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PERSPECTIVES OF HISPANIC/LATINA WOMEN AGES 60 AND OVER  
ON THE IMPACT OF SINGLE MOTHERHOOD AND THEIR LONG-TERM  
FINANCIAL WELL-BEING

A Dissertation Presented

by

TESS JUNO ANSELM

Submitted to the Office of Graduate Studies,  
University of Massachusetts Boston,  
In partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

August 2023

Global Inclusion and Social Development Program

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## ABSTRACT

# PERSPECTIVES OF HISPANIC/LATINA WOMEN AGES 60 AND OVER ON THE IMPACT OF SINGLE MOTHERHOOD AND THEIR LONG-TERM FINANCIAL WELL-BEING

August 2023

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Unmarried women over the age of 60 continue to experience disproportionate rates of adult poverty in the United States, while families headed by single mothers experience the highest poverty rates. This study explores the long-term impact of single motherhood on financial wellness through the perspective of Hispanic/Latina women ages 60 and over who have experienced single motherhood in Massachusetts. A transdisciplinary study, it utilizes intersectionality as a theoretical framework, employs feminist standpoint informed inquiry methods to document lived experiences through in-depth interviews, and engages diffraction as a mode of praxis as it intra-acts with narratives and explores the systems and structures participant lives are entangled with.

As it explores the perspectives and narratives of participants regarding their experiences with single motherhood and their financial well-being, this research documents and shares the voices of this often neglected and excluded population. It considers the notion of single motherhood within the public imaginary, and its influence on the phenomenon and lived experience of single motherhood. In doing so it engages with impacts of single motherhood on long-term financial well-being in a way that could inform future research as well as inform the development, enhancement, and/or revision of public policies.

A key finding of this research is the role of stigma and shame on financial well-being and its multifaceted entanglement with financial wellness. Stigma and shame are explored diffractively through an intersectional lens as it intra-acts with facets of participant identity such as single motherhood, race and ethnicity, and immigration status. Another finding of this research is the role of structural and systemic barriers that intra-act with participant lives and impact their financial wellness. This study considers the impact of material structures including policies and practices, as well as social systems including problematic aspects of resilience, public perceptions, and popular myths, on the lives of participants. Finally, this study highlights the need for further research into the possible links between experiencing single motherhood and rates of poverty among unmarried women, especially women of color, over the age of sixty.

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Throughout this process, participants shared how taking part in this study made them feel visible and that they mattered. If this research accomplishes nothing else, that alone is sufficient for me.



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## CHAPTER 1

### INTRODUCTION

The stigma and financial exclusion associated with single motherhood and the generally negative connotations implied by this identifying term are found in varying degree across the globe, throughout multiple strata of time, place, and belief systems (Carabine, 2001; Hendrix, 1996; G. E. Pollock & Stroup, 1997; Wright, 2012). Like many societal challenges, the financial exclusion and stigma associated with single motherhood is complex, the product of multilayered and interconnected systems (Malone et al., 2010). As such, outcomes of single motherhood are best examined and analyzed contextually, to better understand possible contributing factors and influences. This study explores, documents, and analyzes the experiences, perspectives, outcomes, and long-term well-being of a small group of women who have experienced single motherhood, through transdisciplinary narrative-based inquiry.

Utilizing a transdisciplinary format, this dissertation employs facets of multiple methodological approaches, to collect, analyze, and share data. While its primary objective is collecting and documenting the participants' narratives of their experiences, it also examines contexts and contributing factors and influences that shape the lives of

participants. This dissertation considers and questions the possible long-term impact of single motherhood on a woman's long-term well-being, and more specifically her financial wellness. In seeking out the perspectives of Hispanic/Latina women in the greater Boston area who have experienced single motherhood, and who are now ages 60 and above, this dissertation positions participants as knowers and knowledge producers, who are continuously becoming, and contextually situated. However, it also shares the narratives of participants without either pathologizing or individualizing their experiences. Rather, it connects the personal to the larger societal context, recognizing where and when participants have linked their experiences to a broader context, while also acknowledging the heterogeneous complexity of individual life experiences.

### **The Problem**

The face of adult poverty in the United States is predominantly female and unmarried, with single mothers and unmarried women ages 60 and above comprising demographics at particular risk of poverty and economic exclusion. This problem of economic exclusion among single mothers and unmarried women over the age of sixty is well documented in the national data. According to the U.S. Census Bureau, in 2012 there were over twice as many women ages 60 and over living below the poverty line as men (DeNavas-Walt, 2013; DeNavas-Walt & Proctor, 2015; UNIFEM, 2015). Moreover, among the demographic of those ages 60 and over, women experience poverty at higher rates than men regardless of their race and/or ethnicity or their educational background.

Although overall women over the age of 60 fare worse than men financially, the factor of gender is further complicated when intersected with marital status, race, and ethnicity.

The intersection of gender with race and ethnicity is a point of cumulative economic disadvantage for Hispanic/Latina women. Racial and ethnic minorities in the U.S. experience higher rates of poverty than their Euromerican/white counterparts. This rate of experiencing poverty increases for those who are unmarried, with almost 25% of unmarried mothers living below the poverty line (Bleiweis et al., 2020). Census Bureau data indicate that 59% of adults living in poverty are women, and that 75% of those women are without a spouse (DeNavas-Walt et al., 2009). Unmarried black, Hispanic, and Native American women experience the highest rates of poverty among all seniors. While only 18.1% of women in the United States identify as Hispanic/Latina, they represent 27.1% of the women living in poverty (Bleiweis et al., 2020). These data capture a point in the outcome of cumulative disadvantage experienced by these populations, however the complexities of discrimination and multigenerational financial exclusion contributing to this outcome must be explored more in depth. Understanding that no one aspect of life occurs in isolation, the role of lifelong cumulative disadvantage and ongoing systemic oppression in contributing to poverty among seniors must be examined when attempting to address the topic.

To examine the role of cumulative disadvantage on the prevalence of poverty among women over the age of 60 this study goes chronologically backward, questioning the

impact of past experiences on current financial health among senior women. Specifically, it studies the phenomenon of single motherhood, and its possible long-term impact on personal financial well-being. Financial well-being is closely tied to social inclusion and as such can have far-reaching implications in the lives of those experiencing financial hardship (*Inclusion Matters*, 2013). The data indicate that single mothers and their children are more likely to experience financial exclusion than any other demographic. Unmarried individuals make up 69% of those ages 60 and over living in poverty, despite representing only 42% of the overall senior population (Trenkamp, 2016). Among those living in poverty, unmarried women experience significantly higher rates of economic hardship (Ibid). In Massachusetts, the poverty rate among those ages 60 and over is approximately 9.3%, with 11.2% of senior women experiencing poverty, compared to just 6.9% of senior men (Lyu, Gravette, Steinman, & Mutchler, 2013).

At the same time single mothers and their dependent children are the demographics most likely to experience poverty in the United States. With 38 percent of unwed mothers receiving public assistance, and 46% living below the poverty line with an additional 21% at risk of experiencing economic hardship, it is an issue that bears further investigation and intervention (Renwick & Fox, 2016). Hispanic/Latina women are a particular demographic that warrants further study, as over 30% of the Hispanic/Latino population of Massachusetts live below the poverty line, and in Massachusetts the highest rate of unwed women giving birth is among Hispanic/Latina (Ibid). These data suggest that many women who experience single motherhood may be economically marginalized



and face challenges accessing economically advantageous opportunities. Additionally, the consistency of these data over time may be indicative of systemic problems fostering conditions of chronic inequity and exclusion.

Given that data indicate the two groups of women who are at particularly high risk of living in poverty are single mothers and unmarried women ages 60 and over it is important to examine the intersections between these two factors, and to ask whether there is a correlation between the two. Past and current research endeavors typically address these two at-risk groups separately, with little investigation being done on any possible relationship between them. Moreover, most research on these two phenomena focuses on the risk factors of unwed pregnancy and never-wed single mothers (Murry et al., 2001), describing and collecting data on various descriptors of single mothers (Ibid), the successes and failures of programs utilized as interventions to assist low-income single mothers (Taylor & Conger, 2017), the impact of single motherhood on children (Agnafors et al., 2019; Kramer, 2020; Stolba & Amato, 1993), income disparities related to difference in employment and marital status (Willson & Hardy, 2002), and causes of discrepancies in social security payments and dependency (Willson, 2003).

Although the potential long-term impact of single motherhood on children has been and is being investigated, questions considering possible long-term effects of experiencing single motherhood on women have not been sufficiently examined. Similarly, there is a significant amount of research on gender disparities in income and its implications for

those ages 60 and over. However, there is an absence of research questioning the possible long-term financial impact experiencing single motherhood may have had among women ages 60 and over who were or are single mothers. There is also a lack of input from senior women who experienced single motherhood, regarding their experiences and their perceptions of its long-term impact on their lives. This study identifies and explores this gap in the field and examines the perceptions and reflections of participants.

The systemic problems and challenges that may affect the lives of single mothers are ever more important to identify and examine given that single mothers are heads of a significant and increasing number of families. In the decades since the release of the infamous Moynihan Report in 1965<sup>1</sup>, the rate of unmarried births and families headed by single mothers has sharply increased (CDC, 2015; *see figures 1 and 2*). As of 2015, in the Commonwealth of Massachusetts 20% of all families are headed by single mothers, while 30 percent of all births in the state are to unwed mothers (Renwick & Fox, 2016). This large segment of the state's population is in need of effective policies. It is also in need of programs that address the economic exclusion that a substantial number of single

---

<sup>1</sup> *The Negro Family: The Case for National Action*, later referred to as the Moynihan Report, written in 1965 by then Assistant Secretary of Labor Daniel Moynihan, was written for internal use (Wilson, 2009). His intention was to advocate for federal funding for jobs, equitable housing, and programs to address poverty among urban black families (Ibid). Despite the report sharing information and ideas that had long been discussed by Black intellectuals and academics of the day, when leaked to the public the wording of the report was used to fuel controversy pointing to a breakdown of family values as the cause of poverty rather addressing the numerous structural causes Moynihan indicated (Ibid). His report ultimately had the opposite effect to what he had intended, centering blame on those experiencing poverty rather than on systemic and structural inequities, and has been used in the decades since to argue against welfare and social programs.

mothers face. Given the increasing number of single mother headed families, it is an issue that warrants examination.

Figure 1: McLanahan and Jencks, *Unmarried Births*, 2015

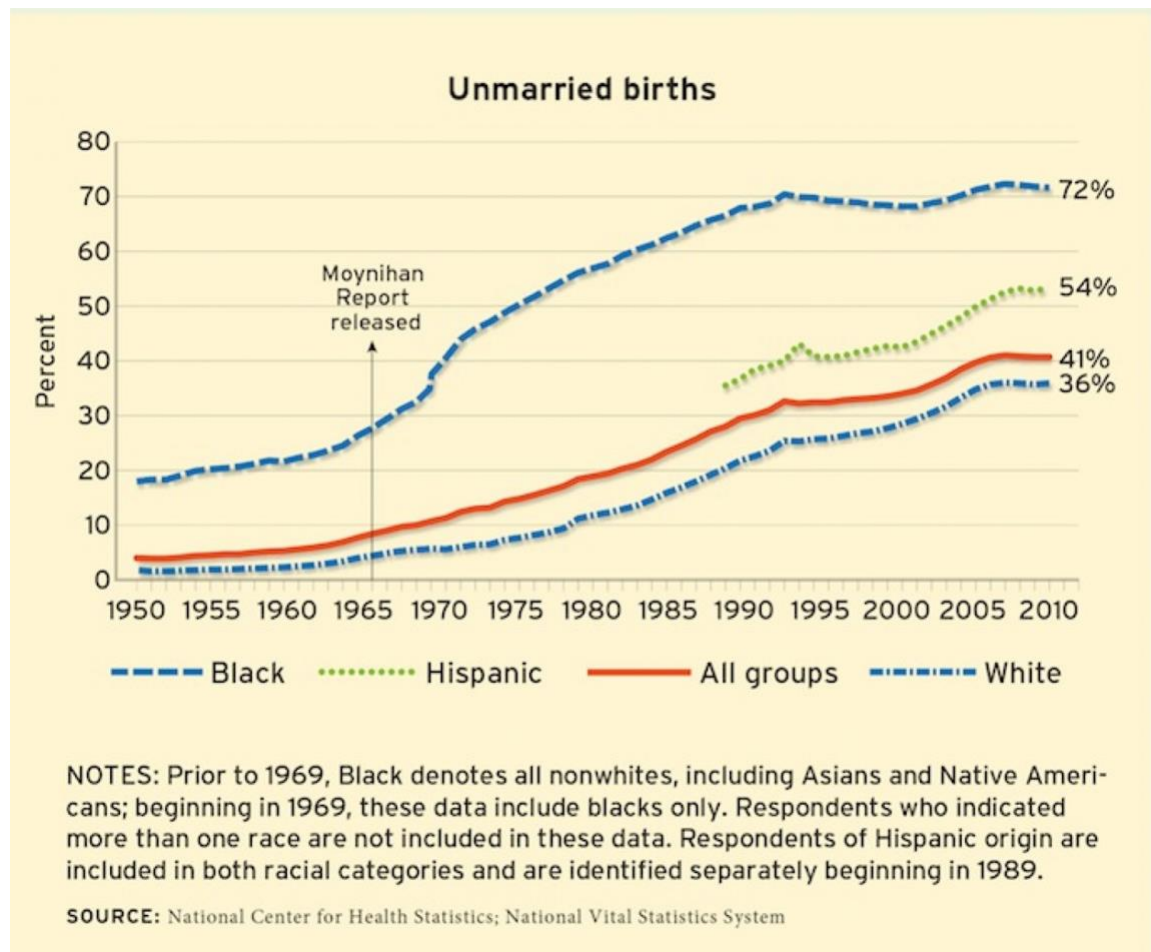
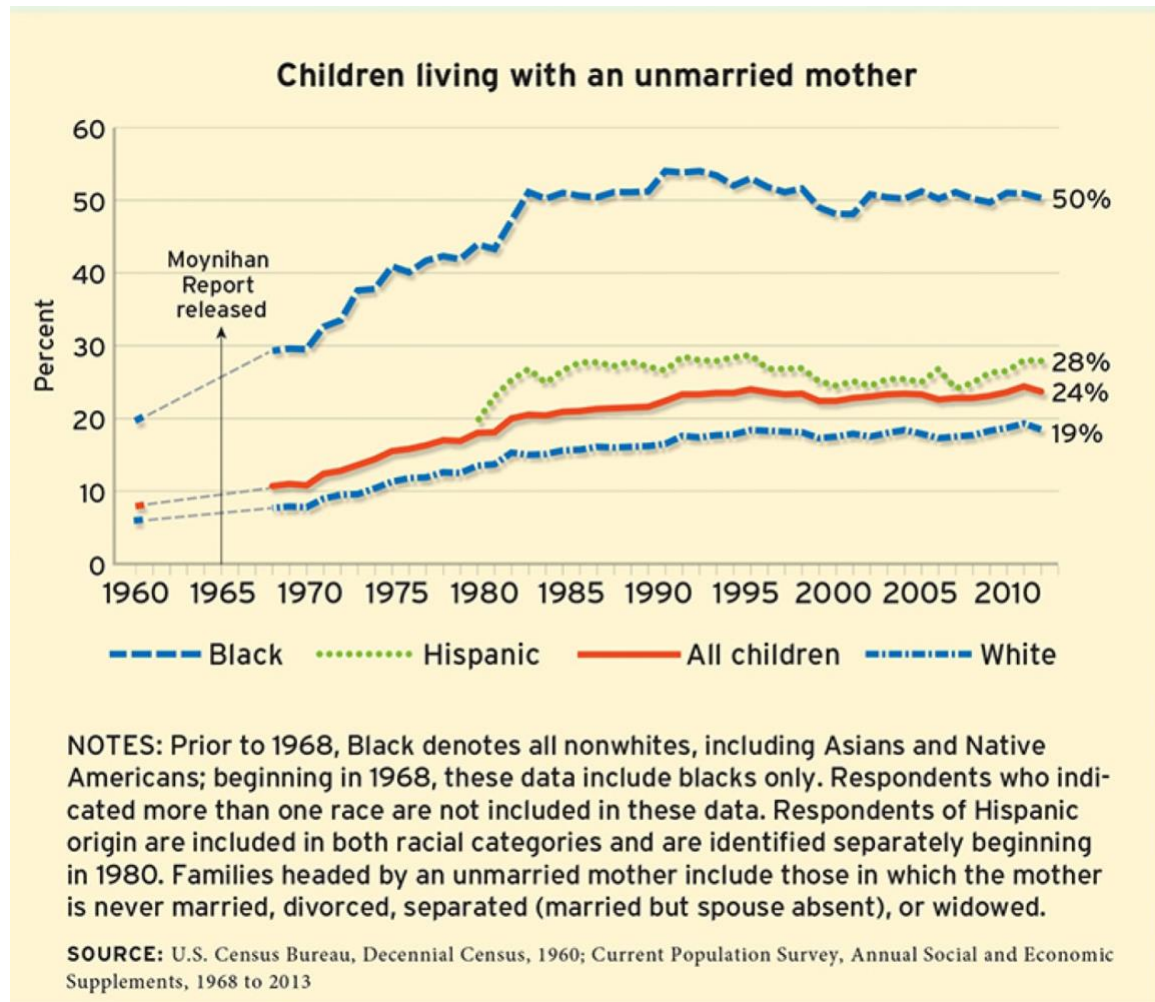


Figure 2: McLanahan and Jencks, *Children Living With an Unmarried Mother*, 2015



As such, it is both relevant and important to examine the lived experiences of women who have been single mothers and are now embarking on their senior years, and to work with them to create new knowledge regarding the possible long-term influences of single motherhood on their present financial well-being. Their perspectives may be utilized to inform the development of effective public policies and programs. Moreover, their personal narratives may provide insight on how women have interpreted events and

experiences related to single motherhood over time, and how single motherhood is perceived by participants and within the popular imaginary.

### **The Study**

This exploratory study posits that women who experience the factors and circumstances particularly correlated to higher rates of economic inequality and social exclusion may have insights to offer regarding their lived experiences that could better inform policy makers and researchers, among others. It approaches this with the understanding that policies may need improvement given current data on the financial well-being of single mothers, however it remains open to gaining knowledge regarding perceptions on the effectiveness of policies that it hopes to elicit from participants. It also posits that the narratives of these women are of value and worthy of documentation, regardless of potential function or future role. As such, this study will explore the perceptions of Hispanic/Latina women ages 60 and over who experienced single motherhood for a period of at least five years regarding their experiences and what they perceive to be the impact of being a single mother on their long-term financial well-being. It is my hope that by sharing the unique viewpoints of those who have experienced single motherhood and are now entering or in their senior years, knowledge produced through this dissertation may contribute to insight on the phenomenon of single motherhood, provide input to shape the direction of further research on the long-term impact of single motherhood, and inform the development and reform of policies that are relevant to the lives of single mothers.

Tropes of the single mother, as well as that of the unmarried older woman, abound within the public imaginary, shaping societal opinions and underpinning social systems and structures. Prevailing stereotypes can be problematic and contribute to biases and prejudice, influence knowledge production, increase stigma, and impede communication (Hillman & Beiler, 2011). The trope of the single mother as lazy, welfare-dependent, and immoral can make it easy for the public to ignore her needs by painting her as undeserving of support and assistance (Hancock, 2004). Some counter this by celebrating the resilience and strength of single mothers (Sidel, 2006). However, this romanticization of the notion of resilience can also be harmful, by removing the onus of support from policy makers and expecting those impacted by the phenomenon to cope and recover (McDonnell, 2020). This dichotomy of the single mother as either morally corrupt and undeserving of help, or as resilient, strong, and able to cope on her own masks their complex lived experiences and needs.

By positioning the participants in this research as narrators of their own experience, this dissertation seeks to go beyond the tropes and stereotypes and include the voices and perspectives of a population who are often excluded from the hegemonic narrative of their lives as single mothers. However, while this dissertation explores the greater context of the phenomenon of single motherhood and examines commonalities in the lived experience of this phenomenon among participants, it acknowledges that their

experiences are not monolithic, nor are they representative of all women in this social group.

Here I have explained that this dissertation is a qualitative study among a small group of women meeting the inclusion criteria in the greater Boston area. It seeks to contribute towards an improved understanding within the public imaginary and an inclusion of the voices and perspectives of women who have experienced single motherhood into public discourse on single motherhood. This study asks for the perspectives of those who have experienced single motherhood and are now able to look back and reflect on their experiences, sharing their insights and experiential knowledge, as co-creators of new knowledge.

## **Objectives, Research Question, Purpose**

### **Objectives**

The objectives of this research are:

- To explore the perspectives of Hispanic/Latina women ages 60 and over regarding their experiences with single motherhood and their financial well-being
- To better understand the impact of single motherhood on long-term financial well-being
- To document and share the voices of an often neglected and excluded population
- To identify and analyze single motherhood within the public imaginary, and its influence on the phenomenon and lived experience of single motherhood

- To gather participant perspectives and stories of their lived experiences to inform future research as well as inform the development, enhancement, and/or revision of public policies

### **Research Question**

What are the perceptions of Hispanic/Latina women who are 60 or older regarding the possible influence of single motherhood on their financial wellbeing?

### **Purpose**

The purpose of this qualitative exploratory study is to investigate the perceptions and perspectives of Hispanic/Latina women ages 60 and over, living in Massachusetts, who experienced single motherhood. Its secondary purpose is to explore the contextual circumstances contributing to the economic fragility and exclusion of a population. While it includes various aspects of their experience, it specifically asks for their insights regarding the impact of single motherhood on their long-term financial well-being. As demographics shift over time it is essential to bring forward populations disproportionately impacted by economic and social exclusion. To implement effective policies to both address and prevent such risk in the future, it is necessary to gain a comprehensive understanding of the factors that contribute to it. The consistently higher rates of poverty among women, and especially women who identify as black or Hispanic/Latina, are indicative of systemic causes. When specific populations remain at a higher risk of poverty over time, it is critical to explore the perceptions of those



populations regarding the multi-faceted conditions that may be fostering their vulnerability.

Women may experience oppression because of social structures that support patriarchal models of economic dominance. Utilizing a standpoint perspective this study considers how the lived experiences of women can facilitate the identification and analysis of gaps that emerge when women's lives are not aligned with the dominant cultural expectations and norms (Smith, 1987, 1992). When women do not engage in the hegemonic lifestyle model that expects heterosexual marriage, they are marginalized (Bogenschneider, 2002). Furthermore, their voices and perspectives are often not included in the dominant narrative regarding their experiences. When examining the lives of those disproportionately impacted by economic and/or social exclusion, the value of documenting their voices for its own sake is all too frequently ignored. Rather, their lived experiences are often represented by statistical data and numbers, and the tacit understanding that they are an aberration from the norm, with tropes and stereotypes used to depict them.

The study is geographically located in the greater metropolitan area of Boston, Massachusetts, United States. Through multiple in depth interviews I examined the perceptions and perspectives of participants to identify common themes, if any, among their experiences to better understand how and why single motherhood impacts long-term financial well-being, and to examine how their perspectives and experiences can inform

future research, and contribute to future policy reform, enhancement, and/or development. While documenting the experiences of Hispanic/Latina women ages 60 and over who have experienced single motherhood is important, the information generated by these knowers may have a broader reach. The results of this investigation may be used to provide input regarding the direction of further research, as well as the development and enhancement of policies related to the long-term impacts of single motherhood.

### **Background on Financial Challenges Among Women Ages 60+**

One of the many important issues older adults face is access to an adequate means of financial support. While for some this is experienced as economic dependency on others, a large portion of older adults in the United States depend on income generated from social security, pension plans, and/or savings. As such lifetime earnings can be a valuable indicator of possible economic security among seniors. Diverse populations experience access to income differently, but the intersection of gender and marital status leaves unmarried women especially vulnerable to living in poverty due to multiple factors that may influence their lifetime earnings. Some of these factors include the gender-wage gap, gender-based gaps in wealth accumulation, occupational segregation, caregiver responsibilities, and inadequate public supports (Bleiweis et al., 2020).

Figure 3: EPI analysis of IPUMS-CPS (<https://cps.ipums.org/cps> using the Supplemental Poverty Measure), *U.S. Poverty Rate of Women and Men Age 60 and Older, 2012*

U.S. poverty rate of women and men age 60 and older by age, race, ethnicity and marital status for 2012:

	Men	Women
All 60+	12%	17%
60-69	11%	13%
70-79	11%	17%
80+	17%	22%
White non-Hispanic	10%	14%
Black non-Hispanic	18%	25%
Hispanic	28%	31%
Married	11%	12%
Divorced	15%	19%
Widowed	15%	20%
Never married	21%	29%

Another factor is that there are more women than men among senior populations.

Although linked to income and geographical location, across most of the globe women consistently have longer lifespans than males. In high-income countries women outlive men from the same area by an average of six years and outlive men from low-income countries by over two decades (WHO, 2014). The Center for Disease Control (CDC)

reports that in the United States the average life expectancy for males is 76.4, while for females it is 81.2 (CDC, 2015). While the specific average life expectancy age varies, women outlive men across all racial and ethnic groups. This results in a higher number of women than men in the 60 and over population. Furthermore, extended lifespan among women further increases their risk of experiencing poverty as poverty rates increase with advanced age (See figure 3). That is, the longer women live, the higher their risk of experiencing poverty.

Analyses of Census data indicate the limitations of using the official poverty line and supplemental poverty measure, as the means of identifying those living in poverty. With a considerable number of seniors living in hardship near but above the poverty line, it is estimated that approximately 48% of seniors are economically vulnerable (Entmacher, Robbins, Vogtman, & Morrison, 2014; Levinson, Damico, Cubanski, & Neuman, 2013). The economic insecurity this population experiences has contributed to discourse among experts on the importance of utilizing economic security rather than the poverty rate, and the development of tools such as the Elder Economic Security Standard Index (EESSI) by WOW (Wider Opportunities for Women), and the Gerontology Institute at the University of Massachusetts Boston. The EESSI provides a more accurate means of assessing financial wellness as it measures economic security by including the cost of housing, health care, transportation, food and other essentials based on location and other relevant factors.

## **Conceptual and Theoretical Frameworks**

Many factors including family's socioeconomic status, gender, race/ethnicity, marital status, and education all impact a woman's lifelong financial well-being. This study questions whether women ages 60 and over who have experienced single motherhood perceive that it further complicates and/or multiplies the impact of other underlying factors on their long-term financial well-being. It explores the possible role of single motherhood within an intersectional and cumulative disadvantage context. It attempts this via a diffractive analysis that utilizes single motherhood as the lens through which to consider points of intersection between multiple factors.

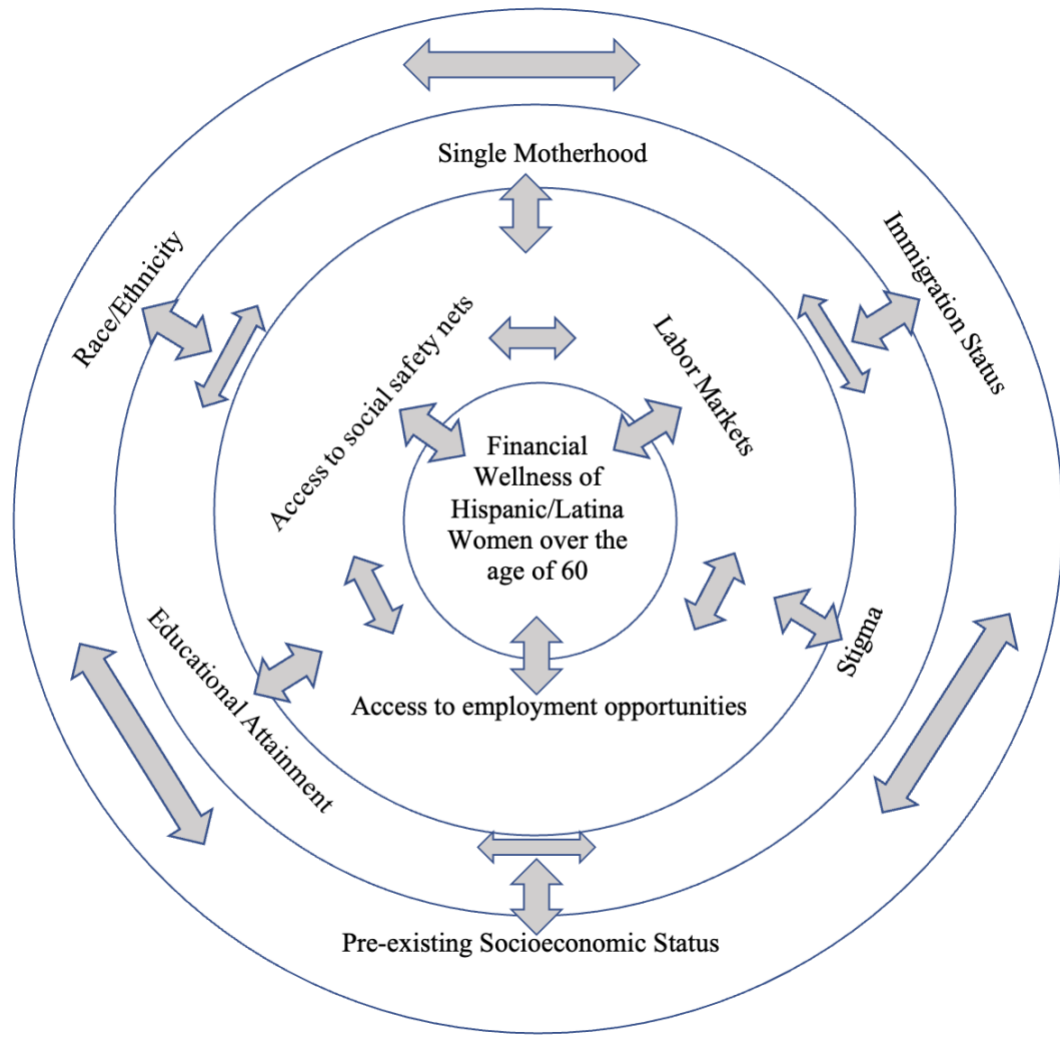
In keeping with the practice of feminist epistemology, this study seeks to disrupt whose knowledge is being considered. A key point among numerous feminist theorists is that it is the hegemonic white, heterosexual, male gaze that has long been considered the perception that is accurate and valued (Conboy, Medina, & Stanbury, 1997; Haraway, 1989; Irigaray, 1985; Kuhn, 1997; Rich, 1979). The perceptions of women, especially women of color, are diminished and even negated (Lauretis, 1985; Lugones & Spelman, 1983; Rich, 1979). Disrupting the hegemonic viewpoint to include the marginalized voices is essential within a feminist approach to inquiry.

