

Center for  
Transforming Lives  
From Poverty to Prosperity. Together.

# Disrupting Poverty and Promoting Well-Being for Single-Mother Families in Tarrant County





## Introduction

Poverty disproportionately affects single mothers and their children, creating immediate challenges and long-term consequences that hinder economic stability and upward mobility. In Tarrant County, Texas, families led by single mothers, particularly those families with young children, experience significantly higher poverty rates than their counterparts in married-couple families. Single mothers often face limited access to child care, affordable housing, and health care, as well as fewer employment opportunities. The consequences of these challenges extend beyond material deprivation and impact the physical and emotional well-being of both mothers and their children, while perpetuating intergenerational cycles of poverty.

This paper explores the key issues affecting financial stability and emotional health for single-mother families in Tarrant County, including poverty and barriers to asset accumulation, employment, housing affordability, and maternal and child health. Furthermore, this paper highlights the driving forces behind these challenges, their broader implications for family well-being, and evidence-based accelerators proven to disrupt cycles of poverty.

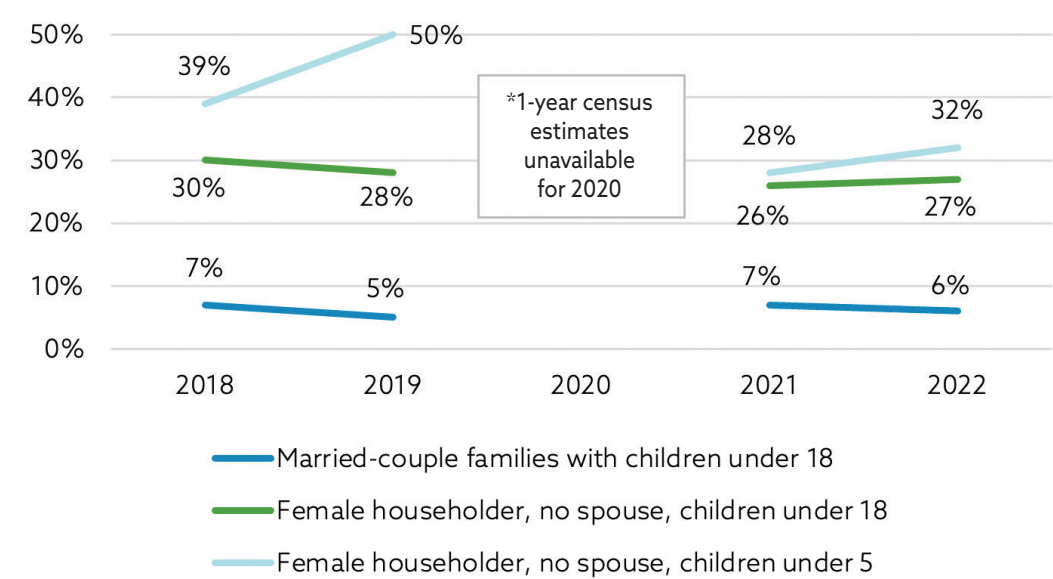
# Financial Stability

## Poverty

Poverty disproportionately affects single mothers and their children and creates both immediate and long-term challenges. In Tarrant County, female-head-of-household families with young children experience poverty at significantly higher rates than married-couple families and female-head-of-household families with older children. Specifically, approximately one-third (32%) of female-head-of-household families with children under the age of five lived below the federal poverty line in 2022, compared with only 6% of married-couple families (Figure 1). Although poverty rates have fluctuated since 2018, young, single mother families consistently have experienced the highest rates compared with families of other structures.

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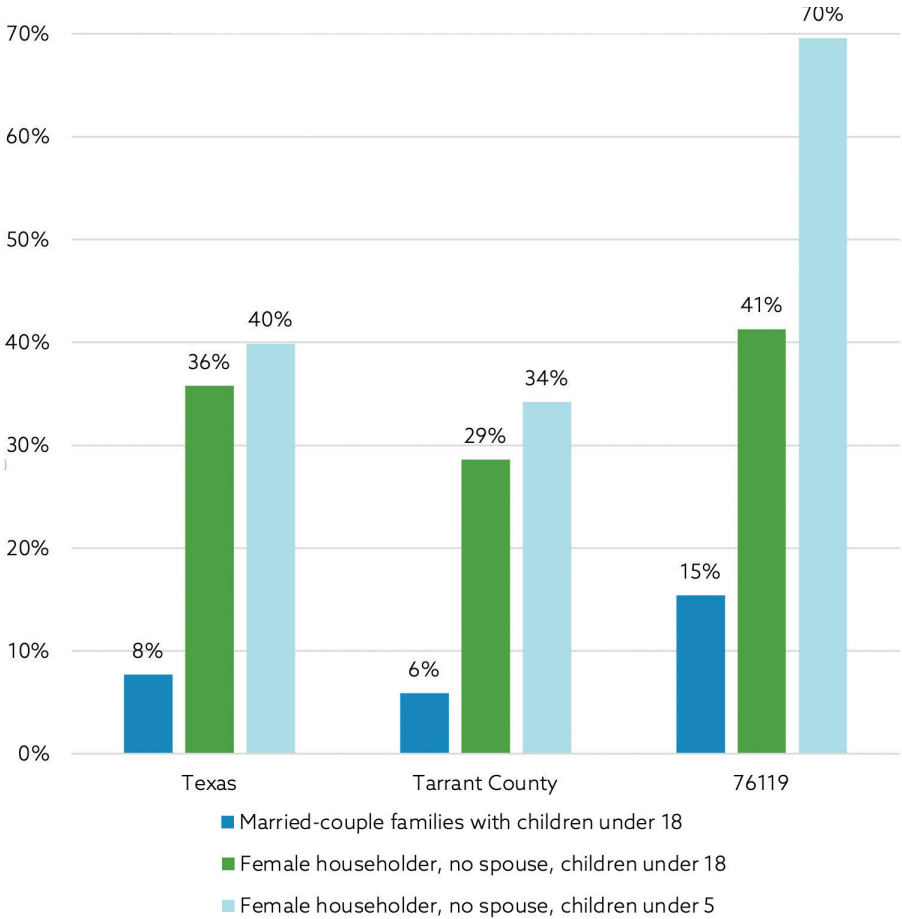
Figure 1. Families Living Below the Poverty Line in Tarrant County, 2018-2022<sup>1</sup>



1. Data source: U.S. Census Bureau. "Poverty Status in the Past 12 Months of Families." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1702, 2022, <https://data.census.gov/table/ACSST5Y2022.S1702?g=050XX00US48439>.

The impact of poverty on children extends beyond immediate material deprivation and affects physical health, emotional well-being, and long-term prospects. Research shows that children raised in poverty are more likely to face developmental delays, chronic health issues, and lower academic achievement (Currie et al., 2013). Neighborhood disparities within Tarrant County exacerbate these issues, with some areas experiencing significantly higher rates of poverty among single-mother families. For example, seven in 10 female householders with young children live in poverty in the 76119 zip code, compared with four in 10 female householders with children of any age, and only 15% of married-couple families (Figure 2).<sup>2</sup>

Figure 2. Families Living Below the Poverty Line, 2018-2022 Five-Year Estimates<sup>3</sup>



2. Data for male householder (no spouse) were unavailable.  
3. Data source: U.S. Census Bureau. "Poverty Status in the Past 12 Months of Families." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1702, 2022, <https://data.census.gov/table/ACSST5Y2022.S1702?g=050XX00US48439>.

