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There's been a lot of talk lately about "leaning in"-about working women talking openly about the obstacles they face in hopes of leveling barriers to success.

The women you'll read about in this report are doing just that. They have worked hard to earn jobs with some of the largest employers in the Birmingham metro area. They have sought training to put them in a position to advance beyond the basics and begin rewarding careers. And, as single women striving to break the cycle of poverty for their children, they are juggling work and family responsibilities, often with little support.

We at The Women's Fund applaud them for what they do and want to be their partners in reducing these stressors. So we asked them what would help.

In this report, you'll hear the stories of some 200 working single mothers from our five-county region, most of them making low or very low incomes. They share their struggles to pay the bills, care for their children, and succeed on the job despite odds that must often feel insurmountable. They speak frankly, but do not think for a moment that they are complaining. They are boldly sharing their stories.

Our hope is that by encouraging them to do so, we can further understand and move our entire community forward; that we can advocate for their success and well-being and the success and wellbeing of the next generation.

They are leaning in and speaking up. Now it is our turn to listen.

Lisa Engel, Chair Board of Directors

The Women's Fund of Greater Birmingham

EXECUTIVE SUMMARY

Here in Alabama, half of all single mothers live in poverty—the third highest rate in the country—including 45% of those in our five-county metropolitan region.

A record 40% of all households with minor children claim mothers as either the sole or primary breadwinner for their families, according to the Pew Research Center.

Nationally, 8.6 million families are headed by a single working mother—and those families have a median income of just \$23,000. ¹ Here in Alabama, half of all single mothers live in poverty—the third highest rate in the country—including 45% of those in our five-county metropolitan region. ²

Why do single mothers struggle to establish economic security? The answer is complex.

Households with sole breadwinners tend to have lower incomes; single-parent households lack the support of a non-working spouse; women earn lower wages than men; and women whose educations were interrupted by childrearing struggle to attain a living wage. To truly understand this complex issue, we wanted to hear from real working single mothers here in Greater Birmingham.

The women we heard from said their jobs tended to:

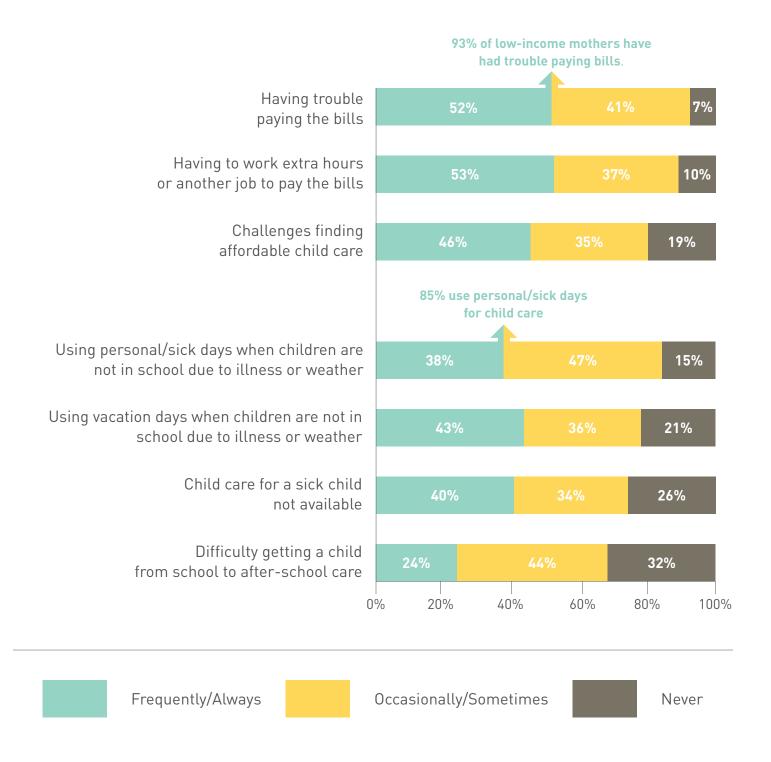
- Pay low wages;
- Demand non-standard schedules as opposed to Monday-Friday, 8 a.m.-5 p.m., making both child care and participation in family life difficult;
- Have irregular hours—sometimes fewer than needed to pay the bills; and
- Lack flexibility or paid sick leave.

