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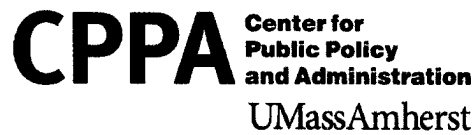


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Pathways Out of Poverty: A Needs Assessment Survey of Low-Income Single Mothers in Amherst, MA

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Executive Summary

The Pathways out of Poverty Needs Assessment Survey is a project undertaken to provide the first mixed-methods evaluation of the critical needs and issues affecting low-income single mothers in Amherst, MA. This analysis seeks to aid community-based social service organizations, local government officials, and other stakeholders to specifically focus on and thus better allocate intervention and support services to low-income single mothers in need in Amherst and neighboring towns. The survey evaluates current needs and challenges experienced by low-income single mothers, current supports and services they utilize, and service gaps and barriers they experience in accessing help. It also examines feedback low-income single mothers have on how to improve community services and supports and ideas they have on how to more effectively move forward in overcoming poverty.

The data collection procedure for the Pathways out of Poverty Needs Assessment Survey consisted of conducting individual face-to-face surveys with respondents. A network approach was the primary method of locating and recruiting participants which consisted of doing concerted outreach to social service providers in Amherst and neighboring towns that work directly or indirectly with low-income mothers. Additionally, outreach materials were posted in numerous community locations and spaces in Amherst.

A total of 22 surveys were collected from February 24, 2015 to March 30, 2015. Participants ranged in age from 24 to 60, with most (45 percent) being between 31 and 40 years of age. The largest number of respondents identified as white (45 percent), with the next largest group being African American (32 percent) and then those who were multi-racial/ethnic (14 percent). Twenty-seven percent of participants were Hispanic/Latina.

The highest level of education most participants (36 percent) had completed was a 2 year degree or some college. None of the respondents had completed a 4 year college degree. The most common source of income for participants was Social Security Income (59 percent), followed by wages and Social Security Disability Insurance (both at 27 percent). The average monthly household income for all survey respondents was \$1253.

In evaluating the data, the following findings are most significant:

- **In the past year, the three most frequent challenges cited by survey participants were:** food insecurity (64 percent), transportation problems (64 percent), and experiencing a mental health issue/crisis (55 percent).
- **For survey respondents, extreme services gaps were identified for the following services: affordable housing, access to education, and affordable child care.** Furthermore, when asked what services they or their family need that are not currently offered, the following gaps were identified: lack of free or low-cost programming for kids and families; lack of visible and accessible information about services, benefits and programs; lack of resources/funding assistance around transportation issues, particularly help with car repairs; lack of mentoring, coaching, and networking opportunities around employment and other personal goals; and lack of permanent spaces for parents to congregate and get together.
- **The main barriers/obstacles to accessing services and supports that were identified by survey respondents were:** feeling overwhelmed/not sure where to get help (82 percent); contending with

waiting lists to receive services/supports (77 percent); feeling embarrassment/shame asking for help (68 percent); and lack of transportation (55 percent).

- **Survey participants identified the following primary actions in helping them to achieve greater economic independence:** going back to school (73 percent); securing a job with a livable wage (64 percent); acquiring employable skills (59 percent); and getting financial support to start a business (50 percent).

In analyzing the data, it is apparent that some issues and areas of need present true gaps in services while others are the consequence of poor dissemination of information about services and supports by social service providers, town departments, and other community players.

Based on the preliminary data gathered from the needs assessment survey and analysis undertaken on gaps in services and supports for low-income single mothers in Amherst, the following policy recommendations are proposed:

- **Publicize available services, supports and benefit programs more extensively and recurrently.** It is clear from participants' feedback that more effective and extensive outreach and educational efforts need to be undertaken by social service providers, Town of Amherst departments, and administrators of state and federal programs to inform low-income single mothers of available services, supports, and benefit programs. It would be important to consider the feasibility of the Town of Amherst or a local social service provider creating a directory of available services in Amherst (and larger Hampshire County) and to distribute these to community spaces frequented by low-income families and individuals.
- **Create a task force to explore the creation of an emergency fund to assist low-income individuals with car repairs as well as other transportation options for community members without cars (e.g. a rideshare program).**
- **Establish a network of professional mentors and employers in various career fields to assist low-income, single mothers in acquiring job skills, professional supports, and entry-level jobs.**
- **Increase affordable housing stock for low-income families.** Survey respondents' high demand for affordable housing points to a need to continue to focus on access to and availability of subsidized housing for low-income single mothers. Additionally, Amherst universities and colleges need to be more pro-active and responsive in addressing the housing needs of its students and the consequent housing impacts of students residing off-campus, particularly in constricting housing choice and affordability for low-income families and individuals in Amherst.
- **Increase the involvement of low-income single mothers in governance structures of social service agencies and Town of Amherst committees related to formulating and implementing policies to assist low-income families and individuals.** Low-income single mothers have valuable input, information, and ideas to share on the complexities of their lives and struggles, the effectiveness of policy interventions, and ways to improve existing approaches to helping low-income families. It is imperative that such knowledge and experience be utilized and incorporated into how social service organizations and Town of Amherst committees run and operate to ensure greater effectiveness in community work dedicated to ameliorating poverty locally.

Introduction and Background

Women are disproportionately affected by poverty. More than one in seven women, nearly 17.8 million, were living in poverty in the U.S. in 2012 (National Women's Law Center, 2013). Poverty rates for women are higher than for men, and are especially high for women who head families, women of color, foreign-born women, and women 65 and older living alone (National Women's Law Center, 2013). The 'feminization of poverty' -- a phenomenon in which women represent disproportionate percentages of the world's poor -- is a prevalent problem in Amherst, Massachusetts (Chant, 2006). According to the U.S. Census Bureau 2009-2013 American Community Survey, there were 670 female-headed families with related children under 18 years of age in Amherst in 2013 and 44.3 percent of these households were living below the poverty line. Married couple families, on the other hand, made up 1,140 families with related children under 18 years of age in Amherst in 2013 and comprised only 7.9 percent of families living below the poverty level.

Additionally, when examining the aggregate income deficit (the group sum total of differences between the appropriate threshold of income and total family income) for families below the poverty level, female-headed households show a strikingly high shortfall in income and resources. In 2012, the aggregate income deficit of a female-headed household experienced in Amherst was \$2,002,800 in comparison to \$804,800 for a male householder with no wife present or \$847,500 for a married couple family (U.S. Census Bureau). Moreover, the gap between the incomes of female-headed households in comparison to other family types in Amherst is significant. In 2013, the median family income (in 2013 inflation-adjusted dollars) for a female householder with her own children under 18 years of age was \$21,141 compared to \$57,292 for a male householder and \$116,979 for a married couple family (U.S. Census Bureau).

Women, both generally and in the Amherst context, face a much greater risk of poverty for a number of interrelated reasons (Cawthorne, 2008). Women are segregated into low paying occupations and occupations predominantly employed by women are low paid. Women are paid less than men, even when they have the same qualifications and work the same hours. Women spend more time providing unpaid caregiving than men. Women are more likely to bear the costs of raising children. Pregnancy affects women's work and educational opportunities more than men's. Domestic and sexual violence can push women into a cycle of poverty. Additionally, these issues are compounded by a lack of education and skills, an absence of previous work history and/or job references, employment discrimination, criminal histories, and transportation issues (Green et al., 2010). For example, in 2013 Amherst's female-headed household's reflect lower educational attainment levels than married-couple families: 37 percent of single mothers in Amherst have completed high school or less compared to 80 percent of married couples with a B.A. or higher (U.S. Census Bureau).

Taking into consideration these gendered dimensions of poverty and how they occur locally in Amherst, my capstone project focuses on examining more closely the experiences and economic realities of single mothers in Amherst by conducting a needs assessment survey. As a family caseworker with Family Outreach of Amherst, a local non-profit organization providing services and support to low-income families, I have worked closely with a large number of single mothers in Amherst and neighboring towns. Based on my positionality as a family caseworker as well as a committed social justice activist, I have embarked on a needs assessment survey to begin to answer two primary research questions: 1) what are the most pressing needs of low-income, single mothers in Amherst and 2) what ideas and thoughts do these women have about how to improve the policies and services that seek to help them escape poverty.

By conducting a needs assessment survey, I seek to bring focus and attention to the critical issues facing single mothers in Amherst. Although services and policies for low-income families and individuals exist in Amherst, they rarely reflect the acute and chronic issues facing single mothers in particular. By conducting a needs assessment survey I hope to begin to highlight the particular needs of this group and to provide information for social service providers, town officials, governmental agencies, advocates, and community members for creating more effective and meaningful changes in the community around issues of poverty and economic inequity for low-income single mothers. Additionally, I have sought this needs assessment survey to be a mechanism for increasing the participation and engagement of low-income single mothers, helping to shift their position from often passive, dependent recipients of public and private services to more active agents of change alongside policymakers, social service providers, community partners, and other entities.

Literature Review

Existing literature suggests that there are numerous reasons why single mothers experience poverty. Job loss and low wages are frequently cited as prominent factors as is the reality that wages and cash assistance programs have not kept pace with the cost of housing, leaving female-headed households limited in their ability to afford basic living expenses (Brooks and Buckner, 1996; Hays, 2003). The amount and availability of affordable housing remains insufficient to meet demand in many communities, particularly higher opportunity communities which may offer better educational opportunities, job prospects, health care options, and more extensive social service supports. Without affordable housing available, many female-headed households are forced to spend 50 percent or more of their income on rent or to “double up,” living with friends, family, or neighbors (Berger et al., 2008; Proctor et al., 2011). Isolation and a lack of personal supports, including a reliable network of family and friends to turn to when a crisis or challenge occurs, are also discussed in the literature as a major contributor to low-income single mothers experiencing economic insecurity and poverty (Holloway,

1996; Pittman and Boswell, 2008). In a comparison between homeless and housed mothers, Bassuk identified social supports as one of the most critical factors differentiating the two groups (Bassuk et al., 1996).

