

# Mothers in Transition: A Qualitative Needs Assessment

A report by the Indiana Commission for Women and the IUPUI Office for Women  
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December 1, 2011

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## Executive Summary

This is a report about single mothers in Indiana, specifically, 24 single mothers across the state with varying ages and backgrounds. While all the women interviewed are single mothers, they had made the transition from divergent circumstances, to wit: divorce, pregnancy, separation, family caregiving, and the death of a spouse. Although each of their narratives portrays a unique perspective colored by differences in race, socioeconomic status, and personal life histories, together they reflect a shared reality of the transition into single motherhood. The common elements of each of their stories echo national trends as revealed by a concurrent review of secondary sources. Thus, by combining a literature review of existing research and personal, one-on-one interviews, this report aims to name and contextualize the challenges associated with single motherhood. Many key findings reported here are familiar and have long been a part of the research and policy conversation. Still, other findings emerged from the data that warrant much greater attention than previously received.

Single motherhood is commonly associated with major economic changes and childcare expenses. Though these themes are addressed, other major changes and barriers include loss of self-esteem and adjustments in one's sense of identity, particularly with women transitioning from a divorce. Mental health and psychological wellness were primary themes in all of the women's interviews. One participant felt that her divorce left her in such a vulnerable emotional state and rendered her ill-equipped to make the significant financial and legal decisions that were needed at the time. It is well documented that a rich web of family and friends can serve to buffer the daily stresses of single parenting and reduce mental health problems. Those who were fortunate enough to have strong and reliable connections to their communities expressed gratitude for the instrumental role an individual or an institution-based relationship played in their wellbeing. However, not all women experiencing depressive symptoms had a network of social support on which to rely. In fact, the majority of participants expressed loneliness and a sense of isolation immediately following their transition. A few participant interviews suggested that stigma still exists and places an unnecessary burden for unmarried mothers.

Mental health, stress, and physical health were confirmed to be in direct relationship to one another in the interviews. Participants reported illnesses and exacerbated symptoms as a result of stress. Unfortunately, only a few participants had access to affordable healthcare. As in Medicaid and other public support programs, many participants felt that they were struggling to get by yet ineligible for benefits.

The presence of a private support network was beneficial for other reasons besides psychological. Friends and family were a source of financial support via cash and in-kind assistance. When one participant found her bank accounts frozen for one month after her spouse passed away, her family covered her bills and expenses for that month. Childcare assistance, winter clothes, and temporary housing were non-monetary forms of support that aided in economic survival. That not all women have access to regular and dependable private support suggests that improving public support programs would help to improve mother's economic circumstances.

Participants reported many barriers to economic security. Those who were stay-at-home mothers during a partnership and attempted to re-enter the workforce found especial difficulty finding employment. Another concern was finding a job that would allow mothers to fulfill parenting and childcare responsibilities. Many participants who held a regular job wished for more flexibility in their workplaces in order to better navigate their work and home lives. Narratives regarding workplace flexibility allude to the pervading work culture that assumes employees with parenting responsibilities have dual parent households and contingency plans in the event of family emergencies. Access to affordable childcare was reported as a need and means to job retention and stable employment.

This report also highlights a few ways policy makers and community members can strengthen the public safety net and support single mothers as they make the psychological and financial transition. Indeed, policies and workplaces should reflect an investment in the future, and that is by creating and maintaining healthy families. Silvia, a participant in this study, expressed the importance of community and statewide initiatives to support mothers: “I do believe, whether it’s a marri[ed] woman, single mother, whatever – a mother – we are the foundations of any society, and the whole world. We decide who is gonna be the criminal of the future, we decide who is gonna be the, the battering spouse [sic]. We decide who is gonna be the thief, who is gonna be the politician, the dishonest person. Because we set the example. We spend the most time with them. We decide who is gonna raise our children, whether it's a babysitter, or a real parent.”

## Introduction

Family types are becoming increasingly varied; national trends have found that single-motherhood is now more prevalent than in previous years. Single mothers are defined as female headed householders with children under the age of 18 (U.S. Census Bureau, 2009). In Indiana, single female householders comprise 32 percent of all family households with children as of 2008 (U.S. Census Bureau, 2009). Within the last 10 years, Indiana has seen the rate of non-marital childbirths increase by 15.9 percent (Indiana State Department of Health). In 2007, 42.4 percent of births in Indiana were born to unmarried mothers. This number shows an increasing trend and is currently higher than the national average. The majority of single custodial parent mothers find themselves in their new household make-up as a result of divorce or separation. As divorce numbers move from anomalous to a common feature in the modern family, more women are living with the transition into single-motherhood. Mothers account for the primary custodial parents in 82.6 percent of divorce and separation cases. From situations of adoption to domestic violence, many Hoosier women are raising a family without a partner (U.S. Census Bureau, 2009).

A decade of research has confirmed that single female headed households still remain an economically precarious family configuration. The poverty rate of single parent families is disproportionate to that of the total population; single mothers comprise the majority demographic living below the poverty level. In contrast to the 3.8 percent of married couple families, 30 percent of all single mother families are living in poverty. They are more likely than other members of the population to be homeless (Broussard, 2010; Bassuk, Rubin, & Lauriat, 1986). Custodial mothers are twice as likely as custodial fathers to be poor (Cawthorne, 2008). Single mothers with younger children have a significantly greater risk of economic hardship. When isolating the age of children poverty rates increase. Households wherein mothers give care to children five years or younger are below the poverty line in 48.6 % of all cases. (U.S. Census Bureau, 2008).

While economic development is highlighted as a primary concern, it is only one facet of a complex web of issues that women must navigate to meet their basic needs. Numerous chronic risk factors contribute to economic distress. Not only must women attend to financial concerns, but also address child care needs, health care access, adequate support systems, food and nutrition, and safety. The balance of multiple uncertain variables can be overwhelming. A preponderance of evidences suggests that mental health is profoundly affected by the financial and social conditions associated with single motherhood (Broussard, 2010; Sakraida, 2005). In studies comparing family structure and mental health profiles, single mothers consistently evince poorer mental health (Afifi, Cox, & Enns, 2006; Wang, 2003). Cairney, Boyle, Offord, & Racine found that single mothers are more than twice as likely as their married counterparts to suffer from major depressive episode (2003).

The long term stress has been documented to compromise single mothers' physical health (Broussard, 2009). Single mothers are more likely to suffer from diabetes and heart conditions (Lorenz et al., 2006). Rather than the acuteness of a stressful event, physical illness is more closely related to prolonged chronic exposure to stress that is associated with post-divorce adjustment. In comparing

eating patterns of single and married mothers, researchers found that single mothers consumed less fruits and vegetables (Elfhag & Rasmussen, 2008). The authors of the study purport financial hardship as a factor but also low self-esteem as variable precluding healthy eating patterns. A study by McIntyre and colleagues found that in households experiencing food insecurity, single mothers will sacrifice their nutritional needs to ensure an adequate dietary intake for their children (McIntyre et al., 2003). In her study measuring food intake at various intervals during the month when the families had varying access to money, mother's nutrition was always below the recommended standard. Only the children's diets increased in nutritional value during the intervals when the families had relatively greater access to money for food. Such is just one example of the money allocation decisions that single mothers make. Health insurance is another necessity subject to elimination when budgeting for basic necessities (Pierce, 2009). Low income families often must choose between basic needs such as child care versus health care. That mothers redirect their needs to attend to those of their children is a generally accepted and socially laudable behavior. However, the health risks and comprises poor single mothers make affects the entire family in the long run.

To avoid accumulating additional financial burdens, the Biennial Health Insurance Survey found that two thirds of people with a medical bill neglect to seek their needed medical attention (United Way, 2008). Unmarried women are more likely to have government insurance than married women and 38.5% of poor unmarried women have no insurance (Wiess, Whelan, & Arons, 2009). Concurrently, many preventative health services are underutilized which may attribute to late diagnoses and more expensive treatment costs when illness occurs. A review of prevention and treatment seeking behaviors among insured and uninsured populations found that chronically and temporarily uninsured individuals receive significantly less prevention and early-detection services than insured individuals (Broyles, Narine, & Brandt, 2002).

It is well documented in literature that single mothers are significantly more likely to suffer from economic, psychological, and health related issues than married mothers. However, much of that research generalizes single motherhood from all circumstances and does not distinguish the contextual nuances of different transition events (e.g., divorce, death of spouse, separation). For instance, Biblarz & Gottainer (2000) found that relatively fewer widowed single mothers participate in the workforce than divorced single mothers. Concurrently, divorced single mothers were more likely to hold lower paying occupational positions than working widowed single mothers. The observed differences between the two single mother types were primarily economic with divorced women having a greater economic disadvantage. A study comparing never-married mother and divorced mothers revealed that never-married mothers are twice as likely to be unemployed as divorced mothers (Parke, 2003). Even within transition events, divorced women show phenomenological differences. In her interviews with women who self-classified as divorce initiators, non-initiators, and mutual-deciders, Sakranda (2005) reported that transition differences do exist for women who first initiated the divorce and women who were recipients of the end of marriage decision. Interpretive analysis for initiator narratives generated self-growth and optimism as themes. Rumination and vulnerability emerged among non-initiator themes. That differences exist between transition events suggests that policies and community outreach initiatives can be more effective by tailoring directives relative to the needs of specific family types.

Various competing theories aim to find the appropriate placement of personal attributes, social policy, and family structure in the puzzle to ascribe cause of hardship (Biblarz & Gottainer, 2000). Meritocracy and individualism engrained in American belief systems maintain that it is an individual's attributes that largely predict and influence one's social status; poverty is seen as a personal failing (Lin & Harris, 2009). Under this approach, economic hardship is a failure of the individual rather than social policies that are insensitive to disadvantaged populations (Winkler, 2001) Although media and even academic discourse often place single motherhood by its very nature as culprit of poverty and emotional trial, an evolving body of research suggest that the cause is structural (Teachman & Paasch, 1994). It is suggested that some policies provide favorable support for widowed mothers while discriminating against divorced mothers (Biblarz & Gottainer, 2000). This research study is grounded upon the idea that healthy families are the responsibility of all aspects of society: individuals, their communities, and government. Thus, policy objectives should reflect the collective role of care giving and child rearing while valuing the work within families. If single motherhood by its very nature was the root of economic struggle, then single mother families regardless of the transition event would yield similar financial and emotional circumstances. However, as the previously mentioned findings suggest, financial and psychological differences do exist and may imply different structural barriers and challenges in the path to self-sufficiency.

This research study is divided into three sections. The first examines the psychological experiences and consequences of various transitions into single motherhood, the second explores the financial impact, and the third discusses the legal challenges associated with the transitions. Each of these sections examines the similarities and differences in transition experiences between five family types (i.e., divorce, widowhood, family caregiver, never-married, and separation). This research study does not attempt to examine the effect of family structures on the children's well-being, but instead focuses on the mothers themselves.

### *Research Question*

Previous research has explored the domain of divorce and women who have adjusted their lives out of marriages. However, these data do not capture the plethora of relational permutations and types of family arrangements. With an increase of unmarried, cohabiting parents, single mothers vary widely in marital background. This study comprises mainly interviews with women transitioning out of a divorce, but also includes women who are still married but raising their children with an absent father, women who have experienced the death of a spouse, women who have separated from their long term cohabiting relationships, and women who were never married and had never co-parented. Research is needed to identify and explore the challenges that women face and strategies they utilize when negotiating the transition into single motherhood.

This study has practical significance for legal services personnel, community outreach workers, and family counselors who are working with women transitioning into single motherhood. Qualitative significance is also offered through narratives concerning topics that are relatively unexplored.

## Method

A qualitative approach was selected as the method of inquiry for this research because of its focus on pursuing meaning and in-depth information surrounding a topic. Qualitative research designs are most appropriate when seeking to understand perspectives, examining real-life processes, and for “addressing 'how' questions – rather than 'how many'” (Pratt, 2009). Thus, this research is not intended for generalization purposes, but instead to capture the complex factors that are often difficult to quantify in social phenomena.

### *Participant Profile*

Sampling criteria addressed the need for homogeneity in multiple areas. The list included: (a) women between the ages of 18 and 60, (b) who are within 10 years of the event of the transition, (c) are the primary caregivers of at least one child under the age of 18, (d) are currently unmarried. One participant did not meet all of the criteria but was selected as a key informant. She had been a single mother for over 10 years and was asked to give an account of her transition experiences retrospectively.

The sample consisted of 24 single mothers between the ages of 19 and 56 years<sup>1</sup>. The mean age of the sample was 35.3 years. ( $SD = 10.6$ ,  $Mdn = 36$ ). All participants had at least one child under the age of 18 at the time the transition event. The number of children to whom each mother was the primary caregiver was an average of 2 children ( $SD = 1.4$ ,  $Mdn = 2$ , Range 1-7). At the time of the interview, time passed since the initial transition into single motherhood (divorce, death of spouse, pregnancy, etc.) ranged between three months and 20 years.

Regarding racial and ethnic backgrounds, 13 participants were White, 6 were Hispanic, 3 were Black, and 2 were Asian.

Of the transition events, 10 participants were divorced, 4 were still legally married but separated, 9 were never-married, and 1 was widowed. Within the never married category, 7 participants had a cohabiting relationship with the children's father, 1 participant had never cohabited with the children's father and became single mothers as a result of pregnancy, and 1 participant had voluntarily become the primary caregiver of her sister's children.

Two participants had not completed their high school education. For 4 participants, high school was their highest education level completed, some college or technical school for 4 participants, four-year college for 3 participants, and a masters degree for 3 participants

The participants in this study self-selected to be interviewed and thus do not comprise a randomized sample. Because participants were not randomly selected, they are not representative of Indiana's

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<sup>1</sup> A demographic questionnaire was administered to participants prior to the interview. Not all participants gave their information. The statistics portrayed reflect only participants who chose to disclose their personal demographic information



overall single mother population. Furthermore, the perspectives of former partners, children, and legal services personnel are not included in this research. All the narratives presented in this report are intended to retain the integrity of each participant's perspective during the interview.

### *Procedure*

Purposive and network sampling were used to recruit participants. Intermediaries of women's organizations, daycare centers, churches, and domestic violence shelters distributed informational flyers about the study and the researcher's contact information to their clients. Potential participants selected themselves based on the criteria listed in the flyer and scheduled the interview via telephone or email. Interviews were conducted at a mutually agreed upon setting, including the participants' homes, partner organizations, and local libraries. All participants were provided written informed consent forms prior to the interview or focus group. A separate informed consent form was provided for participants who permitted an audio recording of the interview. Audio recordings were transcribed verbatim within a week after the interview. Field notes were taken during all interviews with or without audio recording.