They felt frustrated and limited by:

- A lack of affordable, quality child care;
- Paid child care that's only available standard weekday/daytime hours; and
- The need to take time off work to care for sick children because of no other available option.

They struggle constantly to:

- Pay the bills;
- Work enough hours;
- Find dependable child care; and
- Devote time and attention to their children and family life.



There are ways to ease their struggle. Area employers could offer work schedules that either fit traditional school and child care hours or allow employees to work flexible hours or telecommute: they could consider options for on-site, near-site, or sick-child care; and they should, whenever possible, improve wages. Child care providers can provide quality, licensed care, more flexible hours,

and offer care for mildly ill children or summer programs for school-aged children. And advocates such as The Women's Fund should-and willwork to improve state subsidies for child care, expand free pre-kindergarten and quality afterschool care, and pilot policies that will improve the hiring and retention of single mothers.

ABOUT THIS PROJECT

"I work two jobs and I still need child support to help pay bills.

I work ten hours a day, five days a week. And my daily drive time totals almost 1.5 hours. The one thing that would make it easier for me to manage my job and family is more time at home to manage my household and spend time with my son."

For several years now, The Women's Fund of Greater Birmingham (TWF) has focused on moving women toward financial independence and self-sufficiency. Many of the initiatives TWF supports through grants and collaborations aim to give low-income women—especially single mothers—the resources to achieve economic stability by offering training and workforce readiness. And those programs are succeeding. In 2015, they allowed 108 women to enroll in post-secondary education—including training in high-demand jobs such as dental assistants and pharmacy technicians; another 67 found work or achieved a promotion; and 153 of their young children participated in quality early childhood education.

These women have made great strides on the path out of poverty. Unfortunately, we have learned that, even with training, certification, and assistance landing jobs, they still face obstacles—some that make it difficult to take the next steps toward building wealth, others large enough to displace them from the workforce altogether. In short, a gap remains between career training and the sustainable, living-wage work that will move women from poverty to economic security.

Why do these women fall short of economic success? And what can we as a society do to help them succeed? We embarked upon this project to find out.

The Struggles of Poverty

In the five counties of greater Birmingham, 45% of single mothers live below the federal poverty line.³ These women face a number of interconnected problems; in addition to poverty and low wages, they often work extra hours and face interruptions due to their family responsibilities. 93% of the low-income single mothers interviewed for this project said they have trouble paying their bills; 90% work a second job or extra hours to help make ends meet. And two out of three said they have experienced difficulty even turning up for a job interview because they can't find reliable child care.

THE POVERTY CYCLE



Low-income women are trapped in a cycle of insufficient incomes, inflexibility in work and child care, and instability that leads to continued economic insecurity.

Listening In

We wanted to hear real stories from women who have found employment, but continue to struggle. Marketry, Inc. and Parker Consulting conducted two phases of research. In the first, they conducted telephone interviews with women recommended by organizations such as Habitat for Humanity, Childcare Resources, The Salvation Army, The United Way, and The Cornerstone School. They discussed careers, child care, and challenges and used the findings to craft a survey for a larger sample population.

In the second, they distributed surveys with the help of partner agencies, local employers, and other organizations, targeting working single mothers from across the five-county area. The surveys were conducted in person by social workers and agencies; online surveys were emailed to potential participants; and paper surveys were distributed at organizations and events. We received 200 completed surveys, which comprise the main data for this report.

We sought women who:

Are single, divorced, or separated and between ages 18-40

- Have at least one child 12 or under
- Work at a large employer in the five-county Birmingham metro area
- Earn less than \$30,000/year

The respondents:

- 87% have at least one child 12 or under
- Represent all five counties
- Work at employers including: Brookwood Baptist Health, Brookwood Baptist Medical Center, Regions Bank, and The University of Alabama at Birmingham
- 78% earn less than \$30,000/year















We heard from 156 survey respondents with annual incomes of \$30,000 or less

Hours Worked per Week	%
20 and under	5%
21 to 30	8%
31 to 39	26%
40	49%
41 to 50	7%
50 or more	6%

Time on the Job	%
Less than 6 months	11%
6 months to 1 year	8%
1-2 years	34%
3-5 years	18%
6-10 years	19%
Over 20 years	2%

Annual Income	
Under \$10,000	20%
\$10,000-\$19,999	49%
\$20,000-\$30,000	31%

Survey Data	
Estimated population of single working mothers earning less than \$30,000 annually— Birmingham-Hoover MSA	15,000
Sample Size	156
Confidence Interval	+/- 7.8%
Confidence Level	95%

Zip Codes Represented	
35020	35214
35040	35215
35078	35216
35180	35217
35203	35218
35204	35221
35205	35222
35206	35226
35208	35228
35209	35235
35210	35242
35211	35243
35212	36117

KEY FINDINGS

"If we could change one thing..."

