuition reimbursement. She was able to get some additional financial aid, and her family helped by taking care of her daughter after school.

Three years later Ann graduated with her bachelor's degree. Ann reports that the impact of returning to school has been enormous. The increased income, which more than doubled, not only allowed Ann to achieve a greater degree of financial stability, but permitted her to begin a serious savings plan.

The impact of Ann's education extends beyond her income, however. Ann sees opportunities for career advancement because she chose to complete a bachelor's degree rather than an associate's degree. Ann says, "I didn't realize how much weight a bachelor's [degree] pulls until I got it."

Like Ann Clark, many single mothers have learned the exponential value of education in helping them move beyond the poverty line and become economically self-reliant.

BACKGROUND

In 2005, the Economic Self-Reliance Center (ESR Center) at Brigham Young University partnered with the

Single Mom Foundation of Salt Lake City, Utah, to create the Single Mom Initiative, a multi-year, multi-disciplinary research effort with the goal of improving knowledge about the unique challenges facing single mothers and creating best practice policies.

The first phase of the initiative's research agenda consisted of gathering baseline information about single mothers through a literature review, a learning lab, and focus groups—all of which were conducted during 2006. These initial activities provided a base for the second phase: the development and launch of a statewide survey of single mothers.

The ESR Center contacted Survey Sample International (SSI), which drew a random sample of more than sixty-five thousand phone numbers in Utah. More than sixty students were hired to call and screen for both married and single mothers with children under the age of eighteen living at home. Between March and May 2007, 97 percent of



the phone numbers were called as many as seven times in order to make at least one contact. In the end, 420 single mothers were contacted by phone and agreed to take a survey. Fifty-seven percent responded to the mail survey. The survey included questions about basic information about personal, marital, and family demographics. It was also designed to assess education, work, financial, and self-reliance factors.

SIGNIFICANT FACTORS RELATED TO THE ESR OF UTAH SINGLE MOTHERS

One of the primary purposes of our survey was to learn what factors lead to greater economic self-reliance (ESR) for single mothers. Figure 1 shows the conceptual predictors of ESR. ESR is constructed of four different observed factors or scales: (1) the total income from 2006, (2) a score that adds all assets, (3) a measure of how often a person saves her income, and (4) a scale that assesses how long a person could maintain

her current standard of living without relying on a credit card if she lost her source of income.

The predictor variables in the model are measures that come from various dimensions of a single mother's life, including her personal demographics, education, well-being, and family experiences. Social science research has long shown the benefits of including measures from these types of dimensions when predicting economic-based outcomes. Additionally, several of these factors represent measures of human, finan-

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cial, and social capital. Learning about the type and level of association between these independent factors and ESR is critical in helping single mothers.

We used Structural Equation Modeling (SEM), a multiple regression analysis, to test the fit of our hypothesized model and to find the statistically significant independent factors leading to the dependent variable—ESR. Several factors proved to have a significant relationship with ESR. For instance, we found the type of housing in which a single mother lives has one of the strongest associations with ESR. Single mothers who are renting (-.39) or living with family (-.37) are much less likely to have high rates of ESR compared to

single mothers who own their home. Another factor, government assistance, produced a correlation beta of -.22, showing that the more reliant a single mother is on government