Assets

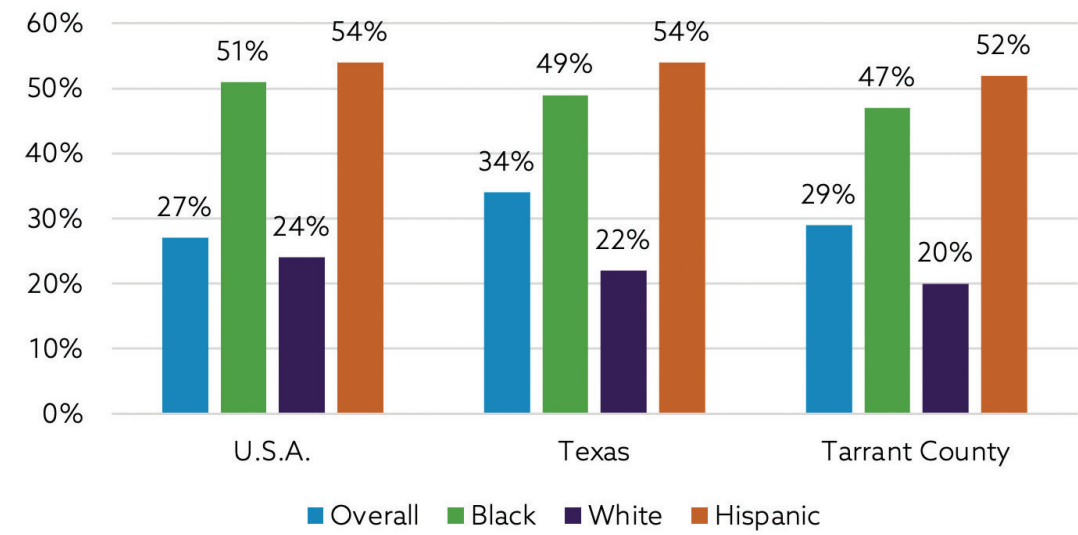
Wealth and assets play a crucial role in the economic stability and mobility of female householders, particularly in the context of single mothers who often face additional

For single mothers, lack of assets exacerbates their vulnerability to economic shocks, as they often have limited access to savings, property, or retirement funds.

financial barriers. Research shows that women, especially women from racial minority and low-income backgrounds, are less likely to accumulate wealth compared with men, which limits women’s ability to invest in their families’ futures (Conley, 1999; Jackson & Reynolds, 2013). For single mothers, lack of assets exacerbates their vulnerability to economic shocks, as they often have limited access to savings, property, or retirement funds. Zhan and Sherraden (2011) suggest that without wealth accumulation, educational opportunities and quality healthcare are inaccessible, contributing to poorer outcomes for children.

The percentage of Tarrant County families who are liquid asset poor closely aligns with state and national data (Figure 3). At all geographic levels, Black and Hispanic families are significantly more likely to qualify as liquid asset poor than white families.

Figure 3. Liquid Asset Poor Households by Location and Race/Ethnicity<sup>4</sup>

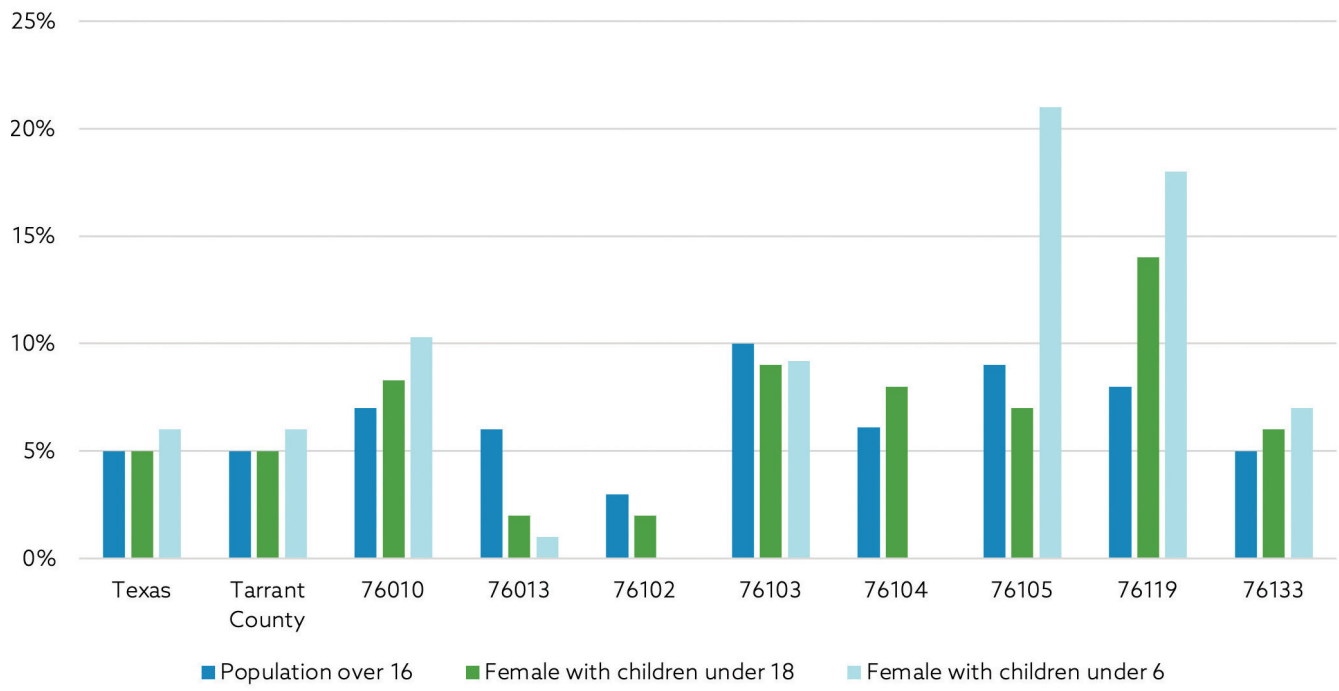


4. Data source: Prosperity Now Scorecard. <https://scorecard.prosperitynow.org/data-by-location#county>.

Employment and Income

Employment is a critical factor for the economic stability of single mothers and directly impacts their ability to provide for their families and maintain financial independence. Research indicates that single mothers often face unique challenges, including limited access to affordable child care, employment in low-wage sectors, and lack of flexible work schedules or time off, all of which contribute to higher unemployment rates compared with rates of the general population (Hofferth & Collins, 2000; Edin & Kissane, 2010). Figure 4 demonstrates rates of employment variance across Tarrant County; unemployment rates range from zero to 21% based on zip code, with females with children under age 6 often having the highest unemployment rate compared with females with children under age 18 and the total population. For example, in 76119, 18% of females with children under age 6 were unemployed, 14% of females with children under age 18 were unemployed, and 8% of the population over 16 were unemployed.

Figure 4. Unemployment Rate by Population and Location, 2018-2022 Five-Year Estimates<sup>5</sup>



5. Data source: U.S. Census Bureau. "Employment Status." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2301, 2022, <https://data.census.gov/table/ACSST5Y2022.S2301>.