We asked women, "If you could change one thing, what would it be?"

For most, the answers were interrelated. The struggle to make ends meet pushed them to seek higher wages or additional hours. Limited leave at work meant they needed more options for daycare. Insufficient wages left them needing assistance with transportation.

But four themes arose repeatedly for these working mothers in the Birmingham metro area. The majority felt squeezed financially, blocked in their attempts to achieve financial security despite their hard work; they struggled to find quality, affordable child care that would allow them the freedom to work; they felt as if there weren't enough hours in the day to balance work and family; and they yearned for better and more flexible options.



QUESTION:

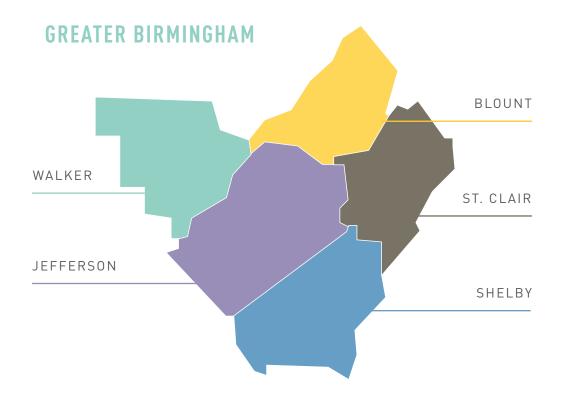
What one thing would make it easier for you to manage your job and your family?

1. A Living Wage

"The one thing that would make it easier for me to manage my job and my family is to have extra money. I want to be able to do activities with the kids. I want the kids to explore the world. I've never been to an aquarium."

Without a living wage, no amount of work will lift women out of poverty.

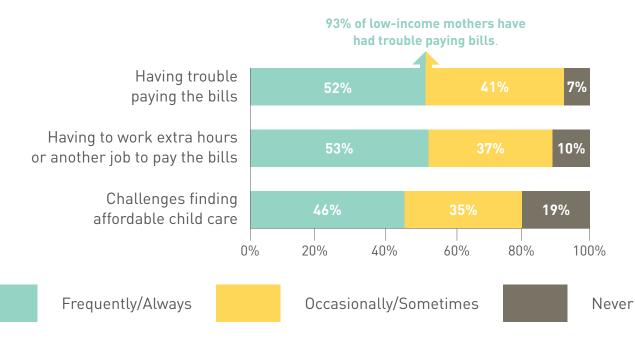
Most of the women in our survey earn less than \$30,000 a year; of those, 66% didn't earn enough to move them above the federal poverty threshold, which is \$16,020 for a family of two (e.g., a single woman with one child) and \$20,160 for a family of three (e.g., a single woman with two children). That's despite the fact that most—62%—work 40 or more hours per week.



In the five counties of Greater Birmingham, close to half of all single mothers live below the poverty line—and many more struggle to make ends meet. According to BEST wage estimates, a single woman with two children living in Jefferson County must earn \$50,196/year to pay for the basic needs of

her family.⁴ The reality falls far short: the median wage for female-headed family households in the county is \$29,396, and an employee working at \$7.25 an hour—the federal minimum wage, to which Alabama adheres—would earn just over \$15,000 a year.⁵

