



SINGLE WORKING MOM?

THERE IS HOPE!

*Ever thought about going
back to school? Now is the time.*

**By Richard E. McDermott, Ph.D.,
and Lindsey A. Reese, R.N.**

As a youth, Stephanie (names have been changed) had anticipated a life as a stay-at-home mother. Her plans seemed to be well on track when she married Shawn, a returned missionary, in the temple. After 20 years of marriage, however, Shawn announced that he was filing for divorce, leaving her for another woman.

Beyond the heartbreak of the divorce, Stephanie was faced with the very real issue of economic survival. For the past 20 years she had been focused on marriage, family, and home. With no outside job experience and no education beyond secondary school, how would she support five children as a single parent?

Finances and the Single Woman

Whether a woman is on her own due to divorce, widowhood, or having never married, she may struggle financially if she does not have adequate schooling or vocational training. In the United States, for example, 28 percent of single mothers live at the poverty level.¹

A woman with only a secondary education can raise her yearly income significantly by seeking additional education. For Stephanie, who was not prepared to assume the full financial responsibility for supporting her family, the best solution was to return to school. However, the fact that it was the best solution did not make it any easier. How would it affect her children? Could she muster the necessary self-confidence? Would her age make her less competitive? How did other women in her situation accomplish this daunting goal?

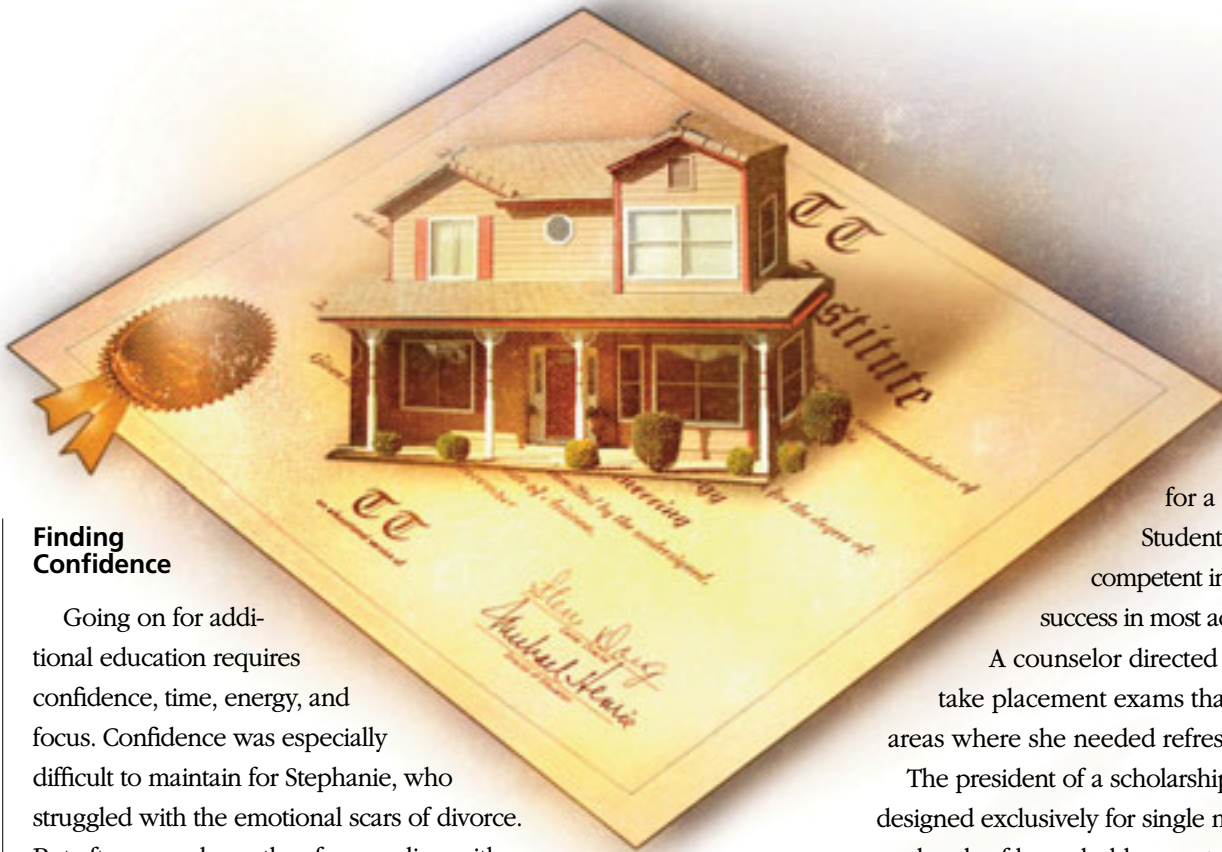
What should she study? And where? And how would she pay for it all?

The Effects on Children

Supporting a family is a full-time job and so is motherhood, making life especially difficult for a single woman when a former spouse is not fulfilling his financial obligation to his family. Finding time

for study sounded like an impossible task for Stephanie, whose days started at 6:00 a.m. and ended at 10:00 p.m. She worked conscientiously at her low-wage job in a bookstore. But she was often fatigued, and her thoughts were often elsewhere while she worked. *Did the kids get their lunch money? Am I asking too much of my 14-year-old son to get a 5-year-old out the door to kindergarten? Perhaps I could work double shifts this weekend and be paid overtime. That way, I could pay the power bill instead of having to ask for help again.*

It turns out Stephanie may have worried needlessly about the effect her entering school would have on her children. A study conducted by the Economic Self-Reliance Center at Brigham Young University, in partnership with the Single Mom Foundation in Salt Lake City, found that single mothers who return to school report the same time spent with their children and the same parental satisfaction as working mothers who do not return to school.² Years later, Stephanie's son would tell her that her returning to school set an example that motivated him and his siblings to take their education more seriously and helped them to become better students.



