

For Young Black and Single Mothers during COVID, Employment Does Not Equal Security

By Shengwei Sun, PhD

As the economy slowly recovers, a large proportion of young mothers—especially young Black and single mothers—remain economically insecure despite high levels of employment.

RESEARCH HIGHLIGHTS

- **A large majority of young mothers (74.3 percent) reported being employed—and most of them full-time—in June 2021 as the economy started to rebound from the pandemic recession.** Nearly one in five (17.7 percent) young mothers reported not working for pay due to caregiving responsibilities, compared with only 1.9 percent of other young women.
- **Despite high levels of employment, at least half of young mothers with children under age 13 worry daily or frequently about not being able to pay their bills.** Among young Black mothers and young single mothers, the share reaches 73.5 percent and 75.1 percent, respectively.
- **Access to homeownership is deeply unequal.** Just over one-third of young Black (34.2 percent) and young single mothers (38.1 percent) own their home with a mortgage or loan or outright, compared with six in ten young White (61.4 percent) and Latina (59.6 percent) mothers.



Introduction

The COVID-19 pandemic exposed the fragility of many young families. Loss of income from the economic recession, coupled with a lack of a robust social safety net, has plunged countless families with young children into deep financial and mental distress, casting a long shadow on both their future economic security and the well-being of their children (RAPID-EC 2021). Often left to juggle work, education, and caregiving responsibilities, young mothers, especially, have been hard-hit by the pandemic (Sun 2021).

These challenges are likely more pronounced for families headed by single mothers, particularly those from communities facing structural racism. Before the pandemic, more than one in four single mothers lived in poverty, a much larger share than for all working women (Shaw and Mariano 2021). The proportion of mothers facing the economic challenges of raising children on their own varies considerably by race and ethnicity: In 2021, nearly two-thirds (64.0 percent) of Black mothers aged 18 to 34 were single mothers not living with a partner, compared with 16.7 percent of White mothers, 20.5 percent of mothers of all other racial groups, and 32.2 percent of Latina mothers of the same age group.¹

The COVID-19 crisis exacerbated many pre-existing inequalities, but we know little about how young mothers—especially those who are socioeconomically disadvantaged—have fared during the pandemic-fueled downturn and ongoing recovery. This brief provides a snapshot of young mothers' economic conditions, paying special attention to the experiences of young Black and single mothers, as the economy started to slowly recover.

In June 2021, IWPR surveyed 1,421 women aged 18 to 34 to capture their experiences of the COVID-19 pandemic and early recovery period. Of these respondents, 560 women reported living with their own children younger than 13 in the household. This brief focuses on this group, examining disparities in employment status, economic security, and homeownership by race/ethnicity and marital/cohabiting status. It concludes with policy recommendations for supporting the most disadvantaged young mothers and their children.

Most Young Mothers Reported Being Employed, but Nearly One in Five Cited Care Responsibilities as a Reason for Not Working for Pay

Since the pandemic recession reached its trough in April 2020 (National Bureau of Economic Research 2021), the U.S. economy has been in slow recovery but has not yet reached pre-pandemic employment levels. In June 2021, women's jobs on payroll were still 3.8 million below pre-COVID-19 level, a greater deficit than men's at 3 million fewer jobs (IWPR 2021). How, then, were young mothers faring in terms of their employment situation?

Drawing on IWPR's June 2021 survey, Figure 1 compares the employment status of young mothers of children younger than 13 and other young women and shows similar shares of young mothers and other young women at work.² Nearly three quarters of young mothers

¹ This calculation is based on pooled data from the Current Population Survey, January to November 2021. Results are weighted. "Single mothers" and "solo mothers" are used interchangeably in this brief, referring to mothers who are not living with a spouse or partner.

