Single Low-Income Mothers: Levers for Economic Mobility
June 2024

Prepared by the Women's Institute for Science, Equity and Race (WISER), commissioned by Share Our Strength's Family Economic Mobility Team

The term "social mobility" is typically used in reference to one of two abilities: 1) the ability of an individual to better their station relative to their socio-economic background or 2) the ability of an individual to better their employment relative to their previous condition (Joye and Falcon 2014). The former is often referred to as intergenerational social mobility (particularly when the relative condition is the background of the parent), and the latter as employment mobility. Social mobility can be measured through absolute or relative terms. Absolute social mobility measures the decomposition of mobility and immobility rates, both in the long and short term. Relative social mobility, however, considers an individual's movement relative to their background, more effectively measuring 'social fluidity.' This does not necessarily suggest an industry-wide definition or measurement method. Measurement methods vary both across institutions and demographics but are often centered on quantifying intergenerational earning elasticity.

Measurements of social mobility are normative and have consistently reflected gendered constructions of work and employment. Previous studies often utilized "dominance operationalization," which exclusively considers the socio-economic status (SES) of a male parent in analyses of father-son mobility[1]. While studies on women's social mobility that adopt an individual approach have significantly increased in volume in the last two decades, rigorous analysis of women's social mobility given demographic and employment characteristics is still necessary.[2]

I. Determinants of Social Mobility

What affects Social Mobility?

Recent multivariate analysis of outcomes in the United States finds that being a woman is a predictor of both belonging to lower earning groups and not belonging to higher earning groups (Ross et al. 2022). This is in direct contradiction, however, to earlier research on parent-child mobility (Luke 2019). The impact of gender on social mobility refers to more than gender as a demographic. Gender attitudes around female workforce participation may have some additional effects on social mobility (Luke 2019).

Intergenerational mobility varies significantly with an individual's race and ethnicity. Black children in nearly-all areas across the country see lower income outcomes than white children, even when controlling for income and commuting zone (Logan and Hardy 2020). This is in

[1] See, for example, (Goldthorpe 1983). Even recent studies of mobility for the formerly enslaved, such as (Wanamaker and Collins 2017) often still utilize this approach.

[2] Measurements of social mobility do, in general, assume that time periods are comparable.

addition to the increased presence of co-correlates like degree of segregation, poverty, and education. Downward mobility is similarly high for American Indian/Indigenous individuals, who are only 23% likely to remain in the top fifth of the income distribution if they are born into it (Akee, Jones, and Porter 2017). Hispanic children see less downward mobility at 30%, Whites at 41.1%, and Asian Americans at 49.9%. Much like most racial classification from the U.S. Census, these racial categories say little with respect to ethnicity, concealing possibly meaningful differences people groups of more diverse experiences. This image is, of course, made more complex by interactions between gender and race. Black women, for example, actually perform better with respect to their parents' earnings, than white women (Chetty et al. 2018). White women and Asian American women continue to demonstrate higher mobility their Black, Hispanic, and Indigenous counterparts in absolute terms.

Education continues to be a predictor for positive relative and absolute mobility. For low-income college graduates, a bachelor's degree can both increase an individual's income potential and equalize the likelihood they remain in their income quintile or move to the highest income quintile (Greenstone et al. 2013). While degree attainment amongst women is at an all-time high, these benefits are not distributed equally across women. Women born in the lowest income quintiles (particularly the last quintile) are more likely to remain in that quintile than men of the same background (Reeves and Joanna 2013). Some studies attribute this disparity to the gendered role of parenting, as women head most single-parent households. Even in two-parent households, gains in family income are largely driven by educated women, who hold higher rates of gainful employment with increasingly competitive wages (Haskins, Isaacs, and Sawhill 2008). Economic mobility research clearly maintains there is no single investment with as high a yield as education (Greenstone et al. 2013).

Military service, particularly with the introduction of the G.I. and Post 9/11-G.I. Bills have long had a catapulting effect on social mobility in the United States. Active-duty service members made 10% more than the median income in 2011 without valuation of benefits like accessible and affordable health care, free on-base housing, and discounted consumer goods (Stickles 2018). Studies of military service on upward social mobility are largely centered on Black and Brown men, suggesting the impact of military service for the few low-income women serving in the armed forces is either minimal or obscured by the prevalence of marriage for service members.[3]

Certain employment characteristics are negatively associated with upward social mobility. High job volatility, for example, is inverse correlated with upward movement in income quintiles (Wiemers and Carr 2020). The same is true of part-time work, service-industry occupations, and minimum-wage labor (Reeves and Joanna 2013). Employment sector characteristics may also be relevant to social mobility. Much like military service during World War II was instrumental in the creation of the middle-class, public-sector employment has historically been instrumental in upwards social mobility for women and racial minorities. Public sector jobs offered smaller salary gaps and higher earnings potential than private sector equivalents, the latter being a quality that has since disappeared (Rumberger et al. 1983). The inordinate burden of all the

[3] See, for example, (Wilcox, Wang, and Mincy 2018).

above employment conditions on low-income, single women will be discussed at length in the next section.

Unemployment, foremost for the loss in earning potential, is a hindrance to social mobility. Lack of employment increases the likelihood of remaining in a jobless/no-pay cycle than those who have not experienced unemployment (Broken Social Elevator?: How to Promote Social Mobility 2018). Other disadvantages to social mobility include interaction with government assistance programs[4], offender or ex-offender status, family-based influences (like a young mother), ill health or disability, and area-based influences (like lack of accessible and affordable transportation) (Nunn et al. 2007). Many of these things are proxies for or correlated with reduced social and financial capital.[5][6]

Above all others, SES background remains a major predictor for intra- and intergenerational outcomes. Children born into low-income households are far more likely to remain at the lower end of the income distribution than those born in the upper two quintiles (Haskins, Isaacs, and Sawhill 2008). Macroeconomic factors also impact social mobility for all members of society. High-income inequality is correlated with reductions in social mobility which have increasingly grown as a cause for concern in the United States (Greenstone et al. 2013).

Why is social mobility important?
Social mobility is generally used to measure the degree of openness in society or the likelihood that an individual may improve their station with workforce participation, education, and time. Social mobility is a vital aspect of equality. If social mobility is consistently high amongst white individuals but seldom amongst Black individuals (as data indicates), systems of governance should consider the implications for such disparities in natural rights and liberties. Increased social mobility for low-income, single women makes them more resilient to shocks, as evidenced by the disparate impacts of the most recent economic downtown on partnered versus unpartnered women (Kent 2022).

While the well-being of low-income, single women is worthy of analysis independent of their childbearing, the well-being of low-income, single mothers also reflects the well-being of their children. Children in lower-income, single-parent families face the most significant barriers to success in school and the workforce (Mather 2010). The social mobility of low-income single mothers determines the mobility for two generations of Americans, which is equally important for the well-being of the nation's future.

Who are "low-income, single mothers"?

[4] Interaction with social programs is highly correlated to reduced income, which is negatively correlated with upward social mobility.
[5] Examples of social capital relevant to social mobility might include access to advantageous social and career networks or positive role models.
[6] Social capital is not limited to access to means of greater success. Qualities often taught to children by their parents, such as obedience and independence, may also be considered social capital. In the case of these specific qualities, the former is more often imparted to children of low-income families than the latter (Acemoglu 2021).

