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engage

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We Are Family: Fighting Economic Challenges Facing Single Female-Headed Households

*The third in a series exploring issues
from The Community Foundation's
Aspire Actions report.*

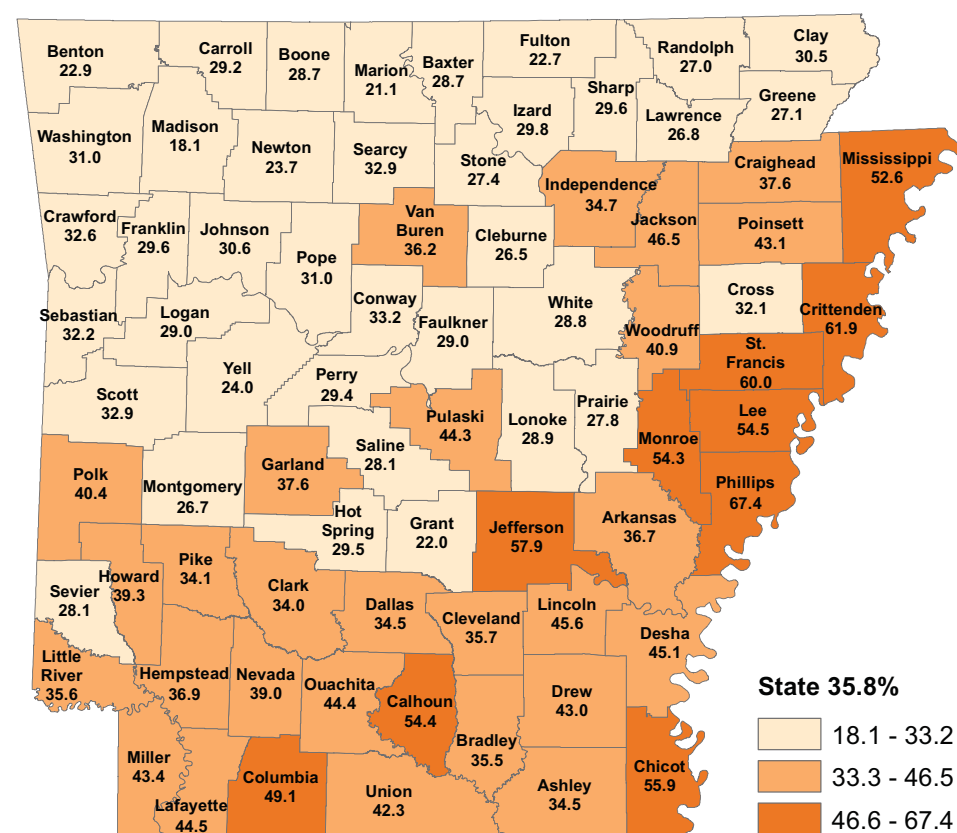
ARKANSAS
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Smart Giving to Improve Communities





Heather Larkin

Percent of Children Under 18 Years of Age in Single Parent Families; Arkansas by County: 2007-2011



Source: U.S. Census Bureau, 2007-2011 American Community Survey

Promoting economic viability for single-parent families

You've read the statistics; in Arkansas, single-parent families — usually headed by women — often struggle economically. Arkansas ranks above the national average with almost 20 percent of its families being headed by single women. Our state is seventh among the 50 states in births to unmarried women, and we rank third in the percentage of teenage mothers in the nation.

Arkansas Community Foundation's *Aspire Actions* whitepaper published in 2013 addresses the need for stable family situations as one of three keys to decreasing poverty in our state. The other key factors — high school graduation and increased family assets and earning capacity — are closely linked to the needs of single mothers.

In this edition of *ENGAGE*, we're taking a look at ways to support single women heading families, including seeking quality daycare options for working single moms, encouraging young women to stay in school and choose careers that can support their families, boosting the earning power of single-parent families and more.

According to *Aspire Arkansas* some statistics are already improving. A 29 percent drop in the teen birthrate between 1988 and 2008 in Arkansas mirrors national statistics showing a continuous decline of 39 percent during the same period.

But no matter their age, and even if they are able to advance in their educations, single mothers can be at a disadvantage as they enter the workforce. Arkansans seeking to eliminate poverty must implement creative ways to help these women — who head one in five Arkansas families — prepare for, find and thrive in positions that pay a living wage. In this way we can sustain the ability to create healthy Arkansas families who raise their children to become successful adults.

