

Moms with Few Economic Resources Bring Together Formal and Informal Supports

Moms Use Many Positive Coping Strategies but Need More Support

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Women with few economic resources **bring together a broad array of informal and personal resources** to meet their families' needs.

Navigating access to public assistance such as food, health care, and housing benefits **takes a lot of time, energy, and mental resources**.

Mothers with lower incomes **value CBOs that are flexible** and help them navigate services and fill gaps.

Government support programs come with considerable tradeoffs and risks, and **mothers with low incomes do not rely on public assistance to meet most of their needs**.

Policymakers should **direct some funding to "informal" child care providers**, such as friends and family, to fill gaps in respite and off-hours care.

Mothers with low incomes are resourceful in connecting themselves with formal and informal supports. Yet policy research often underemphasizes the broad array of personal and informal resources women with few economic resources use to meet their families' needs.

We interviewed 20 women with children under the age of 5, as well as staff from two community-based organizations (CBOs), to understand how mothers with few economic resources meet their caregiving needs and other challenges. We also analyzed the moms' social networks to understand who women rely on to meet their personal, financial, and caregiving needs. We recommend strategies that expand and enhance mothers' existing support networks. For mothers with sparse social networks, more adaptive support from government programs or community-based systems can be life altering.

STEPHANIE'S STORY: NAVIGATING HOMELESSNESS WITHOUT GOVERNMENT SUPPORTS

Stephanie* is a single mother to a 17-year-old son and a 5-year-old son who has autism and epilepsy. She works with special needs students at a school and has experienced homelessness due to high rent costs in Southern California.

Because she earns slightly more than the income threshold to qualify for public benefits, Stephanie was denied support from almost all government programs. She therefore had to rely on friends and family for help. Her older son provided child care for his brother, and a friend from work provided housing for Stephanie and her children. After three months, she got back on her feet, though the high cost of homelessness meant she had spent through her savings.

"I try to come up with ways to cope with what I have," she said. "But the way everything is, it just feels like you really want to give up. But when I see my kids, I have to keep pushing forward because they need me. I have to do what I have to do to support them."

* Name has been changed to protect privacy.

INFORMAL SUPPORTS ARE OFTEN VALUABLE TO MOMS WITH LOW INCOMES

Mothers with young children who have few economic resources are often resourceful and innovative when it comes to meeting their families' needs through their social networks. Neighbors, family, friends, and membership in voluntary organizations such as faith congregations can play an important role in supporting mothers with low incomes and their families.

CBOS AND PUBLIC ASSISTANCE SHOULD PROVIDE FLEXIBLE SUPPORT

Navigating public assistance and other formal support systems is often draining, requiring significant time and energy with only a small and sporadic payoff. Many mothers' social networks are insufficient to meet all their needs, and the informal support they do have can also be difficult to access.

The mothers we interviewed said that the CBOs that benefited them most filled the gaps left by public and informal support. Mothers with lower incomes value CBOs that are flexible and help them navigate services and fill gaps. CBO funders and board members can help by underwriting flexible supports, such as child care and cash relief, as a prerequisite to achieving their core mission.

More flexible, participant-centered approaches could lead to significant breakthroughs in helping mothers with low incomes meet their families' needs.

KAYLA'S STORY: WHEN FAMILY SUPPORT IS HELPFUL BUT NOT ENOUGH

Kayla* is the 25-year-old mom to a 2-year-old daughter and a 5-year-old son. She previously experienced homelessness but moved into her grandparents' two-bedroom apartment when her son was born.

Kayla wants to become more financially stable, move out of her grandparents' home, and have more privacy, but many challenges stand in the way. She works part time at the library but spends much of her income on transportation and struggles with unreliable child care. Although Kayla had been receiving support from her best friend, she could no longer help babysit Kayla's children after the onset of the pandemic.

Kayla cannot afford to move out on her current income, and there is a 10- to 15-year waitlist for Section 8 housing vouchers in Chicago. She was in a support group for other mothers, which she valued greatly, but the group was discontinued after the CBO's funding and priorities shifted at the start of the pandemic.

* Name has been changed to protect privacy.

READ THE FULL REPORT:

Understanding Coping Strategies of Mothers with Low Incomes
Theresa Anderson, Mary Bogle, Julia Payne, and Peter Willenborg
<https://urbn.is/3rvawST>

When helping [moms]...really take what our needs are into consideration and help us help ourselves. Sometimes a small break, a little guidance and support, can make or break a mother's journey through parenthood. Without support, a lot of us fail miserably. With support, we thrive.

—Mother interviewed by the authors