"Single mothers" typically describe women who are not presently married (inclusive of divorced, separated, and widowed) or otherwise never-married women in households with at least one of their own minor children. The term also includes women who head households for children whose mothers are not present or residents of the household when surveyed (F.W. Andersson, Freedman, Hauan, et al. 2012). These terms are relatively consistent across think tanks and government publications.[7] "Low-income" forms a more relative category. Think tanks, research institutes, and non-profit organizations often delineate low-income individuals as those belonging to the bottom two income quintiles in a given sample. Federal programs and the U.S. Census Bureau often utilize poverty thresholds published annually in the Federal Register. Eligible income thresholds may range from all incomes below the poverty line to as much as 185% above the poverty line. For a household of four living in the 48 contiguous United States, this annual pre-tax income is $33,125 at 125% of the poverty line for 2021 and $27,750 at the poverty line for 2022("Poverty Guidelines" 2022) (Annual Update of the HHS Poverty Guidelines 2021). Other programs decline to use federal poverty thresholds or guidelines, opting instead for locally generated guidelines based on the Area Median Income (AMI). Many of these programs are cash public assistance or voucher programs.

In The Brookings Institution's 2022 examination of the National Longitudinal Survey of Youth, 20% of income-disadvantaged people were Black and 17% Latino (Ross et al. 2022). The study makes no mention of Asian or Indigenous individuals. Gender parity is approximately the same for advantaged and disadvantaged groups, wherein 49% of individuals are female. Of the disadvantaged groups, however, women make up a larger percentage of the lowest earning groups. Women living in extreme economic hardship and tenuous economic circumstances are overrepresented at 58% and 53% of the study population. Researchers did not provide data for women of various races.

II. State of Low-Income, Single Mothers

The existence of a demarcated class of single mother workers can be seen in Census data early as 1975, when slightly over 10% of households reported single mother workers. By 2005, that percentage doubled to 20.2% of households headed by single mother workers, signaling a major shift in the role of women as breadwinners and responsible parties for household earnings (English, Hartmann, and Hegewisch 2009). Now, of the approximately 11 million single-parent households with children, more than 75% of the households are headed by women ("Single Mother Statistics" 2022). In single-parent households facilitated by women, women are most often the primary breadwinner. Reasons for this are clear, as other residents of the house are typically children between the ages of 6 and 17 (Employment Characteristics of Families Summary 2022). Low-income, single mothers are disproportionately young and Black relative to the general population (F.W. Andersson, Freedman, Hauan, et al. 2012). While white women make up the largest share of low-income, single mothers in the United States, Black and Latino mothers are overrepresented relative to national population percentages. (See Table 1). There appears to be little research on the role of region in the prevalence of low-income single mothers. Public assistance program utilization suggests that states like New Mexico and Arizona may be

[7] Alternate nomenclature for mothers by the age of their children is occasionally provided.

home to many low-income, single women, in addition to states like Mississippi and Alabama in the South (Mather 2010).

While employment is higher for single mothers than their married counterparts, low-income single mothers demonstrate higher unemployment than single mothers with greater incomes (Mather 2010). Unemployment disparities amongst low-income, single mothers are greatest for those with younger children, particularly children under three (Employment Characteristics of Families Summary 2022). In stark contrast to married, two-parent households which average an annual post-tax income of $91,558, households headed by single women have an annual median post-tax income of $50,208[8](Shrider et al. 2021). This is $13,000 less than households headed by single men, who are both smaller in quantity and less likely to have children living in the home (Wang, Parker, and Taylor 2012). This earning disparity continues when households are grouped by income. This is to say it is not simply that single mothers are more likely to come from low-income backgrounds: single parent households headed by women consistently demonstrate some of the lowest annual earnings across family types and income quintiles. Like unemployment, earning disparities amongst low-income, single mothers are greatest for those with younger children (Mather 2010).

Table 1. Share of Single Mothers by Race and Ethnicity

	2020		2021	
	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%

	2022		2023	
	Count	Percent	Count	Percent
Asian	275,682	3%	246,223	3%

[8] Income measures from the U.S. Census do not include the value of non-cash benefits.

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%

Single-parent households headed by women demonstrated a far higher poverty rate than their two-parent counterparts at 23.4% and 8.7%, respectively (Poverty Rate and Percentage-Point Change by Type of Family: Families and People 2021). They are also far less educated than single mothers with higher incomes, with only 3% of low-income single mothers having attained more than a high school diploma. As high as 40% of these mothers lacked a high school diploma or equivalent (F.W. Andersson, Freedman, Hauan, et al. 2012). Low-income single mothers demonstrated a higher likelihood to self-report a major health issue or disability whilst being less likely than all mothers (single or otherwise) to be uninsured (Mather 2010).

III. *Barriers to Social Mobility for Low-Income, Single Mothers?*

For families and single parents, childcare costs are high across the United States. In every state, childcare costs for one infant are equivalent to at least 7% of the state's median income for a married household of three (Horowitz, Kiernan, and Birken, 2022). Families with incomes below $100,000 reported high costs as the primary barrier to pursuing healthcare in the 2016 Early Childhood Program Participation (ECPP) survey (Schochet 2019). For low-income households, this cost is even higher. Households under the federal poverty line spend as much as 30% of their annual income on childcare (Rice, Schmit, and Matthews, 2008). This contrasts with lower-income families near the poverty line, which spend around 18% of their annual income on childcare. Single-parent households, particularly those headed by women, are more likely to be impoverished than all other households, increasing their likelihood of being heavily burdened by childcare costs. Center for American Progress research demonstrates a strong impact of finding childcare on women's employment, with those mothers unable to find childcare

being less likely to participate in the workforce (Rice, Schmit, and Matthews 2008). Burdened both by stricter budgets and a lack of a second parent to rely on for childcare, lack of childcare presents a fundamental issue to women's employment and upward social mobility. Childcare costs only increased during the pandemic due to decreased enrollment and increased expenditures on PPE (Workman and Jessen-Howard, 2020).

There are multiple employment-related barriers to social mobility for low-income single mothers. Working history for low-income single mothers shows that previous labor market attachment (even as little as one or two years) is positively correlated with gaining employment from a period of unemployment (Jacobsen and Levin 1995). With high barriers to entry from unemployment, such as childcare and lack of qualification, the jump from no income to some income is of greater significance for low-income single mothers than other mothers. Those mothers who can secure employment also often work in undesirable arrangements. Lack of paid time off is one example. In the absence of federal legislation mandating paid sick days, only 14 states and the District of Columbia guarantee the accrual of sick leave for employees ("State by State: Paid Sick Leave," 2022). Mandatory working time ranges from 30 to 87 hours to accrue one hour of sick leave, and many states have an annual cap on paid sick leave. Additionally, sick leave often only applies to eligible industries or employers with a minimum number of employees (Paid Sick Days Statutes 2022). Many states with the highest poverty rates and births to unmarried women lack state-mandated sick pay, placing an undue burden on women living in the southeastern region ("Percent of Babies Born to Unmarried Mothers by State," 2022).

