

# Briefing Paper



IWPR #C460

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## Single Mothers in College: Growing Enrollment, Financial Challenges, and the Benefits of Attainment

Single student mothers are growing in both absolute numbers and as a share of the college population. They often face significant financial and time-related obstacles that make it difficult for them to persist to graduation. Investing in programs and supports that target the needs of single mothers has the potential to improve their rates of college attainment, and increase earnings, which can lead to a range of multigenerational benefits. This briefing paper provides data on single mothers in postsecondary education and discusses the potential benefits of increasing their college attainment rates for individuals, families, and society as a whole.

The number of single mothers in college more than doubled between the 1999-00 and 2011-12 school years, to reach nearly 2.1 million students—or 11 percent of all undergraduates—as of 2012 (Figure 1; IWPR 2017a). The growth in single mothers in college was more than twice the rate of growth seen among the

### Key Findings

The number of single mothers in college **more than doubled** in the 12 school years between 1999 and 2012.

Nearly 2.1 million students—or **11 percent of all undergraduates**—are raising children without a partner.

**Women of color** in college are especially likely to be single parents.

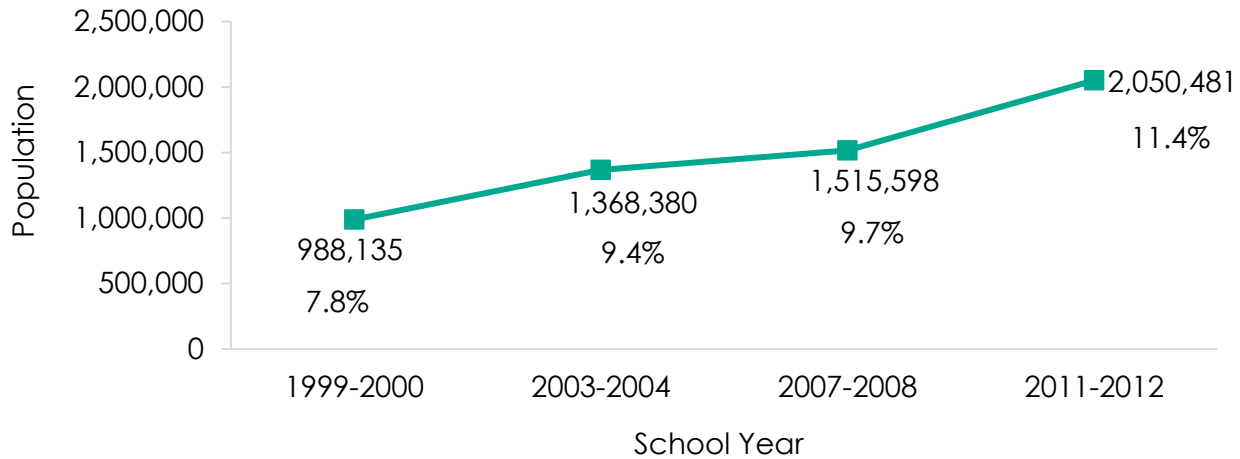
30 percent of single student mothers attend for-profit institutions—**triple the rate** of women students without children.

In 2015, **just 31 percent** of single mothers ages 25 and older held a college degree, compared with 54 percent of comparable married mothers and 40 percent of women overall.

4 in 10 women at two-year colleges say that they are likely or very likely to **drop out of school** due to their dependent care obligations.

overall undergraduate student population (42 percent) over the same time period (IWPR 2017a). Among female undergraduates, 19 percent were single mothers as of 2011-12 (IWPR 2017b).