BASIC FINANCES CHALLENGE LOW-INCOME MOTHERS LOW INCOME WORK CAN REQUIRE EXTRA WORK TO PAY THE BILLS

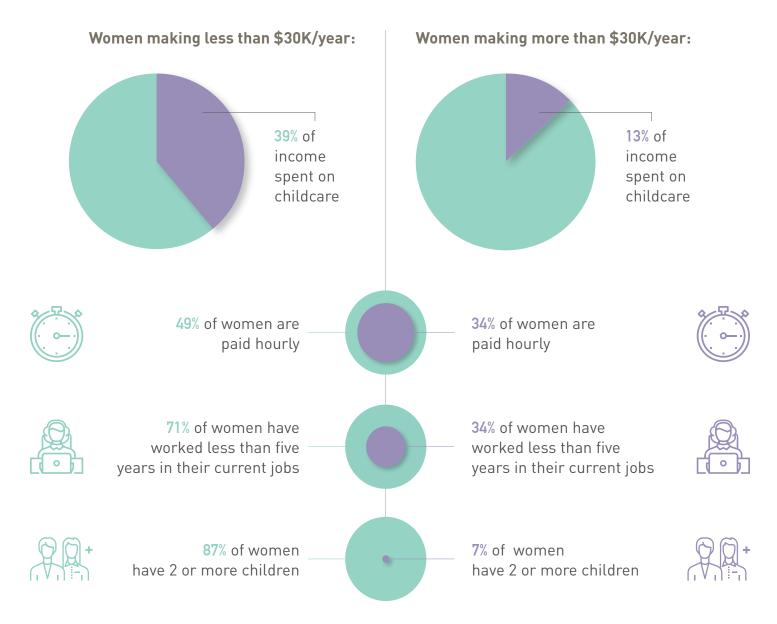


The Wage Gap

Why do so many single mothers struggle to earn a living wage? Of course, any single breadwinner, male or female, carries a bigger burden than a two-income household or even one in which one member earns a salary and the other handles most of the daily child and home care. But women also face a wage gap locally and nationwide compared to men. That gap will continue to worsen if women don't have better access to traditionally male

middle-skill jobs, which require training beyond high school but not necessarily a bachelor's degree. According to a the Institute for Women's Policy Research, women make up only 29% of workers in growing middle-skill information technology jobs, and make up less than 10% of the workforce in growing sectors like advanced manufacturing, transportation, distribution, and logistics.⁶

LOWER-AND HIGHER-INCOME MOTHERS: KEY DIFFERENCES AMONG SURVEYED WOMEN





2. Quality, flexible, affordable child care

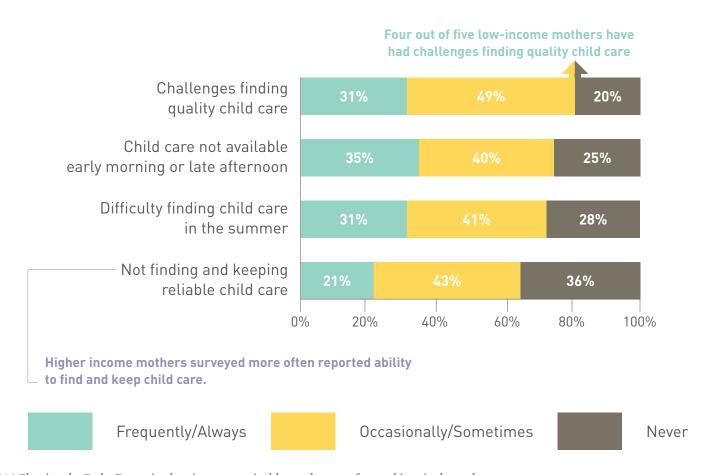
"I expect for them to care for my child—nothing more, nothing less. I don't trust everybody with my daughter; there is so much going on in the world."

Four out of five low-income mothers have experienced challenges finding quality child care.

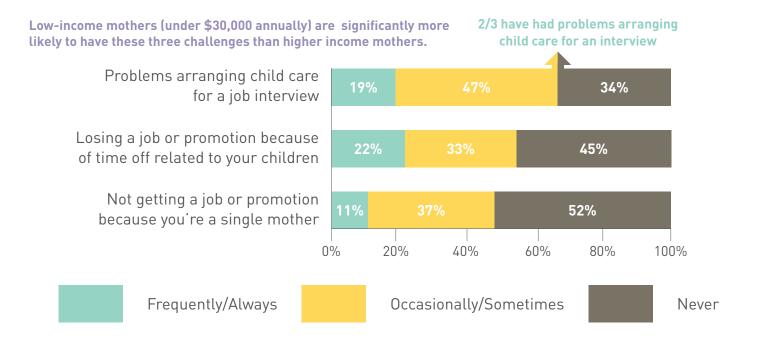
Perhaps the greatest struggle for the working single mothers in our survey is the daily need for care for their children. More than two-thirds said they simply could not find and keep reliable child care. Even those with care said they wrestled with covering hours early in the morning, late in the afternoon, in the summer when school is out, or when children are sick and not allowed to attend their regular daycare or school.