Despite impressions that part-time employment affords employees greater flexibility than full-time employment, part-time workers seldom receive the supposedly associated benefits. Low-income single mothers are more likely to be employed in part-time work than other mothers, so they are disproportionately affected by the lack of mandated benefits for part-time employees. In addition to workplace demands, wages for low-income single mothers are lower than all other employed mothers. For part-time workers, wages only decrease. Part-time workers often earn the federal minimum wage or less. Part-time women make as much as 20% less than their full-time counterparts (Landivar, Woods, and Livingston, 2022). Wages for these individuals are not entirely stagnant, though. A BLS Research Brief on low-income, single mothers' working history saw a 43% growth in earnings over a 5-year period (F.W. Andersson, Freedman, Hauan, et al. 2012). Still, massive earnings gaps between low-income single mothers, single mothers, and all mothers remained. Low-income single mothers saw much lower starting earnings and received consistently lower compensation than all other mothers in the sample. Lagging wages are further devalued by inflation. The federal poverty line rose by $1250 between 2021 and 2022, leaving public assistance programs lagging in an increasingly expensive market (7732 2021).

Household employment changes around the COVID-19 pandemic reflect the above. One U.S. Census Bureau and Federal Reserve study from July 2020 indicates that of those working women no longer employed during the pandemic, almost one-third cited childcare responsibilities as the primary cause (Heggeness and Fields 2020). This effect was lessened in households with women with older children (Landivar and deWolf 2022) (Bauer 2021). While 18% of married women reported that they willingly left or lost their job in 2020, 25% of unmarried women

experienced the same. Even recent pandemic recovery has failed to include working mothers with young children, particularly Black and Brown mothers (Landivar and deWolf, 2022).

Hispanic mothers, who comprise a sizeable percentage of single, low-income mothers, experienced the largest initial decline in employment. Black mothers experienced the next largest decline (15.2%) and have seen the slowest recovery. Black mothers, who comprise a similarly sizable percentage of single, low-income mothers, are still employed at about 6% lower rates than pre-pandemic levels. Asian maternal employment rebounded from pandemic losses and increased from pre-pandemic levels by nearly 4%. Only a 1.7% gap remained in maternal employment for White and Hispanic women as of February 2022. Differences in initial decline may be explained by Latina mothers' employment in professions heavily associated with pandemic disruptions and Black mothers' employment conditions being less open to telework (Miller 2022).

Returning to or achieving full-time employment (a factor in increasing social mobility) is a core issue for low-income single mothers in the recovering pandemic economy. Working female heads of household, who are most likely to be employed in the service sector or part-time work, receive less compensation, less workplace flexibility (telework), and little to no paid time off. These working conditions place undue burdens on female heads of households, only further exacerbated by ethnic/racial background, socio-economic background, and ability. These burdens are consistently heavier than those placed on male heads of household.

Accessing pathways out of low-wage employment is also difficult for women of this category. Low-income single mothers are more likely to be employed in low-wage industries than their counterparts. Industries for these women most often include retail trade, professional services, and personal services, while most common occupations include service occupations, sales occupations, and administrative support like clerical services (F. Andersson, Freedman, Lane, et al. 2012). These positions typically offer little opportunity for training, certification, or continued education despite the known effect of educational advancement on social mobility. Previous educational attainment is as vital to higher overall earnings for low-income single mothers as employment history. Studies demonstrate that low-income working mothers with higher educational attainment (such as some college versus a high school diploma or equivalent) received higher annual earnings than those without {Gault, 2018 #699}. The transition out of low-wage, "low-skill" employment is further complicated by demographic characteristics of low-income, single women, including belonging to one or more protected classes (for example, disability).

Health and healthcare are impactful both in the home and the workplace. Nearly one in four low-income women report experiencing fair or poor health whilst simultaneously utilizing more inflexible forms of healthcare (Lewis, Abrams, and Seervai 2017) (Long et al. 2021). The same proportion of women reported delaying or going without care due to burdensome costs (Borchelt 2017). With good health being crucial to workplace participation and job stability and the costs of care being relatively greater and harder to bear, single, low-income women see reduced quantity and expediency of care despite higher risks associated with not doing so.

High housing costs and instability are barriers to upward mobility for low-income single mothers. Women, mainly single, Black, and Brown women, are disproportionately represented in HUD Section 8 Housing and Housing Choice Voucher (HCV) programs. Women overwhelmingly head most households served by HUD rental assistance programs ("Gender Equity & Housing," 2021). Still, only 1 out of 4 eligible households receive HUD rental assistance (Fischer, Rice, and Mazzara 2019). Moreover, women renters raising one or more children of their own are overwhelmingly cost-burdened renters (paying more than 30% of their income on rent), if not highly cost-burdened (paying more than 50% of their income on rent) ("Gender Equity & Housing" 2021). This burden is experienced differently across racial groups, as Latinas show a higher prevalence of cost-burden and extreme/severe cost-burden than any other racial group.

Disparities in housing burdens became more apparent during the COVID-19 pandemic. Low-income women, often Black and Brown, faced higher eviction rates than their low-income, male counterparts. In some cases, this disparity was observed even when controlling for education level (Benfer et al. 2020). Single, low-income women, more likely to earn lower wages and experience joblessness and poverty than all other women, are more vulnerable to eviction than their male counterparts. These women may be evicted for reasons ranging from failure to pay rent to failure to abide by tenancy ordinances because of pregnancy (Gender and Racial Justice in Housing 2021).

Food security is essential to maintaining good health. Food insecurity, which is strongly correlated with higher self-reported wellness, is associated with higher incurred healthcare costs (Cook and Jeng 2009). Low-income single mothers, who are more likely to be uninsured and/or pay out of pocket for care, are thus particularly disadvantaged by conditions resulting in reduced wellness. Additionally, this group more often experiences workplace inflexibility about paid time off and sick days, making conditions detrimental to maintaining good health ruinous for job stability. In addition to higher healthcare costs for families, child hunger is detrimental to educational success and lifetime earnings. Households headed by single women experience food insecurity at higher rates (27.7%) than those headed by two parents or a single man ("USDA ERS - Key Statistics & Graphics" 2022). Households with children headed by a single woman also demonstrated exceptionally low food security, nearly triple the national average rate (8.2 percent). The COVID-19 pandemic also exacerbated food insecurity for single female heads of household. Single mothers in the 2021 Census Household Pulse Survey self-reported far greater food insecurity and hunger than households with two parents. Food security improved for single mothers into March 2021, but single mothers reported experiencing food insecurity at far higher rates (35%) than all other households in the sample (Bauer 2021).

