



Single Low-Income Mothers: Definitions and Portrait Brief July 2024

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Research on single low-income mothers' well-being and socioeconomic opportunities focuses on the *economic insecurity* faced by this group and the underlying causes. These causes include low-wage jobs, inadequate childcare, living in impoverished neighborhoods, structural racism, and negative impacts of welfare reform on single low-income mothers. The general conclusion is that these structural factors significantly lessen the chance of upward socioeconomic *mobility* for single low-income mothers.

The concept of *mobility* is complex and multidimensional. To fully comprehend the academic scholarship on low-income single mothers' socioeconomic well-being and opportunities for upward mobility, it is helpful to explore the concept of *mobility*. Research on mobility primarily concentrates on *intergenerational* mobility, the socioeconomic change from parents to children, and the patterns and causes of these changes. Intergenerational mobility research focuses on father-son pairs, from which mothers' positions and daughters' mobility are estimated. Single low-income mothers are not separately addressed in the *intergenerational* mobility research unless it is in relation to their children's mobility.

Intragenerational mobility is less researched than intergenerational mobility (Jarvis & Song, 2017). Intragenerational mobility is measured using occupational positions and can be defined as the "mobility in labor market position within individual careers" (Jarvis & Song, 2017, p. 569). Scholarly literature addresses single low-income mothers' intragenerational mobility chances by analyzing this group's socioeconomic well-being, barriers to labor force participation, and their situation after the 1996 welfare reform.

For the data analysis in this study, *single*, when used in the context of a *single-parent family*, means only one parent is present in the home, and when that parent is a woman, she is married with no spouse present, never-married, widowed, separated, or divorced. This project is restricted to single mothers 15 to 50 years of age. Low income is defined as 150% of the Federal Poverty Level (FPL) or less. The data for this study come from two sources: the Annual Survey of Economic Survey (2020-2021) and the American Community Survey (2020-2021). This study will provide a data portrait of single low-income mothers and examine the influence of Child Tax Credit, Earned Income Tax Credit, education, and networks on the probability of being in higher poverty category – economic mobility.

Data Portrait



We begin with a data portrait of single low-income mothers, which provides demographic information about these mothers. The number of children reared by single parents and mostly mothers has risen, too, in the past decades (Vespa, Lewis, & Kreider, 2013, as cited in Elliott et al., 2018). In 2023, there were 12,378,899 single-parent families; fathers headed 3,935,364, and mothers headed 8,443,535 (see Table 1). Single low-income mothers were 63% of all single mothers and 43% of all single parents.

Table 1. Single Parents by Year and Poverty Category

	2020	2021	2022	2023	Total
Single Father					
0-50% of FPL	616,947	539,296	573,888	558,181	2,288,312
51-100% of FPL	451,053	416,804	417,191	447,625	1,732,673
101-150% of FPL	450,415	529,480	491,750	465,731	1,937,376
Share 150% FPL	39%	36%	35%	37%	44%
151-200% of FPL	417,067	544,135	460,435	477,591	1,394,112
201-250% of FPL	421,844	450,355	478,597	443,881	1,327,841
251-300% of FPL	337,995	383,670	464,377	435,867	1,156,758
More than 300% of FPL	1,199,857	1,264,286	1,355,222	1,106,489	3,683,516
Total	3,895,178	4,128,026	4,241,460	3,935,364	13,520,588
Single Mother					
0-50% of FPL	2,319,183	2,628,050	2,448,713	2,364,696	7,307,086
51-100% of FPL	1,749,537	1,721,928	1,627,056	1,565,210	5,019,939
101-150% of FPL	1,431,466	1,367,670	1,415,771	1,363,597	4,140,290
Share 150% FPL	63%	63%	61%	63%	63%
151-200% of FPL	957,142	1,057,601	1,077,550	906,075	3,020,734
201-250% of FPL	731,623	658,931	659,448	695,263	2,000,355
251-300% of FPL	416,191	438,412	491,542	519,166	1,299,412
More than 300% of FPL	1,161,605	1,172,207	1,217,119	1,029,528	3,411,120
Total	8,766,747	9,044,799	8,937,199	8,443,535	26,198,936
Single Parent					
0-50% of FPL	2,936,130	3,167,347	3,022,601	2,922,877	9,022,113
51-100% of FPL	2,200,590	2,138,732	2,044,248	2,012,836	6,273,670
101-150% of FPL	1,881,882	1,897,149	1,907,521	1,829,327	5,587,882
Share 150% FPL	55%	55%	53%	55%	55%
151-200% of FPL	1,374,208	1,601,736	1,537,985	1,383,665	4,414,846
201-250% of FPL	1,153,468	1,109,285	1,138,045	1,139,144	3,328,196
251-300% of FPL	754,186	822,082	955,918	955,032	2,456,169
More than 300% of FPL	2,361,462	2,436,493	2,572,341	2,136,017	7,094,636
Total	12,661,925	13,172,824	13,178,658	12,378,899	38,177,512