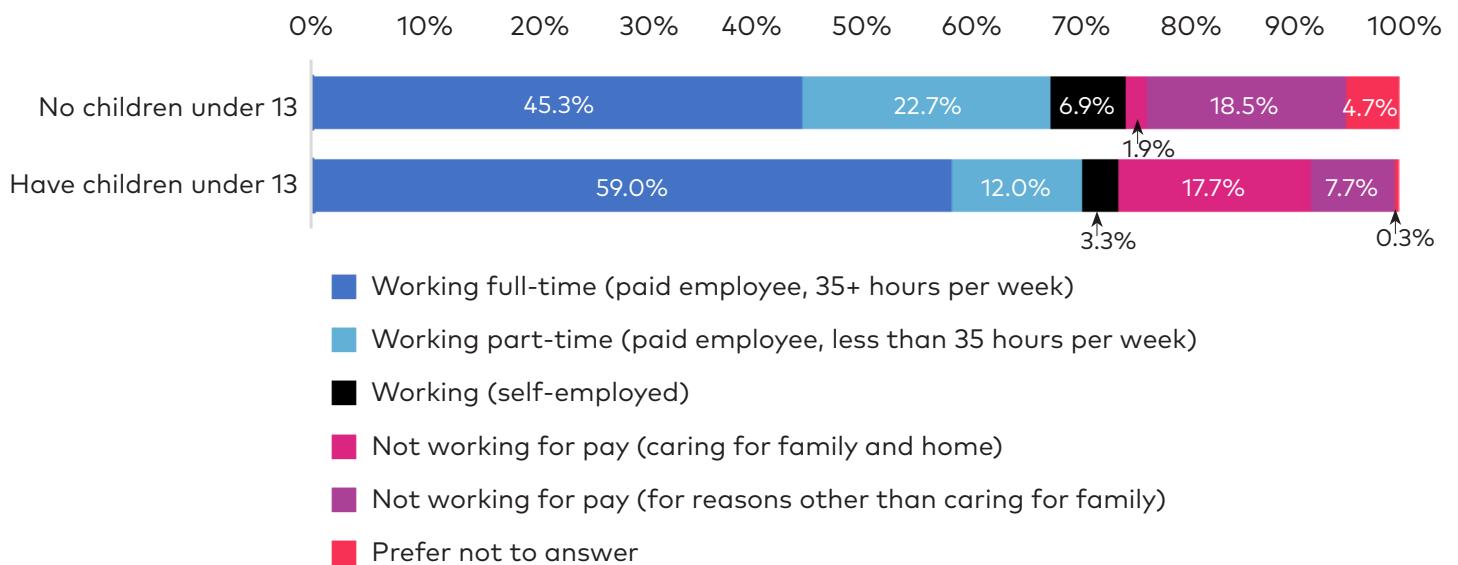
² "Other young women" refers to survey respondents who are 18 to 34 years old and do not have children, do not live in the same household with their children younger than 13, or have children aged 13 or older.

(74.3 percent) and other young women (74.9 percent) reported being employed in June 2021. In results not shown, 78.8 percent of young single mothers were at work, compared with 73.4 percent of young married or cohabiting mothers. A higher share of young Latina mothers (79.4 percent) than young White (70.2 percent) and Black (70.0 percent) mothers were employed.

A higher proportion of young mothers (59.0 percent) than other young women (45.3 percent) were working full-time, while young mothers in the survey were almost half as likely as other young women to work part-time (12.0 compared with 22.7 percent) or to be self-employed (3.3 compared with 6.9 percent). This greater likelihood of young mothers working full-time may partly be attributable to the age of the women in this group: Young mothers are, on average, older than other young women in the survey sample and are therefore less likely to be in school.

Young women, whether they have young children or not, are particularly likely to work in service jobs that tend to offer low-wages and lack flexible schedules, the ability to work from home, and key fringe benefits such as paid leave and health insurance (Sun 2021).³ While pandemic-related job losses in the service sector have been high, many women—especially women of color—are still working in such jobs (Frye 2020).

FIGURE 1. Current Employment Status of Young Women Aged 18 to 34, June 2021



Notes: Results are weighted. Full-time is defined as working 35 or more hours per week, part-time as less than 35 hours per week. Respondents who identified as the parent or guardian of at least one child under 13 years of age who lives in their household are labeled as "have children under 13."

Source: IWPR Survey on the Status of Younger Women collected June 25 to 30, 2021. 1,421 respondents aged 18 to 34. Of this sample, 560 respondents reported having children under 13 years of age. Washington, DC: Institute for Women's Policy Research.

Figure 1 shows a similar share of young mothers and other young women who are not employed (25.4 percent and 20.4 percent, respectively). Yet, while nearly one in five (17.7 percent) young mothers reported not working for pay due to caring for family and home, this was only reported by 1.9 percent of other young women. In contrast, a higher proportion of

³ For more on job qualities in the retail sector, see Schneider and Harknett 2019, 2020.

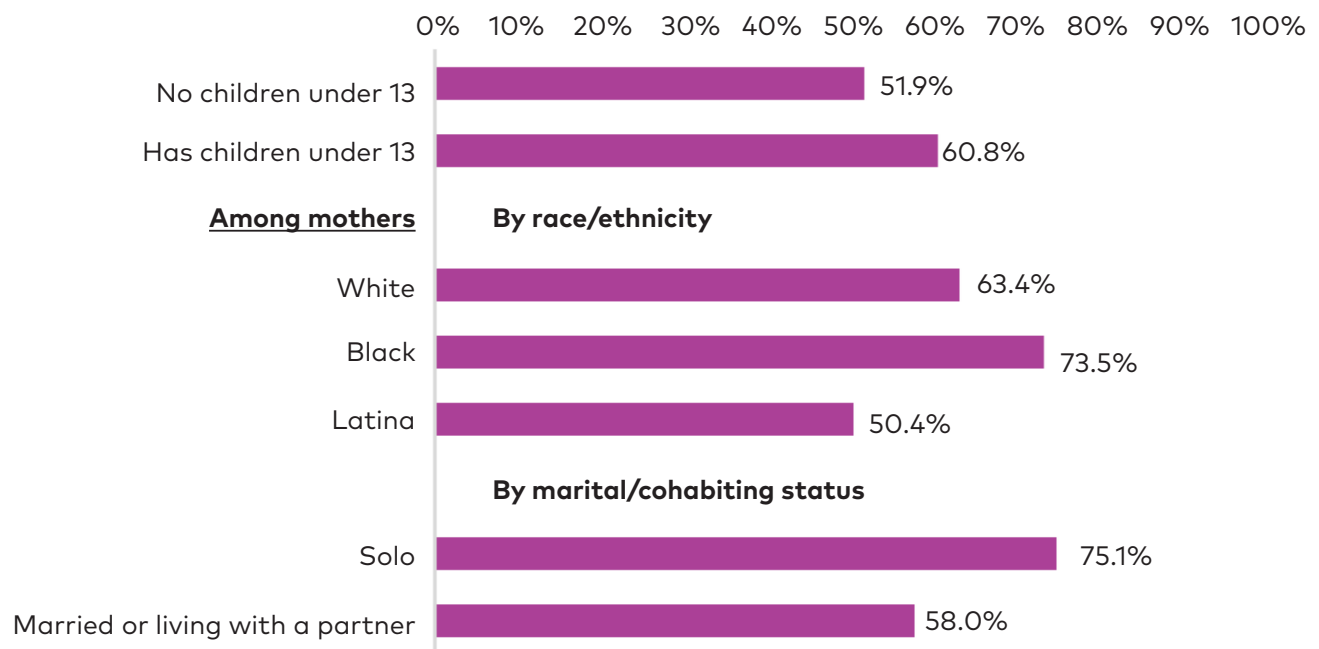
other young women (18.5 percent) than young mothers (7.7 percent) reported not working for pay due to other reasons, such as looking for work, pursuing education, being temporary laid off from a job, retired, or disabled.⁴ These findings suggest that education—investing in their future careers and opportunities—is much less common for young mothers than for other young women.⁵

Economic Insecurity Is Prevalent among Young Mothers, Especially Young Black and Single Mothers

Turbulence in the labor market and the collapse of the care infrastructure during the pandemic undermined economic security among young mothers, especially for those most economically vulnerable. IWPR's June 2021 survey shows young mothers reported worrying about their financial security long after the economy started to rebound.

Three out of five (60.8 percent) young mothers reported worrying about paying their bills sometimes or almost daily, compared with 51.9 percent of other young women (Figure 2). Among young mothers, a higher share of Black mothers (73.5 percent) frequently worry about paying their bills than White (63.4 percent) and Latina mothers (50.4 percent). Three in four (75.1 percent) young single mothers frequently worry about paying their bills, compared with 58.0 percent married or cohabiting young mothers.⁶

FIGURE 2. Many Young Mothers Reported Worrying About Paying Their Bills Sometimes or Almost Daily



Notes: Results are weighted. Respondents who identified as the parent or guardian of any children under 13 years of age who live in their household are labeled as "have children under 13." This figure does not present the estimate for young mothers of "all other" racial/ethnic groups due to sample size restriction.

Source: IWPR Survey on the Status of Younger Women collected June 25 to 30, 2021. 1,421 respondents aged 18 to 34. Of this sample, 560 respondents reported having children under 13 years of age. Washington, DC: Institute for Women's Policy Research.

⁴ We are not able to further break down the reasons for not working by race/ethnicity and marital/cohabiting status given limited sample size of the survey.

⁵ This is unlikely due to young mothers having already obtained higher levels of education, as young mothers and other young women on average have similar levels of educational attainment in our sample.

⁶ Among employed young mothers, similar patterns of disparities emerge when examining how often one worries about losing one's job or taking a pay cut.

Homeownership Remains Largely Inaccessible to Young Black and Single Mothers

Today's young adults face numerous barriers to homeownership, ranging from rising student loan debt to soaring home prices and the lack of affordable housing especially in urban areas where young adults typically prefer living (Choi et al. 2018). Even before the pandemic, young parents were likely to have unstable housing. About 1.1 million children had a young parent aged 18 to 25 who experienced homelessness in 2017 (Dworsky, Morton, and Samuels 2018). Low-income Black and Latina women have been facing higher eviction rates than their White and men counterparts (Hepburn, Louis, and Desmond 2020). The economic crisis accompanying the pandemic has exacerbated housing insecurity for those who were socially and economically disadvantaged (Consumer Financial Protection Bureau 2021).

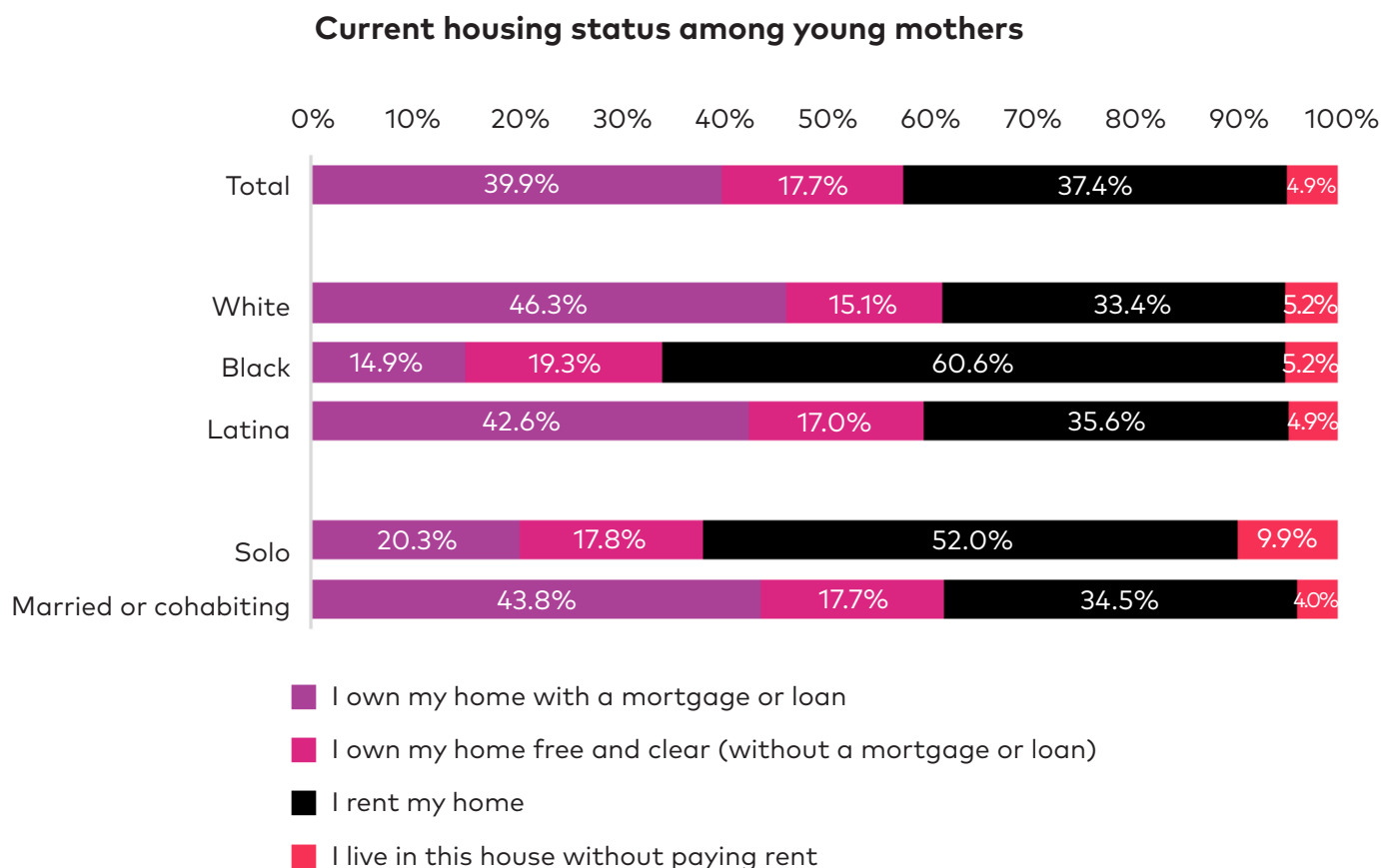
IWPR's survey shows nearly two out of five (37.4 percent) young mothers currently reside in a rental property (Figure 3). More than half of young mothers (57.6 percent) reported owning their own home, either with or without a mortgage or loan. A small fraction (4.9 percent) live in their home without paying rent, likely living with their parents or other family members.

The survey further reveals significant social and economic disparities in homeownership among different groups of young mothers. The rate of homeownership is much lower for young Black mothers than other young mothers. Just over one-third of young Black mothers (34.2 percent) own their home with a mortgage or loan or outright, compared to 61.4 percent of young White mothers and 59.6 percent of young Latina mothers. By contrast, three out of five (60.6 percent) young Black mothers reported renting their homes compared to one-third of White (33.4 percent) and Latina mothers (35.6 percent) surveyed.

Young single mothers are much more likely to rent and have lower rates of homeownership compared to their partnered counterparts. Over half (52.0 percent) of young single mothers and one in three (34.5 percent) young married or cohabiting mothers live in a rental property. Only 38.1 percent of young single mothers own their home, in contrast to 61.5 percent of young married or cohabiting mothers (Figure 3).

Given the lower rates of homeownership among young Black mothers and young single mothers, they are disproportionately affected by the pandemic-related housing crisis. Their children are also at a higher risk for housing instability, with detrimental impact on their developmental well-being.

FIGURE 3. Homeownership Is Most Elusive for Young Black and Single Mothers



Notes: Results are weighted. This figure does not present the estimate for young mothers of "all other" racial/ethnic groups due to sample size restriction. "Young mothers" refer to respondents who identified as the parent or guardian of any children under 13 years of age who live in their household.

Source: IWPR Survey on the Status of Younger Women collected June 25 to 30, 2021. 1,421 respondents aged 18 to 34. Of this sample, 560 respondents reported having children under 13 years of age. Washington, DC: Institute for Women's Policy Research.

Conclusion

Young Black and single mothers are deeply and disproportionately impacted by a systemic devaluing of social supports and a long history of structural racism in the United States.⁷ They face elevated poverty rates, lack of access to affordable child care, gender and racial discrimination in the labor market, and devaluation of their labor (see Frye 2020). These structural barriers have led to disproportionate economic effects on women of color during the pandemic (Frye 2020), and will likely translate to prolonged economic insecurity for their children. A large body of research shows that extended exposure to poverty in childhood can have adverse developmental consequences (Duncan and Magnuson 2011).

Public policies should provide immediate financial relief for struggling young mothers and their families. Lifting up those who are most economically vulnerable requires confronting the deep and growing economic disparities across the nation. This brief concludes with policy recommendations to help alleviate economic hardship and provide long-term support for all young mothers and their children:

- **Reduce child care costs** for working families by investing in child care and universal preschool and extending the Child Tax Credit, first enacted and expanded under the American Rescue Act, to make sure more than 65 million children—about 90 percent of children in the U.S.—continue to receive this benefit and help cut child poverty by half (Cox et al. 2021). Young mothers of color and young single mothers would benefit disproportionately from more affordable child care support.
- **Establish universal paid family and medical leave** to provide workers with caregiving commitments the chance to take the necessary time off for parental bonding or caring for their own or a family member's health while staying in their jobs. As of March 2021, 77 percent of workers—more than 102 million people—and 93 percent of the lowest-paid workers lacked access to paid family leave through an employer, incurring a high cost for working families (U.S. Bureau of Labor Statistics 2021).
- **Invest in affordable housing policies** to bring down rent prices, provide rental and down payment assistance, and enhance fair housing enforcement. Rent is the biggest expense category each year for low-income and middle-class families who do not own their homes (U.S. Bureau of Labor Statistics 2020). Many families were already struggling to pay rent before the pandemic, a crisis exacerbated by income shocks such as job loss, reduced hours, or the death of a family member during the pandemic recession. Black and Hispanic households on average experience housing insecurity more acutely than White households (Consumer Financial Protection Bureau 2021) and would benefit disproportionately from public investments in affordable housing and measures to combat rent rental price hikes.
- **Improve women's earnings** through wage increases and strengthened labor protection for the heavily women-dominated job sectors, which are comprised of disproportionately low-wage jobs. This could be achieved through raising the federal minimum wage, enhancing labor rights and protection for workers, and investing in the care work sector

⁷ Among affluent democracies, the United States has the highest rate of poverty among single mothers, largely due to political choices about how well social policies support single mothers (Brady and Burroway 2012). Welfare policies, such as Temporary Assistance for Needy Families—with its harsh work requirements and arbitrary time limits, reflect systemic stigmatization of low-income Black single mothers that deems them as “undeserving” of cash assistance (see Floyd et al. 2021).

so that care workers can benefit from increases in compensation and opportunities for professional development. Such improvements would disproportionately benefit young mothers of color and young single mothers, who are more likely to be employed in lower-wage care work jobs.

- **Improve women's access to well-paid men-dominated jobs** by investing in workforce development and ramping up initiatives aiming at building a diverse pipeline of future workers. Many well-paid, middle-skill jobs that require more education than a high school diploma but less than a four-year college degree are trade and technical jobs in traditionally men-dominated industries. Workforce development programs, such as youth apprenticeships, makes it easier for workers to upskill and secure good-paying jobs in non-traditional and emerging job sectors. Young women would also benefit from proactive initiatives to attract, train, and retain a diverse group of women in these jobs (see Childers, Hegewisch, and Shaw 2021).

This brief was authored by Shengwei Sun with editorial assistance from Eve Mefferd. The author would like to thank Ariane Hegewisch for advice and suggestions. The author also appreciates the assistance of IWPR staff who helped prepare and disseminate this publication, including Jodi Narde, William Lutz, and Carolina Espinoza. This brief was made possible with the support of the Annie E. Casey Foundation and Pivotal Ventures, an investment and incubation company created by Melinda French Gates.

Photo credit: FatCamera/Getty Images.

References

- Brady, David, and Rebekah Burroway. 2012. "Targeting, Universalism, and Single-Mother Poverty: A Multilevel Analysis Across 18 Affluent Democracies." *Demography* 49, no. 2: 719–746. <<https://doi.org/10.1007/s13524-012-0094-z>>.
- Childers, Chandra, Ariane Hegewisch, and Elyse Shaw. 2021. *Building a Better Future for Women in New Orleans Post-COVID-19: Opportunities for Women in Skilled Trade and Technical Jobs*. Washington, DC: Institute for Women's Policy Research. <<https://iwpr.org/wp-content/uploads/2021/01/Building-a-Better-Future-for-Women-in-New-Orleans-Post-COVID-19-1.pdf>>.
- Choi, Jung, Jun Zhu, Laurie Goodman, Bhargavi Ganesh, and Sarah Storchak. 2018. *Millennial Homeownership: Why Is It So Low, and How Can We Increase It?* Washington, DC: Urban Institute. <https://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf>.
- Consumer Financial Protection Bureau. 2021. *Housing Insecurity and the COVID-19 Pandemic*. Washington, DC: Consumer Financial Protection Bureau. <<https://www.consumerfinance.gov/data-research/research-reports/housing-insecurity-and-the-covid-19-pandemic/>>.
- Cox, Kris, Chuck Marr, Arloc Sherman, and Stephanie Hingtgen. 2021. *If Congress Fails to Act, Monthly Child Tax Credit Payments Will Stop, Child Poverty Reductions Will Be Lost*. Washington, DC: Center on Budget and Policy Priorities. <<https://www.cbpp.org/sites/default/files/12-2-21tax.pdf>>.
- Duncan, Greg J., and Katherine Magnuson. 2011. "The Long Reach of Early Childhood Poverty." *Pathways* (Winter 2011): 22–27. <http://inequality.stanford.edu/sites/default/files/PathwaysWinter11_Duncan.pdf>.
- Dworsky, Amy, Matthew H. Morton, and Gina M. Samuels. 2018. *Missed Opportunities: Pregnant and Parenting Youth Experiencing Homelessness in America*. Chicago, IL: Chapin Hall at the University of Chicago. <<https://www.chapinhall.org/wp-content/uploads/VoYC-PP-Brief-FINAL.pdf>>.
- Floyd, Ife, LaDonna Pavetti, Laura Meyer, Ali Safawi, Liz Schott, Evelyn Bellew, and Abigail Magnus. 2021. *TANF Policies Reflect Racist Legacy of Cash Assistance: Reimagined Program Should Center Black Mothers*. Washington, DC: Center on Budget and Policy Priorities. <<https://www.cbpp.org/sites/default/files/8-4-21tanf.pdf>>.
- Frye, Jocelyn. 2020. *On the Frontlines at Work and at Home: The Disproportionate Economic Effects of the Coronavirus Pandemic on Women of Color*. Washington, DC: Center for American Progress. <<https://www.americanprogress.org/article/frontlines-work-home/>>.
- Hepburn, Peter, Renee Louis, and Matthew Desmond. 2020. "Racial and Gender Disparities among Evicted Americans." Eviction Lab, Princeton University. <<https://evictionlab.org/demographics-of-eviction/>>.