Heather Larkin, J.D., CPA
President and CEO

Crystal Trout reads to her son, Trenton.

Single parents face childcare challenges

by Kimberly Dishongh

Crystal Trout wakes up her 4-year-old son Trenton before 5 a.m. each morning and drives him to his grandfather's house, where he catches the school bus to his all-day preschool program in Blevins, a half-hour after she starts her 6 a.m. shift as an LPN at a long-term care facility one town over.

Trout, a single mother in Emmet, doesn't know of any childcare providers in her area that have weekend hours that match her work schedule, so she cobbles together childcare for Trenton on Saturdays and Sundays.

"My schedule changes each week," she says. "I have to juggle Trenton from one person to another, usually my brother and sister-in-law when they can. I have had to bring him to work

with me before because my sister had to work and my brother and sister-in-law had plans."

Trout's struggles are far from unique. Without partners at home, single parents are challenged to find consistent childcare, especially when they work nights or weekends or have fluctuating work schedules.

Flexible Childcare Hours in Clark County

Clark County leaders decided childcare should be addressed through long-term strategic planning several years ago, particularly in the vicinity of the Clark County Industrial Park, where parents regularly worked second or third shifts.



In 2007, Southern Bancorp Community Development Corp. worked with county officials and industrial leaders to open a 24-hour, seven-day-a-week facility in that area. The \$1 million project was funded through a \$692,000 grant from the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Community Services, a \$300,000 start-up business loan from Southern Bancorp Capital Partners and revenue from a 1/2-cent countywide sales tax, says Dominik Mjartan, CEO of Southern Bancorp Community Partners and executive vice president of Southern Bancorp Inc., whose job at the time involved finding creative ways to put together finance packages to accomplish community projects.

The 7,800-square foot center was built near the industrial park, about five miles south of Arkadelphia. Alas, around the time the center opened in 2009, the recession hit the state. One company in the industrial park closed and several others downsized. Hours were cut, parents were laid off and no longer required — or could afford — childcare, and the center struggled to make its projected budget.

The center has since been taken over by the Arkadelphia Public Schools, which had been a partner in the project from the beginning. “Public schools have operating money but they don’t have money to build buildings. We had a building that was high tech and perfect location,” says Shelley Loe, executive vice president of Arkadelphia Regional Economic Development and Area Chamber of Commerce. Loe worked with Southern Bancorp during the planning stages of the project. “It was just a beautiful partnership. Even though it didn’t work out the way we really hoped, it ended up 10 times better because now we have a public school system that has birth to 12th grade.”

Improving the Quality of Care

A couple of other Arkansas groups are tackling childcare issues not by starting programs with more flexible hours but by improving the quality of programs that already exist.

Arkansas Preschool Plus, formerly Lifelong Learners, is a Conway nonprofit joining forces with local businesses, the chamber of commerce and AETN to help provide resources and training opportunities that the 20 childcare centers they work with might not be able to afford on their own. Centers that charge more for care or that get state or federal funding are able to provide their staff with training and purchase materials and improve their facilities more easily than some of the more affordable private centers, explains Charlotte Green, founder of Arkansas Preschool Plus.

“We work with these private centers to provide professional development and to create a system where they have access to quality professional development and more professional development, like the other centers do, and we do it for free,” she says. “Then we write grants for them to try to get access to additional materials that a small business might not have the funds to buy.”

The Affordability Issue

Some parents of kids 12 and under qualify for Child Care Assistance vouchers through the Arkansas Department of Human Services and the Division of Child Care and Early Childhood Education, based on income on a sliding fee scale, as long as each adult living in the household is employed at least 30 hours per week or is enrolled in and attending high school, college, GED classes, vocational school or a training program as a full-time student, or at least 30 hours of combined work and school.

According to DHS Communications Director Amy Webb, Arkansas gets about \$48 million in federal funding each year for the Child Care Assistance program, along with a state match



Crystal Trout and her son Trenton wake before 5 a.m. weekdays to make the drive to her father’s home, where Trenton catches the bus to daycare.

of about \$7 million. “Once the state gets the money, it allocates to counties based on where the eligible families are located,” says Webb. “The program serves about 10,000 children each year. There are an additional 3,200 on the waiting list.”