Seventy-five percent of single mothers had less than three children (see Table 2). Many single mothers are African American and "disproportionately" poor (McLanahan & Booth, 1989, p. 569; Brand & Thomas, 2014; McDonald & Richards, 2008; McLanahan & Garfinkel, 1989). US census in 2013 reveals that 37% of African American families are "led by single mothers raising their children," and 51% of African American children come from African American single



mother-led families (as cited in Johnson, 2016; see also Jones et al., 2006). In 2023, 25% of single mothers were Black, unchanged from 2020 (see Table 3).¹

¹ Our definition of single mothers includes mothers who are not head of household, i.e., our universe is any mother who is single.



Table 2. Single Mothers' Family Size and Poverty Threshold

Family Size	Count	Percent	Poverty Threshold	150% of Poverty Threshold	300% of Poverty Threshold
2 Family Members Present	3,708,346	41%	\$18,677	\$28,016	\$56,031
3 Family Members Present	3,001,122	34%	\$21,831	\$32,747	\$65,493
4 Family Members Present	1,446,765	16%	\$27,575	\$41,363	\$82,725
5 Family Members Present	548,104	6%	\$31,843	\$47,765	\$95,529
6 Or More Members	232,862	3%	\$35,529	\$53,294	\$106,587
Total	8,937,199	100%			

Table 3. Share of Single Mothers by Race and Ethnicity

	<u>2020</u>		<u>2021</u>	
	Count	Percent	Count	Percent
Asian	250,733	3%	237,945	3%
Black	2,476,667	28%	2,531,633	28%
Hispanic	2,407,556	27%	2,461,655	27%
Indigenous American	85,692	1%	117,411	1%
Multiracial	197,266	2%	225,627	2%
White	3,348,833	38%	3,470,527	38%
Total	8,766,747	100%	9,044,798	100%
	<u>2022</u>		<u>2023</u>	
	Count	Percent	Count	Percent
Asian	275,682	3%	246,223	3%
Black	2,478,508	28%	2,270,970	27%
Hispanic	2,390,456	27%	2,388,850	28%
Indigenous American	118,047	1%	123,194	1%
Multiracial	180,700	2%	233,280	3%
White	3,492,406	39%	3,181,017	38%
Total	8,935,799	100%	8,443,535	100%

Often, the location of single parents is not considered in studies of their socio- or economic well-being. Metropolitan areas have higher housing costs and more access to public services like broadband and cellular service, hospitals, schools, and transportation. All of these services affect the social network of mothers and can have detrimental consequences for single low-income mothers. The number of single low-income mothers in metropolitan areas was 3,760,037 compared to 1,533,467 in rural areas; hence, 2.5 times as many single low-income mothers live in metropolitan areas (see Table 4).



Table 4. Rural Status of Single Mothers by Poverty Level and Race/Ethnicity (Percent)

Metropolitan	Asian	Black	Hispani c	Indigenou s	Multiracia l	Whit e	Total
0_50% of FPL	36%	25%	35%	36%	31%	21%	28%
51_100% of FPL	14%	18%	20%	11%	20%	15%	17%
101_150% of FPL	11%	18%	18%	18%	11%	13%	16%
Share 150 % of FPL	61%	60%	74%	64%	63%	49%	61%
151_200% of FPL	6%	13%	9%	5%	9%	10%	10%
201_250% of FPL	8%	10%	6%	18%	9%	10%	9%
251_300% of FPL	4%	7%	4%	10%	6%	7%	6%
More than 300% of FPL	21%	10%	7%	2%	14%	24%	14%
Total	100%	100%	100%	100%	100%	100%	100%