Child care difficulties aren't just inconvenient—they can prevent women from landing jobs, advancing, and earning promotions. More than half (55%) said they lost a job or promotion because they took time off related to their children. Nearly half (48%) said they didn't get a job or a promotion because of their single parent status. Both were more likely to happen to women making less than \$30,000/year.

LOW-INCOME MOTHERS' CHALLENGES FINDING CHILD CARE— THEY WANT QUALITY, NEED CARE OUTSIDE OF THE TRADITIONAL 8-TO-5, 40-HOUR SCHEDULE



CHALLENGES TO EMPLOYMENT AND OPPORTUNITY— GETTING A JOB. KEEPING IT. ADVANCING ARE MORE CHALLENGING TO LOW-INCOME MOTHERS



Child Care Cost

Locally, the average cost of daycare tops the annual cost of the county's community colleges and approaches tuition at some public four-year colleges.⁷ According to the Economic Policy Institute, the average cost for infant care in Alabama is \$5,637 a year; for a four-year old, the average cost is \$4,871.⁸

The U.S. Department of Human Resources determines daycare is affordable if it makes up 10% or less of family income. By that standard, fewer than half of Alabama families have affordable daycare.

It's even tougher for single mothers in the greater Birmingham area. Daycare costs for non-schoolaged children in the Birmingham metro area are the highest in the state, according to the 2014 *Child Care Market Rate Survey*. That report found the average cost of full-time care for a child younger

than 2.5 years is \$6,708/year; the average cost for a child aged 2.5 to 5 is \$5,934. Our survey found that women making less than \$30,000/year spent some 39% of their income on child care, while those making more than \$30,000/year spend about 13% of their income on child care.

And the cost of care is increasing in greater Birmingham, according to the *Childcare Resources Status of Child Care* 2014. In Jefferson County, average child care costs increased 10% between 2007 and 2013, from \$6,204 to \$6,824; in Blount County, they rose 14% to \$5,365; in Shelby, a 4% increase brought costs to an area-high \$8,439, and in Walker County, a 5% increase brought costs to \$4,686.¹⁰

"Child care is so expensive," one of the respondents said. "It can take almost everything I make just to have them taken care of."

"In many Alabama communities, child care choices are limited and the problem of obtaining good care at an affordable price remains a vexing concern. In 2014, the cost of full-time child care for an infant is about 7% of median income for married couples and about 30% of median income for single mothers in Alabama."

—The 2014 Alabama Child Care Market Rate Survey

Child Care Quality

Nonetheless, only one in ten mothers listed cost as their first factor in daycare decisions. Quality is far more important, and mothers said their number one priority is the child care provider's environment.

Yet determining quality can be difficult in our state. Close to half of all child care facilities for young children are unlicensed and thus not inspected by the state Department of Human Resources (DHR). Alabama is one of only seven states that allows unregulated child care programs to operate; in December of 2015, DHR tallied 998 licensed centers and 914 license-exempt ones statewide. Exempt programs—many of them part of church ministries or religious elementary schools—are not

required to meet the state's minimum standards, which include criminal background checks, staff-to-child ratios, and educational levels and training for teachers.

Fortunately, in Jefferson County, where the bulk of our survey respondents live and work, the Jefferson County Health Department recently stepped up its child care regulations, which apply to both licensed and license-exempt centers with more than 12 children in care, operating at least four hours per day or 20 hours per week. Day and night care centers in the other four counties in our metro area—Blount, Shelby, St. Clair, and Walker—do not fall under those inspections.

Our survey found that women in Greater Birmingham making less than \$30,000/year spent some 39% of their income on child care, while those making more than \$30,000/year spend about 13% of their income on child care.

Bright Idea: More Than Minimums

In February of 2016, the Alabama Department of Human Resources announced it would begin statewide implementation of a rating and improvement system for child care centers above and beyond meeting minimum licensing requirements. In the voluntary program, Alabama Quality STARS will rate programs on staff qualifications and professional development, management and administrative practices, learning environment and curriculum, and family involvement and community partnerships.