Many of these issues are related to income. While job creation has seen an upswing as economic recovery from the pandemic continues, wages limp along for single women, who are most likely to be employed in service sector positions. Despite historically high labor force participation rates, low-income single women do not see a representative portion of the economic gains occurring in the job market. For unemployed single mothers, the picture grows more complicated. While SNAP benefits do not require an applicant to be employed, adult beneficiaries of TANF are typically required to work as a condition of receiving grant funding

(Hahn, Kassabian, and Zedlewski 2012). Sufficient work hours range from 20 to 30 hours of work and other "non-core activities" (Hahn, Kassabian, and Zedlewski 2012).[9] With 29% of single mothers jobless for the entirety of the year, nearly one-third of these women may be ineligible for TANF grant assistance (Employment Characteristics of Families — 2020 2020). Low-income single mothers demonstrate far worse prospects in every condition associated with positive social mobility than all other mothers. The pandemic worsened this, as nearly twice as many single parents struggled to pay for necessities than dual-parent households (Neuroscience 2020).

What programs aim to overcome these barriers?

Many programs geared toward low-income single mothers are under the jurisdiction of individual states and are thus highly variable. Income subsidization programs make up the smallest percentage of public assistance programs for single, low-income mothers. Of the approximately 447,000 adult TANF recipients in 2021, 85% were women, and 70% were single (Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year 2020 2021). Employment status for adult TANF recipients was split, with slightly less than half of adults being employed (Falk 2022). Despite the nearly 3 million recipients of TANF supplemental income, TANF remains underutilized amongst its eligible populations. In 2018, less than 25% of families living at or below their state poverty line received TANF support (Gennetian, Hill, and Ross-Cabrera, 2020).[10] Underutilization is highly affected by region, with the lowest coverage rates in the Southern United States. Improvements in social mobility for TAN recipients are unfortunately questionable. TANF assistance is insufficient in every U.S. State to close the gap between eligible income and the poverty line (Gennetian, Hill, and Ross-Cabrera 2020). Still, reductions in childhood poverty remain significant in improving children's educational and economic outcomes.

The Supplemental Nutrition Assistance Program (SNAP) and Women, Infants, and Children (WIC) are the primary federal assistance programs for nutrition and food security. Like other federal assistance programs, SNAP is means-tested for income relative to the state and national poverty line. 34.5% of qualifying households, which may make between 130% and below the poverty line, are headed by single women (Loveless 2020). SNAP recipient households with children under 18 and female heads comprised more than 25% of the 120 million beneficiary households, making SNAP a vital public assistance program for thousands of low-income families (Loveless 2020). WIC assistance targets pregnant, breastfeeding, or non-breastfeeding postpartum mothers and their young children (Gray et al., 2022). WIC serves more than ten million people, two million of whom are adult women. SNAP and WIC promote good nutrition, good health, and improving child cognition, but also have some anti-poverty effects. SNAP removed 8.4 million people from poverty in 2015, freeing up financial resources for other necessary expenditures (Laura and Victoria, 2018). Further, there is some evidence to suggest that single mothers who start with no income experience higher income mobility after long-term interaction with SNAP.

[9] Some states have strategies to offset the work requirements like earned income credits and worker supplements (Hahn, Kassabian, and Zedlewski 2012).

[10] TANF underutilization, and public assistance underutilization in general, occurs for several reasons. Most states have reservoirs of both unspent and uncommitted money from the federal TANF grant.

Housing conditions like food security are vital to wellness and stability in the home and workplace. To counter the cost burden of housing, the Department of Housing and Urban Development (HUD) subsidies provide some assistance to low-income single mothers in their search for affordable housing. HUD vouchers and public housing options are under the jurisdiction of an individual's local Housing Authority (H.A.), making utilization challenging to quantify across the two programs. Even without utilization data, the value of long-term housing (if or when it becomes available) cannot be understated. HUD research demonstrates long-term housing stability reduces the probability of a renter experiencing homelessness, a condition essential to avoid for job stability, familial health, and upward mobility (Gubits et al. 2018). Reducing housing instability also improves long-term outcomes for children of low-income, single mothers, promoting greater intergenerational mobility (Fischer, Rice, and Mazzara 2019). Other public assistance touchpoints are highly variable. Most states offer some employment support services, often related to SNAP's work requirements for eligibility. These services may include vocational and non-vocational training, unsubsidized employment, and GED programs. SNAP Education and Training (E&T) programs are voluntary for those who have met federal requirements for SNAP eligibility but may aid single mothers in receiving training and certification opportunities otherwise unavailable. Some low-income, single women may find assistance for dependent care through these programs. Texas, for example, offers some support for "transportation, dependent care expenses, and other expenses that are reasonable, necessary, and directly related to participation in SNAP E&T activities" ("Supplemental Nutrition Assistance Program Employment & Training"). SNAP eligibility allows individuals to claim total dependent care deductions, increasing SNAP benefits to reflect reduced spending capacity. The SNAP dependent care deduction is historically underutilized, with less than 40% of working, single-parent households with children under 5 claiming the deduction (Mehra, Pauling, and Namian 2010). There is limited data (potentially due to decentralization) on the efficacy of state-level E&T programs.

Head Start programs offer one avenue for childcare for low-income single mothers. Head Start programs provide childcare for households with children between the ages of 3 and 5, many of whom are headed by one female parent. More so than other public assistance programs like TANF, Head Start programs are highly decentralized and thus likely to vary by region. Head Start childcare is also subject to general limitations on availability, leaving many mothers waiting indefinitely for openings (D'Elio et al. 2001). Evidence on outcome improvement for children enrolled in Head Start is contested but promising. Recent research suggests that the positive effects are immediate and intergenerational (Barr and Gibbs). Single, low-income mothers also may find support for childcare costs through Child Care Assistance Programs (CCAP). These programs vary from state to state, making assessing utilization and efficacy across programs difficult. Program mechanisms range from voucher programs to subsidies and generally require that an individual is employed and/or enrolled in a state-run certification or training program.

While single, low-income mothers are likely to qualify for EITC, significant portions of their home expenditures do not qualify as costs of "keeping up the home." These costs include money from TANF or other public assistance programs, medical treatment costs, medical insurance payments and prescription drugs, and transportation costs, including those for public

transportation ("Who Qualifies for the Earned Income Tax Credit (EITC)" 2021). Because low-income, single women are overrepresented in TANF recipients and unlikely to own their homes for additional credits, EITC's benefit is lower in value than single-parent households with greater costs in qualifying categories. The relative utility of the EITC for single, low-income women may be higher than the absolute value captures. Single mother recipients of EITC demonstrate lower consumption volatility and greater workforce attachment than non-recipients, shielding households from shocks associated with variable employment (Athreya, Reilly, and Simpson 2014). EITC recipients also self-reported increased social capital through enhanced feelings of citizenship and social inclusion (Sykes et al., 2015). The Child Tax Credit has a much higher income ceiling with view eligibility requirements. The 2021 American Recovery Plan increased the Child Tax Credit to $3,000 for qualifying children aged 6 to 17, and $3,600 for qualifying children under age 6 ("Does My Child/Dependent Qualify for the Child Tax Credit or the Credit for Other Dependents? | Internal Revenue Service"). Most single mothers qualify for this credit, with single mothers of young children receiving greater relative and absolute benefits than parents of older children. Tax credits are also available for household childcare expenditures. However, qualifying households must have both earned income (therefore be employed). CTC must qualify as "work-related."