Feminist standpoint theory supports the inquiry process utilized within this dissertation, acknowledging that those experiencing oppression are knowers regarding their oppression and are often better situated vis-à-vis the dominant culture to comprehend the

more nuanced aspects of society as a whole (Collins, 1986; Sandoval, 2004; Smith, 1987). It utilizes a feminist understanding of objectivity which recognizes that knowledge is situated, relational, subjective, and power imbued, and as such can only be partially known (Bhavnani, 1993; Haraway, 1988; S. Harding, 1992). It also acknowledges the agency of all participants, including the researcher, and how each of us is situated within the knowledge production process (Ibid).

This study is placed within the intersectional locus of several layers of stratification: female, Hispanic/Latina, aged 60 and over, and having experienced single motherhood for a minimum specified period. To collect and analyze the data, aspects of both phenomenological and feminist narrative research methods have been utilized. I use these interrelated methodological approaches to consider and bring forward the perspectives and lived experiences of Hispanic/Latina women ages 60 and over who have experienced single motherhood. Utilizing intersectionality as a framework this research explores how institutional and social structures may contribute to a greater financial exclusion of women within this particular social group (see Figure 4).

Figure 4: *Graphical Depiction of Conceptual Framework*



Multiple factors contribute to the economic and social exclusion of this population. The graphic representation of the conceptual framework in Figure 4 depicts the interconnected web of factors interacting with each other and acting on this population. This study explores several relevant factors that intersect and impact the lives of

participants and considers them through the perspective of single mothers, utilizing the phenomenon of single motherhood as an apparatus for diffractive analysis.

In keeping with transdisciplinary research methodologies, this dissertation utilizes elements from a variety of methods. Transdisciplinary research differs from interdisciplinary and multidisciplinary approaches in that it goes beyond their defining degrees of cooperation between methods and disciplines, and blends aspects and elements of diverse approaches and disciplines into a new creation that doesn't belong to any one field of study. This study also employs data from research across a variety of disciplines, including economics, law, public policy, political sciences, gerontology, medicine, psychology, gender, and sociology. At the same time, utilizing a transdisciplinary approach supports inquiry that can then inform a wide range of disciplines. In turn, the findings and discussion developed in this study are applicable to multiple disciplines and could also be used to inform public policy and administration.

The use of narratives people share about their life experiences is certainly not new, and the tradition of passing on stories of self, community, and culture has a long history (Ollerenshaw & Creswell, 2002; Pinnegar & Daynes, 2007). The emergence of narrative as a means of inquiry is rooted in the practices of qualitative research within the social sciences and humanities (Bell & Bell, 2002; Clandinin & Huber J., 2010; Connelly & Clandinin, 1990, 2000, 2006; Hendry, 2009). These disciplines have long collected and used narratives within their research practice, but with their numerous articles and their



book in the late 1980s and early 1990s, it was education research experts Clandinin and Connelly whose work advocating the use of narratives validated it as a method of inquiry (Ollerenshaw & Creswell, 2002).

One of the methods utilized here is a phenomenological approach, and more specifically a mixed methods existential phenomenology. This approach aligns well with the purpose of this study, as well as with the feminist inquiry framework that structures this dissertation. Existential phenomenology targets lived experiences and enables researchers to search for meaning through participants' experience of the phenomenon being studied (Garko, 1999; Osborne, 1994; Wrathall, 2007; Harris, 2017). This study does just that, focusing on the lived experiences of participants, and gleaning meaning from their experiences related to the phenomenon of single motherhood.

Existential phenomenology also recognizes the capacity of each participant as a "self-interpreting being" (Harris, 2017 p. 267). Throughout this study care has been taken to accurately share and represent both the voices of participants and their self-interpretation of their experiences. Phenomenology addresses in its own way the role of the researcher, questioning not only the biases, but also the intentions of those observing and studying the phenomena (Merleau-Ponty & Landes, 2013; Weiss, 1999). This aligns with the tenets of feminist inquiry that are the framework of this study and support full disclosure by the researcher of possible biases and preconceived notions regarding the phenomenon being studied. It encourages deep reflexivity and self-analysis to recognize the filters that

may be affecting the researcher's gaze. It also demands a researcher's acknowledgement of the impossibility of a neutral or passive role within the research process.

Given the limitations of reflection and reflexive practice, which considers that which is being investigated as a separate object, this study engages in diffractive analysis which seeks to understand from within (Barad, 2007; Haraway, 1997). Established as a tool for feminist research by Donna Haraway, diffraction can be utilized to examine how “interference patterns can make a difference in how meanings are made and lived” (Haraway, 1997). It is a method of analysis that considers the effects that emerge from points of contact among the differences between processes and human and non-human objects, rather than merely focusing on the differences themselves. It attends to difference, to what emerges new from the interference, and to the effects of practices that create differences (Hill, 2018). This study employs a modified method of diffractive analysis to consider how the various layers of stratification interact, the practices that create difference, and identifying and analyzing the new patterns that emerge among their points of contact and beyond (Barad, 2003, 2007; Bhavnani, 1993; Haraway, 1988, 1997, 2004).

### **Positioning of the Researcher**

One of the hallmarks of feminist inquiry is its acknowledgement of the non-neutral role of the researcher in the creation, collection, and analysis of information throughout the research process. Whether or not a researcher is cognizant of it, sex/gender, racial and

ethnic background, socioeconomic status, education, relative privileges, biases, perspectives, culture and upbringing, personal preferences, and more all influence a researcher's interactions with the research process (Alkon, 2011; Chapman, 2011; England, 1994; Hall & Stevens, 1991; Hemmings, 2012; Shaw, 2010; Taylor, 1998; Wilkinson, 1988). Feminist standpoint theories recognize that efforts to know are all socially situated. As it is not possible to ever approach the research process fully separate from one's inherent biases and understandings, it is necessary to identify reflect on as many of these as possible (Chapman, 2011; England, 1994; Lykke, 2012; Osborne, 1994).

My positioning and background situate me as actor and researcher within this study so my inherent biases and my standpoint may emerge as I engage in this research. While I identify and reflect on my internal biases and assumptions, there are likely influences in my life that I may have not yet recognized, and I acknowledge that limitation. As a single mother who was a third culture kid and member of a multi-ethnic, multi-cultural family, I am both an insider and outsider to the topic and community being investigated. My family, upbringing, and background has had an influence on my understanding of immigrant experiences, language barriers, cultural clashes, acculturation, the impacts of religion on family and society, and the experience of life within the borderlands. Additionally, being a single mother in my late forties, I have considerable and varied experiential knowledge in common with the participants of this study.

As a woman who was unmarried when I gave birth at the age of 35 and who has raised my child on my own, I share some of the experiences of single motherhood with the participants of this study. Like the participants, I am shaped by the greater context of my life circumstances. Conditions I was born into over which I had no control or input, such as family culture, broader community culture, geographical location, and economic status, influenced and continue to influence many aspects of my life including my biases, thought processes, knowledge, and understandings. Along with my efforts to continuously learn, I am also working to unlearn many preconceived notions that have been both purposefully and unwittingly programmed and imprinted on my cognizance and subconscious through interactions with my family, my various communities, and by society at large.

My childhood, and the resulting lifelong effort to recognize and unlearn my conditioning, is an import element in considering my internal biases and perspectives. A third-culture kid, I am the second of eight children, born into bilingual, bi-cultural, multi-generational home. The term “third culture kid”, refers to people who were raised in a culture different from their nationality or different from the nationality and/or culture of their parents, and as a result have a multicultural identity and sense of simultaneously connecting with both cultures while belonging to neither (de Waal & Born, 2021; D. C. Pollock & van Reken, 2009). In my life this was layered on the already multicultural home I was born into. My parents are from two different cultural backgrounds, with my father from Italy and my mother from Massachusetts. Although born and raised until the age of seven in

Massachusetts, my family moved to the Dominican Republic (D.R.) where I spent many of my formative years, moving back and forth, and finally back home to Massachusetts at the age of 17. My years there left me with a foot in two different worlds. I am an insider and an outsider in both places, never belonging to either, occupying a separate liminal space. No one in my family is Dominican, and so the culture I was immersed in outside my home, and in many ways permeating the borders of my home, was not aligned with my home and family culture. While residing there I felt like an outsider, however my living experience abroad meant that although I had always considered Massachusetts home, I often felt like an outsider after returning there as well. Like most of the participants in this study, I live in the borderlands.

The notion of living in the borderlands is a key feminist theoretical concept, first discussed by Gloria Anzaldúa in her groundbreaking book, Borderlands/La Frontera: The New Mestiza (1987). Now an essential concept in Latina/o Studies, the borderlands can be both a physical/geopolitical and non-physical/psychic space (Ibid). It is a liminal space one occupies along the threshold, having crossed into but not fully in. The spaces being discussed, and the determination of who belongs in those spaces and who belongs out is fraught with biases based on colonialism and racist ideals that have persisted since the sixteenth century (Castro-Gomez & Johnson, 2000). Anzaldúa noted the continued oppression experienced by those living in the borderlands where the “first world” meets the “third world” (Anzaldúa, 1987). For participants of this study and me, the experience

of living in the margins has had an impact on our identity as well as a material impact on our life circumstances, albeit in different ways.

My inherent biases regarding notions of stigma and shame also bear noting. While I am an atheist, I was raised in a household that practiced a pedantic religiosity, enthusiastically embraced corporal punishment, exerted control via an array of diverse means, and engaged in copious amounts of shaming, demeaning, and guilt inducing tactics to control behaviors. In numerous ways that I am aware of, and most likely in ways that I am not yet cognizant of, the religiosity of my upbringing influences my preconceived notions regarding a wide variety of social issues discussed in this study including divorce, unwed mothers, and single motherhood. Unlearning the negative connotations associated with these issues, including unmarried mothers, is an ongoing process, and I am still surprised when the imprint of early learning emerges unconsciously- and often unexpectedly- and clashes with my conscious self. My self-image and sense of self identity is especially impacted by the negative connotations I learned in my youth, and I am still in the process of acknowledging the ways I continue to embody my inculturation. It is the continuous process of becoming, learning, and unlearning, as the “interconnections between our inculturation and our positioning... are not always obvious” (Migdalek, 2021, p. 725). At the same time, like many of the participants of this study I experience the visible, and often unseen yet abundantly experienced and deeply felt, stigma and shaming associated with single motherhood. As a result of this stigma, we may experience an internalized antagonism towards our single

mother identity, similar to the way researchers have observed internalized homophobia (Shidlo, 1994), internalized misogyny (Piggot, 2004; Saakvitne & Pearlman, 1993), and internalized racism (David et al., 2019). I am conscious of this anytime I avoid disclosing my single motherhood or fail to correct someone who has made assumptions about my marital status, and I recognize it in the reluctance of some participants to identify with the term.

Privilege, like so many concepts, is not typically clearly delineated into definitive categories, but rather occurs along a spectrum. Individuals can occupy points of oppression and privilege simultaneously. Like many other women, I am situated within positions of both relative oppression and relative privilege. Nash notes that a problem with intersectionality is that “it neglects to describe the ways in which privilege and oppression intersect, informing each subject's experiences” (Nash, 2008). To address that deficiency, I consider how privilege and oppression intersect in my life, and acknowledge the positions of privilege I occupy. When contemplating the positioning of my privilege within the context of this research there are four factors that stand out as localities of privilege: I am a U.S. citizen, a native English speaker, both of my parents are college graduates, and I have been able to access higher education.

The areas of privilege that I experience, which some of the participants to varying degrees do not, benefit me in ways that are both known and unknown. My citizenship

brings with an array of privileges and rights that less than half of my participants are able to access. Citizenship offers security, power, and identity in ways most felt by those who lack it (Gee et al., 2016). As a citizen, I take these privileges for granted and only recognize the extent of that privilege when considering what those without it contend with. Being a native English speaker is also an area of privilege, in terms of how I am perceived by society in all my daily interactions, as well as how it facilitates my access to opportunities (Subtirelu, 2013). The experience of linguistic based discrimination, prejudice, and stigma based on speaking English with a non-native accent has been observed (Gluszek & Dovidio, 2010). The extent of how this influences how I am perceived and how I am able to interact with others cannot be easily measured, however as the child of a non-native English speaker parent I have seen firsthand the difference in how people are treated when they speak with a non-native accent.

Being the child of college educated parents is another area of privilege, as studies have indicated it can often lead to higher educational attainment and higher lifelong earnings (Kent, 2019). Like other areas of privilege, the extent of this advantage is difficult to know as someone situated as a beneficiary. It is only when someone who is marginalized or oppressed in areas in which I enjoy privilege shares their knowing, their observations and experiences from their standpoint, that specific aspects of my privilege become evident (S. Harding, 2020; S. G. Harding, 1991). This is a key notion in standpoint, that when in positions of privilege it is difficult to see what is clear to the marginalized observer outside of that privilege (Ibid). I would argue that even after working to gain



that knowing, and examining my areas of privilege in detail, I cannot know what the experience is to not have those advantages, as my entire paradigm is constructed from a position situated within that privilege.

Like the participants in this study, who may share experiences impacted by the same systemic oppressions, but whose voices should never be subsumed into one voice, my experiences are entangled with shared systems of oppression creating lived experiences that at times may echo theirs, and theirs mine. Nonetheless, my voice and experiences are not representative of any one large homogenous group, and in the same way neither are theirs. There is no homogenous Hispanic experience or generic Hispanic woman (Mohanty, 1988). Their experiences, like mine, are diverse and complex entanglements with the culture and environment in which we live, and our individual stories should not be construed to represent non-existent “monolithic experiences” that are understood as representative of entire population (hooks, 1984). Recurrent themes have been extrapolated and identified to study particular aspects of the phenomenon of single motherhood, and commonalities explored as a means of uncovering the systems that are woven through our lives.

## CHAPTER 2

### LITERATURE REVIEW

While very little, if any, research has been attempted to study the impact of single motherhood on their long-term financial well-being from the perspective of women ages 60 and over, and even less on Hispanic/Latina single mothers, several related bodies of literature and areas of research inform this investigation. My review of this literature is organized into two sections: The first section reviews literature related to the theoretical concepts and methods employed by this study: 1) transdisciplinary research, 2) intersectionality, 3) mixed methods phenomenology, and 4) diffractive analysis. The second section reviews literature related to the themes and topics related to this study: 1) financial entanglements with age, 2) with single motherhood, 3) with Hispanic/Latina identity, and 4) cumulative disadvantage. Together, these provide the context within the literature in which this study is situated.

#### **Concepts, Theories, and Methods**

As a transdisciplinary study, this dissertation utilizes and combines tools, concepts, theoretical frameworks, methodologies, and sources from a variety of disciplines. Intersectionality is the central guiding theory unifying this study and is utilized as a

heuristic device to examine participant's narratives at the axis point of their complex identities (McCall, 2005; Shields, 2008). As theorists and researchers Patricia Collins and Sirma Bilge note, "Intersectionality is a way of understanding and analyzing the complexity in the world, in people, and in human experience... as an analytical tool that sheds light on the complexity of people's lives within an equally complex social context." (2016, p. 25). Intersectionality supports investigation into lives entangled with the systems and structures within which we all live, understanding that lives are not lived in isolation but are continuously interacting and mutually becoming with the world (Lykke, 2012). Intersectionality is an appropriate approach that facilitates an analysis of participants' narratives pertaining to their lived experiences and exploring their perceptions of the long-term financial impacts of and experiences with the phenomenon of single motherhood in their lives. Finally, this transdisciplinary study employs diffractive analysis to support its efforts to bring into the foreground aspects of this topic that have previously been in the background, as well as in recognition of the unavoidable influence and co-creative role of the researcher (Ibid).

### **Transdisciplinary Research**

Interacting with and engaging with components from a variety of traditional disciplines as it investigates a societally relevant problem, this dissertation is transdisciplinary in its approach at all stages. This is in keeping with an intersectional feminist studies-based approach to research that recognizes the critical interaction of sex/gender across all disciplines (Lykke, 2012: 27-30). Unlike inter-disciplinary research, which draws on the

knowledge base of multiple disciplines but does not interact with it, or multi-disciplinary research which focuses on relationship building among practitioners from different disciplines, transdisciplinary research transgresses the boundaries of disciplines to produce new concepts and approaches to inquiry (Hughes, 2020). Transdisciplinary research is driven by the phenomenon or problem it seeks to study, rather than a set method proscribed by a specific discipline or field of study (Ibid). It recognizes that phenomena or problems do not occur in isolation, but rather are multifaceted and cross through and become entangled within what have been considered the domains of multiple disciplines. As such the study of these phenomena are best addressed working within, across, and beyond multiple fields of study to create new approaches and disrupt the boundaries of disciplines (Ibid).

While this dissertation employs a transdisciplinary approach, there is no specific methodology utilized for transdisciplinary research (Brandt et al., 2013).

Transdisciplinary research transgresses disciplinary fields and boundaries and “its concepts are not necessarily identifiable with any specific disciplinary fields, either in their origin or application” (Sandford, 2015, p. 160-161). Feminist transdisciplinary researchers employ this motion “across and in-between approaches and methods” to “create new synergies and unexpected connections” (Lykke, 2012, p. 160). This “experimental and innovative perspective on issues of methods is... integral to a major part of feminist research” (Ibid). Lykke calls this “innovative force of the field” through “pluralism in terms of methods not only as characteristic of existing feminist research,

but also... as an overarching, guiding methodological principle when it comes to the choice of methods” (Ibid, p. 160-161). Hughes notes that this transdisciplinary approach also transforms the very questions being asked or investigated, allowing inquiry to break away from traditional parameters. She explains,

Feminist transdisciplinarity also requires a fundamental shift in the political-ethical questions that are being asked at the heart of knowledge practices. Such new knowledge practices enable us to refuse the ‘powerful call’ of disciplinary knowledge. They also provoke us to remain alert so that we can resist the normative drag of disciplinary knowledges which repeatedly work to haul us back to the status quo. (Hughes, 2020, p. 3)

Its liberation from the confines of disciplines allows transdisciplinary research to shape itself to the phenomenon being studied, rather than endeavoring to fit the phenomenon into a particular discipline or methodology.

### **Intersectionality**

An intersectionality paradigm with its approach to investigating how inequities cross through and are entangled with each other, complements transdisciplinary research, and underpins this dissertation in its entirety. Intersectionality is the recognition that multiple forms of systemic oppression can overlap compounding disadvantage, such as with the intersection of socioeconomic status/class, gender, and race (Collins, 2004, 2016; Sandoval, 2004). Intersectionality as a theoretical framework offers the perspective that oppression based on gender, race, ethnicity, and class is not lived separately, but rather

that these systems are inherently linked. It theorizes that the lived oppression from different dimensions, and from their interaction with each other, occurs concurrently and cumulatively (Acker, 2006; Collins, 1998, 2016; Crenshaw, 1989, 1991). In this way, intersectionality's understanding of mutual entanglements across and within systems aligns with the dissolution of boundaries of all transdisciplinary research.

The concept of intersectionality emerged in response to an awareness of “the limitations of gender as a single analytical category” and through the work of multiple feminist theorists (McCall, 2005, p. 1771). The concept of intersectionality predates the term and had been discussed throughout black feminist literature for decades (Nash, 2008). The term itself, “intersectionality” was coined by Kimberlé Crenshaw in a landmark paper in which she noted the inadequacy of addressing systems of oppression separately and critiqued the over-stabilization of distinct categories within identity politics (1989).

Disadvantage and oppression are far more complex than distinct separate categories and are often experienced as multifaceted and cumulative. Systemic misogyny, racism, and/or ethnocentrism can converge and interact compounding their impact (Crenshaw, 1989, 1991). Their simultaneous interaction forms unique lived experiences (Collins, 2004; Crenshaw, 1991). An intersectional approach acknowledges that these systems of oppression interact and “cannot be dismantled separately because they mutually reinforce each other” (Grillo, 1995, p. 27). Instead, they are examined and explored simultaneously and through each other.

Various areas of study contribute to the overall framework for exploring the intersections gender, age, ethnicity, and financial well-being. Intersectionality acknowledges the ‘multidimensionality’ of experiences, particularly when investigating the experiences of marginalized individuals (Nash, 2008). Beyond its theoretical role as a means of understanding the interaction of multiple systems of oppression within lived experiences, intersectionality can be employed as an analytical device.

In addition to the definition of intersectionality as a theoretical and methodological entrance point to understand power differentials and normativities, it is, second, to be understood as a tool that can be used to analyze... how individual subjects negotiate the power-laden social relations and conditions in which they are embedded. (Lykke, 2012, p. 51)

McCall (2005) and Shields (2008) describe intersectionality as a method of analysis that studies the interaction and layering of multiple identities collectively rather than separately. Intersectionality as an analytical framework has transformed research practice from examining issues such as race, ethnicity, gender, age, and class separately to approaching inquiry with the understanding that an individuals’ role within society exists within the intersection and overlap of multiple aspects of their identity (Berger & Guidroz, 2009). It facilitates an interconnected approach to investigating the complexity of lived experiences in a complex world.

There have been, however, concerns raised regarding the use of intersectionality as an investigative tool. One concern is that while intersectionality can facilitate inquiry into

the convergence and interplay of multiple identities, it can risk oversimplifying the “intimate interconnections, mutual constitutions and messiness of everyday identifications and lived experiences” in its use and application (Y. Taylor et al., 2011). This occurs when it is misinterpreted to imply that different systems of oppression are equal, different identities are experienced equally, and/or that systems of oppression act in isolation from each other (Grillo, 1995). Another is that intersectionality can be misconstrued to enable conflict among competing identity groups where “groups police each other to maintain pecking order... vie for center stage, often striving to be the most oppressed or the most different” (Collins, 1998, p. 53-54). It risks being misused as a tool for this “oppression sweepstakes” especially when groups encounter situations where there is limited access to resources generating a sense of rivalry, and “oppressed groups are pitted against one another in a competition... with the victory going to the most downtrodden” (Austin, 1989, p. 546).

Additionally, some critics also question its usefulness as an investigative tool. Ehrenreich observes that as individuals “exist at the crossroads of multiple identities” this “universal intersectionality... raises the question of whether any useful unit of analysis larger than the individual exists” (Ehrenreich, 2002). Additionally, it can be problematic and diminish the impact of systems of subordination if it is used to position oppression as ubiquitous and experienced by all in some form or another, as that is “dangerously depoliticizing, for the logical implication of a notion that everyone is oppressed is that no one is.” (Ibid, p. 271). However, Ehrenreich does not advocate discounting



intersectionality, but rather proposes that these problems can be addressed through “a focus on how systems of subordination are connected and an interrogation of how intersectionality affects those who are both oppressor and oppressed” (Ibid, p. 275).

While these critics of intersectionality raise valid concerns, I share their view that with rigorous interrogation throughout its application, intersectionality can be a valuable apparatus to engage with the multifaced lived experiences investigated here. As an analytical tool, intersectionality facilitates inquiry into the complexity of financial well-being among women who have experienced and experience multiple layers of marginalization, that is Hispanic/Latina women over the age of 60 who experienced long-term single motherhood. Properly applied, it facilitates engaging with the complex ways in which multiple systems of oppression are entangled vis-a-vis creating inequality by working on and through one another and reinforcing each other.

### **Mixed Methods Phenomenology**

#### **Studying Phenomenon Through Feminist Standpoint Theory**

This study employs mixed methods hermeneutic phenomenology as an approach to explore the phenomenon of single motherhood. Early approaches to mixed methods assumed a binary stance that combined qualitative and quantitative approaches (Mayoh & Onwuegbuzie, 2015). However, approaches utilizing two or more qualitative approaches “have demonstrated significant benefits” and are included in current models of understanding of a mixed methods phenomenology (Ibid, p. 102). These benefits include

employing different theories and paradigms to analyze data “from multiple viewpoints”, and situating interpretation of data “within a more sociological context” (Ibid). This mixed methods phenomenological study considers the participants who shared their stories and employs narrative methodologies that are informed by feminist theories including intersectionality, diffractive analysis, and components of a feminist standpoint approach to narrative research, to explore the lived experiences of participants.

### **Phenomenology**

Phenomenology is, as the term implies, the study of phenomena. When used to study human experiences, phenomenological research studies the experience of the phenomenon and the meaning humans derive through and from that experience (Gallagher, 2012; Sokolowski, 2008). This differs from methodologies used within typical empirical studies of human experiences that are carried out within traditional disciplines such as anthropology or psychology, that are more concerned with the collection and measurement of observed data. Rather, phenomenology studies the lived experience of that measurable data and explores how these data are experienced by those living the phenomenon (Ibid). Phenomenology focuses on participant descriptions and interpretations of their lived experiences of the phenomena being studied (Creswell, 2007; Moustakas, 1994). It asks them what it is like for them to experience the phenomenon, and recognizes that even what may be considered trivial, presumed, or innocuous aspects of their experiences can inform meaning (Ibid).

Phenomenology emerged in the early twentieth century in response to the limits of applying methods used in natural sciences to the study of human experiences (Lavery, 2003). Edmund Husserl, a founder of the approach, noted that the approaches used overlooked the essential role of a subject's perceptions and the meaning they assigned to what they perceived (Ibid). However, this origin of phenomenology had some limitations. Husserl thought this approach could yield "absolute certainty" and uncover "true meaning" through its process and intentionality (Ibid, p. 23). He also proposed that researchers could "bracket out the outer world as well as individual biases... suspending one's judgement", and along with numerous researchers in the field described a process for doing so (Ibid).

While early transcendental phenomenology attempts to separate the researcher from the meaning ascribed to shared experiences through the bracketing of their biases, hermeneutic phenomenology acknowledges the role of the researcher in the context of how an experience is interpreted (Moustakas, 1994; Patton, 2014). Martin Heidegger, brought this different hermeneutic approach to the theory, noting that understanding occurs through a "person's history or background" and culture (Lavery, 2003, p. 24). He posited that "to be human was to interpret" and that a researcher's interpretation is shaped by their background, claiming "that nothing can be encountered without reference to a person's background understanding" (Ibid). As such, the history of the researcher cannot be eliminated from the process (Ibid).

## **Feminist Standpoint Theory Informed Narrative Research**

Feminist Standpoint Theories assume that the construction of knowledge, and particularly social knowledge, replicates the gender inequity that stems from hegemonic patriarchal white capitalist privilege. Rather than viewing women as passive objects within reports of their lives, feminist standpoint theories locate inquiry primarily within the experiences of women's lives and positions women as actively involved meaning-making subjects (Dominelli, 2005; Haraway, 1988, 2004; hooks, 1989; Smith, 1987). In feminist standpoint theory the meaning that women assign to their lived experiences is an important source of knowledge. It recognizes that often this type of knowledge may be excluded or distorted within data that is then used to create imposed narratives of women's lives for public consumption. The exclusion of the accounts of women's lives from public domains of knowledge reifies the imposed hegemonic narrative from those with social and political power (Hartsock, 1998; Sandoval, 2000, 2004; Smith, 1987; Swigonski, 1993; Zaytoun, 2006). Feminist standpoint theories seek to disrupt this exclusion and misrepresentation by extending epistemic privilege to women.

One tool feminist standpoint theories utilize to disrupt traditional academia and its hegemonic narrative, is to position the personal narrative as a starting point of inquiry (Jorgensen & Phillips, 2002; Koobak, 2013; Sandberg, 2011). Narrative can function both as a phenomenon that is the subject of study, and as a method utilized to study phenomena (Pinnegar & Daynes, 2007). Narrative inquiry is a means of researching social phenomena through exploration of stories as told by participants (Marshall &

Rossman, 2006). Marshall and Rossman share that although it is a “relative newcomer” in the realm of social sciences, “it has a long tradition in the humanities because of its power to elicit voice” (Ibid, p. 300). They also note its use in “developing feminist and critical theory” (Ibid). Feminist inquiry has long utilized the narrative as a device of empowerment, and as an analytical method that disrupts traditional academia (Shrewsbury, 1997).

Feminist standpoint researchers attempt to avoid what Haraway (1988, 1992) calls ‘*The God Trick*’, that is the positioning of the researcher within traditional positivist empiricism as the *knower*, by “meticulously reflecting on the situatedness of the knower” (Taguchi, 2012, p. 269). However, their “self-reflexive interpretations” are produced as “separate from the data” (Ibid). While feminist standpoint theories acknowledge that “the data cannot be conceived as untouched by the researcher who is considered part of its production, data is often treated as passive matter to be interpreted by an ontologically separate researcher in a self-reflexive way” (Ibid). Narrative inquiry methods propose continuity, that is the notion that engagement in narrative research impacts the past, present, and future experiences of the researcher and participants. Diffractive analysis augments this, and further recognizes that the researcher is inextricably intertwined with the production of data and acknowledges the essential entanglement of the material, that is the social, cultural, and physical world, with the phenomena being studied (Barad, 2007; Haraway, 2008).

## **Diffraction Analysis**

A transdisciplinary feminist method of inquiry, diffractive analysis is a means of reading insights through each other (Barad, 2007). Data are read through concepts and theories, and through the researchers' perspectives and experiences (Taguchi, 2012). A physicist and feminist scientist, Karen Barad employs the concept of particle diffraction to understand that "matter and meaning are mutually articulated" (Barad, 2007, p. 152). That is, the material cannot be separated from its meaning both for the phenomenon being investigated, and the intra-active influence of the researcher. Barad redefines the concept of intra-activity from her background in physics to explain "relationships between multiple bodies (both human and non-human) that are understood not to have clear or distinct boundaries from one another; rather, they are always affecting or being affected by each other in an intra-dependent and mutual relationship" (p. 152). Barad posits diffraction as an analytical practice where "becoming and knowing are understood as in a state of interdependence (p. 271). Taguchi notes, "For feminist research, this means that we not only want to do research from the perspective of particular bodies, but that we also attempt to read the data from our own bodies as researchers" (2012, p. 267). The diffractive process acknowledges that the process of research interferes with what is being researched. It posits that the researcher cannot remain distant from their subject while the object of their reflections remains inert and unaffected; the very act of engaging in research effects a change (Haraway, 2008).

Barad describes diffraction utilizing the action and interference of waves, “the ways waves combine when they overlap, and the apparent bending and spreading of waves that occurs when waves encounter obstruction” (Barad, 2007, p. 74). In this way it is used to analyze experiences as they overlap and encounter the world around them and each other. Using diffraction as a method of analysis studies this process of how “differences get made... and the effects that differences make; what is excluded and how these differences and exclusions matter” (Ibid, p. 30). Diffractive analysis facilitates a shift in focus to consider phenomena from different perspectives, and to consider questions that aren’t being asked. It goes beyond the mirroring of reflection, as Lyyke explains,

If reflection shows us an unchangeable entity, diffraction, in contrast, creates continuously new patterns of difference... The process of diffraction creates ever-changing new patterns... Objects of research can be interpreted as imploding objects or phenomena, and the analysis can be made more diverse and multifaceted, if the methodology of diffraction is included in order to make the foreground and background of the phenomena shift. (2012, p. 155)

Diffraction as a methodology postulates the unknowability of objects of research, and positions phenomena as created through entanglements, intra-actions across, within, and between entities, both human and non-human alike (Barad, 2007).