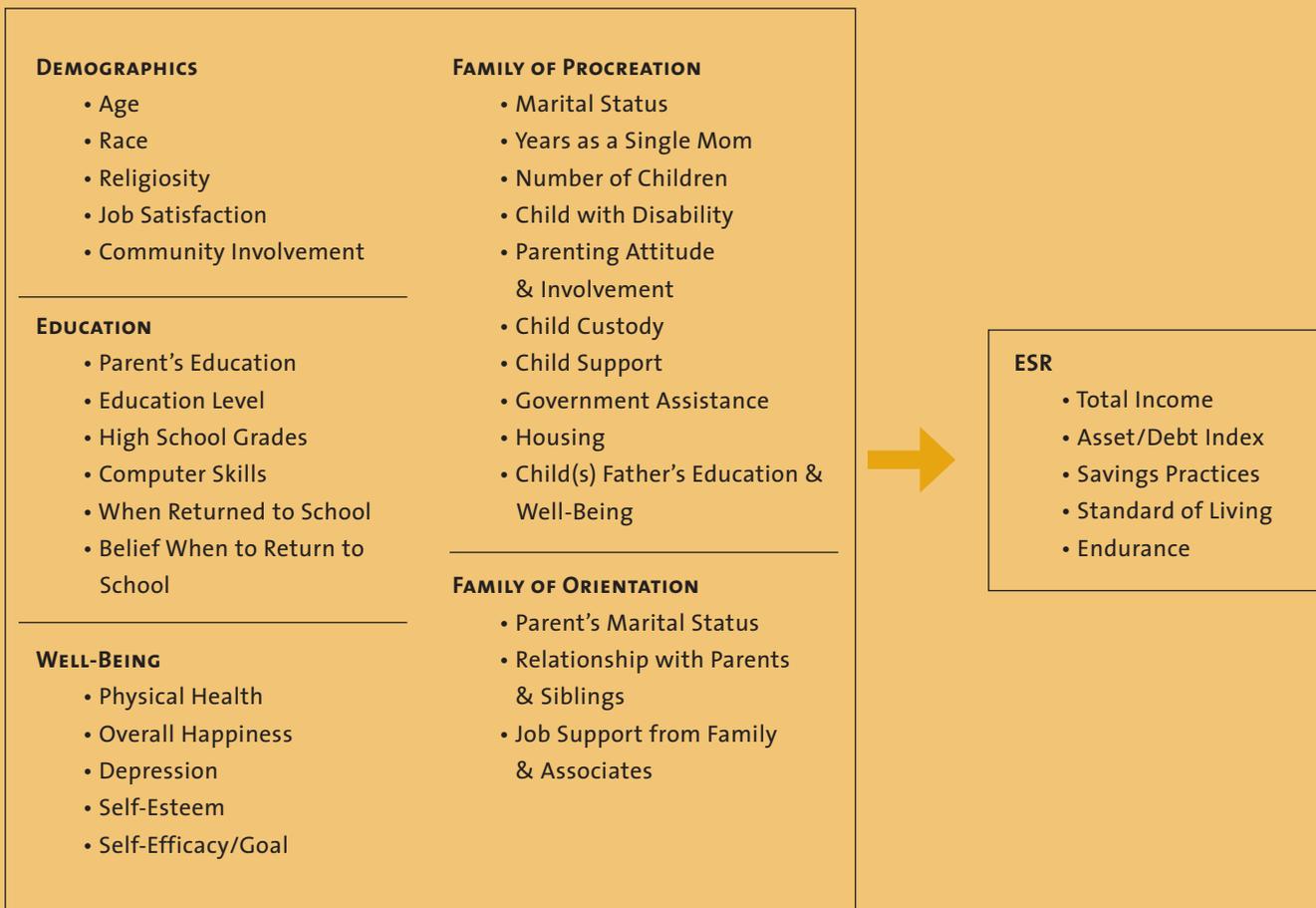


Figure 1: Conceptual Model for Predicting the ESR of Utah Single Moms

assistance the lower her ESR level is. Self-esteem (.19) and social support for finding a job (.33) were also strong indicators of ESR. Mothers with higher self-esteem scores or who have strong social support networks for finding a job score high on ESR. Naturally, these results come as no surprise. However, these independent variables may be somewhat difficult to argue as factors leading to increased ESR even though they are shown as predictors in our model. The direction of their relationship is unclear; they could be “outcomes” of higher ESR rather than “causes.”