Trout was one of those who did not get assistance with child care payments, even when she was in college full-time. “I couldn’t get help because there were no more funds,” she says. “I lucked out finding a place close to the college. I had to pay \$75 a week for one child.”

Single parents who don’t qualify for funding still typically have lower incomes than two-parent families, and are therefore more likely to seek out the more affordable childcare centers.

“If money is an issue, they’re going to be looking for a daycare that is the least expensive. Some of those are the ones bringing in minimum revenue, and a lot of times they don’t have the funds to do a lot of professional development, so you just have a cycle,” says Green. “We’re really trying to close the gap, so to speak, of people’s opportunity to expose or have a quality preschool experience.”

Support for Parents at Home

Arkansas Preschool Plus offers home support, as well.

“Everybody needs something to default to, when you’re tired, when you’ve had a long day — and a lot of times single parents find themselves that way because they’re doing everything and so they need strategies that are effective and that they can default to,” she says.

Green is also chairman of a statewide advisory committee attempting to make the Dolly Parton Imagination Library, now in

about 40 counties, available to all Arkansas children.

“Our home support entails many things, but the heart of it is probably getting books in the home,” she says. Children signed up for the Imagination Library get one book in the mail each month from birth to age 5.

The Imagination Library is a cornerstone of the Bryant Early Education (BEE) Coalition as well. “It’s only \$2.08 per month per book, so we raise that for every book that we mail out to every child that’s enrolled in Saline County,” says Pam Toler, who works for Arkansas State University’s Child Services and is coordinator for the BEE Coalition. “Investment in those first five years really sets the stage for the rest of their life, so for every dollar invested in those early years you get like a \$7 to \$9 return overall in that child’s life.”

The BEE Coalition has a mission similar to that of Arkansas Preschool Plus, working with centers in Bryant to increase their ratings through the Arkansas Better Beginnings Program so that parents can identify them as quality programs through the Arkansas Quality Rating Improvement System. She meets monthly with center representatives and coordinates an exchange of information between them and local providers, like therapists and educators.

None of these innovative childcare programs have made their way yet to Hempstead or Nevada counties, where Trout lives and works. Each day, she comes home from work to grab a quick nap before meeting Trenton’s bus in the afternoon, which gives her enough energy to play with her little boy in the front yard until it’s time for dinner and a bath, and then she tucks him into bed.

“I tell people I’ve worked eight hours and then come home to start my second job,” she says. “It’s all worth it, though.”



Research shows that a mother’s education level affects her children’s health, economic wellbeing and education.

Source: Women’s Foundation of Arkansas, “Our Common Journey: The Economics of Educating Women in Arkansas”



How to interest girls in STEM careers

Lessons Learned from Girls of Promise



A well-established body of research shows that educating women benefits not only their own children but communities as a whole. The Women's Foundation of Arkansas has been conducting Girls of Promise conferences for eighth graders and their chaperones since 2000 to expose young women to careers in science, technology, engineering and mathematics and encourage them to achieve. To date, more than 5,200 girls have participated at Girls of Promise events throughout the state, where they envision their futures in rewarding, high-paying careers and network with other smart sisters who are interested in getting smarter.

1 Highlight Women Who've Made It.

At Girls of Promise, women astronauts, architects and auditors introduce their careers, discuss work/life balance and provide hands-on glimpses of their workdays. In Northwest Arkansas two women — Dr. Danna Grear and Robin Guadagnini — created a monthly Career Café where they invite girls to have coffee with women in their community like physicians and designers who use STEM skills in their jobs. And 300 girls in El Dorado experience aspects of health careers through SouthArk Community College.

2 Create a Community of Smart Young Women.

Girls need to know they are not alone. In small communities, individual students may not know anyone who shares their goals for STEM-related careers and university educations. Girls of Promise pairs girls who are from different towns and regions for overnight stays and small group discussions that can result in long-term friendships on social media and friendly faces as they enter college.

3 Use Their Hands and Feet.

Girls of Promise participants learn by doing. For example, a computer expert taught them how to de-bug their computers, a biologist guided them to harvest stream samples, a nanotechnology engineer helped them isolate cancer cells and an ophthalmologist helped them dissect eye-balls. Ouachita Baptist University has a program called "Who Stole the Painting?" that teaches forensic practices through an exercise that includes decoding, analysis and fingerprinting.