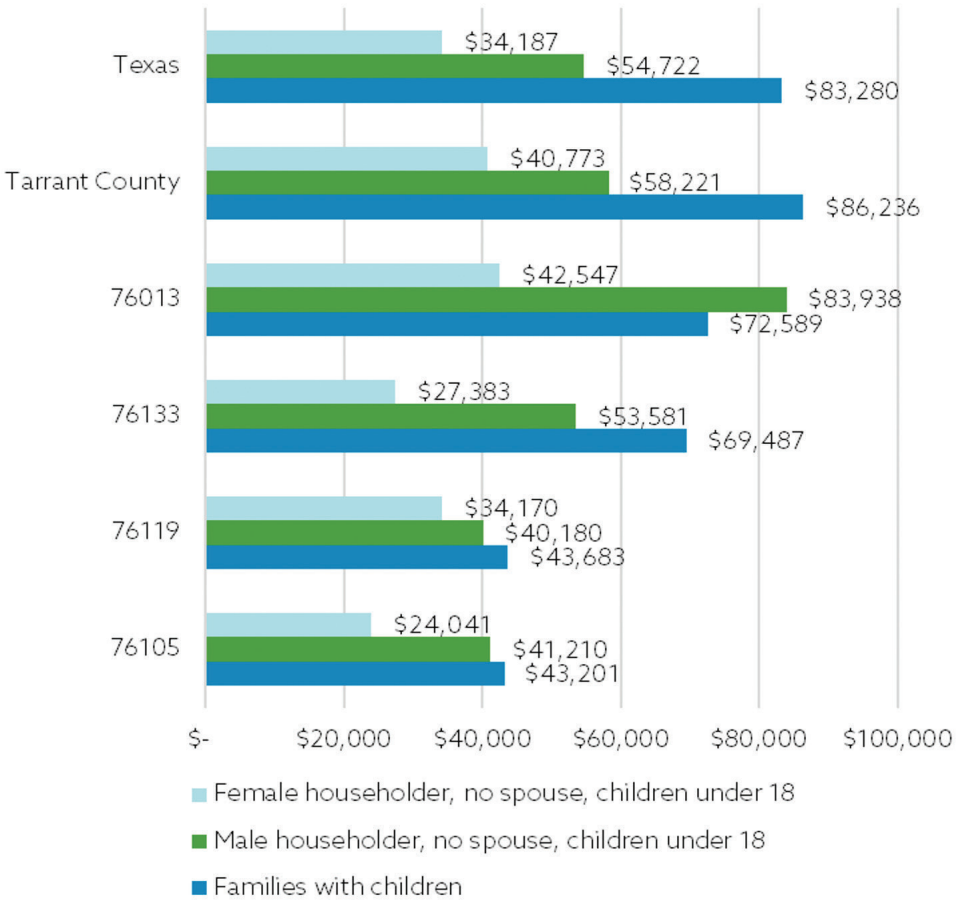


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Motherhood is often accompanied by significant employment and earnings penalties, which impact the incomes of families with children (Harkness & Waldfogel, 2003; Kleven, Landais, Posch et al., 2019). These penalties are particularly severe for single mothers, who face the dual challenge of reduced earnings and the absence of a secondary income from a partner, placing them at heightened risk of experiencing poverty (Moullin & Harkness, 2021). In contrast, single fathers are far less likely to experience poverty, as they do not encounter the same labor market disadvantages associated with parenthood (Nieuwenhuis & Maldonado, 2018).

Figure 5 displays the median annual income for households with children in Texas, Tarrant County, and several zip codes within Tarrant County, disaggregated by household type. Across all geographic levels, single-female-headed households consistently have the lowest median income when compared with single-male-headed households or all families with children. For example, in Tarrant County, the median income for families with children is \$86,236, while female householders with children earn a median income of \$40,773—less than half. These disparities highlight the economic vulnerability of single-mother households, which earn significantly less than other household types in the county and across the state.

**Figure 5.** Median Annual Income by Household Type and Location, 2018-2022 Five-Year Estimates<sup>6</sup>

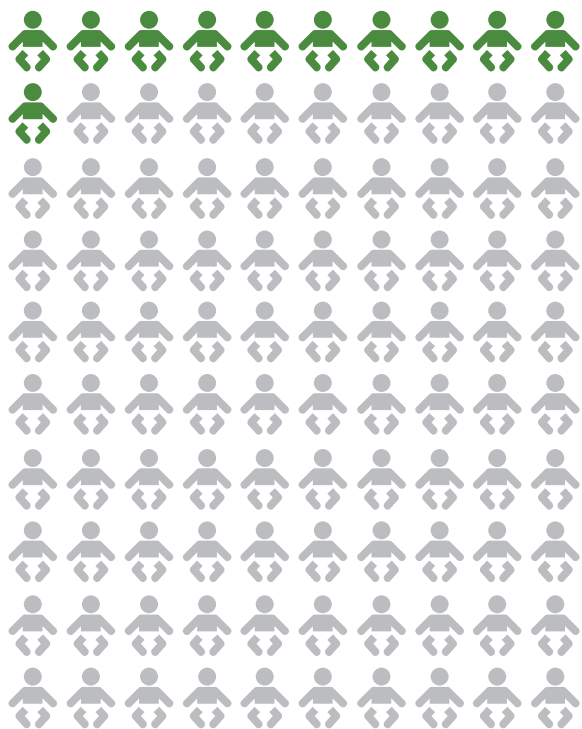


6. Data source: U.S. Census Bureau. "Median Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903, 2022, <https://data.census.gov/table/ACSST5Y2022.S1903>.

Child Care

A 2021 report by the U.S. Department of the Treasury highlighted that high-quality, affordable child care can help parents balance work and family responsibilities, significantly increasing parents’ employment rates and incomes.<sup>7</sup> Further research indicated that more mothers would increase their earnings and seek new job opportunities if they had greater access to reliable and affordable child care.<sup>8</sup> A 2022 survey by the Center for Law and Social Policy (CLASP) found that over half (54%) of parents either could not find or struggled to find child care options within their budget.<sup>9</sup>

The U.S. Department of Labor’s Women’s Bureau reported that in 2022, families spent between 9% and 16% of their median income on full-day care for a single child, with annual costs ranging from \$6,550 to \$15,600. These expenses are comparable to the median annual rent of \$15,216, highlighting the significant financial strain child care places on household budgets.<sup>10</sup>



The shortage of subsidized and high-quality early education seats in Tarrant County creates a significant barrier for working parents, particularly single mothers striving for economic stability, by limiting access to the affordable child care that is essential for workforce participation and income growth. For parents needing subsidized care in Tarrant County, **only 11.4 seats per 100 children of working parents exist**, down from 28.8 seats per 100 children of working parents in 2022. For parents seeking high quality early education services, there are only 6.1 seats per 100 children in families living below 200% of federal poverty level.<sup>11</sup>

7. <https://home.treasury.gov/system/files/136/The-Economics-of-Childcare-Supply-09-14-final.pdf>  
8. <https://www.americanprogress.org/article/child-care-crisis-keeping-women-workforce>  
9. <https://www.clasp.org/blog/new-poll-confirms-unaffordable-and-inaccessible-child-care-impacts-parents-ability-to-work/>  
10. <https://blog.dol.gov/2024/11/19/new-data-childcare-costs-remain-an-almost-prohibitive-expense>  
11. [www.childrenatrisk.org/childcaredesertmap](http://www.childrenatrisk.org/childcaredesertmap)

Housing

**Housing Affordability.** A child’s home is the “foundational environment for their health, education, and development, and a strong correlate of their long-term outcomes” (NASEM, 2023). Unfortunately, housing costs represent one of the most significant financial challenges for single mothers, often leading to difficult trade-offs between paying for housing and meeting other household needs (Holme, 2022). Moreover, unaffordable housing is linked to increased stress and poor health outcomes for both mothers and their children (NASEM, 2023).

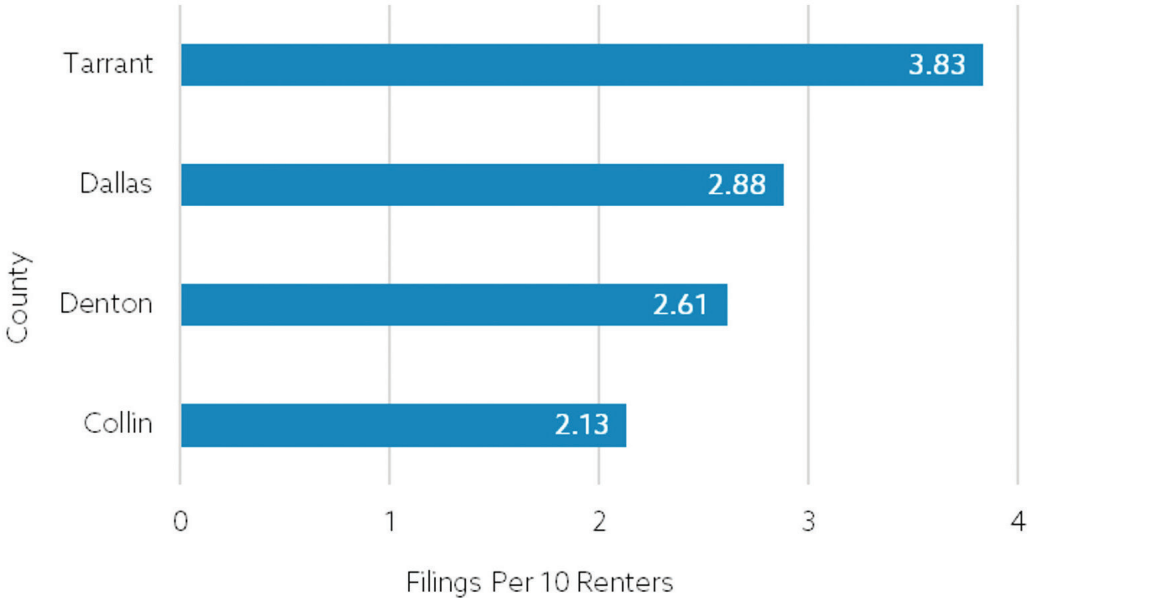
The standard measure for housing affordability is “housing cost burden,” or the condition of paying more than 30% (or 50%, defined as severe housing cost burden) of gross income toward housing. Nationally, more than 70% of households earning less than \$30,000 a year pay more than 30% of their income towards rent or mortgage, and roughly half pay more than 50% of their income. In Tarrant County, the average monthly income for a female householder with no spouse and children under age 18 was \$3,398 in 2022. Meanwhile, the average rent for a two-bedroom housing unit was \$1,733, meaning that 51% of her income was allocated to housing costs (Table 1). This high percentage of income spent on rent leaves little room for other essential needs such as utilities, food, transportation, healthcare, and child care, contributing to financial instability.