Some child care programs also opt for national accreditation from a reviewing organization such as the National Association for the Education of Young Children or the National Accreditation Commission. These centers must meet higher standards than state or local licensing rule, extending beyond basic safety to curriculum and educational activities that will prepare children for school. According to Childcare Resources, 26 of 646 centers in Blount, Jefferson, Shelby, and Walker County are accredited, or only 5.6%.

WHAT DO YOU EXPECT FROM YOUR CHILD'S CARE?

"Reasonable rates with teachers with children so they have **knowledge** and **patience**. I don't like high school girls working at my daycare during the summer."

"Kind, committed, enthusiastic staff; structure; scheduled activities (art, music, stories, recreation, etc.)—not just a babysitter."

"Mostly that they **love** my children and **care** for them, provide a **safe** environment and take the time to get to know me."

"A clean and friendly environment. Help with homework. Teachers or workers who love children. Safety."

"A caring, safe, and nurturing environment where my children feel free to learn as well as express themselves as individuals."

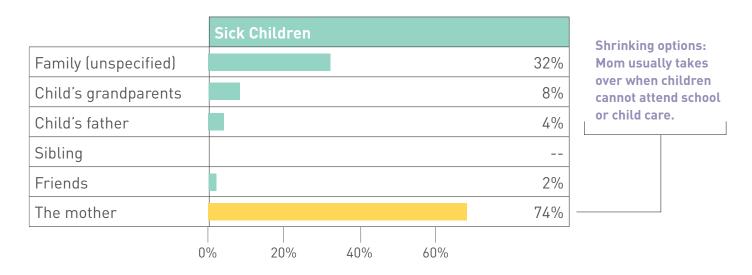
"I would expect (the staff to have) CPR certification, medical background, no drugs, no criminal background."

The Child Care Gap

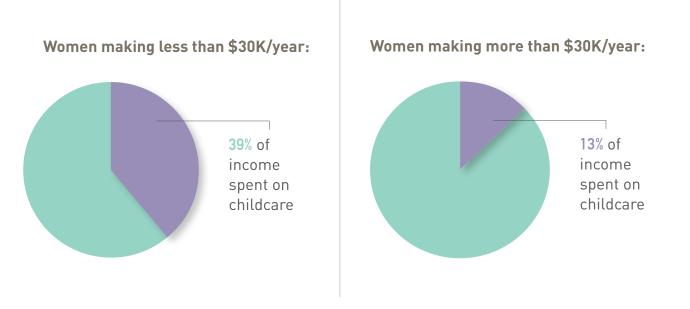
Every working parent has faced that terrible morning where a cranky child's temperature is just over 100 degrees, a frequent daycare cutoff. For single mothers without flexible work schedules or the ability to call on a partner to step in, those days can create not just an inconvenience but a crisis. 74% of participants in our survey said they are the one to step in when a child is sick.

Sick care isn't the only issue. Many mothers in the report said they were concerned about flexibility in their daycare. Centers are frequently open from 7 a.m. to 6 p.m., but those hours don't always align with working women's needs, especially for health care workers who may work 12-hour shifts or those in the service industry called upon to open or close.

PRIMARY CARETAKER WHEN CHILD IS SICK



PERCENTAGE OF WOMEN'S INCOME SPENT ON CHILD CARE



3. Time is money

"Flexibility is key! If I need to come in early or leave late from work to take my children to the doctor, school functions, etc., but I want to stay current on the job, allow me the flexibility to do both. It's an awful feeling to have to pick between your family and your job!"

Over and over, in a myriad of ways, we heard mothers say that what they really need to get ahead is more control over their time.

While we live in an era where many managerial employees telecommute or negotiate flexible schedules, those benefits don't apply to everyone. Low-income workers and those new to the workforce are less likely than upper-level employees to have flextime and leave.