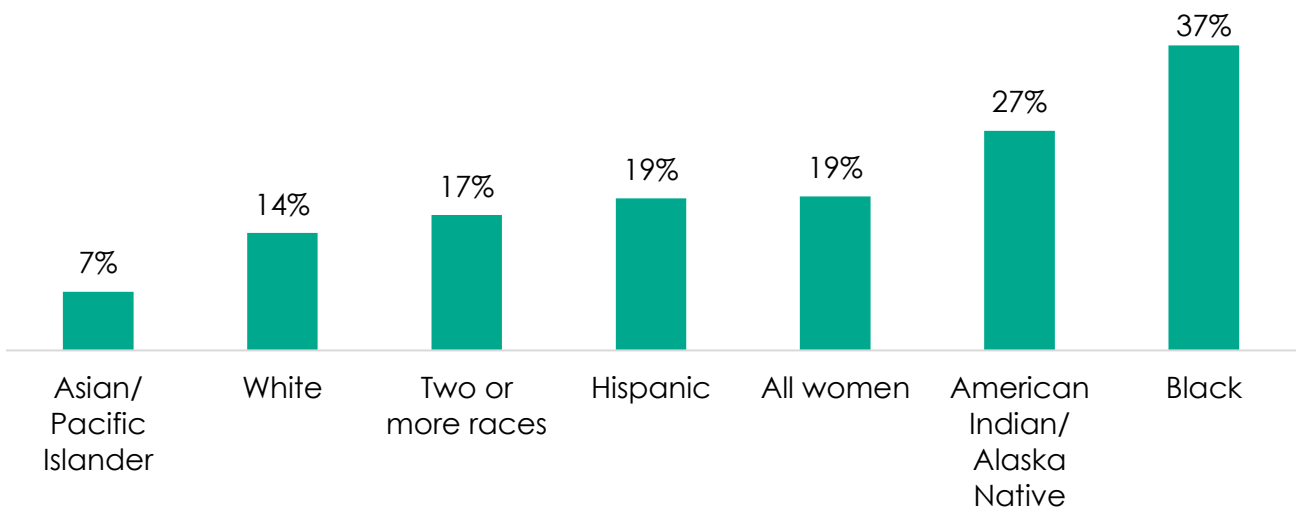
**Figure 1. Number of and Share of Undergraduate Students who are Single Mothers, 2011-12**



Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study (NPSAS:00, NPSAS:04, NPSAS:08, NPSAS:12) and the Integrated Postsecondary Aid Survey (IPEDS) 1999-2012.

Women of color in college are especially likely to be single parents. Nearly two in five Black women (37 percent) and over one-quarter of American Indian/Alaska Native women (27 percent) are raising a child without the support of a spouse or partner while in college, compared with 19 percent of Hispanic women, 17 percent of women of two or more races, 14 percent of White women, and 7 percent of Asian/Pacific Islander women (IWPR 2017b). These data demonstrate the importance of supporting single mothers’ postsecondary attainment to improving equity in higher education access and success.

**Figure 2. Share of Women Undergraduate Students who are Single Mothers, by Race/Ethnicity, 2011-12**



Note: Only includes students enrolled at degree-granting institutions.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2012 Integrated Postsecondary Education Data System (IPEDS) and the 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

The largest share of single mothers is enrolled at community colleges: 44 percent of all single student mothers attend public two-year institutions. Another 30 percent of single student mothers attend for-profit institutions—making them over three times as likely to attend for-profit colleges as women students without children—and 19 percent attend public or private four-year colleges (IWPR 2017c). Among women in community college, 21 percent are single mothers, compared with 7 percent of women in four-year institutions (IWPR 2017b).

Increases in the number of single mother college students correspond with a growing share of families headed by single mothers in the United States overall (DeNavas-Walt and Proctor 2015). In 2015, nearly a quarter of all families with children under 18 years of age were headed by single women—a 167 percent increase since 1965, when just 9 percent of families were headed by single mothers (IWPR 2017d).

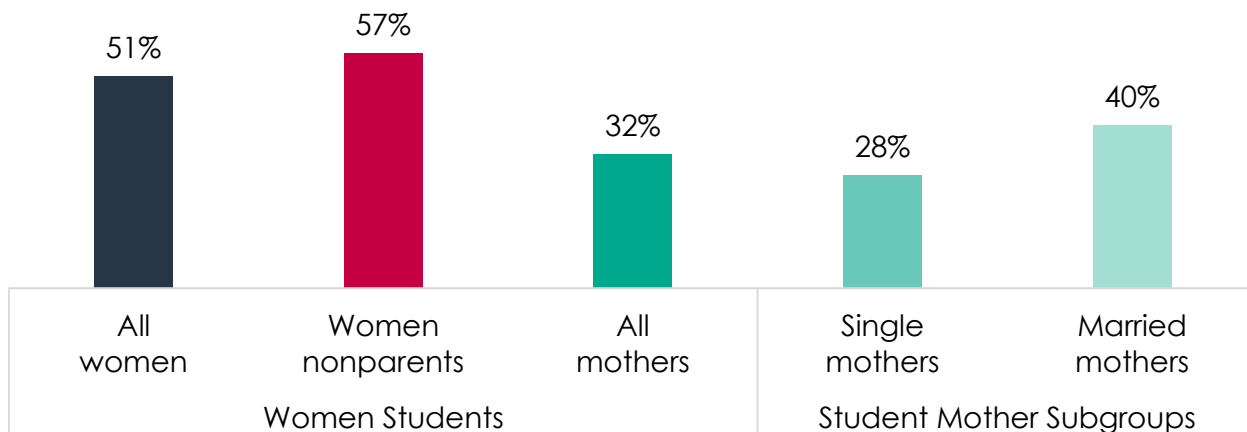
## Single Mothers are Less Likely than their Peers to Complete College

Single mothers have low rates of college degree attainment: as of 2015, just 31 percent of single mothers ages 25 and older held a bachelor’s degree or higher, compared with 54 percent of comparable married mothers and 40 percent of comparable women overall (IWPR 2017e).

Once enrolled, single mothers are much less likely than married mothers and women without children to complete college. Only 28 percent of single mothers who entered college between 2003 and 2009 earned a degree or certificate within 6 years, compared with 40 percent of married mothers, and 57 percent of women students who were not parenting (Figure 3; IWPR 2017f).

Single mothers who do graduate have higher levels of debt than both their nonparent and married mother peers. On average, single mothers who earn a bachelor’s degree have nearly \$30,000 in student debt one year after graduation—\$4,800 more than women without children, and nearly \$4,300 more than all women students (IWPR 2016a).

**Figure 3. Share of Female Undergraduate Students Who Attained a Degree or Certificate within Six Years of Enrollment, by Parent and Marital Status, 2003-09**



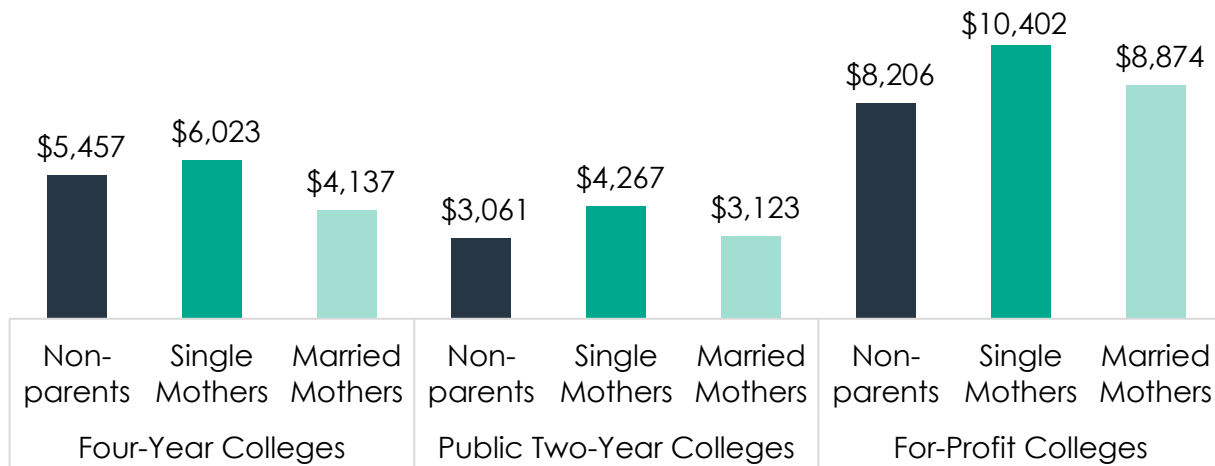
Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2003-04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up (BPS:04/09).

# Financial Insecurity Especially Pronounced for Single Student Mothers

Single mothers often face major financial challenges that can impede degree completion. The vast majority of single mothers in college (89 percent) have low incomes; 63 percent live at or below 100 percent of the federal poverty level (IWPR 2017c). A large majority of single mothers are unable to contribute to college costs: 81 percent report an Expected Family Contribution (EFC) of \$0—twice the share of married mothers—meaning they have no income of their own or from their families to cover college-related expenses (IWPR 2017c). Unmet need among single mothers—or the amount a student must pay out-of-pocket to cover college expenses after family contributions, grants, and need-based aid are taken into account—is also particularly high. In 2012, single student mothers had, on average, over \$6,600 in unmet need, more than \$1,700 higher than the average need of non-parenting women in college, and \$2,000 more than married mothers’ unmet need (IWPR 2017c).

Within the single mother student population, unmet need varies by race/ethnicity and institution type. Single mothers who are Black, Hispanic, Asian, and Native Hawaiian/other Pacific Islander have an average of nearly \$600 more unmet need than their White counterparts (Appendix A; IWPR 2017c), and single mothers attending for-profit institutions have significantly greater unmet need than those attending two- and four-year colleges (Figure 4; IWPR 2017c).

**Figure 4. Average Unmet Need among Women Undergraduate Students, by Marital Status and Institution Type, 2011-12**



Note: Four-year institutions include both public and private colleges and universities.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics. 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

Single mothers in college face costs that non-parenting students do not have. Child care, for example, can pose a major financial challenge for all student parents, and especially for single student mothers. The annual cost of center-based care for a four-year-old ranges from roughly \$4,000 in Mississippi to more than \$12,700 in Massachusetts—levels that may be prohibitively high for single mothers (Child Care Aware of America 2016).

## Intense Time Demands Pose Obstacles for Single Mothers

Dependent care takes up a significant amount of single student-mothers' time, which can compromise their academic success. More than 60 percent of single student mothers report spending at least 30 hours per week caring for children (Miller, Gault, and Thorman 2011). Balancing coursework with parenting can make persisting in college difficult: 43 percent of women at two-year colleges who live with dependents say that they are likely or very likely to drop out of school due to their dependent care obligations (IWPR 2017g).

Many single mothers work in addition to going to school and caring for children: 54 percent work 20 or more hours per week and 43 percent work 30 or more hours per week (IWPR 2017c). Research shows that working a significant amount while pursuing a higher education can negatively affect college outcomes, including grade point average, persistence, time to degree, and degree attainment (King 2002; Kuh et al. 2007).<sup>1</sup> For students with dependent children, *any* amount of paid work is associated with declines in degree attainment, whereas among non-parents, nominal amounts of paid work (less than fifteen hours per week) are not associated with diminished college success (IWPR 2017c). This suggests that students have a finite number of hours that they can dedicate to paid and unpaid work outside of school, and for parents, that work allotment is consumed by unpaid dependent care responsibilities. Financial aid policies should take into account differences in students' ability to supplement their own incomes through paid work while succeeding in school.

## The Benefits of Increasing Single Mothers' College Attainment

Research documents the significant economic and social rewards of postsecondary education for adults, children, families, and society, and such gains are likely to be especially transformative for the life trajectories of single mothers. College graduates are more likely than those without college degrees to be employed (Hout 2012; Vilorio 2016), and to have access to employer-sponsored pension and health insurance plans (Baum, Ma, and Payea 2013). Women with bachelor's degrees who earn postsecondary credentials have much higher lifetime earnings than those with less education. Women with four-year degrees who work full-time, year-round earn, on average, \$612,000 more over their lifetimes than women with some college experience but no degree, and \$822,000 more than women with only a high school diploma (Carnevale, Rose, and Cheah 2011). Earning a postsecondary credential may also contribute to better health and well-being: research finds an association between higher educational attainment and improved health outcomes (Cutler and Lleras-Muney 2006) and college-educated adults engage more with their communities than those without degrees (Bureau of Labor Statistics 2016; Dee 2004). Given the socioeconomic challenges faced by single mothers in and outside of the college context, increasing their educational attainment is critical to strengthening family well-being and economic security.

In addition, mothers' postsecondary attainment increases children's likelihood of attending college themselves. A study by Attewell and Lavin (2007) shows that even when controlling for predisposing social and demographic characteristics, a mother's college attendance has a significant effect on a number of child educational outcomes, including vocabulary, reading and math scores, and college attendance. They report that the positive effects for children are large enough to mitigate any negative effects of low-income. The authors' analysis of data from the American Time Use Survey (ATUS) shows that college is associated with

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<sup>1</sup> King (2002) finds that persistence and degree attainment are negatively affected when students work 15 or more hours per week, whereas Kuh et al. (2007) finds that over 20 hours of work per week is the point at which students start to experience negative outcomes, such as lower first year and senior year grade point averages.

increases in positive parenting behaviors associated with improved child outcomes, even when controlling for socioeconomic factors related to college access (Attewell and Lavin 2007). Another study using the ATUS found that, controlling for age of children and marital status, mothers with a college degree or higher spend, on average, 4.5 more hours per week with their children, than mothers with high school only (Guryan, Hurst, and Kearney 2008).<sup>2</sup> This pattern held true for working and nonworking mothers, but the authors did not control for number of hours worked, so those without higher education could have had less time to devote to caregiving.

Increasing postsecondary attainment among single mothers would have broad economic benefits beyond the benefits to families. College graduates contribute more in taxes than their peers with high school diplomas (Baum, Ma, and Payea 2013), and are less likely to access public benefit programs (London 2006). An increase in the number of single mothers with postsecondary education can also increase the supply of skilled workers to fill in-demand occupations. Research estimates that by 2020, more than 6 in 10 jobs in the United States will require at least some college education, and the nation is predicted to fall short of being able to fill these jobs by five million college-educated workers (Carnevale, Smith, and Strohl 2013).

## Conclusion

Given that postsecondary achievement is associated with better health, reduced poverty, and improved educational outcomes for children, the development of institutional, state, and federal-level interventions that promote college completion among single mothers is crucial for improving the well-being of U.S. families and communities. Higher education institutions can implement innovative programs and supports to facilitate college-going and attainment among the growing numbers of single student mothers. Promising interventions, in addition to child care, include coaching, peer supports, child-friendly spaces on campuses, and tailored scholarships, among others (Gault, Noll, and Reichlin 2017; Hess et al. 2017).