Studies find high rates of physical and sexual assault and abuse among poor and homeless women beginning in childhood and continuing into adulthood (Bassuk et al., 1996; Purvin, 2007). Such violence and abuse have significant implications on the mental and physical wellbeing of single mothers (Romero et al, 2003; Bell, 2003) as well as women's capacity to maintain employment and housing (Browne et al., 1999; Menard 2001). Furthermore, the presence of mental health, substance use, or chronic health problems are significant obstacles for many low-income single mothers trying to exit out of poverty (Bassuk et al., 1996; Broussard, 2010; da Costa Nunez, DeLeone, & Starkey, 2012).

Literature specifically examining the needs and attitudes of low-income single mothers was available, but more extensive, current and persistent research needs to be undertaken to understand how low-income single mothers respond to the changing social, political, technological, and economic landscapes. Gemelli (2008) provides significant insight on the complexity of attitudes of low-income single mothers towards work and family in the age of welfare reform, revealing that there is not one monolithic experience or viewpoint. Additionally, Miller (1987) provides an exploration of the needs of families headed by women through their own voices and experiences, bringing into sharp focus the significance of shaping policy initiatives around the real and specific contours of low-income women's experiences.

Federal and state benefit programs exist to assist low-income families and individuals. However, literature suggests that many low-income single mothers have difficulty accessing assistance programs and have to navigate a fragmented system of services that makes it difficult for them to get the help they need. Burt and colleagues (Burt, 2010) identified three types of barriers to accessing mainstream services such as food stamps, Temporary Assistance to Needy Families (TANF) and SSI/SSDI benefits:

structural barriers, such as the lack of transportation or communication tools; capacity barriers due to limited financial resources dedicated to these programs, and eligibility barriers, which limit who can apply and the length of receipt of services.

For those who are able to access benefits and supports, the literature discusses the problem that public assistance programs are not designed to allow women the opportunity to incrementally increase their wages to move towards greater self-sufficiency. In fact, as a family's earnings increase and they rise above the official poverty level, they begin to lose eligibility for tax credits, childcare subsidies, health care coverage and food stamps even though they are not yet self-sufficient. Known as the "cliff effect", such an outcome leaves many low-income single mothers unable to get ahead since although they may be working and earning more, they can't reach financial security (Dinan et al., 2007; Crittenton Women's Union, 2009).

Literature on women and poverty touches on the importance of creating specialized services for low-income women, particularly single mothers. Most notably, Crittenton Women's Union (CWU) has created a theory of change called the Bridge to Self-Sufficiency which views a woman's advancement from poverty to economic self-sufficiency as a journey across a bridge supported by five critical pillars—family stability; well-being; education and training; financial management; and employment and career management. To successfully cross this bridge and reach economic self-sufficiency, each woman must attain explicitly defined objectives in each of these five areas. If she is significantly hindered in any of these domains, it becomes virtually impossible for her to attain and keep a family-sustaining job and thereby her economic independence (Crittenton Women's Union, 2012).

In addition to devising a theory of change that is based on low-income women's needs and economic challenges, CWU has created an implementation platform for the Bridge to Self-Sufficiency called Mobility Mentoring. Mobility Mentoring is the long-term partnership between a trained professional and a client through which the client acquires the resources, skills, and sustained behavior

professional and a client through which the client acquires the resources, skills, and sustained behavior changes necessary to progress in each pillar and attain and preserve full economic self-sufficiency.

Mobility Mentors coach participants in setting priorities, developing action plans, honoring commitments, connecting to resources, and achieving goals (Babcock, 2012; Crittenton Women's Union, 2015).

In other instances, what works for women is the same as what works for all populations, with special attention given to the unique safety, physical and mental health, and childcare and development needs of women. As a result, some of the existing literature posits a number of themes that appear across program types and models that are being considered when serving women and families experiencing poverty. These include: establishing or increasing income by gaining employment, a pay raise, or an increase in hours worked (Dunlap et al., 2012); supporting financial asset building (Huang, 2010); stabilizing housing (Rog, Holupka, & Patton, 2007); promoting educational attainment (Bassuk et al., 1997; McKernan and Ratcliffe, 2009); employing participant-driven program models (Burt et al., 2007); establishing formal or informal ways to help build greater social networks among single mothers and their families (Heflin et al., 2011; Cerven, 2013; Freeman and Dodson, 2014); using trauma-informed strategies (Hopper et al., 2010); and increasing collaborative and coordinated efforts to ensure greater access, efficiency, and cost effectiveness (Burt et al., 2007).

The existing scholarship has aided me in better understanding the numerous and interlocking factors that contribute to high rates of poverty and economic instability among single mothers. Additionally, the literature has shown examples of anti-poverty approaches and models that have aided low-income single mothers in reaching greater economic security and independence. Becoming more knowledgeable in these areas has been critical in helping me to improve my survey design, particularly in formulating more appropriate and contextually meaningful questions for my survey instrument, as well as better understanding the group I am studying.

Research Design

No needs assessment survey has been undertaken of low-income female-headed households in Amherst. To fill this gap and gain a better understanding of the pressing needs and challenges facing single mothers in Amherst, I designed a survey to capture data pertaining to their lives, experiences, ideas and opinions.

Survey Design

I designed a survey instrument that consisted of both close-ended questions (multiple choice and Likert scale questions) and open-ended questions (See Appendix 1). Open-ended questions were used to solicit qualitative data, in order to contextualize and give depth to the close-ended, quantitative questions. This mixed methods approach allowed me to gather both quantitative and qualitative data on a range of issues and themes pertaining to low-income single mothers in Amherst in addition to acquiring demographic data of participants. Because Amherst has a population of Spanish-speaking female-headed households, the survey was also translated into Spanish by a caseworker at Family Outreach of Amherst.

The data collection procedure consisted of conducting an individual face-to-face survey with respondents. The surveys were administered solely by me between the dates of February 24, 2015 and March 30, 2015 and were conducted primarily at the office of Family Outreach of Amherst. A handful of interviews were held at the residences of participants or in public places like a coffee shop.

Mindful of participants' rights, I put procedures in place to encourage participation while still maintaining professionalism. Respondents were notified that their participation was completely confidential and voluntary, they were allowed to skip any question, and the survey could be terminated by them at any time. They were asked to sign an informed consent form. At the completion of the survey, participants were given a \$5 gift card to Stop and Shop to compensate them for their time and

contribution. The survey was conducted in English. The Spanish-language survey (conducted by a fluent Spanish-speaking caseworker) did not happen as planned as the caseworker got ill and then went on vacation. There are plans to conduct the surveys in Spanish in the future. The length of time it took to complete the surveys with individual participants ran anywhere between 35-45 minutes to over an hour. Responses were self-reported by each participant and no additional verification was requested of them.

For recording purposes and statistical analysis, the survey data were entered into an excel spreadsheet. Data were analyzed using frequency distributions and other basic statistical analysis. For the qualitative data, the information collected was reviewed and coded in part for themes and patterns.

Sample Population

Low-income single mothers in Amherst are a hard-to-reach population, often marginalized and invisible compared to other groups that are more detectable, vocal, or organized. Because of this, I had to adopt a network approach to locate and recruit participants. This network approach consisted of doing concerted outreach to social service providers in Amherst and neighboring towns that work directly or indirectly with low-income mothers. As a family caseworker within the social service milieu, I am aware of numerous organizations that serve families in Amherst and Hampshire County as a whole. I have referred clients to these organizations or have worked with clients who have received concurrent services from these agencies. With this knowledge, I compiled an exhaustive list of organizations to do outreach to and used them as a nexus, helping me get connected to my target population through each organization's work with and outreach to low-income families and parents. The organizations that I contacted and which comprised my network approach included: the Amherst Survival Center; Berkshire Children and Families; Amherst Family Center; Amherst Regional Public Schools (ARPS) Family Center; North Amherst Head Start; North Amherst Women, Infants, and Children (WIC) office; REACH early intervention program; Positive Parenting/United Arc; and MotherWoman.

As part of my outreach and participant recruitment plan, I created outreach materials to spread the word about the needs assessment survey. I designed an 8 ½ x 11 inch flyer and 4 x 6 inch handout to distribute. Each service provider got copies of the flyer and handout to distribute to clients and community members. Some of the agencies agreed to display flyers at their offices and to post announcements about the needs assessment survey on their social media platforms. In addition, I had conversations with some of the program directors of agencies about ways to ensure participant confidentiality and approaches to minimize participant stress. For example, after speaking to the program director at the Amherst Survival Center, we agreed that it made more sense for prospective participants to get handouts from program staff and to see information posted in numerous spaces at the center than to stage on-site hours to conduct the survey. In conjunction with these outreach measures, I contacted numerous current and former clients of mine and other caseworkers at Family Outreach of Amherst to participate in the needs assessment survey.

In addition to adopting the network approach, I distributed and posted flyers in numerous locales in Amherst including the Jones Public Library, laundromats, apartment complexes, the Bangs Community Center, local churches, and other public and community spaces.

Survey Limitations

There were several limitations in how the survey was undertaken and who has participated in the needs assessment thus far. Though extensive outreach was done to get a diverse sampling of low-income single mothers, the majority of participants were current or former Family Outreach of Amherst clients. Many of the participants have actively been a part of a social service milieu or are aware of access points to social service provider help. I was not able to meet and talk with low-income single mothers who had never interfaced with social service providers to discern whether they had differing needs and what the primary obstacles were for them in knowing about and accessing services and

supports. Additionally, my sample did not include any Spanish speaking clients or others whose primary language was not English – leaving the needs of immigrant families unaddressed. Finally, conducting a needs assessment of 22 participants did not seem large enough. With such a small sample size, I was unable to do more extensive analysis, present more sophisticated interpretations and conclusions, and make more formal recommendations that could have greater impact on policy theory and action at the town and community level.