IV. Methodology and Data

This study analyzes observations drawn from the 2023 Annual Social and Economic Supplements. The sample consists of single mothers 15-50 years of age with fewer than eight children. We apply the multinomial logit model to estimate poverty categories for single low-income mothers based on select personal characteristics. We analyze the effects of eight exogenous variables on degree attainment: location, employment, family size, number of children under five, marital status, number of mothers in a household if the mother has moved, metropolitan status, tax credits, and childcare. We interact the number of mothers in a household with the variable moved to create a dummy variable equal to 1 if at least one mother has not moved to a new house or county and zero otherwise. Degree attainment is divided into seven zero-one dummies, taking value one if the mother has no high school diploma, a high school diploma, a high school diploma, or an associate, bachelor's, master's, professional, or doctorate. Marital status is divided into five zero-one dummies, taking on the value one if the mother is married (spouse absent), separated, divorced, widowed, or never married.
Additional dummy variables are location, childcare, child tax credit, earned income tax credit, and employment, which takes value one if the mother lives in a rural area, children require childcare, received the child tax credit or earned income tax credit, or is employed Family size ranges from 2 through sixteen, and the number of children less than five takes values one through six with six encompassing the maximum value.

Using these explanatory variables, we estimate the likelihood that a single mother would be in one of six poverty categories: 0-50% of FPL, 51-100% of FPL, 101-150% of FPL, 151-185% of FPL, 186-200% of FPL, or more than 200% of FPL.

We then predict the likelihood of poverty category 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 the 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 reducing the number of children who grow up in low-income
households.

A negative coefficient means that the variable reduces the probability of being in that poverty category. Similarly, a positive coefficient increases the likelihood of being in that poverty category. If higher educational attainment reduces the probability of being in a low-poverty category and increases the likelihood of being in a higher-poverty category, then investing in the educational attainment of single low-income mothers should be explored as a policy initiative.

We estimate a multinomial logit function of the form:

$$\log log\left(\frac{P_j}{P_i}\right) = B_{0k} + B_{ik}X_{ik} + \in_{ik} \qquad (1)$$

where k= 1…N, i is the base category, j = 1 for 0-50% of FPL,2 for 51-100% of FPL, 3 for101-150% of FPL, 4 for 151-185% of FPL, 5 for 186-200% of FPL, 6 for more than 200% of FPL and the reference group is 0-50% of FPL. We expect increasing degree attainment, receiving a tax credit, multiple mothers in a household and not moving, marital status, except never married, to increase the likelihood of being in a higher poverty category and rural status, childcare, number of children less than five and family size decreases the probability of being in a higher poverty category. The marginal effects are reported in Table 2.

Research shows that educational attainment is known to positively affect the social mobility of low-income mothers. 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, increases 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% of FPL category by 17 percentage points,

and increases the percentage of mothers in the 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 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.

The margin effects in Table 2 provide information about the changes in the distribution of single low-income mothers. 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 (72,899 single low-income mothers), associate (414,015 single low-income mothers), or bachelor's degree (508,362 single low-income mothers). (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 154,551. 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 2,348,903, which is a 27% 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 2,245,981. (See Table 3). Combining these initiatives could decrease the number of single low-income mothers at or below the poverty line by nearly 5 million, nearly half of our sample's population.

V. Conclusion

Our findings suggest the Child Tax Credit may reduce the number of single low-income mothers at or below the poverty line by 27%, nearly 2.3 million single low-income mothers. Additionally, investments in education may reduce the number of single low-income mothers at or below the poverty line by 12%, nearly 1million single low-income mothers. Data limitations prevent us from disaggregating the data for all race/ethnic groups. Additionally, we caution on interpreting the reduction in the number of single low-income mothers below poverty as moving these families out of poverty, poorly resourced neighborhoods, subpar housing, etc.

Think tanks like Brookings and Urban tend to consider women the primary group for analysis. Single female heads of households comprise a significant subgroup in research, but this group is rarely truncated by race, immigration status, ability, or even income quintile. Data on women of varying abilities, sexualities, and specific ethnic backgrounds is limited, if ever present. It may

be insufficient to say that Black female heads of household experience food insecurity at a given rate if much of that rate is dependent on geographic region (such as being a resident of the southeast). The same could apply to rurality or other defining qualities of a household's location.

Similarly, unemployment is likely disproportionately experienced by differently or disabled single mothers, but disability benefits and suspended work requirements for federal and state assistance may obscure otherwise poorer outcomes. Some of the limited research on low-income, single mothers shows those with major health issues and/or disabilities were more likely to be unemployed or employed in the bottom two earnings quintiles than younger, able single mothers (F.W. Andersson, Freedman, Hauan, et al. 2012).

Further, there appears to be a lack of current data on outcomes for single, low-income women. The Office of the Assistant Secretary for Planning and Evaluation's January 2012 Research Brief stands almost alone in comprehensive analyses of this specific group of women. 1967 and 1997 were the base years for the five-year studies, placing the latest data in the mid-2000s.

Quality of life has improved for single, low-income women in absolute terms. Single, low-income women receive higher incomes, see better health outcomes, and participate in the labor force at greater rates than previous generations. Still, single, low-income women remain disadvantaged relative to all other mothers. They face increased scrutiny in their attempts to secure public benefits, harsher workplace conditions in the service industry, and greater difficulty balancing childcare and breadwinning demands. Continued study on barriers to and engines of women's economic mobility is crucial to improving relative intra- and intergenerational mobility for future generations.

Percent Federal Poverty Level	0-50%	51-100%	101-150%	151-185%	186-200%	More than 200%
No Diploma to HS Diploma	-0.014	-0.05	0	0.042	0.013	0.009
p-value	0.324	0.014*	0.983	0.007*	0.185	0.561
From	0.298	0.239	0.165	0.046	0.018	0.235
To	0.284	0.189	0.164	0.087	0.03	0.245
No Diploma to Associates	-0.032	-0.076*	0.005	0.04*	0.02	0.043*
p-value	0.118	0.003	0.849	0.034	0.096	0.027
From	0.298	0.239	0.165	0.046	0.018	0.235
To	0.266	0.164	0.17	0.086	0.038	0.278
No Diploma to BS	-0.042**	-0.072*	0.007	0.034**	0.014	0.06*
p-value	0.096	0.012	0.818	0.08	0.229	0.002
From	0.298	0.239	0.165	0.046	0.018	0.235
To	0.255	0.167	0.171	0.079	0.032	0.295
HS Diploma to Associates	-0.018	-0.026	0.005	-0.002	0.007	0.033*
p-value	0.29	0.169	0.753	0.899	0.424	0.008
From	0.284	0.189	0.164	0.087	0.03	0.245
To	0.266	0.164	0.17	0.086	0.038	0.278
HS Diploma to BS	-0.029	-0.022	0.007	-0.008	0.001	0.051**
p-value	0.212	0.338	0.742	0.577	0.888	0
From	0.284	0.189	0.164	0.087	0.03	0.245
To	0.255	0.167	0.171	0.079	0.032	0.295
Associates to BS	-0.011	0.003	0.002	-0.006	-0.006	0.018
p-value	0.7	0.904	0.943	0.728	0.601	0.282
From	0.266	0.164	0.17	0.086	0.038	0.278
To	0.255	0.167	0.171	0.079	0.032	0.295

Table 2. Marginal Effects, cont.