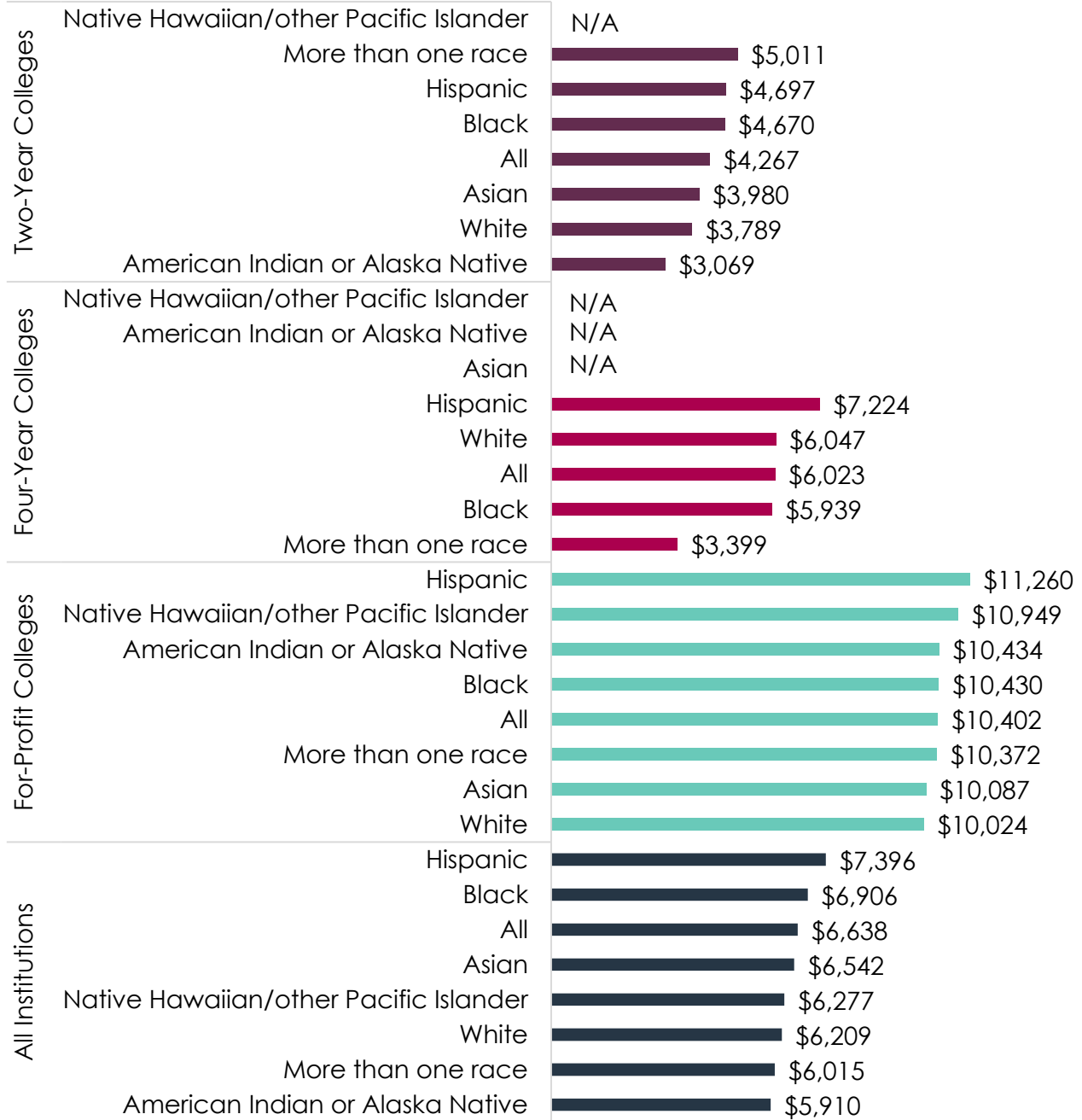
Increasing support for campus child care through existing programs, such as the federal Child Care Access Means Parents in School program (CCAMPIS), or through new federal, state, or private funding mechanisms, would expand low-income single mothers' access to quality care, which has been linked to improved postsecondary persistence (Monroe Community College 2013). In addition, increasing the maximum Pell Grant award or establishing targeted scholarship programs could enable single mothers to better meet their financial needs while in college. By investing in interventions that promote single mothers' college success, the United States could further its progress on national postsecondary attainment goals, and improve the well-being of women, families, and the country as a whole.

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<sup>2</sup> The reasons for the association between caregiving hours and educational attainment are unknown. Multiple hypotheses have been suggested, including that college-educated women may be more likely to hold jobs with flexible schedules, or that mothers that spend significant time with their children may be more likely to seek out more education (Kalil, Ryan, and Corey 2012).

# Appendix

## Average Unmet Need among Single Mother Undergraduate Students by Race/Ethnicity and Institution Type, 2011-12



Note: N/A indicates that sample sizes were insufficient for reporting. Four-year colleges include public and private institutions.

Source: IWPR analysis of data from the U.S. Department of Education, National Center for Education Statistics, 2011-12 National Postsecondary Student Aid Study (NPSAS:12).

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