2009-03-27

Facilitating Higher Education for Poor Single Mothers

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FACILITATING HIGHER EDUCATION FOR POOR SINGLE MOTHERS

By

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A thesis submitted to the faculty of

Brigham Young University

in partial fulfillment of the requirements for the degree of

Master of Science

Department of Sociology

Brigham Young University

August 2009

BRIGHAM YOUNG UNIVERSITY

GRADUATE COMMITTEE APPROVAL

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This thesis has been read by each member of the following graduate committee and by majority vote has been found to be satisfactory.

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BRIGHAM YOUNG UNIVERSITY

As chair of the candidate's graduate committee, I have read the thesis of Marsha Miskin in its final form and have found that (1) its format, citations, and bibliographical style are consistent and acceptable and fulfill university and department style requirements; (2) its illustrative materials including figures, tables, and charts are in place; and (3) the final manuscript is satisfactory to the graduate committee and is ready for submission to the university library.

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ABSTRACT

FACILITATING HIGHER EDUCATION FOR POOR SINGLE MOTHERS

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Data for this study comes from the Single Mom Initiative conducted by BYU Self-reliance Center. This study uses the Life Course perspective to examine how getting at least a bachelor's degree before or after becoming a single mother affects income levels. There was no significant difference in getting a degree before or after becoming a single mother on income levels. The study also shows how families, institutions, and governments can help single mothers. The results indicate that the number of children, employment status, and government educational assistance positively affect single mother's current enrollment in college, while receiving food stamps negatively affects their current enrollment.

ACKNOWLEDGEMENTS

Thank you to all of the professors and secretaries at Brigham Young University Sociology department for the friendly way they helped us stay on task. Each has contributed to my success in some way. I am also very grateful for the stipend so that I did not have to work outside of the college. Thanks and love to my great cohort.

Thank you to the government for Pell grants and for Stafford loans that made the financial part of my college education less stressful. Especially, I give a great big thank you to the people who donated to the single mother's scholarship fund, who put me on their list and chose me as a recipient for tuition for my final semesters.

I could not have finished this thesis without the untiring and patient work of my chair, Dr. Vaughn Call, as well as the other members of my committee, Dr. Howard Bahr and Dr. Lance Erickson. Renata Forste and Carol Ward encouraged me to keep going when I became discouraged and helped with getting funding for my last two semesters.

I am grateful for my mentor and dear friend, Dr. Ron Hammond, and his wife Alisa, from UVU sociology department, who see the potential in everyone and help them see the vision of what college can do. Thanks to Dr. David Yells and Steve Clark who gave me opportunity to teach and thus increase my learning about Sociology

Love to all of my grandchildren who are too sweet to name. I give a loving thank you to my parents, brothers and sisters: Jay and Helen, Colene and Dave, Nancy and Denis, Elaine and Steph, Jay Lynn and Laurel, and Paula and Bill. Also to my children Jennifer and Darin, Jessica and Michael, Nate and Jill, Marshall, Alice and Terry, Roger, and Vanella and Tim and all of my faithful friends, who are too numerous to mention by name, for their continued support and faith in my ability to finish this work and to my greatest friend of all-my beloved brother, Jesus Christ.

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INTRODUCTION AND RESEARCH QUESTION

Poverty has long been studied and addressed by many groups. Churches, government, special action and community groups as well as philanthropists have ongoing programs to help the poor. With an objective to help people become more "self-sufficient and end dependency" (Deprez and Butler, 2001, p. 211), the federal government implemented the Welfare Reform of 1996 that requires recipients to work (Ripke and Crosby, 2002, Shaw, 2004). Most who went to work to move off the welfare rolls did not earn enough to lift them out of poverty and those who left welfare generally returned within one year (Cancian, Meyer, and Chi-Fang, 2005; Edin and Lein, 1997; Peterson, Song and Jones-DeWeever, 2002). The lowering of the poverty rate from a high of 18.5 percent in1959 to 9.8 percent in 2007, (U.S. Census Bureau, 2008) may be notable but poverty rates for some groups are still above 20 percent which is even higher than the 1959 total rate.

A large percentage of one group, women with children, is in poverty (Dunifon, 2007; Glazer, 2003; Jeffrey, 2005; Koch, 2000; Lerman, 2002; Spriggs, 2006). According to Census statistics (2004) only 6.4 percent of married-couple families live below the poverty level, whereas the percent for children living with a single mother is approximately 30 percent (Hymowitz, 2006; Jeffrey, 2005). The poverty rate for families with a female householder is 28.3 percent. This is also down from the 1959 percent of 42.5 but still considerably higher than for married couple families (U. S. Census Bureau, 2008) and approximately two-thirds of poor children live in single-parent families

(Lerman 2002). Welfare recipients tend to be young and single with young children (Cancian, Meyer, and Chi-Fang, 2005)**.**

Single mothers and their children make up a high percentage of the poverty group because their expected life course has been disrupted, roles have changed and interconnectedness severed. Once a couple has entered into marriage, the expectations are that they will continue together, there will be interdependence, and the husband and wife will both contribute to the physical and emotional aspects of raising and teaching children. Disruption of the family unit is a significant life-course contingency that forces single mothers to make new decisions and to reevaluate the trajectory of their life course (Elder, 1994).

What can a single mother do to get back to a more stable life course? How does she address the sudden reduction of financial support that often moves her into poverty? Breaking out of poverty and addressing the problem of financial stress requires choosing among viable options that will bring long-term positive outcomes. One option, to go on welfare, is only a short-term solution. Another choice is to go to work, or to seek a better paying job. However, studies of single mothers who lack a college degree have shown that employment is often not a profitable option (Brown and Lichter 2004). Many jobs do not provide enough income to support single-income families or accommodate the demands of being both a full-time parent and a full-time provider (Albelda 2001; Edin and Lein, 1997). Remarriage is another option as families with two adults, whether biological parents or not, have lower poverty rates than those headed by a single parent (Dunifon and Kowaleski-Jones 2007; Lerman 2002). However, remarriage is not a foolproof solution to poverty (Sigle-Rushton and McLanahan 2002). Moving too quickly

into a new marriage after divorce may not give a single mother time to address other complications of divorce such as the pain and disappointment of a failed relationship, child custody issues, and emotional attachment to the former partner. A period of several years between divorce and remarriage seems optimal (Lauer and Lauer, 2004).

In the meantime, a single mother has other options. Studies on education and income suggest that going back to school to obtain a postsecondary degree is a long-term solution to poverty, especially for single mothers. Also if one is looking to remarry, school settings may be good places for young single mothers to meet potential mates (Armour, 2004). Lack of financial resources and the need for childcare may keep a woman from even trying to return to school and once admitted inadequate financial resources and childcare issues can complicate continued enrollment (Adam 2006).

The present study examines the effects of human capital and the influence of family, institutional and government help on the likelihood of single mothers going back to school. I hypothesize that single women without adequate personal income and education will go back to school if they can get financial and childcare help from family, churches, higher educational institutions, or government. I shall compare four groups of single mothers: those who had a four-year degree before becoming single, those who received a degree after becoming single, those who went back to school after becoming a single mother and are currently in school, and those who went back to school but who are not currently in school and do not have a degree.

The key explanatory variables measure the financial situation of single mothers and family, institutional and government help. The life course perspective which I will introduce later, also suggests that decisions to return to school will be contingent on how

a return to education might fit into existing life circumstances. Consequently, I also include age, number of children, and the timing, sequencing and duration of education, marriage and motherhood in the analysis. These variables impact the ability of single mothers to choose college as a strategy for getting out of poverty.

Importance of Education for alleviating poverty

Many studies have shown the importance of higher education in alleviating poverty for women but most have not used life course theory to explain the underlying processes (Bynner et al, 2003; Edin and Lein, 1997; Haleman, 2004; Lerman, 2002; Mauldin and Koonce, 1990; Miech and Shanahan, 2000; Peterson, Song and Jones-DeWeever, 2002; Rocha, 1997; Smith and Szymanski, 2003; Zedlewski, 2002; Zhan and Pandey, 2004, 2004a).

Baye and Bianchi(1989) did a qualitative study of five black women who returned to college and who reported increased financial security as well as improvement in the quality of their lives. Although these authors didn't state a specific theoretical perspective, their purpose was to show how education works in the individual lives of women.

Using data from the National Survey of Family Growth, Brown and Lichter (2004) found that jobs available to uneducated women do not pay a living wage. They compared the opportunities for getting out of poverty for metropolitan and nonmetropolitan women, finding that metropolitan women were more likely to have received a college degree because there was more opportunity for them to do so.

Deprez and Butler (2001) suggest that "despite the relationship between higher education and women's earnings, employment and well-being" (p. 211), the 1996 welfare reform, rather than helping women in poverty, made it nearly impossible for a woman to

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stay in school because attendance at college did not meet work requirements. Before the implementation of the "work first" policies, states had options of offering higher education to welfare recipients. Jacobs and Winslow (2003) studied the impact of the 1996 work-first welfare reform on the ability for welfare recipients to use education as a way to leave poverty. The reform cut the percent of welfare recipients who attended college nearly in half. They conclude that welfare reform was detrimental to those in poverty because "Long-term well-being of welfare mothers depends on their gaining the basic education and employment-related skills needed to obtain jobs that pay a sustaining wage" (p. 195).

Holyfield (2002) applies a gender perspective and the concept of safety nets to the needs of women, especially those in the workforce trying to stay off welfare. She does not use life course theory but concludes that over the life course educational achievement is the best predictor of social mobility.

The studies mentioned above emphasize that education is important for alleviating poverty. In contrast, some studies suggest that higher education may not be the guarantee of significantly greater income it used to be because of the increased competition for jobs (Haleman, 2004). Yet, people who get a college degree still make more money and are more able to obtain and keep work than those with a high school diploma (Clausen, 1972; Seguino and Butler, 1998). The correlation between education and income appears to be no different for the single mother than for anyone else. One of the gaps in existing research is that most studies, while showing that education pays off in increased income, do not describe the process by which single mothers get that education. This is where life

course theory can give us some understanding.

Life Course Concepts and Education

FIGURE 1 ABOUT HERE

Historical Context and Choice

Life course theory takes into consideration how simple choices early in life can affect a person's future financial stability, highlighting the complexity of interactions between time and place in human lives (Hareven, 1996). It goes beyond the study of an acontextual self and places one's life in the context of history and location, both physically and culturally. Life course theory views human development as a lifelong process and addresses how the timing, sequencing, duration and interdependence of choices affect transitions into different stages of the life course and life-course outcomes (Elder, 1994; Elder, Johnson and Crosnoe, 2003; Hagestad and Call, 2007; Marini, Chan and Raymond 1987). "Research on human development has specified a series of ordered stages through which an individual passes in his or her life and which are associated from one stage to the next with age" (Hogan and Astone, 1986, p. 110). In American society, we are told when it is appropriate to enter kindergarten, get a job, go to college, enter the military and get married. Laws have been put in place to enforce some of these age-based norms. For example "compulsory school attendance, child labor laws, and mandatory retirement shape the work-life transitions of different age groups and eventually influence their family life" (Hareven, 1996).

Life course theory emphasizes the effects of social norms and age-based transitions on the choices one makes (Elder, Johnson, and Crosnoe, 2003). However, the transition from one stage of life to the next may be problematic due to the

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interdependence of the social context and personal life contingencies. Contingencies are events that could and often do interrupt the expected life course. These contingencies may be personal or structural. Personal contingencies that shape decisions to improve one's employability through additional education include unwanted pregnancy, personal financial setbacks, physical injury, death of a spouse or other family member, and divorce. Structural contingencies include economic recessions, wars, famines, job markets or informal discrimination based on any number of demographics. One notable structural contingency was the Great Depression. During this time, many men returned to school (Edwards, 1937) because advanced education made them more competitive in the job market. Over the years, college education has continued to become even more important as a qualification for employment. Single mothers may have other choices that are not as helpful.

Single mothers' first choice may be to remarry and stay home with the children. These mothers may wish for stable employment or to avoid going on welfare, but such options may not be available in the current social context. The social context in which single mothers find themselves includes the prevalence of divorce and of married women in the workforce (Lauer and Lauer 2006). The presence of married mothers in the labor force makes it increasingly difficult for many single income families to live adequately on their income unless it is based on a college degree (Gordon, 2001; Hartmann and Splater-Roth, 1996: MacLanahan, 2004). These twenty first century trends affect the need for a college degree for those who intend to have adequate financial resources.

Timing, Sequencing and Duration

More often than catastrophic events, the contingencies of a divorce or the strength of the local job market may affect one's ability to choose the normative timing and sequencing of life events (Hareven 1996). Events such as a down-turn in the local economy or a divorce may increase the need for individuals to get a college degree. Because contingencies or individual life events can alter or facilitate life course trajectories, the life course theory pays attention to these events. It focuses on what stage of life an event happens (timing), how long it lasts (duration) and in what order it happens (sequencing), in relation to other events. The timing of education, marriage and parenthood has major consequences for families, especially when families are disrupted by divorce. For instance, Hagestad and Call (2007, p. 1338) suggest that the timing of events in a person's life can "block chances" for later life choices. By choosing the timing and sequence of three important life events, "Upwardly mobile men generally achieve a higher level of education, delay marriage and parenthood, and by virtue of their superior preparation, start work at higher salaries and move more rapidly ahead than their nonmobile peers" (Clausen, 1972, p. 481). So it would seem that the consequences for not following the normative order and timing of these three life events may negatively affect financial well-being in the later years (Clausen, 1972; Hareven, 1996; Hogan and Astone, 1986; Marini, Chan and Raymond, 1987).

This sequence of achieving a high level of education, followed by marriage and then parenthood, would also seem appropriate for women who want to contribute to the well being of their families and to prepare for future contingencies. This is not to say that marriage and parenthood are not important but that the timing and sequencing of these

major events have been shown to relate to economic success or failure (Elder and

Shanahan 2006; Hogan and Astone 1986; Marini, Chan and Raymond 1987;

Winsborough 1979). Otto (1979, p. 18) says that "[t]he complexities introduced by

marriage [before finishing college] for both male and female . . . are much more involved

than previous theory would indicate . . . ." "Early marriage deprives an individual of the

full benefit of formal schooling: and the earlier the marriage the earlier the deprivation"

(Otto 1979, p. 116). When motherhood is added out of sequence, there are

disadvantages (Elder and Shanahan, 2006) such as stress and strain due to change and

role conflicts. Transitions from student to spouse to parent are stressful anyway, but

when the timing of these three roles is not in the normative sequence there is likely to be

additional stress. For example, marrying and having children before finishing school

forces compromises in the way student and parent roles are filled (Marini, Chan and

Raymond 1987).

Enactment of these roles takes time. Stress in a marriage, particularly when both

spouses are working or going to school, may appear when a child gets sick and the couple

must decide who stays home from intended activities, such as work or school. In this

case, there are two people to meet the contingency. But when an unanticipated

contingency in the life course such as divorce occurs, it may cause severe disjuncture in

life trajectories if coping skills and resources are not sufficient to allow people to adapt to

the new situation. For a single mother, children's needs and especially babies' needs do

not always coincide with a mother's need for study time and class schedules. Tests that

cannot be rescheduled, papers due, quiet time needed, or insufficient funds to deal with

all the demands, add to the stress accompanying a single mother's efforts to get a college

degree. Thus she may need more outside help to support her with financial and social resources to improve her coping skills. Departure from the normative life course causes practical problems that make it more difficult to manage life's issues.

Application of Life Course Concepts to Single Mothers

With these explanations of timing, sequencing and duration in mind we can now apply them to the different life trajectories of single mothers. The first trajectory is that of choosing the normative sequence of finishing college, marrying then having children. If a woman who follows this sequence encounters a contingency such as divorce, she is presumably better prepared to cope with life after divorce. If the duration of her marriage is short, her degree may allow her to move smoothly into the work force, if she has not already done so. Also, a college-educated single mother may not need to return to school or go to work because her former spouse is likely also to be well-educated and may be in a financial position to provide adequate child support (Clausen, 1972, p. 474**).** If a young woman finishes high school and has entered and continued through college, by age twenty-four she may have obtained a bachelor's degree and already entered the work force and thus have resources for economic well-being (Marini, Chan and Raymond 1987). If she has finished college before marriage and child bearing, she likely has the most personal resources for coping with the contingency of single motherhood.

Young women who do not finish college before marrying and having children face much more stress when they encounter a contingency such as divorce. Adding the student role to the roles of parent and provider often creates additional stress and role confusion. The stress may not be apparent at first because moving back into the role of student may not be so difficult for a young woman whose marriage is of short duration.

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She most likely has not passed the normative age for being a college student and may feel little negative impact because she is not seen as being different from women who have entered college directly from high school. However, she faces the necessity of managing both school and parental responsibilities. The number of children and ages of these children would be mitigating factors in her ability to return to school and remain in school due to the potential need for childcare (Waldfogel, 1997).

According to Schuetze and Slowey (2002) the high cost of child care and lack of adequate child care facilities may force women to forego getting a degree. They say that a "lack of childcare facilities is one of the most cited reasons for not going back to school" (p. 317). Family help in the form of encouragement, childcare assistance, and other forms of social support will make it easier for a single mother to choose to go back to school (Schwartz, Bower, Rice and Washington, 2003).

Another difficulty for young single-mothers who have not obtained a college degree is the need for more income. Although many young people work and go to school at the same time, if a young single mother needs to work while going to school, again she will have less time for her children (Ciabattari 2007; Edin and Lein, 1997; Holyfield, 2002; McClendon and Humberstone, 2006). In addition, going to school for a single mother, having to take on the role of both father and mother, is stressful. Resources such as on campus child care facilities and housing units for single mothers have been shown to encourage and help single mothers manage college with less stress (Holyfield, 2002; McFarland, 2007).

A longer marriage prior to divorce introduces different stresses for single mothers who do not have a college degree. The life course concepts of timing of the divorce and

the duration of her marriage may have put her at a disadvantage for returning to school because of age norms. As a woman ages she may meet much opposition when entering college, not the least of which would be perceived social distance due to her age (Marini, Chan, and Raymond, 1987). People whose timing for returning to school is non-normative may find the prevailing institutional structures unprepared for them. Universities have been reluctant to open doors to nontraditional students, although that situation is slowly changing (Schuetze and Slowey, 2002). Age-graded norms for older single mothers may be a problem but child care may not be as great a problem. Older single mothers who have older children to take care of younger children would less likely encounter the need for expensive childcare. On the other hand, school activities for the children (sports and music) may impose time and transportation demands on single mothers. Generally, adding an educational pursuit to motherhood creates some additional stress, whatever the age of mother and children as education, family and work schedules conflict (Ciabattari 2007).

Older single mothers and young single mothers may have different needs but an important commonality is that increased schooling will raise their incomes so they can become more self-reliant. Studies have shown the importance of education and of the role of outside help for women to return to school (Stinebrickner and Stinebrickner, 2003) but they have not applied life course theory in explaining how the timing of a divorce, the duration of marriage and the sequencing of education, marriage and motherhood may all come together to create extra stress and need for help from outside sources.

In sum, I expect to find from this study that single mothers who received at least a bachelor's degree before becoming a single mother will have higher incomes than those who received at least a bachelor's degree after becoming a single mother. My model also examines the influence that family, institutional, and government support has on single mothers' ability to return to and stay in school. It is hypothesized that single mothers who have used such sources of help will be more likely to have returned to school since becoming a single mother, more likely to have remained in school and more likely to have obtained at least a bachelor's degree. Age, the number and ages of children, lack of child care, current job status, child support and church attendance may also affect the likelihood that women will return to school after becoming a single mother.

The following model shows the influence of the variables that might affect a single mother going to school, mediated by help from family, institutions, and government.

FIGURE 2 ABOUT HERE

DATA AND METHOD

Source of Data

This study uses data from the Brigham Young University Self-Reliance Center's Single Mom Initiative. The initiative began in 2005 with an e-mail directed at single mothers who had received newsletters from the Single Mom Foundation (SMF) based in Salt Lake City, Utah. Seven hundred e-mails were sent out and 75 women participated in an online survey consisting of 35 questions covering demographics, income and education. From this preliminary survey designed to help formulate a more extensive survey that would cover mothers, both single and married, from all over Utah, twelve

women were picked to attend two focus groups where women shared their perspectives on being single mothers. The researchers chose some older women and some younger women, some who had lengthy marriages and some with brief marriages, and women with both older and younger children.

After transcribing the information from the recorded focus groups, the directors of the Self-Reliance Center and a committee of students held several meetings to develop a questionnaire for a statewide survey. Each member of the committee picked one subject to collect literature on. These areas included social, emotional and physical health, social support, childcare, finances, employment, education, strategies for obtaining financial help and basic demographics including birth year, divorce year, number of children, marital status and relationship between children and their father. There were eleven sections included in the survey: background, children, social support, employment, income amounts and sources, sources of financial assistance, education, emotional and physical health, childcare, and self-reliance. The questionnaire for married and single mothers differed slightly, mainly, in questions on child support.

From a random selection of telephone numbers student surveyors called respondents to obtain permission to send a mailed survey to married and single mothers. This method was chosen because of cost effectiveness. From the mailed surveys information from 1108 respondents was received, 874 married mothers and 234 single mothers. The data collected contain a wide variety of questions that can be used to test the hypotheses of this study.

Measures

Hypothesis One – Because she most likely will have a higher income, a single mother, who obtained a degree before becoming a single mother, will have less stress and more resources to adapt to her situation than a single mother who obtained her degree after becoming a single mother.

Dependent Variable

Income- The dependent variable is measured by the question: 1) "How much money did you acquire from all sources for 2006 (before taxes)?"   The eight choices ranged from under $10,000 to over $100,000. It was assumed that the midpoint of the category represented the average response for the category and that value was assigned to each respondent.

Independent Variable

Getting a degree before or after becoming a single mother- For this hypothesis, only those women who received at least a bachelor's degree were used. Degree status was determined by using the following two items: 1) "Have you gone back to school since becoming a single mom?" with no coded 0 and yes coded 1, and 2) "What is the highest grade or year of school that you have completed?" This variable was changed into a variable with two categories: 1) having received a bachelor's degree or higher and 2) having less than a bachelor's degree.

If the respondent had not gone back to school since becoming a single mother but had a degree, she was considered to have finished her education before becoming a single mother. Likewise if she had gone back to school since becoming a single mother but had a degree she was considered to have finished her degree after becoming a single mother.

Hypothesis Two - Single women may be more likely to return to school if they can get help from family, churches, higher educational institutions, or government.

Dependent Variable

Currently in school-The dependent variable, whether the respondent is in school or not, was based on the question: 1) "Are you currently in school?" with the options of yes coded 1 and no coded 0.

Independent Variables

Background Variables

Age is included to examine how timing, duration and sequencing affects the ability to return to school. Life course theory implies that those who become single after a long duration of marriage and are beyond the age-graded norms for being a student are less likely to return to school or stay in school than younger women. However, support from family, institutions, or government may facilitate returning to college and getting a degree even for older women.

Age. Respondent's age at the time of the survey was computed from the question: 1) "What is your date of birth?" The year of birth was subtracted from the year the survey was completed.

Number and ages of children - This was measured by two questions: 1) "How many children do you have?" and 2) "How many children under age 6 do you have?" Options ranged from 0 to 5 or more.

Lack of Childcare – 1) Respondents were given a list of things that had kept them from returning to school, one of which was "inadequate childcare." They were considered to

have a lack of childcare if they marked this item. It was coded 1 if marked or 0 if not marked.

Employment Status – Current employment status was measured by the question: 1) "Please indicate your current employment status." Response options were: not employed, not employed but looking for work, one part-time job only, two or more part-time jobs, full-time only, and full-time plus a part-time job. In order to assess the best way to include this variable the number of hours were calculated but only hours worked for the part time jobs were recorded by respondents. This made it difficult to treat this variable as continuous. Putting forty hours in for a full time job might have worked if none of the women had recorded more than forty hours for the two or more part time jobs but there were those with three part time jobs who worked more than forty hours a week. The number of hours worked for a fulltime plus a part time job was impossible to determine since number of hours worked was not reported. Therefore, this variable was changed into a dummy variable with unemployed coded 1 and employment of any kind coded 0.

Child Support-This variable had several options from receiving support regularly to not being awarded child support. It was changed into those receiving support coded 1 and those not receiving support coded 0.

Mediating Variables

Family Support – Two items assessed family support. 1) "Think about the strategies that you use when your income is insufficient to meet your basic needs. How often do you exercise each method to supplement your income needs?" The answer used was ask family members for help, with responses ranging from never, coded 1 to always coded 5.

2) "If you were to lose your job tomorrow, what kind of support could you expect from the following categories of people to help find a job?" with parents and siblings as two of the choices used to assess family support. The choices from very weak to very strong were coded from 1 to 5.

Institutional support

Church –Two questions assess this support. 1) The question, "How often do you go to religious services", measures one way a single mother might be receiving institutional support. The choice of responses were: more than once a week, about once a week, a few times a month, a few times a year, less often than a few times a year, and never. This variable was also changed to a dummy variable by coding the first three responses as 1 and the last two responses as 0. A majority of the single mothers in this survey were LDS (62%) and if they are attending services regularly would likely feel more confident in asking for assistance and would more likely receive support from the ecclesiastical leader than if they are not attending more than once a month. 2) A second measure of church support was the extent to which women turned to their church organization when their own income was insufficient for their needs. Options ranged from never coded 1 to always coded 5.

School –Institutional help from the school was indicated by the question: 1) "What, if any, support does/did your school offer to single moms?"– followed by eleven responses including orientation, academic advice, help in registering, information about financial aid, information about scholarships, assigned counselor, information about campus support groups, information about tutoring, information about single mom support

groups, information about childcare availability, and information about transportation. Each response marked yes was coded 1, and each marked no was coded 0.

In contrast to the word *offered,* for the question about institutional support*,* the government support questions asked if the single mother *received* support.

*Government Support -*The measure for determining government help was: 1) "In the last year how often have you received each of the following supports?" followed by the options: cash assistance, housing assistance, utility assistance, educational assistance, food stamps, and state childcare. Response options for each part of this question ranged from never, coded 1, to always, coded 5.

Analysis

Hypothesis One was tested by using a t-test to compare the means of the income of women who obtained a degree before becoming single mothers to those who returned to school and received at least a bachelor's degree after becoming single mothers.

To test Hypothesis Two, whether family, institutional and government support increase the chances of a single mother returning to school and staying in school, logistic regression was used because the dependent variable is dichotomous (Goho 2004; Hoffmann, 2005). Dichotomous dependent variables violate the assumption of linear regression that the dependent variable is continuous and a unit change in the independent variable will correspond to a unit change in the dependent variable, therefore logistic regression is more appropriate in the present case. Multivariate analysis includes six models. First, currently in school was regressed on the background variables to establish a baseline relationship between life circumstances and returning to school. The second model added the family support variables to examine whether they mediate the

relationship between background variables and being currently in school. The third

model examined the effect of church support on the relationship between the background

variables and the dependent variable. For the fourth model the institutional help variables

were entered to observe their mediation between background variables and the dependent

variable. The fifth model included only government help with the background variables.

Finally for the sixth model, all the background variables plus the significant

variables from the other models were regressed against the dependent variable of being

currently in school to examine whether a particular type of support is more salient.

RESULTS

Hypothesis One

According to Hypothesis One, women who obtained at least a bachelor's degree

before becoming single mothers will have higher income than those who received a

degree after becoming a single mother. This tests a key component of life course theory

regarding the importance of sequencing of education, marriage and parenthood. The

sample in this part of the analysis was limited to the single mothers who had a college

degree and had no missing data for either the dependent variable of income or the

independent variable of returning to school. That left 24 single mothers who received at

least a bachelor's degree after becoming a single mother and 26 who received the degree

before becoming a single mother.

TABLE 1 ABOUT HERE

Table 1 shows an average income level of $45,000 for those who obtained a degree after

becoming a single mother and $50,000 for those who obtained a degree before becoming

a single mother. This result was obtained using both the midpoints and the normal

distribution categories that were available on the survey. Using the midpoints did not make a difference in the results. The results of the 2-sample t-test indicate that there was no significant difference in the means of these two groups. This did not support life course theory that the timing and sequencing of having children and getting a degree greatly disadvantages a woman.

TABLE 2 ABOUT HERE

Even though the t-test did not show a significant difference in the means, about 50 percent of those who went back to school after becoming a single mother made $35,000 whereas the 50 percent mark was not reached until the next highest dollar choice of $45,000 for those who had a degree before becoming a single mother (Table 2). Also, there were twice as many single mothers who received their degree before becoming single mothers, who made $100,000. This suggests that there may be potential differences between the two groups which the present sample was unable to capture, perhaps because of its small size. This suggests that the null finding could be due to the small size of the sample.

Hypothesis Two

Table 3 compared single mothers with a degree and those without a degree. This table emphasizes the importance of a college degree. Although previous studies have shown this consistently, the 1996 Welfare Act discounts education as a mechanism for helping single mothers get out of poverty. The results of this study showed that those without a degree had less income than those with a degree. Therefore, a college degree raised incomes of people and gave them opportunity to stay out of poverty.

TABLE 3 ABOUT HERE

The descriptive statistics, which include mean, standard deviation, maximum and minimum values, for the variables of Hypothesis Two are found in Table 4.

TABLE 4 ABOUT HERE

A series of six models were used to test Hypothesis Two, which evaluated the impact of family, institutional, and government help on the ability of single mothers to return to and stay in school. Odds ratios from the logistic regression models are reported in Table 5. Odds ratios higher than one represent an increase in the odds of a single mother being currently in school. The odds ratios from logistic regression measure factor change in the odds of an event occurring for a unit change in the independent variable. The first model included only the background variables as a baseline. Subsequent models examined family, institutional, and government support to identify whether each set of variables mediated the relationship between the background variables and the likelihood of being currently in school.

TABLE 5 ABOUT HERE

Model 1 included the background variables of age, number of children number of children under six, lack of childcare, employment status and child support. Only number of children and employment status were statistically significant with odds ratios over two. For the number of children this odds ratio indicated that an additional child will increase the odds of a single mother being currently in school by 2 times. The employment odds ratio indicated that if a single mother was unemployed she was nearly three times more likely to be in school. Age, number of children under age six, lack of childcare, and child support were not significantly associated with being currently in school for model 1.

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Model 2 assessed the intervention of the family support variables on the background variables. None of these variables were significant. However, number of children remained significant and the odds that single mothers will be in school remained about the same for all background variables. Family support did not change the effect nor explain the relationship between the background variables and the dependent variable.

Two models tested the influence of two major support institutions, church and school. The odds ratios for the variables in Model 3 were not significant. The effect of the variables included under school support for Model 4 also was not significant. Many of these questions asked if the school offered information to single mothers instead of asking if the single mother had received actual help. This may have influenced the lack of significance of the school support variables. It is doubtful that this information was specifically targeted to help single mothers.

Government help in the form of educational assistance increased the odds that single mothers will currently be in school and increased the odds of the effect for number of children. For those who received educational assistance from Government sources, the odds of a single mother currently being in school raised to nearly 3 times. This is shown in Model 5 of Table 5. Receiving food stamps reduced the likelihood that a single mother will be in school. This model also showed that being unemployed and receiving educational assistance significantly increased the odds of a single mother being in school.

Model 6 concluded the logistic regression analysis by including all the background variables plus those variables that were significant. After the inclusion of the background variables, the number of children, employment status, and educational assistance from the government continued to significantly increase the odds that a single

mother will be enrolled in school, while receiving food stamps lowered the odds of her being in school.

DISCUSSION

The analysis of the first hypothesis showed that women who received their bachelor's degree after becoming a single mother on average made about the same as those who received their degree before becoming a single mother. Women who finished their degree before becoming a single mother earned about $5,000 more per year. In the $45,000 to $50,000 income level it would seem that $5,000 probably did not make that much difference in stress levels since their incomes were well above the poverty threshold of $16,705 for a single parent with two children (U.S. Census, 2008). Thus, the results did not support findings from previous life course studies on the timing and sequencing of education, marriage and parenthood that found that enacting schooling and parenthood out of sequence causes financial disadvantages for men and women (Clausen, 1972; Hareven, 1996; Hogan and Astone, 1986; Marini, Chan and Raymond, 1987).

What might be the reason for this discrepancy? Of the 234 single mothers 55 actually received at least a bachelor's degree which is 23.5 percent of the women surveyed. This was a slightly lower percentage than the national average of 28.0 for 2007. Census Bureau statistics show that, in general, the percentage obtaining at least a Bachelor's degree in Utah is higher than the national mean (U. S. Census Bureau, 2009). With a larger number of cases for each group, those who received a degree before or after becoming a single mother and those who received at least a bachelor's degree, it may be possible to show that there is a significant income difference in getting a degree before or after becoming a single mother. In addition to the small sample size, the dependent

variable of income was measured with eight categories and not as a continuous measure. Using the midpoint for each dollar amount attempted to address this problem but was still not an ideal measure. The t-tests using the midpoint transformation and the categories as they appeared in the survey gave the same results. Even though the income difference in the timing of the degree was not significant, the results showed that getting a degree is still important.

Single mothers who received a degree had significantly higher incomes, $47,500, than did single mothers who did not receive a degree, $25,588. These findings support past research that found that high levels of educational attainment raise income. Also, 43 percent of those without a degree made under $15,000 whereas only 16 percent of those with a degree made under $15,000. Therefore, helping women go to school and obtain a degree provides sufficient income to reduce the stress they may experience when a contingency such as divorce interrupts their life course.

Although quantitative analysis shows trends and relationships statistically, it does not get into the specific stresses each single mother may have or the events that affected the choice she made. Strategies for making the choice to go back to school might be different for each woman depending on her individual circumstances and might be better assessed through a qualitative study.

The current study did not ask how long it had been since the single mother received her degree. It may be that a significant number of years have passed so that the effects of the non-normative sequencing could have been countered by the passage of time. Those who received a degree after becoming a single mother may have taken longer to finish the degree or to arrive at the current income level than those who received their

degree before becoming a single mother. Enrollment duration increases financial stress and family stress given the increased time living on a low income.

The data collection for this study was conducted mainly to compare single mothers to married mothers based on retrospective reports of life course events. A data set that prospectively measured life course changes in timing, duration and sequencing might be better able to evaluate the effects of completing schooling before marriage and parenthood with respect to income and job and financial stability. A prospective study would permit an examination of the individual stresses, adaptations, and coping skills of each single mother as these events unfold.

This study did not take into account other life course complexities that may involve different individual stresses, resources and coping skills to adapt to contingencies that arise. This study suggests that focusing on non-normative sequencing of events may not put people at as much of a long-term disadvantage as life course theorists previously suggested. Getting a degree out of sequence or not at the normative time did not pose a significant disadvantage for the single mothers in this study.

This study also examined how support from families, institutions, and government may increase single mothers enrollment in college. A single mother's number of children and employment status (being unemployed) were positively related to mothers being currently enrolled in school. The receipt of government educational assistance increased the odds of a single mother being enrolled. Likewise, government assistance increased the odds of a single mother being in school even if she was previously unemployed.

Previous studies indicated that the lack of childcare was a major reason women gave for not going to school (Ciabattari 2007; Edin & Lein, 1997; Holyfield, 2002;

McClendon and Humberstone, 2006; Schuetze & Slowey 2002; Shaw 2004; Waldfogel, 1997). However, the results of this study showed no significant impact of child care availability, and, in fact, showed an increase in the odds of single mothers going to school with each added child.

Having children does not necessarily indicate that a single mother needs childcare. If a woman has more children she may have older children to take care of younger children thus facilitating her ability to be in school. The average age of the respondents in this study was 38. These single mothers may be able to better cope with child care issues than younger single mothers because they have older children to help care for the younger children. Only 20 percent of the women in this study were under the age of 30. As a result, most of the single mothers in this study were at an age where they have older children or children who would be in school. Children in school free up daytime hours for a single mother to attend classes.

When child support was added to the analysis to see if it made a difference in the odds of single mothers going to school, it had no significant effect and did not change the odds that an additional child increased the likelihood of a single mother being in school.

Another explanation for the unexpected increase in single mothers being in school may be an increased motivation to enroll in school. The more children a woman has, the more difficult it is to support her family on a low wage job. The cost of daycare alone for more than two children often exceeds the wages from a low income job. Thus a woman might consider increased education as the only viable way to increase her income potential.

An additional explanation for the increased odds of single mothers with more children being in college may be the size of educational assistance stipends. At many colleges and universities the more children in a family, the more likely a single mother is to receive financial aid and higher levels of financial aid. The number of children attending college and the number of people the parent supports affect the amount of financial aid. Income and assets also affect eligibility. The single mother's lack of financial resources usually results in increased access to government aids and loans (UCSB 2007).

There was a slight decrease in the odds that a single mother with more children would be in school with the addition of church support variables. Nearly all of the single mothers who received church support were given assistance with food commodities. Many of these women are LDS (62%). The LDS Church is most likely to help single mothers with food assistance, employment training and job search skills (The Church of Jesus Christ of Latter-day Saints 2008).

When government assistance was provided to unemployed single mothers the odds nearly double that a single mother will be enrolled in school. Government assistance may provide sufficient financial resources that preclude the need to work. However, it was difficult to determine in which direction cause and effect occurred since we have only cross-sectional data. Did the single mother go back to school because she was unemployed or did she become unemployed in anticipation of going back to school?

Food stamp benefits appear to have a similar effect to that of the intervention of LDS church assistance since it lowered the odds of a single mother being in school. If a single mother receives food stamp benefits her income is very low and she may not have

the means to pay for tuition or support her household while she goes to school. While low income may increase government assistance for going back to school, food assistance may enable the single mother to maintain her household without going to school, thereby reducing the perception that more education is necessary.

CONCLUSION

In sum, this study found that there was no significant difference in income levels for single mothers who finished a bachelor's degree before or after becoming a single mother. However, it is important to note that both groups of women had incomes well above the poverty level indicating that obtaining a degree is important. With respect to other hypothesized differences, only number of children, employment status, and government help in the form of educational assistance significantly increased the odds of a single mother being enrolled in school. In contrast, receiving food stamps decreased the odds of a single mother being currently in school.

Educational assistance from the government was the most influential intervening factor in encouraging single mothers to enroll in school. The effect of the number of children was also significant in a direction counter to previous studies. Each additional child increased the odds that a single mother would be in school.

Although there are opportunities for educational assistance through loans and Pell grants, the welfare reform of 1996 does not provide educational support to people on welfare in most states because education does not count toward the required work hours. Therefore, government assistance might serve welfare recipients better by reevaluating the impact of this act on the ability for low wage single mothers to continue to improve their economic situations through a college degree.

This study supports previous studies that find that getting a college degree increases the odds of staying off welfare through increased wages. This study also suggests that giving low income single mothers continued financial help for schooling significantly increases enrollment in college. If government interventions are designed to help low income families become more self-reliant, a re-examination of the social policy role of education in increasing income is important. Programs such as reduced-rent, on-campus housing, childcare allotments for single mothers, insurance, and transportation would facilitate a single mother moving quickly through a degree program (Fuller, et. al 2002). Families, churches and institutions might also examine their policies to find ways to improve financial support for single mothers.

Future research should assess university programs currently in place to help single mothers and evaluate the effectiveness of these programs. Some colleges and universities already have a number of programs to assist single mothers but it is not known whether the schools the single mothers in this survey attended actually gave them special support. Several research projects on college programs for single mothers showed how they helped single mothers get a degree. There were programs in Maine, Wyoming, New York, California, Massachusetts and Minnesota (Adair 2001; Deprez and Butler 2001; Haleman 2004; Holyfield 2002). The program in Maine paired legislators with people on welfare to help legislators gain understanding of how the economy keeps women and particularly single parents poor. Throughout the country, copying the strategies and policies of colleges and states that have been successful in helping single mothers increase their income through educational help would be a wise choice for institutional and government entities seeking to reduce dependence on public assistance. Increasing

financial support to colleges and universities that give special help to single mothers may, in the long run, reduce government assistance expenditures.

Future research should include qualitative studies to assess the individual lives of single mothers and how they adapt to divorce and the subsequent non-normative life trajectories. A current longitudinal study is also needed to follow people from the time they leave high school through early adulthood so that we can document strategies of coping with divorce, motherhood, childcare, and low income and better understand the decision patterns that enhance long-term personal and financial well-being. The stress that divorce puts on a single mother with the substantial reduction in household income is well documented but reasonable solutions to providing increased financial and personal support for single mothers who are motivated to obtain a bachelor's degree require further research.

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Figure 1

Life Course Model

Figure 2

Path model of Variables

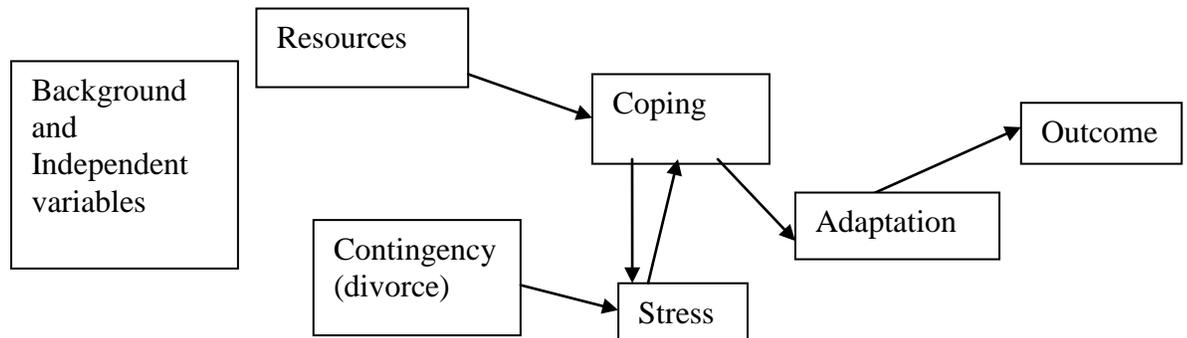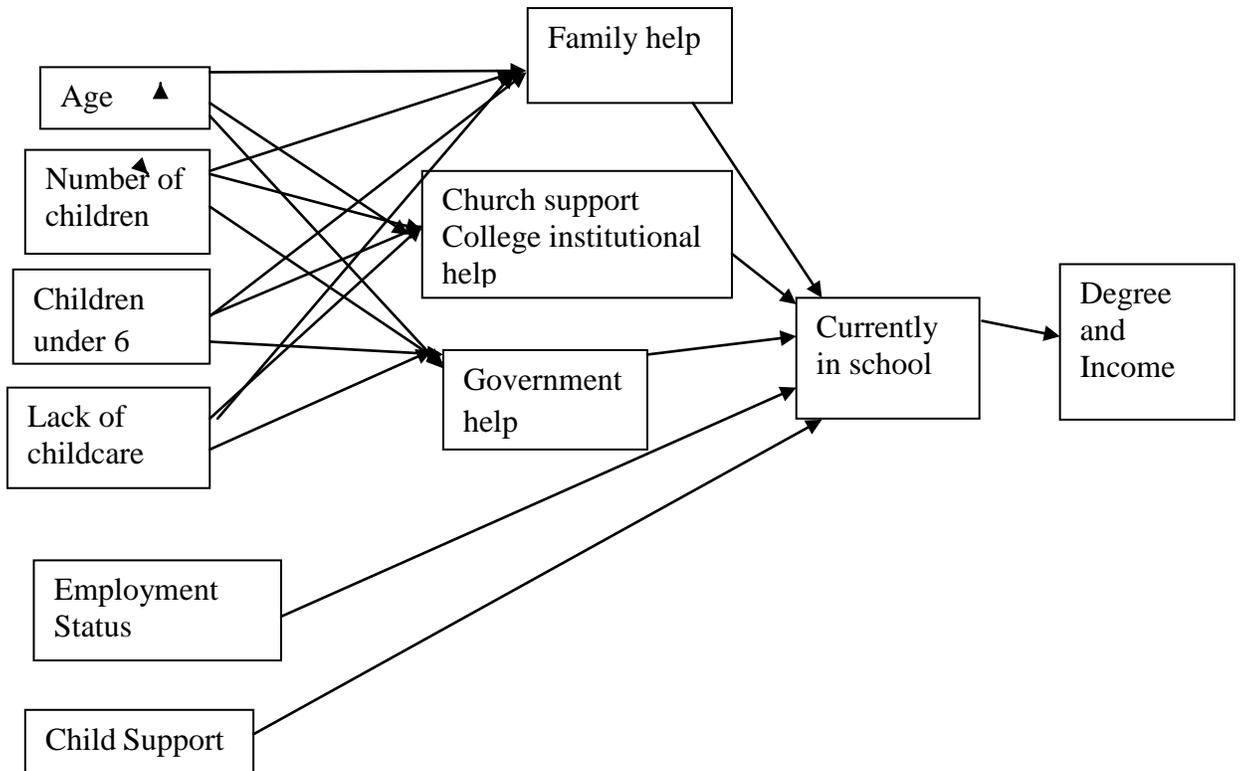**Table 1**

Descriptive statistics included for women who received at least a bachelor's degree
before or after becoming a single mother N=50

	Mean	Std. Deviation	Min.	Max.
Hypothesis I				
Dependent Variable				
Total Income, before	50*	27	5	100
Total Income, after	45	26	5	100

*Numbers in thousands of dollars

Table 2

Showing the distribution of income comparing single mothers who received a degree before or after becoming a single mother.

	Frequency	Percent	Cumulative Percent
Before N=24			
$5,000	1	3.6	4.2
$15,000	2	7.1	12.5
$25,000	5	17.9	33.3
$35,000	1	3.6	37.5
$45,000	3	10.7	50.0
$62,500	8	28.6	83.3
$87,500	2	7.1	91.7
$100,000	2	7.1	100.0
After N=26			
$5,000	1	3.7	3.8
$15,000	4	14.8	19.2
$25,000	4	14.8	34.6
$35,000	4	14.8	50.0
$45,000	2	7.4	57.7
$62,500	8	29.6	88.5
$87,500	2	7.4	96.2
$100,000	1	3.7	100.0

Table 3
Showing the distribution of income comparing those who received at least a bachelor's degree and those who did not

Less than a Bachelor's degree	N=170		Mean=$25588
	Frequency	Percent	Cumulative percent
$5000	29	17.1	17.1
$15000	45	26.5	43.5
$25000	46	27.1	70.6
$35000	27	15.9	86.5
$45000	8	4.7	91.2
$62500	11	6.5	97.6
$87500	1	.6	98.2
$100000	3	1.8	100.0

At least a Bachelor's degree	N=50		Mean=$47500
$5000	2	4.0	4.0
$15000	6	12.0	16.0
$25000	9	18.0	34.0
$35000	5	10.0	44.0
$45000	5	10.0	54/0
$62500	16	32.0	86.0
$87500	4	8.0	94.0
$100000	3	6.0	100.0

Table 4
Descriptive statistics for single mothers who returned to school but do not have at least a
Bachelor's degree N=107

Hypothesis II	Mean	Std. Deviation	Min.	Max
Dependent Variable				
Currently in School	.29	.46	0	1
Background				
Age	38.13	9.21	21	58
Number of children	1.95	1.02	1	5 or more
Children under 6	1.36	.65	0	3
Lack of Childcare	.29	.46	0	1
Employment	.25	.44	0	1
Child Support	.67	.47	0	1
Family Support				
Ask Family for help	2.27	1.12	1	5
Find Job Parent	3.73	1.84	1	5
Find Job Sibling	3.12	1.61	1	5
Institutional Support				
Religious				
Religious affiliation	.64	.48	0	1
Religion attend	.64	.48	0	1
Ask Church for help	1.60	1.02	1	5
Education				
Orientation	.14	.35	0	1
Academic	.26	.44	0	1
Advisement				
Registration Help	.26	.44	0	1
Assigned Counselor	.17	.38	0	1
Received Information				
Campus Support	.10	.31	0	1
Groups				
Financial Aid	.44	.50	0	1
Scholarships	.21	.41	0	1
Single Mom Groups	.07	.26	0	1
Child Care	.14	.35	0	1
Government support				
Cash Assistance	1.33	.87	1	5
Housing Assistance	1.58	1.36	1	5
Utility Assistance	1.42	.98	1	5
Educational	1.74	1.28	1	5
Assistance				
Food Stamps	1.95	1.51	1	5
State Child Care	1.49	1.16	1	5

Table 5
Odds Ratios from Logistic Regression: Hypothesis II

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Background						
Age	1.017	1.038	1.003	1.017	1.017	1.029
Number of children	2.054**	2.179**	1.778*	1.898*	2.788**	2.906***
Number of children under 6	1.072	1.036	1.365	1.002	2.414	1.939
Lack of childcare	1.378	1.261	1.343	1.577	1.528	1.564
Employment	2.926*	2.662	2.801*	2.739	4.527*	5.281**
Child Support	.780	.832	.739	.697	.605	.538
Family Support						
Ask Family		1.289				
Find Job Parent		.998				
Find Job Sibling		1.285				
Institutional Support						
Religious						
Religious attendance			2.689			
Ask Church			1.263			
Education						
Orientation				.624		
Academic advisement				.938		
Registration Help				.429		
Assigned Counselor				2.092		
Received Information						
Campus support groups				2.524		
Financial aid				1.082		
Scholarships				1.196		
Single mom groups				.717		
Childcare				2.798		
Government Support						
Cash Assistance					1.307	
Housing Assistance					.783	
Utility Assistance					1.397	
Educational Assistance					2.828***	2.931***
Food Stamps					.539*	.512**
State Child Care					.728	

*p<.05, **p<.01, ***p<.001