The agential realism of diffraction redefines the terms. Agency is understood in its posthuman conception of intra-action between entities (Barad, 2007). Posthuman because it argues the agency of non-human entities and indicates “the crucial recognition that

nonhumans play an important role in natural cultural practices, including everyday social practices” (Ibid, p. 32). That is, human and non-human entities impact each other, and are entangled with each other in the emergence of phenomena. Barad’s realism critiques the constructivist notion of reality as constructed through individual creation of meaning and recognizes the reproducibility of scientific realism (2007). At the same time, Barad points out the impact of culture and context, avoiding the dualist argument between realism and constructivism and purporting a realism of phenomena:

Posthumanism eschews both humanist and structuralism accounts of the subject that position the human as either pure cause or pure effect... matter is neither fixed and given nor the mere end result of different processes. Matter is produced and productive, generated and generative. Matter is agentive... differentiating... Changing patterns of difference are neither pure cause nor pure effect; indeed, they are that which effects, or rather enacts, a causal structure, differentiating cause and effect. (p. 136-137)

This intra-action underpinning diffractive analysis understands the entanglements between the subjects and the world around them, with other humans, with systems and structures, with their material reality and with their experience, and the meaning attached to these experiences and entanglements. Experience cannot discount the material reality, and the material reality cannot encompass experience. At the same time, it is essential to note that this posthuman new materialist feminist research is not intended to replace human-centered research, but rather it to add to it (Åsberg & Braidotti, 2018).



## **Topics and Themes**

### **Financial Entanglements with Age**

The specific materiality of focus in this study is financial well-being. Financial well-being is discussed within a broad body of literature, in a wide variety of contexts, and through a range of specific focal points. However, analysis of the literature in the field indicates the usefulness of studying subjects related to income and financial status as situated and within their dynamic contexts (Wilkis, 2017). Feminist research on the economic aspects of gender typically discusses women's poverty and lack of access to resources (Attrash-Najjar et al., 2022). It also often positions women's economic experiences in terms of power (Ibid).

The intersectionality of multiple factors of women's lives compound to influence the risk of income stability as opposed to instability that women experience as they age (Willson, 2003). The participants in this study live within the convergence of multiple identities with increased risk of economic fragility. Over the last several decades data collected on women as they age in the United States have consistently demonstrated that black and Hispanic/Latina women are at a much higher risk of experiencing poverty in their senior years than white women (Lee & Shaw, 2008; Willson, 2003; Willson & Hardy, 2002). Marital status further compounds risk, as women who are unmarried, divorced, separated, or widowed experience higher rates of poverty (Morgan, 1991). Additionally, motherhood is associated with an overall reduction in lifetime earnings and negative economic consequences in later life regardless of marital status (Hatch, 1990).

Studies on mothers experiencing poverty discuss the pressure they experience to provide for and care for their children, and the imposition of sole responsibility for the wellbeing of children throughout the discourse on motherhood (Attrash-Najjar et al., 2022; Silva & McInnes., 1996). Research in the field has also demonstrated that mothers perceive a duty to “accumulate resources” for the benefit of their children (Pugh, 2009). Studies have also “shown that low-income mothers internalize the imperatives of the neoliberal discourse” regarding financial independence and pressure to facilitate “their children’s participation in the consumer society” (Lavee, 2016, p. 502). Neoliberal discourse on social safety nets such as access to public resources for single mothers vilifies economic assistance and imposes external pressures on them to enter the workforce despite a lack of supports in place for them to do so (Ibid).

Financial security among populations over the age of sixty depends on the access to sources of income they experience and is often impacted by their lifelong occupational stability (A. O’Rand & Henretta, 1999; Wilmoth & Koso, 2002). Within formal labor market systems, changes in how retirement is funded has become another financial security concern (Malone et al., 2010). Studies on income and financial security in retirement have observed the emergent need for individuals to be able to make informed financial decisions to manage their pension plans and invest in the stock market (Finke et al., 2006; Krier, 2005). Defined-benefit pensions previously provided by employers “provided a stable and secure income post-retirement and that required virtually no

decision making” (Malone et al., 2010). These stable and reliable plans “are being replaced with defined-contribution plans that require active decision making and monitoring... Poor decisions and lack of prudent planning therefore can have dramatic impacts on retirement security” (Ibid). This is particularly problematic for women as the National Council on Economic Education reported lower rates of financial literacy among women (National Council on Economic Education, 2005; Summers et al., 2005). This is in part due to the historical focus of economic education on men and heterosexual married couples (Stilley Hopper, 1995). In addition to reduced rates of financial literacy, women who are employed full-time are disadvantaged in retirement by discrepancies in lifetime earnings, as they have been paid on average 77% of what their male colleagues are paid (Malone et al., 2010; Weinberg, 2004). Despite their continued lower lifetime earnings, the overall average income of women in the workforce has increased, and the ranks of women in the workforce have steadily grown (Stilley Hopper, 1995). However, these increases in average income are distributed inequitably and are influenced by factors such as race/ethnicity and type of employment (Blau & Kahn, 2017; Bleiweis et al., 2021; Mora & Dávila, 2018).

Women who experience poverty can experience diminished autonomy over their ability to retire from the workforce. Financial constraints and the need to maintain an ongoing source of income can prevent low-income women from being able to retire despite their age and/or the desire to do so (C. Flippen & Tienda, 2000; M. Szinovacz, Deviney, & Davey, 2001; M. E. Szinovacz & Davey, 2005). For women who lack financial security,

retirement can be unrelated to age or desire, but rather determined by financial viability. Single women with provider and caregiver responsibilities are more likely to continue working past average retirement age and delay their exit from the labor force in order to continue in their role as provider (Ruhm, 1996). At the same time, numerous studies indicate that women and racial/ethnic minorities are more likely to experience disability, involuntary unemployment, and/or forced retirement (Gibson, 1987; Burr, 1996; Hayward, Friedman, & Chen, 1996; Flippen & Tienda, 2000). Other women who experience financial insecurity and require employment to secure an income, can lack the ability and/or opportunity to do so, limiting their options to access sources of income as they age (C. Flippen & Tienda, 2000; M. Szinovacz et al., 2001; M. E. Szinovacz & Davey, 2005).

### **Financial Entanglements with Single Motherhood**

For decades single mother headed households have been shown to be the most economically vulnerable demographic in the United States (DeNavas-Walt & Proctor, 2015; G. E. Pollock & Stroup, 1997; Renwick & Fox, 2016; US Census Bureau, 2014; Williams et al., 2000). Families headed by single mothers are “five times as likely to be poor” than those headed by married couples (Wright, 2012). However, the economic fragility of single mothers extends much further back than the past decades and is tied to perceptions of women in general, and women who become single mothers specifically. The concept of single motherhood, especially vis-à-vis the notion of an unwed mother, has long been problematic across cultures and studied here specifically within hegemonic

western cultural paradigms. Patriarchal power structures and societal norms, with centuries of anti-divorce and anti-unwed mother sentiments exclude single mothers and foster obstructive cultural scripts within the public imaginary (van Schalkwyk, 2005; Zare et al., 2017). Within the considerable body of literature on power structures, there is an emphasis on government and the notion of control through normative social institutions (Clegg & Haugaard, 2009; Foucault et al., 2003). These dominant social institutions support “hegemonic norms that define sole mother families as deviant” (Wiegers & Chunn, 2015). Within the context of these norms, the act of being a single mother in a society that excludes them can be an act of resistance (Attrash-Najjar et al., 2022; Wiegers & Chunn, 2015).

Women who have children outside the normative institution of marriage have faced exclusion, derision, harassment, and punishment for centuries (Carabine, 2001; Hendrix, 1996). In some times and places, it has been a death sentence. From the *filius nullius*-child of no one- of ancient Rome, to the *bastards* with no access to legal rights and who were deemed a burden on taxpayers in sixteenth century records, children born to unwed mothers have long been excluded from society alongside their mothers (Ibid; Smart, 1996). With economic structures supporting male education and employment, widowed single mothers were often viewed as objects to be pitied, and suffered financial consequences. In the “discursive hierarchy” of single motherhood, widows were privileged “over separated and deserted wives and all of them over single pregnant women” (Carabine, 2001, p. 301).

The echoes of this stratification of worthiness continue to resonate within the public imaginary, especially within the context of public discourse on access to resources (Carabine, 2001). The neoliberal political discourse of the 1970s and 1980s firmly established the image of the welfare queen in the public imaginary of the United States (Kim, 2021). Politicians targeted single mothers as feeding off the labor of taxpayers and culpable of propagating generations of crime, unemployment, and anti-social behaviors (Hancock, 2004; Kohler-Hausmann, 2015). The notion of the welfare queen, and specifically the black single mother welfare queen, became further entrenched in public discourse due to its success as an incendiary political device and welfare reform pushes throughout the 1990s continued to vilify single mother families as a burden to the taxpayer (Ibid).

The disempowered economic standing that a large percentage of single mothers continue to face significantly limits their access to social and economic resources (Carlson & Corcoran, 2001). Single mothers are more likely to have lower incomes and greater financial insecurity than married women (Malone, Stewart, Wilson, & Korsching, 2010). Single mothers often lack access to resources and opportunities for upward socioeconomic mobility (Kelly Raley & Wildsmith, 2004). One reason is that 45% of all single mothers are low-wage workers, and 63% of single mothers in low-income families are low-wage workers (Loprest et al., 2009). Black and Hispanic/Latina women are also more likely to be low-wage workers (Ibid). Another reason is that employer bias

disadvantages single mothers in the labor market, and in particular those who are also racial/ethnic minorities in the United States, because they are perceived to be less capable and more preoccupied by other demands on their time (Brown & Kennell, 2006; Browne, 1999; Browne & Misra, 2003; Glauber, 2008).

While a significant portion of research within the body of literature related to the financial well-being of single mothers is specific to unwed mothers, research on the economic instability related to divorce has grown over time. Research in this area notes the role of divorce in the increase of households headed by single mothers and indicates negative economic consequences of divorce among women (Bianchi, Subaiya, & Kahn, 1999; Burkhauser & Duncan, 1991; Cherlin, 1992; Holden & Smock, 1991). However, this can be impacted by other factors. Economic consequences of divorce specific to income among single mothers has been shown to be correlated to level of education (Choi, 1992; Jansen, Wijckmans, & Van Bavel, 2009; Kim, 2011; Kitson & Morgan, 1990; Morgan, 1991; Smock, Manning, & Gupta, 1999).

Divorce can be a trigger of financial insecurity, especially when occurring within already fragile economic conditions (M. L. Maroto, 2015). Research on links between accumulating disadvantage and the adverse life events that can lead to bankruptcy found that “key changes in family structure, divorce, separation, and widowhood can also lead to bankruptcy, especially for women” (Ibid, p. 187). Research in this area noted that being divorced, separated, or unmarried was a significant risk factor for bankruptcy and

outstanding credit card debt (Ibid). Bankruptcy is not representative of the lowest-income population, as it is “an expensive process” and so can be an indicator of economic fragility among populations not necessarily considered to be at risk (Ibid, p. 202). Given that bankruptcy filings “do not usually come from the bottom of the income distribution. Most bankrupters fall solidly within the middle class” it is pertinent to how economic fragility can be exacerbated with changes in family structure (Ibid, p. 188).

Economic exclusion and the access to medical care and childcare it impedes, increase stressors on single mothers (Attrash-Najjar et al., 2022). There is a growing body of research on health impacts related to single motherhood (Agnafors et al., 2019; Berkman et al., 2015; Lu et al., 2019; Samuels-Dennis, 2007). Single mothers are more likely to experience poor health, and to develop disabilities in later life (Berkman et al., 2015). Stress levels among single mother headed households tends to be higher due to feeling overwhelmed by responsibility (Camarota, 2000). Although stress is increased, it is associated a more pragmatic understanding of their financial reality. While research on the perceptions of financial well-being among American women in diverse family configurations finds that single mothers are more likely to have greater financial worries and feel more insecure about their financial well-being than married women, they have a more realistic view of how major life events can contribute to financial hardship (Malone et al., 2010). Single mothers are also less inclined to take financial risks than their married counterparts (Ibid).



## **Financial Entanglements with Hispanic/Latina Identity**

Given the wide range of national, ethnic, racial, and cultural diversity that is encompassed by the Hispanic or Latina label, any homogenizing use of the term must be understood as incomplete. The largest and fastest growing minority group in the United States, the diversity of this “heterogeneous minority poses potential challenges to population-based research” (Borak et al., 2004). In the year 2000, the U.S. Census began collecting data for self-identification of racial categories and separately asking respondents to identify as Hispanic or non-Hispanic (Ibid). Previous iterations had identified “Mexicans” in 1930, “Persons of Spanish mother tongue” in 1940, and “Persons of Spanish surname” in 1950 (Ibid). In 1978 the Office of Management and Budget’s Statistical Policy Directive 15, “acknowledged the lack of scientific or anthropological” basis for its designated race and ethnicity categories, but nonetheless established a set of categories and coined the term “*Hispanic*” (Ibid, p. 240-241). The term and its use were insufficient and problematic from its inception (Gimenez, 1989). Among the multiple critiques of the inconsistency and reliability of the term, Gimenez noted that it lends itself to a skewing of data due to “the relatively low economic status of those who “agreed” to being labeled “Hispanic”” (Ibid, p. 566). Although self-identification can skew data, subjectiveness of perception regarding the race and ethnicity of others is likewise unreliable (Ibid). Gimenez discusses the use of “third party identification”, where data collectors such as employers categorize individuals into presumed racial and ethnic categories within their records, as another factor that is “an

important source of data unreliability” (Ibid, p. 567). It is with these caveats regarding the term that data on Hispanic/Latina women are discussed here.

Attitudes towards marriage, divorce, family, and single motherhood among Hispanic/Latina populations in the United States vary among and within different ethnic and racial groups and are often tied to socioeconomic status, education level, family and community religious affiliations, beliefs, and traditions (Muir et al., 2004; Piña-Watson et al., 2014; Skogrand et al., 2008, 2009). Traditional patriarchal gender roles are prevalent, and *machismo* remains a common expression of Hispanic/Latino masculinity (Ferrari, 2015; Skogrand et al., 2008). The concept of *marianismo* or femininity based on religious ideals associated with popular accounts of *Mary* within Catholicism, influences notions of womanhood and motherhood in various iterations across various Hispanic cultures (Piña-Watson et al., 2014; Rodriguez et al., 2013). Large extended family relationships are common, as are inclusion of friends into family circles (Skogrand et al., 2009). Cammarota (2000) found a “strong cultural tradition” of multigenerational familial cooperation and strong family bonds within Hispanic/Latina single mother family structures (p. 11). Use of relatives and members of extended family to provide childcare is also more prevalent among Hispanic/Latina mothers (Skogrand et al., 2008).

Despite reported cultural traditions centered on family, Hispanic/Latina single mothers experience elevated rates of gender based and intimate partner violence, and oppression (Cammarota, 2000). Black and Hispanic women report intimate partner violence to police

at rates that are two to three times higher than their Euromerican women counterparts (Lipsky et al., 2009). Additionally, studies among immigrant families have indicated feelings of isolation among Hispanic/Latina mothers (McCue Horwitz et al., 2007). Acculturation related stress among Hispanic/Latino families is also tied to higher levels of issues such as depression, substance abuse, and family discord (Cano, 2016; Lorenzo-Blanco et al., 2016; Muir et al., 2004). Additionally, Hispanic/Latina women experience unplanned pregnancies at twice the rate of their Euromerican women counterparts (M. Jackson, 2013). In their study on perspectives of stigma and discrimination among Hispanic/Latina single mothers Correa and Alvarez-McHatton (2005) found that discrimination experienced by participants led to their social isolation. This experience of discrimination was heightened for mothers of children with special needs (Ibid).

Overall, Hispanic/Latino populations in the United States experience poverty at more than twice the rates as Euromericans (V. Wilson, 2020). They experience higher unemployment rates (Cain & Frothingham, 2016). Hispanic/Latino employees also “are on average less likely to be able to earn paid sick leave” (Ibid). Hispanic/Latina women are hit particularly hard by economic disparities. Hispanic/Latina women are impacted the most by the gender wage gap (Bleiweis et al., 2021). They earned only “57 cents for every \$1 earned by white, non-Hispanic men” and their “share of the low-paid workforce is more than twice as large as their share of the overall workforce” (Ibid).

Hispanic/Latina single mothers experience financial hardship at higher rates as well (Cammarota, 2000). These data are especially pertinent to long-term financial wellness

given that 41 percent of Hispanic/Latina mothers are the primary or sole breadwinners for their families (Bleiweis et al., 2021). For Hispanic/Latina women, the wage gap remains even with a college education;

Attaining a college education has not closed the average Hispanic–white wage gap. In 2016, Hispanic women with a college education (as indicated by a bachelor’s degree or more education) made 36.4 percent less than white men with a college education, which is a just slightly narrower pay gap than in 1980 (37.7 percent) and is essentially the same as the pay gap between Hispanic women and white men with less than a high school education (those who have not obtained a high school diploma or equivalent) in 2016 (36.3 percent). (Mora & Dávila, 2018, p. 3)

In addition to the obstacles created by their socioeconomic status, the challenges faced by single Hispanic/Latina mothers are compounded by racial and ethnically based negative stereotypes and biases (Correa & Alvarez-McHatton, 2005).

Long range studies have observed that even when controlling for education and other factors that impact pay, “for Hispanic women, both the adjusted and unadjusted wage gaps have remained fairly steady and large since 1979” suggesting that “for Hispanic women, ethnic and gender discrimination, and other forms of discrimination, appear to be at play.” (Mora & Dávila, 2018) Given the diversity of Hispanic/Latino populations, discrimination can be ethnically or racially motivated (Haywood, 2017), and/or based on perceived immigration status (Callister et al., 2019). Discrimination based on perceptions

of immigration status has become more apparent within the public imaginary in recent years, and predominantly impacts Hispanic/Latino populations, despite the growth of other immigrant populations and the large number of non-immigrant Hispanic/Latino Americans (Callister et al., 2019; Haywood, 2017).

### **Cumulative Disadvantage**

Another body of literature that bears inclusion here is that of cumulative disadvantage. Within academic bodies of literature, cumulative disadvantage or advantage is understood to be the outcome one experiences as a result of the intersectional systems of oppression they experience (M. Maroto & Pettinicchio, 2019).

Intersectionality shows us how overlapping systems of oppression structure social interactions across organizations and institutions. When socially constructed statuses interact, they can contribute to the accumulation of disadvantage where certain minority groups continually experience the worst outcomes and the greatest levels of disadvantage. (1)

The cumulative advantage or disadvantage a person has experienced throughout their life typically influences their economic circumstances in their senior years (A. M. O’Rand, 1996). The multiple domains that have interconnected throughout their lifetime, impact their resources, access to services and opportunities, and their ability to prepare for retirement. A pertinent example of cumulative disadvantage has been reported by studies that find gains made in women’s earnings do not affect all women equally, as multiple forms of disadvantage continue to cumulatively cause a disproportionate number of

racial/ethnic minority women to experience stagnant or declining earnings (Glauber, 2008; Pettit & Ewert, 2009).

While educational attainment has been demonstrated to correlate with income and financial wellness (Malone et al., 2010), opportunities to access education can be impeded by factors such as income, geographical location, and social class (DiPrete, 2007; Kraus & Tan, 2015). Cumulative disadvantage can influence and shape outcomes from before birth and continue throughout one's lifetime. There have been numerous studies that support this. In one such longitudinal study after following nearly 800 children in Baltimore for twenty-five years, researchers from Johns Hopkins led by Karl Alexander found that for the most part, and for most people, the circumstances one is born into determine their life outcomes (Alexander, 2014). This supports the findings on social mobility which noted the difficulties associated with improving socioeconomic status in the United States (DiPrete, 2007; Kraus & Tan, 2015).

## **Summary**

This brief overview of the vast body of literature informing the topics demonstrate a pattern of disadvantage related to age, educational attainment, social class, earnings, employment, and ethnic/racial identity. It has noted the body of research that observes how economic stability and financial wellness after the age of 60 is tied to a variety of issues throughout one's lifetime including income, access to retirement plans, financial planning education, and opportunities to save funds. It has also noted research that

observes the influence of race/ethnicity and discrimination on financial well-being.

Finally, it has shared inquiry into the impact of cumulative disadvantage on a person's life trajectory.

## CHAPTER 3

### METHODOLOGY

#### **Research Approach**

As a transdisciplinary research project this dissertation utilizes components of multiple methodologies and analytical methods and forges them into a unique approach to address the research question. It engages in qualitative research, which endeavors to “make sense of, or interpret, phenomena in terms of the meaning that people bring to them” (Denzin & Lincoln, 2005, p.3). Given the aim of this dissertation to study a phenomenon through lived experiences from a first-person point of view, a phenomenological approach is woven throughout the research and analysis. This study explores the lived phenomenon of single motherhood. However, it is not limited to a prescribed phenomenological approach, rather it is a mixed methods one (Mayoh & Onwuegbuzie, 2015). This study takes an interpretive position to provide a pervasive lens on all aspects of the research (Ladson-Billings & Donner, 2005). It employs narrative research methodologies, examining the life stories of participants. Given the phenomenon studied and the participants who shared their stories, the narrative methodologies used are informed by feminist theories including intersectionality, diffractive analysis, and elements of a feminist standpoint approach to narrative research, to examine the personal narratives of



participants. These methods and approaches are intertwined to provide overall perspective, an interpretive framework, and to drive the analytical process.

### **Mixed Methods Phenomenology**

Phenomenology originated as a philosophical approach but has evolved to include an approach to research that studies the nature and meaning of phenomena (Finlay, 2009, 2012). The essence of a phenomenological approach in qualitative research is to explain phenomenon via lived experiences. It utilizes perspectives of participants, and purports that they are best placed to share and explain their own lived experiences (Byrne, 2001). A direct approach to understanding their lived experiences is through in-depth interviews with participants (Patton, 2002). This approach seeks the emergence of common phenomena through analysis of participant narratives (Ibid). As diffractive analysis highlights the points of contact where they intersect, phenomenology endeavors to understand the common phenomena these intersections are indicative of.

Utilizing feminist standpoint theory to inform the phenomenological approach throughout the interview process, this study situates interviewees as ‘participants in’ rather than ‘objects of’ the investigation, because they are producing knowledge rather than solely responding to interview items. Phenomenological methodology contends that participants are those best situated to share their lived experience (Byrne, 2001). Feminist standpoint theory recognizes that knowledge is socially situated and affirms the importance of research that starts from women’s lives and experiences (Sandoval, 2004). It also

acknowledges that the lived experiences of marginalized populations may provide insights that the non-marginalized may not be aware of (Ibid). Together with participants it generates its critical questions from their lives. Participants are co-creators of knowledge within this work, not only sharing their experiences, but also sharing their reflections on their experiences.

### **Narrative Methodologies**

While this study explores possible common themes among participant experiences as it studies the phenomenon of the single mother experience, it also acknowledges the uniqueness of personal experience, and the multiple systems converging to shape identity that participants may or may not have in common. It does so through the inclusion of feminist theory informed narrative methodologies. While the underlying phenomenological approach highlights the social phenomenon studied, narrative approaches connect the phenomena to the unique stories of their lived experiences shared by participants (Butler-Kisber, 2017). It also considers the relationship between participant narratives and the researcher (Ibid). Narrative research is more than a methodology used to conduct research. It is a paradigm through which knowledge and experience are understood (Clandinin, 2013; Clandinin & Huber J., 2010; Connelly & Clandinin, 1990). The paradigm narrative research employs is based on two underlying assumptions.

The first assumption of narrative research is that lived experiences are dynamic and in a state of continuous change. Narrative methodologies recognize that while life stories may be recounted linearly, they are not experienced as such (Clandinin, 2007a). Using narrative methodologies, researchers understand that the lived experiences of participants are in flux, and that their experiences prior to, throughout the study, and then after the study impact their narrative (Caine et al., 2013; Lessard et al., 2018). As such, narrative research recognizes that the dynamic nature of lived experiences results in findings that continue to evolve. The second assumption is that the relationship between the researcher and participant is an essential component of the research process. Narrative research methods acknowledge that the research process is one of shared interaction between participants and the researcher, and as such is impacted by factors such as setting, context, identity, and culture (Connelly & Clandinin, 2000; Lessard et al., 2018; O'Grady et al., 2018). It recognizes that the interactive and transactional relationship between researcher and participants becomes part of the research process. This acknowledgement of the dynamic relationship between researcher and participants aligns with other approaches used here, specifically feminist standpoint theories and diffractive analysis.

Throughout the research process, diverse perspectives emerge (Creswell & Poth, 2016; Creswell, 2007). Those engaging in narrative methodologies acknowledge that truth is not singular (Caine et al., 2013; Clandinin, 2013; Lessard et al., 2018). Rather, it is perceived through the lens of lived experience (Ibid). Narrative methodologies

understand that our experiences, our perception of our experiences, and the life stories we share regarding our experiences are all shaped by a dynamic back-and-forth between memory and imagination (Bruner, 2003). This acknowledgement is not intended to diminish experiences as imagined, but rather serves to recognize that lived experiences vary and are impacted by factors such as context and culture and are acted upon by interaction with the inquirer (Caine et al., 2013; Denzin & Lincoln, 2005). Narrative research methods accept that life stories are fluid and informed by the narrator as they are at the point of sharing their story, and further transformed by the researcher's understanding as they are at the point of engaging with the narrative.

The narrative research methods employed here, are informed by feminist theories that seek to understand stories for, about, and by women. One theory informing this study is that of critical race theory. Critical race theory acknowledges the role of collective historical background, and the important role of critical essences in pursuing social transformation, yet mostly avoids generalizing experiences at the expense of intra-group diversity (Slevin & Collins, 2006). Another is standpoint theory which recognizes the role of social positions such as social class, race, and gender, on knowledge and perspective (Collins, 1986, 2004; S. Harding, 1997, 2004, 2020). It posits that knowledge is socially situated and our standpoint, or place in which we are located, determines our view and understanding of the world around us (Ibid). Additionally, standpoint positions marginalized groups as best situated to generate knowledge and insight, as their social positions enable a perspective that differs from the mainstream (Ibid).

## **Intersectionality**

Intersectionality examines socially constructed systems of inequality, oppression, and privilege (McCall, 2005). It studies how the socially constructed categories of privilege and oppression intersect to shape social location and distinct lived experiences (Murphy, Hunt, Zajicek, Norris, & Hamilton, 2009). Given that lives are not lived in isolated categories but rather within their overlap, incorporating intersectionality within the method of analysis supports understanding of how multiple systems and structures interact and work with and through each other, and are entangled with the lives of participants.

Utilizing an intersectional framework in a single group study can enable deeper insights into how multiple systems of disadvantage shape conditions of the specific disadvantaged group being studied (Choo & Ferree, 2010). Because of their cumulative and interactive influence, these layers may affect facets such as social and/or economic inclusion in ways that cannot be fully understood without examining them utilizing a critical intersectional lens. Although utilizing the critical lens of intersectionality continues to advance knowledge on how the compounded experiences of gender, race, and class shape outcomes, it has focused less on other dimensions of stratification (Flippen, 2014). While the literature on women and aging, including studies on the agency and identity of women as they age, is extensive, this work is concerned with current financial wellness as an outcome of having experienced being a single mother, as perceived by the

Hispanic/Latina participants. It places single motherhood as a layer within the stratification of categories in which their lives are situated and positions both the concept of single motherhood within the public imaginary and the material experience of it, as structures of exclusion that are entangled with the lives of participants.

An intersectional framework can facilitate understanding of additional dimensions of stratification that contribute to lived experiences, such as family culture, and the politicization of Hispanic/Latina identity in the United States that is being shaped by ongoing immigration discourse. Flippen notes, “The emphasis on how different spheres of social life simultaneously undermine women’s economic position is especially salient to immigrant Hispanic/Latinas, among whom economic, political, and family characteristics intersect to undermine economic incorporation” (2014). As such, the inclusion of these various spheres is integral to an exploration of their financial wellness and entangled with their perception of their circumstances.

Leslie McCall identified three approaches to intersectionality: intra-categorical, anti-categorical, and inter-categorical (2005). This study will utilize a combination of two of the approaches she identified. It will primarily utilize the intra-categorical approach to intersectionality, which is concerned with “particular social groups at neglected points of intersection... in order to reveal the complexity of lived experience within such groups” (McCall, 2005, 1773-4). It will also touch upon the inter-categorical approach, which

facilitates exploration of larger structures that generate inequality, and examination of inequalities within categories as well as between them (Ibid).

### **Diffraction as Analytical Tool**

The use of a transdisciplinary approach in this dissertation enables a modified diffractive analysis of data that are gathered. Similar to the way in which transdisciplinary research is problem based with the aim of attaining solution-oriented knowledge, diffractive analysis is an analytical tool that facilitates dynamic knowledge production. Diffraction as an analytical device “can dynamically open up analytical fields to a continuous production of new approaches and perspectives” for “feminists who not only want to think about the world in a critical mode, but who also want to change it” (Lykke, 2012, p. 154). Diffractive analysis examines the multiple points of contact among stratifications, and the numerous points of entry and exit with and within the various layers and facets of identity and environment. It considers how different facets of identity and environment relate to one another (Haraway, 1992: 299).

A modified diffractive analysis is an especially relevant analytical tool for this study as the stratifications being examined are in motion rather than static. For example, a key concept that is being examined is identity and the possible impact of single motherhood on identity. However, these are both fluid concepts. The notion of identity is itself one that is fluid, contextual, manifold, and ever-changing (Gergen, 2009) . Who we are, how we define ourselves, and how we are perceived by others transforms over time, and

through our interactions with others (LaRossa & Reitzes, 1993, 2008). Self-reflexivity or lack thereof shapes an individual's awareness, understanding, and narrative of self (van Staple, 2014). The passage of time itself is a major component of identity with age being a possible driving force of personal identity. Single motherhood is not a fixed layer of identity, but rather may be understood as fluid and impermanent. Diffraction accounts for stratifications in motion and focuses on examination of the points of contact between and among stratifications and on the product of that contact.

This study is situated as a departure point that elicits emerging questions in need of additional investigation. Knowledge produced through this study can then facilitate the development and transformation of that future research. Additionally, public discourse surrounding single mothers often excludes the subject of the conversation, women who have experienced or are experiencing single motherhood. They remain voiceless in the ongoing conversation about them. This study seeks to place participants as knowers of their own experience. Finally, public discussion often approaches the topic from a child-outcome centric perspective, placing mothers as peripheral. While information regarding child outcomes may occur within interviews and discussions, it is not the primary focus of this study. Driven by knowledge produced by participants, and utilizing the conceptual framework of intersectionality throughout, this study is informed by investigating those multiple interlocking systems of oppression that participants experience and situating participants' experiences within the broader power context of society.



