

Single Low-Income Mothers: Definitions and Portrait

Prepared by the Women's Institute for Science, Equity and Race

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. 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. Relevant research concentrates primarily 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 *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 the chances of intragenerational mobility among single low-income mothers by analyzing this group's socioeconomic well-being, barriers to labor force participation, and the 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. 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 Social and Economic Survey (2020–2023). This study provides a data portrait of single low-income mothers. It examines the influence of Child Tax Credit, Earned Income Tax Credit, education, and networks on the probability of being in a 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 3,935,365, and mothers headed 8,443,534 (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 at/below 150% of FPL	39%	36%	35%	37%	44%
151 – 200% of FPL	417,067	544,135	460,435	477,591	1,899,228
201 – 250% of FPL	421,844	450,355	478,597	443,881	1,794,677
251 – 300% of FPL	337,995	383,670	464,377	435,867	1,621,909
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	14,957,690
Single Mother					
0 – 50% of FPL	2,319,183	2,628,050	2,448,713	2,364,696	9,760,642
51 – 100% of FPL	1,749,537	1,721,928	1,627,056	1,565,210	6,663,731
101 – 150% of FPL	1,431,466	1,367,670	1,415,771	1,363,597	5,578,504
Share at/below 150% of FPL	63%	63%	61%	63%	63%
151 – 200% of FPL	957,142	1,057,601	1,077,550	906,075	3,998,368
201 – 250% of FPL	731,623	658,931	659,448	695,263	2,745,265
251 – 300% of FPL	416,191	438,412	491,542	519,166	1,865,311
More than 300% of FPL	1,161,605	1,172,207	1,217,119	1,029,528	4,580,459
Total	8,766,747	9,044,799	8,937,199	8,443,535	35,192,280
Single Parent					
0 – 50% of FPL	2,936,130	3,167,346	3,022,601	2,922,877	12,048,954
51 – 100% of FPL	2,200,590	2,138,732	2,044,247	2,012,836	8,396,405
101 – 150% of FPL	1,881,881	1,897,150	1,907,521	1,829,327	7,515,879
Share at/below 150% of FPL	55%	55%	53%	55%	55%
151 – 200% of FPL	1,374,209	1,601,736	1,537,985	1,383,665	5,897,595
201 – 250% of FPL	1,153,467	1,109,286	1,138,045	1,139,144	4,539,942
251 – 300% of FPL	754,186	822,082	955,919	955,032	3,487,219
More than 300% of FPL	2,361,462	2,436,493	2,572,341	2,136,017	9,506,313
Total	12,661,925	13,172,822	13,178,655	12,378,899	51,392,300
	5	5	9	9	8

Seventy-five percent of single mothers had fewer than three children (see Table 2). Many single mothers are African American and "disproportionately" poor (Brand & Thomas, 2014; McDonald & Richards, 2008; McLanahan & Booth, 1989, p. 569; McLanahan & Garfinkel, 1989). According to the U.S. Census Bureau (2013) (as cited in Johnson, 2016; see also Jones et al., 2006), 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. In 2023, 27% of single mothers were Black, slightly lower than 28% in 2020 (see Table 3).¹

¹ Our definition of single mothers includes mothers who are not a 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%	8,443,534	100%

Often, the location of single parents is not considered in studies of their social 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 was 3,760,035 in metropolitan areas but only 1,533,468 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 (Count)

Metropolitan	Asian	Black	Hispanic	Indigenou s American	Multiracia l	White	Total
0 – 50% of FPL	79,645	446,134	709,145	12,401	54,593	405,622	1,707,540
51 – 100% of FPL	30,527	320,003	406,811	3,775	35,527	273,707	1,070,350
101 – 150% of FPL	24,034	318,113	369,034	6,110	18,919	245,935	982,145
Share at/below 150% of FPL	134,206	1,084,250	1,484,990	22,286	109,039	925,264	3,760,035
151 – 200% of FPL	12,656	231,551	179,692	1,825	15,307	184,484	625,515
201 – 250% of FPL	17,643	186,022	126,476	6,357	14,827	187,920	539,245
251 – 300% of FPL	9,954	120,273	79,947	3,584	11,031	138,582	363,371
More than 300% of FPL	47,164	175,965	144,758	630	24,156	451,739	844,412
Total	221,623	1,798,061	2,015,863	34,682	174,360	1,887,989	6,132,578
Rural	Asian	Black	Hispanic	Indigenou s American	Multiracia l	White	Total
0 – 50% of FPL	10,711	126,305	129,310	37,666	19,891	333,272	657,155
51 – 100% of FPL	1,721	98,297	106,569	21,920	10,186	256,168	494,861
101 – 150% of FPL	6,657	118,069	55,678	10,119	6,518	184,411	381,452
Share at/below 150% of FPL	19,089	342,671	291,557	69,705	36,595	773,851	1,533,468
151 – 200% of FPL	1,322	55,038	29,437	6,742	9,043	178,978	280,560
201 – 250% of FPL	2,077	27,837	22,959	3,543	6,815	92,786	156,017
251 – 300% of FPL		31,894	15,024	2,585	6,091	100,201	155,795
More than 300% of FPL	2,112	15,469	14,010	5,939	375	147,211	185,116
Total	24,600	472,909	372,987	88,514	58,919	1,293,027	2,310,956
All	Asian	Black	Hispanic	Indigenou s American	Multiracia l	White	Total
0 – 50% of FPL	90,356	572,439	838,455	50,067	74,484	738,894	2,364,695
51 – 100% of FPL	32,248	418,300	513,380	25,695	45,713	529,875	1,565,211
101 – 150% of FPL	30,691	436,182	424,712	16,229	25,437	430,346	1,363,597
Share at/below 150% of FPL	153,295	1,426,921	1,776,547	91,991	145,634	1,699,115	5,293,503
151 – 200% of FPL	13,978	286,589	209,129	8,567	24,350	363,462	906,075
201 – 250% of FPL	19,720	213,859	149,435	9,900	21,642	280,706	695,262
251 – 300% of FPL	9,954	152,167	94,971	6,169	17,122	238,783	519,166
More than 300% of FPL	49,276	191,434	158,768	6,569	24,531	598,950	1,029,528