4 Present a Chaperone Track.

The teachers and moms who chaperone Girls of Promise groups have their own learning experience. Adults don't need to be in small group discussions with the girls they chaperone because that can deter quality participation from the younger generation. And in chaperone-only activities they get ideas on how to support development of STEM careers in their own communities.

"Girls' eyes widen when they realize that everything in their world was designed by engineers,"

said Lynnette Watts, Executive Director of the Women's Foundation. "Meeting women professionals who have jobs they may never have dreamed of can open their minds to possibilities for their own lives."



ARKANSAS VIEWPOINTS

"What factors contribute to economic risk for single female-headed households?"



By Geania B. Dickey
Program Coordinator for Leadership and Management, Arkansas State University
Childhood Services



By Eleanor Wheeler
Senior Policy Analyst, Arkansas
Advocates for Children and Families

Single working mothers, like all other mothers, want the best for their young children. However, they often face two big challenges that have economic roots: affordability and quality of childcare. In some communities quality childcare is not available at all. Even when quality care is available, many working mothers cannot afford it. More than half of mothers who have very young children work in low-wage jobs and are raising children on their own. One-third of working mothers with very young children are living in poverty.

The first years of life are critical to children's development and to their future success. Babies and toddlers need stable, responsive, nurturing relationships for their healthy development. However, mothers working in low-wage jobs often have unstable, unpredictable or inflexible schedules. They often do not receive paid sick leave or family leave. Single working mothers want the best for their children, yet their work schedules and lack of benefits prevent them from spending meaningful time with their children. The childcare available to them is often of poor quality, which can be harmful to children's development.

Questions for ourselves and our leaders – Why is the U.S. one of three industrialized countries with no paid maternity leave? Why is anyone working full-time still in poverty? How can childcare cost more than college tuition, yet its employees do not earn a living wage? And when research has proven to us that the first five years of a child's life is crucial to his lifetime trajectory, why do we leave it to chance?

According to the National Women's Law Center, 49.5 percent of female-headed families in Arkansas are living in poverty. Women, and particularly single parents, are more likely to be working minimum wage jobs. Raising kids on a single income and a low wage leaves little room in the budget to save for a rainy day. Not being able to adjust to unexpected expenses contributes to economic risk for single moms.

Major unanticipated costs are unavoidable. Children break their arms, cars break down and sometimes people lose their jobs. Without assets and savings accounts, which many low-income people lack, these common unexpected changes can be financially devastating. Low-income people usually only have high risk and expensive loan options available when something goes wrong (like payday loans, refund anticipation checks and high interest credit cards). Paying back loans with high interest rates and excessive fees makes putting food on the table even harder for single parents who are already struggling.

Communities can help single moms gain financial stability by advocating for a living wage, state-funded pre-K and fair taxes. 20 percent of single parents and 18 percent of working women in Arkansas will benefit from the recent minimum wage increase to \$8.50 per hour. This is a huge step forward and it is important to make sure that state minimum wage laws continue to keep up with inflation.

Quality pre-K and after-school programs help moms in poverty go to work without worrying about paying for childcare that can cost as much as full-time in-state college tuition. Tax credits like the Earned Income Tax Credit (EITC) help reverse unfair state and local taxes, which low-income households pay at twice the rate as wealthy Arkansans. EITCs reduce the amount of taxes that low-income working families owe and are one of the most widely accepted and successful methods of fighting poverty and encouraging workforce participation.



Holly Sutton Humphrey is set to graduate from UAPB this May, with help from the Single Parent Scholarship Fund of Jefferson County.

Scholarships give single parents the funds and confidence to increase their education

“We’ve got over one-third of the children in this state living in poverty. How do you break this cycle if a single mom or dad’s only solution is to find the hours to squeeze in another part-time job?” For Ruthanne Hill, executive director of the Arkansas Single Parent Scholarship Fund, it’s an equation that simply won’t balance. Hill and her colleagues at county-based Single Parent Scholarship Funds across the state are working to change the variables to help single parents break the poverty cycle.

It’s no secret that education is the key that unlocks the door to better wages, stable employment and access to benefits, all of which improve quality of life not only for parents but for their children as well. With a college degree or professional certificate, Hill notes, “you’re a lot more likely to pull a whole family out of poverty. We’ve seen it happen over and over again.”