Rural	Asian	Black	Hispani c	Indigenou s	Multiracia l	Whit e	Total
0_50% of FPL	44%	27%	35%	43%	34%	26%	28%
51_100% of FPL	7%	21%	29%	25%	17%	20%	21%
101_150% of FPL	27%	25%	15%	11%	11%	14%	17%
Share 150 % of FPL	78%	72%	78%	79%	62%	60%	66%
151_200% of FPL	5%	12%	8%	8%	15%	14%	12%
201_250% of FPL	8%	6%	6%	4%	12%	7%	7%
251_300% of FPL	0%	7%	4%	3%	10%	8%	7%
More than 300% of FPL	9%	3%	4%	7%	1%	11%	8%
Total	100	100	100	100	100	100	100

All Single Mothers	Asian	Black	Hispani c	Indigenou s	Multiracia l	Whit e	Total
0_50% of FPL	37%	25%	35%	41%	32%	23%	28%
51_100% of FPL	13%	18%	21%	21%	20%	17%	19%
101_150% of FPL	12%	19%	18%	13%	11%	14%	16%
Share 150 % of FPL	62%	63%	74%	75%	62%	53%	63%
151_200% of FPL	6%	13%	9%	7%	10%	11%	11%
201_250% of FPL	8%	9%	6%	8%	9%	9%	8%
251_300% of FPL	4%	7%	4%	5%	7%	8%	6%
More than 300% of FPL	20%	8%	7%	5%	11%	19%	12%
Total	100%	100%	100%	100%	100%	100%	100%

A social network is essential for upward mobility (Briggs, 2002, as cited in Dominguez & Watkins, 2003), especially for low-income people and immigrants who depend heavily on their social ties to find employment (Hellerstein & Neumark, 2020). Single mothers use their social network for economic support and "in-kind" support, such as childcare and overall well-being (Edin & Lein, 1997; Harknett, 2006; Jones et al., 2006). However, economic strife in



low-income communities can strain kinship ties and its benefits even for family-oriented groups (Dominguez & Watkins, 2003).

Single mother-led families are concentrated in high-poverty neighborhoods compared to two-parent families (South & Crowder, 1998). Living in impoverished and socio-economically isolated neighborhoods decreases the chances of economic mobility for single mother-led families, and the chances of children quitting school and teen parenthood rise (McLanahan & Booth, 1989; South & Crowder, 1998). Consequently, race plays a substantial role in residential mobility chances, especially for African American single low-income mothers (South & Crowder, 1998). This group is "significantly less likely" than White mothers to move out of poor neighborhoods and is much more likely to move into them (Massey et al., 1994; South & Crowder, 1997; Yinger, 1995, as cited in South & Crowder, 1998). Table 5 shows the percentage of single mothers who remain in the same house or county.

Table 5. Percent of Single Low-income Mothers That Remained in the Same House or County

	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
Metropolitan							
0_50% of FPL	1%	5%	8%	0%	1%	5%	20%
51_100% of FPL	0%	4%	5%	0%	0%	3%	13%
101_150% of FPL	0%	4%	5%	0%	0%	3%	12%
Share 150% of FPL	2%	13%	18%	0%	1%	11%	44%
151_200% of FPL	0%	3%	2%	0%	0%	2%	7%
201_250% of FPL	0%	2%	2%	0%	0%	2%	7%
251_300% of FPL	0%	1%	1%	0%	0%	2%	4%
More than 300% of FPL	1%	2%	2%	0%	0%	5%	10%
Total	3%	21%	24%	0%	2%	22%	73%
	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
Rural							
0_50% of FPL	0%	2%	2%	0%	0%	4%	8%
51_100% of FPL	0%	1%	1%	0%	0%	3%	6%
101_150% of FPL	0%	1%	1%	0%	0%	2%	4%
Share 150% of FPL	0%	4%	3%	1%	0%	9%	18%
151_200% of FPL	0%	1%	0%	0%	0%	2%	3%
201_250% of FPL	0%	0%	0%	0%	0%	1%	2%
251_300% of FPL	0%	0%	0%	0%	0%	1%	2%
More than 300% of FPL	0%	0%	0%	0%	0%	2%	2%
Total	0%	6%	4%	1%	1%	15%	27%
	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
All Single Mothers							
0_50% of FPL	1%	7%	10%	1%	1%	9%	28%
51_100% of FPL	0%	5%	6%	0%	1%	6%	19%
101_150% of FPL	0%	5%	5%	0%	0%	5%	16%
Share 150% of FPL	2%	17%	21%	1%	2%	20%	62%