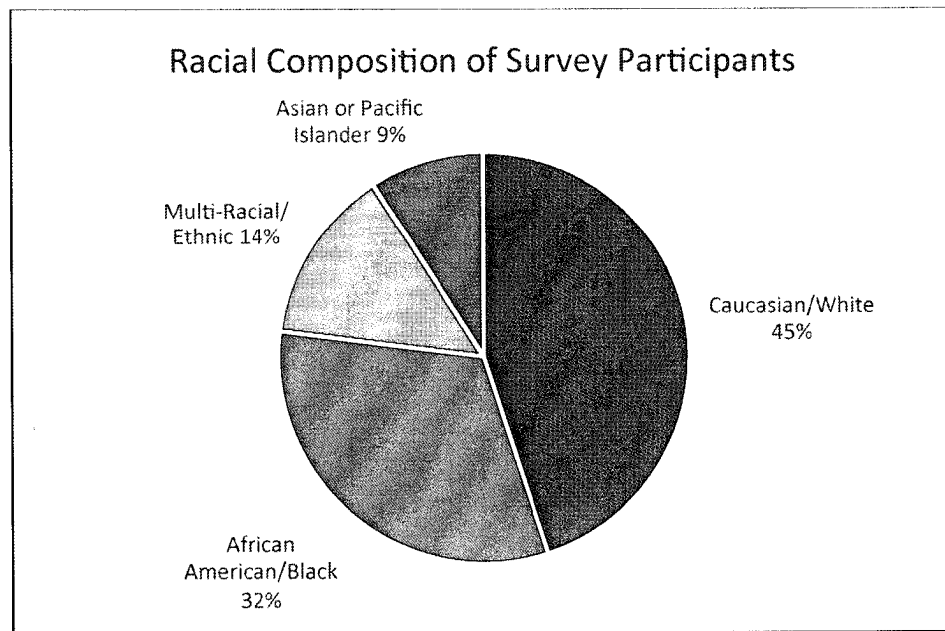
As I continue to conduct the needs assessment survey, I will address the aforementioned limitations by working to improve my outreach measures. In particular, I will continue to flyer and use social media platforms more extensively to engage a more diverse sampling of low-income single mothers (including approaching day care centers, pediatricians' offices, and other venues where single mothers might frequent). I will also re-engage my co-worker who is bilingual to conduct interviews with Spanish speaking clients and community participants who are not currently within the social service provider matrix. Additionally, engaging leaders and providers working with immigrant communities might increase greater involvement by immigrant and undocumented low-income single mothers. Finally, I seek to complete a total of 50 surveys to increase my sampling size, making my findings more valid and robust.

Sample Demographics

A total of 22 surveys were completed, with 19 surveys completed by single mothers residing in Amherst and 3 surveys completed by single mothers from neighboring towns (one from Hadley and two from Sunderland). The single mothers surveyed ranged in age from 24 to 60. Most (45 percent) of the respondents were between 31 and 40 years of age and 27 percent were between 20 and 30 years of age. The average age overall was 37 years, with the median age being 36 years. In comparison, in 2013 the baseline median age for the larger population in Amherst was 21.3 years (U.S. Census Bureau).

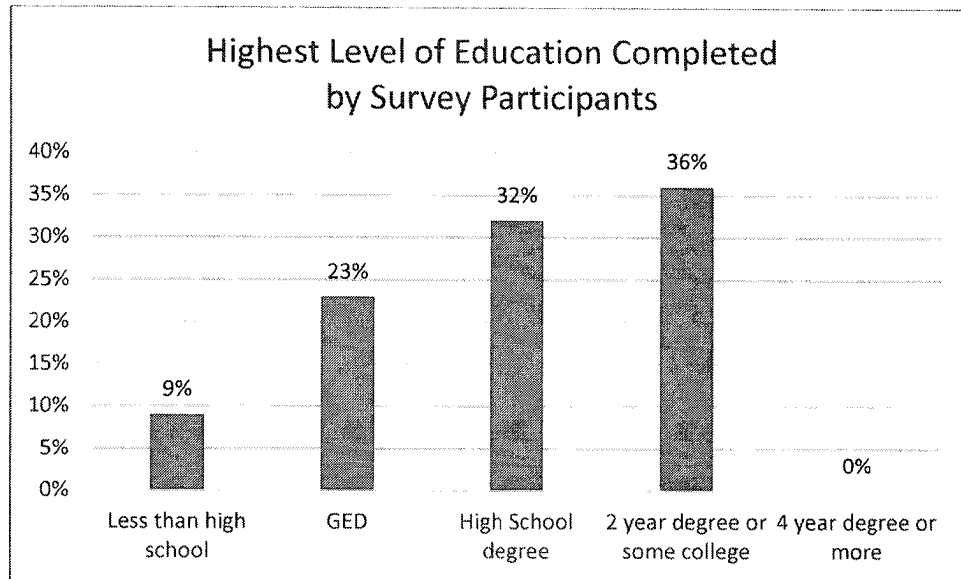
The largest number of respondents identified as white (45 percent), with the next largest group being African American/Black (32 percent) and then those who were multi-racial/ethnic (14 percent) (See Figure 1). Twenty-seven percent of participants were Hispanic/Latina.

Figure 1



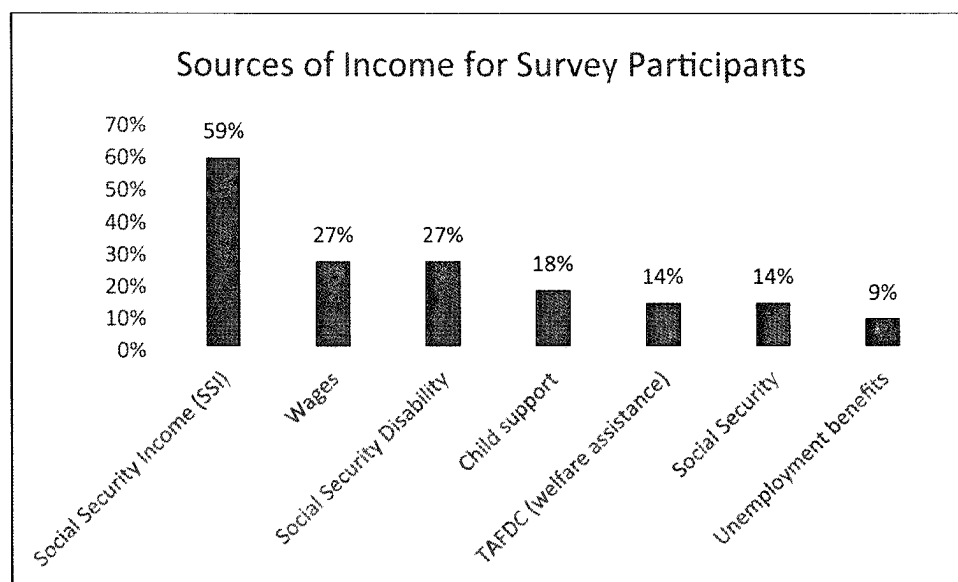
Participants have resided in Amherst anywhere from 1 year to 39 years, with the average length of residence being 17 years. The highest level of education most women (36 percent) had completed was a 2 year degree or some college. Thirty-two percent had completed a high school degree and 23 percent had received their GED. None of the women in my sample had completed a 4 year college degree (See Figure 2).

Figure 2



The most common source of income for the low-income single mothers surveyed was Social Security Income (SSI) (59 percent), followed by wages and Social Security Disability Insurance (SSDI) (both at 27 percent) and child support (18 percent). Fewer women relied on Transitional Aid for Families with Dependent Children (TAFDC) (14 percent), Social Security (14 percent) and unemployment benefits (9 percent) (See Figure 3). The average monthly household income for all survey participants was \$1253 and the median monthly income was \$1200. Federal poverty guidelines are a measure of income level issued annually by the Department of Health and Human Services and are used to determine household eligibility for certain programs and benefits. Based on the 2015 Federal Poverty Guidelines, almost all survey participants (91 percent) were below the 100 percent poverty level. One participant was at the 133 percent poverty level and another participant was at the 200 percent federal poverty level (See Appendix 2 for 2015 Federal Poverty Guidelines).

Figure 3:

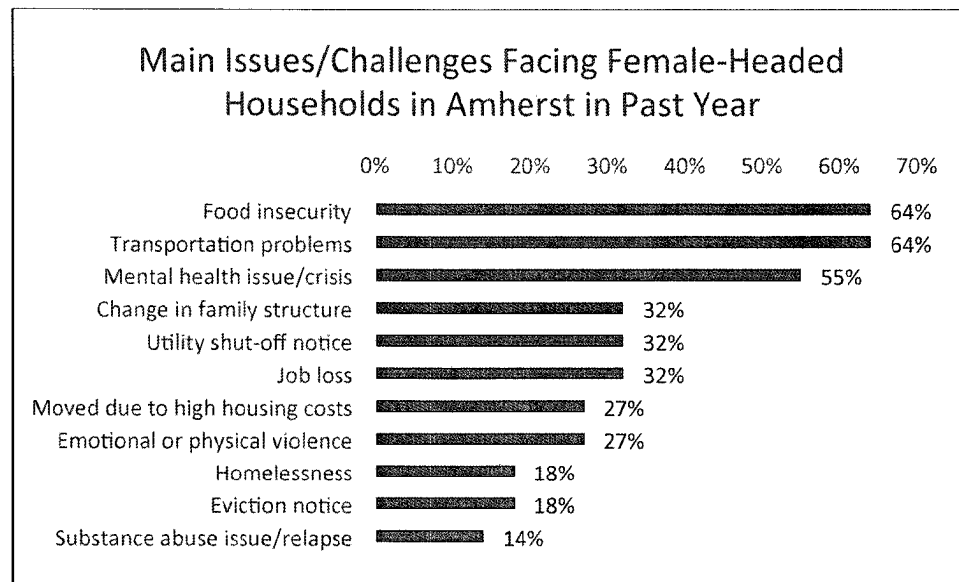


Findings

Current Needs/Challenges

In the past year, the three most frequent challenges cited by single mothers who participated in the survey were: food insecurity (64 percent), transportation problems (64 percent), and experiencing a mental health issue/crisis (55 percent). 32 percent of participants experienced a change in family structure, received a utility shut-off notice, and/or dealt with a loss in employment. 27 percent of participants moved due to high housing costs and/or experienced an incident of emotional or physical violence in the past year. Other challenging issues that were mentioned by participants included: homelessness, receiving an eviction notice, substance abuse issue/ relapse, lack of child care, difficulty accessing after-school programming for children, and a lack of programming for teenagers (See Figure 4).

Figure 4:



When asked an open-ended question about the biggest challenges they experience as low-income single mothers, a number of respondents (50 percent) talked about the ongoing financial struggles they had to endure. As one mother shared, “Everything comes back to being a financial strain. There's always another bill and it never ends.” A number of participants mentioned that they did not have the financial means to pay all their household expenses, leading to a stressful arrangement where they had to pick and choose which bills they could pay. As one participant stated:

Not working is hard. I just get SSI each month. I have to pick and choose what I can pay since there are more bills than money. It's hard to figure out how to do it. So many bills and kids need stuff which leads to shut-off notices, eviction notices, etc. It affects your emotional state which affects your parenting. One thing leads to a million other things.