- Institute for Women's Policy Research (IWPR). 2021. "New Jobs Report Shows Strong Growth—But Increase in Unemployment Highlights Persistent Challenges." Press release, July 2. Washington, DC: Institute for Women's Policy Research. <<https://iwpr.org/media/press-releases/new-jobs-report-shows-strong-growth-but-increase-in-unemployment-highlights-persistent-challenges/>>.
- National Bureau of Economic Research. 2021. "Determination of the April 2020 Trough in U.S. Economic Activity." Business Cycle Dating Committee Announcement, July 19. Cambridge, MA: National Bureau of Economic Research. <<https://www.nber.org/news/business-cycle-dating-committee-announcement-july-19-2021>>.
- Rapid Assessment of Pandemic Impact on Development-Early Childhood (RAPID-EC). 2021. *A Long Road and A Heavy Load: Material Hardship and Emotional Well-being*. Fact sheet. Eugene, OR: University of Oregon, Center for Translational Neuroscience. <<https://www.uorapidresponse.com/our-research/material-hardship-emotional-wellbeing>>.
- Schneider, Daniel, and Kristen Harknett. 2019. *It's About Time: How Work Schedule Instability Matters for Workers, Families, and Racial Inequality*. Berkeley, CA: The Shift Project. <<https://shift.hks.harvard.edu/files/2019/10/Its-About-Time-How-Work-Schedule-Instability-Matters-for-Workers-Families-and-Racial-Inequality.pdf>>.
- . 2020. *Essential and Vulnerable: Service-Sector Workers and Paid Sick Leave*. Berkeley, CA: The Shift Project. <https://shift.hks.harvard.edu/files/2020/04/Essential_and_Vulnerable_Service_Sector_Workers_and_Paid_Sick_Leave.pdf>.
- Shaw, Elyse, and Halie Mariano. 2021. *Narrow the Gender Pay Gap, Reduce Poverty for Families: The Economic Impact of Equal Pay by State*. Policy brief, IWPR #R653. Washington, DC: Institute for Women's Policy Research. <https://iwpr.org/wp-content/uploads/2021/05/Economic-Impact-of-Equal-Pay-by-State_FINAL.pdf>.
- Sun, Shengwei. 2021. *An Impossible Juggling Act: Young Parents During the COVID-19 Pandemic*. Policy brief, IWPR #C503. Washington, DC: Institute for Women's Policy Research. <https://iwpr.org/wp-content/uploads/2021/08/Impossible-Juggling-Act_Young-Parents-during-COVID-19_FINAL.pdf>.
- U.S. Bureau of Labor Statistics. 2020. *Consumer Expenditures Report 2019*. Washington, DC: U.S. Bureau of Labor Statistics. <<https://www.bls.gov/opub/reports/consumer-expenditures/2019/pdf/home.pdf>>.
- . 2021. *National Compensation Survey: Employee Benefits in the United States, March 2021* (Table 33). Washington, DC: U.S. Bureau of Labor Statistics. <<https://www.bls.gov/ncs/ebs/benefits/2021/employee-benefits-in-the-united-states-march-2021.pdf>>.

OUR MISSION | A just future begins with bold ideas.

We win economic equity for all women and eliminate barriers to their full participation in society. As a leading national think tank, we build evidence to shape policies that grow women's power and influence, close inequality gaps, and improve the economic well-being of families.