The significant factors in the model more reasonably labeled as “predictors” of ESR include age (.27), marital status (.21), and education level (.17). Essentially, these tell us

that single mothers who are older, who remarry into stable marriages, or who are more educated have significantly higher ESR scores. Again, such findings are no surprise. It makes sense that older mothers have added experience and more time to build their incomes, assets, and savings discipline. Also, single mothers who remarry into stable relationships are able to combine their income and assets with their new partners’ to immediately increase their ESR. For some single mothers, however, remarriage into a “stable” relationship is not a viable option. Instead, returning to school for more education is a more self-actuating path to improving ESR. Given that education is one of the key components of human capital, returning to school may be

one of the most sensible decisions a single mother can make, regardless of whether she remarries.

EDUCATION AND UTAH SINGLE MOTHERS

What did our study reveal about the educational background and attitudes of single mothers in Utah? First of all, the high school grades of these mothers are quite impressive—99 percent of the mothers received either an average or above average GPA. In other words, very few of these mothers were academic failures in high school. Furthermore, about 80 percent have obtained some post-secondary experience. Of those who have pursued further education, around 32 percent have received some college or skill training, 25 percent have

completed a skill or associate's degree, and 23 percent have attained a bachelor's degree or higher.

Half of Utah single mothers have gone back to school since becoming a single mother and 28 percent are currently attending. A majority of these mothers (57 percent) attend or have attended school part time, attend night school, or take online courses. Nine percent alternate between full time and part time or between day and night. Only 32 percent actually attend or have attended classes full time during the day.

Not surprisingly, the top reason why single mothers went back to school was because they needed to *increase their income* (64 percent). They ranked *personal improvement* (56 percent) as second. They also indicated that their *family* (39 percent) and *self* (34 percent) motivated them to go back to school after becoming a single mother. The average time it takes for a single mother to go back to school after becoming single is almost three years.

There was no clear answer from the survey about the best time to return to school. The top response, "immediately upon becoming a single mom," was chosen by only 16 percent. Other answers were less specific, indicating that the right timing "depends on circumstances or situation" or "when it's best for the mom." When it comes to the best timing for their children, the top category chosen was "while children are in elementary school" (36 percent).

INFLUENCE OF EDUCATION ON UTAH SINGLE MOTHERS

Let's now take a closer look at the real-world impact of education on the lives of single mothers. Previous studies show education to be significantly correlated with a number of

socioeconomic factors for women, especially single mothers in the United States. For example, a woman, regardless of marital status, with a high school diploma or GED who earns a bachelor's degree increases her yearly salary by an average of 76 percent.¹ In an extensive literature review on education's influence on women and single mothers, Min Zhan and Shanta Pandey found several studies confirming that post-secondary education positively affects the economic well-being of women and single mothers regardless of whether they obtain it before or after becoming a single mother.² They also report that single or divorced women with a bachelor's degree earn more money than those with less education, and they have an easier time finding a job that pays well. Additionally, women with higher education levels are more financially successful after going off welfare, and those with a college degree are much less likely to fall back on welfare.

Our own research confirmed the findings of some of these previous studies. Figure 2 shows the mean

scores on the 2006 income scale for each educational level category. Single mothers with a high school degree or less have a mean score of 2.62, which translates into an income of about US\$16,000 a year. Those with either some college/skill training or a skills/trade degree are at 2.92, and those with an associate's degree scored 3.39, indicating an annual income of US\$19,000 and US\$24,000 respectively. Single mothers with a bachelor's degree have a yearly income of approximately US\$34,000, and those who have attained a graduate or professional degree earn approximately US\$48,000 annually.