## **Data sources, Design and Timeline**

### **Data sources**

This study draws on data from a variety of sources, but its primary and essential source of data are the in-depth interviews conducted with its participants. Its data sources can be summarized as follows:

- Multiple in-depth, information gathering interviews with study participants
- Researcher reflexivity
- Literature review and background analysis of research on single motherhood and income, and of income among women ages 60 and over
- Local and national data related to income and financial well-being of single mothers and of women ages 60 and over

### **Study Design and Timeline**

This study employed purposive sampling and utilized snowball sampling as a means of participant recruitment. Purposive sampling and snowball are non-probability sampling techniques. Purposive sampling is the process of seeking and selecting participants who are considered to be probable rich sources of information by virtue of their experience of the phenomenon being studied. It is used to enable a comprehensive and in depth understanding of the participants (Creswell, 2007). Snowball technique is the term used to describe asking information rich participants to participate in the recruitment process of the study and recommend additional participants (Ibid). Participants in this study were selected based on predetermined criteria, specific to the study's purpose. In this case

women who experienced single motherhood within the set parameters, that is Hispanic women in Massachusetts over the age of 60 who experienced single motherhood for a period of 5 or more years, were considered rich sources of information.

### **Participant Recruitment and Confidentiality**

The selection of Hispanic/Latina women living in Massachusetts as the site for this study was based on my interest in delving into issues of inclusion/exclusion within one of my local communities. Within both qualitative phenomenological and narrative inquiry methods, a small number of participants can be considered optimal to facilitate comprehensive in-depth interviews, and the collection of detailed data (Clandinin, 2007; Creswell & Poth, 2017; Patton, 2002). Creswell notes that “Narrative research is best for capturing the detailed stories or life experiences of a single individual or the lives of a small number of individuals” (Creswell & Poth, 2017, p. 166). There is no set number of participants for qualitative research, however six to twenty participants are sufficient to provide insight (Ellis, 2010). I initially sought to recruit a minimum of five women, each willing to engage in multiple interviews, but ultimately had twelve participants. Initial recruiting occurred among women within my local community and through my personal networks. From there, I expanded my pool of participants utilizing the snowballing sampling method.

After applying for and obtaining Internal Review Board approval from my institution, the University of Massachusetts, I began recruiting participants. Recruitment mainly

occurred via snowball technique within Boston, Massachusetts and its larger metropolitan area suburbs, specifically East Boston, Revere, Lynn, and Chelsea. Included in the appendices are samples of the cards and fact sheets that I gave to participants and other interested parties to share with others that they chose to invite to participate in the study (See Appendix III and IV).

Upon initial contact I explained the research project, the time commitment involved, and the participant's role as co-producer of knowledge. If the potential participant indicated interest in taking part in the study, I determined if they met the basic participant criteria, by inquiring if they were:

- Age 60 and over
- Identify as Hispanic or Latina
- Had experienced single motherhood for a period of at least 5 years
- Lives in Massachusetts

Potential participants meeting the criteria were invited to participate in the study.

Confidentiality, voluntary participation, and consent forms were explained and shared with potential participants. I also confirmed that participants would receive a gift card as a means of thanking them for their time. Interview times were set up with those women who expressed an interest to participate in the study. The interview times and locations were mutually agreed between the participant and me. At the first interview meeting I explained the research project, measures to ensure confidentiality, and discussed

voluntary participation/consent, before asking the participant if they were willing to sign the consent form.

I also asked for consent to audio record sessions after I explained that being recorded is completely voluntary and that if permission was given, the audio recording would be deleted after being transcribed and labeled with non-identifying pseudonyms. I then typically began the first interview. Confidentiality, informed consent, permission to audio record, and voluntary participation were reviewed at start of each interview session. If permission was given to audio record, the participant was reminded at the start of each session that they may ask for the recording to be paused or stopped at any time. Women's names, home country, and other minor identifying details were changed to protect their privacy. Due to the highly sensitive nature of some of the information provided, participants were assured that every effort would be made to ensure all trace of their identity would be removed from the data, to minimize their risk. If permission was not given to audio record, I relied on notes taken while interviewing the participant. Although identifying details were changed, their stories, experiences, and reflections are presented intact. The following lists the confidentiality practices I guaranteed participants:

- Communication would occur via my personal phone and email accounts, and their contact information would never be used via my university accounts.
- Pseudonyms would be used, and participants true names and identities would remain concealed.

- Recorded conversations would be secured while being transcribed and then destroyed.
- Details, such as their country of birth or information relating to their immigration documentation, would be masked or omitted to protect participants.

There was a member check where participants were given an opportunity to review notes, summaries, and transcript analyses to ensure that their views and perceptions were accurately reflected and reported. Participants were encouraged to provide any follow up information and clarification of their views and perceptions. At the conclusion of my study, I had 12 participants who met all the criteria, fully consented to participating, and were able to commit to the time required by completing all interview and follow up sessions.

### **Data Collection**

Eligibility was determined via a brief set of questions asking for information related to the parameters of this study. This information also provided initial data of participant demographics. Of the twenty-three women who were recommended to the study, expressed interest, and answered demographic questions, twelve met the required eligibility criteria. Reasons for ineligibility were: 1) did not meet the age requirement, 2) not currently living in Massachusetts, or 3) not willing to sign consent forms.

Qualitative data was obtained through multiple extensive in-depth interviews in which participants described and reflected on their experiences. In-depth interviews in which participants share their life stories are essential withing narrative inquiry (Clandinin, 2013; Connelly & Clandinin, 2000, 2006; Deterding & Waters, 2021; Ollerenshaw & Creswell, 2002). They are also optimal for exploring the lived experience of the phenomenon being studied (Patton, 2002). For this study I developed a semi-structured protocol (Appendix I, Appendix II), that allowed for follow-up questions and open-ended discussion that was within the scope and trajectory of the protocol questions.

Before carrying out interviews with participants, I established the reliability of my interview protocol by carrying out a pilot interview to investigate its effectiveness, functionality, and consistency (Brinkmann & Kvale, 2009, 2018; Creswell & Poth, 2017). I carried out my pilot interview with a participant who volunteered to take part in the study, but who didn't meet all the eligibility criteria. Following the establishment and confirmation of reliability, interviews with participants commenced. Procedures for appropriate interview practice (Ibid) were adhered to throughout the interview phase of this research. Brickmann and Kvale note that research interviews are in essence "professional conversations" that are "based on conversations of daily life" and "where knowledge is constructed in the inter-action between the interviewer and the interviewee" (2009, p. 2). While research interview procedures were followed, every effort was made to conduct each interview as a "social interaction based on a conversation" (Creswell & Poth, 2017, p. 363).

The timeline for the interview phase of the research was participant driven. Recruitment of participants, participant schedules, and participant needs impacted when and how interviews were carried out. There was a gap between the initial group and the final two participants as I recruited participants that met the eligibility criteria. Once each participant was deemed eligible and agreed to participate in the study, the interviews were scheduled based on our mutual availability, and participant convenience.

Multiple individual in-depth interviews were conducted with each of the twelve participants. Initial interviews ranged from ninety to one hundred and twenty minutes, although in one case the initial interview lasted four hours. After the initial face-to-face interview, I carried out one to three additional face-to-face interviews, and two to three phone interviews with each woman, depending on their availability and the extent of the protocol we had been able to discuss.

### **Data Analysis**

Analysis of narrative research encompasses a variety of methods that all focus on stories (Riessman, 2020). This “focus on the story” is the “centre of gravity” of narrative analysis (Smith & Monforte, 2020, p.2). This study does extrapolate from the data the emergence of key themes and analyzes how these recurring themes inform the phenomenon of single motherhood. To do this I employed an inductive approach to content analysis and analyzed the data to extrapolate common themes and patterns that emerged throughout participant narratives. However, as narratives are not complete,

interview data provides only a partial story (Jackson & Mazzei, 2009). As such, this study employs diffraction as an analytical device to examine the data collected from participants.

Employing diffraction as an analytical device facilitates this study's exploration beyond the emergent themes. A diffractive approach to analysis considers the impact and influence of various forces on what is known (Mazzei, 2014). It also considers what is untold or excluded, and how those differences between what is told and what is excluded matter (Barad, 2007). Diffractive analysis of data was done after coding and through a "reading of data with theoretical concepts" (Mazzei, 2014). While coding extrapolates themes at the macro level, it can stagnate with "what is known, not only to the experience of our participants but also to our own experience" (Mazzei & Jackson, 2012, p. 12). To disrupt this, I read data through the lenses of the various theoretical concepts employed in this study.

### **Limitations in Methodology**

The methodology of this study acknowledges the possible underlying influence of a researcher's emotions and values on the selection of the research topic, the questions being studied, and the multiple other subjective judgments that are made throughout the research process as a whole (Harding, 1992; Jaggar, 2004; Sandoval, 2004). Given this influence, to strive for stronger objectivity and to acknowledge the role of the researcher within the study, I situated myself and reflected on how I am situated within the



knowledge generated throughout this process. In addition to my field notes, and different from them in both format and information recorded, I maintained journals throughout the research process where I practiced rigorous self-reflexivity, however as Haraway posits, reflection can only mirror, that is replicate and reproduce what it reflects (1992, 1997). Furthermore, my methodological choices may have imposed intrinsic limitations.

There are other embedded limitations that require acknowledgement. This qualitative research focuses on individual perspectives and the significance participants give to their circumstances, experiences, and realities. As such, while their experiences may provide insights into the broader narrative of women who have experienced single motherhood, they may not necessarily serve as a means of generalization in studying other populations.

The rapport between participants and myself as research may be considered another potential limitation. The nature of in-depth interviews, in which personal experiences and perspectives are shared, can be influenced by environment and rapport between interviewer and interviewee, and could present a potential limitation.

How I am personally situated with the body of knowledge being developed, as explained in depth in the personal introduction, may present an underlying bias that could be construed as a limitation to the study. As a woman who shares numerous life experiences in common with participants I am situated as both an insider and as an outsider.

However, I am approaching this study situated within the role of researcher, as an outsider looking into the lives of participants.

### **Definition of Terms**

**Hispanic/Latina:** The term “Hispanic” was created in 1975 by the Department of Health, Education, and Welfare’s Ad Hoc Committee on Racial and Ethnic Definitions (Flores-Hughes, 2006). Latino/a is a term that refers to all cultures associated with countries where Latin based languages are spoken and is not limited to Spanish speakers (Ibid). Because of its connection to the Spanish word *Hispana*, a word with ties to notions of Spanish conquest and colonialism, there can be a preference for the term Latino/a, although the vast majority of those labeled by either term prefer to identify themselves by their specific national origin instead (Ibid). For convenience and to avoid the risk associated with specifying national origin of individual participants, in this research the terms are used jointly and interchangeably throughout.

**Euro-American:** Hispanic/Latina-Americans, Black/African-Americans, Indigenous/Native-Americans, and Asian-Americans are often othered leaving the term *Americans* by default to mean Americans of European ancestry, also defined as white. Historically, *whiteness* and its privilege has not applied equally to all European Americans, with more impoverished and/or stereotyped groups, such as Irish-Americans, Italian-Americans, Polish-Americans, and Jewish-Americans, also being othered (Bayor,

2009). However, the parameters of whiteness, and who is an unhyphenated *American* have fluctuated over time (Ibid).

**Single motherhood:** for the purpose of this dissertation single motherhood is defined as a woman, who has one or more children, and who was the only parent for the child(ren), solely responsible for the care and upbringing of the child(ren) for extended periods of time. In defining single motherhood, the time period that this dissertation will set as the parameter is a minimum of five years.

### **Challenges in Defining Single Motherhood**

For years there has been a politically charged narrative of single motherhood, what it is and its consequences on children and society at large. This politically charged narrative has expounded on the consequences of single motherhood on children and society at large (Duquaine-Watson, 2020). Perhaps one of the most famous incidents early of the current politicization of this phenomenon into the popular imaginary was the infamous commentary by then Vice-President Dan Quayle criticizing the single working mother Murphy Brown from the TV sitcom by the same name (Brockell, 2018). That administration was also responsible for creating the long-lasting false narrative of the “welfare queen”, further demonizing single impoverished mothers of color in the public imaginary (Glanton, 2018; Henry et al., 2004; Latimer, 2006). Delving into the actual data surrounding these narratives can often confuse rather than clarify, depending on how

numbers are interpreted, and terms defined. These narratives raise several concerns in how single motherhood is problematized and portrayed within the popular imaginary.

One concern is the insufficiency of the term “single mother” in defining the fluidity and range of lived experiences it encompasses. There is no monolithic single mother that personifies the experiences of all single mothers. This remains true even when considering single mothers within smaller sub-groups such as by race/ethnicity, age, or socioeconomic class. Another problem is that the public discourse surrounding single mothers often excludes the subject of the conversation, women who have experienced or are experiencing single motherhood. They remain voiceless in the ongoing conversation about them. Additionally, public discussion often approaches the topic from a child-outcome centric perspective, considering the impact of single motherhood on children and situating mothers as peripheral.

Single motherhood is not necessarily a fixed status. The fluidity of circumstances and variety of living arrangements that some mothers experience is difficult to neatly fit into predetermined categories. What types of partnerships warrant recognition? If a mother is living in a non-sexual partnership with another adult who co-raises the child(ren) with her, is she still a single mother? How about a mother who cohabitates with a sexual partner, who is unrelated to the child(ren)? Is a married mother whose spouse is living apart from her long term a single mother even though her marital status is not single? Does the spouse’s biological or legal status as parent to the child(ren) have any bearing? Does the

distance, underlying reasons for the separation, or frequency of contact by the spouse with the child(ren) have any bearing on whether she should be classified a single mother? If so, what are the parameters?

The questions and scenarios could go on because relationships and family arrangements can be complex. Demographic categories utilized in data collection to support identification and analysis of population trends for a variety of purposes typically categorize family arrangements into several prescribed and narrowly defined groups. These limited categories do not capture the rich and varied complexity of family groups and lived experiences. Take two sisters who have jointly raised one's biological daughter as co-parents. Should the biological mother be identified as a single mother in census data? How about for the purposes of qualifying for benefits or financial assistance, should she require it? How about when her daughter is filling out financial aid applications for assistance paying her university tuition? And in social research would she be considered the product of a single mother family? These same questions apply to a wide variety of living arrangements such as single mothers who live with one or both of their parents, those who live long term with relatives or friends. When conducting social research, the scope of how a woman's maternity is officially classified can even impact an individual's self-perception and understanding of her lived experience.

Contemplating this issue raises more questions than answers as to how to approach the idea of single motherhood in social research. However, it is very relevant when one considers

the impact different familial and/or living arrangements could potentially have on outcomes for children and mothers. For example, a single mother living with another adult who provides financial support, childcare, co-parenting, and more is not having the same experience as a single mother raising children entirely on her own, and solely responsible for all expenses for herself and her child(ren). It is also very likely that those single mothers and their children will experience different outcomes (Stolba & Amato, 1993; Woessmann, 2015).

Perhaps the more relevant question is not how to define single motherhood, but rather what the purpose of is defining it. If it is being used to analyze a child's home situation then perhaps it is best to avoid attempting to place such definitions on the home situation and instead focus on the child and the child's supportive relationships with meaningful adults in their lives (Whitehead et al., 2019). If the question is genuinely being asked out of interest in the woman's circumstances and impacts in her life experience, then the question becomes one of how motherhood impacts her and the support network she accesses as a mother, which may or may not include a spouse. It also needs to ask whether coping mechanisms and social interventions that are utilized are effective, and if not, what would best support single mothers (Samuels-Dennis, 2007).

The volatility of the term single mother and all its stigma and associated implications makes it a very weighted term with negative connotations within the popular imaginary. As most societal discourse occurs within the popular imaginary rather than within data

backed and evidenced based contexts, how a topic is commonly portrayed and discussed is of great importance and worthwhile investigating.

There is also a case to be made regarding whom in our society is allowed to be designated “mother”. Possible impacts of sexuality and sexual orientation on understandings of motherhood may impact how the term is defined. Also worth noting is societal discourse on the fluidity of gender identity and the continuum of gender identities between and beyond the binary male and female. The impact of this discourse on the term “mother” may be deemed by some as necessary to consider when defining motherhood. While this dissertation considers these topics as needed within the parameters of the topics at hand, these are questions worthy of investigation. To attempt to address them within the confines of this research would result in an inadequate and superficial understanding, and as such will not be attempted.

## CHAPTER 4

### FINDINGS

The guiding question of this study asks participants about their perceptions regarding the possible influence of single motherhood on their financial wellbeing, now that they are over the age of sixty. Through in-depth interviews, participants shared their perceptions of the impact of single motherhood and their lived experiences of its impact on their financial well-being. The findings of this study are organized into three sections. The first section is an introduction of the participants where first a summary of their demographic information is given, and then a narrative of their story is shared. Next, the major themes pertaining to the guiding research question and interview questions that emerged from this study are shared, and where significant are placed within the context of the relevant literature. This is followed by a diffractive examination of several key findings.

#### **Introduction of Participants**

Participants in this study represent a variety of single motherhood experiences. Several were married at some point, but like almost a third of single mothers in the United States, became single mothers through divorce and separation (Caumont, 2013). Others were never married, a circumstance that has significantly increased among the population of



single mothers in the United States over the lifetimes of these participants (Ibid). The common factor in their experience is being the sole provider while having physical and legal custody of their children. It should be noted that each participant is of course a complex human, who encompasses multiple identities and roles. Centering their role as mothers is due to the focus of this research, and by no means is intended to diminish any aspect of who they are or reduce them to being defined by their motherhood.

Figure 5: *Summary of Participant Demographic Data*

Summary of Participant Demographic Data
<ul style="list-style-type: none"><li>• Twelve female participants</li><li>• Age range of 60 – 72 at time of interview</li><li>• A range and mix of racial and ethnic backgrounds including European, Indigenous, and African ancestry, as well as mixed ancestry</li><li>• 5 born in the United States or Puerto Rico</li><li>• 7 are High School graduates</li><li>• Of the 7 High School graduates, 3 have undergraduate degrees and 1 has an undergraduate and graduate degree</li><li>• Number of children ranges from 1 to 5</li><li>• Age when participant first became a mother ranges from 16 to 35</li></ul>

This chart of their demographic information (see Figure 5) is a snapshot of the participants as a group. The following section provides a brief overview of each woman’s

personal narrative to introduce them and to provide background and context for their later comments. Additionally, I will share some of my overall observations and reflections from our interaction to recognize and explore any influence on my perceptions of their narratives.

### **Rosana**

Rosana is a divorced mother of two who works as a department secretary in a large urban health clinic. She started part time as an assistant in the medical files department soon after her divorce and over the years has steadily and painstakingly improved her qualifications and position. Born and raised in a two-parent working class family with multiple siblings, she shares that her parents had limited means but were able to provide a comfortable life for their children. Rosana describes her childhood as happy and explains that while she knew her family wasn't wealthy, she always felt that she had what she needed and that her parents could be relied on to care for her. She began working part-time retail jobs while in high school and has been working almost continuously since then. Rosana has always worked within the formal labor market. Although she works full time she worries about her future financial well-being, as she enrolled in a retirement plan through her employer until less than ten years ago.

When she divorced Rosana was awarded child support through the courts, however she continually struggled to enforce it while her children were minors. For the most part that effort proved to be in vain, as her ex-husband worked informally making it difficult to

both prove his income and to secure payment. Eventually she stopped trying to enforce it, as she felt the time and exertion in pursuing it was not worth the effort. In addition to being financially absent, he was not physically or emotionally present in his children's lives post-divorce as he had very quickly started another family. Rosana was very much on her own with minimal support from relatives. She explained that her siblings and relatives all had their own families to care for, and their own financial struggles made her reluctant to ask for or accept their assistance.

Although her sons are now married and with children of their own, Rosana remains very closely connected with them. She lives in an apartment on her own, but near relatives and friends. Her living room is filled with pictures of her sons and of her grandchildren. Rosana also expresses the ongoing pressure she feels to ensure her sons are good fathers, especially because they didn't experience having a father present while growing up. Rosana is open about her feelings and resentments, and readily shares her righteous indignation with me. Her worries, pain, and sometimes anger, are palpable throughout our conversations.

### **Alejandra**

Alejandra is a divorced mother of three, that was recommended to me for this study by a mutual third party. Before I met her, our mutual contact shared that Alejandra was one of the most impressive women she had ever met. After hearing some details of her life, I was excited to meet her and was glad when she agreed to participate. We met at her

home, in a busy urban neighborhood. From the moment she first welcomed me inside I felt surrounded by a happy and active energy, with people coming and going, pleasantly calling out to each other, and in conversation. Of all my participants, she is the one with the most ongoing responsibilities and who still has multiple dependents. Her eldest son has a disability (paraplegic), and has required additional care since birth. It was to seek better medical care for her eldest son that her family first moved to Massachusetts decades ago. She is also the main caretaker and provider for her elderly mother, as well as her second son and her sister, both of whom have disabilities related to mental illness. She is providing for her four family members by working part time as a teaching assistant in a local public school district, and by pooling the disability benefits that they receive. Alejandra has a graduate degree from her homeland but was unable to utilize it here in Massachusetts due to regulations regarding teaching certifications, as well as a language barrier.

Alejandra's ex-husband provided some childcare support and alimony until their children were of age, although the amount of support she received was limited and sporadic, especially after he started another family. She is on friendly terms with her ex-husband, and sometimes still relies on his help in emergency situations, especially regarding their eldest sons. He still occasionally provides some financial assistance for them. However, he is not a regular presence in their lives.

Despite working for a public school system, Alejandra has no reliable retirement plan other than social security. Although she would like to stop working soon, she is financially unable to do so as her financial obligations would not be covered by her income if she were to retire. In the meantime, she enjoys her job and has taken in a boarder to boost her income as well. She owns her home and considers purchasing it before the current housing market price surge to have been a very fortunate decision. Alejandra recognizes that the price of her home would be unaffordable for her in today's real estate market, and with her limited income. Despite her many preoccupations and obligations, her home is comfortable and pleasant. Her happy demeanor made it easy to quickly develop a pleasant rapport, even when discussing difficult topics. Our conversations took place in her living room, which was a hub of activity. We were frequently interrupted, but this was beneficial to the process as I had the opportunity to observe firsthand her essential role within the active household. Her positive energy and capacity to take her many responsibilities in stride were inspiring.

### **Adrianna**

Adrianna is quick to laugh and has a way of speaking lightly that belies the gravity of some of the topics she is discussing. The mother of three children, her marriage to the father of her oldest child ended in abandonment. While she shared that she has heard rumors, she does not know where her ex-husband is and has not had any contact with him in the years since. As far as she knows her eldest son hasn't heard from him either. She had her two younger children with an abusive on-again-off-again boyfriend, a situation

from which she removed herself shortly after the birth of her second child. While Adrianna was open about experiencing domestic abuse, she expressed shame and seemed very concerned with how I might perceive this. Sharing with her that this is a topic I have firsthand experience with helped open the conversation on this experience.

In the time that they were together and in the process of breaking up, Adrianna and her children lived at women's shelters for multiple brief periods. She describes most of these stays as unpleasant, and one as a very negative experience, however, the last of these stays at a shelter was a very positive experience for her. Adrianna described the ways in which the shelter, specifically the women who work at the shelter, supported her emotionally and materially as she established herself in a new life. They taught her helpful parenting skills, provided group talk settings which she found helpful and empowering, and worked with her to secure housing and employment. She stated that without their support she would have either had to remain with her abusive ex-partner or have become homeless.

Adrianna worked part time at two different jobs, neither of which paid a livable wage on its own and relied on benefits to support herself and her children when they were younger. She continues to work and is able to support herself and help care for her mother. Although she expects to receive social security benefits, she fears that if she stops working or is unable to work for any reason then she would be unable to support

herself. This concerns her greatly and thinking about her future financial security is a cause of considerable stress for her.

### **Manuela**

Manuela is an unmarried single mother of one child. She lives in a shared space, and we mostly met to speak in public areas. While she did not want her voice recorded, she was generally forthcoming and cheerful. Of all my participants Manuela became a mother at the youngest age, and in the most difficult circumstances. From a family that struggled with poverty for generations, Manuela became a live-in cleaner for a middle-class family at age 15, a typical means of employment for females within her socioeconomic bracket in her country of origin. Although she does not describe the circumstances with her employer as rape or even abuse, as a listener interacting with her narrative, it is how I would describe it. Her pregnancy was the result of this ongoing sexual abuse by her substantially older and married employer. When she was close to giving birth, she was let go from her position and left to fend for herself. At no point was there any acknowledgement by her employer or his family of his abuse, nor of his paternity. Her daughter has had no contact with her biological father, and no support financial or otherwise was ever provided. After being let go, she experienced a traumatic time in her life, where she struggled to make ends meet. Manuela did not want to disclose the details of this time in her life and explained that she doesn't like to think about or dwell on that time period. She described a significant improvement in her circumstances when she was

able to obtain employment as a cleaner for an American family when her daughter was eight.

Manuela's American employer later supported her application for a visa to the U.S. It was a long process, but eventually she succeeded in securing a visa to travel to the U.S. Her arrival and settling in was very challenging, but she knew it was the best move for her daughter's future and describes the opportunity to migrate as a great "blessing". Here, Manuela continued to work as a cleaner, in homes, offices, restaurants, and in the hospitality industry. She worked almost daily, and within both formal and informal labor market settings. Her daughter was still in elementary school when they arrived, and Manuela considers the opportunity for her daughter to attend American schools to be the greatest benefit of moving to the U.S.

Despite her many years of work, Manuela has never had any formal retirement plan and continues to work to support herself. Her daughter completed her high school education in the U.S., but during her late teens went through a long-term serious illness that presented significant challenges to Manuela as a single parent, and negatively impacted what had been their emerging financial stability. Her daughter eventually recovered from her illness and is now married and living in the mid-west. Manuela is very focused on her daughter's well-being, and typically brings her into conversations. She considers her daughter's well-being to be her greatest achievement. Manuela has remained in Massachusetts because of the larger community from her home country and easier – and



what she perceives as safer- access to employment through community networks. She would like to move in with her daughter but is concerned about becoming a burden to her. Access to healthcare in Massachusetts is also a consideration preventing her from moving in with her daughter. However, it is a difficult decision as she would like to live with her daughter and so may soon decide to move despite her concerns.

### **Reina**

Reina comes from a close knit, and what she describes as a loud and loving family. She is well spoken and exudes a calm and capable confidence that I noted I found reassuring. Her father was in the military for most of her early childhood, and although her parents were married, she remembers being mostly with her mother. Her mother's Spanish speaking family would come and stay with them for long periods of time, and so she grew up with a sense of extended family as being important and a strong connection to her cultural heritage. After high-school Reina took some college courses and became a bookkeeper. She found a job with a large company, and thoroughly enjoyed her work environment. She remained living with her parents and other unmarried siblings. About a year before she became pregnant, she had begun taking classes and was working on earning her bachelor's degree.

Reina is the only participant who, like me, had her first and only child in her thirties. When she found out that she was pregnant, she was shocked. She explained that she had been using birth control and wasn't expecting it at all. Her partner at the time was a man

she had only been in a relationship with for four months. When she told him about the pregnancy, he thought they should get married. Reina married him under societal pressure, but not family pressure. She explained that her family was supportive of her, as she was in her thirties, employed, and had always been a responsible person. They didn't know her partner very well and had reassured her that they would help her raise her child. However, because of negative connotations associated with it, she felt embarrassed to be an unmarried mother in her work environment, with coworkers, and with friends and acquaintances.

Reina noted that she knew it would not last, as he was not someone she wanted to be with long term. They divorced before her daughter's third birthday, neither having ever been enthusiastic about the marriage. She returned to live with her mother and father after her divorce and completed her degree. While their divorce was not contentious, he was not fiscally responsible, and she received irregular and infrequent child support payments until her child entered college.

After a trip she took to New Mexico for a wedding she is considering a move due to the high living costs in Massachusetts, but is concerned she will miss her friends, relatives, and life in the Boston area. She has a retirement plan through her job, and a small 401K plan, but is concerned about her ability to remain in her home or live independently if she should retire. She is weighing her options between the comfort of family and friends, and the social networks she has, and a more affordable location. Reina is a cancer survivor

and the function of this experience in her life emerged as a significant consideration in her long-term financial well-being throughout much of her interview.

### **Rita**

From a middle-class family Rita grew up in a large urban center in a home with both parents, her maternal grandparents, and siblings. Although not wealthy, her family was very comfortable. Typical of her socioeconomic class in her home country, they had servants including a live-in maid, went to private schools, and all attended university. Rita obtained her undergraduate degree in pharmacology and married soon after graduation. Her husband, an engineer by training, desired to migrate to the United States to seek better employment opportunities. Rita soon discovered that many aspects of her identity had transformed by moving to the United States. Suddenly she was no longer able to afford the comforts she had taken for granted in her home such as help with cooking and cleaning. Her hard-earned degree seemed to be worthless, and the only jobs offered to her were what she considered menial work.

Over the next four years she found a job in retail, where she strived to improve her language skills, trained to become a secretary, and gave birth to two children. Rita's husband abandoned the family a year after the birth of their second child. Still legally married, she found herself in a legal nightmare and facing eviction if she could not pay the family's expenses. She moved in with an acquaintance who also needed to share housing and costs, and, most importantly, who had her mother living with her to provide

childcare and found a second job as a secretary. Eventually she was able to move her family into their own apartment, legally divorce her husband, and mostly resolve the myriad of legal problems his abandonment had caused. She continues to work as a secretary but is now in a supervisory role. She has no retirement plan, although she expects to be able to collect social security benefits.

### **Pilar**

One participant remained married throughout her experience of single motherhood.

Pilar's husband passed away a decade ago, but her experiences of single motherhood occurred while legally married but living separately. She experienced single motherhood as two distinct periods. Her first experience was when her husband migrated to the U.S. leaving her and their children for several years before being able to send for them. At that time, she had the support of her extended family. Later, she experienced single motherhood again while in Massachusetts when her husband had to return to their home country and due to a series of unforeseen circumstances, did not return to the U.S. for over 7 years. Throughout that time, she was a single mother and the sole provider for her children. She worked long hours and relied on her children to care for their younger siblings and contribute to their household income. Not only did they receive no support from her husband, but there was also an expectation that as she was in the United States, she should remit a portion of her income to him. She did this as often as she could for several years, until news of his activities there reached her.