Participants were interviewed in an informal, conversational, and open-ended structure so as to remain as adaptable as possible to the participant's priorities and issues perceived as most relevant. Three domains of inquiry were chosen to be explored during the course of the interview: physical health, financial stability, and psychological wellness. An interview guide with conversation prompts was utilized to invite the participants share and to redirect the interview in the event that the conversation wandered too far from issues around single motherhood. However, participants were encouraged to introduce topics relevant to their experiences and at their own paces.

### *Analysis of Data*

The data were analyzed using strategies adopted from multiple sources. First, all transcriptions and notes were read in their entirety to gain familiarity with the data. Initial codes were identified by creating a matrix with participants in rows and coding categories in columns (McDaniel & Coleman, 2003). Significant statements and topics were isolated to identify categories. Descriptions and direct quotes were inserted into the matrix and new columns were added as new issues emerged. Once general codes were created, subcategories were identified by creating an outline for each individual interview. Each participant interview was reorganized according to coding category and subcategories using line-by-line coding.

All transcriptions and interview notes were coded to retain anonymity of the participants. Any information immediately linked to the participants' identities was removed from the data. Proxy names are used to report findings. Narrative data and quotes are used verbatim to retain the integrity of the participants' messages during the time of the interview.

## **Results**

## Psychological Wellness

### *Depression*

All women in this study regardless of their transition event reported experiencing mild to severe depressive symptoms at one point during the transition. Seven women reported being diagnosed with clinical depression and were taking antidepressants, or had been prescribed antidepressants. Expressions of DSM-IV depression criteria were noted (e.g., lethargy, sadness, fatigue or loss of energy nearly every day, feelings of worthlessness, diminished ability to think or concentrate suicidal ideation). In describing their behavior and emotional states, participants spoke of their struggle to continue doing everyday tasks.

Oh it was horrible. It was horrible. I cried every day. My mental state was so unhealthy... I just felt like I was in a hole. That I couldn't get myself out of. And I felt like I was stuck in that hole and it was only getting deeper and deeper every day. I was gone. You know. My mind was out there. And I didn't know what to do to get on the right track, I didn't know what to do. (Angela, Never Married)

And it's like you're in a fog. That first year, lord. Even to this day... You just want to lay in bed, pull the covers up, slam the door and lock it too. Leave your kids screaming on the outside you really don't care. And you realize, no, I have to do this for them. I have to get up I have to get dressed. I have to eat. I have to function. (Colleen, Widowed)

Day to day, it's different. I might get up and, peaceful and alright. And the next day I might get up and feel like crying for no reason. Uh, there's days I might sleep all day cause I just don't feel like getting up and dealing with anything. (Beth, Divorce)

This finding compliments one study that examined the different sources of depression among married and divorced women. Cairney and colleagues (2003) found that single mothers were more likely to experience distress as a result of everyday tasks than major life traumas. Conversely, married women were found to be more likely to experience stress triggered by major life traumas. The authors posit that single mothers are less reactive to major events and less reactive to everyday events because of the chronic strains to which they are constantly exposed. The barriers associated with maintaining employment and the stresses related to single parenting that occur every day may create a muted effect on major adversities.

Marital and relational dissolution can be followed by a vast and complex array of emotions. For instance, some women who transition from a contentious relationship may feel relief post separation. For widows, single motherhood is immediately associated with mourning the death of a spouse. It is well documented in divorce literature that individuals who have had terminated marriages experience anxiety, depression, and loneliness with greater intensity and longer duration than individuals in stable

marriages (Boglub, 1995; Hall et. al., 1985). A report that examined mental health profiles of single mothers among never married women, married women, and separated/divorced women found discrepancies among these single mother groups (Afifi, Cox, & Enns, 2006). Afifi and colleagues found that single mothers through divorce and separation were more likely to suffer psychiatric disorders than never married women. Conversely, never married single mothers did not significantly differ from married mothers in their mental health profiles. These results indicate that noteworthy mental health differences exist among single mothers by transition event; divorce and separation may have a greater impact on the psychological dimensions of single motherhood than other circumstances. Although symptoms of depression were reported for all participants, this present study also revealed differences between transition circumstances. See for example, Table 1.

Past research has established numerous factors underlying the depression associated with the single motherhood (Bogolub, 1991; Samuels-Dennis et al., 2010). Among the stresses are loss of a long held social position, decline in standard of living, reconstruction of self image, childhood adversities, financial vulnerability, insecurity of future, and adjustment of retirement plans (Bogloub, 1991; Cairney et al., 2003). Although the losses associated with the single motherhood transition present themselves in aggregate, one salient theme of loss of companionship emerged in divorced, separated, widowed, and never married women. It is documented in divorce literature that even dissolution of an unhappy marriage can be followed by grief from the loss of a long-standing attachment. In this present study, both participants who experienced divorce and also women who were never married and had cohabited with their partners expressed emotional trauma of the terminated romantic relationship.

Several participants regarded their low mood and sadness as partially due to the dissolution of their relationships and unresolved emotional attachment to their former partners, regardless of whether they had been married. There, an immigrant relied solely on her boyfriend for emotional support before their separation. She described her difficulty with facing the reality of raising her special needs son alone, "I tried to kill myself. The only one I counted on was my boyfriend. Once we broke up I feel like nobody care about me. Nowhere to go." In the severed relationship with her boyfriend she saw her entire support system collapse.

Distinct from depression was an expression of feeling overwhelmed. All of the participants had adopted the role of primary economic provider and a few participants had never previously assumed the responsibility of managing finances. The stress and pressing demands of finances and child rearing without a partner combined with depression had a paralyzing effect on some participants. There was a desire to turn inward and a tendency towards isolation. One participant noted that the transition phase out of divorce was one of the most emotionally trying events of her life, leaving her in a insecure emotional and financial state. She felt, not unlike many other women transitioning out of relative security and into a new family structure, it was a challenge to make significant financial decisions precisely at a time when she did not feel clear-headed. In the words of another participant, it is the aggregate burden of planning for futures they were unprepared for when at "their absolute most vulnerable" that is the most difficult challenge for new single mothers.

## *Stress and Health*

All participants who noted feeling overwhelmed also noted the effect of stress on their physical health. Coinciding with previous research on disruptive life course events, health and illness are loci of concern. Poor immune function is associated more intimately with divorced women than their married counterparts (Keicolt-Glaser et al., 1987). Researchers have concluded that a wide range of emotional as well as physical problems may be present in the process of major life adjustments, such as aggravated symptoms of pre-existing diseases or the development of new illnesses. In this study, pre-existing health problems were exacerbated or new symptoms emerged in 12 participants' reports.

It has been affected, I have an ulcer. I have an ulcer, and when I'm really stressed, it, it really flares up. It really flares up...when I stress, it's like, 'Oh my god' I'm in a ball. And it's all, I know it's all related to stress. (Maureen, Divorcee)

And my doctor to this day says that's why the only issue that I have was, I call my two-year trauma, was my high blood pressure. And my doctor today will tell me, it was because the sudden trauma and the stress for that first year, year or two, it was so high. (Colleen, Widowed)

As previously mentioned, researchers have identified stresses of daily life and problems in meeting basic needs of the family as the most significant influence on the single mother's mental health profile (Hall et al., 1985; Cairney et al., 2003). In contrast to married mothers for whom quality of their married relationships and major life events were strongly related to depressive symptoms, single mothers face more difficulty with minor life events and daily hassles. Divergent from Cariney and colleagues' explanation, Hall et al. suggest that the depressive symptom differential is an effect of the social resources available to the two groups of women. Married women may have more social resources to buffer the impact of everyday stress. It is possible that the relative security that married mothers have in a co-parenting household is not present in a single mother household where all the parenting and maintenance responsibilities are shouldered on one person. A married mother who cannot fulfill a child care task at a given time can delegate it to her partner, whereas a single mother with a paucity of social resources under the same circumstances has no one to depend upon.

## *Lack of Social Support, Isolation and Loneliness*

A considerable body of research explores the multi-dimensional relationship between social support and psychological well-being (Green & Rogers, 2001). Social support can include tangible support in the form of cash assistance and services, informational support, and emotional support. The effectiveness of social support is also influenced by many factors, such as density, the degree to which network members interact, and durability, the degree to which relationships are based on obligations, play critical roles as cited by McLanahan and colleagues (1981). The authors found that in addition to a divorced mother's orientation towards her changing marital status, the structure and composition of her support network assist in organizing her well-being. Afifi, Cox, & Enns, (2006) noted that stressful

family dynamics were predictive of the prevalence of psychiatric disorders regardless of family structure. This finding highlights the influence of positive or negative family relations as mediator in mental health. The presence of support and even perceived support and sense of belonging has been found to be instrumental in alleviating stress levels and promoting coping behaviors (Green & Rogers, 2001). Following that evidence, the lack of social support can be a detriment.

A majority of the participants spoke of sense of isolation following their transition. Loneliness was a prominent theme across transition events. For some women it was due to the sudden shift of being without a stable support network, particularly women who did not have strong connections with friends or family, or had relocated away from their old connections as a result of a separation. Divorce is often followed by a reconfiguration of social relationships. It has been previously documented that women experience a decline in their social networks as a result of divorce due to severed connections with their ex-spouse's friends or severed friendships developed in the context of marriage (McDaniel & Coleman, 2003). Other participants felt their social arrangements change due to their new schedules and busy lives.

It is every single moment of your life. And it can even be as debilitating as having breakfast and thinking, you know what, I don't even have anyone to bring me a glass of water when I want. I have to do everything. There's not even anyone to come home and share your joy with, or agree with at the end of the day, or discuss anything... it's extreme isolation. (Faith, Divorce)

Beth was struggling with housing security and lived temporarily between houses with family members "until they kicked us out." Although she recognized that it would be helpful to have a network of support, her inability to rely on her family prevents her from trusting and reaching out to other people.

I feel like there's a lot less, uh, opportunities for me, mainly because I don't have a support group that I can depend on. So it probably does make it a lot more rougher... I've been by myself for so long, dealing with everything by myself that I just... It would be helpful, It'd be nice, but I don't have... you know, the family thing. That throws me off in trying to have a little inkling of trust for anybody else. (Beth, Never Married)

One participant did have a network of friends but felt as though they mostly disagreed with her decision to adopt. Her narrative suggests that she feels criticized and misunderstood. She commented on the isolation that can come with parenting alone and psychological weight of not having someone with which to share the responsibility of raising children.

I feel bad telling them anything because the half that don't think I should do with it are just gonna yell at me, they're just gonna you know, chastise me, it's not only a matter of I told you so, it's gonna go beyond that. So I don't wanna hear it. The half that thinks I'm crazy for doing it and good luck, they don't understand how big it is. Especially because they're married. And so they can't. You know, it's not just the dual income, or the dual chauffeurs, it's that they *do* bounce things off each other or they do tag-team, or they do, 'I'll do this, you do that.' And um, I

don't have that. (Victoria, Family Caregiver)

Victoria's feeling of loneliness persisted despite that fact that she had existing friendships. It was her unique situation not reflected in the families around her and also not well understood by her confidants that perpetuated her social isolation. Colleen described the experience metaphorically, "It's like you're on an island by yourself. And you're drowning. And you don't know what to do and you don't know who to turn to."

That it is a "couple's world" was a recurring theme throughout many of the narratives. Most participants felt a subtle to drastic change in the way they were received by their social spheres due to a change in their marital status and roles as a single mother.

Even though I know that 50 plus percent of people get divorced, I feel like the only person. And I have another friend who is going through a divorce right now and she lives here and she feels same way. It's like, I feel like an outcast in a way, and no one makes – says anything or makes me feel that way I just feel like the only one. (Abby, Divorce)

Whether it was deliberate or not, some women felt pushed to the margins of their social circles. One participant was met with hostility in the neighborhood she moved into post divorce.

I think my conclusion on that is just I think as a single mom I am so isolated. It's just, you're on the margins. My neighborhood that I moved into, we do have a few friends in that neighborhood, but they have been, don't know what the word is, they were not welcoming when we moved in there. Cause a lot of who lives, is dual income, families. (Elizabeth, Divorce)

Being single, oh my goodness, when you go from being in a couple and this is no matter what the situation no matter what the age is, when you go from a couple, it's kind of strange but you usually run around with couples. It's two by two by two. And all of the sudden, it's two by two and, you're not two anymore, you're one. And you don't fit in. Anywhere. You don't. And it takes a long time to get used to that. Not being a two. And people try to be nice, and you know, include you, but you're there and you feel like you're the square peg that's supposed to be in the round hole. (Colleen, Widowed)

Some participants felt not only a complete lack of support following their transition, but that their voices and stories were silenced. The inability to express her pain, explained one participant, left her with years of unresolved grief.

People really don't wanna hear it. What they wanna hear is, we don't wan- we don't care about what happened. What are you gonna do now about it? How are you gonna move forward. And my take was, I couldn't even get a complete sentence out...It's like, you shut that door, you're not allowed to think, feel, grieve, nothing. You're seen as weak if you do. You're seen as incapable of handling your emotions. It's just like you're not even allowed to go through that

grief and anger process. (Faith, Divorce)

I can't really, you know, dump it all off my chest because, you know half of them don't agree. And they kinda said, 'well you know, good luck but I don't wanna hear it because, you should be doing this that and the other.' (Victoria, Family Caregiver)

Amid the lack of support, other barriers to building emotional connections were noted.

You're not included in stuff. You're not. And there's so many obstacles to be able to participate in, life. It's like I can't, you know it's like, I volunteered to do something at church, I had to quit, like, in the middle. Because it's just like, I didn't have childcare. You know, you feel like a schmuck... Everything you would do in a normal situation, you've got 20 obstacles to get to do it. (Elizabeth, Divorce)

Of course if you're going to go do something, it's like, okay, now I have to spend more time away from my kids. Oh my lord I already feel guilty because I don't spend enough time with them anyhow. It's like, okay well I've got to go find a baby sitter. Well okay, if it's not a babysitter, then I've got to go pay the babysitter. Well, do I have enough money to go out and get the – no... I have to say, after a while, it's just too much work. I'll just skip anything social. Which I did for a while. (Colleen, Widowed)

Another participant discussed her inability to connect with her friend because she herself could not financially or emotionally support anyone else. Low-income single mothers who do not have kin to rely on create close friendships based on reciprocity (Broussard, 2010). These network ties manifest in a system of providing instrumental support such as small loans and transportation with an agreement that the recipient will return support within a relatively short time (Dominguez & Watkins, 2003). Through exchange of services and resources, individuals who may not meet all of their needs by themselves can mutually benefit through reciprocity within their social arrangements. However, many low-income single mothers find it difficult to repay the services afforded to them due to their low wages and inflexible jobs. The same system applies to emotional resources. In Beth's case, she did not feel she had the means to reciprocate any form support, emotional or financial, which precluded her seeking it from others.