Table 1. Average Monthly Income and Rent, Tarrant County, 2022

Average monthly income, single female householder with children	\$3,398
Average rent for two-bedroom housing	\$1,733
Percentage of income	51%

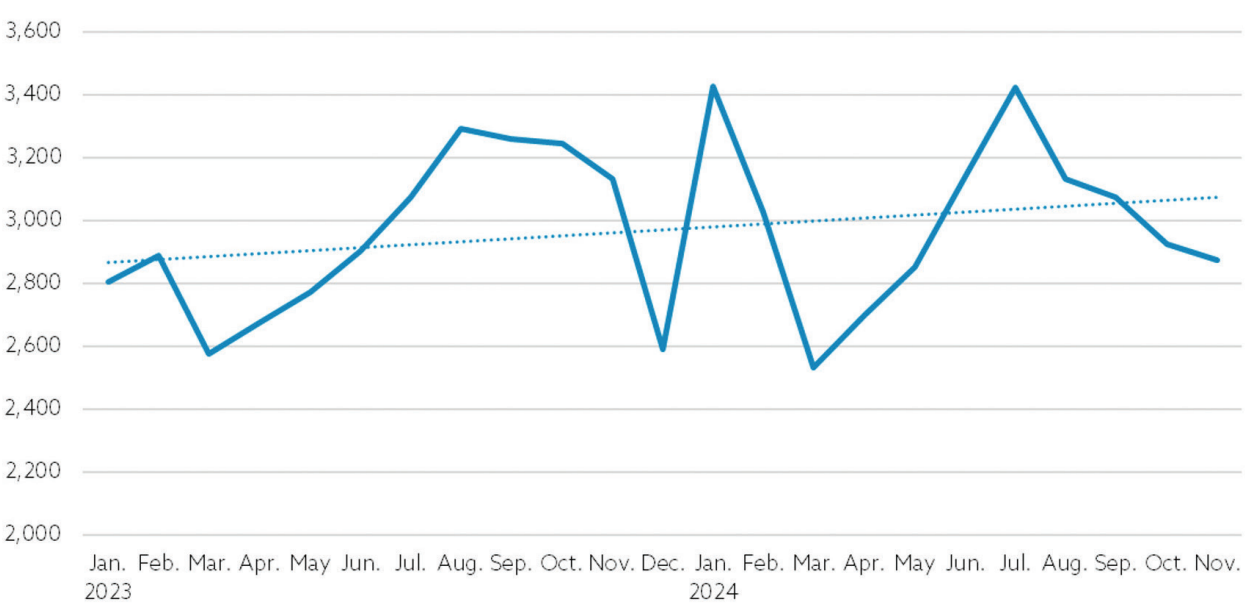
**Eviction.** Evictions are a significant driver of housing instability that disproportionately harm children and their families, particularly female-headed households and Black and Hispanic families (Desmond et al., 2013; Desmond, 2014; Desmond & Gershenson, 2017). In Tarrant County, there were over 35,000 eviction filings in 2023, averaging 2,935 filings per month, according to data from the North Texas Eviction Project. Between January 2021 and November 2024, the county recorded 4 evictions for every 10 renters, the highest rate among North Texas counties (Figure 6).

**Figure 6.** North Texas Evictions Per 10 Renters, Jan. 2021-Nov. 2024<sup>12</sup>



Tarrant County’s eviction rate is nearly five times higher than the most recent national average of approximately 7.8 eviction filings per 100 renting households (or .78 evictions per 10 renters) (Eviction Lab, 2018). Furthermore, monthly eviction counts in Tarrant County have been on an upward trend since 2023 (Figure 7).

**Figure 7.** Tarrant County Evictions, Jan. 2023-Nov. 2024



Research shows that homeless children experience greater risk for developmental delays, chronic health conditions, and emotional disorders such as anxiety and depression (Bassuk et al., 2014).

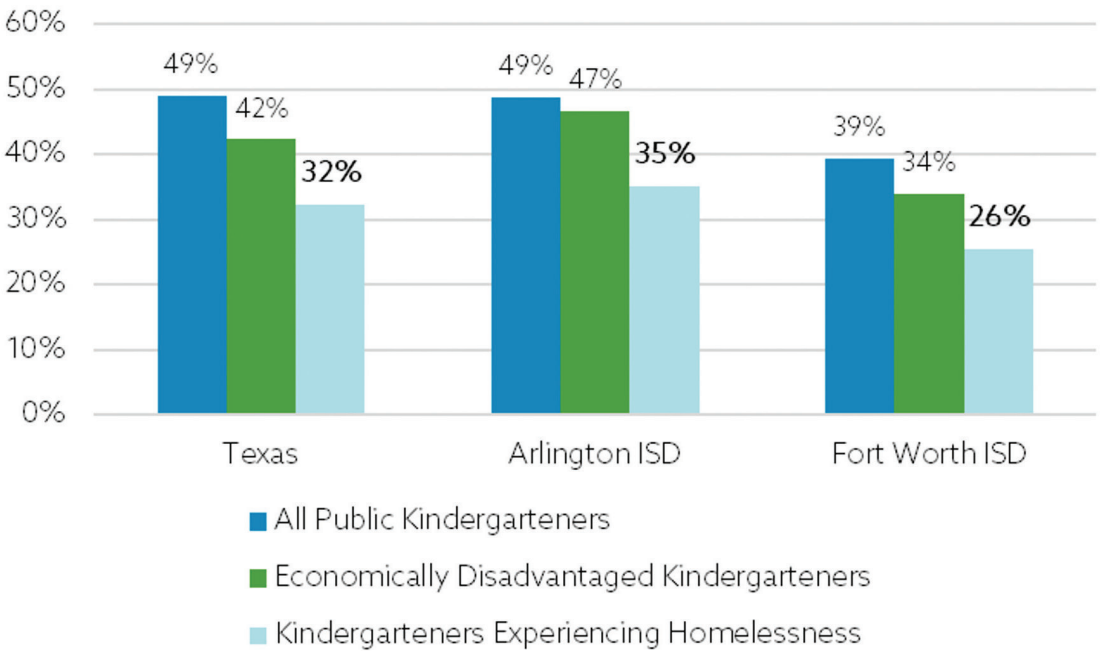
The impacts of eviction extend beyond financial strain, affecting health and well-being, as well. For example, evicted individuals experience higher rates of mental health issues, including depression, anxiety, and psychological distress, as well as increased incidences of suicide, compared with non-evicted persons (Desmond & Kimbro, 2015; Tsai, 2020). Research indicates that exposure to evictions in utero is associated with higher rates of preterm birth and low birthweight among infants (Khadka et al., 2020), and that greater neighborhood-level eviction rates are associated with higher rates of child maltreatment, particularly among older children (Bullinger & Fong, 2021). Financially, eviction often leads to reduced earnings and credit instability, making it more difficult for families to recover economically. Studies have found that evictions result in long-term financial setbacks, including diminished access to credit, increased debt, and lower rates of homeownership (Collinson & Reed, 2018; Humphries et al., 2019). Additionally, evictions exacerbate educational disruptions for children, leading to absenteeism, lower academic performance, and long-term declines in their educational attainment (Desmond & Kimbro, 2015). These multifaceted effects highlight eviction as a public health, economic, and social issue that extends beyond the immediate loss of housing.