151_200% of FPL	0%	3%	3%	0%	0%	4%	11%
201_250% of FPL	0%	3%	2%	0%	0%	3%	8%
251_300% of FPL	0%	2%	1%	0%	0%	3%	6%
More than 300% of FPL	1%	2%	2%	0%	0%	7%	12%
Total	3%	27%	29%	2%	3%	38%	100%

Using a multinomial logit model, we estimate the likelihood that a single mother would be in one of seven poverty categories: 0-50% of FPL, 51-100% of FPL, 101-150% of FPL, 151-185% of FPL, 186-200% or more than 201% of FPL, if

- 1) educational attainment is increased to a high school diploma, associate or bachelor's degree;
- 2) child or earned income tax credits are received; and
- 3) more than one mother is in the household, and the mother has not moved – a proxy for social network.

The results obtained from this exercise are of great interest because they provide insight into the types of initiatives and supports that may decrease the number of single low-income mothers; thereby, decreasing the number of children who grow up in low-income households.

Research shows that educational attainment is known to affect the social mobility of low-income mothers positively. Our analysis finds that increasing the educational attainment for mothers at or below the federal poverty line has mixed results. For mothers in the 51 to 100% FPL category, increasing their educational attainment from no diploma to associate or bachelor's degree reduces the percentage of mothers in this category by 7.6 and 7.2 percentage points, respectively, and is statistically significant. Increasing educational attainment from no diploma to bachelor's degree for mothers in the 0 to 50% of FPL reduces the percentage of mothers in this category but is not statistically significant at the 5% level.

Federal tax credits offer the only consistently distributed mechanism for upward social mobility for single, low-income mothers. This comes in the form of the Earned Income Tax Credit (EITC), for which low to moderate-income households may qualify, and the Child Tax Credit. We find the marginal effect of receiving the EITC does not reduce the probability of being in 0 to 50% of FPL, which is consistent with reports that lower-income families do not benefit from the EITC because they do not earn enough to claim the tax credit. However, receiving the EITC increases the percentage of mothers in the 51 to 100% FPL category by 17 percentage points and increases the percentage of mothers in the 101 to 150% of FPL category by 19 percentage points.

Our results show a stronger effect for CTC. The Child Tax Credit reduces the percentage of mothers in the 0 to 50% of FPL category by 42.6 percentage points and reduces the percentage of mothers in the 51 to 100% of FPL category by 10 percentage points. If mothers who did not receive the Child Tax Credit were to receive the child tax credit, the number of mothers at or below the poverty level could be cut in half. We posit that social networks are important for helping mothers find employment and navigate social services systems. More than one mother in a household and not moving, a proxy for social network, increases the likelihood of being in



the 0 to 50% of the FPL category, but has no effect on the likelihood of being in the 50 to 100 % of FPL.

Conclusion

Distributional changes do not give a count of how many mothers may potentially change poverty categories. Increasing educational attainment from no diploma to a high school diploma (75,728 single low-income mothers), associate (783,863 single low-income mothers), or bachelor's degree (404,855 single low-income mothers) may move a total of 2,264,446 single low-income mothers above the poverty line. (See Table 3). Increases in educational attainment may reduce the number of single low-income mothers at or below the poverty line by 25%.

Increasing the number of single mothers that receive EITC may reduce the number of single low-income mothers at or below the poverty line by 34,257. Increasing the number of single mothers that receive CTC may reduce the number of single low-income mothers at or below the poverty line by 2,385,260, which is a 25% reduction. Increasing the number of single low-income mothers with the support of another mother in the household and community stability reduces the number of single low-income mothers at or below the poverty line by 1,689,057. Combining these initiatives could decrease the number of single low-income mothers at or below the poverty line by over 4 million, nearly half of our sample's population.

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