I got one good friend, but she's got more problems than I got... If I call her and say 'Deirdre, you know I need to talk to you,' and I'll get telling her and she'll throw her load on me so then I've got that double, that worry click up here, for her. Emotionally, I can't do it right now... I literally just can't deal with it. So I, you know if it means I'm stuck by myself and I don't have no friends, it seems to like, right now it would just be the best thing for me, cause I don't have any additional problem. (Beth, Never Married)

## *Stigma*

A few divorced and never married women perceived that their marital status was to others an indicator of their character and worth. Karen said, “I think there is a lot of shame and judgment around divorce... I feel like you know, being a single mother has a negative, connotation. I mean you see things about unwed mothers all the time... And I do sort of feel like, legislatively speaking like, governmentally speaking, there’s a bad stigma with like, about divorce, and it’s usually aimed at the woman. ”

Still, others perceived that they were immediately blamed for the situations they are in. At a social gathering, Faith recalls being asked explicitly, “What did you do to make him leave you?” She perceives that the immediate assumption when people learn about her divorce is that she was at fault. Other participants noted the same oppressive presence of judgment from others. Elizabeth feels that people perceive the challenges she now faces as a single mother as direct consequences of her choices instead of a systematic flaw of failing to support women in her situation.

Very subtle. It's very subtle... Even when I first got here, I mean I definitely got that, from people, like, 'you know, why would you not? You know, look at the lifestyle you had'... It just wasn't worth it to me. But I definitely got that, you know, 'what did you do? What did you do to provoke him? What did you do to deserve this?'... I can't complain about my situation because I wanted it: 'This is what you wanted Liz.' (Elizabeth, Divorce)

I've been told in the court room, that it's mainly my fault because I got pregnant with her and if I can't take care of the first one, I probably shouldn't have gotten pregnant with the second one. So that, when they speak to me, it's like I'm the bad person. (Beth, Never Married)

That participants that speak of blame and judgment imposed upon them by others suggests that divorce and motherhood out of wedlock continue to carry the burden of stigma.

### *Abuse*

Abuse was a common factor in nine of the participants' narratives. Abuse ranged from physical violence, verbal abuse, to emotional control. Three participants noted that they had become accustomed to the abuse and did not initially recognize it as abusive behavior.

It's like you're normal. It is. You know you're walking on eggshells. But I mean, I got to the point where I could wake up in the morning I could look in his eyes and go, 'oh crap, here we go.' (Elizabeth, Divorce)

I didn't notice how bad I was at the time. I know I, something wrong but when you have a big decision to make, like, I want to move [from] my husband, or my life, then. You know it's not right. The way he treat me. And the way he, we was living. And I tried to hold it on, but at the end I was really bad, and then under pressure. (Eva, Separation)



Not only was it normalized for the women but also for the children. For Eva, it was a difficult to leave because she did not wish to strain her relationship with her children by taking action against their father.

They are mad at me. Like my oldest daughter. When I put the restraining order because he. For them this was normal, already. And she was mad on me. And I said, 'oh my god, okay I'm gonna take it out' but I was really afraid of him. (Eva, Separation)

It was only after other people witnessed her husband's behavior that Elizabeth decided it was time to take action. She spoke of the difficulty she experienced in reporting and documenting non-physical abuse.

He would literally chase me around the house. And just, back me into corners. And my kids would be over here, going 'Mommy! Mommy! Mommy!' and you couldn't... Like if I literally tried to move he'd be like, just keep me enclosed. Or keep me in one room, where I couldn't get out of the room. And the kids would be crying and I couldn't – you know – you call the police and I'm like, 'Well he won't let me out of this room.' What are they gonna do? And really, Do you really wanna subject your kids to that? For nothing? You're gonna say – like these are the kind of things going through your head, like, this when I was in it. You don't want your kids to have to go through that, which is only gonna make him more angry, and only gonna make things worse. (Elizabeth, Divorce)

There needs to be some way for women to be able to um, document, what's happening to them. You know, like regarding domestic violence or abuse and control. Stuff without having to get the police involved. And I don't know how that would work, because like you know, cause basically like if you say that now and there's no police involvement, nobody is going to jail, you're just a wicked witch of a woman trying to bash your ex-husband. And that's how you're viewed. There needs to be some legitimate way of, being able to document... And there's really no good way of being able to deal with that without subjecting your kids to, just horror. Trauma. You know, the police are at your house. Nobody wants to put their kids through that. (Elizabeth, Divorce)

Like her, other participants were hesitant to report abuse for fear of retaliation. They felt helpless in the face of court processes even though they were the victims of abuse. A couple participants noted that they were afraid to leave their situation because their husband had made threats to take the children from them. From prior experience with authorities, focus group participants felt that calling the police would not alleviate their situations but only exacerbate them. “Useless” was a term three participants employed to describe their experiences in enforcing a Restraining Order.

Another woman felt that in retrospect, she had such a low self esteem and felt so voiceless that any efforts to report would be futile. She describes her state as being invisible because of the continuous manipulative messages her husband imposed upon her.

You are there and nobody sees you. That's the feeling I got, like, you are there and nobody cares and nobody feels, nobody sees you. Nobody sees you are there... He made me believe like, he hurt me, because I deserve it. And you believe that later on, because it comes with you repeated in your head... And he said, 'well if you die it's okay because nobody needs you.' And that didn't help me, that's what's killing me. (Eva, Separation)

Limited finances, lack of work experience, and lack of access to resources places a significant barriers to victims of abuse who are attempting to leave their situations. Elizabeth explained her experience isolation during her marriage and how she felt an absence of social capital and finances to rely on upon leaving.

I'd end up having, going back, because you just have no, you don't have a whole lot of options. And then you know, just stupidly because you're so vulnerable. You've got kids to take care of. You don't feel like you have any choices. You're just so vulnerable... What are you gonna do? Pick up your kids and move, acro – where? And then you're married you can't move, you can't leave, you can't take your kids without his permission. (Elizabeth, Divorce)

I said, I don't wanna be with him. And I was already, I was ready to leave then. I didn't have nothing. So it was really hard at that time. I didn't have no money too, it was, somebody said \$125 an hour [for an attorney]. And she's gonna help you, and you pay first and then he's gonna do the money back. But, it doesn't make sense at the time when you don't have the money in your hands. (Eva, Divorce)

Another participant faced the same decision of staying in an abusive situation where her children would at least have shelter, or leaving and facing the trials of homelessness. She ultimately chose the latter and currently moves in and out of transitional housing shelters. A U.S. Conference of Mayors identified domestic violence as the leading cause of homelessness among women according to half of the cities surveyed (Cawthorne, 2008).

### *Unhealthy Coping Responses*

Participants reported a wide range of coping responses to deal with their stress. A few noted that in times of stress, they reverted to unhealthy behaviors or neglecting their health despite knowing the maladaptive consequences.

Because – and this sounds horrible – the majority of the time, when you turn into that single person, it's food. That's, you wanna eat everything in sight. And then the weight comes on, and then it just makes you more depressed, and always more food... So you either lose a lot of weight or you put a lot of weigh on. And then you look in the mirror and you go, 'I am ugly, I am fat. I am not worth anything.' You know, it's just all this negative stuff. (Colleen, Widowed)

Well, I mean I have a fitness background so I care about what you, eating properly, exercising regularly, I mean that's – those things are huge and I know that. But when I was in my stressful point, you know, you just throw everything else out the window. (Abby, Divorce)

Elizabeth saw the value of staying active but felt that there were too many barriers to allow her to do so. She did not feel comfortable leaving her young children at home or with a babysitter to pursue personal activities. Without the presence of a co-parent, her sense of obligation to her children serves as a barrier to establishing new connections in her community. She reported neglecting her own emotional needs by disengaging in social and recreational activities.

I really don't have enough outlets. You know, I used to play tennis, I can't play tennis, [be]cause it's too expensive. You know and if I can occasionally go on a walk with somebody but you know it's like I can't. You know, I'm just tethered to my house. (Elizabeth, Divorce)

A couple of women directly commented on drug abuse as an unhealthy means to cope. One participant noted that when she was in the midst of dealing with financial difficulties and her son's hospitalization, she felt that she had no one to turn to. Drugs were her way of abating the stress.

You have things that are known as triggers, and like, my main thing was money was a trigger. It's excuses that we use, cause you get that addictive behavior, you get that addictive personality. Okay I had a bad day, need to get high... Okay me and my kids' father get into after I get off from work so okay, this ain't a good day. I need to – you know. (Rene, Never Married)

The break up with my child's father really bothered me. So I felt like, well, I need a smoke. You know, um, being away from my daughter. Well, I need to smoke. You know. Just my whole, just the way I was feeling every day, just depressed. Trying to self medicate. To get rid of those feelings, you know. Only temporarily. That I know today. But not at the time. You know it was instant gratification for me to not think about those things and get my mind off of those things. So that's why I picked up... So it was just a crutch I guess you could call it. (Angela, Never Married)

Heavy drinking and illegal drug usage is more common among unwed mothers than their married counterparts (Kalil & Ryan, 2010). The issue of substance abuse is often precipitated by an array of social and psychological problems and cannot be removed from contextual risk factors that have been associated such as poverty, low education, and minority status.

### *Healthy Coping Strategies*

A wide variety of effective and healthy coping resources were noted. One such strategy was seeking ways to give back to the community and reaching out to other women who may have been going through similar struggles. Eva who recently separated from her abuser found that volunteering her time to help others was helping to rebuild her own self esteem.

So I did teach people later, how to sew, for free, so that made me feel useful. Not work for money, it's just, people who want to learn how to use the machine. And Cristina has two machine so it was like, fun. Yeah. See people like, you loss um, your self-esteem. And you think you cannot learn nothing else. And I learn that there. And actually the people there, they excited like, doing their hands, and needle the machine. Get started the beginning. So it was really, a good experience for me. (Eva, Separation)

Working with the Hispanic community and working with people that have too much struggle. Have problems. Domestic violence. I mean, they're humans like us. And when, when you learn that, once you are at a mental level where you can support mentally, other women that you can talk to them, tell them you know, I have been through that, I got out of that, why don't you try this, why don't you get help. If I have resources, call this lawyer, call this person. This association can help you with that, do that, learn English, do this. (Silvia, Divorce)

Therese's work in the community as an interpreter allowed her to establish friendships and feel better connected to those who share her cultural background, "because I have been community, I know a lot of people, got a lot of friends. I go over there, talk about something nice, something funny, that makes me feel better."

An overwhelming number of women identified engaging in health promotion activities as an effective coping strategy in the form of exercise, mediation, and maintaining a balanced diet. Raina commented, "finding a diet and exercise regimen helps relieve anxiety, in spite of financial difficulties, allowing myself to get out and do things, letting go of worries." She describes practicing healthy habits as a way of "reconnecting" with herself. Many other women described a similar benefit of exercise and staying active.

I am sane because I exercise, it's a place where I meditate and pray. A lot. Because I listen to my Christian music. Um. It gives me the energy to continue during the day. Um. Helps me balance the three most important parts of me as a human being: mind, soul, and body. (Silvia, Divorce)

And I would walk from here to there. Especially really early in the morning or late at night. And I walked two or three miles. Like two or three laps around the park and walk back home. Then not only was I helping my mental state I was helping my blood pressure at the same time go down. (Colleen, Widowed)

I used to go salsa dancing once a week in Indianapolis. And I was – I was getting really good at it and I really enjoyed it. And um, talk about stress relief and fun, and physical exercise – I mean it was all these things in one... I felt alive, I felt young, um, I was exercising. (Victoria, Family Caregiver)

I require a lot, like I need for my mental health to be fit and to eat well and, if I'm not doing those things it usually throws all those other things off... The yoga helps me feel more physically fit so I think my um, my I need that, sort of my own self, whatever, self confidence or whatever um, but it releases I think, It releases a lot of tension. (Karen, Divorce)

The language used to discuss their physical health was intrinsically tied to emotional and mental health. Whether it was unwitting or deliberate, by tending to their bodies they were ultimately realigning their lives. Daily health promotion practices for many women proved to be instruments in enhancing their psychological wellbeing.

### *Cognitive Coping Strategies*

Participants also highlighted the importance of making the effort to be positive. In the same way they would alter their behavioral patterns, some women made conscious decision to modify their mental habits. Changing their outlook and attitude helped them find the motivation they needed to move forward. A few participants noted that the best way to do so was to remind themselves to be grateful for what they did have. As Abby said, "You could crawl into a hole but you have to remember that there's people who have it a lot worse than you and you can get through it. It's just the way that I deal with it." Attitude was perceived by some women as a mobilizing force or an oppressive obstacle. Combined with other factors, Jaimie commented on the significant influence of attitude that dictates women's willingness to be active.

They don't try. They just don't want try. And they are stressed. First of all the biggest problem is in the head. The, the head don't let us go to do things. First of all, they are depressed, they don't have the money, they don't have a husband. Some of girls think, without husband they cannot do anything. Some they are really, but they don't have the money. They don't have car, the transportation. It's too many, many things. (Jaimie, Separation)

Every morning I wake up, I sing to my daughter. We sing. Every morning. And we say hello to each other and we say hello to god, and the world... And it's hard. At the beginning, it feels silly in a way. But I don't care. I'm silly. It is my daughter. And it makes me happy. It helps me just, get out of bed. You cultivate your attitude making good habits. But the counseling, getting to know people, knowing that I'm not by myself, and trying to balance the spirituality and, and making the commitment and saying, 'I'm getting out of this, I am.' It needs to start within your heart. You have to do the first step. You gotta make it. (Silvia, Divorce)

The use of positive thinking as an essential coping strategy and life skill is present in other divorce research (Duffy et al., 2002). Some participants took advantage of their major life change by shifting their gazes towards their futures with scrutiny and optimism. Taking personal control over their lives and "starting over" was a practice recognized as successful. There is a sense of renewal in their words combined with an openness to new experiences. Karen spoke of her directive for self-improvement.

[I'm] trying to be like, my best fitness, and taking care of myself, and just appreciating the things that are really good in my life. And also knowing that I wasn't in a healthy relationship and I have the ability to be in a healthy relationship in the future. So you know, just focusing on surrounding myself with people that are good for me... I need to figure out how to make myself feel good. (Karen, Divorce)

I can do anything that I put my mind to it. I demonstrated that by weathering all that I have so far, by my running, so, on the days that I really struggle with it all. I think, you know, look what you have to be thankful for. I can go run. I can get up and do whatever. I can get a new dog. Come and go. I'm free. Uh, if I wanna get up at 6:00 in the morning I can do that, there's nobody yelling at me, there's nobody lying to me.... I think I have the skills to, as hard as it is, to reach out to people. And I'm not afraid to seek new things. To try new things – sometimes I don't want to – but you have to keep trying. (Faith, Divorce)

Faith found strength in looking retrospectively at all the trials she had overcome in her contentious divorce. This compliments other research that demonstrates divorce transitions can be a positive growth experience for many women (McDaniel & Coleman, 2003). Though the transition may not have directly caused change in some participants' thought patterns, it may have provoked a renewed self-focus and introspectiveness that enforced their personal revelations. Participants thus employed an expansive range of activities outside of community and physical activity to improve their lives. Included in their dialogue were spiritual elements as well as a resolve to persevere and rebuild their identities.

### *Self Discovery*

One participant spoke of using a meditation room as a means to self discovery and reconnecting with her core identity shaken from the divorce. In discarding old roles, some participants took an active step to redefining themselves.

Time to just sit and be, me, without anyone else pulling me in any directions. Without having... sixteen different hats on. You know, mom, cook, cleaner, worker, um, wife, lover, best friend. You know, all those things I still have all of that, at the moment – not a wife anymore – but I guess I just have more time to me, to be me. And I've realized how important that is... And so through this process, I'm finding myself again, myself as a person, who doesn't need, another person. (Susan, Divorce)

And it took a lot of courage for me to break out of that because um, because it was a comfortable relationship you know, and we had a small family, with Selena, and I didn't have a job and so, when I ended things it was like I was starting all over again. And I, I knew that, but it was a decision I had, I had to make, for me. And ultimately for them because, it doesn't serve them if I am going against my own intuition, it just makes everyone unhappy I think, you know. (Raina, Never Married)

So I just try, what I'm trying to do now then, is say, 'okay, plan B.' So I joined a new church, I joined a new singles group, um, got the dog, I have a chance to do something with my music so I'm leaving my job at the end of the year to pursue my music, I'm taking drumming lessons.  
(Faith, Divorce)

### *Institution-Based Networks, Counseling, and Therapy*

The most common and effective means of support was that of community in the form of institution-based networks, family, and friends. Institution-based networks are relationships with social workers, therapists, counselors, and religious groups (Domingues & Watkins, 2003). Although institution-based connections were typically relationships relatively weaker than those with family and friends, they contributed unique forms of support that the former did or could not always provide.

Nearly all the participants identified a value in counseling or therapy services. Those who received counseling services reported it as a buffer to the stresses associated with the transition, a stable means of support, and a space to circumnavigate a sense of isolation.

I wish I could know where my counselor is, I would thank her. Yes. From the bottom of my heart... I felt that I was not alone. That's the first thing. That I was not the only person. In the world going through hard times. That I was not alone. That I had support. (Silvia, Separation)

I think that it definitely is a good place to process it, um, so that you're not doing it with you know, just anyone, anywhere, at anytime... And to help navigate my sadness. And you know have a place to express it besides just, alone. (Karen, Divorce)

When first come to house, suicide, pills, end up in behavior hospital. After that I started seeing therapist. Counseling and physical therapy... Helpful. The thing that I keep inside so long, I never said anything to anyone, and finally she keep asking, even gave a book to read. Finally I understand why I act that way. (Therese, Never Married)

### *Neutral Environment*

A primary benefit unique to professional counseling was the opportunity to express and relay events to an impartial listener. For those who did not have access to or felt judged in their social spheres, an objective third party to talk to was seen as a relief when going through the transition.

I probably should go to counseling just so I have an objective, someone who has to listen you know, so my friends don't have to listen, or my friends will judge me and tell me, 'cut them loose' or 'you're making a big deal out of nothing, it's not complicated.' (Victoria, Family Caregiver)

Victoria felt that confiding in her friends would place a unwelcomed burden on them and the friendship. Instead of inconveniencing them, she is reticent when it comes to speaking her difficulties:

I feel like I would literally be dumping, just dumping problems on my friends. And that, and you know it would really take me over an hour to get into it. And then they have their own, you know, lives. Issues. I feel like I'm doing everything myself and I have too many problems, too many unknowns, too many questions, too many whatever, so to tell one person you know that I feel I'm gonna drain them and then they'll look at me negatively, and they'll think, 'wow, you're messed up' or 'you're negative.' (Victoria, Family Caregiver)

My girlfriends still, they don't wanna hear about it. Especially now they'll say, 'you know what, move on. It's been long enough. Just, I don't wanna hear about it anymore.'...Sometimes I just wanted someone to listen, so I could voice my concerns or my sorrows. And people aren't even there for that. I know a couple of times, I would send emails to friends and say, 'you know this is kind of whats on my mind' or whatever. They wouldn't even respond. So I just quit. (Faith, Divorce)

A neutral listener provided a safe space to release tension without adding stress to existing relationships. One participant felt ambivalent about her and her daughter having only each other to cope with the adjustments, "I mean, in a way we're closer cause we only have each other, but in another way, you know, we are kind of taking out our emotions and stress on each other." Another participant refrained from discussing divorce issues with her daughter in order to preserve her daughter's relationship with her father.

[My] older daughter. I feel like I can't because she love her father a lot. She love her father a lot, she doesn't want to hear nothing bad about her father. I talk to them I say 'I love him. I don't hate him.' And I try to believe myself. I say that because I want they to feel comfortable with him [sic]. (Eva, Separation)

The kids see hostility toward their father...There needs to be some type of free, discounted support, counseling so that I was not projecting that onto the kids or at work. (Carrie, Divorce)

I mean, I don't want that from my kids. I mean, my kids, I'm their mom. 'It's business, it's adult problems, we'll take care of that, that's not for you. All you've got to do is your homework, and your chores and then you know, you're a kid still,' you know. And so I you know, try to keep things even, you know kind of um, stable. (Jane, Divorce)

Processing emotions and life adjustments in a space detached from one's immediate life was seen as a positive coping strategy. In an institutional setting, participants are guaranteed a level of confidentiality that friends and co-workers may not always be able to offer. Karen found that keeping her ending marriage out of her public life was most adaptive for her:



I remember being very conscious about not talking about what was going on in my relationship. Because when I was around people who were going through divorce who were always talking about it sort of this angry thing that disrupts their work and their whole life, um, I think I went the other direction. I tried to just focus on it with my close friend and then counseling. (Karen, Divorce)

Professional counseling helped Silvia, an immigrant trying to extricate herself from a domestic violence situation while her legal standing as a citizen was tenuous. Her abusive partner threatened to make it more difficult for her to become a citizen. In fear of his retaliation, she was reluctant to reveal her situation to anyone in her social circle.

They listened. I mean, I could cry. Things that I would never tell my friends. I feel like, oh my goodness, I can really talk to somebody. (Silvia, Separation)

The significance of an objective perspective is amplified in situations of social and emotional isolation. This may be especially true of women in domestic violence circumstances, for whom it can be difficult to identify unhealthy relationship dynamics. A possible consequence of long term abuse is that the abuser's volatile behavior becomes normalized and thus the abused partner does not position herself as being in an abusive relationship. One woman's marriage counselor emboldened her to recognize the abusive relationship with her former husband.

I had a really good...marriage counselor who was the one, that just said, you know, he is, he does, you know the cycle of violence, he said, he does everything but hit you. And then that was starting. And so, that was, that was [sic] probably the most helpful, when I was going through, like I was just in the actual um, trying to make decisions, on whether to leave. That, that counselor... was just, phenomenal. He was just like, you're, you're, he's abusive. Cause you know you just don't think. You cannot. You. They make you feel like you're crazy. And you know, everything is manipulated and twisted and turned. (Elizabeth, Divorce)

Along with identifying abusive, counseling also served as a way to learn about healthy relationship patterns with others and with one's self. A few participants noted the benefit of self-discovery and introspection.

One of the things I learned through the co-dependent class at celebrate recovery that one of my weakness is that that I... forgive and forgive, even at my own hurt. I'm like, I'll give him another chance, I'll be patient, I'll be the one suffering... And I was just, learned that you know there's sometimes you have to say no. Sometimes it's better to have boundaries. One of the things that I remember that I can't forget is that don't make someone else a priority when you're just, one of their options. (Jane, Divorce)

I think part of it is to understand what my part of it is and then to understand patterns. Cause I think part of the break up is understanding, you know, how not to repeat the same issues, going

forward. (Karen, Divorce)

### *Barriers to Counseling*

Affordable or free counseling was elusive for a few women. Many women expressed a desire to seek professional counseling but could not afford to factor it into their budgets. This suggests that cost often precludes receiving and seeking services.

I haven't even found any. Um, the new day program was for families, you can't go as a single person. You know the churches will only reach out so much. There's really no place even to go for even free counseling. Um, they'll tell you it's reduced on your income... So, couldn't afford counseling. (Faith, Divorce)

I don't think I would afford it with the, you know, now that I'm paying so much more for electricity and water and food. (Victoria, Family Caregiver)

Traditional counseling however is not for everyone. One participant found that talking on the phone with her mentor was easier than an in-person session or attending a support group. She mentioned that when she first began revealing her abusive relationship, she saw that talking about it could at times exacerbate the trauma. She also did not feel comfortable sharing her story in a support group environment.

### *Emotional Support and Private Networks*

Still, other women found adequate support within their circles of family or friends to fulfill their emotional needs.

I've since, since we ended the relationship I've also been socializing a lot more.... I would say that community is incredibly important to me and um, it's helped a lot and you know, it's definitely helped a lot. Alone time is also important to me but also, opening myself up to new experiences and meeting new people is incredibly important. I, I think it's the balance of those two, you know, that makes me, happy. (Raina, Never Married)

You have to have an emotional backup. Like, if somethings going wrong and I can't handle this anymore, there has to be a friend, or a family member, something to call, just saying 'uh, okay I'm at my wits end. Can you come over?' or 'I need to talk' or something. Then you don't feel like you're so much out on that island drowning. Or you're at the edge of a cliff and there's nowhere else to go! (Colleen, Widowed)

I feel very lucky, in a lot of ways. I mean I have a very close group of friend um, and then even wider network of friends that I can be with that maybe we're not talking about this kind of stuff but I, there's lot of people around if I need them. (Karen, Divorced)

One participant noted supplementing her therapy with an informal therapy session with her closest friends. Women in her life with varying religious backgrounds, marital situations, sexual orientations, come together regularly for mutual support. In this group she has a friend who went through the same situation that she is currently in. She notes that it is helpful to benefit from her friend's perspective and the constant support of her other friends.

Beyond therapy, my friends. Talking to them. We've actually been doing informal therapy with each other. A couple of us, several of us get together on a weekly, biweekly basis....I have three friends right now going through the exact same thing, they're all in the middle of divorce. And so, we're all kinda leaning on each other. It's nice to have one, my friend who is, four years into it. Because she can look back at her own experience and say, well, it feels like it's taking forever or it feels like, you'll never feel differently, but you will. You know, that kind of perspective. (Susan, Divorce)

We talk. A lot. We say, okay, this is between you and me, we don't speak, and we promise don't speak anymore after here. If we are in group, we take it serious. We talk, we speak, and we promise don't speak after that because it's between women's and the situation is too. (Jaimie, Separation)

#### *Accountability Partner*

One thing both institution-based and private forms of emotional support have in common is a strong presence of encouragement. Many women spoke of the benefit of having someone who would hold them accountable for their behavior, whether that is avoiding relapse of drug use or achieving short term goals. A few women who had graduated from recovery programs noted that one effective method of recovery that they still practice is staying connected to a “sponsor” or “accountability partner.” This is someone who knows about her situation and goals, and will continue a constant dialogue about what is needed to stay sober or her progress in reaching goals.

We open up. We can cry, we can laugh, we can encourage each other. We can you know like, give each other like, goals, like, have you quit smoking yet? Are you losing weight? You know, stop procrastinating. And you feel supported, without, you know, the picking. (Jane, Divorce)

When you're like that you figure that you know, you are by yourself and nobody understands. You know, you never know what nobody's going through until you talk to them. You have it but you just don't realize... I have friends that you know, 'Hey I'm going to a meeting I don't wanna go by myself.' They went with me. (Rene, Never Married)

One participant noted such relationship with her church pastor and his wife. She happily recounts that if she does not attend church for two weeks, one of them will call to see how she is doing. It is a simple act that reassures her that there are people in the community to who care and who will notice if she is

absent. Knowing that she is not in isolation makes all the difference to her.

### *Informational Support and Connections to Resources*

Another benefit of counseling was being connected to resources that they would not otherwise hear about. Through her counselor, Silvia learned about laws in place to assist her in leaving a domestic violence situation while protecting her status towards full citizenship. Counselors not only functioned as a guide through the emotional transition process, but also provided directions to support available within the community.

[T]he lady that I met was, she was really nice. She connected me with a food pantry, and I was able to get um, food, from there. And I would get it like once a week...But that helped me. And um, she also gave me the 211 connect to help number. (Maureen, Divorce)

### *Guidance and a Need for Mentorship*

Underlying the need for counseling was a more fundamental need to express their grief and burdens to a mentor. A mentor is seen as someone who would understand, who has lived through a similar situation before, or who could guide them through the process using practical wisdom garnered from their own experiences. As one participant put it, her therapist was there to help her “ask the right questions.” Emotional support as well as direction in navigating new roles and self-concepts were cited as helpful.

[I]’ve talked to a lot of people who’ve had sudden deaths or sudden divorces, like. You need to get a hold of someone that you can talk to. Whether it’s your family doctor, whether it’s a therapist, some type of counseling. Because you need it. Because you have to be able to go through these stages, one at a time... A lot of it is talking to that person. That counselor, that mentor. And they know how fast or how slow to take you. And then, and that and that’s, it’s just like, oh I just did that... It builds. Slowly. *Very* slowly to begin with. (Colleen, Widowed)

I met Cristina. And she made me feel like myself, and believe in myself, and love myself. She raised me, in that time. Like, 'somebody loves you. God love you. Doesn't matter how bad things can be or, in your head or, you think nobody loves you but somebody loves you,' she always talk that way. She is really straight and strong, and she uses strong words sometimes. But you learn that, when she say something to me, like, strong word, and I'm, 'okay, I can just, I can take it now.' (Eva, Separation)

The participants alluded to a need for mentorship and accessible counseling services within communities specifically for women in transition into single motherhood. One woman retrospectively identified her need for a mentor, but not only to address her psychological well-being. She spoke of a need for a more holistic approach to empowerment, one that encompasses emotional needs and also practical solutions to everyday problems.

I know it's probably asking a lot but I would've probably wanted, you know, one caseworker, you know, like a school counselor. Like, okay, so I graduated from a bad marriage and a terrible divorce. You know, at the time my ex-husband was working, he had a good paying job. Someone from there could've said, well for six months, through your ex-husband's insurance, we're gonna give you a family counselor to get you, in a class to get you an esteem, to get you resources.... And I was so frustrated because I would go somewhere I would tell someone some, and they'd be like, oh sorry we can't help you here, this is a dead end you have to go here... I mean if my mom was there I probably would've gone to her. I don't know. Something like a big sister, or mentor. (Jane, Divorce)

I think what is missing is support for women. Help for them. Um, advice for them. There's nowhere for us to turn to, especially, uh, because everything is thrown at you so fast. I mean, your life is upside down and the men they go, they walk out and their life is perfect. They've got the new wife, they've got the new house, they haven't lost a job, they haven't lost a dime... There needs to be a divorce advocate, mentoring program. Someone who has been there before, knows what to do, will help guide the women through the process. Someone who will 'hold your hand' and walk what your immediate needs are, to help with mental health. (Faith, Divorce)

Many women expressed frustration in seeking resources for a multitude of issues and felt paralyzed by the overwhelming stress of addressing an aggregate of immediate needs at once. As one woman put it, "you don't know what it is you need... Trying to do it all at once was hard for me to understand what my priorities would be." She wondered if investing her money into education to increase her earning power and later hire a quality attorney would have been more economically favorable than hiring the first attorney she could afford. This is one example of the pressing questions that many women must face in the wake of divorce, the answers to which are not found in a resource guidebook or a 2-1-1 phone call.

And the first couple of years, and here again it doesn't matter if it's the man or a woman, you're not real stable to begin with because the emotion, the stress. Unless there's somebody there that can help and say, you need to rethink this, or, are you sure this is what you need to be doing? (Colleen, Widowed)

Table 1. Differences in dimensions of transition between six participants from various transition events

<b>Participant</b>	Elizabeth*	Colleen	Victoria	Beth	Eva
<b>Transition Event</b>	<b>Divorce</b>	<b>Widow</b>	<b>Family Caregiver</b>	<b>Never Married</b>	<b>Separation</b>
<b>Background Information</b>	Elizabeth, 41, divorced her abusive husband four year ago. With her three school-aged children, she moved to Indiana to be closer to her family although they were not wholly supportive of her decision to divorce. In this state, she saw her child support award reduced in half.	Colleen became a single mother at 36 years old. Her husband died when her two daughters were two and three years old. She was a stay at home mother before and after her husband's death and until her children graduated high school.	After witnessing her sister's inability to emotionally and financially provide for her children, Victoria, at 46, decided to take her sister's teenage children into her care. She had to discontinue a couple commitments for advancement in her career in order to devote herself to her new family care responsibilities. She has never been married and is parenting alone and for the first time.	Beth, is the custodial parent of her grade school daughter. She expressed frustration in the process of acquiring child support from her daughter's father who claims to be unemployed. Just prior to the interview her car had broke down and she was without a reliable form of transportation as public transportation was not within proximity. As a result, everyday tasks such as buying groceries and getting to work were sources of anxiety and struggle.	Eva, 47, finally placed a restraining order against her abusive husband after recognizing the ramifications her marriage had on her teenage year old son. Her husband does not regularly provide monetary or childcare assistance and is not yet required to pay any form of child support. She fears he will not be cooperative in the divorce and custody proceedings.
<b>Education Level</b>	Master's Degree	Some College	Four Year College	GED	Pending GED
<b>Medical Insurance</b>	Employer-provided	None, used credit cards	Employer-provided	None	None

**Dimension of Transition**

<b>Quality of Life</b>	<p>Although Elizabeth feels fortunate to receive regular child support payments, she regrets that her children are not entitled to the lifestyle that they would receive if her ex-husband were to contribute the same percentage of his income when they were still married. Because her and her children lived a comfortable lifestyle prior to the divorce, the transition is more drastic for them than for families who were struggling before a marital dissolution.</p>	<p>Experienced two major financial adjustments: the first was when her husband and primary income provider passed away, and the second was eight years later when her family's social security benefits expired. Whereas when her husband was still alive she did not worry about expenses, after his death, Colleen has been oscillating along the cusp of barely "getting by."</p>	<p>Was able to provide for herself prior to her role as a family caregiver. Now that she has full child care responsibilities, she is concerned about her tight budget.</p>	<p>Before the birth of her daughter, Beth held full-time employment. She lost her job in part because of taking maternity leave. Her job loss combined with child care responsibilities propelled her into an economic downward spiral.</p>	<p>Eva's husband assumed most of the financial control prior to their separation. Now that she has full responsibility of providing for herself and her son, she is unable to meet all basic needs with her income alone.</p>
<b>Public Assistance</b>	<p>Does not qualify for public assistance</p>	<p>Social security (or death benefits) until children turn 18; did not qualify for reduced lunches for children. Relied on food pantries.</p>	<p>Able to support herself and children; faces challenges in accommodating new budget; does not qualify for any forms of public assistance</p>	<p>No ability to support herself; was homeless; currently relying on Section 8 Housing Assistance; recipient of Medicaid, SNAP</p>	<p>Never applied for food stamps; is currently in the application process for Hoosier Healthwise; currently does not receive government aid.</p>

<b>Private Assistance</b>	Receives court ordered child support; received a lump sum of maintenance which she used to secure housing by allocating those funds to put a down payment on her house; parents helped her pay for a portion of legal services.	Family moved out of state and was not available to give instrumental support or assist with child care. However, for the first two months after her husband's death all of their bank accounts were frozen. Her parents paid her bills during this interim. Prior to moving, her father assisted with car repairs and house maintenance duties. Had an attorney acquaintance who helped with legal documents for free and reduced fees.	Does not receive any financial and instrumental support from family or friends.	Does not receive child support; family had at one point provided short-term shelter but eventually made her leave; no financial or instrumental support from family or friends	Her married eldest daughter currently providing her and her 18 year old son temporary housing. Has sister with whom she can confide.
<b>Legal</b>	Exhausted funds in obtaining legal services.	Took precautionary measures by ensuring all assets and accounts were joint ownership, thus allowing a smooth transition under her name.	Faces challenges in navigating the protocol to obtain legal guardianship.	Does not have funds to demand child support from her child's father.	Plans to divorce her husband and is struggling to find funds to allocate to the legal process.
<b>Social</b>	Feels judgment and blame as a divorcé; social isolation; feels an overwhelming number of obstacles (e.g., financial, logistical, perceptual) preventing her from engaging in social activities.	Felt like a social outcast, "square peg in a round hole"; social isolation; could not afford babysitting services to take engage in social activities.	Has difficulty finding time to engage in social activities; has no one she feels comfortable talking to about her parenting stresses; does not have a social support network within proximity.	Difficulty establishing new relationships; does not feel supported by family; social isolation; has one friend but feels she has exhausted her energy to maintain friendships.	Does not have a dense social support network because of her isolation during her abusive marriage. Found one mentor who helped her make the decision to leave her abuser.



<b>Emotional Well-being</b>	Clinically depressed; was taking antidepressants; found therapy helpful in healing from abusive marriage and coping with single parenting stress.	Bereavement; found helpful mentors through her church; had a friend who was also a single mother with similar struggles who she could confide in.	Low self-esteem; loneliness; unhealthy means of coping (neglecting healthy diet); regrets not being able to afford counseling services.	Clinically depressed; was recommended antidepressants and counseling but could not afford them	Clinically depressed; reports low self worth as a repercussion of abusive marriage.
<b>Health</b>	n/a	Stress related high blood pressure, weight gain and poor health habits during transition	Had pre-existing health problems exacerbated due to stress	Stress related high blood pressure; periodic visits to hospital or emergency room; exacerbated health conditions.	Thyroid dysfunction and depressive symptoms contribute to ill health; reports depression to be at times debilitating.
<b>Child Care</b>	Mother occasionally helps with childcare but feels burdened by it, causes tension in relationship	Received no external child care support; stayed at home to care for children	Has no friends in proximity to assist with childcare responsibilities	Receives no external child care support	Has sister and eldest daughter to provide instrumental child care assistance in the event of emergencies.
<b>Employment</b>	Works within a school setting to align her schedule with those of her children as much as she can. Credits her Master's Degree to obtaining a steady income job.	Did not work until children graduated high school and social security benefits expired. Currently maintains two part-time jobs, one of which has been cutting back her hours.	Employed full-time; job requires some travel which conflicts with child care responsibilities.	Works two part-time jobs; was searching for a higher paying job until her car broke down; finding transportation for her to get to work and her daughter to get to school is a challenge every day.	Works to part-time jobs; previously was working full-time with health benefits, but is no longer eligible for benefits after being moved to part time.

\*All names have been changed to retain participant anonymity.

## **Economic Security**

Obtaining economic security was a primary concern for all participants. All participants but one experienced a decreased financial status as a result of the transition, and the one exception was not without economic challenge. This is consistent with previous research identifying trends of economic fragility in single parent families and single female headed families in particular (Kalil & Ryan, 2010; Broussard, 2010). Participants' financial circumstances ranged from having no ability to support themselves to moderate self-sufficiency. The magnitude of their economic transition also varied. As a sole means of monetary assistance or to supplement employment income, participants turned to both private and public sources of support.

One participant was relying solely on a spousal support schedule that was going to expire in three years. With spousal support, she was able to maintain her former standard of living. She had not worked since the birth of her child and expressed the financial and psychological relief that maintenance provided. She said, "If I was in a place where I needed a job and I need it now, I would be a basket case." Abby also expressed anxiety about not knowing what she will do after three years when the spousal support payments expire. Other participants felt less comfortable and more "financially devastated." Without the support of her late husband, Colleen expressed, "That first year was really difficult because we went from having a nice income... to nothing." A few participants could not rely on their former partners for any support or did not have a former partner to request support from.

## *Financial Literacy*

The adoption of new roles was an aspect of the transition for all participants. For those adjusting from a divorce or partnership, fulfilling responsibilities of an ex-spouse or former partner was a salient theme. Previously unpartnered participants were also forced to adjust their budgets and lifestyles to accommodate child rearing expenses. A larger financial burden was placed upon all participants. Some participants who had never previously dealt with household economics suddenly found themselves the sole manager of family finances.

[What] I dealt with too was just the financial control. I mean, I had absolutely no access to money. Very, a very little... Now it's like, oh my god! I have complete control over my own finances. This is great! (Elizabeth, Divorce)

Although most participants for whom financial control was a new responsibility welcomed the prospect, many were also acutely aware of their lack of experience. The need for improving financial literacy emerged as a theme across all single motherhood circumstances.

When anybody goes from being a couple, whether it's married or just, living together, when that other person leaves, you lose half or most of your income and you have to learn to redo it all over again. To budget and to make sure that things are getting paid... I already knew how to do

bills, but it was like, how do I do a budget? How do I make sure I stay on it? How do I, you know, fix the budget so there's a little extra in case of an emergency? You have to become very good. Like I said right now, I've actually got the paper, I keep my monthly budget, so that right now I can tell you exactly how much money I will have left after I get paid Thursday, after the bills are paid how much money I will have left for the rest of the month. To the penny. But that's after 23 years of doing it. No I couldn't do that to start with, I was horrible at it to start with. (Colleen, Widowed)

I was never rich but I was okay before they came. So now I've had a couple late payments and I've been charging more so I'll need to figure out what damage I'm doing before it gets out of control. (Victoria, Family Caregiver)

It was helpful with two incomes. One because he makes good money, and two he got paid every weeks. When it went away, you know it was basically my income is all I have. So it's a struggle because I'm not a good financial person. So it was a struggle and I still struggle with it... I need to take some type of financial classes or something, to help me budget my money. Because like I said, I can't get to government assistance. Cause everyone says that I'm making decent money... I don't want to live from paycheck to paycheck... The money is there on paper, but when it comes time to do what I gotta do, where is it? (Maureen, Divorce)

One participant expanded the topic of financial literacy to encompass financial preparation prior to marriage and partnerships itself.

You have got to be self-sufficient; you have got to support yourself. You have got to put money in the bank, in your name. Because what people don't realize is that every marriage is going to end, only in two ways: death and divorce. Everybody prepares for death. Nobody prepares for divorce. Nobody wants to face that, who does? But you're gonna be left high and dry one day, and that was, that was me. (Faith, Divorce)

Along the same theme, other participants suggested that women and families can be better prepared for divorce. It is possible to mute the financial shock of divorce with education and financial planning. Skills relevant to parenting without a partner such as financial management need to be cultivated during the transition or prior to when they are needed if it is possible.

### *Public Support*

Many participants found themselves on the cusp of financial detriment and ineligible for public benefits such as food stamps and Medicaid. There were some women who were able to “get along” with their income, but only to meet minimal basic needs; ensuring a safety net in the event of an emergency, or even investing in their futures by way of furthering their education was out of the question. These women were not “poor” by the definition of the federal poverty guideline, but they surviving from “paycheck to paycheck” and felt unable to advance their current financial

circumstances. One participant compared herself to other families below the poverty level.

They qualify for all the public assistance. Cause they're in total poverty. But it's just like I find it so fascinating like the moms that I, we're definitely middle class, and you know we're feeling like our hair is gonna catch on fire at any second cause if one thing goes wrong... I mean you just have to have absolutely nothing to qualify. And so it's like, that's good, that needs to be there. But there needs to be this other, there's you know, there's this other layer of people who are just hanging, one wrong move, one humongous medical bill, one trip to the ER, and you're in debt. (Elizabeth, Divorced)

She feels as though she is able to make ends meet adequately, but there is no room for mistakes or emergencies. Like her, other participants had noted that in order to receive public benefits, one would have to be approaching abject poverty.

Those who did receive temporary government aid felt as if it provided much needed economic relief but also perpetuated her struggle by relinquishing her benefits once she had access to more money. Although the public safety net assisted her with immediate survival needs, it did not offer any economic leverage, that is, promoting upward mobility by providing a means to education, training, and advancement. She felt that at the moment she was able to move beyond "survival mode," she immediately became ineligible for assistance.

One of the things I got upset about was, I lost my job. I applied for assistance. I got me some assistance for one month. And then all of the sudden all of my unemployment kicked in, and that disqualified me from any more assistance. And I said, you know, that's not right. Because for the past few months, I've been struggling you know, getting behind, getting behind, and that money, is really gonna go to get me caught up. (Jane, Divorce)

And overwhelming number of participants felt frustration in that they could not rely on public benefits to assist them.

There are a lot of single working mothers who are barely getting by that are very honest and because they are honest and actually do say, 'this is my income, and I get support for my kids' and they will actually turn in the actual exact, dollar amount, and then they look at you and they say, 'well I'm sorry you make too much money... There are a lot of people who don't turn things in and actually lie about things... And if the people knew the truth, they would be kicked off a lot of the rolls. But they know how to work the system. (Colleen, Divorce)

I really feel like I was at a road block. You know like, never gonna see my way out of that. You know, when are my kids gonna get older, I can't take it no more! But you know it's frustrating, you know, it's really frustrating that they give, all the benefits to people that, don't do anything. You know, they go to school and get the benefits but not even trying to find a job. And here I am, I have a full time job, I'm trying, but I'm struggling, and I can't get nothing. (Maureen,

Divorce)

That participants living above the poverty level express overwhelming financial insecurity suggests that strengthening the public safety net would provide a first step in assistance. Increasing access to programs such as food stamps, Medicaid, housing, childcare, and emergency cash assistance would alleviate economic hardship in emergency situations.

### *Community Assistance*

Outside of monetary assistance, many participants sought assistance in other forms within in the community. The following organizations were noted as helpful sources of tangible support: Bloomington Birth Services in Bloomington, Midtown Mental Health, Mary Rigg Neighborhood Center, Seeds of Hope, Child Care Advocates, and Hawthorne Community Center in Indianapolis, Promising Futures and Healthy Families in Noblesville, Center for Women and Families in New Albany, 211 Connect to Help Hotline, and Work One Centers.

I went to the Mary Rigg Neighborhood Center, and I went and took the windows, the Microsoft office class. And um, got the certificate. I passed it. Did that. And they sent me to Dress for Success. I got a suit. And I got a job. And was working... That was my most favorite time, when I got to Dress for Success on Tuesday. We have a meeting ever second and fourth Tuesday of the month. It's like, I'm a single mom on a budget, that's my night out. After work or whatever I go there, we all sit and visit, we have a guest speaker, they come in give me information, references, referrals, they feed us a good meal that we didn't have to cook. So it's like, girl time. And it's very uplifting... It helps me feel like you know, I might have some problems, but other people are going through just as hard of problems. I'm not the only one. You know, and I'm gonna get through this. I have people rooting for me. You know, I might have a jerk of an ex-husband, you know but there are other guys in the community that give, that care, that are nice guys you know... So it's just um, you know it's like, just having that family. That atmosphere where you're safe, you know, you could open up, you could share. You know, people aren't gonna you know, use it against you. (Jane, Divorce)

[211 Connect to Help Hotline] They can guide you to everything you can imagine. If you just call – say for instance if you call and you need names of facilities that are doing Christmas help, they can you a whole list of places you can go for that. They can give you a whole list of food pantries. They can tell you who you need to go. Like my son, he was having problems in school, and he needed counseling for himself... I was able to connect him to somebody. (Maureen, Divorce)

[Healthy Families] They actually came into my home and sat down, interviewed me, gave me a whole bunch of different resources that I could use for myself. For my son. (Emily, Divorce)

Several participants noted transportation as an issue. Working mothers could not take time off work in

the middle of the day to drive their children to the closest community center.

Or you know, and maybe they have this. I've been meaning to call to see if the Y has a shuttle bus. Where they pick the kids up, because there's like a teen center around here, there's a teen center at the Y here. Which is you know, great. I just can't get them there... I'm think all the different community, like, boys and girls clubs you know, whatever each little community has, where the kids can take a little shuttle bus over.... It would have to be something that the community supported. (Elizabeth, Divorce)

Participants emphasized a need for more community responsibility in sustaining and promoting healthy families. Echoing their words is the timeless adage, "it takes a village to raise a child." Recognizing their primary role as parents, they addressed the need for more time, support, and collective effort from their environments. They imply that though they are single parents, no one should be raising their children in total isolation. Many participants suggested expanding their children's education outside of the classroom to assist with childcare with family events in the community. Some women made suggestions as to what kinds of community resources would be helpful. An alternative form of daycare was one idea that presented itself in a few interviews, not simply for younger children but mentorship opportunities of teens and young adults. One participant envisioned a rotating daycare system much like a child care cooperative for mothers and single parents based on mutual trust and commitment.

I mean, you're getting to know your neighbors, you're getting to, relate to single mothers. Again, you have that, sense of belonging to a group, you're not alone. There's a lot of people in that situation but, and putting together, the effort, time, we can accomplish a lot. It's teamwork especially. We women, we work very good – we can relate.... More programs during the winter like, library programs. I would say more school probably like, for instance Jessica would have like a movie night. What if they had also like and exercise night. A fun night. Things like that were more often but where resources are put together where the children could be educated in a different way where not necessarily they're learning at school, but they can learn with mentors. And after class programs that they can have. (Silvia, Divorce)

The schools need to have like, they can't call it child care because the kids will think they're being babysat. Like a teen center, at the school. (Elizabeth, Divorce)

One participant facilitates a program called Ladies of Purpose. For three years, she has reached out to women, single mothers and married women alike, to help them develop skills to eventually establish their own businesses or manage their lives and families in a healthy way. Topics of each meeting range from spiritual direction, to craft making and cutting hair. She hopes that her current program will evolve into a shelter, a temporary housing facility for single moms. Her first priority with these women is elevating their self-esteem, to assist them in finding their identities again. "Women must try to know, understand who she is. Give themselves first. They have to first become confident, able to develop skills and take care of children, have a vision for the future. If there is no confidence, they will never be able to be good with their children and in society."

## *Employment*

Nineteen participants had either full or part-time employment. Divorced participants who had a secure source of income independent of their spouse during marriage felt less financial strain than their unemployed counterparts. As one participant reflected:

I mean, so much of why my process is going smoothly is because I have a job that is moving into full-time and you know, all of that. So I would say, you have to have a job. You have to have a means of supporting yourself and so finding that would be a priority also. (Susan, Divorce)

Employment and child rearing stood in opposition for many participants. Monthly unemployment trends provided by the Bureau of Labor Statics show that in contrast to two-parent households, unemployment increases for single mothers between the months of June and September (English, Hartmann, & Hegewisch, 2009). This disproportionate trend can be explained by the increased need for childcare during summer months when children are out of school. Single mothers in particular may have difficulty maintaining jobs that allow for them to respond to their children's needs.

A few participants had been stay at home moms during their partnership and felt the challenges of getting back into the workforce in an unwelcoming economy with little experience and few marketable skills (Teachman & Paasch, 1994). Women who are stay at home mothers during their child's developmental years are at an economic disadvantage because they enter the workforce at a relatively lower level than their working counterparts. Whereas it maybe be easier for middle-aged women to change careers having had established their professional background, stay at home moms are entering into their careers at a later age and without a comparable modicum of experience in their fields. One participant noted her desire to re-enter the workforce but listed multiple factors working against her. She feels that her employment prospects are reduced exponentially not only due to the gap in her employment history, but also her age.

For the last six months, I'm starting to wonder if it has to do with age. Being so, out of the, the industry you know, not working because of my daughter, because I spend time with my daughter. And now that I'm 40 years old. (Silvia, Divorce)

I hadn't worked for what, 10 years? I couldn't find a job. I still can't find a job. I've had a couple of part time jobs here and there but I've tried for probably, five years to find full time employment... Nobody wants you if you're not in the workforce... A woman who is a stay at home mom isn't worth an ounce of anything in our society. And I don't have a masters degree and I'm over 50. A woman today over 50 is absolutely invisible. I mean, they're just tossed aside. (Faith, Divorce)

An additional set-back is that new labor entrants or women returned to work after long absences and

begin at low-wage jobs are more likely to experience wage discrimination (Teachman & Paasch, 1994). Women's earnings still lag behind that of men's by 72.5% in Indiana (Kaiser Family Foundation, 2008). The pay discrepancy is even more pronounced with minority single mothers with Black women making 69.2% and Hispanic women making 53.3% of their male counterparts. These numbers are taken from full-time and year-round workers and do not reflect of wage disparities of part-time or temporary job holders. There is reason to believe that the gender wage gap is even greater for this population (Christ, 2004).

Furthermore, the increase in unemployment rates that affected many U.S. homes within the last three years have not excluded single mother families. In fact, the percentage of single mothers employed full-time year-round fell from 51% in 2002 to 45% in 2009. Furthermore, the average income of working single mother families has seen a downward slope within the last 10 years (Legal Momentum, 2011). Single mothers' unemployment is more than double that of married mothers (English, Hartmann, & Hegewisch, 2009).

### *Child Support*

Many participants spoke of the legal and financial tangles of child support. It is a societal assumption that the financial and social well-being of children are the responsibility of both parents (Teachman & Paasch, 1994). As a result, it is generally expected that children in single parent families will receive some degree of assistance from both parents. However, divorced mothers are not always awarded support from nonresident fathers and never married mothers are awarded even less often. Never married mothers are also less likely than divorced mothers to receive the full amount of child support (Grall, 2007). In 2007, only 56.9% of single custodial mothers were awarded child support. Of that 56.9%, only 47.1% actually received the full amount of support due to them (Grall, 2007). A longitudinal study following nonresidential fathers' child support payments found that strong child support enforcement policies are conducive to improving payment consistency (Huang, 2006).

Jane had been paying child support to her ex-husband even though her children were living with her. She considers visiting the arrearage, however, lacks the funds to do so. She also expressed frustration with the inconsistency of child support.

My attorney will not make any new files until I pay her down some. Now it's just gonna have to calculate what is owed, the attorney, compared to what's owed me. But I also really want the child support, to go, automatic. Because as it is right now, it's the end of March, he hasn't paid me for March. (Jane, Divorce)

Another participant hesitates so revisit her child support because her child's father reports that he does not work although she knows he does. Like Jane, it is primarily due to complicated legal procedures and costliness that precludes legal action. Additionally, she noted that the court system did not place necessary weight on the role of her child's father.



They don't have to make him report anything - their main concern is what I make and what I report in. So I would have to do, what they call a reassessment which is they have to take the child support back into court, and have it court ordered that he provides his income, and support back into court, and we have to, it would be a whole other case, we'd have to start all over again. (Beth, Never Married)

Even in the presence of non-custodial parent compliance, there is reason to believe that court-ordered child support alone is not enough. Although child support awards ease the financial burden of custodial mothers, it often covers only a small fraction of their child care costs (Carbone, 1994). Levels of child supports tend to be low for multiple reasons. Carbone (1994) found that courts emphasize the financial contributions of each parent and underplay the non-monetary caretaking efforts. For instance, a custodial mother may have her child support award reduced because she increases her wages or approximates the wage level of the non-custodial parent. However, her increased work load and longer work hours may force her to allocate more money to childcare services. Meanwhile, the lion's share of intangible parenting responsibilities she bears in tandem with her financial contributions goes on unrecognized. The reverse can also occur; financial obligation can be reduced when the non-custodial parent assumes more share of childcare responsibility. When this occurs, the ramifications for the low-income custodial parent are largely ignored. Furthermore, little consideration is given to the fact that quality of life may be drastically different for children who were previously living in households with higher-earning fathers. Elizabeth had divorced her husband and settled the child support figure in another state. Once she moved to Indiana with her children, her ex-husband contested the child support arrangement and was able to reduce his payments in half despite the fact that neither he nor she had changed their income.

You have to get an attorney, in Indiana, to navigate... it's so complicated and so complex... He took me back to court, cause in Indiana, the child support guidelines are so, it's a bargain to be, for the person who's paying. That's why he agreed to let me move back here so quick. He literally just was able through the Indiana courts to get my child support reduced in half. (Elizabeth, Divorce)

She expressed disappointment in the failure of child support regulations to honor the entitlements of her children. She felt that the best interests of the children were lost in the legal issues.

I think the financial burden of raising kids is primarily on, women. Even though there's child support, it's not enough... I think the inherent difference between other, my main experience obviously was Wisconsin versus Indiana, is I think when you read their guidelines, and you read their statement on their website in Wisconsin, it's like, the goal is, that the kids are entitled to a lifestyle that, to as much as they possibly can, they are entitled to the lifestyle that they would enjoy if the parents had not gotten divorced. Here, it's just like, what do they need? You know, what can they get by on? (Elizabeth, Divorce)

Although the law recognizes the non-custodial parents' obligation to the children, the financial

obligation is not consistently enforced and the child rearing responsibilities that ultimately have a financial impact are downplayed. In weighing the amount of child support, courts will focus primarily on immediate needs and expenses of the children and not necessarily other factors such as higher education and previous lifestyle (Carbone, 1994). Ensuring that the children have opportunities for educational success and future investments are not part of the social or legal contract between custodial and non-custodial parents.

### *Private Assistance*

Apart of emotional support, other forms of social support included tangible support in the form of monetary aid, in-kind donations, and exchange of services, information and advice. One participant described how her and her friend mutually buffered the stresses of single parenting.

Ann was a single parent, and she was in the early stages of going through a divorce. And that's when things got to where she needed to talk. We uh, I mean it was just totally understood between the two of us. Pick up the phone, call, if you need a night off, we'll swap kids for the evening... It's almost imperative that you connect with somebody that's been there. Because if not I don't know how we could've survived. (Colleen, Widowed)

One participant noted the tangible support that she received from her friends. They were the people she could fall back on in the event of an emergency.

During this snow storms, this ice storm, I was literally concerned because there's no fire place at my house. Everything is electric. I don't have gas. So my friend, she just said 'you know, just come over here, don't worry, bring some wood. And I have a wood fireplace or something goes wrong, there's a power outage or whatever it is, we can burn wood and use'... They have embraced us as their own family. So whenever it's Thanksgiving, Christmas, major events, and anything related to Amanda's school, giving us, school supplies, clothing, they've always been there for us. (Silvia, Divorce)

A theme that emerged was assuming the new role of household mechanic. Many participants commented on being unaccustomed to taking care of household and car maintenance issues. It is approached as an additional ball in the juggle of work, childcare, and homemaking duties. Although a few were learning to become more self-sufficient in this area, they also received help from their social networks.

My car broke down, he helped me. When I needed something he helped me. My kids broke my window. He helped me! He got it fixed. I was like, he was just there for me and I feel like he came into my life for a reason, to help me get back on my feet, to help me get my spirits back up, and everything... He just, came into my life at the right time and stood up for me. It's just like, I got your back. [If not for him] I don't know what I would've done. I was basically I went through it all on my own. (Maureen, Divorce)

I've been lucky, because my dad lived close and he would come and check things out... Like if car work had to be done, a lot of times he would go with me. And uh, if repairs were done, he would come over afterwards he. He would come to make sure, that you know, things had gotten done. But if you don't have somebody that you can trust to do that, you can get taken pretty easily. (Colleen, Widowed)

Although these forms of help may appear trivial, the absence of a safety net at the time of a small emergency can quickly escalate it to a crisis situation. One participant who had experienced car difficulties did not have help from friends or relatives and found herself without transportation at the time of the interview. Beth explained that the shoddy workmanship she received after bringing her car to a repair shop resulted in her car breaking down shortly afterwards. She had no functional vehicle, could not afford to repair her car, lived far from the route of public transportation, and did not have friends who were willing to temporarily drive her free of cost. With very limited transportation, it was an everyday struggle to perform necessary daily functions such as buying groceries, taking her daughter to school, and arriving to work on time. In addition, she had missed a job interview she had been looking forward to in her search for new employment. She acknowledged that her lack of reliable transportation was jeopardizing her current employment status but saw few options to remedy the situation. At the time of the interview, she was spending her evenings on the phone arranging for any co-worker who would be willing to drive her and her daughter the next morning for a negotiated cost.

### *Childcare Assistance*

Social networks serve a critical form of instrumental support by providing relief in childcare responsibilities. Those who have strong ties within their communities and can rely on instrumental assistance from family and friends to help them regulate their work schedules. A primary reliance on close friendships allowed Susan, a mother of two school-aged children, to make an adjustment from part-time to full-time work after her divorce. She attributes her smooth divorce adjustment to her increase in work hours, and she credits her ability to move to full-time to her access to childcare, "I have a wonderful community of friends, so the childcare piece hasn't been too difficult." Seeking child-rearing support within family members and friendships are a common strategy for survival and a central aspect of social capital among single mothers (Kalil & Ryan, 2010).

One participant received support with her special needs son. After being released from the hospital post pregnancy, her son required special equipment, a breathing machine, and feeding every two hours. Due to his fragile health condition, he needed 24 hour care. After being discharged from the hospital, she was living by herself, which posed a problem because her doctor required one other person to help her with child care. It was her foster mother who welcomed her into her home. As a part-time student and part-time interpreter, she is assisted with her child care duties by her foster family. She notes that government assistance provides limited support; it is the day to day assistance from her family that accords her a quality life with her son.

Because I have a pretty happy family, it's not as difficult. If I live on my own, \$674 would not be enough... Maybe cause I live here. If I was on my own, maybe so much struggling. (Therese, Never Married)

However, not all single mothers can rely on external support to assist them. One participant explained the difficulties of parenting alone without friends or family to depend on in the event of emergencies. Not knowing who to contact for the children when she cannot be there is a source of anxiety for her.

I don't have any friends here either, so not only is it kinda, gonna be hard for me to have a good time, but then, if I need back up of any kind, you know – I need to start making friends where I live now I guess because I don't know anyone that would, that would pick up my niece if she needed to leave early. I mean if I'm here no problem, I'll leave [work]. But you know, like next week I will be in Indianapolis for a day and sometimes it's for two days or Fort Wayne or something so you know I'm not across the country thank god, but I'm still far enough that even if I dropped everything, I can't just appear. It will be multiple hours before I get there, so you know I do struggle, you know, thinking about that. (Victoria, Family Caregiver)

Access to affordable childcare arose as a need for many participants as means to pursue employment or continue their education. However, daycare was no silver bullet and presented its own complications such as costliness and transportation. A few participants decided to continue being stay at home mothers because of the lack of affordable childcare or support. A major consensus was that daycare is “extremely expensive.” To some, daycare offered little reward to compensate for the additional financial strain and anxiety. Potential earnings are often too low to factor child care in the budget for many single mothers and even steady full-time employment provides no guarantee that they will be able to afford childcare (Legal Momentum, 2011).

With all the family moving, I didn't even have a babysitter... We didn't even have a lot of close friends here in New Castle. We were literally on our own here. Really literally. On our own... Daycare is extremely expensive, trying to find the money to budget – this is my little pile of money, this is for my bills and oh my god, it's a hundred dollars a week for daycare, and then I've got to buy groceries and please don't let the refrigerator go out, or don't let my car break down! (Colleen, Widowed)

Mothers with special-needs children had the double burden of higher costs and anxiety about whether or not their children would be adequately taken care of. One such participant explained that her son's medical condition required constant attention and he would have to be attended by someone who was comfortable with operating breathing machinery. She noted that it would be difficult to find a person or daycare facility able to fulfill those needs and the expenses associated with those services would financially drain her.

Another major concern was the ability to spend quality time with their children. One participant could afford a quality daycare facility for her son and felt secure in his wellbeing, but not without significant

financial and psychological cost. She expressed guilt for her long hours at work and consequently her son's long hours in daycare.

Only the guilt of, having your kid at daycare for 10 hours a day. That, that's hard. And then it's expensive. I mean, it's over \$800,000 a year for child care and so I mean that is pretty expensive [sic]. But he's in a safe place... So other than just the psychological stress of being a parent who has her kid at daycare. (Karen, Divorce)

Women who had previously been stay at home mothers were most reluctant to utilizing daycare services. The central issue was not about working or not working, but instead, how to work out the logistical challenges in order to maximize the amount of time raising their children. As one participant put it, "it's all about the kids."

Retail, the work sometimes till 8:00, 9:00. I would be working just to pay the babysitter. And I won't be spending time with my daughter! I'd rather sacrifice until I can find something that I can, work on a schedule, where I can coordinate with my daughter. If I worked and sent her to daycare on the evenings, I won't be able to see my daughter! Who is gonna raise her? What kind of education she's gonna have?... I saw my mother, sacrificing for us. So to me, it's like, I'm trying to mimic, or repeat, what my mother did. Because to me, spending those years with my mother was extremely important. Extremely, extremely important. (Silvia, Divorce)

Silvia's dilemma is not unique; single mothers are more likely than single fathers to step out of the workforce to tend to family needs due to the difficulty of combining unpaid caregiving and paid work (Cawthorne, 2008). Colleen reflected on her decision to continue being a stay at home mother after her husband's death and wait to find a job until after her children graduated. She believes that her constant presence helped give them the confidence and stability to thrive in their academic and social lives. Simply being there for them, she said, both physically and emotionally, was the foundation of her support and their security.

One of the counselors here told me, 'I know it must have been terribly difficult, but you not going back to work until they got old, a little older, they didn't have to worry. It was like, 'is she gonna be there, where she gonna be at, are we gonna have this or that?' But you were there, and that's what helped them because they were both in honor's society and graduated with honors and graduated from college and have good jobs now'... And it does make a difference... Knowing that somebody is gonna be there, you know, when [they] get home... or you know, when am I gonna have have food? Or is it gonna be warm? And that's, that's very important. (Colleen, Widowed)

Participants who had child care assistance from friends and family were better able to navigate work and school. However, daycare and childcare assistance are not always options. One participant without the support of people around her and could not afford childcare and did not feel she had the luxury of making a decision. In her dire economic condition, she had no choice but to do what many

other participants saw as disruptive, that is, wake her daughter up at 5:00 a.m. to get her ready and to school so that she could arrive to work on time. In other instances, she regretfully admitted that she had no choice but to leave her school-age daughter unattended while she worked, recourse that many other low-income participants could avoid by relying on social resources. These findings suggest that quality and affordable daycare need to be more accessible, especially to women who have few other options.

### *Workplace Flexibility.*

Many participants spoke of a need for workplace flexibility and the culture of understanding that they envision as possible with their employers. Maureen felt that her job allowed her to fulfill both her employee and parenting duties:

It's flexible. They understand that I'm a single mom, and it's close to home, close to my kids' school. So it really works out. If I need to come in late. If I need to leave early. If I need to take a long lunch, they kinda understand that things are gonna come up and things happen and I'm the only one who can do it, so you know, you gotta, it's gotta make it work. And if it requires me to come in early another day, or leaving early, then that's what I have to work out.  
(Maureen, Divorce)

Elizabeth relayed an account of the lack of flexibility with her new supervisor. For one year, she had been arrive to work a half an hour late in order to take her son to school. It was understood between her and her supervisor that she could stay a half an hour late after work to make up for the lost time. After a change in management however, her schedule was met with resentment from her new supervisor. She expresses guilt and the internalized feeling of being a bad employee because of her parenting duties.

I mean I feel like, for me to say like, 'I again, my kid has strep' you know, but you're just like, god I am the worst employee. You know, you feel so guilty. Because you're like, 'I'm sorry, yet again, I'm out.' Or you know, 'I gotta go pick somebody up or somebody' – You feel so bad. because there is not – you *know* you're not supported. You know, it's not like somebody's going, 'oh honey I understand. Come back, you know, go take care of it and we'll see you later this afternoon.' There's just nothing. I mean, you don't get, I don't get met with that. I get met with a, 'Oh. Again.' (Elizabeth, Divorce)

Underlying her words is a silent yet prevailing culture of inflexibility, one that does not assist in accommodating to a child rearing lifestyle. Participants felt that the predominating workplace culture assumes that employees with parenting responsibilities have dual partnership households.

If they're sick, I'm the only one that's staying home. There's no, I don't have back up. So, If they're sick or you know, somebody is sick at school, who has to leave? It's me. And then you know you look like a crappy employee. Cause you're always, having to be the one doing that. It's sort of like, the culture needs to change... We're still stuck in these very rigid models of what work is, and not wanting to help each other. (Elizabeth, Divorce)

This culture is perpetuated by expectations that others have on the participants as well as those that the participants impose upon themselves, as demonstrated by the guilt and in one participant's explanation. Although Karen is in a position where she can dictate the flexibility of her work hours, she is reluctant about the example such a “bold” action would set for other employees.

It's hard for me to pro-actively make the choice to say, you know, I'm gonna just adjust my hours, which I could do, I just don't feel like I'm in a situation where I can do that. I'm at an executive level and so there's a certain amount of pressure I think, internal, and within the organization to work, you know, to be there a specific amount of time and set the right example. My job is not a 8-5 kind of thing. I mean, often times it's evening events and weekends and whatever. And I do pretty well balancing it, but I think sometimes I could do it differently. But I haven't made the bold move to... I wish we as a society were just, a little, easier about some of that stuff. (Karen, Divorce)

One participant suggested that it would be mutually beneficial for employers to acknowledge the plight of single working parents. A step in that direction would be to change the culture by providing businesses incentives to be more flexible.

## *Legal Navigation*

Many divorced participants spoke of the costliness of acquiring legal help. Justice proved to be cost prohibitive for some women. A tone of seriousness was present in one participant's quip, "I was starving myself to feed the lawyer's pocket." When funds are limited, women have to be very selective their expenditures and unfortunately, among the sacrifices is legal service. One participant wishing to escape a violent marriage had first approached an attorney seven years before the time of the interview. She related her experience:

So I want to go to divorce but I didn't have no house, no work, no money. And they, the attorney who works there, he says, 'he's gonna have the right to take the kids with him. Because you don't work, you don't drive you don't – the only thing, if they get sick, you don't drive, they can, it can be worse.' And I stop that and I say, 'okay, I gonna stay with him.' (Eva, Separation)

Eva stayed with him and had only recently left her husband but is still legally married to him. Like other participants, she feared that her children would be taken from her.

One participant noted that cost and quality of legal services do make a difference in a custody battle. When juxtaposed with her spouse's representation, she felt that the court system favored the financially able. "He had a really good, expensive paying lawyer. And I did not. Cause I was barely making, like, minimum wage... And how do you explain justice? You know, when the dad's lying and getting away with it. And I'm paying my attorney \$100 a month which is the most I could afford."

Those who sought public court services did not always see favorable results.

I went there and I say, 'Oh my god nobody help.' When I went there to Legal Aid, and there, I think they had a reason because he makes money. But at that time I don't know. I didn't have no money to, it was, somebody said \$125 per hour. And she's gonna help you, and you pay first and thens he's gonna do the money back. But it doesn't make sense at the time when you don't have money in your hands. (Eva, Separation).

The lawyers recommended [to] me, they did such a bad job. Terrible job. I went through four lawyers in the same firm, and every time, there will be a person fired... And then I'll have to tell again the whole story to the new lawyer and they will fire that lawyer. Every time it was \$150. (Silva, Divorce).

Participants in the focus group unanimously agreed that they had lost faith in the court system to assist them. After what they felt was numerous times they reached for help in futility.

I'm to the point where, I'm just going to be honest, I really don't care. You know what I mean? Cause nothing I do seems like, cause you know I've done everything they've asked me to do. It's just, I can't win... [If] I can get a judge in there that understands, from my point, to make him



fill one of those payment slips out, then there's really no, it's useless. I mean that's how I really feel – I'm useless. It's useless. (Beth, Never Married)

I was the mom. I took care of them all those tender years. Now you're the dad, you clearly make more than I. Why was I ordered to even have an attorney, to get away from an abuser, when the judge didn't even want to listen. I was upset. (Jane, Divorce)

One of the sources of difficulty may be not knowing when or where to get help, or what kind of help is needed. Lack of familiarity with the legal system coupled with lack of expenses leaves many women vulnerable to inequitable arrangements. Many participants spoke of not knowing what questions to ask, what they needed to be watching for, or what documentation they should have been archiving in the divorce and custodial process.

There needs to be some kind of hotline, or some kind of place that knew single parents, be it a man or a woman, could call and say, oh my god, you know, I'm in this, who do I need to call? What do I need to do? Is this normal? Is there somebody you can refer me to? Because unless you've been there, and you've learned the hard way, it's hard to navigate (Colleen, Widowed)

I don't think there's a lot of faith in the system. And there shouldn't be any faith in the system. I don't, it's not here to catch the vulnerable. It's really not. You know, it's basically like, good luck on your own. And if you want help then you're gonna have to buy into this attorney, little legal system that kinda rules the whole family court system. I mean, you can't navigate it here without spending a ton of money on an attorney... It takes so much energy just to figure out. And it's so expensive to figure it out. (Elizabeth, Divorce)

Participants noted vehemently that there needs to be more support and advocacy for women navigating the legal process in the form of female representation in the court system and also legal mentors.

I think there's one woman judge. In Hamilton County. I think. And that's in all the courts. Not just, family court. I think there's one. (Elizabeth, Divorce)

Some participants felt that so much of their fate rested solely on their judge's subjective opinion.

It was one judge making that decision for us, there's one, this one guy, had all the power to make that decision. There's no, there's like all this discretion that judges are given in Indiana, it's not just like, you know, it's just, here's you know, the laws are so complicated and, especially when it comes to I think, child support calculations and stuff. Apparently the judges have complete discretion over, decide what part of, what bonuses or commission income is given, to the children for child support. That judge gave my kids nothing... You know it wasn't about taking care of my kids, it was more about protecting him and his rights. (Elizabeth, Divorce)

I had been after my attorney, I was like, please, you know, no offense, but we need a new judge. Whatever, whoever, another judge has got to review this because there's just way too many. If anyone were to ever audit this file and to see the loopholes, the mistakes, the protection orders, kids, the counseling, the child's advocate, the DRCG, they'd be like, was this judge on something? Was he on a bribe? Was he on, something wrong with his judgment? I mean, I'm not trying to get anyone in trouble, but honestly... Somebody needs to you know, give him power but review. (Jane, Divorce)

Ultimately, a consensus among participants was that legal advocacy is desperately needed.

I see really what is needed is an advocate for women that are in the initial stages of this. Outside of an attorney. Because, the attorney is unavailable. And they're charging you what, 200, 250 dollars an hour to even talk to you... So I think that would be great if there was an advocate that could help women navigate because there's the emotional, there's financial, there's your job.. there's what to say for your children, how to say it, when to say it. You know just managing all of that... For example like me. Getting all that money, putting it aside in my name, so that he couldn't just take all the money and run... If you've been raising kids for 10 years, you cannot go back into the job market and get a job at 50 grand and support yourself. You're gonna get an eight dollar job at Target. You can't even make a house payment. And I think it constantly keeps you off balance... Women who are kind of in that in-between have no sort of services because you're not in poverty, you're not eligible for anything. And I think so many are just right there on the cusp that, that need some help. Especially that first year, what they may not have even access to money to even pay for that attorney. So, I don't know, maybe like a month of free legal counsel, something like that, would help them get started. You know, right now you can't even walk into their office and they want [money]. They won't even talk to you. (Faith, Divorce)

## **Policy Suggestions to Support Single Mother Families**

### *Mental Health*

Despite the important role of mental health in well-being and economic outcomes, it remains a recipient of relatively negligible attention in public policy discourse. As the demographic with the highest rates of psychiatric issues, single mothers would benefit most from interventions to assist women suffering from poor mental health (Avison, 2002). Given that a substantial number of mental health problems go untreated, it is arguably more effective to address the problem initially with health promotion and primary prevention programs. Integrating national mental health and well-being measures to support women and girls at an early age may decrease vulnerability to mental illness. Additionally, as psychological distress is more strongly associated with greater exposure to stressful events than individual incompetence, policies that attempt to buffer the daily strain with psychological support would promote the mental as well as physical health of mothers.

States can recognize the significance of mental health by using systematic efforts to identify existing mental health problems in welfare recipients. The presence of such problems, as with physical disabilities or educational deficiencies, can be used as a qualifying factor for exemptions or extensions in time-limited welfare programs. Communities can help ameliorate low-income single mothers' burdens by developing community-based programs that address the stressors at the level of the individuals and the contexts in which they live (i.e., school, family, and neighborhood). Such ecological and contextual approaches aim to reduce exposure to life stress by identifying each problem at the source and setting. They also promote strong social relationships and offer connections within the community which in turn enhances well-being.

### *Self-Sufficiency*

Most working low-income mothers hold positions in sales, services, or production-related jobs (Lee, 2004). Such jobs pay wages that are inadequate to provide means to food, housing, childcare, health care, and other basic needs. In other words, most occupational fields to which single mothers have access do not meet standards of self-sufficiency. The Self-Sufficiency Standard “measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs without public or private assistance” (Pierce, 2009). Often compared to the Federal Poverty Guideline, the Self-Sufficiency Standard provides a more realistic picture of what is needed to have economic independence by minimal standards, that is, the access to bare essentials without having to sacrifice one necessity for another.

Calculation of individual and fluctuating costs for basic needs, accounting for family composition, including major costs associated with employment, considering geographic location, and including taxes and tax credits permit the Standard to measure the degree of adequacy of wages. The extent to which a wage is deemed “adequate” is its approximation to the Self-Sufficiency Standard. According to the Self-Sufficiency Standard for Indiana, a single mother living in Marion County with

one preschooler and one school-age child meets the self-sufficiency with a wage of \$19.94 per hour. She needs to earn this figure in order to afford all the basic living costs to support herself and her two children. The majority of low-income working mothers hold jobs in sales, service, and production-related occupations (Lee, 2007) Given that the average retail salesperson receives \$8.97 per hour, a single working mother earning the average retail wage would be making less than 50% wage adequacy. In order for her wage to be sufficient, she would have to supplement her earned income with housing assistance, child care assistance, SNAP/WIC, and Hoosier Healthwise (Pierce, 2009). It comes to no surprise then that the primary cause of poverty among single mother families is low wages (Kalil & Ryan, 2010).

### *Wage Adequacy and Equity*

Conceptually, minimum wage should be enough to provide the minimal essentials of an individual with full-time year-round employment. Local activists can raise a state-wide dialogue to increase the minimum wage to a reasonable sum that will accommodate increased living costs, or wages that pay above the poverty line.

Policy efforts should emphasize the enforcement and expansion of racial and gender equality in the workforce. Because economic barriers are amplified for minority single mothers, efforts to diminish gender and race-based inequities would contribute to their advancement. Regular audits of compliance to equality laws would improve prevention and detection of discrimination in the workplace.

### *Education*

Educational attainment has long been a known to shape financial stability and widen employment prospects (Roche, 1994). Encouraging enrollment of mothers into higher education is possible by increasing financial aid and scholarship programs, particularly for minority women. Providing accessible training and education programs at varying stages of employment would contribute to long term financial stability by allowing women to find good jobs and not just any job. Good jobs are those that provide adequate living wages with benefits such as employer-provided health insurance (Lee, 2007). Through programs that enhance human capital, low-income mothers can take steps towards upward wage mobility.

### *Work Supports*

For many low-income single mothers, it is impossible to make ends meet without some form of public assistance or work supports, such as earned income tax credits, child care assistance, public health insurance coverage, and housing assistance (United Way of Central Indiana, 2009). Researchers have identified effective outcomes in employment rates credited by government issued work supports (Cauthen, 2007). The late 1980s saw an expansion of federal earned income tax credits which resulted in an increase in employment and decrease in poverty among single mother families into the mid 1990s. Numerous studies have suggested strengthening the public safety net and work supports as a

policy agenda to assist families (Kalil & Ryan, 2010; Legal Momentum, 2011)

### *Eligibility for Government Aid*

Although work supports and public benefits have shown to alleviate the economic burden of many struggling families, they do not always reach those in need. In fact, the volume of women and their families who qualify for assistance is largely outnumbered by the relative few who are fortunate enough to receive benefits. Burdensome application procedures and complex eligibility requirements prevent some families from seeking aid (Cauthen, 2008). However, more often families experience rejection in the application process. Limited funding and low eligibility requirements allow only the neediest families access to aid. In Indiana, 83.9% of women with children in poverty do not receive TANF (Henrici et al., 2010). Medicare and Medicaid are widely used among assistance programs with 28% of unwed mother recipients in 2008 (Kalil & Ryan, 2010). Child care subsidies have shown to raise employment rates, but yet again do not reach many families that qualify (Legal Momentum, 2011).

Furthermore, families who are eligible and receive benefits face additional challenges. Families that are able to increase their earnings become ineligible for assistance and lose the support that allowed them to advance (Cauthen, 2007). Because eligibility levels are low, such families can have support withdrawn from them before they are able to subsist on their incomes alone. The result of the sudden and premature loss of foundational economic support can render families in greater need than before their increase in earnings. Work support programs need to be systematically designed to assist families within their unique contexts.

### *Child Support*

Indiana employs an “income-shares” model of child support where the obligation is a percentage of noncustodial income adjusted according to the number of children and the combined incomes of both parents. The share of obligation decreases as the combined income increases. Therefore, if a single custodial mother experiences an increase in her wages, she will see a decrease in her child support. In contrast, the Wisconsin guideline is not influenced by the custodial parent’s income. Obligation is a calculated percentage of the noncustodial parent’s adjusted gross income and varies by the number of children (Bartfeld, 2000). The difference represents a conceptually dissimilar approach to child support and child entitlements.

Although child support laws exist because it is generally believed that child rearing expenses are the responsibility of both parents, custodial parents receive no guarantee that they will receive support from the non-custodial parent (Grall, 2009). As exemplified by a few participants, complications with receiving child support are many. Child support payments are not always consistent, legal action to enforce child support can be costly, and levels of child support tend to cover a meager sum of child care costs (Carbone, 1994). Sweden addresses these issues with a child support guarantee where the custodial parent is directly issued the existing support award from the state, or the

Swedish Social Insurance Agency. The state is then reimbursed by collecting what it can from the non-custodial parent. Further, if the award is below a standardized amount, the custodial parent receives supplemental support until the receipt equals the minimum standard (Winkler, 2001). State mediated child support offers one solution to the problem of inconsistent child support payments. Single parents and children would benefit from policies that assist to ensure a child support receipt. As Huang (2006) found, strong child support enforcement is associated with positive outcomes, such as greater consistency in payments, increased proportion of never-married mothers receiving a child support award, and also increases in the non-custodial parent's non-monetary involvement with the children.

### *Child Care Assistance*

As in this qualitative study, many researchers highlight the direct relationship between regular child care assistance and employment. Having a regular child care arrangement via private or public sources is instrumental in job retention among low-income single mothers (Lee, 2004). Although the most common child care arrangements for low-income mothers is from parents and siblings, kin support is not available to all low-income mothers and may be inconsistent when it is available (Lee, 2007). In contrast, very few low-income mothers receive government or employer-based child care subsidies (Lee, 2007). More financial assistance with child care costs would assist women who do not have access to private support which positively impact job retention. Bolstering existing organizational structures that provide child care support such as Head Start programs would promote stable family schedules and reduce parenting stresses.

### *Family Friendly Workplaces*

Hartmann and colleagues (2007) make the case that current public policy reflects a society with little interest in securing stable families. A society where caregiving and child rearing contend with paid work demonstrates an underlying view that families are closed systems that should be able to obtain well-being independent of external support. It is assumed that full-time employment should be sufficient to lift a single mother and her family out of poverty. One corollary was the Personal Responsibility and Work Opportunity Act (PRWORA) of 1996 which fundamentally shifted the distribution of welfare. Aid to Families with Dependent Children (AFDC) became Temporary Assistance to Needy Families (TANF) and greatly reduced the number of families eligible for support. In the "welfare to work" agenda, the primary focus was pushing families into the labor force; single mothers in poverty interested in receiving aid were forced to find or accept the first available job without much consideration to the low-wages, the quality of life it would provide for her and her children, and with no guarantee of employment support programs such as subsidized childcare. Such a system neglects the needs of working mothers and their long term financial stability. Furthermore, evidence stands in contention with the assumption that increasing employment rates alone will alleviate poverty. Research demonstrates that low employment rates are not the cause of high poverty rates among single mothers in the U.S. (Christopher, 2002). Despite having one of the highest full-time employment rates among Western countries, U.S. single mothers are more likely to be impoverished.

Compared to other affluent nations, the United States lags behind in the dedication of public resources to assist families struggling to balance work and life schedules (Christopher, 2002). Childcare and paid leave are offered more readily to working women in Australia, Canada, and the U.K. than in the U.S. Christopher (2002) attributes the relatively lower rates of poverty among single mothers in other Western countries by their adoption of the “individual” model of social policy. This model combines social transfers and generous state-supported employment incentives (i.e., subsidized child care and paid leave). France and Scandinavia serve as two examples wherein the “individual” model increases women’s labor force participation and reduces poverty among single mothers. In contrast to seven other Western countries that provide welfare benefits, the U.S. social transfer and tax system is the least effective in lifting families out of poverty.

Policy actions to address work-life balance would include creating incentives for employers to provide flexibility within work schedules. Ensuring fair treatment of single parent workers means that those employees are not punished for attending family emergencies. Part-time and low-wage employment can include some form of benefits (e.g., paid sick days, health insurance). Provision of interrupted employment without penalization or preclusion of career advancement would allow for more compatibility between work and family life (Carbone, 1994). Protecting those with caregiving responsibilities from discrimination in the terms of employment is only start in creating family friendly policies (Hartmann, Hegewisch, & Lovell, 2007). Businesses can periodically evaluate the needs of their employees with surveys to reassess whether or not their flexibility and fringe benefits accommodate families.

Given that women’s occupations largely determine their access to healthcare, businesses can play a vital role in improving the overall health of single mothers (Caiazza, Shaw, & Werschkul, 2004). Evidence exists to show that paid maternity leave has positive health outcomes for mothers and their children (Lovell, O’Neill, & Olsen, 2007). Additionally, employer-provided health insurance has shown to improve low-income mother job retention (Lee, 2007). Although the Family and Medical Leave Act of 1993 protects workers' job security in the event of illnesses and family care, very few employers provide paid family leave. In fact, many workers must resort to using vacation or sick days to fulfill caregiving duties. Some states have elected to expand their practice of the FMLA and include paid leave or more time. For instance, California gives paid family care to employees who need to care for a newborn, adopted child, or a sick relative up to six weeks at 55% of wages (Lovell, O’Neill, & Olsen, 2007). Single mothers who shoulder a large portion of child rearing responsibilities and must accept low-wage part-time work would benefit most from expanding availability of health insurance and dependent-care policies.

### *Transportation*

Reliable transportation contributes considerably to economic security. As Beth’s narrative demonstrated, a non-functioning vehicle is not simply an inconvenience but a catalyst that disrupts employment, opportunities for higher-wage employment, child care, food security, health related appointments, and education. For households that are already struggling, a damaged vehicle can plunge

the family deeper into poverty. Everyday tasks become major hurdles when families like Beth's have no emergency recourse. Barriers to childcare and employment are reduced by simply owning a car. Rocha (1997) found that single mother car owners were four times more likely to be above the poverty level than those without a car. Owning a car is a stronger indicator of not being poor than educational attainment. Currently, less than seven percent of Hoosiers utilize public transportation. Increasing access to public transportation is one sustainable way to increase mobility.

Ensuring that families have access to basic necessities is only the first step in acquiring economic independence. As many participants in this study noted, it is not enough to simply "get by." When one medical emergency or a non-functioning vehicle can plunge a family into a dire economic crisis, the difference between day-to-day survival and long-term economic security becomes devastatingly apparent. Although tending to basic survival needs may be more imperative than long-term investments such as education and savings, true economic well-being require such human capital investments (Pierce, 2009). Financial security encompasses more than wages, to wit, training and opportunities that provide career advancement and skill development, jobs that recognize caregiving responsibilities and communities that provide non-monetary and tangible support.



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