**Homelessness.** Homelessness is both a consequence and a driver of poverty for single mothers and their children, creating a cycle difficult to break without comprehensive support. Single mothers, often with lower incomes and fewer resources than single fathers, are particularly vulnerable to housing instability due to rising housing costs, lack of affordable child care, and limited access to economic opportunities (NASEM, 2023). For children, the impact of homelessness is profound and affects their physical health, emotional well-being, and educational outcomes. Research shows that homeless children experience greater risk for developmental delays, chronic health conditions, and emotional disorders such as anxiety and depression (Bassuk et al., 2014). Moreover, the instability associated with homelessness disrupts children’s education, with frequent school changes and absenteeism contributing to lower academic achievement and diminished long-term opportunities (Haveman & Wolfe, 1994). For example, 90% of all Texas high school seniors graduated in 2022, compared with 75% of students experiencing homelessness.<sup>13</sup>



The impact of homelessness on children’s education begins during the earliest years of life. As shown in Figure 8, children experiencing homelessness are less prepared than other students to begin Kindergarten across Texas and within local school districts Fort Worth ISD and Arlington ISD.

**Figure 8.** School Readiness Assessed During Fall 2022<sup>14</sup>



Partnership Home, formerly known as Tarrant County Homeless Coalition, reported the following facts regarding Tarrant County family homelessness in 2024:

- Typically single mother households
- 51% are homeless for the first time
- Average of two children
- Average age of children: 6 years
- 69% work or are seeking work<sup>15</sup>

13. <https://tea.texas.gov/academics/special-student-populations/2024-tehcy-infographic-22-23.pdf>

14. <https://www.texaseducationinfo.org/Home/Topic/Kindergarten%20Programs%20and%20Readiness?br=PK-12>

15. <https://ahomewithhope.org/wp-content/uploads/2024/03/SOHA-2024-presentation.pdf>

# Emotional Health

## Maternal Emotional Health

Maternal emotional health is intricately linked with poverty, particularly for single mothers, and it can significantly impact their well-being and the well-being of their children. Single mothers often face multiple stressors, including financial instability, lack of social support, and housing insecurity, which can exacerbate mental health issues such as depression, anxiety, and chronic stress (Brown & Fields-Bergamini, 2020). These emotional health challenges not only are detrimental to the mother but also affect the quality of parenting and child development. Research indicates that poor maternal mental health can impair a mother’s ability to provide sensitive and nurturing care, crucial for healthy child development (Gershoff et al., 2020). The emotional toll of poverty can thus perpetuate a cycle in which financial hardship increases mental health difficulties, which in turn make it more difficult for mothers to escape poverty. Access to robust social support, mental health services, and economic stability, however, can help mitigate these adverse effects both for mothers and their children (Graham-Bermann et al., 2017).

In Texas, maternal mental health conditions, which include depression and anxiety disorders during pregnancy and through five years post-delivery, are among the most common complications of pregnancy and childbirth. Specifically, one in eight women in Texas will experience such health conditions. Additionally, a new mathematical model that quantifies the monetary costs of untreated maternal mental health conditions estimated an economic impact of \$2.2 billion in losses in Texas in 2019 alone (Margiotta et al., 2021).

## Children’s Emotional Health

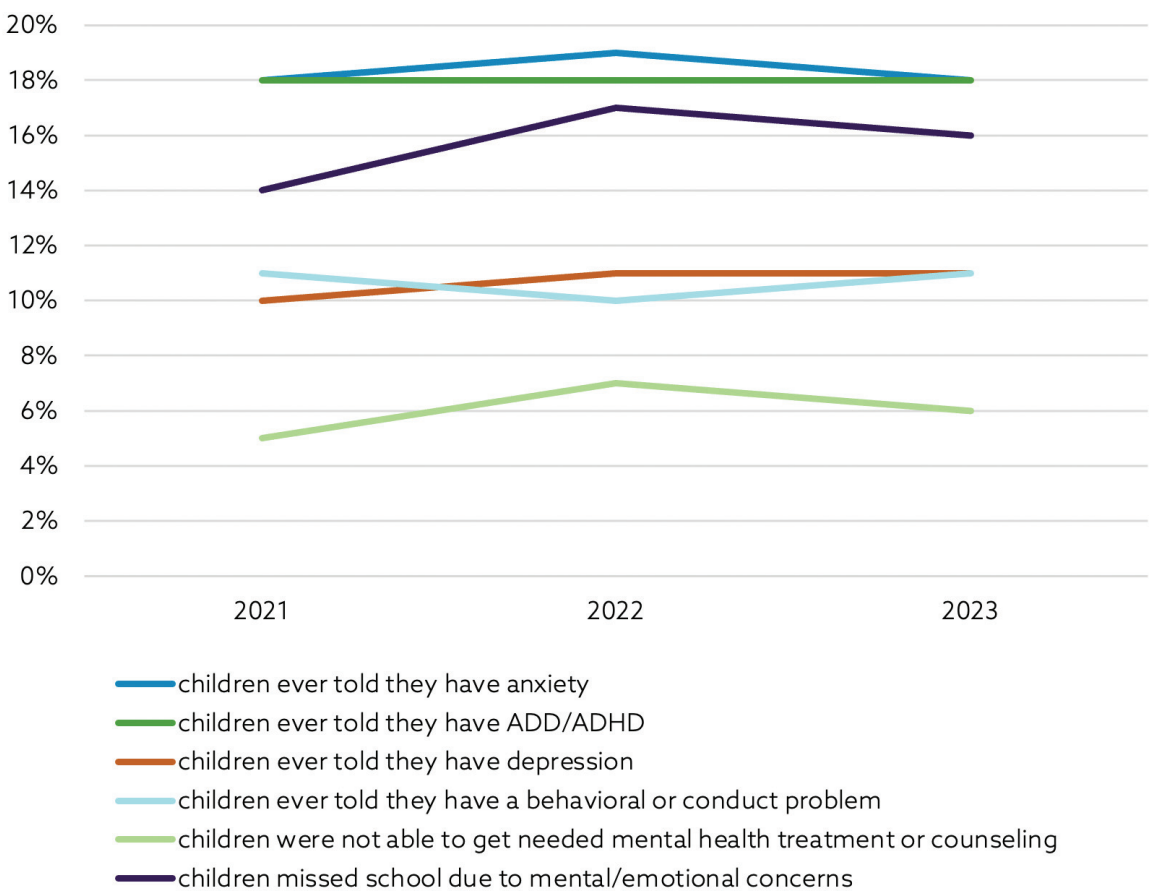
Children from single-mother households are more likely to experience emotional dysregulation disorders such as anxiety and depression compared with children from two-parent households, partly due to economic pressures and parental mental health issues (Taylor & Meschede, 2018; Taylor et al., 2019). Furthermore, children who experience these emotional health challenges are at greater risk for academic difficulties, behavioral problems, and poor physical health outcomes, which can contribute to the continuation of poverty across generations (NASEM, 2023).

The emotional toll of poverty can thus perpetuate a cycle in which financial hardship increases mental health difficulties, which in turn make it more difficult for mothers to escape poverty.

Adverse Childhood Experiences (ACEs) refer to traumatic events that occur during childhood, such as abuse, neglect, or household dysfunction. ACEs can have long-lasting effects on emotional, physical, and mental health, potentially leading to behavioral problems, chronic health issues, and mental illness (Felitti et al., 1998). In Tarrant County, 15% of children have experienced two or more ACEs, and children experiencing homelessness are 3 times more likely to have at least two ACEs.<sup>16</sup>

Additionally, approximately one in three (30%) school-age children in Tarrant County has at least one of the four most diagnosed mental health conditions (anxiety, depression, behavioral/conduct problems, or ADHD), and 16% of children have missed school due to mental or emotional concerns (Figure 9).

Figure 9. Children’s Mental Health in Tarrant County<sup>17</sup>



16. Data source: Cook Children’s Community Health Needs Assessment 2021 at <https://www.cookchildrens.org/about/community-outreach/community-health-needs-assessment/>.

17. Data source: Cook Children’s Community Health Needs Assessment 2021 at <https://www.cookchildrens.org/about/community-outreach/community-health-needs-assessment/>.