But the barriers for single parents pursuing post-secondary educa-

tion are significant: time; transportation; childcare; work schedules; household expenses.

From the program’s beginnings, Single Parent Scholarships were intended to help students knock down the barriers that stand in their way. Unlike most other scholarship programs, SPSF funds are not limited to educational expenses; parents can use their awards to pay for childcare, transportation or household bills. And although many students choose to pursue bachelor’s degrees, funds can be awarded to students seeking any degree or professional certificate that will increase their economic stability.

“Most scholarships range between \$500 and \$800 per semester. That puts gas in the car, or it can help pay for daycare or a sitter or text books,” Hill said.

That level of flexibility requires a high degree of trust between students and the scholarship committees. SPSF board members prioritize personal relationships with scholarship students and take on the role of mentors and encouragers.

For Holly Sutton Humphrey, a recent SPSF scholarship recipient in Pine Bluff, the personal relationships with her local SPSF committee were just as valuable as the funding itself. “The most important factor was the people behind the program — Dr. Mike Eggleton, Dr. Marilyn Bailey and others,” Humphrey said.

After struggling with substance abuse and addiction for more than a decade, Humphrey made the bold decision to get clean and go back to school. But with a job and a young son, there simply wasn’t much time to devote to her education. After discovering the Single Parent Scholarship Fund of Jefferson County, Humphrey was discouraged to learn that she would have to be enrolled in nine credit hours to be considered for the scholarship. That’s when she reached out to local coordinator Mike Eggleton.

“I called Mike up and asked, ‘How is a single parent supposed to take nine hours!’” At Eggleton’s suggestion, Humphrey enrolled in her very first online class and discovered that the increased flexibility would enable her to meet the nine-hour requirement. “He really encouraged me instead of saying, ‘I don’t know what to tell you,’” she said. “I don’t think I would have kept pursuing my education if I would have continued taking one class per semester; I would have given up by now.”

Poised to graduate in May with honors and a double major, Humphrey is preparing for the social work career she’s dreamed

of for years and serving as an inspiration for her son, Trevor, now a sophomore at Watson Chapel High School.

“I’m just proud she’s doing this,” he said.

Success stories like Humphrey’s aren’t isolated incidents. In fact, last year 87 percent of Arkansas Single Parent Scholarship Fund recipients either graduated or re-enrolled to continue their education. And, a 2013 follow-up survey found that almost 75 percent of ASPSF graduates were employed in a full-time or part-time job (the employment status of another 19 percent was unknown).

“We’re educating people who have already shown that they are hardworking, tenacious and absolutely determined. They’re going to make excellent employees,” Hill said.

For many single parents pursuing education across Arkansas, a scholarship is both the vote of confidence they need to believe they can succeed and an investment that will pay off for the entire community. As Humphrey put it, “Every semester I think, I can’t do this. But you know what? I can. I have people on campus like Dr. Bailey who check in with me and ask me how it’s going. With the way my life has been, I really believe my purpose is to be out there helping people, and this education is going to open doors.”



Women in STEM (science, technology, engineering and math) jobs earn 33 percent more than women in non-STEM jobs.

U.S. Department of Commerce, “Women in STEM: A Gender Gap to Innovation”



Conway Cradle Care keeps teen parents in school



Conway Cradle Care supported mom Autumn in graduating high school after the birth of her daughter, Layla. Now, she's enrolled in college.

Only 40 percent of teen mothers graduate high school, according to the National Campaign to Prevent Teen and Unplanned Pregnancy. Without a diploma, those mothers and their children are at significant risk of living in poverty.

But in Faulkner County, a program called Conway Cradle Care is providing wraparound support services that make it possible for teen parents to continue their education and beat the odds. "We had 17 seniors in our program last year," said director Diana Byrd, "and of those, 14 graduated and one is returning this semester to finish up — that's an 82 percent graduation rate."

Conway Cradle Care was formed in the mid-1990s to assist students who were forced to drop out of school due to lack of childcare. The program offers low-cost, state-certified daycare for children from age six weeks to 3 years in a facility adjacent to Conway High School. Over the years, additional mentoring and parent-education services have been added, enabling the program to serve students at other schools in Faulkner County. "We've been able to fine tune our program to incorporate the whole picture and give teen parents support in every area," Byrd said.