Another survey participant talked about how being a young parent and, consequently, not being able to access educational options at an earlier age because of it put her at a disadvantage and delayed her ability to progress in her life’s goals and pursuits. As she communicated, “I feel delayed based on being a young parent. If I had gone to college, I would have been where I am now 10 years ago.” Another mother talked extensively about the financial strain that would have been avoided if more mechanisms

were in place to enforce child support orders that many female-headed households depend on. She imparts:

Getting my child support order to be enforced has been such a challenge. I've been waiting for 6 years and my daughter is paying the price. She hasn't done anything wrong. He's supposed to pay \$500 per month and now owes \$30,000. If I had the child support from him, then I wouldn't need food stamps and other resources.

The next most frequently cited challenges by survey respondents were raising a special needs child (18 percent) and dealing with isolation and a lack of family or social supports (18 percent). One single mother described the lack of support she experiences as follows: "I don't have family or friends supporting me. It's just me. I'm doing it all alone and that makes it really hard for me to get ahead, to get a break, to feel like I can keep going." Another stated, "Sometimes I feel alone -- even if I have so many workers [referring to social service providers]. I have lots of ideas of how to change my life, but I can't get help. I get stuck. Sometimes I give up."

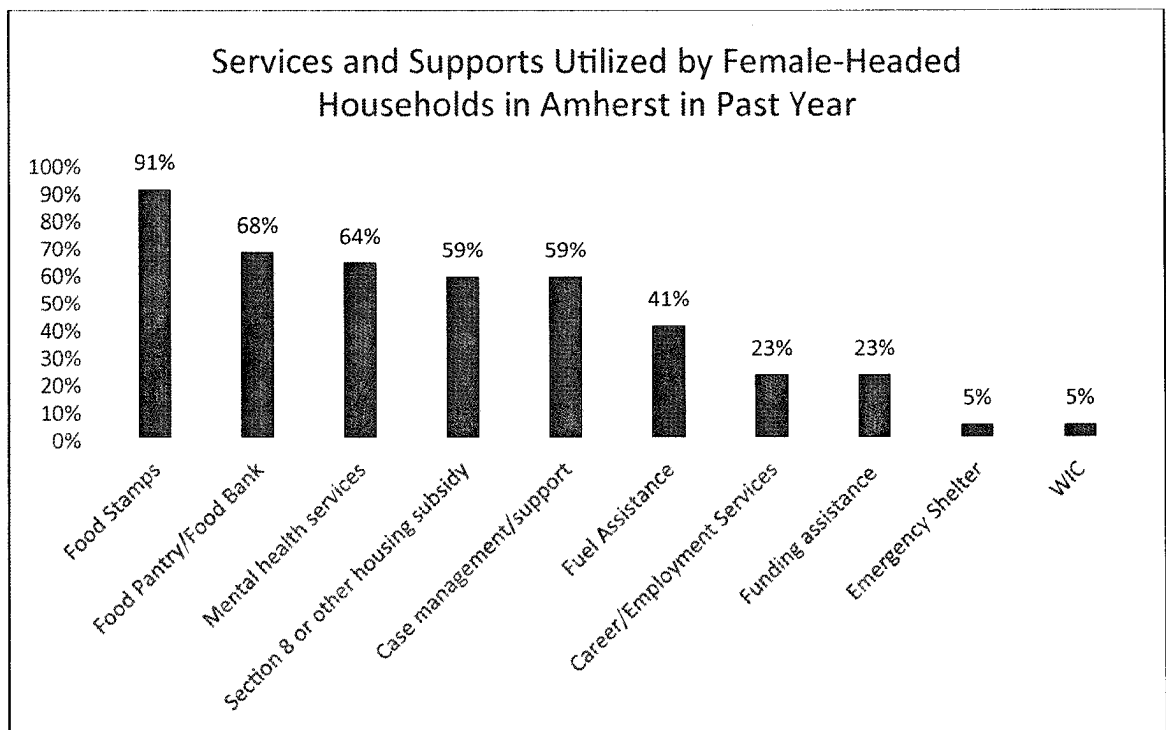
Other challenges mentioned by participants included: struggling emotionally and having difficulty maintaining one's mental health; having trouble with housing issues, like securing affordable housing; not having easy access to programming/groups/classes for children and parents; needing help filling out applications for benefit programs and services; finding community assistance and supports limited due to it being set up for acute economic problems, not chronic issues of poverty; and feeling the sting of getting a different or lesser quality service because you are poor. As a participant explained, "You can get help one year, but if you're low-income and it's a persistent problem, you run out of help. It's not set up for chronic issues. I've received no relief for the chronic domestic violence and abuse I've experienced. I've done everything right, everything I'm supposed to, but everyone's like, 'Sorry, I can't help you.'"

Another mother stated, "You don't get the same quality education or health services -- like going to Head Start programs or health clinics through Mass Health. It's one of the burdens of being poor, but you can't complain."

Current Supports/Services Utilized

The majority of survey participants stated that they were currently receiving or had received some kind of public benefit and/or community assistance in the past year. An overwhelming number of respondents received food stamps (91 percent), got food assistance from a food pantry or food bank (68 percent), and/or received mental health services (64 percent). Fifty-nine percent of participants had some kind of housing subsidy and the same percentage had received case management services through a non-profit organization. Another supports utilized by survey participants include: fuel assistance (41 percent); career/employment services (23 percent); funding assistance for emergency needs (23 percent); emergency shelter (5 percent); and Women, Infant, and Children (WIC) nutrition assistance (5 percent) (See Figure 5).

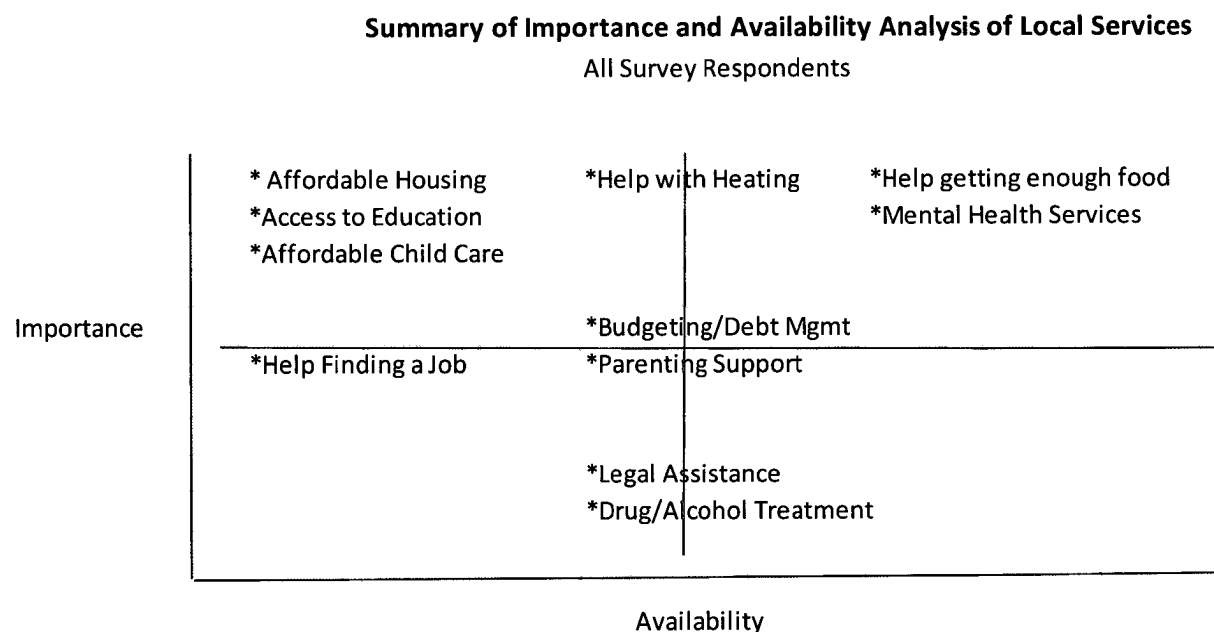
Figure 5:



Service Gaps/Barriers to Access

An extreme service gap exists when a service is extremely important to a household and very hard to get (Snohomish County Human Services, Community Action Partnership Division, 2010). The needs assessment survey I conducted with low-income single mothers in Amherst found extreme gaps for the following services: affordable housing, access to education, and affordable child care (See Figure 6). Help finding a job scored somewhat important, but low in availability to those who needed such support. Food assistance and mental health services were found, on average, to be extremely important and relatively easy to get.

Figure 6:

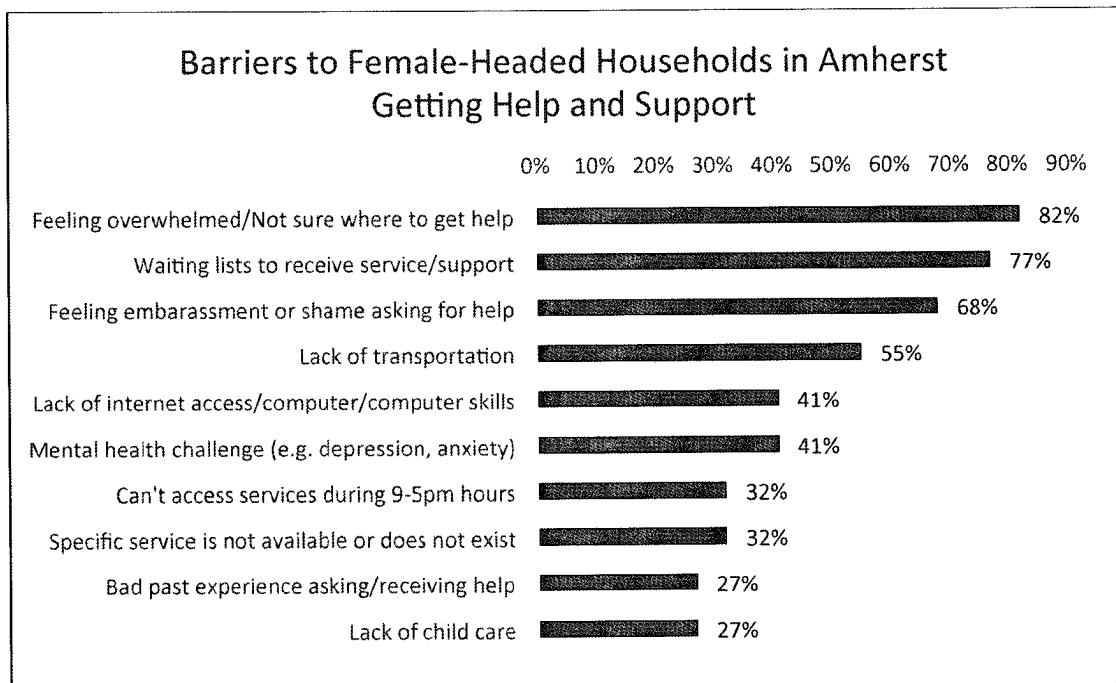


A large portion of single mothers surveyed ranked help with heating extremely important (60 percent) and deemed services to help with such a need somewhat available. In contrast, drug/alcohol treatment was ranked not important by a significant number of participants (64 percent) and only

somewhat available. Budgeting/debt management, parenting support, and legal assistance were deemed somewhat important and somewhat available.