Finding Confidence

Going on for additional education requires confidence, time, energy, and focus. Confidence was especially difficult to maintain for Stephanie, who struggled with the emotional scars of divorce. But after several months of counseling with her bishop, and later with LDS Family Services, Stephanie regained the confidence she needed to assume the added responsibilities of returning to school.

Considering The Age Factor

For mature adults who have been out of school for many years and wonder how competitive they may be against younger students, there is good news. Single mothers with small children are not only competitive but often do very well. One reason is motivation. Having worked at home and often in industry, they have a strong work ethic. Professors often observe that older students get more out of their education because they have more experiences to draw upon, which helps them grasp and apply new ideas. The knowledge and wisdom that come from maturity improve learning.

Most universities now recognize and try to address the special needs of “nontraditional” students, including single mothers, by adapting curriculum, schedules, scholarships, and services. They offer refresher courses in math, English, and computer skills for those who have been out of school

A good educational foundation can raise your standard of living, your self-esteem, and your children’s expectations for themselves.

for a long period. Students need to be competent in these areas for success in most academic majors.

A counselor directed Stephanie to take placement exams that identified areas where she needed refreshing.

The president of a scholarship foundation designed exclusively for single mothers who are heads of households reports that of the 450 women who have received scholarships from the foundation over the past 10 years, fewer than 5 percent have failed to complete their degrees. Many former scholarship recipients are employed as nurses, radiology and laboratory technicians, dental hygienists, information technology managers, accountants, business managers, and human resource directors.

Selecting a Course of Study

Nothing would be more discouraging than sacrificing the time and money to earn a degree or certification, only to find no jobs were available in the chosen field. Stephanie did her homework to select a course of study that would provide both a job and increased earning power. She decided to major in accounting. Other excellent fields for single mothers include—but are definitely not limited to—radiology technology, teaching, dental hygiene, laboratory technology, nursing, and information technology. University counselors can help identify other possibilities.

In selecting a major, Stephanie realized it was important to consider her interests and talents. She took an

assessment examination to help her identify those careers best suited to her aptitudes. She took her exam at a university but could have found similar exams on the Internet or at an LDS Employment Services center (see sidebar at right).

Of equal concern to Stephanie was whether or not the lifestyle of her chosen career would harmonize with the demands of single motherhood. Many accounting programs, for example, focus on placing graduates in public accounting. Entry-level public accounting jobs often require 50- to 60-hour workweeks and may involve extensive travel. These demands would have been difficult for Stephanie and her children. With a little counseling, she decided that a better alternative would be to select elective courses that would prepare her for a job in management accounting (a job with industry or government), where work hours are more regular.

Choosing a School

Stephanie's bishop was an accountant. He told her that selecting the right school for her was almost as important as selecting the best course of study. Together, they created the criteria she would use in choosing from among several local colleges. These included the cost of tuition, the availability of night classes, online courses, class size, and the reputation the school had for quality teaching.

Night classes can help single women who work during the day. Some institutions specialize in degrees for nontraditional students with day jobs. Many students also find the Internet an attractive way to take some courses; they can study at their own pace without being required to attend scheduled classes.

Stephanie learned that some schools are better than others at placing their students in jobs. She asked the schools about the percentage of their students who have jobs in their

career field by graduation and about average starting salaries. She also visited with recent graduates to discover their experience with teachers, curriculum, and job placement.

Financing an Education

Financing her education was probably Stephanie's greatest hurdle. She discovered that many traditional scholarships are not designed for the needs of single mothers. Some traditional scholarships exclude part-time students or place strong emphasis on past scholastic performance. Fortunately, she was able to find a scholarship specifically designed for single women who are heads of households.

She learned of additional scholarships and grants and loans that were offered by government agencies and private institutions. University counseling offices, financial assistance offices, and women's centers provide the most comprehensive information on financial aid.

Finding Success

Stephanie earned a bachelor's degree in accounting and now works as the chief accountant for a building contractor. What counsel does she have for women who may suddenly find themselves in the role of single-mother head-of-household? "Have faith in yourself and in the knowledge that the Lord is aware of you. Know that He loves you and wants you to be successful," she says. "When considering more education, do your research, and then ask the Lord to confirm if additional education is the best option for you." ■

NOTES

1. Timothy S. Grall, "Custodial Mothers and Fathers and Their Child Support: 2005" in *Current Population Reports*, Aug. 2007, 4. Available at www.census.gov/hhes/www/childsupport/cs05.html.
2. Richard J. McClendon and Julie Humberstone, "Education, A Powerful Asset for Single Mothers," *ESR Review*, Spring 2008.

AN IMPORTANT WORLDWIDE RESOURCE

Although the statistics quoted in this article come from the United States, single-parent poverty is a worldwide phenomenon. Systems of higher and vocational education vary from country to country, as do available resources for educational aid. However, one valuable resource is available worldwide: nearly 300 Church Employment Resource Centers, where Church members can receive counseling and have access to aptitude and interest tests, information on available financial aid for education, and other information helpful to those considering additional education. Ward or branch priesthood leaders and employment specialists can help interested members locate the nearest center.

To locate the nearest center using the Internet, go to providentliving.org, select "Employment," and click on "Find jobs and other opportunities." ■