Taking a closer look at the practical consequences of these differences clearly illustrates why less educated single mothers ought to seriously consider going back to school with the goal of no less than a bachelor's degree. The 2006 U.S. Department of Health and Human Services poverty guidelines specify that the poverty threshold for a household of three is US\$16,000.³ This means that a single mother with two children, which

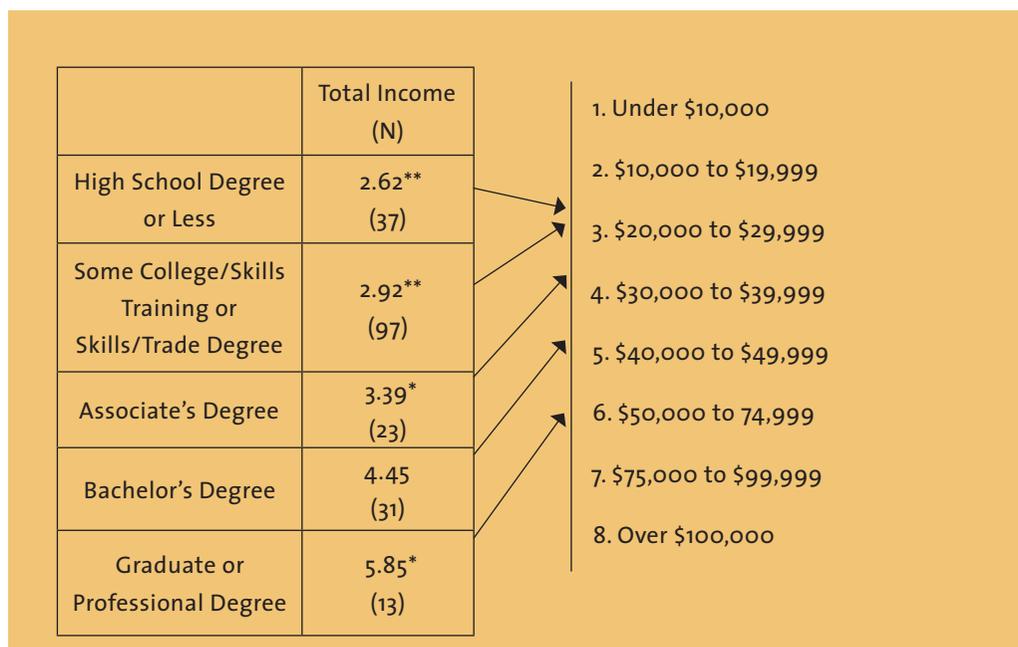


Figure 2: Education and Total Income (2006)

represents 76 percent of single mothers in Utah, has to have an income higher than US\$16,000 to be above the poverty line. Looking at Figure 2, we can see that *every* mother with two children and only a high school education falls below this line.

A further look at those in the next two categories, some college/ skills training or an associate's degree, shows that even though they sit above the poverty line, they are still below another key indicator known as the Utah self-sufficiency standard prescribed by Diana Pearce and Jennifer Brooks.⁴ The self-sufficiency standard measures how much income is needed for a family to meet its basic needs without private or public assistance. For a single-parent family with two children, the average annual income required to be self-sufficient in Utah is US\$30,532. Accordingly, it's not until a single mother gets to the level of a bachelor's degree or higher that she gains enough income to buffer her

family against poverty and attain a self-sufficient lifestyle. Single mothers in Utah with a bachelor's degree earn on average US\$34,000 a year. This translates not only in the ability to rise above the poverty line but also to achieve self-sufficiency and beyond. During the course of ten years, a bachelor's degree can add an extra US\$150,000 to an income compared to a high school degree. Such additional income can go far toward mortgage payments, childcare, transportation, and investments.

PERCEIVED BARRIERS AGAINST MORE EDUCATION

As indicated above, there is ample evidence that one of the wisest decisions a low-income single mother can make to secure greater ESR is to attain more education, preferably a bachelor's degree. Yet, deciding to go back to school may prove frightening, especially when considering several commonly perceived barriers. We

call them "perceived" because most are less significant and more easily overcome than many single mothers might believe. By saying this we in no way minimize the challenges these barriers pose, but as we will show from our research, they may not be as insurmountable as they appear.