# Accelerators

In *Reducing Intergenerational Poverty* (2023), the National Academies of Sciences, Engineering, and Medicine (NASEM) highlighted factors or interventions (called “accelerators” in this paper) that can significantly speed up progress in breaking cycles of poverty. The following accelerators provide immediate support and resources, enabling families to move out of poverty more quickly:

- Earned Income Tax Credit
- WIC/SNAP Enrollment
- Health Insurance
- Family Planning
- Secure Attachment
- Social Capital
- Path to a Living Wage
- Service Integration

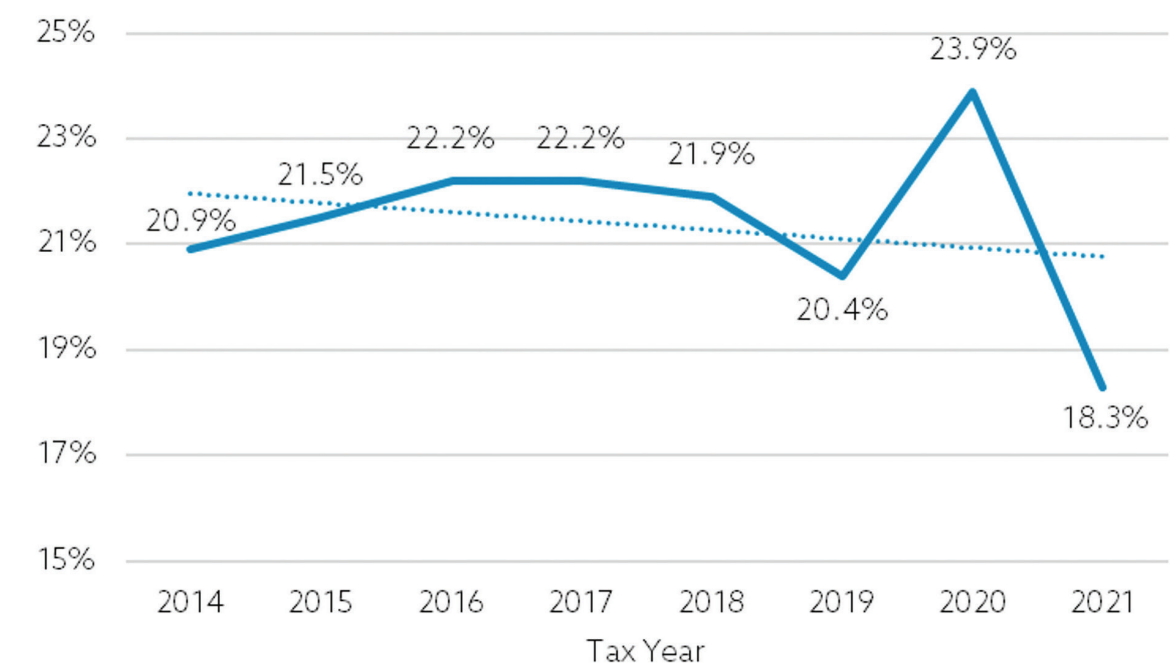
By focusing on these accelerators, communities can create a more rapid path out of poverty, especially for vulnerable populations such as single mothers and their children.

## Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a powerful tool for alleviating poverty by providing financial relief that encourages work and reduces financial instability. The EITC is particularly impactful for single mothers, as it supplements low wages and can significantly increase household income, thereby enabling better access to essential resources such as healthcare, housing, and child care. Research shows that the EITC has contributed to reducing poverty rates for families headed by single women, lifting millions of children out of poverty each year (NASEM, 2023). A study by Eissa and Liebman (1996) found that the expansion of the EITC in the 1990s led to an increase in labor force participation among single mothers, boosting their earnings and financial independence. Furthermore, the EITC has been associated with improved health and educational outcomes for children, as families are better able to invest in their well-being (Hoynes et al., 2015). By increasing the financial stability of single mothers, the EITC plays a key role in promoting economic mobility and reducing intergenerational poverty.

In Texas, more than 18% of eligible individuals did not claim the EITC for tax year 2021 (Figure 10). Although the trend over time indicates that fewer eligible individuals are not claiming the EITC than in years past, approximately one in five people in Texas are still not utilizing the credit.

Figure 10. Unclaimed EITC Rate in Texas, 2014-2021<sup>18</sup>



Texas gains significant economic advantages from the approximately 2,600,000 residents who claim the EITC annually. In 2021, these individuals collectively received over \$7.1 billion in refunds, averaging \$2,700 per household. Studies indicate that the EITC generates local economic impacts worth at least twice the total amount of credit distributed. Specifically, annual underutilization of the EITC leaves approximately \$95 million in new federal dollars on the table that could be injected back into Texas’s local economy.<sup>19</sup>

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18. <https://www.eitc.irs.gov/eitc-central/participation-rate-by-state/eitc-participation-rate-by-states>.  
19. <https://prosperitynow.org/sites/default/files/2023%20EITC%20State/TX%20EITC%20Sheet.pdf>

WIC/SNAP Enrollment

Enrollment in programs such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the Supplemental Nutrition Assistance Program (SNAP) has a profoundly positive impact on single mothers experiencing poverty, addressing both immediate nutritional needs and long-term health outcomes. These programs significantly reduce food insecurity, which disproportionately affects single-mother households,<sup>20</sup> by ensuring access to essential nutrients critical for child development and maternal health (NASEM, 2023). Participation in WIC is linked to improved birth outcomes, including reduced rates of low birth weight and preterm births. In 2024, 97% of Texas WIC participants reported that WIC food assistance was “very important” to them.<sup>21</sup>

Between 2014 and 2018, SNAP lifted an average of 655,000 people above the poverty line per year in Texas, including 352,000 children.

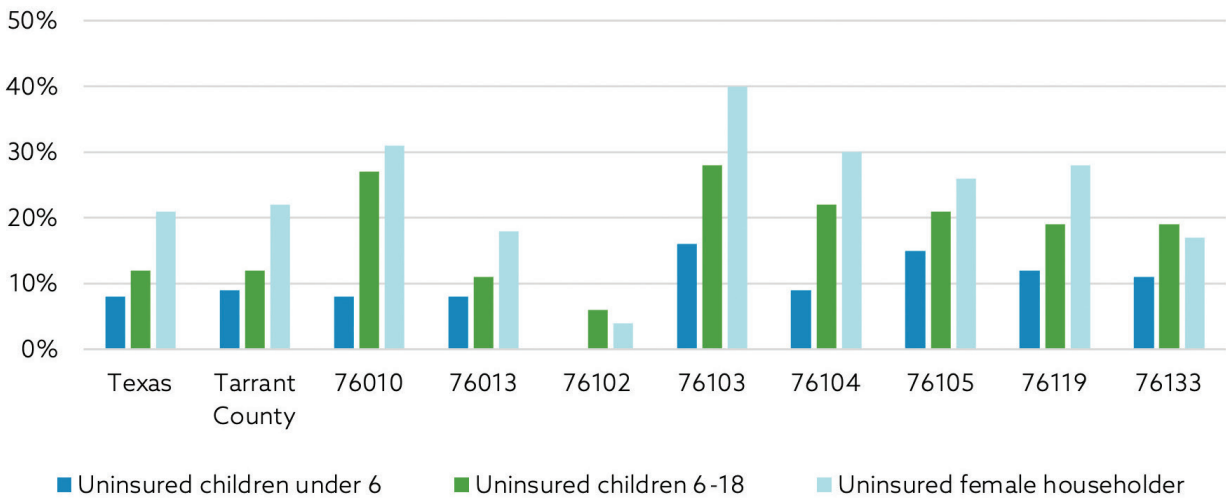
The utilization of SNAP enables families to purchase healthier foods (Carlson et al., 2016). In Texas, 13.7% of households were “food insecure” in 2020, meaning that their access to adequate food was limited by a lack of money and other resources. SNAP supports approximately 3,440,000 Texas residents annually, or 11% of the state population. Between 2014 and 2018, SNAP lifted an average of 655,000 people above the poverty line per year in Texas, including 352,000 children.<sup>22</sup>

Beyond physical health, these programs contribute to mental and emotional stability by alleviating stress associated with food scarcity and allowing single mothers to focus on employment and caregiving responsibilities. By improving nutrition, health, and economic stability, WIC and SNAP play a crucial role in breaking cycles of poverty.

Health Insurance

Access to health insurance is a critical component in poverty alleviation for single women and their children, as such access reduces financial strain, improves health outcomes, and enhances economic stability. In Texas and Tarrant County, approximately 10% of children are uninsured, with older children less likely to have coverage than younger children (Figure 11). Female householders are even less likely to have health insurance, with nearly one-quarter of female householders uninsured. The uninsured rate is significantly higher in certain Tarrant County zip codes, rising to as high as 40% of female householders lacking coverage in 2022.