Survey participants were also asked what the main obstacles/barriers were to them getting help and support. The top four obstacles/barriers for single mothers interviewed were: feeling overwhelmed/not sure where to get help (82 percent); contending with waiting lists to receive services/supports (77 percent); feeling embarrassment or shame asking for help (68 percent); and lack of transportation (55 percent). Other barriers that were evident for survey participants, but not as frequently cited, were: lack of internet access (41 percent); mental health challenges (particularly depression and anxiety) (41 percent); not being able to access services during 9-5pm hours (32 percent); specific service not being available or not existing (32 percent); having a bad past experience asking for help (27 percent); and not having child care (27 percent) (See Figure 7).

Figure 7:



Additionally, many mothers interviewed talked about how information about services was not visible or readily available in the community and how this acted as a barrier for them getting help. For many mothers the primary way of finding about resources was not through direct, formalized channels like the local town government, media channels, or community spaces, but through word of mouth. As one mother relayed, "I didn't know where to go. Through word of mouth, it took me over 10 years to find the resources I needed." Another stated the following, "There's no natural pathway leading families to services and information. No grouping together of services/resources. If services were available together, it would be so much more accessible."

The immobilizing effect that mental health issues have on some mothers was also raised by a handful of participants as a persistent barrier to them accessing services. Depression and anxiety can hinder some mothers and make it difficult for them to reach out for help and take pro-active steps to improve their situations. As one mother revealed about how her depression affected her, "If you're depressed, you're in the dark. It's horrible. You ignore people and are stuck in your own body. Even if you're surrounded by all this help, you can't reach out for it."

Another obstacle mentioned by some mothers was the fear of state involvement if a parent sought help, particularly the fear of losing custody of one's child by the Department of Children and Families. One mother sums it up in the following way:

There has to be a way to reach out for and utilize resources without any incrimination, without your need for support being used against you, without fear that you're going to lose your child. This kind of incrimination is based on vulnerability and admission of that vulnerability. I hesitate to get services because of this and the violation of my privacy.

It is also important to emphasize how hard it is for many mothers to ask for help and how it requires them to navigate a daunting process that is emotionally draining, physically taxing, and/or humiliating at times. One mother shared the following experience that sheds light on this difficulty:

Even though people know they need help, it's really hard to ask for it. I had to ask everyone for help when my engine blew up and it was going to cost me \$3000 to fix it. It took me 6 months and an ulcer to get it fixed. I had to contact strangers and tell my life story, calling from place to place. It was exhausting, grueling, and embarrassing.

Another mother talked about the shame and embarrassment she felt at using local services to get assistance with her family's food needs:

It is embarrassing to go to the Amherst Survival Center or the church. People have opinions about you if you do. They judge you. They may think, "Look at her. She could have done better if she had tried harder." I don't think that's right. I just try to ignore them or if I see someone I know, I look the other way.

And finally, one mother discussed the problem of how many low-income mothers blame themselves for the economic hardship they're experiencing and how this impedes them from reaching out for assistance:

The greatest barrier to struggling moms in asking for help is feeling shame and stigma at being poor and impoverished. There's also a lot of self-blaming. "If only I had..." This stops many from asking for help.

Another question survey participants were asked pertaining to gaps in services/supports was, "What services do you or your family need that are not currently offered?" Their answers fell into the following categories:

- *Lack of free or low-cost programming for kids and families:* A number of single mothers talked about the scarcity in low or no cost enrichment activities for themselves and their children. Two mothers raised the issue that there was a lack of specific programming and supports geared towards their teenage children as well as a lack of support for them as parents raising teenagers, particularly teenagers who were struggling, having behavioral problems, or experimenting with drugs. Additionally, numerous mothers talked about their desire to attend more workshops, classes, support groups, and enrichment programming on various issues (e.g. parenting help; how to respond to bullying, suicide, cutting, and other challenges kids may experience; computer and budgeting classes; support groups for survivors of domestic violence, mothers with special needs children, and

children/teens dealing with mental health issues or living with parents who suffer from a mental illness). One mother shared the following on why such programming is important to her:

Taking classes helps you feel like you're growing. Workshops should be offered more. They give people ideas, bring people together, stir up energy. It's different from support groups. It's informative and can help with knowledge and skills sharing. You could ask people to put ideas in a box -- e.g. ways to deal with stress, how to cope when kids are having tantrums, etc. It would also be great to have more fun things organized -- things that give people something to break up the usual.

A handful of mothers also discussed the importance of having access to workshops on healthy eating and nutrition. One mother posed the question, "How can I make healthy meals with the food stamps I receive?" She went on to say:

WIC offers some nutrition information/ classes, but that's limited to children 5 and under. What about families with children over 5? As a mom, I worry about nutrition. I want to feed my kids well and not always have to give them vitamins. Large families don't have access to fresh foods, to 30 days of full meals. It's hard to find healthy foods. It shouldn't be more expensive, but it is. There's a need for more days of vegetables and fruits. But we're a 'starch family.' I worry a lot about my kids' health. Two of my kids are obese.

This mom said having a nutritionist come and speak to families would be beneficial to her and other moms as would educational "trips" to the grocery store to help give her guidance on how to shop healthy on a budget. She also wanted to see the creation of food pyramid guides for different groups of people with different nutrition needs (e.g., individuals with diabetes).

▪ *Lack of visible and accessible information about services, benefits, and programs:*

Numerous mothers surveyed talked about the lack of information on services and supports available to them. A number sought out specific information related to health care needs (e.g. dentists and psychiatrists in Amherst who accept Mass Health insurance) and child care (e.g. a list of day care centers/pre-schools that accept child-care vouchers). A handful of mothers suggested the creation of a resource directory/booklet that is organized by issue/need and the creation of a lending

library/resource room and book lists on various topics. They felt that it would be invaluable to have information assembled on a myriad of issues/needs all in one place, for such information to be organized well and written in layperson's terms, and to then be distributed widely or put in strategic places where the most people could access them (e.g. at the Jones Library). Another mother suggested a "Welcome to Amherst" packet given to new residents, which would include important information on local services, supports, and resources. She also envisioned a community event like a fair, block party, or carnival that the town and local social providers could organize annually to share resources, distribute information, and get people and service providers connected.

- *Lack of resources/funding assistance around transportation issues, particularly help with car repairs.* Numerous parents talked about the lack of services offered around transportation. They talked about the paucity of funding available to help low-income individuals purchase or repair vehicles. One mother said she would love to see some kind of ride share organized for low-income families to the Amherst Survival Center and other food pantries. Three participants also talked about the limits on bus transportation, particularly when area universities are not in session. As one mother communicated:

Bus transportation in Amherst goes by the student school schedule, instead of long-term residents. When the students are gone over the summer or over breaks, the bus service is cut and you have to wait an hour or two. It's getting tougher and tougher to get places, especially for working people. The bus should go every 15 minutes, every day, even on weekends. People work on weekends. They need transportation.

- *Lack of mentoring/coaching/and networking opportunities around employment and other personal goals.* Several participants talked about the difficulty they had securing employment because they didn't have enough work experience or skills. They talked about how beneficial it would be to have a mentor who could help them enter/navigate a career field or an employer who would provide training and job shadowing opportunities. As one mother shared:

No one is going to hire you because you don't have experience. But how are you supposed to get experience if no one hires you? I need someone to help me, train me, and help me get experience. But no one does that. I'd like to see a program where they help individuals get skills by working or shadowing for 1-2 years and then you transfer them to a job and to an employer who needs them.

Another mother talked about the importance of having a coach to motivate and assist her in reaching in her life goals. As she revealed, "It would be helpful to have someone who could help me to move my goals forward. To help motivate and coach me -- someone to help with real, tangible things. I don't have a partner to bounce ideas off of. I'm doing it alone. I feel sad and overwhelmed. How am I going to do it alone?"

▪ *Lack of permanent spaces for parents to congregate and gather together:* Some of the mothers surveyed discussed the importance of having physical spaces to get parents and their families together. One mother talked about the need for a community space for parents, stating:

I'd like to see a community space, structured like Kid's Sports, to allow parents to stay, sit, and watch kids -- a place for us to go and interact and watch our kids play together. Like the play space in Hadley -- it could be modeled after that. It could help parents -- shower them with information, provide socializing opportunities, etc. Someone would be more willing to hang out or interact with another in a more relaxed setting like that than attend a group or read a pamphlet.

