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Housing Barriers for Vulnerable Single Moms and Their Children

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The Dilemma of Affordable Housing

As an agency operating programs to assist vulnerable children and struggling families since 1904, One More Child is mindful of the many barriers that prevent families from experiencing safe, healthy, and productive lives. Consistent themes have been evident since the genesis of our Single Moms Program in 2016. Those include residential resources for mothers with children dealing with the demands of single parenthood coupled with significant vulnerabilities. These persistent obstacles inhibit single mothers from achieving total self-sufficiency and economic mobility. For example, challenges with daycare, transportation, low-wage jobs, structural inequities, and the lack of social determinants of health are prominent. However, acquiring adequate, affordable housing is the most anxiety-producing task for single moms who complete the program and one of the most taxing missions for program staff to help overcome.

Participants in One More Child's Single Moms program are not alone in the housing dilemma. Contributing factors exacerbating their circumstances include the simple economics of being a single parent, especially as single mothers are inordinately represented among people experiencing poverty nationwide. This phenomenon is referred to as the "feminization of poverty." This persistent pattern of economic inequality led American sociologist Diana Pearce to coin this term after documenting how, over time, women and children have become disproportionately represented among low-income individuals in the United States and globally (Christensen, 2019). According to the U.S. Census Bureau (2021), children living with only their mother is the second most common U.S. living arrangement, a number that has doubled since 1968. The census also indicated there were approximately 11 million single-parent families with children under the age of 18, nearly 80% headed by single mothers. The poverty rate for married couples with children is 4.7%, while women with dependent children comprise 23.4% of the poorest population.

The Ramifications

The impact of poverty experienced by single moms with dependent children is enhanced as they face persistent poverty-related problems, including inadequate housing, clothing, childcare, food for their children, and health problems accompanying those deficits. Often, poverty-impacted circumstances including the inability to pay rent or secure stable housing are viewed as parental unfitness. High housing costs also create dilemmas for low-income single moms as they are confronted with choosing budget tradeoffs that may lead to frequent moves and living in unhealthy environmental situations such as exposure to molds, lead, and tobacco smoke (The Anne E. Casey Foundation, 2022). The combination of stress and anxiety from navigating these decisions alone and with limited resources further compounds their predicament. The resulting consequences affect poor single mothers' ability to invest time and resources in their children, which may result in longer-term implications for the persistence of poverty across generations.

The Presentation of Reality

Obtaining affordable housing is indeed a struggle for parents of modest means, much less for single moms challenged by a plethora of vulnerabilities. For more than a decade, rental costs have consistently risen faster than the cost of owning a home. Per the National Low-Income Housing Coalition (2021), "In most areas of the U.S., a family of four with poverty-level income can afford a monthly rent of no more than $694, and many cannot afford this amount. An individual relying on Social Security Disability in most parts of the country can only afford a rent of $252 per month. The national average fair market rent for a one-bedroom home is $1,105 per month and $1,342 for a two-bedroom home, far from affordable for a family in poverty or a person relying on federal assistance."

Other salient statistics include that in Florida (2020), there were 559,824 renter households at extremely low income (21%) coupled with a -441,846 net shortage of available and affordable rental homes. Alarmingly, the maximum income for an extremely low-income household of four persons (state level) is $26,200 compared to the need of a $54,870 annual household income to afford a two-bedroom rental home at HUD's Fair Market Rent. This results in 80% of extremely low-income households with a severe cost burden (NLIHC, 2021). Since October 2019, as reported by Zillow research (2022), "Rent has risen 26.9% across the country, with Florida witnessing the largest hikes." An average American would need to work about 63 hours to earn enough to pay the typical U.S. rent of $2,040. That is three more hours than they would have needed to work a year ago and six hours more than in October 2019, before the pandemic. These figures illustrate renters' growing affordability hurdles, even amid a strong labor market. Average hourly earnings have increased 23% over the past five years, but rents are up 36.9% over the same period." Given the current inflation rate for 2022, the ability to obtain affordable, safe, and secure housing is now even further out of reach for low-income single moms.

Responses to Address Housing for Low-Income Single Moms

Affordable, safe, and secure housing is vitally important to parents and their children, and given that low-income single mothers are at even more risk, special efforts are required to mitigate this ongoing crisis. Policymakers at all levels must address housing affordability. Although there are no easy answers to systematically implement the changes needed to allow families to obtain affordable housing, policymakers have access to tools and resources to achieve steps in the direction required and to institute the overall well-being of millions of struggling families through housing initiatives.

We all benefit when our community members are healthy and thriving. An abundance of research reflects positive outcomes for children when their families access quality and affordable housing in a safe environment with community services. When residential stability is established, children excel

developmentally and cognitively, improve educationally, and experience positive physical health, resulting in overall well-being. For single moms, residential stability increases the opportunity for upward economic mobility and the ability to exit poverty. Advocating for public policies that promote affordable housing for vulnerable families also helps build sustainable communities. It encourages the diversity of these local neighborhoods to reflect their respective cultural, socio-economic, and educational backgrounds. Affordable and safe housing provides single moms and their children the hope to reimagine their future, and create a home that is more than shelter - a sanctuary that protects and nurtures.

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