Her husband eventually returned to live with them, however in the years he had been gone he had started another family unit. Although he was employed, he did not contribute financially in any meaningful way after his return. His return marked a period of chaos in their family dynamic, and stirred feelings of resentment, but she felt an obligation to remain married as she holds an unassailable belief that marriage should be considered a lifelong commitment. Despite working multiple jobs her entire adult life, she is without social security or retirement benefits. She has no income and relies on her children, especially her eldest daughter, for all her needs and for material support. In exchange for their financial support, she provides childcare, cooking, and cleaning for her children and grandchildren.

### **Sonia**

Sonia found out about my study via a friend of another participant, who thought she should share her inspiring story with me. Her youth in a large urban area was wrought with risk and challenges. She grew up in a predominantly low-income neighborhood plagued with a variety of issues related to socio economic status and anti-Hispanic discrimination. Although her parents were married, her father was not consistently in her life and even when he was, it wasn't a positive experience. Sonia had two children before the age of twenty and credits the physician who agreed to *tie* her *tubes* despite her young age with saving her life and future. Neither father of her first two children was involved in their lives, nor provided any financial support. Her situation was not unique in her neighborhood; however her mother was determined to help her secure a different future.

She helped Sonia with her children and worked with her to establish a means to financially support herself. Her mother's support was essential in helping her achieve financial stability for herself and her children. Sonia explained that she knew others in similar circumstances in her youth, but with very different outcomes and she credits her current social and financial well-being to her mother's determination.

After eleven years as a single mother, Sonia married. She had a successful reversal of her tubal ligation and gave birth to three additional children. She runs a small business with her husband. Sonia is financially astute and discussed finances directly in an open manner. Perhaps it is because she owns and runs her own business, but her financial savvy was impressive.

### **Nidia**

Nidia was introduced to me by another participant. She and the other participant work together as cleaners, and over the years have supported each other in finding jobs. They also currently live in the same shared home, along with other occupants. Although not related to each other, she describes the other participant as being her family here in the U.S. She shared that they help each other and rely on each other for emotional and material support.

Nidia grew up in a rural area, where she had her first child. After having her first child, she moved to a city in her home country, and began working as a live-in housekeeper,

while her family cared for her child. She went on to have two other children over the years she worked in the city, returning home to have her children and leaving them with her family. When she heard of an opportunity to move to the U.S., she decided to pursue it as she felt it would be a chance to access a higher paying job and better education for her children. Nidia succeeded in migrating to the U.S. on her own, where she encountered circumstances far more difficult than she had expected.

Despite the struggles she experienced during and after migrating, Nidia felt that being in the U.S. would ultimately provide better opportunities for herself and her children, so she worked tirelessly to secure a source of income and a safe living space. She was focused on being able to send for her children. Soon after establishing herself in the U.S., she was able to send first for the oldest, then almost two years later, the younger two children. It was the first time she was caring for them without her mother's assistance, and she describes it as a difficult adjustment as she learned how to be their mother. The situation was further complicated by external factors such as new language, new climate, and new challenges in securing employment. Nidia considers those years migrating and adjusting to life in the U.S., and raising her children on her own, to be those most difficult experience of her life.

Nidia has worked, and continues to work, in both informal and formal labor market settings. She has no access to any formal retirement plan, and although she attempts to save money, she shared that it is often difficult to do so. Nidia also helps her youngest

son financially as much as she can, as he has struggled to support himself. She is very concerned about him, and this is a source of considerable stress in her life. Her two other children are financially self-sufficient.

### **Laura**

Laura is a jovial and boisterous presence, with a personality that is in stark contrast to mine, but that I was very drawn to. We met first at a public venue, and later at her home. She quickly put me at ease with her easy manner and had a way of seeming to take charge that gave our encounters a very different dynamic than my other interviews. My reflections on our conversations and on my reactions and feelings throughout our conversations were of particular interest to me. She often brought the conversation and questions back to me, wanting to know about my story as much as I wanted to know hers. However, I also noted that it may have been a technique to avoid responding fully to questions that perhaps she didn't feel comfortable responding to but didn't want to refuse. Given her easy-going and friendly manner, it was difficult to detect signs of discomfort, other than the redirection of the conversation. Situated as the researcher I found myself considering my interview questions differently, participating in the research process from a point of deeper reflection and perspective.

Laura moved to the U.S. as a young woman who had already graduated from university with a nursing degree in her home country. Her aunt was already employed and had an established home in the U.S. and was happy to welcome Laura to live with her. Although



she had studied English for several years in her country of birth, her aunt quickly signed her up to take English language classes and encouraged her to sign up for night classes related to her career field at a local college, which she did. Her aunt also had employment arranged for her at the same local business where she worked. She completed her coursework and training as a registered nurse in the U.S. and began working. Laura felt that her dual-lingual ability and medical knowledge in Spanish was appreciated by her coworkers, as she was able to communicate with and facilitate their communication with Spanish speaking patients. Within a few years of working as a nurse she married and went on to have four children.

For most of the first decade of her marriage Laura worked minimally outside the home, but tried to work when possible and often covered shifts over the holidays for some extra income. Once her youngest was school age, she returned to work full time. When they divorced, she became a single mother to 3 teenagers and one elementary school aged child. Her ex-husband typically paid child support, but it was minimal. Laura continued to work full time as a nurse but by then had decided to become a social worker. She completed her BA degree and later MA degree, and quickly found employment as a social worker. She receives social security benefits and does have a retirement plan through her work. However, she continues to work part-time, for the added income and also because she loves her job. She currently works with a program that helps young women who did not complete high school, complete their graduation requirements, obtain their high school diplomas, and access higher education or employment.

When she divorced, Laura's aunt had urged her to have her ex-husband's name removed from their mortgage. Although she thought refinancing the loan to take out a new mortgage in only her name was a frustrating hassle at the time, she trusted her aunt and followed through on this advice. She shared that this was perhaps one of the wisest financial decisions she had made. Recently, after her youngest child married, she sold her home for considerably more than their original purchase price over forty years ago. That allowed her to purchase the smaller condo-apartment where she currently lives and has provided a small but reassuring financial buffer in the form of savings should she need it. All four of her children are college graduates, gainfully employed, married with children of their own, and financially self-sufficient.

### **Lidia and Ana**

Lidia and Ana were the two final participants added to this study. There was a gap of several months between recruitment of the other participants and these final participants. I had struggled to find additional participants who met the requirements of this study. They were both referred to me by another participant, who knows them through their mutual involvement in serving their community. The three of them are close friends, and they share a passion for supporting and helping their community. These last two participants had been informed by their friend about my interview questions, and about me, in detail before we met.

Lidia grew up in a working-class family and was the oldest of several children. Her parents, both recent immigrants to the U.S., were from different Spanish-speaking countries, but met through their shared political and activist interests. She was raised with a strong sense of activism, social justice, and fighting for herself and others. Lidia shared that when she became pregnant in high school, she felt filled with shame and sensed that she had disappointed her parents and their hopes for her future. Nonetheless, they supported her, and she and her daughter continued to live with her parents after she gave birth. They helped her care for and raise her daughter until adulthood. Her boyfriend broke off their relationship soon after she gave birth, and while her daughter knows him, he has remained essentially uninvolved in their lives. He has never provided any financial support or assistance of any kind.

Lidia has worked full-time since graduating from high school, and for over thirty years has worked in various capacities at a large medical center. She expects to receive social security payments upon retirement, as well as a small retirement plan through her employer. She plans on continuing to work in her current position for as long as she is able to do so. Lidia noted that when she considers retirement in her future she thinks she would prefer to reduce her work hours rather than outright retiring.

Lidia remained living with her parents until their deaths and still lives in the home she grew up in. After her most of her younger siblings moved out of the family home, her parents sold her the home so that she would not have to leave after their deaths. Her

youngest brother still lives in the home with her and contributes financially to the household, as well as providing help with chores. She also rents a room to a friend who has boarded with them for well over a decade. She explained that between the three of them they cover all expenses and can provide for their needs, as well as some wants. Lidia remains very involved in her community, through her volunteer work and her continued pursuit of social justice across a range of issues. Her daughter has her own home and family but lives nearby.

Ana had a transient childhood and adolescence, marked by migration patterns related to the agriculture industry. She has no particular connection to or memory of the country of her birth, and experiences it mostly as an identity acquired through relationships within her community. Ana's education was sporadic and often interrupted, although her parents tried to register her at local schools whenever possible. She describes her departure from high school as a gradual process of attending less and having to work more. Eventually, she stopped going altogether as she worked longer hours, often alongside her parents with whom she was very close.

Ana had two children with her partner, who she refers to as her ex-husband although they were never married. He was also a coworker and like her, was 19 when they had their first child. Their relationship ended almost four years later, but he remained a daily presence in their lives. A few years later when she and her parents decided to settle in one location so that her children could receive an uninterrupted education, they parted ways.

He remained in sporadic contact and occasionally sent small gifts, but never provided any child support. After seven years of single motherhood, she left the home she shared with her parents and began cohabitating with a new partner with whom she had her third child. They parted ways almost five years later, and she returned to live with her parents. Her father passed away some years ago, but she continues to reside with her mother. Her youngest daughter and grandchild also live with them.

With no retirement plan in place, Ana plans on continuing to work for as long as she is able to. She is proud to detail her excellent health and discuss how she keeps herself fit. She mainly earns her income providing cleaning services, but occasionally works in other venues such as childcare services, and within the food industry. Ana mainly acquires these occasional jobs through her community networking and returns the favor by passing on word of vacancies and connecting applicants with the cleaning service company she works for. She also helps provide afterschool care for her grandchildren several days each week. Despite her busy and demanding schedule, participation within her community is important to her.

### **Central Themes**

The findings of this study are shared here within thematic groups. Themes emerged mainly using inductive coding. Throughout my reflexive journaling I noted key ideas as they emerged and tracked ideas that were echoed by multiple participants. I used this dynamic list to drive my first pass through the data, so although my initial review of the

data may be considered somewhat deductive, the list I used had come from my contemporaneous observations as the data were gathered and as such this list was itself obtained inductively. As I went through this first pass, I continued to update and adapt my working list of codes. I considered the advantages and disadvantages of coding software and manual coding (Creswell & Poth, 2017). Ultimately, I decided to utilize manual coding to both limit the distance between the researcher position I occupy and the participants, and to simplify and facilitate the process of being able to analyze the data diffractively.

Figure 6: *Central Themes and Sub-themes*

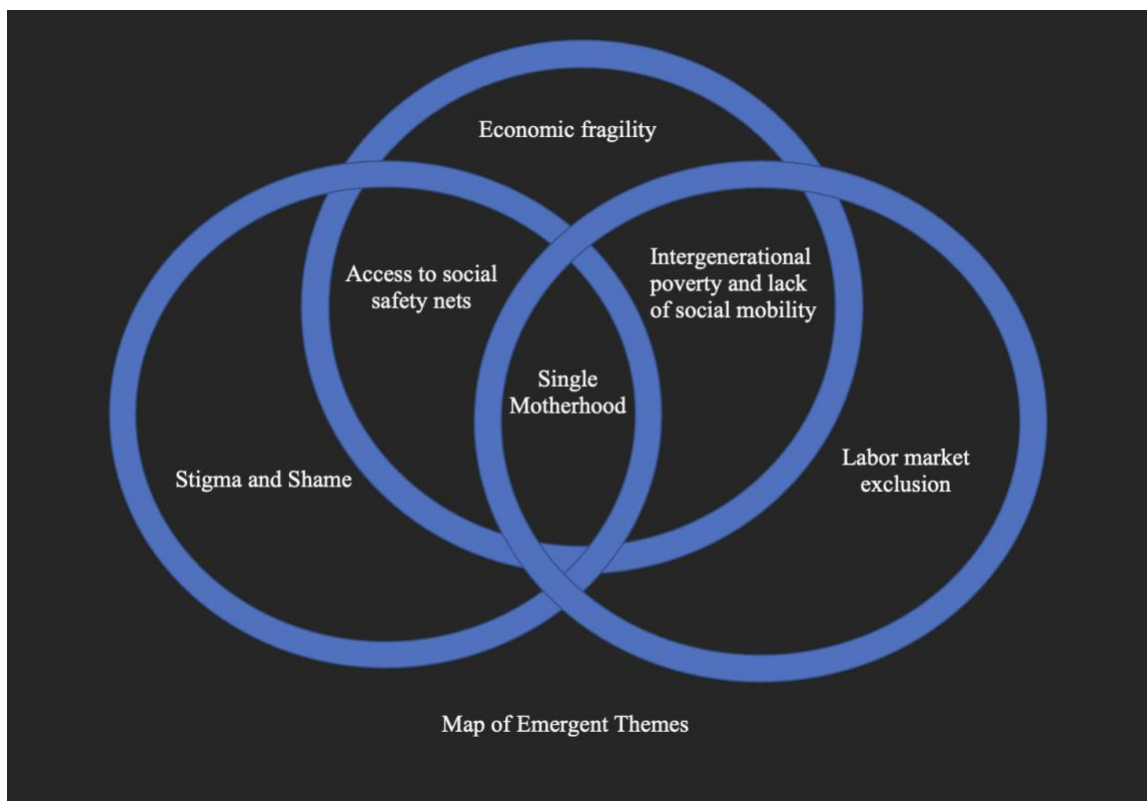
Research Question	Central Themes	Sub-themes
What are the perceptions of Hispanic/Latina women who are 60 or older regarding the possible influence of single motherhood on their financial wellbeing?	Economic fragility	Labor market exclusion
	Intergenerational poverty and lack of social mobility	Role of stigma and shame
	Access to social safety nets	

Through this process three central themes emerged as significant: economic fragility and related financial exclusion, intergenerational poverty and lack of social mobility, and

access to social safety nets (see figure 6). Within these central themes, two sub-themes emerged as noteworthy: the impact of labor market exclusion, and the role of stigma and shame on financial well-being.

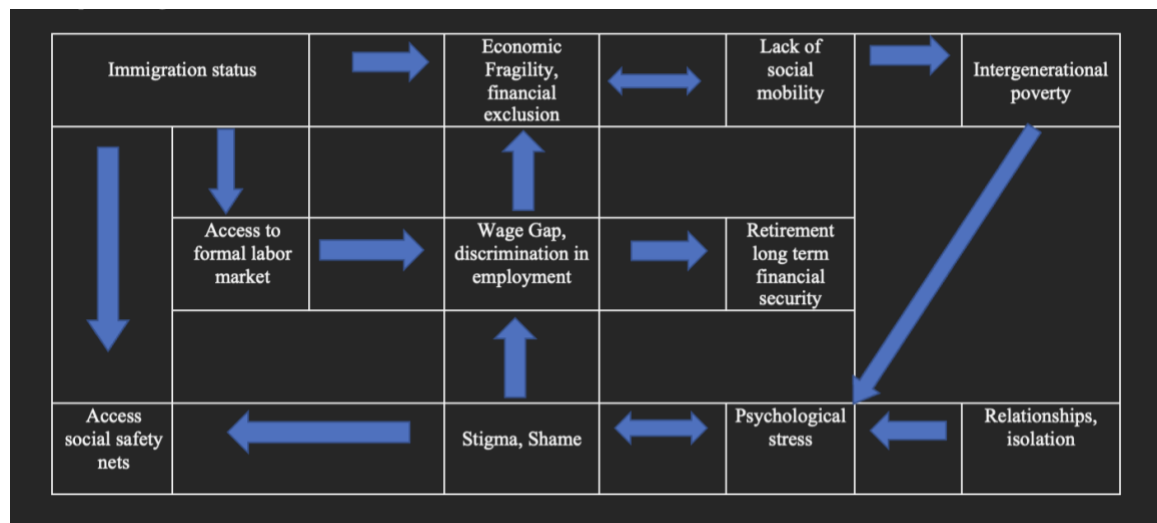
There is considerable overlap and back-and-forth between and within these emergent themes as these ideas act upon each other, shape each other, and through their interaction with each other create new and different lived experiences (see figure 7).

Figure 7: *Map of Emergent Themes*



In addition to the central themes and sub-themes, there were also multiple notable trends that surfaced in conversations with multiple participants (see Figure 8). Of these, immigration status, isolation, and stress emerged as meaningfully entwined with financial well-being and single motherhood for some participants.

Figure 8: *Graphic Depiction of Trends*



### Theme: Economic Fragility

If there is one issue that emerged from this research more than any other, it is that of economic fragility. When asked what the term financial well-being meant to them ten out of the twelve participants asked me follow up questions and sought clarification regarding what I was asking about before responding. I turned the question back to them, informing them that I wanted to know what they thought financial well-being means. Although their responses were not the same, they were all a variation of *being able to live*



*without worrying about how you are going to pay for your basic necessities.* By their own standard of financial well-being ten out of the twelve participants are not experiencing financial well-being. In my reflection on the data collected, I thought it interesting to note that the two participants who did not ask me for clarification of what I meant by the term *financial well-being*, were the two who by their standards are experiencing it.

While notions of single mothers as resilient abound in public discourse and within the public imaginary (Sidel, 2006; Z. E. Taylor & Conger, 2017; Walsh, 2016), the very real experience of living with economic insecurity remains a cause of considerable stress and hardship (Agnafors et al., 2019; Åslund et al., 2014; Howell & Voronka, 2012). Each participant experienced, and most participants often continue to experience, an economic fragility that could best be imagined as living on a precipice, in an ongoing battle to maintain their balance and avoid falling over the edge to their financial ruin. Some days they are at a safer distance from that cliff, and others they are scrambling to hold on, but they have been unable to make their way to safety and continue to always remain threatened by the proximity of danger. Most participants perceived that this economic fragility was impacted to varying degrees by their experience of single motherhood.

When asked about their savings, even participants who described their current circumstances as financially secure, expressed concern should they be faced with an emergency scenario, unforeseen expense, or a disruption in their income. As Lidia explained,

Yeah, I worry all the time about it. What if something happens to me? Or to my brother? This house is getting old, like us... We do our best, we take care of it, but we need to replace the boiler and that's expensive. I'm trying to see what I can find to help with that, because I don't know how many more winters it can last. It keeps me up, thinking about it. You know, it's always something though... we've been through this before... You pay one big bill off and then it's the next thing. It never ends.

Rosana also expressed her frustration with being unable to accumulate savings under the onslaught of seemingly unending bills and expenses, and the pressures of living paycheck to paycheck:

I work and I work and I work, my entire life. I just keep working, and the bills keep coming too. I make a plan, and then something happens, or someone calls and needs help, or my car won't start, or the prices go up, and there goes my plan... My pay is gone before I get it... I don't like using my cards because then I am just paying more, but sometimes I have to because I don't have the money for it but I need it, so I have to use my card and then pay even more for it... I save when I can, but things cost so much and my pay doesn't go up when the prices go up... I want to save more, because you don't know what can happen. I've been in that situation many times, because that's life, so thank god I have the credit card even if I don't like using it... But no matter how much I work I can't save much.

Although common in the United States, being unable to set aside funds for unexpected expenses is highly problematic, especially given the likelihood of experiencing the need

for such funds (Despard et al., 2020). Previous studies have shown that a lack of savings for emergencies leads to a greater likelihood of being unable to meet their basic needs, including essentials such as food and housing (Ibid). This lack of savings was prevalent among the participants in this study. Only two participants had enough savings to cover three or more months of expenses without income.

To varying degrees all participants described their financial situation over time as fluid. The range in which their financial stability fluctuated varied among participants, but all described highs and lows, periods of time in which they experienced greater economic stress than others. When asked about her perceptions regarding her financial situation over time Reina explained,

It was challenging, and it still is sometimes... but we're talking about many years and during that time there were ups and downs, it wasn't always good, it wasn't always bad... Most of the time we were in our routine and keeping to our plan... but there were times when we couldn't do that and like they say, we'd tighten our belts... we'd get through that and then our lives would go back to normal until the next time. It's not that different now... When we could we'd put some money aside, we'd treat ourselves, go somewhere... when we had to, we'd make do, sometimes we had to make bigger bills, when I was sick it was probably the worst... But mostly it was just getting through, making it through the bad times until things get better... and they do. I've been lucky.

This pattern of fluctuation in financial well-being participants experienced is emblematic of overall economic fragility (Rank et al., 2021).

Participants' experiences of ongoing economic fragility, and fluctuation in experiencing poverty as periods within their life rather than it being a permanent state, is common. In their examination of poverty in the United States, Rank, Eppard, and Bullock note that economic insecurity is widespread, and that poverty is most often experienced in short but frequent periods (Rank et al., 2021). Another participant who described this fluctuation in her financial stability was Adrianna, whose financial well-being has been mostly lacking and remains tenuous to this day:

Sometimes are better than others... I worked a little extra and had a little more money, but sometimes I had to spend a little more or there's something the kids needed so I had to spend more.. Sometimes everything was going well, I could do something special with them... and sometimes things were bad, even very bad... when I had to go to the shelter were the worst times... Right now I can work, I can take care of myself, so I'm fine... but I don't know what will happen if I can't work anymore...

While the experience of poverty may advance and recede over the years, the inability to break free from that tenuous position can remain persistent and long-lasting (Rank et al., 2021).

For those who have focused their research on issues such as earning, social mobility, and poverty in the United States, this most likely is of no surprise. University of Massachusetts economists Michael Carr and Emily Wiemers noted that since the 1970s, there has been a dramatic rise in inequality, with a decline in long-term earnings mobility since 1980, more so among women and non-white Americans (2022). Massachusetts Institute of Technology economist Peter Temin's book detailing his exploration of *The Vanishing Middle Class* (2017) was one that captured the interest of the mainstream media. The media created headlines and popular articles based on his assessment of the obstacles and challenges faced by those trying to escape poverty (White, 2017). Among multiple other systemic and social causes and contributors, Temin situates the phenomenon of single motherhood within the vicious cycle of intergenerational poverty (Temin, 2017). All three economists observe that social mobility, and escaping poverty are becoming more difficult in the United States. Single mothers are often situated within the convergence and interaction of these systemic obstacles.

This overarching emergent theme of economic fragility and difficulties in improving socioeconomic status and achieving a lasting financial security was inexorably entangled with another emergent theme, that of intergenerational wealth and intergenerational poverty. As previous research supports, current financial wellness is often entangled with the economic status of one's family and the financial circumstances in which one was raised.

### **Theme: Intergenerational Poverty and Lack of Social Mobility**

Another emergent theme is the notion of overall economic exclusion superseding any impact that single motherhood may or may not have on financial well-being. Participants expressed variations of the idea that while being a single parent may have exacerbated financial constraints to differing degrees, economic constraints they have experienced and/or continue to experience were preexisting. This common understanding aligns with the data gathered. Those with higher incomes and greater financial security prior to single parenthood had greater financial security throughout their single parenting years, and into the present. This outcome aligns with findings from other studies related to financial mobility in the United States that indicate individuals are most likely to remain within the financial class they were born into. This is especially true for those economically excluded from birth (Carr & Wiemers, 2022; DiPrete, 2007; Kraus & Tan, 2015; Mason, 2000). This study found that while single motherhood strained financial resources and exacerbated financial insecurity, it was rarely the sole or primary driving cause of financial exclusion.

Rosana explained:

Money was always lacking when we separated, but truthfully it was lacking before too. I can't think of any time in my life when I wasn't worried about money, about how to pay for things. From when I was very young with my parents. We were never in the street, we never suffered from hunger, but there was always a need to be careful. My parents could never buy a house, because there was never anything extra to put away for it. It was the same when I was

married. It is too bad because of course houses now cost so much more. But what I am saying is that I always wanted a house that was my house, and I could never afford it but I don't think it was because of my divorce. We couldn't afford it before and I don't think we would have even if we were still married. Neither of us ever has ever earned enough to pay for our children, pay for a house, and save anything. Money was something we always fought about. Not having enough, how we were spending it, where we could get more. It was always a problem for us.

For this participant the narrative of financial exclusion that pre-existed her marital state, was made more obvious to her once she had children to care for and continued throughout her single motherhood.

Participants were asked about the familial structure, social position, parental education, and overall financial well-being they experienced throughout childhood. For most participants, income levels and socioeconomic status during childhood and prior to single motherhood had a seemingly greater influence on long-term financial well-being than most other factors. Single motherhood seemed to intensify the financial strains they faced rather than act as the primal cause. While being a single parent exacerbated financial instability, many impacts on financial well-being such as educational attainment and socio-economic status of the family they were born into, that were already in place impacted the degree to which they experienced economic insecurity. This would seem to support the notion that single motherhood may not necessarily be the cause of

experiencing poverty, but rather it may instead be that those experiencing poverty are more likely to become single mothers.

For Laura, single motherhood presented many challenges, but her lifetime of consistent financial stability and her educational attainment were a helpful buffer to withstand the brunt of them:

Being a nurse, I could always count on being able to work and earn a decent paycheck... before the divorce I always used put aside a bit of money, so I had a small savings account... that helped me after the divorce, but for a while I couldn't save at all... I earned enough to keep paying the mortgage on my own after I put everything in my name, which meant we didn't have to move... and having that house was what helped me now, selling it and having that money. I couldn't have done that if I didn't have my nursing job... being a nurse gave me freedom.

Research relating to this topic seems to indicate that this may be different to situations where becoming a mother impedes the continuation of schooling and/or disrupts access to family support systems. There is a wide body of research on the impact of teenage motherhood, that supports the notion that becoming a single mother as a teenager can have a long-term detrimental impact on outcomes for both the mothers and their children (Aizer et al., 2019; Francesconi, 2008; Maynard, 2018; Scott et al., 1981). However, given that most of the participants in this study were not teenagers when they became



mothers, and those that were do not fit into the public imaginary's narrative, the trope of the teenage single mother, these data were peripheral to this research.

For most participants in this research, financial difficulties were significantly compounded by single motherhood, but did not necessarily originate with the onset of being a single parent. The compounding factors derived from lack of a financial partnership with a spouse include access to only one income, dependence on outsourcing childcare, and sole responsibility of financial obligations. Having a spouse can provide a range of financial benefits from access to healthcare coverage, life insurance, and shared living costs, to long term health benefits, childcare relief, access to social security and retirement plans, and home upkeep expenses. However, the extent of obligations alleviated through a financial partnership with a spouse can vary widely depending on a variety of circumstances such as their income, access to employer provided benefits, economic literacy, and spending habits and behaviors.

Despite this variability and range of benefit, consensus within the body of research of this phenomenon remains clear: it is evident that married couples, and to a slightly lesser degree cohabitating couples, have better financial outcomes than their single parent peers (Blau & Kahn, 2017; Correll et al., 2007; Hastings & Schneider, 2021; Lichter et al., 2003). It is impossible to know specifically what the impact of this may be as participants can only speculate on what financial help they may have received if they had a partner. Regardless, the outcomes for single mothers overall are well documented. As

Lichter, Graefe, and Brown note, “Although we cannot claim unambiguous causal effects, the life course trajectories of unwed mothers are decidedly more disadvantaged than for other women.” (Lichter et al., 2003, p. 71). Without the specificity of knowing that which might have been, we can only examine the perceptions of participants regarding their experience, how they interpret their experience, and the meaning they assign to their experiences. Their overall perception is that not having a financial partnership with a spouse had a detrimental effect on their long-term financial wellness.

### **Sub-Theme: Labor Market Exclusion**

Another aspect of economic fragility that emerged was that of labor market exclusion and disparities in earnings among participants. Single mothers are not alone in their labor market disadvantages. Gender based pay disparity is and has been evident across nations and contexts, though women who are mothers experience the greatest wage gaps (Correll et al., 2007). Irrespective of marital status, mothers in the workplace face a broad range of labor market discrimination including being less likely to be hired, earning lower wages, receiving less favorable evaluations, and being less likely to experience advancement in salary or position (Ibid). On the contrary, fathers experience workplace advantages over childless men (Ibid). This “motherhood penalty” occurs “across a wide range of occupations and jobs” (Ibid, p. 1333). It is also evident “both internationally and historically” (Ibid, p. 1334).

**Theme: Access to Social Safety Nets**

In addition to wage gaps, participant engagement in formal labor market versus informal labor market had an impact on their long-term financial security. This impacted their access to retirement plans, social security, and employer supported investment and savings accounts. For most of the participants in this study, formal retirement is not possible due to their participation in the informal labor market, without the accumulation of any accessible retirement benefits.

Exclusion from these safety nets appears to have a negative effect on the lives of participants, and a detrimental impact on their long-term financial stability. While more prevalent among those employed in the informal labor market, this financial exclusion can even occur when employed in the formal labor market. One way employers do this is through intentional employee misclassification as independent contractors (Bauer, 2014; Halliday, 2021; National employment law project, 2015). Misclassifying employees as independent contractors instead of classifying them as employees enables employers to lower labor costs. When employees are classified as independent contractors, employers can avoid paying state and federal taxes and avoid providing a range of benefits to employees. This can include sick leave and vacation time but can also include long-term benefits such as retirement and social security (Ibid).

Rosana's situation is an example of this type of financial exclusion. To avoid having to provide healthcare, overtime, sick days, or vacation time Rosana's employer classified

her as an independent contractor. This remained true even after she had progressed from a part time employee, to working full time hours and had become a department secretary. As far as Rosana knew she was employed full time. She did not understand the terms or codes that appeared on her paperwork, and no one had ever explained it to her. Rosana remained ignorant of the full implication of this classification until she sought help after being informed that she had errors in her tax return and owed the IRS a substantial amount of money. In her quest to resolve the tax issue, she found out that she could have been claiming business expenses over the years and should have been filing a different tax form as a small business or self-employed individual. She described how shocked she was to find out that technically she was not considered a full-time employee, despite working at least forty hours each week. Over time she informed herself more on the issues related to her classification and worked to change her employment designation. Eventually she was hired as a full-time employee with benefits by the organization she had worked with for almost two decades. For the first time she had sick days, vacation time, health insurance, and was able to participate in a retirement plan.

Since then, some policies have changed making it more difficult for employers to avoid providing benefits for employees by misclassifying them as independent contractors (Blum, 2021; DeRoss, Jr., 2017; Rice & Poloche, 2010; Slone et al., 2021). Rosana's time without benefits has had a long reaching effect on her financial security. The most obvious effect is that despite her decades of work, she has only been accumulating retirement contributions for less than ten years. Other consequences include the days that

she was unable to work throughout her first two decades of employment, and as a result received no pay as her employer was not obliged to provide her with paid medical leave. Days she was ill and could not take time off because she was unable to afford going without pay may have had a negative impact on her health. Studies indicate the increased pressures associated with single motherhood may impact the long-term health of women, with consequences on their physical health (S. Lee et al., 2003; Muller et al., 2020; Sabbath, Guevara, et al., 2015; Sabbath, Mejía-Guevara, et al., 2015; van Hedel et al., 2016). This then has a domino effect, impacting their overall wellness (Berkman et al., 2015; Lu et al., 2019).

Rosana discussed how her lack of awareness and knowledge regarding benefits, especially retirement plans, played a significant part in her years of employment without benefits. She passionately described how she wants young people to learn about these systems in school, and that she considers such life skills and life knowledge to be essential. Despite her sentiments and assumption of responsibility, the widespread problem of employee misclassification would indicate that this is a systemic problem rather than one of personal negligence. Individual empowerment through education may enable employees to advocate for their rights, however systemic reform could potentially improve the long-term financial security of workers without expecting them to invest their time and experience stress fighting for what should be rightfully theirs.

Another participant shared how even that which superficially may seem to offer an opportunity for economic inclusion, can further emphasize the burden of financial exclusion. In this case Reina and I discussed the issue of student loans, a burden that low-income students contend with for years impacting their ability to establish financial security early in their career and at a prime point in their lives, when financial insecurity can impact major life decisions related to family wealth and housing security, and can even impact career advancement (Akers & Chingos, 2016; Price, 2004; Soladay, 2022; Stucky, 2014). An offer of loans may seem to afford educational inclusion and the opportunity to pursue higher education, but for a significant portion of fields of study, such as those related to lower paying career fields, the loans become a cumbersome and often overbearing and ever-increasing burden from which it can be difficult to escape from (Shermer, 2021). Since the time of our interview, this issue has gained attention from the national media and exploded onto center stage becoming a point of contention between candidates and political parties, with no clear solution in sight.

The topic of student loans emerged in a conversation with Reina about her financial well-being, when she described her dashed hopes of seeing her child overcome the survival mode, she has never been able to escape. Reina shared that single motherhood had a particular impact on this issue. She explained that as a single mother she could not on her own save enough to significantly support her daughter's higher education, and with a single parent income her daughter was deemed eligible for loans that have become a source of ongoing financial pressure.

I used to think it would be different for me. When I grew up my parents, my aunts and uncles, everyone was always working, looking for work, doing extra little jobs. Always trying to earn something more. I thought going to school, getting a degree would mean that I wouldn't have to worry as much about money. But of course life isn't like that, life has different plans for us that we plan, than we think. And now I see the same for my daughter. For her I think it has been even more difficult because she took out student loans. When I went to school I worked, my parents worked, I paid for each class and even though it took longer to finish, I paid for every class. But it wasn't so expensive as it is now. It is so much and these loans are a big problem.

Reina acknowledged that at least now it was being discussed more but pointed out that at the time she did not really grasp the long-term financial implications;

Now you hear them talking about it on TV, on the internet. Before no one did.

The school made it seem like it was a good thing, and I thought it must be good

because I didn't really know any better. I mean, I knew but I didn't really know.

She leans forward, emphasizing the "really", and the frustration she is expressing is palpable. She continued,

I had never borrowed money like that before, in those amounts. I didn't understand how big it would be, the weight of it. And also, because of course otherwise I couldn't afford to send her, but now I really don't think it was such a good thing. They charge so much more now than when I went to school, and young people don't think about it enough because the schools set them up with

these loans, so they just think that it is all going to be for the best. But then you have to pay those back, and with interest. So instead of being able to buy a house or make a better life for your kids, you spend years and years paying back this debt. So if your family couldn't pay for school for you, then you pay for it for many years and you're stuck too... How will my daughter be able to help her children?

What Reina finds especially ironic is that her parents moved to the United States to help her and her siblings have a better life than they did, but while there is an increase in pay, there has also been an increase in expenses. Like her parents, she still lives paycheck to paycheck. She explained that she too has done all she could for her daughter to have a better life, only to be now faced with the realization that her daughter also seems destined to struggle financially. Her daughter's degree was not one leading to a high paying job, and like her mother she has always had to work more than one job. Reina perceives that being a single mother most likely prevented her from being able to experience social mobility.

I wouldn't change it, because my (daughter) is my world, but yes, I do think being a mom without having a husband is part of it, maybe the biggest part of it, I don't know... My parents did improve their situation, they came here and they did make things better for us... you think being the next generation I would make things much better for her, but I don't think I could without a husband. I had my parents helping me, helping us, but it's not the same because they had to take care of themselves, and I'm not their only child... so it's not the same when you are



the parent. They did everything they could, but it's not the same as a husband and wife... taking care of their children.

It is impossible to know, of course, but her perception is that single motherhood has had a significant negative impact on her financial well-being.

Another participant also noted the difficulty to maintain hope as a single mother when faced with the seeming futility of seeking a better life for one's children.

I came here to make a better life for my children, I thought here they could have opportunities and do something different. After spending my life cleaning houses I thought here in the United States my children ... (will) go to the university. But school was always very difficult because they were learning English, and the other young people were different... My children were raised in the countryside with my mother. They didn't come into the city. When I had some days free I would go to be with them... Living here in Brockton was a big shock to them, even for me, but for them it was a different world. Then my oldest son got involved in some trouble.... He was thrown out from school. After that his life became impossible, he never could live well after that... My other children they try, they work honest jobs, but they struggle. Life isn't easy for them either. Life isn't easy- I don't think anyone has an easy life when you are born poor... I don't know how you can make life better for your children when you are poor, even here. It's almost impossible... Maybe if I had a husband he would have helped me

with my son, helped us so could have spent more time with my children...instead of working to be responsible for everything by myself.

This dissonance between the perception of pursuing a “better life” and the harsh reality many experience is not new, nor is it limited to particular immigrant groups, nor is it limited the United States (Chung, 2010; Cruz, 2008; Hill & Torres, 2010; LaVigne, 2009; Moser, 2013). Rather, it is a phenomenon that has been explored and discussed for decades, regarding a variety of immigrant groups, in numerous countries, and continues to be an issue today (Ibid).

This sense of disillusionment was a recurring thread among participants in this study who migrated to the United States. All had believed that their move would bring forth greater opportunities and greater financial security for themselves and their children. For some that financial security has been impossible to secure. The promise of what they imagined is not what they have experienced. This disillusionment among those who have migrated to the United States is not unique to the participants of this study. It is a phenomenon that has been well documented among various communities across different time periods. In her book, *American Dreaming: Immigrant Life on the Margins*, Sarah Mahler notes that this “construction of an imagined world... propels people into the migratory stream” (1995, p. 89). She notes however, that within a short time of their arrival most recognize their notions about life in the United States have been an “illusion”, and that life here is filled with its own unique struggles, although they often hold onto “the belief that they could enjoy more opportunities in the United States than in their home countries” (Ibid, p.

214). This pattern of illusion, disillusionment, and retained hope appeared interwoven in the narratives of multiple participants.

### **Significant Trend: Immigration Status**

For some of the participants immigration status has been a major obstacle with far reaching consequences. There are significant differences in financial well-being between participants who are U.S. citizens, such as those from Puerto Rico or born in the U.S., and those who are not and/or have no legal documentation to work in the United States. The added financial strain of single parenthood may exacerbate the impact of already challenging financial instability due to an undocumented immigration status.

Overall exclusion from the formal labor market due to documentation issues was a complication experienced by several participants. Common in the United States, this form of labor market exclusion can be especially detrimental to workers, as their fears regarding their lack of legal documentation can prevent them from advocating for themselves, reporting illegal labor practices, and resisting exploitation (Cobb et al., 2019; J. J. Lee, 2018; Wishnie, 2003). In addition to the immediate impacts of undocumented employment, the consequences later in life are also significant. Undocumented employees lack access to safety nets, such as Social Security, despite often paying into the system (Goss et al., 2013; Roberts, 2019). While the impact of documentation status was a repeated theme among several participants, it is a complex issue that merits its own in-depth research and cannot be adequately addressed within the

parameters of this study, although particular areas of impact relative to the focus of this research are included.

### **Sub-Theme: Shame and Stigma**

When participants were asked about their perceptions regarding the impact of single motherhood on their long-term financial well-being, the notion of shame, stigma, embarrassment, and feeling judged surfaced repeatedly. Although not necessarily what immediately springs to mind when considering long-term financial well-being, shame and finances can be symbiotically connected. Social support and group acceptance can serve as a buffer against financial stress, and its related negative mental and physical outcomes (Åslund et al., 2014). Additionally, social shame and stigma can lead to a lack of access to employment opportunities, social safety networks, and exclusion from community support (Åslund et al., 2014; Carroll, 2017; Latimer, 2006).

The history of stigma attached to single motherhood, especially unwed mothers, is extensive (Carroll, 2017; Horak, 2021a). Codified into public policy at different times, and reverberating in systemic discrimination today, the stigma of being a single mother continues (Ibid). While the degree to which change has occurred may be debatable, the participants all agreed that there have been significant changes in public perception of single motherhood from their youth to today. The majority had been raised to consider single motherhood as shameful. Words they had been raised with used to describe public perceptions of single mothers were *disgraceful, sinful, ignorant, whore, ruined and*

*dañada* – damaged. This may be a reason why several participants did not care to call themselves single mothers. They may have been socially conditioned to associate negative connotations with the idea of single mothers, causing them to consider it a somewhat repugnant term.

Participants handled this stigma in different ways. For one participant, hiding her single motherhood was an effective solution. Manuela attempted to deflect the stigma of single motherhood by inventing a dead husband.

I didn't want everyone to know I was never married... so when I came to the United States, I just pretended that I had been married. I would say I was married, and that he (her husband) had died... It's better to be a widow than an unmarried mother. When you aren't married (and a mother) it's shameful and embarrassing, everyone thinks you are an indecent person, you are a woman of low character. But if you're a widow then it is sad, and everyone wants to help you... You are respectable, so you deserve help.

Our conversation becomes lighthearted as she recounts this part of her experience. She laughs as she shares stories of her imaginary husband. I am intrigued and ask her how she believes creating this husband affected her life, her relationships with others, and her opportunities. Manuela is convinced that without this husband figure providing respectability, her life would have been dramatically different. One example she shares is her prominent role in her church community. An active participant, Manuela is very involved in her local church community and even prides herself on various leadership

roles she has taken on. Her local church community is the most significant community in her life. She compares her current experiences with the way in which she felt judged in her church community in her home country.

Fear of community judgement and rejection can be powerful actors. As Adrianna put it,

At that time when I was pregnant it was more hidden. It's not like now where it's not such a problem. I had to hide it. My family was upset- they were ashamed of me. I remember my mother telling me more than once that now my life was over, that I had ruined my life.

When sharing her background, she had explained that although she was from an impoverished family, they enjoyed respectable social standing within their local community. This reputation as a “good” family was jeopardized by her actions, and her pregnancy was shameful as it could blemish the family’s reputation. For her family, her pregnancy was a toxic and destructive force. Her comments also reveal a deeper belief regarding poverty and its association with moral judgments. To be impoverished is associated with inferior moral character, and Adrianna’s efforts to separate her family from this assumed inferiority may indicate her understanding of this judgment. Her greatest concern at the time was for the “shame” that she had brought on her family.

For Manuela the situation was different, because of the social class in which she had been brought up and the prevalence of single motherhood within her social strata. Manuela describes encountering women experiencing single motherhood as a common situation

within her neighborhood throughout her childhood and youth. Born into poverty and living in squalid conditions in one of the city's large shanty-town or *barrios*, Manuela's pregnancy as an unmarried teenager was neither unexpected, nor unique. There was no sense of shattered expectation or shame associated with her pregnancy within her family or neighborhood as among the lowest of socioeconomic strata in her community, unwed mothers were common. The circumstances surrounding her pregnancy were also unremarkable within her community: unmarried and pregnant, father not openly recognized but commonly known. That said, she does feel that the circumstances of her becoming pregnant are shameful, because it was left as an open secret. In her case the father was her married employer, who had clearly abused her. No one asked about the circumstances of her pregnancy, or about the father, seeming to understand what had occurred without being told. "*Sabian, claro que si*- They knew, of course, yes", Manuela explained when I asked her.

I didn't have to tell them, I left to work in that house, they knew I was there and they all know what it was like- *todo el mundo sabe como son las cosas*- everyone (all the world) knows how things are.

Although she does not feel that she was shamed within her family, no one talked about it, causing her to believe that it must be shameful. As we discussed it, she shared that the silence and the shame she felt that the silence implied bothers her, even to this day. A deeply religious woman, she felt that others thought she had done something sinful, despite now being able to recognize that she was a victim of her employer.

While her pregnancy was unsurprising within her neighborhood, it was a cause of shame within her church community. Manuela and her mother were particularly active within a local church. Her mother, also a cleaner, had brought Manuela with her to church as often as possible, usually multiple times a week. The small group of mostly women within her church community had become a significant part of her life. She described how as a child she had loved being in the large, peaceful, clean, and beautiful church. It had been her favorite place to be, a refuge that offered the opportunity to leave behind the filth and noise surrounding their living space in the squalor of the *barrio* where they lived. Manuela described how those who were leaders and in charge of various groups and activities were the “doñas”, ladies of incrementally higher socio-economic status in the community, who were married. However, her pregnancy shifted her place within that micro community. The same difference in environment that had been a refuge could not accept her in the same way that her neighborhood understood the realities of her life. Her role in the church community, based on an unspoken assumption of her “purity”, was now destroyed. She had been welcomed because she was perceived as “good” and as “pure”, but her pregnancy changed that.

Among Hispanic/Latina women, stigma associated with single motherhood is also tied to religiously based cultural perceptions of women. The dichotomy of the Latina virgin/whore archetype is entwined within the crux of religiously rooted cultural traditions (Calafell, 2001). Hispanic identities are not homogenous, and there is a wide variety of cultures encompassed by the American created term, *Hispanic* (Flores-Hughes,



2006). As such, there is some variance in how this virgin/whore archetype is performed both within and across nations and cultural groups. However, echoes of its manifestation are still pervasive today (Calafell, 2001).

Access to power and position within a community can have a direct impact on financial well-being. Resources that can be accessed through community participation can include networking opportunities, employment, and a safety net to support members when they need assistance (Cattell, 2001). This was true for Manuela from the very start of her working life. Her mother had obtained the domestic service position for her through connections with their church community. Their rejection of her meant that she had to seek employment without the assistance of that network which limited her options and blocked her access to what she considered respectable work. Community participation has also been linked to more positive health outcomes and overall well-being (Cruwys et al., 2019). Manuela's church community had been a refuge and comfort, and she lost that space that had provided emotional support. Stigma and shame can also be a contributing factor with far reaching impacts on health (Delpierre et al., 2009; Sabbath, Mejía-Guevara, et al., 2015; van Hedel et al., 2016). The shame and rejection she was made to feel by that community was a significant stressor in her life.

Years later, and in a different community where her past was unknown, Manuela was able to elevate her social status through the creation of a dead husband. In doing so, Manuela was able to access the relative power she sought within the community group

that is most important to her. She currently enjoys her status as a respected widow within her current church community where she is a very active member.

For others, the shaming they experienced became overwhelming. Nidia describes her shaming as oppressive, “too much to take”, and traumatic; “*Ya no lo podia aguantar- I couldn’t take it anymore*”. Among her relatives and within her community, rumors were spread about the paternity of her younger children and negative insinuations were made about the nature of her employment. She felt rejected by her community. Like Manuela, the stigma and shame also had a direct impact on her income as it created barriers to accessing income opportunities. It also diminished her ability to receive support within her community that had previously been available to her and was available to others around her. This ostracization from her community even led to thoughts of suicide. Ultimately it drove her to escape her surroundings, prompting her to relocate and eventually move to Massachusetts with a friend, where she was able to avoid being around relatives and acquaintances. To this day she has very little contact with relatives, preferring to enjoy the family she has created within her community.

Shame and stigma can also be attached to decision-making that indirectly impacts financial well-being. When Reina discussed why she had stopped taking her Bachelor program classes and married despite knowing that she didn’t want to do so, she explained it was related to the embarrassment she felt and judgement she perceived from others. She felt obligated to marry before the birth of her child because she felt that her

coworkers, classmates, and acquaintances would expect, “of course”, for “the woman with the (Hispanic) name” to be an unwed mother. Reina explained that she felt pressure as if to have a child without being married was somehow letting down all Hispanic women, by living up to a negative stereotype. The stigma of single motherhood, and in this case, embodying the trope of a Hispanic/Latina single mother, pushed Reina into major decisions that specifically impacted her financial well-being, as well as her overall well-being.

Rita also expressed frustration with the shame imposed on females as single parents, while males in a similar situation would be “canonized (saints)”. Rita’s observation about the difference in how single mothers and single fathers are perceived has been noted in previous studies, including one that observed negative perceptions about single mothers are based on who they are as a person, while negative perceptions about single fathers are situationally based (Haire & McGeorge, 2012). This biased view places a burden of blame on women. Rita recalls the lack of emotional support and the blame that was placed on her, even by her own family. This shaming began right at the start of trouble in the marriage and remained at the center of their relationship for years.

My own mother couldn’t understand what I had done to make (him) leave me.

She would ask me; did you gain too much weight with your pregnancy? Have you lost the baby weight yet? Are you nagging/scolding him (*“lo estás regañando”*) him when he comes home from work?... Even when I shared with my mom, opening my heart to her, that he was cheating on me, to her it was nothing. Of

course, my father had cheated on her, this wasn't a secret, my mom seemed to think this was normal, but at the same time my fault... I'm embarrassed to say that because of this way that I was raised I even put up with it. When he left I didn't even know how to tell her. I was so ashamed of what she would think, of what they would all think. I felt like I had failed as a wife, as a mother, even as a woman.

While at first this may seem removed from concerns related to financial well-being, upon deeper conversation and examination the connection emerges. In this specific instance, the shaming and diminishment Rita experienced led to a lasting rift in her relationship with her family. Instead of being able to count on them for material and emotional support, she felt unable to even seek their assistance. A disruption in access to sources of material support, whether it be a provision of services, emergency and/or long-term housing, or even access to networking opportunities, impacts immediate and long-term financial well-being.

This financial consequence of stigma is not limited to how it may interfere with access to familial and community support systems and networks. Even when and where public assistance is available there is stigma attached to single mothers who access it (Glanton, 2018; Henry et al., 2004; McIntyre et al., 2003). The public stigmatization related to accessing welfare programs and the establishment of policies to counteract this perceived abuse of welfare programs transcends political party lines and is imbued with racism and racist stereotypes (Henry et al., 2004). This shaming of those who access public

assistance, and the particularly negative image of the single mother was evident among the participants.

Those who had accessed public assistance expressed shame, embarrassment, and inadequacy related to their use of welfare programs. Another aspect of the stigma associated with utilizing welfare programs is that some participants who were not cognizant of benefits they may have qualified for, felt shame and embarrassment making inquiries about available options. This lack of access to information about available options and the shame associated with seeking public assistance can have financial consequences for those that these programs were created to assist (Henry et al., 2004; Latimer, 2006; McIntyre et al., 2003). This gap between needs and services reflects the systemic failures of programs that are supposed to serve as social safety nets to achieve their intended purpose.

While some shared this directly, expressing their feelings about participating in welfare programs and related benefits such as SNAP benefits, commonly known as food stamps, others did not. They indicated their embarrassment indirectly through observable body language, and an urge to offer unprompted justifications, explanations, and apologies, for their use of public assistance. One participant who discussed public assistance in the form of disability payments felt compelled to provide extensive unsought explanations and justifications. Despite my reassurances, it was clear this was distressing for her and that

she was very concerned about my possible judgement or perceptions about her as she revealed her use of these benefits. It was a marked difference in tone from the rest of our time together. Another participant detailed how embarrassed she felt using her food benefits at grocery stores, the judgement she perceived from others around her, and the anxiety she felt when she approached the check out with her purchases.

Now they have where you can pay for your groceries with the machine, without a person. They didn't have that before. I was so embarrassed. I used to think everyone was looking at me... and the cashier, some of them would be very cold when they saw that I was using food stamps. I used to look and worry about paying, worrying about what they would think about me, maybe they would think I was living off of them... my heart would beat fast, and I wouldn't even look at their face, I was so ashamed... There is no dignity in using welfare. You do it because you need to, not because you want to... People judge you if you need help.

She became preoccupied with reassuring me that her access of public funds had been short term and explained the particularly challenging circumstances that led to it, and her reluctance to do so.

Their concerns are perhaps tied to disparaging stereotypes of single mothers as lazy and living off taxpayer funds, as well as equally harmful imagery pressuring single mothers to cope and live up to expectations of resilience. Vilification and stereotypes related to the notion of the "Welfare Queen" persist within the public imaginary, despite the evidence

demonstrating that it is a myth (Glanton, 2018). Feelings of shame related to use of public services can compound and lead to isolation (McIntyre et al., 2003). This public vilification contributes to the feelings of shame that recipients experience and drive the establishment of barriers to receiving assistance and services (Henry et al., 2004; Latimer, 2006; McIntyre et al., 2003). At the same time, and perhaps in an effort to counter these stereotypes, there is a contrasting image of single mothers as heroic, strong, and resilient (Sidel, 2006; Taylor & Conger, 2017). At first glance, this may seem to be positive, the pressure experienced to cope and be resilient can be harmful when a single mother is needs assistance. Accessing needed support can then be a source of stress and shame, as expressed by the participants who experienced feeling of embarrassment to have utilized public assistance.

Both types of stereotypes place the onus of economic wellness on the single mother. Either she is experiencing economic fragility because she is lazy and as such doesn't deserve assistance, or she is strong and resilient, and will find ways to cope with her circumstances on her own and doesn't, or shouldn't, need assistance. Neither acknowledges the systems and structures involved. When considered through an intersectional lens, economic fragility, intergenerational poverty, and a lack of social mobility are the result of a myriad of circumstances intertwining- access to education and opportunity, systemic racism, macro and micro culture dynamics, geographical and political circumstances, and more. Despite socially perpetuated myths reminiscent of the moral construction of poverty, these circumstances interact and react to each other.

Marginalized groups who have lacked access to intergenerational wealth, experience these impacts differently.

Children of single mothers are less likely to graduate from college (Carlson & Corcoran, 2001; Francesconi, 2008; Hastings & Schneider, 2021). They are also less likely to graduate from college themselves (Ibid). When single parents are students, they more likely to require financial aid if attending post-secondary school (Miller, 2012). They also hold “20 to 30 percent more student debt” and as they “are also more likely to drop out than traditional students”, they are also more likely to shoulder the burden of student debt without having earned a degree (Ibid, p. 2). Even those who graduate are more likely to be unable to pay off their debt over time, having three times more student debt ten years post-graduation than their classmates (Ibid, p. 3). This has a significant impact on intergenerational poverty and social mobility, as children of college graduates typically earn higher incomes and have improved long-term economic outcomes (Kent, 2019). The body of literature consistently demonstrates that educational attainment is related to long-term financial well-being (Ibid).

We can follow a segment of the chain of interrelated systems: single motherhood impacts a woman’s ability to save enough money to pay for her child’s college education. As a woman, this is further complicated by gender-based wage gaps and access to promotions and higher earnings. These gaps also impact her long-term financial security, ability to save, and directly affect her retirement income. This cycle is repeated when her daughter



graduates from college deeply in debt and being unable to purchase a home- which is further complicated by inflation and rising costs of housing and inadequate pay in numerous career fields, as well as continued gender-based gaps in pay. The chain reaction could go on, with explorations into the benefits of home ownership, access to higher-income neighborhoods and the improved services tied to that, including access to education and more. These systems intersect and act on each other, so that individuals experience an accumulation of factors interacting on and with their lives.

### **Diffraction Analysis**

Engaging in diffractive analysis by reading the data through feminist theoretical insights stimulates new thinking and can support the development of new knowledge (Mazzei, 2014). It pushes the researcher to move beyond the usual reading of data into “different directions and keeps analysis and knowledge production on the move.” (Ibid, p. 743).

Diffractive analysis explores entanglements between the researcher and the world (Barad, 2011). It investigates interference between the researcher and participants, and their entanglements with the dimensions of environment and situation, and in each other’s becoming (Barad, 2007; Haraway, 1992, 1997). Engaging in diffractive analysis is an act of co-creation, with the data “working with and upon the researcher, as the researcher is working with the data” (Taguchi, 2012). It entails engaging and becoming with the data (Haraway, 2008). It acknowledges that situated as the researcher I am inextricably entangled, an apparatus in the material discursive production of knowledge

and meaning (Barad, 2007). Barad posits that these agential entanglements, or intra-actions, produce phenomena:

To be entangled is not simply to be intertwined with another, as in the joining of separate entities, but to lack an independent, self-contained existence. Existence is not an individual affair. Individuals do not preexist their interactions; rather, individuals emerge through and as part of their entangled intra-relating (Barad, 2007, p. ix).

Barad states that this emergence is ongoing, ever becoming, and that it is through these entanglements that “matter and meaning, come into existence” (Ibid). As Law and Urry note, “Every time we make reality claims in social science we are helping to make some social reality more or less real” (Law & Urry, 2004, p. 396). Here I explore some of these entanglements by reading portions of data through feminist theory, other data, and my personal experiences. I also acknowledge my entanglements and differences with the research to provoke new insights that may have been overlooked (Barad, 2007).

### **Labor Assemblages**

Cleaning and childcare repeatedly resurfaced in conversations regarding means of income among multiple participants. Examining this from a different perspective, I juxtapose the dynamics of this labor through the lens of intersectionality. From Watkins’ 1866 speech at the National Women’s Rights Convention, to the work of the Combahee River Collective in the 1970s, black women have led the way in pointing out how white feminism has benefited from the oppression of women of color (Harper, 2003; Taylor et

al., 2017). When white women entered the labor market in large numbers, women of color provided domestic services facilitating their transition (Collins, 2002). Collins noted the role of low wage “mammified professions” contributing to the economic exploitation of black women (Ibid, p. 74). Hispanic and Latina women continue to shoulder this burden of domestic work at low wages, representing roughly half of all domestic workers in the United States today (Wolfe et al., 2020). This point of contact between misogyny and racism creates a new and different experience embodied by non-white women.

Women’s work is devalued and underpaid across career fields and labor markets (Cohen & Huffman, 2003). Domestic labor continues to be perceived as women’s work, and even as a woman’s duty, rather than the necessary and valuable labor that it is (Cohen & Huffman, 2003; Fish, 2017). This patriarchal societal norm interacts with racist structures producing the low-wage domestic services jobs where women are invisible to those around them. Single mothers who are engaged in domestic service industry related jobs, both make up and are made by this hegemonic system. They embody these systemic pressures with their labor, and act as an assemblage composed of the various parts of these systems that intersect in them. Additionally, by becoming a low-wage workforce to perform domestic services they participate in perpetuating the existence of this system that then oppresses them.

One participant has experienced this from two different standpoints. Rita grew up in a system where gender is expressed very differently based on socioeconomic status. Due to a large population of people experiencing poverty in her country of birth, it was typical for upper middle-class families such as hers to have domestic staff. Her family had female servants that lived with them, cleaned their home, cooked for the family, and provided childcare. Their domestic staff assumed the patriarchal hegemonic female roles that otherwise would have fallen to female family members (Calafell, 2001). Yet at the same time this oppression of women from lower socio-economic classes freed the upper middle-class female family members to pursue other interests, that without the oppression of other women, they would not have been able to access. As a single mother in the United States, Rita found herself viewing her life experiences through what she perceived as the gaze of the women who had worked for her family,

I had never thought about it before, their lives, their dreams, their families... I only thought of them as what they did for me, what I needed them to do for me... Here it was the other way around. The people I worked for didn't think about me or about my life and problems. They told me what I had to do... and I did my job. I didn't have anyone helping me at home, *al contratio*- I was the one doing everything at home and then having to work too. It was a complete turnaround from my life before... it's easy to not care or not think about the people who are helping you or doing things for you... but it made me think about them, the many women who had been with my family... it really helped me, as a person, to be a better person and to care more about other people... Now when people come in

at work and they are being rude and not caring about us working behind the desk I think of how I was, and I know they don't know what it's like to be on my side of the desk. It changes you.

The distance from her previous life circumstances and experience with financial instability enabled Rita to view her complicity in a system that diminishes the agency of women who are experiencing poverty (McIntyre et al., 2003). It humanized the women who had previously been useful objects in her life and caused her to experience life from the lens of perceiving herself as a useful object in the lives of others. This shift in how she was situated facilitated her understanding of the other, which had previously been inaccessible to her.

Reading these data from Rita's narrative through the lens of personal experience, I reflected on her experience through my own. In the years that my family lived abroad although we were never a family of means, our financial situation was one of relative stability compared to the situations of extreme poverty that we encountered. Throughout our time overseas my parents employed domestic services workers who lived with us. Like Rita, their lives were peripheral to ours and their jobs were to help us with ours. After the interview session in which Rita discussed this aspect of her experience, I considered my own complicity in this system of oppression, especially as someone who has experiential knowledge of what it is to live in a state of economic fragility, and even at times, in a state of great financial hardship. Situated as a performative agent within the interview, it also caused me to consider the interference of my experience and reaction to

Rita's story on my depiction and interpretation of it, and possibly even on how her story unfolded as she shared it with me.

### **Dating/relationships**

There are different entanglements between the act of dating and maintaining romantic relationships and long-term financial well-being for single mothers. Dating and relationships are tied to emotional well-being and can potentially impact finances.

Connecting with a financially secure partner can dramatically improve personal circumstances, and a financially insecure partner can become a liability. Current research, as well as studies going back decades, have consistently demonstrated that couples fare better financially than single parents (Hope et al., 1999; Lichter et al., 2003). Sharing costs of living and related expenses, as well as childcare and homecare responsibilities with a partner often leads to a more efficient use of financial resources as well as an overall increase in resources available (Ibid). Given the potential positive impacts of establishing a partnership with another person, participant perceptions on how single motherhood is entangled in their dating relationships is tied to their overall sense of how it has impacted their long-term financial well-being.

Discussion of dating and relationships with participants brought up an array of issues, stereotypes, concerns, and problems. The impact on overall well-being of participants was evident. While participants were aware of potential positive impacts of having a

partner, they also had concerns. For some, the stress of possible negative outcomes was a deterrent to dating and relationships. One participant noted,

I wanted to date again, but I found that I was put into one of two categories. I was invisible or off-limits because I had a child, and those were the good men. Or I was easy to use, because I must be a slut. Some men made me a target. Also I was always worried about my child, I would always think, what if this man is a pedophile or abusive? I hear so many stories of women who are only thinking about finding themselves a man and the children become victims. I knew I never wanted to be like that, I never wanted to be one of those women.

Her sentiments are ones I immediately recognize. My greatest fear when meeting potential partners is how they might affect my child, and my imagination can run the gamut. This has caused me significant stress and concern, the impact of which is indeterminate.

Another participant shared this reflection on motherhood's impact on her relationships:

I always imagined I would marry again, I was still young when we divorced. I had enjoyed being married, having that intimacy and I craved it again. But then because of my children, I just couldn't... When I got serious with a partner, he began staying over with me. It was about two years after the divorce, I just didn't like how it was with my children. I realized I wasn't comfortable with him being alone with them- he was a good man, I never saw anything to make me feel that way, but I just did. I guess you hear things that make you worry. But for me the

day I saw him reprimand my son I knew it was over. I knew my son had not behaved, I can't remember what it was exactly, but when he reprimanded my son I got so upset. I remember how angry I was! All I could think was, he's not their father, he has no right to speak to my son that way. How does he dare speak to him that way? I knew it was unfair to think that, because if he was going to be with me he should be able to be a step-father, to act as their father. But I didn't like it. I ended things with him soon after, and I only dated casually after that, but not too often.

When I ask her if she regrets ending the relationship she hesitates before responding,

No, because my children saw their dad have a new family, and I know they felt they had lost him, that he had replaced them. I wanted them to know I was theirs, I belonged to them as their mother and no man could be between us or take my love from them. I think it is a good thing that I did it for them, because we are so close, and I see how little they know of their father. They needed me, I had to keep them on the straight path and help them grow up. I don't know. Maybe I do regret that I don't have a husband because now I am alone... Well, I am not alone. I have my friends, my family, my sisters, my children. But a companion, a partner, I miss that; it's different than friends or family. But I know that having a husband doesn't mean you will have a companion when you are my age. One can still end up alone anyways.



Two participants discussed establishing understandings with companions but trying to hide their relationships from their families. One explained how this is a key difference between a married mother and a single mother.

As a single woman I have to always think about how my children would react, especially when they were younger. Even now that they are all grown I have to think about it. If you are married you can show affection to your husband in front of your children, it's their dad. You can kiss each other, hug and be close with each other. Your children understand and I think they feel good about seeing love between their parents. It makes them feel the love in their family. As a single person, well they don't get to see that love expressed at home. That is missing. And I felt that I had to be very certain of someone before I even let that person meet my children, and I had to be careful to have them near my children. I think my children were always being careful too and looking out for me. It never felt natural. So usually, I kept my relationships hidden from my children, but on those few occasions when I let them encounter each other it felt inappropriate.

Several participants expressed frustration about being single. They expressed feeling isolated and shared the perception that they are missing out on a part of life that they wish to participate in. They feel excluded and without a means to find a partner. As Rosana explained,

It was difficult for me to bring men into our life, I worried about what my children would think, and what kind of example it was for them. I kept any

relationships I had hidden, so of course it could never develop into anything more, so I don't know what could have happened. I didn't think it was a good idea. Now I don't know anyone, where would I meet someone? I don't know, I think it is too late now. Most men my age like younger women, don't they? They go for younger women, not for women my age.

Feeling like there aren't viable options for them to be anything other than single was a sentiment expressed by multiple participants when this subject was discussed.

For one participant, marriage after single motherhood has worked out. Sonia became pregnant with her first child at age 16 and gave birth to her eldest daughter shortly after her 17<sup>th</sup> birthday. She lost touch with her boyfriend after he was incarcerated, but a year later was pregnant again. "I knew that one was also worthless, and so I let him go when he left, I didn't bother trying to keep him in our lives. But after I had my son, I knew I had to do something. I had my tubes tied." She credits that procedure with "saving" her and her two children. In her early years of single motherhood Sonia dated freely and acknowledges that she put her children into inappropriate and sometimes dangerous situations that she deeply regrets. After one particular incident that shook her deeply everything changed.

I knew that if I didn't stop, I would be out on the street, that my children would be in the street or taken away from me. I felt guilty; I was in the United States. How many of my relatives and friends wanted that opportunity, and here I was just

throwing it away. My mother had been telling me that, but I didn't care. When we are young, we don't think our mothers know anything. But finally, I understood. She went on to work with her mother who ran a food cart, and eventually was able to purchase her own food cart. Later she started a small catering service business. When she met her husband, she saw that he was also hardworking and determined, and as focused on financial stability as she had become. By that point her children were old enough to tell her how they felt about him, and so she welcomed the relationship. They married, and after she had her tubal ligation reversed, she had three more children. More importantly, her marriage led to greater financial stability and long-term security for her and for her family. Shared living costs, insurance coverage, pooling of incomes, and shared responsibilities at home are just some of the tangible benefits that have contributed to her financial well-being, and are typical of the financial advantages of marriage (Lichter et al., 2003; Smock et al., 1999; Willson, 2003).

While Sonia's marriage proved to be a significant boost to her financial stability, for other participants partners spurred financial setbacks. After already experiencing single motherhood, three other participants had children with new partners they had believed would become long-term relationships. However, given that these new relationships proved to be temporary and ultimately dissolved, having additional children increased their financial liabilities and compounded their inability to secure long term financial stability. The availability and/or accessibility of suitable candidates for a long-term financially beneficial partnership may be related (Edin, 2000). Social structures such as

low wage labor, unemployment, lack of access to adequate education, disproportionate policing and imprisonment, and other non-human factors impacting the lives of potential partners can affect their desirability and ability to participate in a financially beneficial relationship (Ibid). Given that studies have consistently demonstrated the financial benefits of long-term partnerships/relationships, this contradiction shared by participants is one that warrants further investigation.

### **Advantages to Single Motherhood**

The interview protocol was developed as an apparatus to elicit discourse on the material reality of participant's financial well-being and framed to explore their perception surrounding the contributing factors to their experiences. As such the interview apparatus drove a discourse on areas of struggle. It circled an unspoken question, and asked participants to consider, without materially asking, what they imagined their lives may have been. By asking how single motherhood impacted their long-term financial well-being, it implicitly asked them to fantasize how their lives might have been had single motherhood not changed the trajectory of their lives. Situated as the researcher my interference and entanglement with the materialization of this becoming, the non-single mother in our imaginary, disrupts the boundary between material reality and the imagining of the possible, giving it material form (Barad, 2007). Explicitly recognizing the agential role of how inquiry is framed and performed is "being accountable to the specific materializations of which we are a part" (Ibid, p. 91). While the notion of single motherhood as advantage had not naturally emerged within their narratives, the

performance of the interview apparatus may have not allowed for a space for it to emerge. To bring the notion of advantage from the background and into the foreground, I asked about it explicitly. In the same manner, a performative change in how I framed the inquiry materialized in the discourse, in the becoming of single motherhood as an advantage, my intervention in the discourse possibly making advantage more real (Law & Urry, 2004).

The questions that I asked participants regarding the gifts or if and how they had experienced advantages of single motherhood in their lives, seemed to surprise them the most. All participants expressed positive feelings about being a mother. Participants who had challenging circumstances in their lives through their children, or who had experienced hardship through their children were equally positive regarding their overall feeling about motherhood as those who had not. Common sentiments included being a mother as the “best part” of their lives, something they are “proud” of, and a source of “happiness”. However, these responses were not specifically addressing the question, as they spoke to their experience of being a mother, and not to *single motherhood*. When pressed to consider specifically the differences and advantages of being a single mother over motherhood in general, some participants found it challenging at first to consider their experience through a lens of advantage. One out of the twelve participants shared that she could not think of any advantage to being a single mother. However, the other participants were able to identify what they perceived as advantages to being a single mother.

One participant who initially had been unable to think of any advantages shared, “I really can’t think of anything- maybe that I don’t have to take care of an old husband!”. I followed up on this comment and as I asked her to share more about that, she made a connection between advantages now of being a single woman to the experience of single motherhood,

I can do what I want to do, and I don’t have to worry about a husband and if he needs me to serve him lunch, or think about what he would say. If... a friend says we should go to have *un cafecito* – a coffee, I can just go if I want to, I don’t need to ask anyone... Maybe that is a good thing about it... when my children wanted something or needed something, I didn’t have to think about what someone else would say, I could do things the way I wanted to... I didn’t have to argue with a husband about what I thought... Yes, that was good about it, and not having a husband waiting for me to take care of him, that was something good too.

This autonomy in decision-making that she described emerged as an advantage identified by more than half of the participants. Others also reiterated sentiments of not having to care for a second parent’s needs and being able to focus on their children, their family, and even their work. Another participant, who lived with her parents as a single mother, also reflected on the advantage of autonomy in decision-making as different from other forms of compromise when living with others. Reina explained,

I liked that being on my own meant I was in charge of us. Of course, I cared about what my family had to say, but it’s different. When it was my daughter’s father... when he was my husband, I had to find a way to make decisions together- and I

did that with my family too- but it was different. I can't really explain it. With my family, they wanted to support me and to help me, but I was (daughter's) mother, so I was in charge... When we were together, he wanted to do things his way, spend money the way he wanted to... And with my family even when we argue or compromise to make room for each other, there's always deeper love there, we know we have each other... with him it was more about putting himself first... It's really difficult to put it into words, but it's just different.

Her account of the agency of being a single-mother and the freedom it affords from having to engage with a partner over decision-making was echoed by others who, like Reina, had lived with and do live with, other non-partner adults. Non-partner adults did not infringe on their sense of autonomy in the same way that they perceived having a partner does.

Probing deeper into specific advantages of single motherhood related to financial well-being yielded remarks on experiencing fiscal control. Participants who shared this described the advantage of having control over when and how money is spent. Adrianna described the satisfaction of not having to contend with a partner who sabotages her efforts of fiscal responsibility through their behaviors.

I always had to worry about money, I still do! But when we were together I always had to worry about what he was going to do with the little we had- *escondía lo que podía para nuestras necesidades* - I used to hide what I could for our needs. We couldn't count on money he earned- *si quería salir bebiendo o*

*gastarlo en dios sabe qué*- if he wanted to go out drinking or waste it on god knows what... it was gone. At least with him gone I always knew what I had and what I was spending it on. It felt good to know I could do what I needed to do with my money.

Participants who expressed fiscal control as an advantage of single motherhood, viewed this financial autonomy positively even if it was not related to a higher income. The sense of control over funds increased their perception of financial well-being. Satisfaction with the agency and control that it facilitates has emerged in previous studies that explored single motherhood (Edin, 2000). These studies also noted women's preference in having control over financial decision-making, and in some cases choosing financial autonomy over marriage and potentially having to relinquish control over finances to a partner (Ibid).

### **Capturing Messy Objects**

The most essential and defining aspect of narrative research is the study of experience (Clandinin, 2007b; Connelly & Clandinin, 2006). Data through narratives can be challenging to capture both by the researcher who interprets and understands narratives through the lens of their own experience, and by the narrator who attempts to provide coherent data on lived experiences that are complex, multifaced, layered, and simultaneously intertwined with a variety of factors, including other narratives. By acknowledging this, instead of trying to tame it, diffractive analysis offers a way of "capturing some of the messiness of social objects, letting messy objects be messy"



(Uprichard & Dawney, 2019, p. 20). While it is an approach emerging from posthumanism, and narrative inquiry is rooted in humanist ideas, both have blurred boundaries (Clandinin, 2007b). Posthumanism explores the non-human elements that are inextricably entangled with the human experience, it “recognizes the role of the nonhuman for the human of the humanities” (Åsberg & Braidotti, 2018, p. 11). Working within the borders where they collide and become a new approach, human experience is investigated as intertwined and emmeshed within the nonhuman world in which we live, rather than in isolation.

## CHAPTER 5

### DISCUSSION

Throughout this study I have explored the perceptions of participants regarding the phenomenon being studied and examine my interference with and across the data. Here at the point of discussion, I look back to the stated purpose of this research: to document the lives of its participants and to explore the contextual circumstances they perceive contribute to their financial wellness. I begin the discussion of how this study has achieved its purpose by addressing a question that can often arise within discourse of such topics, resilience. Here I discuss an aspect of resilience that has all too often remained in the background and bring to the foreground resistance to its ubiquitous use, and document some of its impact on participants of this study.

#### **Discussion: What about their resilience?**

A *buzzword* that has become ubiquitous in recent years, resilience is the ability to quickly recover from difficulties, bounce back, and remain positive and happy in the face of challenging circumstances (Diprose, 2014). Although it emerged as a descriptive word in the study of psychology, it has become a concept intertwined with judgement. It implies that the difficulty one experiences is temporary or short term, without considering the

systemic inequities and exclusion that lead to ongoing and persistent challenges (Howell & Voronka, 2012; Mahdiani & Ungar, 2021). It also positions itself as an ideal one ought to attain and imbues an inability to recover quickly or exhibit grit with negative connotations. Additionally, it is a role that is imposed on marginalized communities, with an expectation that they perform resilience in the face of systemic oppression and trauma, rather than address the systemic failures at play (Ibid). With its overuse there are questions that go unasked such as, who is being asked to be resilient? Who is allowed fragility? Whose feelings are being prioritized when we emphasize the notion of resilience? How is the notion of resilience used as an apparatus of the dominant over the oppressed? These are lines of inquiry deserving of deeper investigation than the limits of this study.

Mid-way through conducting my interviews the topic of hope was raised by a non-participant, and I was encouraged to consider framing participants in a way that emphasized their resilience. I was asked, *What about their resilience?* My response to that suggestion was reactionary and for a time, I considered the notion of centering resilience in this study. However, as I engaged with the data, I acknowledged that my response was entangled with my personal experiences rather than focused on the narratives of the participants of this study. After further consideration of my situatedness in this process and of my analysis of the data, I considered that I was imposing an interpretation on participants that they had not imparted. It could be argued that by attempting to center resilience I was diminishing their voice, as so many had done before

me. If notions regarding the resilience of participants are considered by those engaging with this research, then it merits discussion. This led to a deeper investigation and questioning of the motives behind this societal push towards the idea of *being resilient* and a discussion of its relevance here.

Extolment of resilience centers the process of overcoming over focusing on systemic inequities. This adulation of *overcoming* is not new. Disability studies scholar Eli Clare discussed the underlying ableist assumptions and implications that have long been entangled with the language of overcoming in relation to disability (Clare, 2017). She notes, “To pose individual hard work rather than broad-based disability access, as the key to success... is absurd and ableist.” (Ibid, p. 9). This trope of overcoming adversity through individual achievement instead of addressing issues and problems places the responsibility on the person experiencing difficulties instead of the systems in place around them. When the spotlight becomes firmly placed on celebrating those who have *overcome*, there is an implied questioning of those who aren’t overcoming, who aren’t demonstrating resilience and a questioning of their actions/inaction. Diprose posits that this practice relocates responsibility,

By focusing on the character of people and communities, resilience relocates responsibility for well-being and change. The onus is on active citizens in charge of their own destinies... These terms idealise self-regulatory, entrepreneurial citizenship in place of support from the state.” (Diprose, 2014, p. 51).

Diprose also notes that the notion of *overcoming* becomes a tool “to sift the deserving from the underserving” (Ibid).

There has been some backlash to the overuse of the word resilient. Some popular sources have noted the emergence of an awareness that it can backfire, create additional stress, cause depression, and be the source of feelings of inadequacy (Brower, 2021; Chamorro-Premuzic & Lusk, 2017; Dutes et al., 2022; Fosslien & Duffy, 2022). The inherent judgement implied in the term *resilience* and its impact on her was shared by a participant,

There is a lot of judgment, I feel that I am disappointing everyone around me if I am not being strong and fighting to overcome my problems. It’s this feeling of letting them down if I am tired or just want to surrender some days. I feel like I have to hide my emotions, and smile to make others feel better about my life... And if I can’t recover quickly? Or go on as before? There are things we can’t recover from.

As she recounted her experiences with being made to feel as though she had to demonstrate a strength she did not feel for the benefit of others, she described the added stress of this pressure on her.

Another participant shared the stress she experienced after undergoing a double radical mastectomy, and yet still having to get back to work as soon as possible as she could not afford to pay her bills if she wasn’t working. Reina was in constant discomfort and

fraught with anxiety about her medical bills, access to care, and her daughter's future.

Yet she quickly learned she could not be honest about her feeling or even about her pain, as it would quickly make those around her uncomfortable.

Sometimes I just wanted to lay down in a dark room and not get up. I could not take facing people, having to smile, to make them feel better about my cancer.

They would say, 'You got this!' and anytime I ever voiced my fears so quickly I would have to hear, 'Be positive, think of the best, don't worry'. I couldn't be honest about my feelings.

Studies have indicated that the perception of feeling pressured to think positive can backfire causing the opposite to occur (Dejonckheere et al., 2017; McGuirk et al., 2018).

The pressure and expectation that Reina perceived to be resilient was stifling to her and made her experience greater stress. She perceived that no one wanted to discuss the problems that preoccupied her the most.

In addition to creating a setting where it is praised and upheld as worthy to be emulated, causing pressure and increased stress for those who are struggling with their lives, the use of resilience also has potential entanglements with public policy. In Reina's case issues that she faced, such as a lack of paid medical leave and a healthcare system that can bankrupt patients, are systemic problems faced by many Americans during times of medical crises or living with chronic illness (Levey, 2022). Recently voices have begun to enter the public imaginary noting the way in which the term is being manipulated to avoid addressing problems, and instead celebrate the resilience of those forced to contend

with them. An early voice noting how the term can be detrimental to marginalized communities was the President of the Louisiana Justice Institute, Tracie Washington when she launched a public campaign, “Stop calling me resilient!” in response to praise by policy makers in response to Hurricane Katrina and the BP Oil spill, noting that instead of lauding her community as resilient, she would prefer action to address the issues they face (Feldman, 2015; Kaika, 2017). Kaika also notes how centering resilience in policy and planning is prioritized over “identifying the actors and processes that produce the **need** to build resilience in the first place. And... try to change these factors instead” (2017, p. 95). It centers resilience instead of focusing on the problems and issues creating the need for resilience in the first place, enabling an avoidance in addressing those concerns.

Recognition of the problematic aspects of resilience is gaining traction across disciplines. When viewed through a transdisciplinary lens, their discipline specific observations inform each other and can be extrapolated to inform a larger discourse on resilience. In 2017 the Harvard Business Review published an article describing the “Dark side of resilience” within the context of workers and employers (Chamorro-Premuzic & Lusk, 2017). The authors note that resilience may make it less likely for individuals to seek an improvement in their conditions, which is not only detrimental to the individual but ultimately to the overall improvement to the organization as well (Ibid). In much the same way, I find that the use of resilient to describe single mothers harms them as individuals, by pressuring them to live up to the expectation of being able to cope and be

strong in the face of adversity, and enables a lack of action among policy makers. In her work examining how the term resilience is utilized in politics and power structures dealing with global warming and the communities disproportionately impacted by it, Siobhan McDonnell also discusses the problematic use of the term.

At its most problematic, the concept of resilience offers a morally-loaded discourse in which the responsibility for the response to disasters can be placed on the individual or community, with the expectation that they will ‘bounce back’. At the same time, removing responsibility from the states ... In its failure to attend to global structural inequalities, resilience as a conceptual framing can place the burden of disaster management and climate change adaptation on the same... populations that are already disproportionately burdened by the impacts of climate change. There is a representational politics implicit to determinations of who is able to be resilient and how resilience is made manifest, and it is this that we must carefully consider in approaches that are designed to strengthen community-based resilience... (2020, p. 69)

While McDonnell’s discussion on resilience is here framed within the context of disaster management and climate change, the notion applies to state response to other issues, such as financial insecurity among seniors and a lack of social support systems for single mothers. Her comments speak to the way that the concept of resilience can become a political tool. Rather than focusing on problematic practices among employers,



inadequate support systems, or insufficient protections in public policies, single mothers are lauded for their strength and resilience.

Of course, many single mothers are incredibly strong and resilient, including the participants in this study. However, the point of this discussion is that they shouldn't have to be so resilient. Effective public policies could offer solutions to many of the adverse circumstances they are forced to contend with. In her article discussing the launch of the podcast, *Don't Call Me Resilient*, journalist Vinita Srivastva shared,

We should always celebrate resilience... But for many marginalized people, including Black, Indigenous and racialized people, being labelled resilient – especially by policy-makers- has other implications. The focus on resilience and applauding people for being resilient makes it too easy for policy-makers to avoid looking for real solutions (2021).

The point Washington, McDonnell, and Srivastva make is a pertinent one. If the lens of the public imaginary is being focused on lauding resilience and repeating stories of those who have overcome great odds, it places the onus of solutions on the marginalized rather than addressing the multiple systemic failures that oppress them. It displaces discussions of embedded discrimination and can implicitly admonish, *be resilient* as a means of silencing those who seek action and solutions.

### **Discussion: Social Immobility and Participant Perceptions**

The perceptions of how single motherhood has impacted their financial well-being for most participants is that it has had an overall detrimental effect. Whether or not their perception reflects fact is of course impossible to prove, as we cannot know what their life outcomes would have been otherwise. Just as situating their outcomes within the context of the larger discourse on outcomes for single mothers as compared to those who have not experienced single motherhood can only ever examine patterns and cannot inform on the circumstances of each participant. However, the circumstances they have identified and discussed do indicate intersectional patterns of exclusion.

These patterns of exclusion can be situated within the context of overall detrimental financial impacts based on systems and structures their lives are entangled with (Attrash-Najjar et al., 2022; Kim, 2021). This is to say, while we cannot definitively point to single motherhood's specific impact, my findings suggest that we can look at the outcomes associated with multiple facets of their lives to support their perceptions (Ibid). Participants perceived outcomes associated with their access to jobs, their employment, and wages, and the subsequent impact on their ability to save and withstand financial stress, and their access to safety nets such as pension plans. Their perceptions of the difficulties of social mobility, align with long term data observing this pattern (Carr & Wiemers, 2022; DiPrete, 2007; Kraus & Tan, 2015). Despite decades of employment most participants continue to experience economic insecurity, fear being unable to work, and are unsure of how they will be able to support themselves in retirement. The lived

experiences of participants indicates that how and where they are situated within the intersections of systems and structures that their lives are entangled with are key determinants of their financial wellness as they age.

This recognition of the social systems and structures in place perpetuating inequality that an intersectional analysis facilitates, contradicts popular American culture which is imbued with the message that with hard work and determination anything is possible. Studies that examine cumulative disadvantage and intersectionality make clear that reality is far more complex (Maroto & Pettinicchio, 2019; O'Rand, 1996). Access to resources and opportunities are overwhelmingly determined by circumstances beyond an individual's control. While there are anecdotal stories of individual success despite immense obstacles, they are the exception and not the norm. Longitudinal data tell us that in the United States the vast majority of those born into wealth will retain their privilege, and the vast majority of those born into poverty will not be able to escape the structures and systems that oppress them (Alexander, 2014; Carr & Wiemers, 2022; DiPrete, 2007; Kraus & Tan, 2015).

The notion of self-determination and meritocracy that dominates the public imaginary supports many of the systems and ideologies that work against those most vulnerable in our society (Alcañiz-Colomer et al., 2022; Rucker et al., 2018; Sainz et al., 2020; van Oorschot, 2010). It dehumanizes those experiencing poverty and fosters the illusion that privilege, wealth, opportunity, and power are earned through individual effort and merit,

and as such those who experience poverty and oppression are somehow deserving of their misfortune and circumstances because they are a consequence of their own actions or lack of action (Ibid).

The persistent myth of meritocracy can impact attitudes and behaviors among young people when they begin to recognize the notion of meritocracy and success via their individual hard work is by no means guaranteed (Godfrey et al., 2019). It also causes increased divisiveness with the influence it has on how society views and treats different classes (Sandel, 2021). It enables social apathy by promoting the notion that poverty is the result of laziness or immoral personal choices. As economics professor Stantcheva noted in 2018,

According to the World Values Survey, 70% of Americans believe that the poor can make it out of poverty on their own. This contrasts sharply with attitudes in Europe, where only 35% believe the same thing. Put another way, most Europeans consider the poor unfortunate, while most Americans consider them indolent. This may be one reason why European countries support more generous – and costlier – welfare transfers than the US. (p. 1)

Believing that one's individual effort has led to their success and that experiencing financial hardship or lack of opportunity is the result of personal behaviors rather than systemic failures, makes it easier to ignore the needs of those who experience poverty and eschew social responsibility for our society as a whole.

In this study the circumstances of two participants seem to be on a different trajectory than the others. Examining and discussing what is different for them reveals that the differences in their current circumstances are not the result of a variance in how much they worked or much effort they invested, but rather a disparity in opportunities. Their perceptions about what is going right for them is a combination of advantageous circumstances and making decisions that would later prove beneficial. For one of the participants, having the ability to purchase her home at a time when the overall cost and mortgage was low and in a location where home values have increased enabling her to recently sell it at a much higher price has proven beneficial. This has allowed her to purchase a smaller dwelling and establish a financial security blanket for her future. It should be noted that at the time she initially purchased her home, she was married, and housing costs were far more aligned to incomes. Additionally, to now benefit from the increase on home value one would have to have been able to purchase a home decades ago as she did. The other participants have not been in a financial position where this was an option for them. While for this participant the increase in property value proved to be beneficial, for those for whom purchasing a home was not a possibility, rapid increases in the cost of housing have only further compounded financial strains.

Another factor that benefits these two participants is that both have access to pension plans through their employers, and both have been able to accumulate enough savings to provide for at least three months without income. Accumulation of savings is extremely difficult for those in low-wage jobs living paycheck to paycheck (Despard et al., 2020).

Having access to a pension plan is the result of a combination of factors, but for these participants is directly related to their educational attainment, citizenship, and the type of employment their education attainment afforded them the opportunity to access.

Participants with access to a pension plan through their employer, benefit from the security this provides (Flippen & Tienda, 2000; Lee & Shaw, 2008; Torres et al., 2016).

However, this was not an option available to all participants. Accessing adequate retirement income can be challenging, especially for low wage workers (Ibid, Loprest et al., 2009). The lack of adequate retirement income among low wage workers is systemic, and among women is particularly lacking with even those able to access social security payments receiving amounts that are inadequate to prevent experiencing poverty (Lee & Shaw, 2008). Low wage jobs are also less likely to provide defined benefit pensions (Butrica & Toder, 2008). The result of which is that a lifetime of employment does little to prevent poverty in retirement among low wage workers (Ibid; Shaw & Yi, 1997). For participants in low wage jobs experiencing this inability to provide for their needs in their senior years, this is a frustrating reality.

For other participants having an undocumented immigration status can further complicate the issue as it limits access to pension plans, social security benefits, and other safety nets intended to mitigate the financial precariousness of ageing (Flores Morales, 2021).

Hundreds of thousands of undocumented Hispanic/Latina women are over the age of 55 and without access to retirement benefits (Torres et al., 2016). What makes this particularly egregious is that many are contributing portions of their income in taxes and

social security contributions, but not allowed to access them. In 2013 the Social Security Administration estimated that in the previous year undocumented immigrants had contributed over 12 billion dollars to the Social Security Trust Fund (Goss et al., 2013). This is occurrence of receiving funds from undocumented immigrants that they will not have to pay out to them is reported as a “net positive effect on Social Security financial status” (Ibid, p. 3). Since that report, the number of undocumented workers and the amount they are contributing to Social Security has only increased (Flores Morales, 2021; Roberts, 2019; Torres et al., 2016). For the participants experiencing this, it amounts to a portion of their already low wages being taken to subsidize Social Security while they experience financial insecurity. All while knowing they will not be able to access the funds that are being withheld.

The word injustice is somehow insufficient to ascribe to the systemic unfairness that these participants experience. Each participant in this study has spent their life working, and yet most have no means of supporting themselves if they aren’t working, citizens and non-citizens alike. As I consider their financial insecurity despite a lifetime of work, I am left wondering how our society continues to allow these well-known and well documented systemic failures to persist. When I examine my reaction to knowing that these women have worked for decades and that their work is subsidizing a society that eschews them and a system that will not support them in their time or need, I acknowledge that it angers me. This is especially true for those with an undocumented immigration status, whose humanity and needs are often disregarded by large portions of

our society. I also find myself deeply troubled by the misinformation that abounds in popular media regarding the role of immigrants in the United States, especially undocumented immigrants, and the role that spread of misinformation has on maintaining unjust systems and structures in place.

My reaction to their circumstances was visceral and I found myself left feeling deeply disturbed by the situation that most participants find themselves in. However, another reaction emerged somewhat simultaneously to my outrage. I selfishly found myself reacting to their experiences with fear and concern for my own future. This stirred in me a desire to learn from what they had been through, and to educate myself on my financial circumstances. I found their experiences to be eye-opening regarding my own dearth of financial literacy and lack of planning for the future. Suddenly, I found myself concerned about securing a retirement plan, needing to save, and preparing for the future in a way I never had before. This study, the knowledge I gained through investigating, and the experiences participants shared with me affected my life and ignited a transformation of my financial literacy, a sense of urgency in preparedness, and an effort to secure a retirement plan. Throughout this reactive process, my intra-action with my knowing also enabled a deeper awareness of my privilege, especially relative to most participants. The very fact that I have the means to be able to react and respond to their experiences by making changes in my life to support my future financial security is an immense privilege.



## **Summary**

Three points discussed here have been the dangers of idealizing resilience when discussing populations experiencing hardship or exclusion, the cumulative effects of multiple systems of oppression intersecting in the lives of marginalized populations, and ideations on who is deserving of assistance based on myths of merit. In the context of this research, idealizing resilience has been discussed as a potential cause of additional stress and pressure. Additionally, it can be utilized as a political tool of distraction, facilitating lack of action from policy makers and public leadership. The theory of intersectionality informs us of the various multifaced complex systems and structures acting on excluded populations, cumulating disadvantage, and embodied in their lived experiences.

Some of the ways this has been demonstrated within this research has been through participant experiences with misogyny in labor markets and society, racism and ethnocentrism in public policies and employment access, shame and stigma attached to marital status, and access to opportunities and safety nets based on immigration status and socioeconomic class. Of course, as this study exhibits, these systems are mutually entangled in multiple ways, building and co-creating each other while acting on the lives of participants. Additionally, discourse on merit, worthiness, and blame regarding financial insecurity abound in the public imaginary, impacting public policy and interventions. This discourse is fraught with myths, moral judgement, and blame that may serve political purposes, but impedes efforts to intervene and effect lasting improvement.

## **Conclusion**

This study explored the perspectives of Hispanic/Latina women over the age of sixty regarding their experiences with single motherhood and their perceptions of its impact on their long-term financial well-being. One conclusion of this research is that although participants perceived single motherhood had a mostly detrimental effect on their financial well-being by exacerbating their existing financial fragility, it was not necessarily perceived as a triggering cause of their financial insecurity. Most participants perceived that single motherhood amplified the effects of other economic factors they experienced, such as labor market exclusion, wage gaps, immigration status, and lack of access to social safety nets. Overall participants perceived single motherhood primarily impacted their financial wellness by increasing the economic burdens they were responsible for.

Throughout this dissertation notions of single motherhood within the public imaginary, and its influence on the phenomenon and lived experience of single motherhood in the lives of participants, were identified and analyzed. A finding of this research is that how single mothers are portrayed and how they are perceived within the public imaginary are pertinent factors in discourse on their financial well-being and are entangled with financial wellness in various ways. It observed that stigma and shame have been demonstrated to impact mental health, affect use of public resources, contribute to isolation, impede access to community resources and networks, affect public support of and the implementation of policies and programs intended to assist single mothers, as

well as influence employment opportunities (Correa & Alvarez-McHatton, 2005; Ellison, 2003; Horak, 2021b; Latimer, 2006; McIntyre et al., 2003; Wieggers & Chunn, 2015). The detrimental effects of societal portrayal and perception make addressing the tropes and stereotypes an important component to any effort to improve the lives and experiences of single mothers.