Another mother communicated the following on the importance of creating such spaces:

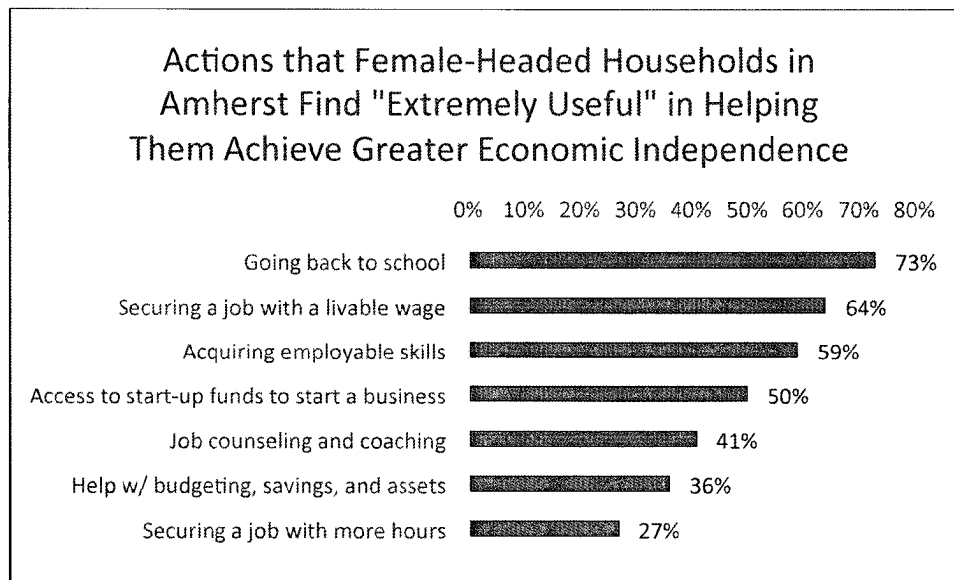
We need more spaces and ways to get together, to talk to each other, to talk about what we stress about, where we can swap numbers and sometimes call each other. We're in the same category. That was the best and effective thing for me. Having dinner together. Playing games together. It was really fun. We created strong support, like you have your own family with you.

Moving Forward in Overcoming Poverty

The survey posed to low-income single mothers a question about the usefulness of certain actions in helping them achieve greater economic independence. The top four actions that participants found "extremely useful" were: going back to school (73 percent); securing a job with a

livable wage (64 percent); acquiring employable skills (59 percent); and getting financial support to start a business (50 percent) (See Figure 8).

Figure 8:



When asked to share additional thoughts and insights on what would help them achieve greater economic independence, one mother talked about the need for debt forgiveness. She stated, "I want to go to back to school to get a degree in nursing, but it's hard because I have so much debt already." A number of mothers on SSI talked about how assistance programs keep poor families poor by instituting asset limits. One participant put it this way: "Having an asset limit with SSI, you're not able to build up savings in the bank. That's really hard. There's no way you can go forward to make decisions that are not forward thinking and long-term." Another asked, "How can you have security if you can't save money?" A handful of mothers talked about how having their own mode of transportation would help them achieve greater economic security by allowing them to get to work consistently and on time. Another participant mentioned the need for specialized mental health support – separate from therapy – that would help her retain employment by helping her overcome challenges associated with having a mental illness.

Additionally, some mothers talked about how the cliff effect – the loss of benefits and supports once an individual starts increasing her income, but before she has reached economic self-sufficiency – gets in the way of them achieving economic security. One mom described it in the following way: “It feels like you have to stop working to get help. When I was on cash and SNAP, I knew I had food. Things were taken care of, but single working parents who often make almost minimum wage -- that's not enough to live off of. You start bringing in some money and suddenly your benefits that you still need and depend on are slowly taken away.”

In attaining greater economic independence, some respondents reiterated the usefulness of mentoring/job shadowing opportunities; creation of a complete and updated list of trade schools; creation of a list of companies that will train potential employees and help them work up the ladder; affordable and accessible child care; and a program that offers savings account to low-income participants that are monitored. The mother who found the savings account program useful discussed it in this way, “You can put money into the account, but can't take money out without it being documented. It would help teach people to spend better; how to put money away. It could be designed to be combined with structured goal setting. Without such savings, you don't have a safety net.”

Improving Benefits and Supports

When asked, “What would you change about any of the benefits you currently receive or have received in the past? Do you have any specific suggestions on how to improve them?” survey participants had a great deal to share. A number of participants receiving benefits like TAFDC and SNAP talked about the need for an increase in benefit amounts to better meet their family's needs and the importance of stopping budget cuts and reductions in such benefits. Some participants who received Social Security Income (SSI) talked about how the Cost of Living Adjustments (COLA) they

get each year needed to better reflect current economic times as they didn't match the increase in basic household expenses they were grappling with. As one mother put it:

The COLA doesn't go up enough. It doesn't equal out. They just don't know the cost of what it takes to live. You only get a \$12-13 raise in SSI benefits per year. But take our electricity bills. They went up and it's not reflected/adjusted. You can't get ahead because now the bills are going to exceed what you receive.

Additionally, numerous participants on SSI benefits talked about the need to change the asset rule from \$2,000 to a higher limit (one mother suggested \$10,000) to better reflect current times and to ensure that low-income individuals and families could save more money and create real safety nets.

Other suggestions participants had on how to improve benefit programs centered on changes around benefit eligibility and the provision of services. Some working mothers wanted to see eligibility requirements for benefit programs go by net income, not gross income, as this better reflected their day to day realities. They also wanted to see programs, like SNAP, count more expenses when calculating benefits and to be more forthright in providing information about all program components, e.g. that eligible SNAP recipients can claim medical and child care deductions which could possibly increase their food stamp benefits (participants found out about these deductions not directly from the Department of Transitional Assistance, but from social service providers). One mother discussed how she would like to see the Department of Transitional Assistance (DTA) remove the Family Cap rule which excludes any child who is born more than 10 months after a parent first applies for TAFDC benefits. This mother's youngest child was excluded from the benefit and she felt that such a rule was punitive and put her family at greater risk.

Some survey participants wanted to see more options to apply for benefits online, instead of having to trek to program offices which are often located in faraway locations and require one to often contend with long waiting times. Numerous participants also talked about wanting to see the process to get benefits be made less arduous and to not require them to jump through so many hoops. As one

mother stated, “Public assistance programs discourage people from applying because of all the paperwork. So many can't do the job search paperwork. It really derails people from getting benefits like cash assistance and food stamps.” Another survey respondent shared, “I had to contact my state representative to get my benefits. I had to talk to a supervisor to figure out what was going on. It's like you have to harass them to get results. You shouldn't have to do that.” Many survey respondents were also very unhappy with the new centralized system DTA recently instated for SNAP applicants/recipients which removes all individual caseworkers and makes people go through a telephone system in Taunton, MA, instead of contacting local offices. Additionally, respondents thought it would be helpful if programs could call, email and/or text recipients about upcoming recertifications and deadlines to maintain benefits. Such a notification process might minimize the squandering of time and resources that comes with people being terminated and then having to reapply for benefits due to not recertifying on time. Finally, some participants talked about the need to phase out benefits instead of having a family lose the bulk of their supports once they started to increase their wages.

A few participants talked about how they would like to see benefit programs provide sensitivity, diversity, and cultural competency training to workers in addition to training in communication skills. They felt it was important for workers to understand their own race and class privilege and how that might influence how they view and treat applicants and recipients they interact with. Additionally, one participant talked about wanting to see representatives from benefit programs meeting with recipients to get input and feedback directly from them. As the mother suggested, “Have the government, either once a month or once a year, get everyone together, folks who receive benefits or services, and say we're here to mingle, to hear your stories, to see how things are running and going.”

Future Goals and Hopes

Survey participants were asked to reflect on future goals and hopes for themselves and their families (See Figure 9). Eight participants (36 percent) shared that they wanted to go back to or finish

school and the same percentage of participants said they wanted better lives for their children, including better education and life options for them. As one mother conveyed:

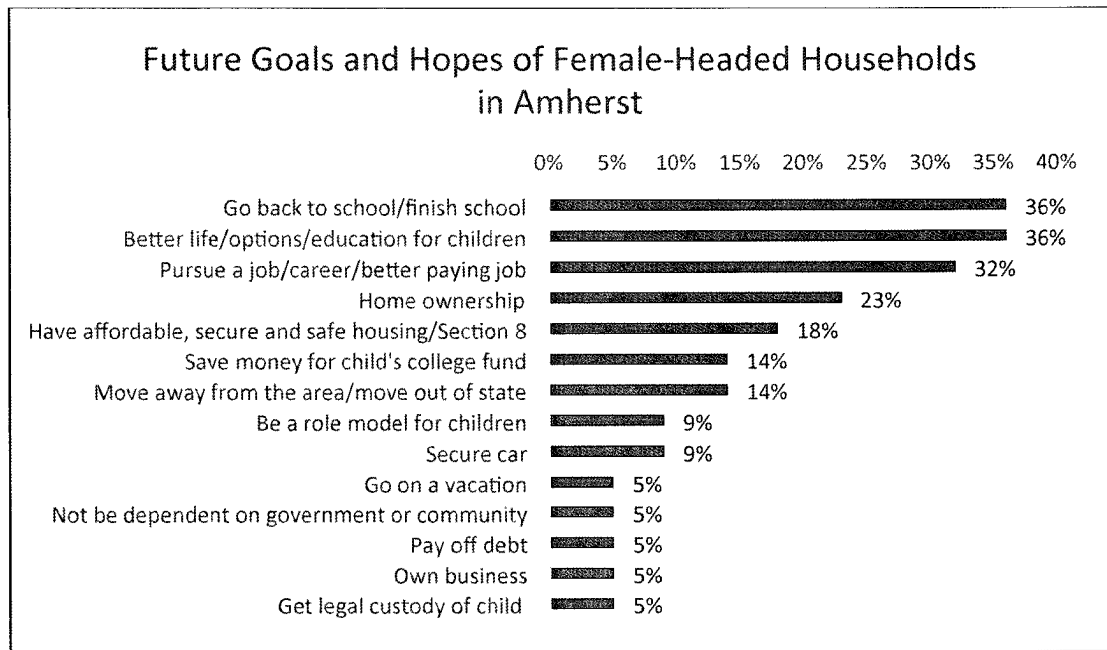
I want to go back to school and pursue a career in nursing so my kids can have a better life. So they don't have to struggle in life as I have. I want my kids to have a better education to pursue their career and goals. I want to set an example for them. That's what I'm trying to do now -- to go back to school now will do that.

Seven participants (32 percent) talked about the goal of pursuing a job/career or better paying job in the future. Nursing, teaching, home care, and social services were mentioned as prospective career fields. One parent talked about being motivated to go back to work because she wanted to be a role model for her children as they constantly remembered when she worked in the past and they took great pride in this. One participant said the most important thing she wanted to accomplish was to have her own business.