Parents participate in one-on-one sessions with mentors as well parenting classes designed to build a social support network and deliver valuable information on infant safety, breastfeeding,

nutrition, personal finance and applying for college. Participating families are enrolled in the Dolly Parton Imagination Library program, which provides them with an age-appropriate book for each child each month.

Nikki Martinez, a mentor with Conway Cradle Care, finished her bachelor's degree last year and plans to pursue a master's degree to become a marriage and family counselor. But an unplanned pregnancy during her senior year of high school threatened to derail those plans. "At the time I didn't think I could go to college right away. It was actually because of Cradle Care that I decided to go," she said. "Ms. Diana said, 'No, I think you need to start college right away because if you stop going to school your chances of not returning go up.'" With encouragement from Cradle Care, Martinez filled out her enrollment and financial aid paperwork and qualified for Pell grants that enabled her to begin classes the University of Arkansas Community College at Morrilton the next semester.

Now married and with a growing family and big educational dreams, Martinez loves working with young parents facing the challenges she once faced. "I think the biggest thing is having people there that believe you can do it. Having someone to walk through this with you is something you can't put a price-tag on."

Teen parenthood isn't an easy road to walk. "Currently we're serving seven students at the childcare facility, but we wish it were zero," Byrd said. As the need continues, though, Cradle Care is there to give teen parents the resources they need to complete their education and make a better life for themselves and their children.



\$3.3 billion: the total teen childbirth-related costs to Arkansas taxpayers between 1991 and 2010.

Source: Women's Foundation of Arkansas, "Delivering Better Education: Impact of Teen Pregnancy & Childbirth in Arkansas."



How to uplift our valued and vulnerable adolescents in Arkansas

By Joycelyn Elders, M.D.
Former Surgeon General of the United States



The most common cause of poverty in the United States is teenage pregnancy or children being born to children before they become adults. Although teen pregnancy rates have declined since 1990, the U.S. continues to have the highest teenage pregnancy rate in the industrialized world, and Arkansas has the fourth highest teenage pregnancy rate in the U.S.

The annual cost of teenage pregnancy for public healthcare, foster care, incarceration and lost tax revenue is estimated to be \$9.4 billion nationally and \$143 million in Arkansas. We can do better.

Addressing the issue of teenage pregnancy has the potential to decrease school dropout rate, increase educational attainment, boost tax contributions through higher wages, improve the economy, help strengthen families, improve child wellbeing and assist young people in achieving their goals. This dysfunction threatens public health, disrupts family life, and generally imposes a high societal cost through the poverty and misery that poverty invariably brings.

The best contraceptive in the world is a good education. A well-educated and informed population on sex, sexuality and sexual health concerns through age-appropriate, scientifically-based universal sexual education across the lifespan is necessary. Comprehensive sexuality education for adolescents does not increase promiscuity among teens, hasten sexual initiation or increase rates of sexual activity. It does reduce the number of partners and increases the likelihood of contraceptive use at initiation of sex.

Our valued adolescents are dependent upon adults to help them across the often-challenging developmental bridge to adulthood. We want them to be healthy, happy persons who will develop into adults who are educated, motivated and have hope for the future.

A sexually healthy society must be a new goal for Arkansas in the twenty-first century in order to improve life in our state.

WHAT ARKANSAS CAN DO:

- ★ Provide early childhood education for all children for a good start in life.
- ★ Get schools involved in teaching comprehensive health education in grades K-12, including age-appropriate sexuality information.
- ★ Get parents involved in learning about teen pregnancy and sexually risky behaviors and good solid parenting techniques to deal with teens in an effective and respectful way.
- ★ Ensure that contraceptives are available for young people who need them.
- ★ Get community-based organizations, churches and houses of worship involved in teaching parents and children about what to expect in adolescent development and behavior.
- ★ Provide settings for adolescents to discuss their problems.
- ★ Work to raise self-esteem of children and adolescents.



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INSIDE *engage*



In this edition of *ENGAGE* magazine, we're taking a look at ways to support single-parent families. On page 2, learn about some of the childcare challenges facing single parents, and some potential solutions. On page 5, discover how the Girls of Promise program is boosting young girls' self-esteem and challenging them to pursue high-paying STEM careers. Take a look at a Conway-based program that is helping teen parents stay in school (page 9), and learn about a scholarship program that aids single parents in completing post-secondary degrees (page 7). These stories and more inside *ENGAGE*.