Figure 11. Percentage of Population Without Health Insurance by Location, 2022<sup>23</sup>



Lack of health insurance creates barriers to accessing preventive care, managing chronic conditions, and addressing acute health needs, thereby leading to higher healthcare costs and financial insecurity. Research shows that uninsured families are more likely to delay or forgo necessary medical treatments, which can exacerbate existing health conditions and further strain their economic stability (Garg et al., 2019). Inversely, health insurance coverage is strongly linked to increased access to healthcare services, improved maternal and child health outcomes, and reduced financial stress, all of which are key factors in breaking the cycle of poverty (NASEM, 2023).

20. In a 2022-23 child health survey, 69% of Texas married parents/guardians reported that they could always afford to eat good, nutritious meals, compared to only 47% of single parents. Data source: National Survey of Children's Health, Health Resources and Services Administration, Maternal and Child Health Bureau. <https://mchb.hrsa.gov/data/national-surveys>  
21. <https://www.hhs.texas.gov/sites/default/files/documents/wic-2024-statewide-ne-survey-acc.pdf>  
22. <https://www.cbpp.org/research/a-closer-look-at-who-benefits-from-snap-state-by-state-fact-sheets#Texas>

23. Data source: U.S. Census Bureau. "Selected Characteristics of Health Insurance Coverage in the United States." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701, 2022, <https://data.census.gov/table/ACSST1Y2022.S2701?g=040XX00US48>.

**Family Planning**

Access to family planning services and reliable contraception empowers women to make informed decisions about if and when to have children, directly influencing their economic stability and quality of life. Family planning allows women to pursue education and career opportunities, leading to higher lifetime earnings and reduced dependence on social welfare programs (NASEM, 2023). In contrast, unplanned pregnancies are often associated with increased financial strain and limited access to resources for both women and their children. Research indicates that children born into families with planned pregnancies are more likely to experience better health outcomes, improved educational opportunities, and greater economic security (Sonfield et al., 2013). Furthermore, family planning contributes to breaking the cycle of intergenerational poverty by enabling mothers to provide a more stable and nurturing environment for their children (NASEM, 2023).



Pregnancy spacing (also called interpregnancy interval) is the amount of time between a prior live birth and the start of a new pregnancy. The American College of Obstetricians and Gynecologists reported a modest increase in the risk of adverse outcomes associated with pregnancy intervals of less than 18 months and a more significant risk of adverse outcomes with intervals of less than 6 months. In Tarrant County, infants with less than 6-month pregnancy spacing and 6-17 month pregnancy spacing had significantly higher infant mortality rates<sup>24</sup> than those born after an 18-59 month pregnancy spacing (TCPH, 2024). Table 2 shows additional infant and maternal characteristics by pregnancy spacing among Tarrant County 2021 births to mothers with a previous live birth. Pregnancy spacing less than 18 months was associated with a decreased likelihood for mothers to start prenatal care on time, have a cesarean delivery, and be breastfeeding at hospital discharge.

24. Infant mortality rate = number of deaths among infants under one year of age per 1,000 live births

**Table 2.** *Infant and Maternal Characteristics by Pregnancy Spacing, Tarrant County 2021*

	Pregnancy Spacing			
	<6 months	6-17 months	18-59 months (reference group)	60+ months
Infant characteristics				
Preterm birth (<37 weeks)	14.7%*	9.9%	10.4%	11.6%
Low birth weight (<2,500 grams)	9.6%*	6.5%	7.0%	9.7%*
NICU admission	9.1%	10.3%	10.2%	13.2%*
Infant mortality rate (2015-19)	8.14*	5.44*	4.04	4.85
Maternal characteristics				
Poor previous birth outcome	8.0%*	4.7%	4.8%	5.9%*
Started prenatal care on time	47.9%*	60.9%*	63.5%	60.2%*
Medicaid	63.9%*	41.5%	42.5%	
Maternal infection <sup>25</sup>	3.9%*	2.2%	2.1%	2.1%
Cesarean delivery	29.2%*	29.5%*	34.3%	39.5%*
Breastfeeding at discharge	81.4%*	88.3%*	89.7%	87.8%*

\* significantly different than the reference group (p<.05)

Unfortunately, many women do not have access to the contraceptive method of their choice and thus are not able to be in full control of their family planning. The Child Poverty Action lab reported the following statistics regarding Texas women and birth control:

- 1.8 million Texas women of childbearing age cannot afford their preferred (and long-term) method of birth control. For example, without good insurance, an IUD can cost \$1,300.
- A woman often waits seven months or more to obtain her method of choice. Appointments may not be available for many weeks and more waits can follow, depending on a clinic’s contraception inventory.
- Among low-income patients, 50% will not return for a second visit due to the compounded burden of additional time off from work, transportation costs, and lack of child care.<sup>26</sup>

25. Maternal infections of Gonorrhea, Syphilis, Chlamydia, Hepatitis B, or Hepatitis C present and/or treated during pregnancy.  
26. <https://childpovertyactionlab.org/inside-the-lab/cpal-launches-mobile-clinic-to-enhance-family-planning>

**Secure Attachment**

Secure attachment between mothers and their children is a foundational element in breaking cycles of intergenerational poverty. A secure attachment, characterized by consistent emotional support and trust, fosters a child’s healthy cognitive, emotional, and social development, all of which are critical for long-term success. Research indicates that children with secure attachments are more likely to perform well in school, develop resilience, and form positive relationships, which contribute to their future financial security (NASEM, 2023; Sroufe, 2005). Unfortunately, a meta-analysis of research concerning infant-parent attachment relationships showed that only 50% of North American children have a secure relationship with their parents, slightly lower than the global secure attachment rate of 52% (Madigan et al., 2023). Insecure attachment was found at higher rates in populations with socio-demographic risks, where parental psychopathology was present, and when children were involved with a public child welfare system. Therefore, programs that support maternal mental health, parenting skills, and access to essential resources can support secure attachment between children and their parents, leading to the emotional and economic well-being of the whole family.



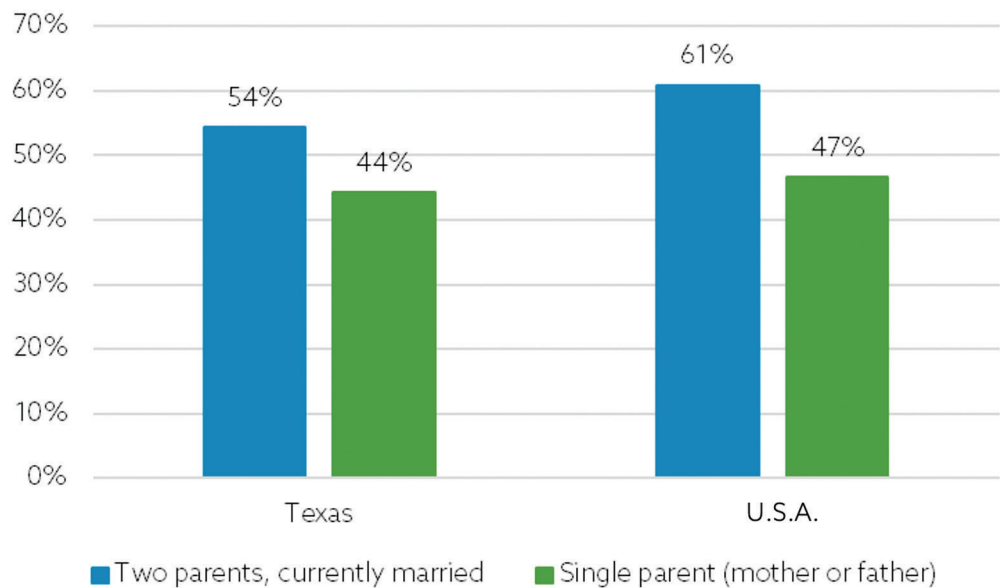
Social Capital

Social capital—the networks, relationships, and trust that connect individuals within a community—plays a vital role in reducing poverty among single women and their children. For single mothers, strong social networks provide access to critical resources such as child care, housing, and employment opportunities and helps them navigate financial and personal challenges more effectively. Social capital also fosters a sense of community and mutual support, reducing the isolation and stress often experienced by single-parent families (NASEM, 2023). Research shows that higher levels of social capital correlate with better health, education, and economic outcomes, as it facilitates information sharing, resource exchange, and collective problem-solving within communities (Putnam, 2000). Inversely, areas with high poverty density tend to offer fewer social connections between people with high incomes and people with low incomes, which leads to low mobility rates for individuals living in poverty (Chetty et al., 2022). By leveraging social capital, families can better achieve economic stability and break cycles of poverty across generations (NASEM, 2023).