Percent Federal Poverty Level	0-50%	51-100%	101-150%	151-185%	186-200%	More than 200%
Earned Income Tax Credit						
0 to 1	-0.015	0.174*	0.192*	0.062*	0.028*	-0.441*
p-value	0.226	0	0	0	0.001	0
From	0.279	0.074	0.054	0.053	0.021	0.519
To	0.264	0.248	0.246	0.115	0.049	0.078
Marginal	-0.009	0.173*	0.103*	-0.023*	-0.008**	-0.235*
p-value	0.46	0	0	0.013	0.086	0
Child Tax Credit						
0 to 1	-0.426*	-0.103*	0.161*	0.114*	0.054*	0.2*
p-value	0	0	0	0	0	0
From	0.447	0.274	0.087*	0.023*	0.004*	0.164
To	0.02	0.171	0.248	0.137	0.058	0.365
Marginal	-0.368*	0.029	0.066*	0.086*	0.059*	0.128*
p-value	0	0.182	0	0	0	0
Social Network						
0 to 1	0.036*	0.007	0.039*	-0.008	-0.003	-0.07*
p-value	0.006	0.661	0.02	0.598	0.718	0
From	0.271	0.185	0.156	0.078	0.03	0.279
To	0.307	0.191	0.195	0.071	0.027	0.209
Marginal	0.039*	0.009	0.043*	-0.008	-0.004	-0.08*
p-value	0.004	0.543	0.008	0.603	0.669	0

Bibliography

7732, 86 F.R. 2021. Annual Update of the HHS Poverty Guidelines. Edited by the Department of Health and Human Services and Office of the Secretary.

Acemoglu, Daron. 2021. "Obedience in the Labor Market and Social Mobility: A Socio-Economic Approach." *National Bureau of Economic Research Working Paper Series* No. 29125. https://doi.org/10.3386/w29125. http://www.nber.org/papers/w29125.

Akee, Randall, Maggie R. Jones, and Sonya R. Porter. 2017. "Race Matters: Income Shares, Income Inequality, and Income Mobility for All U.S. Races." *National Bureau of Economic Research Working Paper Series* No. 23733. https://doi.org/10.3386/w23733. http://www.nber.org/papers/w23733.

Andersson, Fredrik, Matthew Freedman, Julia Lane, and Susan Hauan. 2012. Past work experience and earnings trajectories of single mothers. Washington, DC: U.S. Department of Health and Human Services, Office of the ….

Andersson, Fredrik W., Matthew Freedman, Susan M. Hauan, and Julia Ingrid Lane. 2012. "Past Work Experience and Earnings Trajectories of Single Mothers."

Annual Update of the HHS Poverty Guidelines. 2021. edited by the Department of Health and Human Services. Office of the Assistant Secretary for Planning and Evaluation, Room 404E, Humphrey Building, Department of Health and Human Services, Washington, DC 20201.

Barr, Andrew, and Chloe Gibbs. "Breaking the Cycle? Intergenerational Effects of an Anti-Poverty Program in Early Childhood." *Journal of Political Economy* 0 (ja): null. https://doi.org/10.1086/720764. https://www.journals.uchicago.edu/doi/abs/10.1086/720764.

Table 3. Potential Changes in Povety Categories, cont.

Receive the Earned Income Tax Credit	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	1,366,457	61,189	4,274			117,737	1,549,657	183,200	**4,274**
51 to 100% of FPL	204,952	49,148	5,988			26,552	286,640	237,492	**5,988**
101 to 150% of FPL	45,411	39,537	36,920			34,694	156,562	119,642	
151 to 185% of FPL	12,947	24,900	53,345	2,503		40,298	133,993	131,490	
186_200% of FPL	1,517	6,538	32,627			19,393	60,075	60,075	
More than 200% FPL	15,667	35,342	567,828	27,342		1,386,734	2,032,913	2,032,913	
Total	1,646,951	216,654	700,982	29,845		1,625,408	4,219,840	4,219,840	**10,262**

Receive Child Tax Credit	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	22,515	778,950	628,129	2,326		890,466	2,322,386	2,299,871	**630,455**
51 to 100% of FPL	2,321	74,406	174,820			653,162	904,709	830,303	**174,820**
101 to 150% of FPL		11,210	59,413			171,090	241,713	182,300	
151 to 185% of FPL		4,710	16,412			26,313	47,435	47,435	
186_200% of FPL		1,517	807			5,912	8,236	8,236	
More than 200% FPL		999	33,602	1,043		66,961	102,605	102,605	
Total	24,836	871,792	913,183	3,369		1,813,904	3,627,084	3,627,084	**805,275**

Social Network	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	5,403	479,151	476,928			646,824	1,608,306	1,602,903	**476,928**
51 to 100% of FPL		60,347	131,766			990,373	1,182,486	1,122,139	**131,766**
101 to 150% of FPL		2,815	35,438			1,053,498	1,091,751	1,056,313	
151 to 185% of FPL			6,226			551,815	558,041	558,041	
186_200% of FPL			807			220,933	221,740	221,740	
More than 200% FPL		3,333	20,677			2,059,935	2,083,945	2,083,945	
Total	5,403	545,646	671,842			5,523,378	6,746,269	6,746,269	**608,694**

Table 3. Potential Changes in Povety Categories, cont.

Receive the Earned Income Tax Credit	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	1,366,457	61,189	4,274			117,737	1,549,657	183,200	**4,274**
51 to 100% of FPL	204,952	49,148	5,988			26,552	286,640	237,492	**5,988**
101 to 150% of FPL	45,411	39,537	36,920			34,694	156,562	119,642	
151 to 185% of FPL	12,947	24,900	53,345	2,503		40,298	133,993	131,490	
186_200% of FPL	1,517	6,538	32,627			19,393	60,075	60,075	
More than 200% FPL	15,667	35,342	567,828	27,342		1,386,734	2,032,913	2,032,913	
Total	1,646,951	216,654	700,982	29,845		1,625,408	4,219,840	4,219,840	**10,262**

Receive Child Tax Credit	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	22,515	778,950	628,129	2,326		890,466	2,322,386	2,299,871	**630,455**
51 to 100% of FPL	2,321	74,406	174,820			653,162	904,709	830,303	**174,820**
101 to 150% of FPL		11,210	59,413			171,090	241,713	182,300	
151 to 185% of FPL		4,710	16,412			26,313	47,435	47,435	
186_200% of FPL		1,517	807			5,912	8,236	8,236	
More than 200% FPL		999	33,602	1,043		66,961	102,605	102,605	
Total	24,836	871,792	913,183	3,369		1,813,904	3,627,084	3,627,084	**805,275**

Social Network	0 to 50% of FPL	51 to 100% of FPL	101 to 150% of FPL	151 to 185% of FPL	186_200% of FPL	More than 200% FPL	Total	Changed Categories	Above Poverty Line
0 to 50% of FPL	5,403	479,151	476,928			646,824	1,608,306	1,602,903	**476,928**
51 to 100% of FPL		60,347	131,766			990,373	1,182,486	1,122,139	**131,766**
101 to 150% of FPL		2,815	35,438			1,053,498	1,091,751	1,056,313	
151 to 185% of FPL			6,226			551,815	558,041	558,041	
186_200% of FPL			807			220,933	221,740	221,740	
More than 200% FPL		3,333	20,677			2,059,935	2,083,945	2,083,945	
Total	5,403	545,646	671,842			5,523,378	6,746,269	6,746,269	**608,694**

Bauer, Lauren. 2021. "Mothers are being left behind in the economic recovery from COVID-19." *Up Front* (blog), *Brookings*. May 6, 2021. https://www.brookings.edu/blog/up-front/2021/05/06/mothers-are-being-left-behind-in-the-economic-recovery-from-covid-19/.