We asked mothers in our survey who have not returned to school to indicate the top barriers keeping them from going back to school. They listed lack of money, lack of time, children's needs, and fear. Money is of course the paradox behind why single mothers need to go back to school in the first place. Like Ann Clark, many of them live from paycheck to paycheck hoping that somehow they will be rescued. Unfortunately, this is often not the case. Many single mothers may be unaware that there are a variety of financial resources available to help them attend school and maintain their financial obligations simultane-



ously. In addition to federal and state aid, many colleges and universities sponsor scholarships for single par-

Returning to school is a more self-actuating path to improving economic self-reliance.

ents. In fact, the majority of colleges and universities in Utah offer scholarships that are specifically geared for single parents or give preference to single parent applicants.

“Lack of time” and “children’s needs” are two other top barriers preventing mothers from pursuing more education. These concerns are confirmed by previous research findings. In our focus groups we were surprised to learn that one single mother’s day starts at 6 a.m. and ends at 2 a.m. When asked how much of that time she is able to spend with her child, she responded, “Maybe we can squeeze in two hours.” Other mothers agreed, explaining that their typical day often started around 6 a.m. with little time available for their kids. Between commuting, working, and schooling, these mothers were lucky to be home by 6 p.m. or 7 p.m., leaving about one hour before their children’s bedtime. After house cleaning, homework, etc., they have little time left for themselves before retiring.

It may seem that by going back to school, time will be even more limited, especially with their children. But our research shows otherwise. We found that single mothers who went back to school actually reported the same level of time with their children, the same level of parental satisfaction, and the same level of child satisfaction as those who did not return to school. They may have to shift their time away from other activities for a while, but we found that they suc-

cessfully avoid taking away from their children’s time. So we believe the long-term rewards far outweigh the

initial sacrifices and challenges.

Another barrier expressed by single mothers was fear. Perhaps one of the most common fears of these mothers is that they are academically unqualified or do not have the right skills to be successful. On paper, our assessment of these concerns proves the fear to be more perceived than real. We found that the high school grades of Utah single mothers with only a high school degree or less were mostly Bs and Cs, certainly high enough to qualify for post-secondary institutions. Secondly, these high-school-level mothers averaged the same level in computer skills as their bachelor degree counterparts. Of the 80 percent who own a computer, 82 percent rate themselves as at least good in using a word processor, 87 percent in emailing, and 85 percent in using the internet. In other words, many of them are savvy, hard-working women who, if given a chance and some encouragement, have the skills to “make the grade” in college life.

CONCLUSION

Since the 1970s, female-headed households have significantly increased across the United States, including Utah. There is no evidence to suggest that this trend will change anytime soon. Therefore, it is imperative that scholars and practitioners work together to assess this type of family structure and to learn how single mothers negotiate their day-to-day lives. Although further research

is necessary, initial findings from our study show that the educational level of a single mother is a powerful human capital trait that significantly impacts her economic self-reliance. While there may be legitimate barriers discouraging single mothers from returning to school for more education, our findings suggest that the benefits, both for her and her children, are well worth the sacrifices. **ESR**

Endnotes

1 “Statistical Abstract of the United States: 2007,” U.S. Census Bureau, <http://www.census.gov/prod/2006pubs/07statab/educ.pdf> (accessed 12 December 2007).

2 Min Zhan and Shanta Pandey, “Economic Well-Being of Single Mothers: Work First or Post-Secondary Education?” *Journal of Sociology and Social Welfare* 21, no. 3 (2004): 87–112.

3 “The 2006 HHS Poverty Guidelines,” United States Department of Health and Human Services, <http://aspe.hhs.gov/poverty/06poverty.shtml> (accessed December 12, 2007).

4 Diana Pearce and Jennifer Brooks, “The Self-Sufficiency Standard for Utah,” Diana Pearce and Wider Opportunities for Women, http://www.utahchildren.net/pdf_files/UT_SSS.pdf (accessed December 12, 2007).

ABOUT THE AUTHORS

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