The 2022-2023 National Survey of Children’s Health (NSCH)<sup>27</sup> reported the percentage of children living in supportive neighborhoods by asking parents/guardians to respond to three statements: 1) People in this neighborhood help each other out; 2) We watch out for each other’s children in this neighborhood; and 3) When we encounter difficulties, we know where to go for help in our community. Respondents were asked whether they “definitely agree,” “somewhat agree,” “somewhat disagree,” or “definitely disagree” with each statement. Children were considered to live in supportive neighborhoods if their parents reported “definitely agree” to at least one of the items above and “somewhat agree” or “definitely agree” to the other two items. As shown in Figure 12, children were less likely to live in a supportive neighborhood if they were living with a single parent, as compared to two parents. Additionally, Texas children within each family structure are less likely to live in supportive neighborhoods than children nation-wide.

Figure 12. Percentage of Children Living in Supportive Neighborhoods



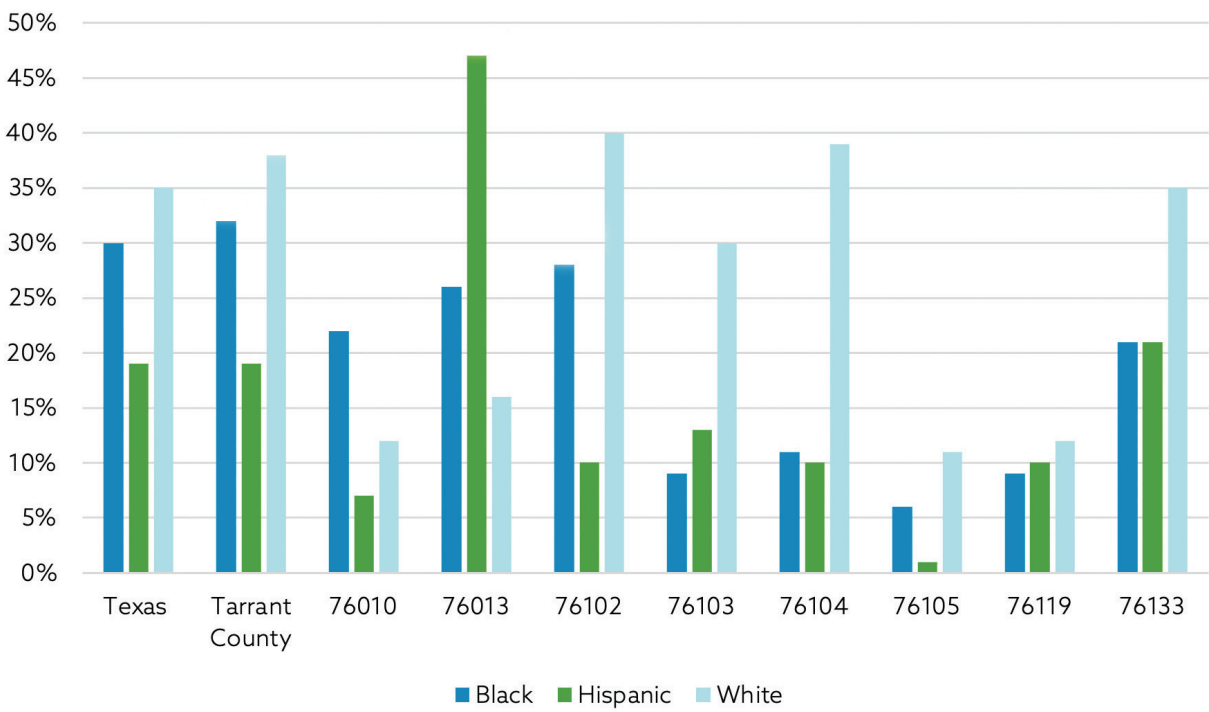
The NSCH also asked parents/guardians if there was someone they could turn to for day-to-day emotional support with parenting or raising children during the past 12 months. Seventy-six percent of married Texas respondents indicated that they had someone to turn to for emotional support, compared with 65% of single parents.

27. The National Survey of Children’s Health (NSCH), funded and directed by the Health Resources and Services Administration’s (HRSA) Maternal and Child Health Bureau (MCHB), is designed to provide annual national and state-level information on the health and well-being of children ages 0-17 years in the United States. The NSCH is conducted as a household survey, and one child per household is selected to be the subject for the detailed age-specific questionnaire. The respondent to this questionnaire is a parent or guardian who is living in the home and has knowledge of the sampled child. Find more information at <https://mchb.hrsa.gov/data/national-surveys>.

Path to a Living Wage

The opportunity to earn a living wage is a key factor in achieving the financial stability needed to disrupt intergenerational poverty. In Tarrant County, while the percentage of adults with a bachelor’s degree or higher either compares to or is slightly higher than that of the state of Texas, significant variability exists within the county (Figure 13). In some zip codes, fewer than 10% of residents hold bachelor’s degrees, which limits access to higher-paying jobs that can sustain families. Moreover, a racial disparity in educational attainment exists, with white residents more likely to hold a bachelor’s degree or higher as compared with Black and Hispanic residents, further exacerbating economic inequality. Research indicates that higher educational attainment closely links with higher wages and better job opportunities, which can lead to long-term financial stability (Gault et al., 2014). By addressing educational disparities and increasing access to living wage jobs, communities can reduce poverty and promote upward mobility for vulnerable families.

Figure 13. Adults with a Bachelor’s Degree or Higher by Race/Ethnicity and Location, 2018-2022 Five-Year Estimates<sup>28</sup>



Service Integration

Service integration streamlines access to critical resources for single mothers. Fragmented systems often require families to navigate multiple agencies and programs separately, which can be time-consuming and overwhelming, particularly for single mothers juggling caregiving and employment responsibilities. The burden of accessing and managing numerous services decreases the likelihood of families in crisis achieving economic self-sufficiency and may result in increased levels of stress. In contrast, integrated service delivery, in which support services such as housing, child care, and job training are coordinated, provides a more comprehensive approach to meeting families’ needs. Research highlights that service integration not only reduces administrative burdens but also improves the effectiveness of interventions by ensuring families receive comprehensive and tailored support (NASEM, 2023). For single mothers and their children, this coordinated approach can facilitate a pathway to economic stability and long-term self-sufficiency, reducing their reliance on public systems and resources.

28. Data source: U.S. Census Bureau. "Educational Attainment." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1501, 2022, <https://data.census.gov/table/ACSST5Y2022.S1501>.

## Conclusion

Single mothers and their children in Tarrant County face significant challenges that undermine their financial and emotional well-being. From elevated rates of poverty and unemployment to disproportionate housing cost burdens, these families confront interconnected barriers that hinder their economic security and emotional health. This instability perpetuates a cycle of poverty, affecting not only the mothers but also their children's development, educational achievements, and future opportunities.

Investing in the financial and emotional well-being of single-mother-led families presents a transformative opportunity for Tarrant County. By prioritizing accelerators such as the Earned Income Tax Credit (EITC), WIC/SNAP enrollment, affordable healthcare, and the integration of essential services, the community can break the cycle of intergenerational poverty. These efforts are proven to yield a measurable return on investment: healthier, more stable families contribute to stronger local economies, higher educational attainment, reduced social service costs, and an empowered next generation poised to thrive. Addressing these challenges isn't just a moral imperative—it's a strategic investment in the prosperity and resilience of the entire community.



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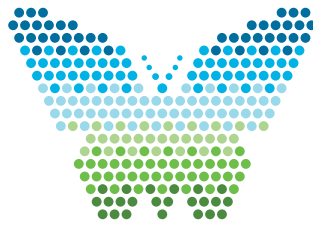
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We extend our sincere thanks to Dr. Erika Thompson and her team at the University of North Texas Health Science Center for their invaluable support in gathering and analyzing the statistical data referenced in this report. Their contributions significantly enhanced the depth and quality of this work.





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