Benfer, Emily, David Bloom Robinson, Stacy Butler, Lavar Edmonds, Sam Gilman, Katherine Lucas Mckay, Zach Neumann, Lisa Owens, Neil Steinkamp, and Diane Yentel. 2020. "COVID-19 Eviction Crisis: An Estimated 30-40 Million People in America Are at Risk."

Borchelt, Gretchen. 2017. "The Impact Poverty Has on Women's Health." *Hum. Rts.* 43: 70.

Broken Social Elevator?: How to Promote Social Mobility. 2018. Organization for Economic Co-Operation and Dev.

Characteristics and Financial Circumstances of TANF Recipients, Fiscal Year 2020. 2021. edited by U.S. Department of Health & Human Services: Administration for Children and Familes.

Chetty, Raj, Nathaniel Hendren, Maggie R. Jones, and Sonya R. Porter. 2018. "Race and Economic Opportunity in the United States: An Intergenerational Perspective." *National Bureau of Economic Research Working Paper Series* No. 24441. https://doi.org/10.3386/w24441. http://www.nber.org/papers/w24441.

Cook, John T, and Karen Jeng. 2009. *Child food insecurity: The economic impact on our nation: A report on research on the impact of food insecurity and hunger on child health, growth and development*. Feeding America.

D'Elio, Mary Ann M.S., Robert W. Ph.D. O'Brien, Candice Magee M.P.H. Grayton, Michael J. Dr. P.H. Keane, David C. Ph.D. Connell, Linda M.Ed. Hailey, and E. Michael Foster. January 2021 2001. *Reaching out to families : Head Start recruitment and enrollment practices.* Administration for Children and Families U.S. Dept of Health and Human Services, Office of Planning, Research & Evaluation (Washington D.C.). https://purl.fdlp.gov/GPO/LPS101170.

Employment Characteristics of Familes — 2020. 2020. Bureau of Labor Statistics.

Employment Characteristics of Families Summary. 2022. edited by Bureau of Labor Statistics. Washington, DC 20212-0001: U.S Department of Labor.

English, Ashley, Heidi Hartmann, and Ariane Hegewisch. 2009. "Unemployment Among Single Mother Families." *IWPR* (blog). https://iwpr.org/iwpr-general/unemployment-among-single-mother-families/.

Falk, Gene and Patrick A. Landers. March 31, 2022 2022. *The Temporary Assistance for Needy Families (TANF) Block Grant: Responses to Frequently Asked Questions.* Congressional Research Service.

Fischer, Will, Douglas Rice, and Alicia Mazzara. 2019. "Research shows rental assistance reduces hardship and provides platform to expand opportunity for low-income families." *Center on Budget and Policy Priorities, Washington, DC*.

Gender and Racial Justice in Housing. 2021. National Women's Law Center.

"Gender Equity & Housing." 2021. *Opportunity Starts at Home* (blog). https://www.opportunityhome.org/resources/gender-equity-housing/.

Gennetian, Lisa A, Zoelene Hill, and Dakota Ross-Cabrera. 2020. "State-level TANF policies and practice may shape access and utilization among Hispanic families." *Hispanic Research Center*.

Goldthorpe, John H. 1983. "Women and class analysis: in defence of the conventional view." *Sociology* 17 (4): 465-488.

Gray, Farson K., E. Balch-Crystal, L. Giannarelli, and P Johnson. 2022. *National- and State-level Estimates of WIC Eligibility and WIC Program Reach in 2019.* U.S. Department of Agriculture, (Alexandria, VA 22314).

Greenstone, Michael, Looney Adam, Patashnik Jeremy, and Yu Muxin. 2013. "Thirteen Economic Facts about Social Mobility and the Role of Education." *The Hamilton Project*. https://www.brookings.edu/research/thirteen-economic-facts-about-social-mobility-and-the-role-of-education/.

Gubits, Daniel, Marybeth Shinn, Michelle Wood, Scott R Brown, Samuel R Dastrup, and Stephen H Bell. 2018. "What interventions work best for families who experience homelessness? Impact estimates from the family options study." *Journal of Policy Analysis and Management* 37 (4): 835-866.

Hahn, Heather, David Kassabian, and Sheila Zedlewski. March 15, 2012. *TANF Work Requirements and State Strategies to Fulfill Them.* U.S. Department of Health and Human Services, Office of Planning, Research, and Evaluation. https://www.acf.hhs.gov/opre/report/tanf-work-requirements-and-state-strategies-fulfill-them.

Haskins, Ron, Julia B. Isaacs, and Isabel V. Sawhill. 2008. "Getting Ahead or Losing Ground: Economic Mobility in America." *Brookings Institution*. https://www.brookings.edu/research/getting-ahead-or-losing-ground-economic-mobility-in-america/.

Heggeness, Misty L, and Jason M Fields. 2020. "Working moms bear the brunt of homeschooling while working during COVID-19." *U.S. Census Bureau. August* 18.

Horowitz, Benjamin, Katherine Townsend Kiernan, and Brittany Birken. 2022. *Special Publication: Childcare Affordability Affects Labor Market and Family Choices.* U.S. Dept of Treasury, Federal Reserve System (Atlanta Fed).

Jacobsen, Joyce P, and Laurence M Levin. 1995. "Effects of intermittent labor force attachment on women's earnings." *Monthly Lab. Rev.* 118: 14.

Joye, Dominique, and Julie Falcon. 2014. "Social Mobility." In *Encyclopedia of Quality of Life and Well-Being Research*, edited by Alex C. Michalos, 6123-6127. Dordrecht: Springer Netherlands.

Kent, Ana Hernández. 2022. "Single Mothers Face Difficulties with Slim Financial Cushions." *On The Economy* (blog). https://www.stlouisfed.org/on-the-economy/2022/may/single-mothers-slim-financial-cushions.

Landivar, Liana Christin, and Mark deWolf. 2022. "Mothers' Employment Two Years Later: An Assessment of Employment Loss and Recovery During the COVID-19 Pandemic."

Landivar, Liana Christin, Rose A Woods, and Gretchen M Livingston. 2022. "Does part-time work offer flexibility to employed mothers?" *Monthly Labor Review*: 1-19.

Laura, Wheaton, and Tran Victoria. 2018-02-14 2018. *The Anti-poverty Effects of the Supplemental Nutrition Assistance Program.* Urban Institute. https://policycommons.net/artifacts/631211/the-antipoverty-effects-of-the-supplemental-nutrition-assistance-program/.