Another goal that came up for 5 participants was home ownership and 4 participants talked about their hope to secure affordable housing in the future. One mother emphasized the need for safe, affordable housing for her and her family as she had found they were not always conjoined: "I would love to have secure housing and have it be affordable and safe from violence. You can have affordable housing, but there can be gunshots, violence, etc. I'd like a place to afford and to have safety and be free of violence for my family."

Other goals that were mentioned included: saving money for children's college fund; securing a car; going on a vacation; paying off debt; getting legal custody of child back; and not being dependent on the government or local community. Many mothers focused on their children's futures and wanting better for them. As one mother revealed, "As long as my kids do better than me, break the cycle, reach farther than me, I would be happy. I broke my parent's cycle and hopefully my kids will reach farther than me." Another mother shared, "I want to be an example for my kids. I'm trying to eliminate challenges from their lives."

Figure 9:



Discussion

Though not conclusive and all-encompassing, the 22 survey interviews I carried out do provide valuable insight into some of the most pressing issues affecting low-income, single mothers in Amherst and their thoughts on how to improve the services that seek to help them. Based on this preliminary data, I will evaluate some of the gaps in services that survey respondents identified and compare this to what services are currently offered by the local social service milieu, Town of Amherst departments, and other community entities. By doing so, I hope to decipher which issues and areas of need present true gaps in services and which may be the consequence of poor dissemination of information about services and supports by social service providers, town departments and other community players.

Survey respondents identified the following services and supports as vital to their households, but talked about them as being unavailable in Amherst: free or low-cost programming for kids and families; resources/funding assistance around transportation issues, particularly help with car repairs;

mentoring and networking opportunities around employment and other personal goals; and permanent spaces for parents to congregate and gather together. Upon closer examination of the availability of these services and supports in Amherst, I discovered that some were offered but not publicized extensively; others were obtainable, but in a limited capacity or for a particular target group (e.g. parents with children 5 and under or disabled individuals); and others were not available at all.

In the area of free or low-cost programming for kids and families, the Amherst Survival Center, Jones Library, Leisure Services and Supplemental Education (LSSE) through the Town of Amherst and the Amherst Regional Public Schools (ARPS) offer a consistent source of activities and event programming for kids and families. For example, the Amherst Survival Center presents weekly family-friendly movie screenings. The Jones Library offers groups like “Sing with Your Baby” and “Preschool Storytime” as well as a Teen Writing Group and Teen Lounge. ARPS provides before and after school programs in each of the elementary schools and various programming geared towards families throughout the year. The LSSE has numerous offerings for youth from after-school programming to sports, performing arts, and camps. Clinical Support Options has also recently opened a family support center in Amherst which will begin to offer programming for kids and families. Many of these offerings, however, are not public knowledge unless you are an active participant of such community spaces. Furthermore, many low-income single mothers are aware of the extensive offerings through LSSE, but cannot afford such programming options for their children, even after securing a fee subsidy/scholarship. It is evident that kid and family- oriented programming exists in Amherst, but a lack of proper promotion and publicity of such offerings may be undermining the utilization of such services and supports by low-income single mothers in the community.

Many low-income single mothers interviewed also talked about an urgent need for resources/funding assistance around transportation issues, particularly help with car repairs. Currently,

there is no funding assistance available in Amherst (or in Hampshire County, for that matter) to help individuals when their car breaks down. There is an Amherst Emergency Town Fund which is set up to provide financial assistance to individuals and families facing emergency situations like a housing eviction or utility shut-off notice, but it does not cover car repairs. The Good News Garage Donated Vehicle Program, in cooperation with the state agency Massachusetts Rehabilitation Commission, provides refurbished donated vehicles to people with disabilities in Massachusetts who otherwise could not afford to purchase their own. However, this program is limited to helping 24 individuals per year in the entire state of Massachusetts and is geared towards disabled individuals who are in need vehicles to transport themselves to jobs. For low-income single mothers who are in need of vehicles, but are not disabled or who are disabled, but are not able to work, such car options are inaccessible.

Another service gap that single mothers interviewed brought up was a lack of mentoring and networking opportunities they could tap into around employment and other personal goals. Currently, the primary supports and services around employment needs can be found through the Franklin Hampshire Career Center (FHCC), with their closest office in Northampton. FHCC offers job search assistance, career counseling, coaching on job search skills, networking groups, and workshops on a variety of employment related issues. However, no specific mentoring program exists in Amherst or in Hampshire County, as a whole, to connect low-income single mothers to professionals in particular career fields or with employers who are willing to train and eventually hire them as employees.

Finally, a number of survey respondents discussed an absence of permanent spaces for parents to congregate and gather together with their children. When surveying the availability of such spaces in Amherst, the Amherst Family Center (AFC) is the primary venue found. AFC provides families with an array of parenting education workshops and support groups, parent-to-parent peer support, and a morning drop-in program. However, the program is only open to parents, guardians, and grandparents

with young children from birth to 5 years old and runs only Mondays-Fridays, 9am-12pm, from September to July. The AFC is a huge asset for parents and the larger community in Amherst, however, it may be worth exploring ways to expand its scope and duration to provide support to parents with children over 5 years of age as well as a space for parents to congregate year round. Additionally, the need to actively spread the word about AFC's offerings seems necessary as many of the single mothers interviewed for the needs assessment survey I undertook did not know about its existence in the community.

For the majority of survey participants, extreme service gaps were also discovered for affordable housing, access to education, and affordable child care. With an expensive housing market in Amherst and the student population inflating such high housing costs, affordable housing continues to be an ongoing area of concern for low-income families and individuals as well as Town of Amherst officials. The Town of Amherst, most notably through its Housing Authority and Housing and Sheltering Committee, as well local housing advocates and organizations, have been working to create and expand the stock of affordable housing in Amherst, but such efforts minimally match the need. Subsidized family housing through the Amherst Housing Authority as well as housing complexes like Village Park have lengthy waiting lists which require low-income families to wait 5+ years to access affordable housing. New affordable housing developments in Amherst, like the new 42-unit housing complex Olympia Oaks in North Amherst, offer below-market rate rents, but a minimal number of units for extremely low-income households which is the category many low-income single mothers fall under.

Additionally, with Amherst boasting the University of Massachusetts, Amherst College, and Hampshire College, in addition to being in relatively close proximity to other institutions of higher education, it seems ironic that more educational opportunities do not exist to aid low-income single mothers in pursuing greater educational options. Are there future possibilities in bringing together higher education administrators, Town of Amherst officials, social service providers, and

employment/career service providers to address the extreme service gaps low-income single mothers face in accessing education? Finally, though Massachusetts provides free or subsidized child care options for income-eligible families, the waiting lists to receive such aid are lengthy – making affordable child care out of reach for many low-income single mothers. Consequently, the need to address the shortage of child care vouchers is of paramount importance.

Policy Recommendations

Based on the preliminary data gathered from the needs assessment survey and my analysis on gaps in services and supports for low-income female-headed households in Amherst, I would like to make the following policy recommendations:

- **Publicize available services, supports and benefit programs more extensively and recurrently.**

It is clear from participants' feedback that more effective and extensive outreach and educational efforts need to be undertaken by social service providers, Town of Amherst departments, and administrators of state and federal programs to inform low-income single mothers of available services, supports, and benefit programs. It would be important to consider the feasibility of the Town of Amherst or a local social service provider creating a directory of available services in Amherst (and larger Hampshire County) and to distribute these to community spaces frequented by low-income families and individuals.

- **Create a task force to explore the creation of an emergency fund to assist low-income individuals with car repairs as well as other transportation options for community members without cars (e.g. a rideshare program).** The Town of Amherst, in conjunction with local social service providers, can begin to fill the gaps in transportation assistance by forming a task force to specifically address transportation-related needs. Locating and securing funding through

grants for this purpose will be essential as will devising a formalized plan of action and implementation.

- **Establish a network of professional mentors and employers in various career fields to assist low-income, single mothers in acquiring job skills, professional supports, and entry-level jobs.**
It would be beneficial to low-income single mothers in Amherst for a collaborative effort to be embarked on between community entities, like a local social service provider and the Franklin Hampshire Career Center, to develop a mentoring/job placement network.
- **Increase affordable housing stock for low-income families.** Survey respondents' high demand for affordable housing points to a need to continue to focus on access to and availability of subsidized housing for low-income single mothers. Additionally, Amherst universities and colleges need to be more pro-active and responsive in addressing the housing needs of its students and the consequent housing impacts of students residing off-campus, particularly in constricting housing choice and affordability for low-income families and individuals in Amherst.
- **Increase the involvement of low-income single mothers in governance structures of social service agencies and Town of Amherst committees related to formulating and implementing policies to assist low-income families and individuals.** Low-income single mothers have valuable input, information, and ideas to share on the complexities of their lives and struggles, the effectiveness of policy interventions, and ways to improve existing approaches to helping low-income families. It is imperative that such knowledge and experience be utilized and incorporated into how social service organizations and Town of Amherst committees run and operate to ensure greater effectiveness in community work dedicated to ameliorating poverty locally.

Conclusion

It is my hope that the data gathered by the needs assessment survey I conducted can be a platform for more extensive research in the future on low-income single mothers in Amherst and can reinforce the importance of engaging low-income single mother to be partners in assessment, research, and policy creation & implementation. It is important to note the incredible range of smart and creative ideas that can be generated when we ask recipients directly to be a part of the process. The disability rights movement coined the slogan, “Nothing about us, without us,” and such an adage needs to apply to low-income single mothers in helping to shape the anti-poverty interventions that dictate so many of their lives. In simple terms, they need a ‘seat’ at the ‘policy table.’

The needs assessment survey I conducted has provided me with numerous outputs – information and knowledge about the tangible, materials realities of low-income single mothers in Amherst. It has also shown the importance of process – of the outcomes and outputs that emerge when we engage marginalized groups to share their voices, their lived experiences, and their thoughts on how their lives can be improved. As Saul Alinsky asserts, “We learn, when we respect the dignity of people, that they cannot be denied the right to participate fully in the solution of their own problems. Self-respect arises only out of people who plan an active role in solving their own life crises and who are not helpless, passive, puppet-like recipients of public and private services.” Making this participatory process more routine and commonplace is essential in helping more effective anti-poverty interventions emerge and ensuring that low-income single mothers do indeed access successful pathways out of poverty.