Total	246,223	2,270,970	2,388,850	123,196	233,279	3,181,016	8,443,534
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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 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 their benefits even for family-oriented groups (Dominguez & Watkins, 2003). If she remains in the same house or county, she can build relationships with neighbors and other mothers and learn about resources available to assist her family. Therefore, Table 5 shows the percentage of single mothers who remained in the same house or county between the 2022 and 2023 surveys.

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

Metropolitan	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
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 at/below 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%
Rural	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
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 at/below 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%
All Single Mothers	Asia n	Blac k	Hispani c	Indigenou s	Multiracia l	Whit e	Total
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 at/below 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%

Levers for Economic Mobility

Using a multinomial logit model, we estimated 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% of FPL, more than 201% of FPL), if

- 1) educational attainment is increased to a high school diploma or an 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 networks.

The results obtained from this exercise provide insight into the types of initiatives and income supports that may reduce the number of single low-income mothers and thereby reduce the number of children who grow up in low-income households.

Our analysis found that increasing educational attainment for mothers living at or below the federal poverty line yields mixed results. For mothers in the 51% to 100% of the federal poverty line (FPL) category, raising their educational level from no diploma to a high school diploma, associate's degree, or bachelor's degree leads to a decrease in their percentage in this category by 5.0, 7.6, and 7.2 percentage points, respectively. These results are statistically significant (See Table 2, Women's Institute for Science, 2024). We estimate that the number of single low-income mothers who may see an increase in income sufficient to move them from below to above the poverty line due to improved educational attainment could be between 73,000 and 457,000.

Additionally, for mothers in the 0% to 50% of the FPL category, increasing educational attainment from no diploma to a bachelor's degree also reduces their percentage in this category; however, this effect is not statistically significant at the 5% level (see Table 2, Women's Institute for Science, 2024).

Federal tax credits offer the only consistently distributed mechanism for upward social mobility for single low-income mothers. These credits come in the form of the Earned Income Tax Credit (EITC), for which low to moderate-income households may qualify, and the Child Tax Credit (CTC). We found the marginal effect of receiving the EITC does not reduce the probability of being in 0 to 50% of FPL. This 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 the FPL category by 17 percentage points and increases the percentage of mothers in the 101 to 150% of the FPL category by 19 percentage points (See Table 2, Women's Institute for Science, 2024). Our estimate suggests that increasing the number of single mothers who receive EITC may reduce the number of single low-income mothers at or below the poverty line by 154,551, or 4%.

Our results show a stronger effect for CTC, which reduces the percentage of mothers in the 0 to 50% of the FPL category by 42.6 percentage points and reduces the percentage of mothers in the

51% of the FPL category by 10 percentage points. If mothers who did not receive the CTC were to receive it, the number of mothers at or below the poverty level could be 60% lower, with 2.35 million fewer single mothers below the poverty line.

We posit that social networks are essential 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 is insignificant for the probability of being in the 50 to 100 % of FPL (See Table 2, Women's Institute for Science, 2024). 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 2.26 million fewer single mothers below the poverty line, a reduction of nearly 60%.

Conclusion

Despite sharing common characteristics such as low educational attainment and unstable income, single low-income mothers represent a diverse group, varying in family size, ethnicity, race, and rural status. Our data analysis indicates that increasing educational attainment has only a minimal effect on reducing the number of single low-income mothers living at or below the poverty line. While estimates demonstrate that federal tax credits are an effective policy initiative, the Earned Income Tax Credit (EITC) is less effective in moving single low-income mothers above the poverty line compared to the Child Tax Credit, yielding a reduction of 4% versus 60%. Additionally, policies that promote housing stability and support multi-generational households can strengthen a mother's social network, which we estimate could reduce the number of single low-income mothers living at or below the poverty line by 60%. We caution policymakers to acknowledge the difference between moving a family above the poverty line and out of poverty. The latter requires stable and sustainable financial support to move to better-resourced communities.

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