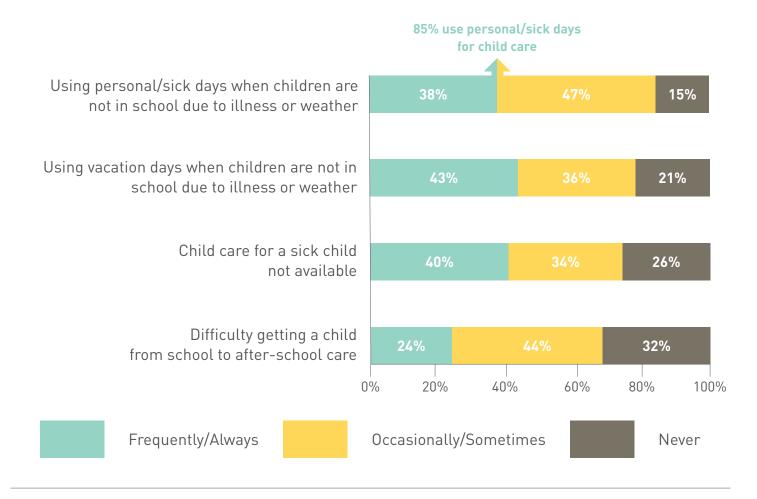
Stuck to Schedules

According to the 2014 National Study of Employers, employers are generally providing at least some of their workers options to better manage their time. More than two-thirds allow occasional flex time, compared to just 50% in 2008. And 82% say they allow time off during the work day when important needs arise, compared to 73% in 2008.¹¹

However, the White House reports that the proportion of large firms offering reduced-work options actually declined in that same period. Fewer than half of all employers (41%) allowed any of their workers to change their starting and quitting times on a daily basis and only 10% said they allowed most or all of their workers to do so.¹²

Most of the women we heard from-85%-said they use sick or personal days to care for their children; those making more than \$30,000/year were more likely to exercise that option. They're fortunate, because many part-time and hourly workers don't have paid sick days or leave time to use. According to the Bureau of Labor Statistics, 65% of all workers can take a sick day without sacrificing pay or jeopardizing their job; 75% get some paid vacation. But only 34% of the lowestpaid workers (those making in the bottom 25th percentile) receive sick leave; only 50% get paid vacation. That leaves many low-income women forced to choose between working sick and losing out on earnings and without options for caring for sick family members.

USING LEAVE TO CARE FOR CHILDREN



Shift Work

In some areas, employers tend not to hire 9-to-5 workers, but instead hire a slew of part-time employees, then adjust their shifts to meet customer demand, often with very short notice. For the women surveyed, unpredictable hours hurt

them in two ways: they can't depend on a regular paycheck, and they're left struggling to meet their child care needs. Irregular shifts are most common in service, retail, and health services industries—areas that tend to hire more women.

For the women surveyed, unpredictable hours hurt them in two ways: they can't depend on a regular paycheck, and they're left struggling to meet their child care needs.



4. A Support Network

"Work, school, and parenting = tired!!"

A woman's work is never done.

We've all heard it, and many of us have lived it. But it is hard to imagine just how much a little bit of support can help low-income single mothers stay on track—and there are few statistics to tell that story. Instead, we had women tell us that sometimes all they need is a helping hand, whether that's someone to pick up a child from school when they're stuck at work, to grocery shop, or to help with housework. Those who do have support—often from their own mothers, who provide free child care—may be unwilling or unable to give it up by relocating, even for a job opportunity that might improve their family's path.

This is a struggle for all parents, surely. But our state stands out as one of the worst when it comes to understanding and meeting working mothers' needs. The recently-released Status of Women in the South by the Institute for Women's Policy Research gave Alabama a D-, the lowest grade given, on a combination of indices including paid leave, child care, elder care, and workforce participation for women with children younger

than 6. But change is possible: Arkansas, Georgia, Louisiana, and the District of Columbia all scored significantly higher.

As the report said:

"Not only do women perform the majority of family care work for children or adults in need of care, half of all southern mothers are also breadwinners... While some southern states are working to provide supports for family care givers, most women still lack basic supports—such as paid sick days, paid family leave, and affordable and reliable child care—that would help them balance their numerous work and family obligations."





Bright Idea: The Source

A group of manufacturers in Grand Rapids, Mich., first came together to solve their employees' child care problems in an effort to boost productivity and reduce turnover. The end result goes well beyond daycare. The Source—which combines private, non-profit, and government resources—works to reduce barriers that the companies' employees face from transportation and housing assistance to financial counseling, ESL classes, and access to training opportunities. The businesses, which struggled with worker distraction, absenteeism, and turnover, found that solving the problems behind those symptoms created a more stable and productive workforce. With 17 member companies representing more than 5,000 employees, The Source now offers classes on family nutrition, GED prep, and foreclosure prevention.