Lewis, Corinne, MK Abrams, and S Seervai. 2017. "Listening to low-income patients: obstacles to the care we need, when we need it." *To the Point from https://www. commonwealthfund. org/blog/2017/listening-low-income-patientsobstaclescare-we-need-when-weneed-it*.

Logan, Trevor, and Bradley Hardy. 2020. "Race and the lack of intergenerational economic mobility in the United States." *Equitable Growth*. http://www.equitablegrowth.org/race-and-the-lack-of-intergenerational-economic-mobility-in-the-united-states/.

Long, M, B Frederiksen, U Ranji, and A Salganicoff. 2021. Women's health care utilization and costs: findings from the 2020 KFF Women's Health Survey. Kaiser Family Foundation. https://www. kff. org/womens-health-policy/issue ….

Loveless, Tracy A. 2020. *Supplemental nutrition assistance program (SNAP) receipt for households: 2018*. U.S. Department of Commerce, U.S. Census Bureau.

Luke, Nancy. 2019. Gender and social mobility. In *Exploring gender attitudes and women's labour force*
participation. Helsinki, Finland: UNU-WIDER.

Mather, Mark. 2010. "U.S. children in single-mother families." *Population Reference Bureau*: 1-4.

Mehra, Amrit, Colleen Pauling, and Tina Fritz Namian. 2010. The Food Stamp Dependent Care Deduction. In *Help for Families with Child Care Costs*. Washington, D.C.

Miller, Sarah. 2022. "Women's Experience in the Labor Market: Pandemic Reflections." *Workforce Currents* 2022 (1). https://doi.org/https://doi.org/10.29338/wc2022-01. https://www.atlantafed.org/cweo/workforce-currents/2022/06/02/womens-experience-in-labor-market-pandemic-reflections.aspx.

Neuroscience, Center for Translational. 2020. "Home Alone: The Pandemic Is Overloading Single-parent Families." *RAPID Survey* (blog), *Stanford University Graduate School of Education*. https://medium.com/rapid-ec-project/home-alone-the-pandemic-is-overloading-single-parent-families-c13d48d86f9e.

Nunn, Alex, University Leeds Metropolitan, Institute Policy Research, Britain Great, Work Department for, and Pensions. 2007. *Factors influencing social mobility*. Leeds: Corporate Document Services.

Paid Sick Days Statutes. 2022. edited by paid-sick-days-statutes.pdf. 1725 Eye Street, N.W., Suite 950
Washington, DC 20006: National Partnership for Women & Families.

"Percent of Babies Born to Unmarried Mothers by State." 2022. Center for Disease Control and Prevention. Last Modified 2022/02/24/T09:02:32Z. https://www.cdc.gov/nchs/pressroom/sosmap/unmarried/unmarried.htm.

"Poverty Guidelines." 2022. Poverty & Mobility. Office of the Assistant Secretary of Planning and Evaluation. https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines.

Poverty Rate and Percentage-Point Change by Type of Family: Families and People. 2021. edited by Figure12.pdf: U.S. Census Bureau.

Reeves, Richard V., and Venator Joanna. 2013. "Gender Gaps in Relative Mobility." *Brookings* (blog). https://www.brookings.edu/blog/social-mobility-memos/2013/11/12/gender-gaps-in-relative-mobility/.

Rice, Douglas, Stephanie Schmit, and Hannah Matthews. 2008. "Child care and housing: Big expenses with too little help available." *Evaluation* 19 (2): 367-412.

Ross, Martha, Gabriel Piña, Kristin Anderson Moore, Jessica Warren, and Nicole Bateman. 2022. "Diverging Employment Pathways Among Young Adults." *Brookings* (blog). https://www.brookings.edu/essay/pathways-to-upward-mobility-overview/.

Rumberger, R.W., Institute for Research on Educational Finance, Governance, and National Institute of Education. 1983. *Social mobility and public sector employment*. Institute for Research on Educational Finance and Governance, School of Education, Stanford University.

Schochet, Leila. 2019. "The Child Care Crisis Is Keeping Women Out of the Workforce." https://www.americanprogress.org/article/child-care-crisis-keeping-women-workforce/.

Shrider, Emily A, Melissa Kollar, Frances Chen, and Jessica Semega. 2021. "Income and poverty in the United States: 2020." *U.S. Census Bureau, Current Population Reports* (P60-273).

"Single Mother Statistics." 2022. Single Mother Guide. Last Modified 2022/03/12/. https://singlemotherguide.com/single-mother-statistics/.

"State by State: Paid Sick Leave." 2022. SHRM. Last Modified 2022/04/21/3:50:08 PM. Accessed August 10, 2022. https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/state-local-paid-sick-leave-chart.aspx.

Stickles, Brendan R. 2018. "How the U.S. military became the exception to America's wage stagnation problem." *Brookings* (blog). https://www.brookings.edu/blog/order-from-chaos/2018/11/29/how-the-u-s-military-became-the-exception-to-americas-wage-stagnation-problem/.

"Supplemental Nutrition Assistance Program Employment & Training." 2022. Texas Workforce Commission. Last Modified July 27, 2022. https://www.twc.state.tx.us/programs/supplemental-nutrition-assistance-program-employment-training-program-overview.

"USDA ERS - Key Statistics & Graphics." 2022. *USDA Economic Research Service*. https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/key-statistics-graphics.

Wanamaker, Marianne H, and William J. Collins. 2017. "African American Intergenerational Mobility Since 1880." *NBER*.

Wang, Wendy, Kim Parker, and Paul Taylor. 2012. *Breadwinner Moms: Chapter 1*. Pew Research Center.

Wiemers, Emily, and Michael Carr. 2020. "Earnings instability and mobility over our working lives: Improving short-and long-term economic well-being for U.S. workers." no. Family Economic Security: 8.

Wilcox, W Bradford, Wendy Wang, and Ronald Mincy. 2018. "Black men making it in America: The Engines of economic success for black men in America."

Workman, Simon, and Steven Jessen-Howard. 2020. "The true cost of providing safe child care during the coronavirus pandemic." *Center for American Progress*.

Athreya, Kartik, Devin Reilly, and Nicole B Simpson. 2014. "Single Mothers and the Earned Income Tax Credit: Insurance Without Disincentives? IZA Discussion Papers 8114." *Institute for the Study of Labour (IZA)*.

"Does My Child/Dependent Qualify for the Child Tax Credit or the Credit for Other Dependents? | Internal Revenue Service."

https://www.irs.gov/help/ita/does-my-childdependent-qualify-for-the-child-tax-credit-or-the-credit-for-other-dependents.
Sykes, Jennifer, Katrin Križ, Kathryn Edin, and Sarah Halpern-Meekin. 2015. "Dignity and dreams: What the Earned Income Tax Credit (EITC) means to low-income families." *American Sociological Review* 80 (2): 243-267.
"Who Qualifies for the Earned Income Tax Credit (EITC)." 2021. Internal Revenue Service. Last Modified July 14, 2022. https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc.