

**Single Mom Initiative
Online Survey and Focus Group Project
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Executive Summary

The Single Mom Initiative (SMI) recently completed an online survey and focus group project. The purpose of the online survey was to gain a clearer understanding of the demographics of Utah's single moms as well as recruit and select participants for two focus groups. The two focus groups allowed the SMI to gain a deeper, more qualitative understanding of the daily experiences of single moms in Utah. Focus group discussions addressed topics such as successes, challenges, and the availability, practicality, and timing of pursuing additional education. Both the online survey and the focus group discussions also contributed to the development of a survey instrument that will be used in a statewide survey of single moms in early 2007. Below is an outline of some of the key findings of the online survey and focus group project:

Online Survey Results

- The 75 respondents to the online survey, although self-selected, are representative of single moms in Utah in many ways. For example, respondents are representative of single moms statewide in terms of age, race, and income.
- More of the online survey respondents (94%) are employed than single moms nationwide (70%).
- The respondents have a higher educational level than their peers nationwide—91% have some post-high school education.
- Despite their higher educational level, the respondents' income level is about the same as single moms nationwide. This finding seems inconsistent and will require further exploration through the statewide survey.

Focus Groups Results

- Both focus groups identified finances and time as their two top challenges.
- All of the focus group participants had sought some type of financial assistance to meet basic needs. Some single moms drew on government programs such as food stamps, childcare subsidies, or free school lunch. Other moms relied on family assistance—living with family members or using them as childcare providers.
- Many of the single moms had confronted the problem of earning slightly too much to qualify or remain eligible for needed benefits. The moms felt that the eligibility requirements for many available benefits do not reflect the income it realistically takes to survive.
- The single moms all expressed the desire to be independent of financial assistance while at the same time acknowledging their need for periodic, temporary help.

- The single moms' time was consumed by "making ends meet," resulting in inadequate time for themselves or for their children. The moms expressed feelings of anxiety and guilt over the lack of time to spend with children.
- Moms listed a number of strategies they used to deal with the financial and emotional strain of single motherhood, including relying on family or friends, visiting a therapist, regular exercise, or relying on a Higher Power. However, many moms felt they just did not have time to worry, but had to set aside their personal emotions and needs in order to keep up with daily demands.
- Most moms defined short-term success in simple terms: being on time for work, trying to wake, doing their best, keeping their job, or just making it through the day. These answers reflect the work of simple survival and maintenance.
- The older single moms generally defined long-term success as raising an emotionally healthy child. Younger moms focused on more tangible goals, such as finishing school, buying a house, and not having to work a second job. They defined success more in terms of achieving stability and independence.
- All the focus group participants agreed that education was very important and the path to higher income. Finances and time were identified as barriers to seeking additional education. However, the moms particularly emphasized the difficulty of taking more time away from their children to go back to school.
- Because of the difficulty of finding the time to pursue education, moms were interested in flexible alternatives such as programs that could be completed part time, at night, online, and/or from home.
- Feelings were mixed on whether four-year degrees are best for a single mom. At least one mom felt single moms should pursue whatever will make the biggest difference in their income in the shortest amount of time.
- The single moms indicated they would advise a newly single mom to immediately return to school—before finding a job—particularly if her children were still young. The moms felt this strategy would allow the mom to receive benefits she would not be eligible for if she went back to work ahead of schooling, while minimizing the time away from children.
- Most of the moms were hesitant to pursue new relationships. Pursuing a new relationship was secondary to both the children's needs and establishing their own independence.

Full Report

Background

In 2005, the BYU Economic Self-Reliance Center (ESR Center) at Brigham Young University partnered with the Single Mom Foundation (SMF) of Salt Lake City to create the Single Mom Initiative (SMI), a multi-year, multi-disciplinary research effort with the stated goal of improving knowledge about the unique challenges facing single moms and creating policy implications from this understanding.

Since its inception in 1996, the Single Mom Foundation (SMF) has helped hundreds of women improve their quality of life through education and mentoring programs. Today, SMF is committed to helping single moms by connecting single moms to available resources, advocating on their behalf and raising community awareness of their specific needs.

The SMI research agenda for the next several years will support various research projects including learning labs, focus groups, surveys, interviews and other traditional data gathering methods. All of these activities will identify, test and propose viable interventions that will help single moms become more economically self-reliant.

The first phase of the Initiative's research agenda consisted of gathering baseline information on single moms through a learning lab and thorough literature review spanning the first half of 2006. The literature review examined existing data and research conducted by other scholars and researchers related to single moms and their children on a national and statewide (Utah) level. The majority of the data was demographic in nature and provided by the current U.S. Census. The learning lab held in May on the BYU campus consisted of a day-long colloquium of over 30 practitioners, scholars, and government employees attending to assess and identify major single mom issues and narrow our research focus. Findings from both activities resulted in the determination that for single moms in Utah, the top challenges include: education, financial assets, emotional health and childcare. These four areas will direct the research agenda and the Initiative's activities moving forward.

Online Survey and Focus Groups Project

Initial research has shown that education has a strong positive correlation to income, stability and other long-term benefits. SMI assumes that single moms who choose to attain additional education beyond high school will benefit the most when it comes to developing economic self-reliance. What remains to be understood include the perceptions of single moms regarding education leading to economic self-reliance.

To further explore the education issue as well as single mom challenges and successes, SMI developed an online survey and focus group project. The online survey screened a sample of moms who previously participated in SMF programs for participation in two focus groups that were held in September 2006. Additionally, data from the pre-screening survey provided a clearer understanding of demographics and helped develop a partial survey instrument for a statewide survey set to launch in early 2007.

The purpose of the focus groups was to gain a deeper, more qualitative understanding of the daily experiences of single moms in Utah—especially in terms of their general successes and challenges as well as their beliefs about the value of higher education and its correlation to becoming economically self-reliant. The focus group discussion addressed perceptions of the availability, practicality, and timing of pursuing further education as a single mom.

In preparing for the focus groups, an email was sent to over 700 single moms in Utah inviting them to participate in the SMI study. Addresses were provided by the SMF and consisted of women who had received monthly newsletters prior to December 2005. Out of the 700 emails initially sent, 84 women replied indicating a desire to participate. A second email was sent to this group of women inviting them to take part in the online ten-minute survey consisting of 35 general questions designed to capture basic information assessing personal, marital and family demographics in addition to questions on work, income and education. Seventy-five out of 84 moms responded indicating a 90 percent response rate.

Results – Online Survey

The following bullet points provide a synopsis of the survey results. As a whole, this group of single moms, although self-selected, represents what we might expect from single moms in Utah. The demographics on age, race, and income were consistent with general statewide numbers. Further assessment will be needed to examine the connection between education level and income. As a group, these women are more highly educated than most single moms across America, yet their income level is about the same. This relationship seems inconsistent and needs further analysis. These and other factors will reveal important information about how single moms negotiate life differently than their U.S. peers.

- Age – The age of the moms ranged from 22 to 54 years old. The range is pretty evenly spread. The median age was 37.
- Race/Ethnicity – Interestingly, even though this isn't a "random" sample, the race/ethnicity percentages fit the Utah Census numbers pretty closely, with our sample coming in at about 87% White, 9% Hispanic, 2% Asian, and 1% Native American.

- High School Family Life – The type of family they grew up in shows that the majority lived in a traditional two-parent home (57%). Seventeen percent were raised with a single mom during her high school years, while another 19 percent lived with a step-parent. Several of the moms had a unique home-life in high school including one that had adopted parents, one was a teen mother, another lived with her boyfriend, one lived with her grandparents, and another who left and became a nanny.
- Education level – When compared to U.S. single moms, the education level of these moms is relatively high with 91 percent saying they have at least some post-high school education (63%-some college, 21%-bachelors, 7%-graduate degree). Only 9 percent have a high school diploma or less.
- Living Accommodations – Exactly the same percentage own their home (43%) as compared to those who rent (43%). Twelve percent live with a family member.
- Transportation – Almost all of the moms use their own car to travel (97%). Only one mom uses the bus and one uses TRAX.
- Length of Time of Being a Single Mom – The average length of time for these moms in being single is around 7 years, although the range tops out at 21 years, the median is only 5 years. That means that many moms either marry or remarry within a 5 to 7 year period. This distribution fits the national pattern.
- Becoming a Single Mom – Seventy-seven percent of these moms became single through a separation or divorce. One out of five has never married and only two percent are widowed.
- Alimony – The majority of our divorced sample of moms were not awarded, nor are they receiving alimony (80%). Eleven percent was getting alimony on a regular basis.
- Child Custody – Ninety-three percent of divorced moms hold primary custody of their child(ren). Five percent had shared custody. Somewhat surprising is that out of the total sample, none of the ex-husbands (or boyfriends) of these moms had primary custody of their child(ren).
- Child Support – Around 48 percent of divorced moms receive child support payments on a regular basis. Another 31 percent see it come in irregularly. Twenty percent don't receive it but should and only two percent were not awarded child support.
- Ex-husband's Involvement with Children – Sixty percent of the divorced moms have ex-husbands that are still involved to some degree with their children. Another 12 percent, according to these moms, should be involved but are not and 30 percent of ex-husbands have no relationship with their children.

- Number of Children – The number of children that a single mom has makes a difference in childcare cost as well as availability to go to work or get more education. Our findings showed that three-fourths of the sample of moms has at least two children under age 18 at home. Only 3 percent have five or more. The majority of our sample (65%) does not have any children under the age of 6 at home. The median age of the oldest child is around age 12, while the median for the youngest is age 7.
- Close Friends – Some might think that single moms develop their closest friendships with other single moms. Although this certainly is true in some cases, our data show that most of our single moms are more likely to have a close friend that is married rather than divorced or single. These moms also have close friends that are more likely to be employed.
- Employment Status – Compared to around 70 percent of U.S. single moms who work, our sample of moms has much higher employment rates. For example, 94 percent are working either full or part-time. Seventy-five percent work full-time (71% with benefits) with another 19 percent employed part-time. Seven percent are not currently employed.
- Source of Income – The main source of income for most of these moms comes from being employed (83%). Three percent are self-employed. A few of them rely completely on child support, government assistance, or student loans. When asked to identify all sources of income, we found that the majority of our moms (57%) are receiving income from two sources, mainly a combination of employment and child care. Some moms have three or more sources of income that include various combinations of employment, child support, government assistance, student loans, alimony, assistance from a boyfriend, and social security insurance for their disabled child.
- Family Income for 2005 – Despite the relatively high level of education among these moms, the income level mirrors the median level of single moms across the U.S. (\$24,000). The median income level for our sample is somewhere between \$20,000 and \$30,000. One-third of them are pushing the poverty line, receiving no more than \$20,000 last year. However, 12 percent are in a better financial position with an income of at least \$50,000 or more.
- Own Business – Twelve out of the 75 moms claim to own their own business. These include such business as real estate, Mary Kay, childcare, direct sales, house cleaning, online marketing, and business consulting.
- Type of Employment – Single moms in our sample work in a diverse number of occupations and professions from accounting, clerical, and education, to nursing, secretarial, and sales.

- Job Satisfaction – The majority of moms (67%) say they are satisfied with their job. Another 29 percent have mixed feelings and 6 percent are dissatisfied.
- Schooling – One-fourth of our moms are currently enrolled in school. Of these, most are attending the University of Utah (5 moms). Others go to Salt Lake Community College, BYU, Weber State University, Utah State University, University of Phoenix, Western Governors University, and one mom attends a program called NUCC which is sponsored by her school district. The course of study for these moms is as diverse as they are. One is going into accounting, another into public administration, and yet another into social work.
- Focus Group Location – When we asked where the most convenient place was for them to attend a focus group session, hands down most indicated the Salt Lake area (70%, 52 moms). Nine moms said Provo, 5 moms would prefer Ogden, and 9 moms indicated a number of other locations including Davis County or Logan. One mom even suggested an online focus group session.
- Focus Group Time Availability – Single moms have a great task in juggling their busy schedules. Results from our survey showed that most of them see Saturday morning and afternoon as the easiest times to participate in a focus group session. Other convenient times include Monday, Wednesday, and Friday evenings.

Results – Focus Group Project

Two focus group sessions, one in the morning and one in the afternoon, were held on Saturday, September 23 at the Single Mom Foundation’s offices in Salt Lake City. Based on the data collected from the online survey, several criteria were used to screen and choose 12 (6 for each session) of the 75 online respondents to participate in the focus group sessions. Factors including age, length of time as a single mom, and number of children were primary in this screening. Once selected, an email invitation was sent. Almost all of the moms responded and said they would attend. For those who could not attend, an additional number of moms were invited to take their place.

Each session began with the single moms receiving general instructions and then signing a “Consent to Participate” form. All six moms attended the morning session, while only four moms made it to the afternoon session. Moms in both sessions had been separated or divorced from their partners from two to nine years. All had either one or two children at home. The morning session included slightly older moms who were between the ages of 29 and 43, while the afternoon group ranged from age 24 to 37. On the whole, these moms had at least some college education, some with a bachelor’s degree. There was no evidence that any were living in extreme poverty.

Paul Godfrey (Associated Professor of Strategy and Associate Academic Advisor of the ESR Center) was moderator with Julie Humberstone (SMI Director) and Richard McClendon (ESR Research Director) as assistant moderators at the focus groups

sessions. A question route was used to guide each session; however, the path tended to steer towards perceptions and opinions on single mom challenges, successes, education, childcare, and support systems. Notes, transcripts from the audio recording, and the recording itself were used to assess the moms' responses and to form the following conclusions.

Top Challenges

The first question we asked these moms was what are the top challenges they face. Both groups of single moms immediately identified two things—finances and time.

Finances: Not having enough money even for basic needs was a primary challenge for these moms. We found that nearly all the moms required financial help at some point. In the first focus group, three or four of the women seemed to have taken advantage of government benefits, and at least three of those moms had ultimately come up against the challenge of earning too much to continue to receive needed benefits. All the moms in the first group had sought for some kind of help—if not government benefits such as housing, child care, or TANF, then something smaller, like help with school fees or school lunch. The second group (the younger moms) looked to family to deal with the financial strain of single motherhood. Three of the four moms either had lived with family or used family members as childcare providers.

In explaining their financial challenges, several moms targeted the problem of earning too much income to receive assistance. A lot of energy existed behind the idea that benefits do not match needs, or that the eligibility requirements for benefits do not reflect the income it realistically takes to survive. Frustration was exhibited at the way the government administers “work supports.” Generally speaking, benefits such as TANF, childcare subsidies, food stamps and other supports are “means tested” so that once a person’s income reaches a certain level, their benefits are completely terminated. Although some of these do have a phase-out component, eventually a person will face a cliff effect. We found this to be the case for most of the moms regardless of their income level. One mom who had lost her childcare benefits because she got a \$50 raise at work explained, “[I’d] been on public assistance, and that first year of not having day care help, it’s like . . . I got a raise like \$50 more, then I couldn’t get help with day care anymore and that’s where I’m at now. That first year is so hard. Cuz the \$50 raise doesn’t [offset] the \$400 [benefit from childcare subsidies] that I was getting. That’s the struggle.” Following up on this statement the moderator confirmed, “Okay. So your boss thinks he’s doing you a favor, he or she, by giving you a \$50 a month raise when in fact you’re down \$350?” The mom responded, “Right. But that’s none of [the bosses] business. I’d never bring that up at work . . . I want them to know that I appreciate the raise and that I plan on staying and working harder and I want another one [raise], but, yeah, but it’s quite a struggle.”

Looking at this “cliff effect” from a different angle, another mom expressed, “I’m not on public assistance, but to try to get it is, ‘oh well you make two or three hundred dollars

too much.’ But what is that? \$200 or \$300 is nothing in today’s world. It’s gone like that.” Another mom piped in, “It isn’t even enough to pay for daycare.” Then the first mom concludes, “Yeah. You can go to the grocery store two times and it’s gone and you come home with nothing, hardly. So, yeah. Yeah, I think, I really believe that they should not have a line that says, ‘well, if you make this much, then we’ll give it to you. If you don’t, then you can’t’ because that doesn’t seem very fair as far as being a single parent unless you’re just so way above the poverty line that it’s just, you know, outrageous.” Such statements reflect the dilemma these single moms have while negotiating their way toward greater independence while still having to rely on assistance. The way the current system is set up, to perpetually remain eligible for public benefits is certainly more alluring. One mom simply put it, “It’s easier just to stay poor.” Yet, even in this statement, there was more of a tone of frustration rather than resignation. All of the moms seemed innately determined to “fight to the end” in gaining self-reliance for themselves and their children.

Another challenge surrounds Utah’s increasing gap between wages and costs. These moms feel that their wages are not staying up with the cost of living. “I’ve got a pretty good job,” one exclaimed, “I’ve been with the state for 20 years and it doesn’t get any better. The cost, the rate of inflation is just skyrocketing and is outweighing the raises that we get and I’m seeing myself struggling as, you know, more and more. It’s like I’m barely above the water and my head is like going down. It’s like I live payday to payday. I pay all my bills and I, last payday I had two dollars leftover to last me for two weeks and it’s just getting worse and worse so I know I’ve got to do something and I’m doing something, you know, I’m going to real estate school now, but then again, you know, it’s like, babysitters, you know. It’s hard to do all this and you can’t get help from anywhere unless you have a strong family support system, which I really don’t, you know, I come from a dysfunctional family. It’s hard to progress, it’s hard to get any help. It doesn’t get any better.”

Another challenge is “added” school fees especially when they can’t get assistance. “I wanted to say something about the school fees,” one mother said, “That really just totally frustrated me when it’s nearly \$200 to register your child in high school and a little less for junior high and where you can’t get the assistance. I guess people could justify and say, ‘well, you could save that much money up, blah, blah, blah, whatever, but you know what, when you are barely making it, it’s very difficult to do that, extremely difficult. Everyone wants to try to plan ahead, but it doesn’t always work. The car breaks down or something happens during the year and you think, ‘Oh well I’ll use my taxes when they come, but then there’s always something else that comes up.’” Another mom added, “Driver’s ed. fees, that was over a hundred dollars, it didn’t include wood working fee, I mean there’s just so many fees in junior high and high school.” Then the first mom concludes, “Yeah, I was very frustrated when my daughter came back home, yeah, and said ‘oh well I need this money for that and this money for that’ and I’m like, ‘Well, we already paid fees, I thought that was taken care of.’” In addition to this concern, moms were intensely aware of their inadequacy to provide their children with more than just the necessities. One mom’s guilt about this came out when she tearfully expressed, “. . . [Y]ou feel so bad because . . . like my son wants to play baseball, you know, I don’t have

money for that kind of stuff, you know He wants to go ice skating, he wants to do things that he hears, you know, other people do and it's just so heart wrenching that you can't do anything with your kids. You can't help them grow, you can't give them the things that you want to give them. Because you barely can provide for them.”

Childcare costs were another financial concern. Moms who were using formal childcare said that they were paying \$350 to \$565 per month for one child. This expense had forced some of them to find alternative childcare methods such as family and friends. Even expenses like a co-pay for a medical visit was burdensome.

Even with all these concerns surrounding their finances, our underlying feeling was that these moms were not out to gouge the system for benefits, but really had a yearning to become self-reliant. What they preferred was the option of “temporary” financial relief that could be cherry picked from time to time when the need arose. One of the mothers put it this way, “Like we need these little extra helps, you know, to help us live, to survive. It's like [government assistance] go[es] strictly off, you know, you have to be dirt poor poverty, you know, to qualify for any kind of help. And it's like, us that are trying to be self-sufficient, we got barriers everywhere. No place helps if you have to be dirt poor.”

What was fascinating to observe when it came to the financial question was just how pragmatic and sometimes innovative these moms were in their strategies to offset the financial burdens. Some are living with their parents, while others are working an extra part-time job on top of their full-time employment. Some moms were getting extra training like real estate classes. One mom's story was quite inspiring. While attending a single moms conference, she connected with the “People Helping People” program:

They . . . really helped me get my confidence back up to look for a job, to get my skills together,” she said, “and I guess I've kind of been one of their success stories. The turning point in their program for me was, and it's nothing really that I did, just things fell into my lap in a fortunate way, but one of the little things that we did there was a worksheet and you wrote down how much you spend each month on each thing: your rent, your gas, your car insurance, everything. And then they added it up, took out taxes, and said, ‘This is how much you need to make per hour to live like this.’ And I didn't put Christmas down, I didn't put birthdays down, it was just month to month stuff. And at that time I was thinking, ‘Wow, if I could find a job that made \$10 an hour, maybe \$12 because that's what's in the newspaper, like I'll be doing fine.’ Well that [worksheet] came back, I needed to make like \$19 an hour. I was just like, ‘Oh my gosh.’ It just slapped me in the head. ‘Girl you aren't going to do this. This is not going to happen.’ I ended up working for Kelly Services thinking I could just do temp work for a while, while I look for a career-type job and being a temporary worker would allow me to go on job interviews. And I also felt guilty, I didn't want someone to train me for a \$10 an hour job if I could find something that paid \$20 an hour and then leave, you know. So I did the temporary thing. And about the third temporary job I had, the owner of the

company, small company, after the first day's like, 'You're not going anywhere. You're staying here.' And that job, and I kind of laughed, and I had the confidence then because I was the temp. I was like, 'I can't, I'm not looking for an \$8.50 an hour job,' I said, 'I really need to make \$20 an hour.' And he, well, he says, 'You're worth it and you're not leaving.' So that's kind of the way it worked. That's just kind of an odd thing. But went back to the People Helping People monthly meetings and I've been on the news on the Smart Women segment where they came to my work and interviewed me and it was kind of funny. And then also I've been, they'll have different fundraising things and I'll be one of their poster children and show up and talk about their program and how much it's helped me. But through that job now where I was just making \$20 an hour, now I moved up into a position that I don't even know how much it makes. I haven't figured it out yet.

Time: Another primary challenge identified by single moms was not having enough time. As we just previously discussed, most of their time is consumed with “making ends meet.” Therefore they feel extremely backlogged and out-of-sync with what little time they have left for their children or for themselves. One mom expressed, “I would like to be able to have enough income coming in that I wouldn't have to work quite as much so that I could actually do some of those important things that I'm not doing for my children or myself, so that our family and life and environment is a little more whole.”

In order just to stay up with her tasks, it was rather shocking to us to learn that one of the mom's day starts at 6 a.m. and ends at 2 a.m. When asked how much of that time she is able to spend with her child, she responded, “Maybe we can squeeze in two hours.” Other moms confirmed this, explaining that their typical day often started around 6 a.m. with little time available for their kids. Between commuting, working, and schooling, these moms were lucky to be home by 6 p.m. or 7 p.m. That gave them about an hour or so before their child was off to bed. Then came the house cleaning, homework, etc. which left them little time for themselves before they retired off to bed, only to start the same schedule again in a few hours.

Simply put, these moms are so strapped! They are mentally and physically tired. They silently long for a personal time-out, where the cares of the world can be taken away if only for a few minutes. One mom expressed it this way, “[T]here's times when I come home and, you know, I just have to crawl in my bed and close down for a little while because otherwise, you know, it's just too much pressure. You just have to, all of it, just let it go. It's just too much. There's nobody to come home to that will hold you in their arms and comfort you and say, 'Hey you're doing good. It's all right. I know you had a bad day.' You're the only one.”

Many moms identified feelings of guilt over not having enough time to spend with their children. This feeling seemed particularly pronounced among the first group—the older moms. The following dialogue illustrates this emotional struggle:

[mom2] You know, speaking of working full-time, obviously we all want to better ourselves, we want to be able to provide for ourselves and, but you know, when you do work full-time there's that challenge of, 'am I spending enough time with my children?' Because you're the only parent. There is no one else and that to me is a huge challenge, 'Are my children getting what they need?'

[mom 6] I always [the] feeling . . . 'Am I abusing my children not spending enough time?' When I'm driving from work, I always have this feeling inside myself. It drives me crazy.

[moms agree]

[mom 3] But what are we supposed to do?

[moms] I don't know.

[mom 2] Especially during the school year, because their grades. My boy's grades are suffering in some classes and I don't have the time to sit down and help them figure out what's missing and why. With four kids I can't sit down with all of them every night. It's not realistic.

[mom 6] I am picking up my child up from daycare as the last person, probably. And I feel myself so bad. Why I am doing that for my child. What does she feel that I am coming so late?

[mom 2] But I am always one of the last ones to get there.

[mom 6] Exactly.

[mom 2] What really....[overlapping voices]

[mom 6] What feelings do you have inside?

[mom 2] Yeah. Just, he knows I'm coming though. And he and I are the only ones in the car all the way home, so...

[mom 6] Every morning next day she started, 'Mom can you pick up me early today please? Please?' I will . . . try! I will . . . try!

[mom 2] Which makes you feel guilty and then you think about that all day and then are you doing a good job at work as much as you would otherwise because you have all this guilt going on and...

[mom 3] That doesn't change. Mine are teenagers but they ask me every morning, 'Do you work today?' And if I say, 'No, today is my day off.' 'Oh, yeah.' So you know, they love it.

[mom 4] They need it just as much then as they do when they're little.

[mom 3] That's right.

[Moderator] Wow. So there's, I mean there's the rational, financial pressure, but then there's this emotional thing that you just feel about, 'I'm not spending enough time.' And that sort of feeds back.

[mom 1] Immense guilt.

[mom 4] Not to mention where does the time come for yourself? Just so you can stay healthy, you know, emotionally, physically, all those things.

Other Challenges: Although finances and time were directly identified by these moms as top challenges, we observed other stressors that confronted them. Some felt guilt over their parenting skills because they often yelled at their kids. Others feared how the media often portrayed the negative outcomes of children who are raised in broken families, rather than the success stories. Many expressed anxiety over the lack of a strong male influence in the children's lives. Some moms were frustrated about the lack of legal teeth in child support or the transitional stress on the children after visiting their dad for the weekend. Some were saddened by the lingering effects of domestic abuse.

Coping with the Challenges

Each of these moms employed various strategies to deal with the stresses that come from their challenges. Some have looked to family or friends for support, others have visited therapists. A couple of moms incorporate regular exercise, while relying on a Higher Power was also mentioned. Most of the moms frankly just didn't have time to worry about all the stress. The following dialogue gives a glimpse of the assorted coping techniques:

[Moderator] So before we move on, I've heard you talk about collectively three big emotions: fear, resentment, and guilt. How do you deal with that? Do you just kind of shove it down inside of you? Or is there a support structure where you talk to people? Do your parents help? How do you deal with this sort of sea of emotion?

[mom 6] I know in U.S. it is pretty normal to have a therapist. But it is pretty expensive financially. When I did have a Medicaid for myself, I used a therapist. But most likely it is the friends. I don't have family around, just friends, that's it. That's it.

[mom 2] For me I have, I don't have any friends. I don't have time for a social life really. I'm very religious so I rely on my higher power. That's the only thing that gets me through. I mean, I totally 100% rely on that

[mom 3] Well I have friends that I talk to at work but, you know, after a while you wonder if that's even a good thing because you have to work with them and if they know things about you, you know, or whatever and then it creates a weakness link in there. And so that's not always good. But same thing with what you said, I rely on the Lord for a lot

[Moderator: pointing to another mom] Okay, how do you deal with, or do you feel these emotions? And how do you kind of deal with them?

[mom 4] Oh yeah. You um...I try to exercise a lot and I usually have my daughter do it with me. She does a lot of my activities with me too. So, but I, I don't know, when I feel really guilty and get all emotional I try to do some things for her. Go buy us a game and just focus like two hours, one hour just playing a game with her. So a lot of times I'll shove it deep down.

[Moderator] Thank you for being honest.

[mom 1] I like to escape too. Ten, fifteen minutes at night, I'll try and, I always have a book that I'm reading, that I can kind of escape into. And then I also, prayer is important to me as well. But my sister who lives in St. George, and my neighbor are my two best friends and I just call them and they're just there for me anytime if I need anything

[mom 5] I talk a lot with my mom and I have a sister that I talk with, but...Kind of back to being so busy. Time-wise I just don't have time to worry about...It's just you get up, you get ready for work, make sure everybody's headed out the door in the right direction, you come home, you fix dinner, you clean up, everybody goes to bed.

[moms laughing] That's exactly how it is.

[mom 5] You just don't have, I don't have time to... It all gets shoved down in there. But, yeah, just, if I had 30 minutes to start thinking about my life I'd probably be upset.

[starts laughing with Paul] You just keep going.

[Moderator] Thank you.

[mom 3] You can't dwell. You can't really dwell. You have to let it go and you find your ways to do it. I mean, that's my biggest source is my heart of power, but I'm like her too. I exercise and if I don't, I try to do it everyday and if I don't

I can really feel it in every way. So I strongly believe in mind, body, and soul. And I'm constantly always trying to work on that because I can feel that it really helps you when you have all of these going.

One of the most insightful comments we drew from this dialogue, one that was said in passing yet seems to characterize all that we heard from these single moms is—“*It all get's shoved down in there.*” That statement speaks volumes about the coping strategy that many of these moms use in the face of their maternal loyalty. These moms are instinctively driven to provide for their children and quitting is NOT an option. They spend much of their waking hours working at and worrying about putting food on the table. That is their number-one concern. This however creates a tremendous burden on family and personal time, sleep, emotional health, and social life. Very little leeway or wiggle room is left. Because many of them are on the cusp of poverty, there's no option but to press forward, setting aside their personal emotions and needs. There's not even time to worry about worrying, or about how tired they are. Our feeling was that these moms just put it all aside, “shove [it] down in there” and set their face toward the wind.

Short-Term and Long-Term Success

We asked the moms in the focus groups to tell us about how they define success on a daily basis as well as in next several years.

Short-term Success: Most moms defined short-term or daily success in simple terms: being on time for work, trying to wake, doing their best, keeping their job, or just making it through the day. In essence, these answers reflect the idea of simple survival and maintenance. Daily success to them is about not losing ground and maintaining at least the status quo. One mom put it this way, “I guess [success] would be able to just . . . get up and feel happy and good inside and not dreading that it's Monday and wishing you had more time to just do something for yourself or your kids.” Another mom explained, “Mine would be for the right now is that at the end of the day I can say that I got the important things accomplished that day. You know, the things that the kids need, the things, you know, work. And to have enough energy to get it all, it all done.” Another mom said, “. . . I start each day out with a prayer and if I, the things I ask for is to be the best that I can possibly be that day. And that success for me is if I know I've done the best I can do that day and I evaluate that each night when I say my nightly prayer. I know if I lived up to that or not . . .”

Long-term Success: In the first group, long-term success generally related to raising an emotionally healthy child. It was interesting how quickly consensus came surrounding this conclusion. One mom jump right in and said, “[That] my child knows that I love them. Just grow up being healthy whether it's with money or without. Emotionally. A second moms expressed, “Well, it comes down to children to me too and that is that if my children grow up, they're socially healthy, they're married and they're enjoying their life and they're not in any kind of super dysfunctional kind of situation.” A third mom stated: “Yeah for me it would be my children are healthy emotionally and happy and

grateful for whom they are and where they've come from. That I've taught them right, I guess." The older moms also mentioned financial security and creating better balance.

The moms in the second group mentioned the achievement of more tangible goals as defining long-term success, such as finishing school, buying a house, having a little extra money, and not having to work a second job. They spoke more of issues relevant to achieving stability and independence.

Education

All moms in our study agreed that education was very important and the path to higher income. Some of them already had a college degree. Many were very savvy about this topic and had previously thought about different strategies to attain more education for themselves. However, they emphasized the difficulty of taking the time away from their kids to go back to school, particularly when full-time work was already taking its toll. Part of the issue is that they seemed to view a bachelor's degree as something of a personal dream rather than as a functional improvement or solution. Of the moms that would like to get more education, several said that even if cost was not an issue they probably would not return to school right now. This sentiment was particularly strong among the older group of moms, some of whom already had all the education they wanted. One mom in this group did differ—stating that she would go back to school if finances were not an issue, despite the difficulty of finding the time. Among the younger group of moms, three of the four had gone back to school after becoming single moms; however, they still generally felt that time presented a bigger challenge to them than financing their education. The following sentiment from one mom illustrates this:

I feel education is very important. I mean it's essential really. I think everybody needs to have a degree. I mean, to succeed, I mean, there are the few people in this world that are millionaires that haven't gone to college, you know, don't have a college education but come on, let's get serious, what's the percentage of those people? You know, the normal people out here, you need to have a college education and it's very vital and important and I'm trying to instill that. I tried to instill that with my first son but he hated school. This son that I have now, the younger son, he loves learning so I'm just so thankful that he loves learning because I loved to learn when I was a child. I was a straight-A student until I started doing drugs and messed up my life. I left home at fourteen. I know . . . I want to have a college education. I'm one class away from my Associate's but it took me like ten years to get there in-between because I've always had to work full time. I've always been the bread winner with my two failed marriages. My exes didn't have, they weren't stable with jobs. I was the only one that had the stability for the income. So I always had to work full time and I always went to school or worked part time somewhere else. I was always doing two things. So I would love to continue my education but with, I can't do it because I feel so guilty about having so much time away from the child. When will I do it? I hear what she says, 'one class at a time' but one class at a time is still that much more

time away from this child that needs you so much. You know, he has, he's so disadvantaged right now. It's just, I can't do it, so that's why I was trying to formulate, 'What can I do to better myself, that, where I can't?' . . . I know I want to go to college. I want a Bachelor's, a Master's, a PhD. I would love to have a PhD. But I feel like it's something I'm probably going to have to do when my child is grown up and on his own, I will have to pursue. Because I love to learn, I would love to go back to school and I plan on doing that but like I say, I know I've got to put that on hold. So I'm thinking, 'What can I do right now that's going to not take so much time from my child?' So I contemplated all kinds of things. 'What can I do at home? How can I advance myself at home?' So I came up with some, a few prospects, but the real estate thing was the one that really appealed to me most because it's the fastest thing I can do without so much time away and once I get my license I can do it all from home mostly. I had to figure out how I can do this without so much time away from my child. But education, that's where I would love to be first and foremost but I can't because of [my son].

Because of this time barrier, moms that were going or looking to go back to school were interested in flexible alternatives such as college programs that could be completed part time, at night, online, and/or from home.

In a kind of an ironic twist, we asked the moms to explain what kind of counsel they would give to newly divorced, unwed, or widowed mothers when it comes to the timing of getting more education. They adamantly suggested that if the children were still young, to enroll immediately, before finding a job. "If their children were young" one mom advised, "I would tell them, 'Do it right now, ASAP, don't waste any time. Don't even go to work. Get whatever resources you can. Take advantage of the system to go get your education while your child is young before' I'm saying like [when the child is] one to three [years old] because after three they need you and the longer you wait the harder it's going to be to get that done." Another mom concurred, "I completely agree. I agree. I have a good friend though that had children of all ages from one to sixteen and that's exactly what she did right when she got divorced. She got grants, she got loans, she just plugged right into school for two full years straight and she has a great job." Another mom advised, "Well the first thing that pops in your head [when you're newly divorced] is, 'Oh no, how am I going to survive financially so you think, 'Oh, well I gotta go out and get a job.'" But then you get a job and then you can't look all bad and then if there's financial issues then you can't always get grants. You can't always get the help you need. So I totally agree. Do it now." These moms felt this strategy would allow the newly divorced mom to receive benefits she would not be eligible for if she went back to full-time work ahead of schooling, while minimizing the time away from children. The moms also felt this would be easier because of the difficulty of leaving a job. The feelings were mixed on whether a four-year degree or other degrees are best for a single mom. At least one mom felt women should look for what they can do quickly that will make the biggest difference in their income. The following dialogue demonstrates this attitude:

[mom 4] I think you need to pursue the careers that don't take a college degree. They still could take some training. It doesn't have to be a four year program.

[mom agrees: Do one or two years] It could be 18 months or something like that.

[Assistant Moderator] Professional degree, skills degree, or something like?

[mom 4] Yeah, or like the dental assisting. My cousin did that and I think she does very well. She only works a couple days a week even. And I don't think she's very...

[mom 1] But look at the higher degrees within that. For example, dental assistant, so I'm not sure what the rate is now, but I know they don't make as much as a dental hygienist.

[mom 6] Exactly.

[mom 4] Right, but...

[mom 1] So take a step further because it's only going to be maybe six months more training to get that, I don't know for sure that's just an example, but..

[mom 4] But I think the advice I give is to check into all your options and look at how much time your education's going to take and how much you're going to make. And you can, you know, then do that for a while because you'll be comfortable and then you can go back to school if you want to.

[mom 2] University of Phoenix. [moms laughing]

[mom 4] Or even getting into something like you're doing, like real estate, where you're going to school, you know, for not four years I don't think...

[mom 5] No, 90 hours.

[mom 4] But, yeah, where your income can go right up.

In the end, we found that these moms were in full agreement of the necessity of education, yet with the stress of full-time work and lack of personal and family time, the shift toward schooling seemed too momentous to them. Some of them have, however, searched for alternative training methods to help increase their work skills and subsidize their income. Although it was hard to see themselves as going back to school, ironically, they had no reservations encouraging other moms with young children to head back to school as soon as possible. We found this to be an interesting disconnect; they can see their own dreams in someone else, but not in themselves. It would take some strong coaxing to help them see the cost/benefit ratio in going back to school verses loss of time with kids.

Other Findings

Social Life and Dating: When it comes to getting back into the dating scene, most of these moms were hesitant. Their interest in having another man in their life was rather passive and secondary compared to their children and the development of their independence. To them, their children came first and that they should wait to remarry when their children were older and in their later teens. Clearly, they were concerned about the dynamics and effects that bringing another man into the house would have on their children and themselves. There was a sense that if they ever did remarry, they wanted to go into the marriage already stable and independent; that they were marrying for love rather than dependence.

Given these moms' exposure to irresponsible and sometimes abusive partners, we were not surprised that they were not anxious to jump back into the marriage scene. What did surprise us a little, however, was their pessimistic generalization of men and passive interest in remarriage. Their comments suggested that having another man in their life would be more of a liability rather than an asset. In some way they saw him as a kind of an adult-child that would just be added to the list to take care of. One mom in a wry comment said, "I want to get my school, I want to have a house, I can wait. What am I going to do with him? [everyone laughs] What am I going to do? I mean" Said with a touch of humor, this comment epitomizes what sociologists have tracked over the last several decades concerning western society's shift in attitudes away from marriage. Generations past looked at marriage as a pragmatic necessity for survival. Today's generation, with its fail-safe social structure, sees marriage more as a convenience and preference. Some social theorists claim this shift to be healthy, others disagree. In either case we found that the majority of moms in our focus groups exhibited a kind of matter-of-fact attitude that they could survive without "needing" a man right now. There was no sense of urgency in this part of their life that we observed.

Single Mom Conference: Several of our moms praised the value of the single mom conferences that were held in Salt Lake City. They felt that the conferences provided a kind of oasis from their heavy stress, albeit just for a day. The conferences also helped them feel that someone recognized them; that they exist and are not forgotten. One mom claimed she fed off this conference throughout the year, remembering stories of courage she heard from another single mom's seminar. Networking with other single moms was also beneficial.

Dysfunctional Families and Ex-partner Drug/Domestic Abuse: As we listened to the life stories of these moms, we were startled to learn that most of them had either grown-up in a dysfunctional home, married a drug addict or abusive husband, or both. Whether this is an anomaly or not we are not sure, but it did stand out over the course of our discussion. At the same time, we were impressed at how resilient and self-determined these moms were to pull themselves above their circumstances.

“Hitting the Ball Out of the Park”: One of the final questions we asked these moms was: “Give [us] a success story of when you really think, as a single mom, you just hit the ball out of the park and you really did . . . a great job.” The moms were somewhat hesitant in answering this question. It was almost as though they had never entertained nor had time to consider such a question. After about a ten second delay, one mom in the older group finally observed, “I can think of one, just one thing I try and do [which is a] mom day with each of my children as often as I can. It’s not once a month like I would like, but I had one day where my son was just struggling, I could tell, so I just put him in the car and we went and had a mom day and he opened up to me like never before. It was a way for me to learn what’s important to him. So that was successful to me to learn that I needed to, he’s having a bad day, I need to pull him away, be with him alone, and makes a big difference in his life.” Two moms shared how their whole life was a success story—referring to how they climbed their way out of family troubles. As we mentioned earlier, one mom saw her connection to “People Helping People” as a huge success. Another mom identified gaining U.S. citizenship and gaining a stable job as a “homerun.”

In the younger group of moms, a planned trip to Disneyland was seen as a big hit. “In a couple of weeks we’re going to Disneyland so I’ve saved part of my tax refund and got a raise at work to replace the part that I couldn’t save but that’s my reward for getting my degree . . . we’re going to rent a van and take my parents and my sister and drive and go to Disneyland and Sea World and I think that will be really fun because I don’t think we stop long enough to have fun with our kids . . . There’s times when you get into a moment with my little four year old when he’s laughing and giggling and attacking me or something. I’m like, ‘Why don’t I stop long enough to do this?’ And you just don’t, so we’re going to have some fun.” The other moms in the group listed: having the courage to move out of the parent’s house and go back to college, a day where you don’t yell at your kids, and just having a good day.

Recommendations

Based on the above findings, we provide several recommendations to practitioners and researchers as they create and identify interventions and knowledge about helping single moms become economically self-reliant.

- Since finances and time are the top challenges identified by our focus groups, interventions that attempt to alleviate the stresses of these two areas may be the most helpful in building sustainable self-reliance for single moms.
- Practitioners who target greater educational attainment as an intervention must be sensitive to several factors including the need for flexible education, childcare supports, tuition and financial aid. This type of intervention must also implement easier ways for single moms to access information and knowledge about educational institutions, resources, and where to go for help.

- Practitioners must identify and promote professional, technological, and/or higher education programs where single moms can get the biggest career/monetary benefit while at the same time minimizing time away from their children for schooling.
- Moms need an easier, more user-friendly “one stop” website where they can access information that helps them learn about education, career, childcare, government assistance, and legal options. A crisis line may also be helpful for emotional health support.
- Newly divorced moms with younger children may be more likely to go back to school immediately than those who have older children and/or have been divorced for a longer period of time. Practitioners who are using educational attainment as an intervention should consider these factors in their assessments of clients.
- Interventions that develop greater support networks for single moms need more attention by practitioners and researchers. Moms from our focus group saw conferences and support groups as valuable gatherings for network development.
- Moms in our focus group had little desire to receive long-term government relief, but instead exhibited a high level of independence. Yet while they were striving for this objective, they admitted that there were times when they needed temporary assistance for just a short amount of time. Therefore, interventions that help single moms on a temporary basis and which focus on individual needs may be more effective than long-term financial aid programs.
- Practitioners and government organizations need to find ways to minimize if not eliminate the so called “cliff effect” on TANF, food stamps, etc. that penalizes those whose salaries increase.
- In order to corroborate the findings in this report, researchers should conducted further quantitative and qualitative research on single moms in Utah.