

## Poverty and the Single Mother

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*Women and children represent a disproportionate share of the poor in America. This brief explores the correlation between single motherhood and poverty, both nationally and locally. It then suggests ways to alleviate some of the issues that make these mothers poverty-prone.*

### **Who is the average single mother?**

The image most Americans get of the average single mother tends to look something like this: she's black or Latina, between 16 and 22, she has never been married, has multiple children, is unemployed and on public assistance. Reality, however, paints a different picture.

Women make up a majority of the poor population in America: 59 percent of all adults in poverty are women. This impoverished status cuts across racial lines, though there are proportionately larger concentrations of poverty in the minority communities. Single mothers are more likely to live in poverty than other family groups, but most single mothers are not poor: their poverty rate fell from 36.8% in 1993 to 27% in 2007. Finally, 79.5 percent of single mothers are gainfully employed – 49.8 percent work full-time, year round, and 29.7 percent work part-time or part-year.<sup>1</sup>

Single mothers are not particularly young: thirty-nine percent of custodial single mothers are 40 years old or older. Single mothers have small families: 54 percent are raising *one* child from the absent parent.<sup>2</sup>

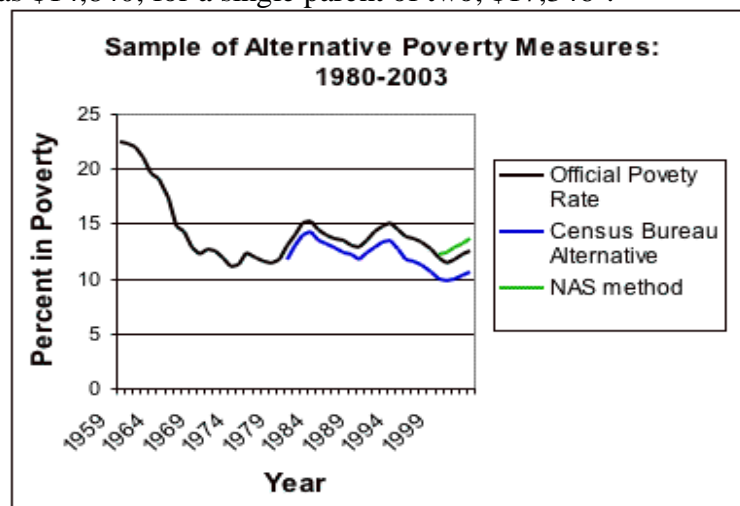
Belying the notion that most mothers without a husband have *chosen* to have children outside marriage, it should be noted that only 34.2 percent of single mothers have never been married. In contrast, 45 percent are currently divorced or separated, 19 percent are married (in most cases, women who have divorced and remarried) and 1.7 percent are widowed.<sup>3</sup>

Yes, the reality of these mothers is quite different from what the typical image tends to be. But there is a problem: these mothers and their children are disproportionately poor, and the impact is more significant than these numbers suggest.

### How is “poverty” measured in America?

The United States determines the official poverty rate using poverty thresholds that are issued each year by the Census Bureau. These thresholds represent the annual amount of cash income minimally required to support families of various sizes. A family is counted as poor if its pretax money income is below its poverty threshold. Money income does not include noncash benefits such as public housing, Medicaid, employer-provided health insurance and food stamps<sup>4</sup>.

There has been much discussion about the applicability of these thresholds to the demands of family life today. In fact, the methodology for calculating the thresholds was established in the mid-1960s and has not changed in the intervening years. Each year, the thresholds are updated to account for inflation – but still fall short of establishing workable income bases. For example, in 2007, the poverty threshold for a single person under 65 and without children was \$11,201; for a single parent with one child was \$14,840; for a single parent of two, \$17,346<sup>5</sup>.



*Source: U.S. Bureau of the Census, Income Alternative Poverty Estimates in the United States: 2003, Report P60, n. 227, Tables B-1 and B-3, pp. 18, 20.*

Critics of the current poverty measures have created various alternative methods. A recent report by the Census Bureau noted two alternative measures<sup>6</sup>. The first made poverty estimates based on alternative measures of income. This method maintained the same dollar amounts and thresholds as the current, official version but utilized different definitions of “income.” These definitions included: the use of ‘after-tax’ income and the use of non-cash benefits (i.e., food stamps, Medicaid and Medicare) – factors not considered in the official measure.

The National Academy Science (NAS) suggested the second alternative, in which both the poverty thresholds and definitions were altered. Under the NAS recommendations, income would: be based on after-tax income, including the value of non-cash benefits, but deducting some necessary, work-related expenditures and taking medical expenses into account.

When analyzing these numbers against the percentage of mothers living in poverty the picture becomes even bleaker than the numbers imply. Consider this: a single mother of two making \$18,000 per year *does not* meet the current official poverty threshold.



### **What is the correlation between poverty and single motherhood?**

The relationship between poverty and single mothers has been heavily debated. Children alone represent a disproportionate share of the poor in the United States; they are 25 percent of the *total* population, but 35

percent of the poor population. In 2008, 14.1 million children, or 19.0 percent, were poor. The poverty rate for children also varies substantially by race and Hispanic origin. With this information, it can be easily concluded that parenthood itself contributes to the overall poverty rate, but correlation does not necessarily prove causation. For example, instead of arguing that single motherhood causes poverty, one might argue that living in poverty causes more women to become single mothers.

In *Promises I Can Keep*, for example, Kathryn Edin and Maria Kefalas argue that early motherhood correlates with but does not *cause* poverty and cite empirical evidence that the economic condition of most impoverished, single women does not change significantly once they begin bearing children.<sup>7</sup>

According to Edin and Kefalas, the very environment that inner city, impoverished women come from, and the expectations that it breeds, insulate them from the impact of the financial strain that typically comes from having a family. They learn to function within their impoverished setting and the absence or presence of a baby does not better or worsen their chances. They state that “[i]t is not the news of the pregnancy itself that provokes the greatest regret, but the realization that one’s child will not be the rare exception to the neighborhood rule...but they know the odds were never good, baby or no baby.”



Simple logic seems to beg a different conclusion. Even if these women were already poor, would not the addition of another person, and another set of financial obligations, make them *poorer*?

Certainly, unmarried mothers face disproportionately high levels of poverty. Nearly 30 percent of the 13 million families headed by unwed mothers are impoverished, which is statistically unchanged since 2007 (29 percent), but a significant increase since 2000 (less than 26 percent). Meanwhile, in 2008, only 8 percent of married mothers were poor<sup>8</sup>.

The other unmarried women are either elderly (losing a partner to death or divorce) or live alone or with other adults, such as roommates, siblings, or committed but unmarried partners, including same-sex partners. These women also experience high levels of poverty, but much less so than those with children.



Edin and Kefalas ignore the stark disparities in the concentration of poverty among these women. To state, essentially, that “these women will be poor regardless of children” oversimplifies the problem. The United States Department of Agriculture (USDA), the Agency in charge of tallying the annual Expenditures on Children by Families, found in a recent report that a typical family will spend about \$221,000 to raise a child born in 2008 through age 17 -- \$291,570 when adjusted for inflation<sup>9</sup>. As a proportion of total child-rearing expenses, housing accounted for the largest share across income groups, comprising 32 to 35 percent of total expenses on a child in a husband-wife family. Food and child care/education (for those with the expense) were the next largest average expenditures on a child, each accounting for 16 percent of child-rearing expenses<sup>10</sup>.

According to the report, child-rearing expenses varied considerably by household income level. For a child in a *husband-wife household*, annual expenses ranged from \$8,330 to \$9,450, on average, (depending on the age of the child) for households with before-tax income less than \$56,870<sup>11</sup>. In

New York, the average woman makes around \$41,000 per year<sup>12</sup> - but of course many make well below that.

Now, reconsider the inadequately low poverty thresholds. The poverty figures disguise the difficulties faced by millions more single mothers who cannot meet their basic needs, even though their income falls above the official poverty line. Thus, whereas most people would consider a single woman without children and making around \$22,000 per year to be poor, she would not meet the poverty threshold. With a child, she immediately assumes approximately \$9,000 more in expenditures. She still will not meet the poverty threshold for a two person family, but most observers would agree not only that she is living in poverty, but that, with the addition of a child, she is deeper in poverty than she was as a single person.



Edin and Kefalas would respond that childbearing may add expenses, but in many cases it *saves* mothers from worse fates. The accounts of many of the young women in the text show that they were headed towards a life of drug or alcohol abuse, gang activity and other self-destructive behavior. According to them, having children put them on a better path. Even taken as their word, however, these testimonies do little to support the proposition that these women are *financially better off* – or that society as a whole is. Perhaps there would have been a cost to society either way, via public rehabilitation, correctional or sustenance services, but Edin and Kefalas supply no evidence that one was cheaper than the other. Furthermore, the bundle of issues, and corresponding costs, that could stem from raising a child in an environment which bred these hazards in the first place create yet another set of societal ( and economic) woes.

The information at hand paints the picture of a vulnerable population made more so by the act of childrearing. The link between poverty and single motherhood will continue to strengthen as long as this country inadequately measures women's susceptibility to poverty.

### **What can be done?**

Measuring poverty differently – using the National Academy of Science model, for example – would help include a large number of people who are in need of assistance. Thresholds that took into account some of the necessary expenses of our time and the actuality of the disparity in incomes between men and women could also better address our current poverty issues.

As noted, housing, education and child care make up the largest portion of childrearing expense. Public assistance which focused effectively on these areas could save many single mothers from falling into poverty by freeing up their resources for the other expenditures.

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<sup>1</sup> U.S. Census Bureau, Custodial Mothers and Fathers and Their Child Support: 2007, November, 2009

<sup>2</sup> Id.

<sup>3</sup> Id.

<sup>4</sup> Department of Health and Human Services website:

<http://aspe.hhs.gov/poverty/>; Poverty Guidelines, Research, and Measurement <sup>5</sup>, U.S. Bureau of the Census, Income, Poverty, and Health Insurance Coverage in the United States: 2008, Issued September 2009

<sup>6</sup> U.S. Bureau of the Census, Income Alternative Poverty Estimates in the United States: 2003, Report P60, n. 227, Tables B-1 and B-3, pp. 18, 20.

<sup>7</sup> Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage, Kathryn Edin, Maria Kefalas, 2007

<sup>8</sup> See <http://www.census.gov/prod/2009pubs/p60-236.pdf> (U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2008, Issued September 2009 ) Center for American Progress, "Unmarried Women Hit Hard by Poverty."

<sup>9</sup> Lino, Mark & Carlson, Andrea. (2009). Expenditures on Children by Families, 2008.

U.S. Department of Agriculture, Center for Nutrition Policy and Promotion. Miscellaneous Publication No. 1528-2008.

<sup>10</sup> Id.

<sup>11</sup> Id.

<sup>12</sup> Men's and Women's Earnings by State: 2008, American Community Survey, September, 2009



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