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APPENDIX 1:

**Pathways Out of Poverty:
Needs Assessment Survey of Low-Income Single Mothers in Amherst, MA**

1. In the past year, did any of these things happen to you or any member of your household?
Please check all that apply.

- ☐ Did not have enough food or groceries to meet your household's needs
- ☐ Heat or electricity turned off or received utility shut-off notice
- ☐ Received eviction notice
- ☐ Evicted from housing
- ☐ Homelessness
- ☐ Moved due to high housing costs
- ☐ Job loss
- ☐ At risk of losing Section 8 voucher or other type of housing subsidy
- ☐ Experienced incident of emotional or physical violence
- ☐ Experienced mental health issue/crisis
- ☐ Experienced substance abuse issue/relapse
- ☐ Change in family structure (i.e. separation, divorce, change in custody)
- ☐ Had difficulty getting to work or other appointments due to transportation issues
- ☐ Other (Please describe) _____

2. What are the biggest challenges you experience as a single mother?

3. In the past year, which of the following services or supports did you or any member of your household receive? Please check all that apply.

- ☐ Food stamps
- ☐ Food Pantry/Food Bank (e.g. Amherst Survival Center)
- ☐ WIC (Women Infants and Children)
- ☐ Energy assistance
- ☐ Drug or alcohol abuse treatment
- ☐ Mental health services/treatment
- ☐ Career/Job employment services (e.g. Career Center, Mass Rehab Commission)
- ☐ Emergency shelter
- ☐ Section 8 or other type of housing subsidy
- ☐ Case management and support services from non-profit organization
- ☐ Funding assistance through non-profit organization or governmental agency
- ☐ Other (Please describe) _____

4. What services do you or any member of your household need that are not currently offered?

5. On a scale of 1 to 5, how important is this service to your household now? Use 1 for “not important” and 5 for “extremely important”. Please circle one number for each service.

Service/Issue	Not important				Extremely Important
Affordable housing	1	2	3	4	5
Basic education (GED)	1	2	3	4	5
Help getting enough food	1	2	3	4	5
Help with heating and electric bills	1	2	3	4	5
Budgeting/debt management	1	2	3	4	5
Affordable child care	1	2	3	4	5
Legal assistance	1	2	3	4	5
Mental health services	1	2	3	4	5
Drug/alcohol treatment & counseling	1	2	3	4	5
Help finding a job/livable wage	1	2	3	4	5
Parenting support	1	2	3	4	5
Bilingual services	1	2	3	4	5
Other:	1	2	3	4	5
Other:	1	2	3	4	5

6. On a scale of 1 to 5, how easy is it for your household to locate and receive these services? Use 1 for “very hard to get” and 5 for “very easy to get”. If you don’t know, please check “Don’t know” box. Please circle one number for each service.

Service/Issue	Very hard to get				Very easy to get	Don’t know
Affordable housing	1	2	3	4	5	<input type="checkbox"/>
Basic education (GED)	1	2	3	4	5	<input type="checkbox"/>
Help getting enough food	1	2	3	4	5	<input type="checkbox"/>
Help with heating and electric bills	1	2	3	4	5	<input type="checkbox"/>
Budgeting/debt management	1	2	3	4	5	<input type="checkbox"/>
Affordable child care	1	2	3	4	5	<input type="checkbox"/>
Legal assistance	1	2	3	4	5	<input type="checkbox"/>
Mental health services	1	2	3	4	5	<input type="checkbox"/>
Drug/alcohol treatment	1	2	3	4	5	<input type="checkbox"/>
Help finding a job/livable wage	1	2	3	4	5	<input type="checkbox"/>
Parenting support	1	2	3	4	5	<input type="checkbox"/>
Bilingual services	1	2	3	4	5	<input type="checkbox"/>
Other:	1	2	3	4	5	<input type="checkbox"/>
Other:	1	2	3	4	5	<input type="checkbox"/>

7. What are the main obstacles/barriers to you or members of your household getting help and support?

_____lack of public transportation

_____lack of child care

_____lack of internet access

_____language barrier

_____can't access services during 9-5pm hours

_____specific service I need is not available or does not exist

_____waiting lists to receive service/support

_____feeling overwhelmed and not sure where to get help

_____feeling embarrassment or shame asking for help

_____bad past experience asking/receiving help

_____Other: _____

_____Other: _____

8. It seems like there are a lot of struggling single mothers in the community who aren't getting the help or support they need. Do you have any thoughts on why this is? Why do you think they aren't asking for help and/or applying for benefits and services?

9. When you need help with daily problems or an occasional crisis, where are you most likely to go for advice or resources? Why?

10. On a scale of 1 to 5, how useful is the following actions in helping you achieve greater economic independence for yourself and your family? Use 1 for “not useful” and 5 for “extremely useful”. Please circle one number for each item.

Service/Issue	Not useful				Extremely useful
Going back to school	1	2	3	4	5
Acquiring employable skills	1	2	3	4	5
Securing a job with a livable wage	1	2	3	4	5
Securing a job with more hours	1	2	3	4	5
Job counseling and coaching	1	2	3	4	5
Help with budgeting, savings, and developing assets	1	2	3	4	5
Access to start-up funds to start a business	1	2	3	4	5
Other:	1	2	3	4	5
Other:	1	2	3	4	5

11. What would you change about any of the benefits or services you currently receive or have received in the past? Do you have any specific suggestions on how to improve them?

12. What goal(s) and hopes do you have for yourself and your family in the future? Where do you see yourself and your family in 5 years?

13. Is there anything else you would like to tell us about your experiences as a single mother in Amherst, ideas you have to improve services and supports, or any other issues in the community?

Information About You and Your Household

14. What is your date of birth? Month/Day/Year: ____/____/____

15. Which best describes your race/ethnicity?

- a. African American
- b. Asian or Pacific Islander
- c. Caucasian/White (Non-Hispanic)
- d. Hispanic/Latino
- e. Native American/American Indian
- f. Multi-Racial/Ethnic
- g. Other, please specify: _____

16. How long have you lived in Amherst in total? Years: _____ Months: _____

17. What is your highest level of education?

- a. Less than high school
- b. GED
- c. High School degree
- d. 2 Year degree or some college
- e. 4 Year degree or more

18. Including yourself, how many people in your household are:

- ____ 0-5 years old
- ____ 6-13 years old
- ____ 14-17 years old
- ____ 18-25 years old
- ____ 26-59 years old
- ____ 60+ years old

19. Here is a list of common sources of household income. Have any of these has been a source of income for anyone in your home during the past year?

- ____ Wages or income from employment
- ____ Social Security
- ____ Social Security Income (SSI)
- ____ Social Security Disability Insurance (SSDI)
- ____ Unemployment benefits
- ____ TANF (Welfare Assistance)
- ____ Child support
- ____ Assistance from relatives, friends, etc.
- ____ Other _____

20. In the past year, what was your average estimated MONTHLY household income from all sources above? Dollars per MONTH \$ _____

2015 POVERTY GUIDELINES

ALL STATES (EXCEPT ALASKA AND HAWAII) AND D.C.

ANNUAL GUIDELINES

FAMILY SIZE	100%	120%	133%	135%	140%	145%	150%	175%	185%	200%	250%
1	11,770.00	14,124.00	15,654.10	15,889.50	16,478.00	17,066.50	17,655.00	20,597.50	21,774.50	23,540.00	29,425.00
2	15,930.00	19,116.00	21,186.90	21,505.50	22,302.00	23,098.50	23,895.00	27,877.50	29,470.50	31,860.00	39,825.00
3	20,090.00	24,108.00	26,719.70	27,121.50	28,126.00	29,130.50	30,135.00	35,157.50	37,166.50	40,180.00	50,225.00
4	24,250.00	29,100.00	32,252.50	32,737.50	33,950.00	35,162.50	36,375.00	42,437.50	44,862.50	48,500.00	60,625.00
5	28,410.00	34,092.00	37,785.30	38,353.50	39,774.00	41,194.50	42,615.00	49,717.50	52,558.50	56,820.00	71,025.00
6	32,570.00	39,084.00	43,318.10	43,969.50	45,598.00	47,226.50	48,855.00	56,997.50	60,254.50	65,140.00	81,425.00
7	36,730.00	44,076.00	48,850.90	49,586.50	51,422.00	53,258.50	55,095.00	64,277.50	67,950.50	73,460.00	91,825.00
8	40,890.00	49,068.00	54,383.70	55,201.50	57,246.00	59,290.50	61,335.00	71,557.50	75,646.50	81,780.00	102,225.00

For family units of more than 8 members, add \$4,160 for each additional member.

MONTHLY GUIDELINES

FAMILY SIZE	100%	120%	133%	135%	140%	145%	150%	175%	185%	200%	250%
1	980.83	1,177.00	1,304.51	1,324.13	1,373.17	1,422.21	1,471.25	1,716.46	1,814.54	1,961.67	2,452.08
2	1,327.50	1,593.00	1,765.58	1,792.13	1,858.50	1,924.88	1,991.25	2,323.13	2,455.88	2,656.00	3,318.75
3	1,674.17	2,009.00	2,226.64	2,260.13	2,343.83	2,427.54	2,511.25	2,929.79	3,097.21	3,348.33	4,185.42
4	2,020.83	2,425.00	2,687.71	2,728.13	2,829.17	2,930.21	3,031.25	3,536.46	3,738.54	4,041.67	5,052.08
5	2,367.50	2,841.00	3,148.78	3,196.13	3,314.50	3,432.88	3,551.25	4,143.13	4,379.88	4,735.00	5,918.75
6	2,714.17	3,257.00	3,609.84	3,664.13	3,799.83	3,935.54	4,071.25	4,749.79	5,021.21	5,428.33	6,785.42
7	3,060.83	3,673.00	4,070.91	4,132.13	4,285.17	4,438.21	4,591.25	5,356.46	5,662.54	6,121.67	7,652.08
8	3,407.50	4,089.00	4,531.98	4,600.13	4,770.50	4,940.88	5,111.25	5,963.13	6,303.88	6,815.00	8,518.75

Produced by: CMCS/CAHPG/DEEO