WHAT ONE THING WOULD MAKE IT EASIER FOR YOU TO MANAGE YOUR JOB AND YOUR FAMILY?





MAKING IT WORK

The women represented in this report have already put enormous effort into breaking the cycle of poverty. Many have found not just hourly wages, but also stable, full-time jobs with opportunities for advancement—and with potential salary boosts that could propel them and their children out of poverty and into economic stability. But there are still obstacles in their way. Here is how we can help them take the next steps.

1. For employers:

- Offer work schedules that fit traditional daycare days and hours;
- Allow flexibility with work schedules when children are sick or otherwise out of school;
- Expand access to sick days and paid leave for low-wage employees and consider making "family sick days" available on top of regular vacation or personal days;
- Consider offering on-site daycare, near-site daycare, backup care, or financial support for daycare;
- Improve minimum and other low-income wages;
- Permit working parents to modify their work day to participate in their children's key events; and
- Support affordable summer programs for children.

These suggestions may bring monetary costs—but can also bring benefits such as reduced absenteeism, lower turnover, and increased productivity in the workforce.

2. For child care providers:

- Work with employers to find sponsorships or subsidies for care of employee children;
- Create a system for on-site care for mildly ill children;
- Offer affordable summer programs for children;
- Consider flexible, extended, or alternative hours for child care and after—or before—school care; and
- Consider investing in licenser and other accreditations even if carry license-exempt status.
- 3. For advocates, such as The Women's Fund, other nonprofit organizations, policymakers, and local, state, and federal government:
 - Target specific low-pay, high-turnover positions, departments, or locations at local companies to pilot and implement policies to improve hiring and retention;
 - Work to improve transportation options, including transporting women to work and children to after-school care;
 - Provide for high-quality on-site afterschool care at public and private schools; and
 - Increase state funding to expand access to Alabama's First Class Pre-K program
 - Increase state subsidies for child care.

Together, we can work to build a better Birmingham by ensuring that mothers, especially those who are single parenting, thrive in our workforce. When women move forward, the entire community moves with them.

- 1. Pew Research Center, "Breadwinner Moms," May 29. 2013, http://www.pewsocialtrends. org/2013/05/29/breadwinner-moms/
- 2. United States Census Bureau, American Community Survey, 2011-2015 ACS 5 Year
- 3. Ibid.
- 4. Basic Economic Security Tables calculated by Wider Opportunities for Women, 2011
- 5. United States Census Bureau, American Community Survey, 2011-2015 ACS 5 Year
- 6. Institute for Women's Policy Research, "Pathways to Equity: Narrowing the Wage Gap by Improving Women's Access to Good Middle-Skill Jobs," March 2016
- 7. Annual in-state tuition at Jefferson State Community College is \$4,320; Lawson State Community College costs \$4,290. Troy University's annual in-state tuition is \$7,564
- 8. Economic Policy Institute, "It's time for an ambitious national investment in America's children," April 6, 2016.
- 9. Auburn Montgomery Outreach, Child Care Market Rate, 2014.
- 10. Childcare Resources (Birmingham), Status of Child Care Report, 2014.
- 11. Kenneth Matos and Ellen Galinskly, 2014 National Study of Employers.
- 12. The White House Council of Economic Advisors, "Work-Life Balance and the Economics of Workplace Flexibility," June 2014
- 13. Institute for Women's Policy Research, Status of Women in the South, 2016.

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These partners helped us reach women in five counties of metro Birmingham:

ORGANIZATIONS ASSISTING THIS PROJECT

Back to School Rally at Railroad Park

Rickey Smiley Foundation

Birmingham Public Library

Blount County Department of Human Resources

Boys and Girls Clubs of Central Alabama

Childcare Resources

ABC Wildwood

Community Church Without Walls

Cornerstone Schools

Exchange Club Child Abuse Prevention Center

Family Service Center of Jefferson County

Girls Incorporated of Central Alabama

Great Beginnings Learning Center

Habitat for Humanity

Jefferson County Department of Human Resources

Jefferson State Community College

Levite Jewish Community Center

Ossie Ware Mitchell Middle School

Salvation Army

Shelby County Department of Human Resources

St. Clair County Department of Human Resources

Success By 6

University of Alabama in Birmingham

Walker County Department of Human Resources

Woodlawn Neighborhood Association

Working Mothers Empowerment Conference

YWCA of Central Alabama

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