Another finding of this study was the problematic aspects of resilience within portrayals of single mothers. It noted how overuse of the term and concept of resilience can be used to avoid important and necessary action (Brower, 2021; Mahdiani & Ungar, 2021; McDonnell, 2020). It also found that portrayals of single mothers as resilient can lead to pressure associated with expectations of overcoming, and in turn further stigmatize those who are unable to overcome or embody the expected resilience. The lived experiences of the participants in this study can contribute to discourse on the issues of stigma, shame, and resilience, and how they shape the image of single motherhood within the public imaginary which in turn affects how this population is discussed and represented in matters of public policy.

Additionally, this study explored participant perspectives and lived experiences providing information that can inform future research as well as inform the development, enhancement, and/or revision of public policies. Findings in this study can inform discussions on the need for adequate pension plans for all workers, regardless of employment type and immigration status. The experiences shared here are also relevant

to discourse on the immense wage gap experienced by Hispanic/Latina women in the United States, and its lifelong impact (Blau & Kahn, 2017; Bleiweis et al., 2021; Mora & Dávila, 2018). The stories shared by participants can inform discourse on the need for livable wages for those working in traditionally low-wage jobs, as well as the need for access to affordable higher education and training opportunities to enable mobility beyond low-wage employment. Furthermore, their experiences highlight the need for improved social safety nets that transcend immigration status, including access to paid medical leave, affordable healthcare, and affordable and reliable childcare. A key conclusion of this study is that access to adequate pension funds is essential to the financial and overall well-being of the growing ageing population in the United States (see Appendix V), and especially this ageing population of women. Given the millions and ever-growing number of ageing Hispanic/Latino workers who also happen to have an undocumented immigration status (see Appendix VI), this lack of access should be of urgent concern (Flores Morales, 2021).

Finally, this study documented and shared the voices of this often neglected and excluded population while identifying the multifaced intersectional ways multiple systems are entangled within and across their experiences. Documenting the lives of the participants was a key goal of this dissertation, and that goal was achieved by recording their experiences and providing a venue for their voices to be heard regarding the issues that impact their daily lives.

### **Further Study**

There are numerous ways in which to investigate the phenomenon studied here that have not been delved into within the parameters of this study, however some areas that would benefit from further research that have emerged through this research are shared here. Compelling topics, the scope of this study does not allow them to be examined with the thoroughness they warrant within this dissertation.

Once such area is the paradox of how partnered family structures are consistently found to be more financially secure, yet participants posit financial autonomy as an advantage to single motherhood. Investigating how this is tied to gendered notions of financial dominance and money managing capability may provide additional insight on the topic of financial wellness among women over the age of sixty. Given the financial benefit of marriage, another related area meriting deeper inquiry would be the dearth of available suitable partners for single women in this age group, and the implications of low wage labor market structures and unemployment on availability of suitable partners. Research into the psychological and sociological deterrents of establishing new relationships, as well as the economic aspects of it could further inform this topic.

Another area warranting further study that emerged with this research is the impact of conquest and colonization on notions of and attitudes towards sexuality among Hispanic/Latina women and its consequent reverberations on the experience of single motherhood, especially regarding stigma and shame. This phenomenon and its

entanglements with multiple social structures and systems, could provide further understanding of this topic.

Several participants discussed fears related to the possibility of requiring long-term care, and their desire to avoid becoming a burden on their children. There is research suggesting this is a common fear, “Single mothers and cohabitators are more likely to agree that long-term care is a necessity, possibly a result of having fewer sources of social and economic support from family and friends.” (Malone et al., 2010, p. 78) Investigating the prevalence of single mothers requiring long-term care, and their access to adequate long-term care, would be another area of research that could provide deeper insights regarding the financial wellness of single mothers as they age. It could also further inform the development of policies and support the establishment of systems that provide effective long-term care programs and resources.

Finally, immigration status has had a significant impact on the lives of the multiple participants for whom this is a factor. It impacts their financial well-being in a myriad of ways. It is a multilayered and information dense topic requiring its own investigation and could not be dutifully explored within the parameters of this research. Further investigation exploring the impact of immigration status on the financial well-being of single mothers would be an area of further study that could inform this topic.

## APPENDIX I: INTERVIEW PROTOCOL

Permission to record audio: YES NO

Participant #

### **Introduction:**

Thank you so much for participating in this research. As you know, I am conducting this study as part of my PhD research and will be using the information you share with me in my dissertation.

The purpose of this study is to learn about the experiences and perceptions of Hispanic/Latina women ages 65 and over who experienced single motherhood for a period of at least five years regarding the impact, if any, of being a single mother on their financial well being. I am conducting these interviews because I believe it is important to gain knowledge directly from those with first hand experience. The results of this research may be used to provide input regarding the direction of further research and policy on the long-term impact of single motherhood.

As discussed in the consent form, you may at any time choose to not answer a question, stop the interview, or even withdraw from the study.

Current age:

Place of birth:

Years living in Massachusetts:

Specific Hispanic culture/ethnicity:

Before I start asking you questions perhaps you could start by telling me about yourself, who you are, and how you define yourself.

### **Participant's single motherhood**

- 1) What connotations does the term “single mother” have for you? What do you think that term implies? Why?
- 2) How would you define single motherhood? Why?
- 3) At what age did you first become a single mother? Could you tell me more about how you became a single mother (unmarried, widowed, divorce, etc.)?
- 4) How long were you/have you been a single mother? Could you specify continuous, periods of single motherhood/shared parenting (timeline of single motherhood)
- 5) What were your living arrangements as a single mother? (if multiple, note timeline of each)
- 6) In what ways, if any, did single motherhood change your life?
- 7) What were your major concerns raising children by yourself?
- 8) What were the most difficult aspects of single motherhood?
- 9) What were the “gifts” or positive aspects of single motherhood?
- 10) How did you make ends meet as a single mother?



## **Participant's financial well-being**

I would like to ask you about what some words or terms mean to you, and how you understand and define them.

- 11) What does “financial well-being” mean to you? What are your perceptions and understandings of “financial well-being”?
- 12) How do you define “income stability”?
- 13) How would you define “struggling financially” and/or “poor”? Do you consider them equal terms or different? If so, how?

This research is on financial well-being, so there are numerous questions related to that. Are you comfortable sharing and discussing your financial well-being?

- 14) How would you determine your past and current financial well-being (what criteria would you use)?
- 15) Were finances a concern at all when you were a single mother? Why *or* why not?
- 16) What was your past financial well-being? (*Financial well-being timeline showing any fluctuations in financial status*)
- 17) How would you describe your current financial situation?
- 18) Have your past experiences affected your present financial situation?
  - a) If so, how did your past experiences affect your present financial situation?
  - b) If not, why do you think so?
- 19) How do you feel about your financial situation, then and now?

*The following questions are for those who indicate past financial struggles and might not be discussed with those indicating no financial difficulties*

20) Financially, what were your priorities and concerns?

21) Did your family help you/ support you as a single mother?

a) If so, in what ways? (financially, childcare, housing, etc.)

b) If not, did you want them to help you?

i) If yes, why do you think they didn't?

ii) If no, why not?

22) Did you have any contact with welfare services or agencies during the period you were a single mother? If so, could you describe your experiences and benefits, if any, received with these agencies?

23) Did you receive any material support from any other organization? (Example: church, social justice groups, charities, foundations, etc.)

a) How did these experiences work out for you?

b) How did you find out about these services?

24) Financially, while a single parent, what was the most challenging part of making ends meet when you were a single mother (rent, childcare, food, heat....)

25) What strategies did you use to make ends meet?

### **Participant's family background**

- 26) How would you describe your family or caregiver experience when you were a child (before age 18)? (two parent, single parent, multigenerational household, foster care, and/or institution)
- 27) How would you describe your family or caregiver's financial situation while you were growing up?
- 28) Tell me about your parents/caregivers, their income and educational level.
- 29) How would you describe your home culture? (if needed clarify home culture refers to the micro culture within the home/family; may require follow up questions such as, what were the values in your home? The behaviors? The emotions and feelings? What was important in your home culture)
- 30) Did your family/caregiver follow a religion? If so, which religion were you brought up in? Do you still practice a religion? If so, which religion?
- 31) Have you provided financial support to other members of your family? If so, please describe this.
- 32) What about your culture as a Hispanic/Latina woman? How would you describe it?
- 33) In what ways has being Hispanic/Latina had an influence on your life?
- 34) What other factors do you think have influenced or had an impact on your life? (immigration status, disability, illness, age, etc.)? How so?

**Participant's education level**

35) Do you think education relates to financial well-being?

- a) If so, how?
- b) If not, why not?

36) What is your educational level?

37) At what age did you \_\_\_\_\_? (depending on question above, ask about age of each: graduate HS, earn your BA, earn your MA, etc.)

38) Would you say that you achieved the level of education that you wanted to?

- a) If yes: What spurred you on/inspired you, if anything, to keep going?
- b) If no: What stopped you or prevented you, if anything, from furthering your education?

39) What effect, if any, do you think your education level had on your financial well-being?

### **Participant's career**

40) Did you work? (if needed clarify paid labor, work for which she received salary/wages/monetary compensation)

*If so:*

- c) How would you describe your work/employment? (full time, part time, seasonal, stable, occasional, informal labor, etc.)
- d) Did you have any other sources of income other than earnings? If so, what other sources?

*If not:*

- a) How did you support yourself and your child(ren)?

*Then skip to question 42*

41) At what age did you begin working/earning an income?

42) Tell me about the (different) job(s) you have had over the years (employment timeline)

43) In what ways, if any, did single motherhood shape the jobs you took?

44) Is there a career(s) or profession that you identify yourself with? If so, what is your career/profession?

### **Participant's children and partners**

45) How many children do you have?

a) If more than one: Did you have your children with different partners? If so, how many children with each partner?

46) At what age did you first become a mother? [if different from when she became a single mother] If applicable, age at time of subsequent children?

47) What was your relationship status at the time of having your *first* child? (married, single, divorced, separated, widowed, in a relationship, cohabitating, etc.)  
*relationship status of subsequent children?*

### **Other Parent(s)**

48) Could you tell me the age(s), gender(s) of the other parent at the time of the child(ren)'s birth?

49) How about their occupation?

50) How would you describe the involvement of your child(ren)'s other parent?

51) Did the other parent provide financial support for their child?

52) If yes, was it regular and reliable? If not, how often?

53) Could you count on that parent to help out in times of emergency or when there was expense that required financial assistance beyond mandated child support?

*If single mother because of partner's death questions adapted to reflect relationship prior to death, and income provided via inheritance, insurance, etc. Circumstances of single motherhood may warrant adaptation or removal of some of the above questions (for*

*example if the father is unknown, gender-based violence, hiding from father, etc.)*

### **Impact of single motherhood**

54) In what ways has being a single mother affected you?

55) Do you think being a single mother had any influence on your income, that is, your pay/earnings? If so, tell me how/why (ask regarding income stability over time if not mentioned in response)

For the next questions I am going to ask you how you perceive motherhood impacted different aspects of your work and education. As these factors can affect parents with partners as well, I am specifically interested in learning about how you think these factors may have been experienced differently for you as a single mother than for a mother with a partner.

56) How did single motherhood uniquely impact:

- a) your career options?
- b) Hours of work?
- c) Your ability to accept/seek promotions?
- d) Ability to save money?
- e) Saving for retirement?
- f) Ability to further training/education?

57) Do you think that single motherhood affected your overall financial well-being? If so, how? If not, why not?

- 58) In what ways, if any, did single motherhood impact your social life? (dating, friends, marriage, engage in activities/hobbies, engage in community, etc.- both positive and negative)
- 59) Do you think single motherhood influenced your standing in your community? (how you were perceived by your community)
- 60) Do you think being Hispanic/Latina impacted how you were perceived and/or treated as a single mother? If so, how? If not, why not?
- 61) (depending on answers to question about religion above) Has single motherhood changed your participation in your religion/church/temple/etc.? If so, how? If not, why do you think it didn't?
- 62) Do you think single motherhood had an impact on your standing within your religion? If so, how so? If not, why do you think it didn't?
- 63) Could you describe the individuals, groups, and/or organizations within your community that were supportive and/or provided support to you? Please explain the ways in which they were supportive of your situation.



### **Participant's insights and suggestions regarding policies**

64) Have there been any state or federal policies and/or programs for single mothers that affected your financial well-being, either positively or negatively?

a) If so, which policies and programs?

65) How did \_\_\_\_\_ affect you? Please share your experiences with this policy/program. (Repeat to ask about programs/policies the participant mentioned)

66) As someone who has experienced the implications and real-world application of policies and programs, what insights could you share about them?

67) If you could advice politicians and officials who are developing and establishing policies and programs that affect the financial well-being of single mothers, what would you tell them?

68) What policies and/or programs do you think are lacking or that are needed to support the immediate financial well-being of single mothers?

69) How about their long-term financial well-being?

### **Participant's current experience**

70) How do you support yourself financially? (pension, social security, savings, employment, family, etc.)

71) Are you still working?

*If so:*

- a) Full time, part time, other schedule
- b) What type of work do you do? Is this the same or a change from your previous employment/career (if previously working)?
- c) Are you working because you need to financially or because you choose to do so- or a mix of both?

*If not:*

- a) When did you stop working (if previously working)?
- b) *Refer back to response (question 19) above regarding current financial well-being:* You described your current financial well-being as \_\_\_\_\_. Could you explain why you describe it as such?

Now that you do not have dependent children *if in fact the participant has no dependents- if she has dependents frame next four questions to reflect that*

72) What is the most challenging part of making ends meet now?

73) What strategies do you use to make ends meet now?

74) Describe any government services, community supports that you receive now.

## **Conclusion**

75) As we have gone through these questions what thoughts and/or reflections come to mind?

76) Is there anything else that I haven't asked about that you would like to share?

Thank you so much for your time, your willingness to share your experiences and insights, and your help in learning more about this topic.

Additional:

Medical insurance? How do you pay for medical care?

## APPENDIX II: INTERVIEW PROTOCOL, SPANISH VERSION

Permiso para grabar audio:

SI

NO

Participante #

Introducción:

Muchas gracias por participar en esta investigación. Como saben, estoy realizando este estudio como parte de mi investigación de doctorado y utilizaré la información que compartan conmigo en mi disertación.

El propósito de este estudio es conocer las experiencias y percepciones de mujeres hispanas/latinas de 65 años o más que tuvieron la experiencia de maternidad soltera durante un período de al menos cinco años con respecto al impacto, si lo hubiere, de ser madre soltera en su bienestar financiero. Realizo estas entrevistas porque creo que es importante adquirir conocimientos directamente de quienes tienen experiencia de primera mano. Los resultados de esta investigación pueden utilizarse para proporcionar información sobre la dirección de futuras investigaciones y políticas sobre el impacto a largo plazo de la maternidad soltera.

Como se discutió en el formulario de consentimiento, en cualquier momento puede optar por no responder una pregunta, detener la entrevista o incluso retirarse del estudio.

Edad actual:

Lugar de nacimiento:

Años viviendo en Massachusetts:

Cultura/etnia hispana específica:

Antes de comenzar a hacerle preguntas, tal vez podría comenzar contándome sobre usted, quién es y cómo se define a sí mismo.

Maternidad soltera de la participante

- 1) ¿Qué connotaciones tiene para ti el término “madre soltera”? o ¿Qué piensas cuando oyes el término “madre soltera”? ¿Qué crees que implica ese término? ¿Por qué?
- 2) ¿Cómo definirías la maternidad soltera? ¿Por qué?
- 3) ¿A qué edad se convirtió en madre soltera por primera vez? ¿Podría contarme más sobre cómo se convirtió en madre soltera (soltera, viuda, divorciada, etc.)?
- 4) ¿Cuánto tiempo fue/ha sido madre soltera? ¿Podría especificar períodos continuos de maternidad soltera/paternidad compartida (cronología de la maternidad soltera)?
- 5) ¿Cuáles eran sus arreglos de vivienda como madre soltera? (si son múltiples, tenga en cuenta la línea de tiempo de cada uno)
- 6) ¿De qué manera, si es que hubo alguna, cambió su vida la maternidad soltera?
- 7) ¿Cuáles fueron sus principales preocupaciones al criar a sus hijos sola?
- 8) ¿Cuáles fueron los aspectos más difíciles de la maternidad soltera?
- 9) ¿Cuáles fueron los “regalos” o aspectos positivos de la maternidad soltera?
- 10) ¿Cómo llegaste a fin de mes como madre soltera?

## **Bienestar financiero del participante**

Me gustaría preguntarte qué significan para ti algunas palabras o términos, y cómo los entiendes y los defines.

1) ¿Qué significa para usted “bienestar financiero”? ¿Cuáles son sus percepciones y entendimientos del “bienestar financiero”?

2) ¿Cómo define “estabilidad de ingresos”?

3) ¿Cómo definiría “luchar financieramente” y/o “pobre”? ¿Los considera términos iguales o diferentes? ¿Si es así, cómo?

Esta investigación es sobre el bienestar financiero, por lo que hay numerosas preguntas relacionadas con eso. ¿Se siente cómodo compartiendo y discutiendo su bienestar financiero?

14) ¿Cómo determinaría su bienestar financiero pasado y actual (qué criterios usaría)?

15) ¿Fueron las finanzas una preocupación cuando era madre soltera? ¿Por qué o por qué no?

16) ¿Cuál fue su bienestar financiero pasado? (Cronología de bienestar financiero que muestra cualquier fluctuación en el estado financiero)

17) ¿Cómo describiría su situación financiera actual?

18) ¿Tus experiencias pasadas han afectado tu situación financiera actual?

a) Si es así, ¿cómo afectaron sus experiencias pasadas su situación financiera actual?

b) Si no, ¿por qué crees que sí?

19) ¿Cómo se siente acerca de su situación financiera, entonces y ahora?

*The following questions are for those who indicate past financial struggles and might not be discussed with those indicating no financial difficulties*

15) Económicamente, ¿cuáles eran sus prioridades y preocupaciones?

16) ¿Tu familia te ayudó/apoyó como madre soltera?

a) Si es así, ¿de qué manera? (económicamente, cuidado de niños, vivienda, etc.)

b) Si no, ¿quisiste que te ayudaran?

i) En caso afirmativo, ¿por qué cree que no?

ii) Si no, ¿por qué no?

17) ¿Tuvo algún contacto con servicios o agencias de asistencia social durante el período en que fue madre soltera? Si es así, ¿podría describir sus experiencias y beneficios, si los hubiere, recibidos con estas agencias?

18) ¿Recibió algún apoyo material de alguna otra organización? (Ejemplo: iglesia, grupos de justicia social, organizaciones benéficas, fundaciones, etc.)

a) ¿Cómo te resultaron estas experiencias?

b) ¿Cómo se enteró de estos servicios?

19) Financieramente, mientras era madre soltera, ¿cuál fue la parte más difícil de llegar a fin de mes cuando era madre soltera (alquiler, cuidado de niños, comida, calefacción...)

20) ¿Qué estrategias utilizaste para llegar a fin de mes?

### **Participant's family background**

- 15) ¿Cómo describiría la experiencia de su familia o cuidador cuando era niño (antes de los 18 años)? (biparental, monoparental, hogar multigeneracional, cuidado tutelar y/o institución)
- 16) ¿Cómo describiría la situación financiera de su familia o cuidador mientras crecía?
- 17) Cuénteme sobre sus padres/cuidadores, sus ingresos y nivel educativo.
- 18) ¿Cómo describiría su cultura de origen? (si es necesario, aclare que la cultura del hogar se refiere a la microcultura dentro del hogar/la familia; puede requerir preguntas de seguimiento como, ¿cuáles eran los valores en su hogar? ¿Los comportamientos? ¿Las emociones y los sentimientos? ¿Qué era importante en su cultura del hogar)
- 19) ¿Su familia/cuidador seguía una religión? Si es así, ¿en qué religión se crió? ¿Sigues practicando una religión? Si es así, ¿qué religión?
- 20) ¿Ha brindado apoyo económico a otros miembros de su familia? Si es así, por favor describa esto.
- 21) ¿Qué pasa con tu cultura como mujer hispana/latina? ¿Cómo lo describirías?
- 22) ¿De qué manera ha influido en su vida ser hispana/latina?
- 23) ¿Qué otros factores crees que han influido o tenido un impacto en tu vida? (estado migratorio, discapacidad, enfermedad, edad, etc.)? ¿Cómo es eso?



### **Participant's education level**

15) ¿Crees que la educación se relaciona con el bienestar financiero?

a) Si es así, ¿cómo?

b) Si no, ¿por qué no?

36) ¿Cuál es su nivel educativo?

37) ¿A qué edad \_\_\_\_\_? (dependiendo de la pregunta anterior, pregunte sobre la edad de cada uno: graduarse de HS, obtener su BA, obtener su MA, etc.)

38) ¿Dirías que alcanzaste el nivel de educación que querías?

a) En caso afirmativo: ¿Qué te impulsó/inspiró, en todo caso, a seguir adelante?

b) Si la respuesta es no: ¿Qué le impidió o le impidió, en todo caso, continuar con su educación?

39) ¿Qué efecto, si alguno, cree que tuvo su nivel de educación en su bienestar financiero?

### **Participant's career**

36) ¿Trabajaste? (si es necesario, aclare trabajo remunerado, trabajo por el cual recibió salario/salario/compensación monetaria)

En ese caso:

a) ¿Cómo describiría su trabajo/empleo? (tiempo completo, medio tiempo, estacional,

estable, ocasional, trabajo informal, etc.)

b) ¿Tenía alguna otra fuente de ingresos además de las ganancias? Si es así, ¿qué otras fuentes?

Si no:

a) ¿Cómo se mantuvo a sí mismo ya su(s) hijo(s)?

Luego pase a la pregunta 42

37) ¿A qué edad comenzó a trabajar/obtener ingresos?

38) Cuénteme sobre los (diferentes) trabajos que ha tenido a lo largo de los años (línea de tiempo del empleo)

39) ¿De qué manera, si es que hubo alguna, la maternidad soltera dio forma a los trabajos que tomó?

40) ¿Hay alguna carrera o profesión con la que te identifiques? Si es así, ¿cuál es su carrera/profesión?

### **Participant's children and partners**

36) ¿Cuántos hijos tienes?

a) Si es más de uno: ¿Tuvo sus hijos con diferentes parejas? Si es así, ¿cuántos hijos con cada pareja?

37) ¿A qué edad fue madre por primera vez? [si es diferente de cuando se convirtió en madre soltera] Si corresponde, ¿edad en el momento de los siguientes hijos?

38) ¿Cuál era su estado civil al momento de tener su primer hijo? (casado, soltero, divorciado, separado, viudo, en pareja, cohabitando, etc.) estado civil de los hijos posteriores?

**Other Parent(s)**

36) ¿Podría decirme la(s) edad(es), el(los) sexo(s) del otro padre en el momento del nacimiento del(de los) niño(s)?

37) ¿Qué tal su ocupación?

38) ¿Cómo describiría la participación del otro padre de su(s) hijo(s)?

39) ¿El otro padre brindó apoyo financiero a su hijo?

40) En caso afirmativo, ¿fue regular y confiable? Si no, ¿con qué frecuencia?

41) ¿Podría contar con ese padre para ayudar en tiempos de emergencia o cuando hubo un gasto que requirió asistencia financiera más allá de la manutención infantil obligatoria?

*If single mother because of partner's death questions adapted to reflect relationship prior to death, and income provided via inheritance, insurance, etc. Circumstances of single motherhood may warrant adaptation or removal of some of the above questions (for example if the father is unknown, gender-based violence, hiding from father, etc.)*

**Impact of single motherhood**

36) ¿De qué manera te ha afectado ser madre soltera?

37) ¿Cree que ser madre soltera influyó en sus ingresos, es decir, en su salario/ganancias?

Si es así, dígame cómo/por qué (pregunte sobre la estabilidad de los ingresos a lo largo del tiempo si no se menciona en la respuesta)

Para las siguientes preguntas, le preguntaré cómo percibe que la maternidad impactó diferentes aspectos de su trabajo y educación. Como estos factores también pueden afectar a los padres con pareja, estoy específicamente interesado en saber cómo cree que estos factores pueden haber sido experimentados de manera diferente para usted como madre soltera que para una madre con pareja.

38) ¿Cómo impactó de manera única la maternidad soltera:

a) sus opciones de carrera?

b) Horas de trabajo?

c) ¿Su capacidad para aceptar/buscar promociones?

d) ¿Capacidad de ahorrar dinero?

e) ¿Ahorro para la jubilación?

f) ¿Capacidad para continuar la formación/educación?

39) ¿Cree que la maternidad soltera afectó su bienestar financiero general? ¿Si es así, cómo? ¿Si no, porque no?

58) ¿De qué manera, si hubo alguna, la maternidad soltera impactó su vida social? (citas, amigos, matrimonio, participar en actividades/pasatiempos, participar en la comunidad, etc., tanto positivos como negativos)

59) ¿Crees que la maternidad soltera influyó en tu posición en tu comunidad? (cómo fue percibido por su comunidad)

60) ¿Crees que ser hispana/latina afectó la forma en que te percibían y/o trataban como madre soltera? ¿Si es así, cómo? ¿Si no, porque no?

61) (dependiendo de las respuestas a la pregunta anterior sobre religión) ¿Ha cambiado la maternidad soltera su participación en su religión/iglesia/templo/etc.? ¿Si es así, cómo? Si no, ¿por qué crees que no fue así?

62) ¿Crees que la maternidad soltera tuvo un impacto en tu posición dentro de tu religión? Si es así, ¿cómo es eso? Si no, ¿por qué crees que no fue así?

63) ¿Podría describir a las personas, grupos y/u organizaciones dentro de su comunidad que lo apoyaron y/o le brindaron apoyo? Explique las formas en que apoyaron su situación.

### **Participant's insights and suggestions regarding policies**

72) ¿Ha habido políticas y/o programas estatales o federales para madres solteras que afectaron su bienestar financiero, ya sea positiva o negativamente?

73) a) En caso afirmativo, ¿qué políticas y programas?

74) 59) ¿Cómo te afectó \_\_\_\_\_? Comparta sus experiencias con esta política/programa. (Repita para preguntar sobre programas/políticas que mencionó el participante)

75) 60) Como alguien que ha experimentado las implicaciones y la aplicación en el mundo real de políticas y programas, ¿qué ideas podría compartir sobre ellos?

- 76) 61) Si pudiera aconsejar a políticos y funcionarios que están desarrollando y estableciendo políticas y programas que afectan el bienestar financiero de las madres solteras, ¿qué les diría?
- 77) 62) ¿Qué políticas y/o programas cree que faltan o que se necesitan para apoyar el bienestar financiero inmediato de las madres solteras?
- 78) 63) ¿Qué hay de su bienestar financiero a largo plazo?

### **Participant's current experience**

65) ¿Cómo te mantienes económicamente? (pensión, seguridad social, ahorro, empleo, familia, etc.)

66) ¿Sigues trabajando?

En ese caso:

a) Jornada completa, jornada parcial, otro horario

b) ¿Qué tipo de trabajo realiza? ¿Es esto lo mismo o un cambio con respecto a su empleo/carrera anterior (si trabajaba anteriormente)?

c) ¿Está trabajando porque lo necesita financieramente o porque elige hacerlo, o una combinación de ambos?

Si no:

a) ¿Cuándo dejó de trabajar (si trabajaba anteriormente)?

b) Vuelva a consultar la respuesta anterior (pregunta 19) sobre el bienestar financiero

actual: Usted describió su bienestar financiero actual como \_\_\_\_\_. ¿Podría explicar por qué lo describe así?

Ahora que usted no tiene hijos dependientes, si de hecho la participante no tiene dependientes, si tiene dependientes, formule las siguientes cuatro preguntas para reflejar eso.

72) ¿Cuál es la parte más difícil de llegar a fin de mes ahora?

73) ¿Qué estrategias utilizas para llegar a fin de mes ahora?

74) Describa cualquier servicio gubernamental, apoyo comunitario que reciba ahora.

### **Conclusion**

72) A medida que hemos pasado por estas preguntas, ¿qué pensamientos y/o reflexiones vienen a la mente?

73) ¿Hay algo más que no le haya preguntado que le gustaría compartir?

Muchas gracias por su tiempo, su voluntad de compartir sus experiencias y puntos de vista, y su ayuda para aprender más sobre este tema.

Additional:

¿Seguro médico? ¿Cómo se paga la atención médica?

### **APPENDIX III: RECRUITMENT LETTER/FLYER AND FACT SHEET**

**Are you a woman age 60 and over who experienced single motherhood? Would you like to share your story?**

My name is Tess and I am a graduate student at UMass Boston. I am also a single mother, which has been and is both the most rewarding experience and the greatest challenge of my life thus far.

As part of my PhD dissertation I am researching the long term impacts of being a single mother, especially on a woman's financial situation. The perspectives and reflections of those who have lived through what I and many other women like me are going through are important to me. I am hoping to interview Hispanic/Latina women ages 60 and over who at some point in their lives experienced single motherhood for a period of at least 5 years here in Massachusetts. I think hearing directly from women who have experienced single motherhood will provide insights that could help guide future research and may help with revising and creating public policy that affects single mothers.

If you are interested, on the back there is a quick fact sheet with more information about the study, and how to get in touch with me if you are interested in participating.

I'll provide refreshments while we speak, and when we have completed the interviews, as a small thank you for your time I would like to give you a gift card of \$50 to the business of your choice (Target, Dunkin Donuts, Stop & Shop, etc.).

Thank you so much!



## **THE PROJECT: STUDY FACT SHEET**

### **Who is doing this research?**

A graduate research student at the School for Global Inclusion and Social Development at the University of Massachusetts, Boston is conducting this study as part of her doctoral research.

### **Why am I doing this research?**

The purpose of this study is to learn what women think about how single motherhood impacted their long-term financial well being.

### **Who am I looking for?**

Women who

- Are ages 60 and over
- Have experienced being a single mother for at least 5 years
- Live in Massachusetts
- Are Hispanic

### **When and where will the research study take place?**

This research study will take place on a day and time that is convenient for you. The interview will take 90 minutes to 2 hours. We can break it up into 2 or 3 shorter interview sessions. The interview will be face-to-face.

### **What are the benefits of participating?**

- You will help us learn about issues that are important to single mothers
- Telling us about your experiences may help with the enhancement and/or development of policies that help single mothers, and may help inform future research on single motherhood

### **What are the risks of participating?**

- At times it may be uncomfortable for you to talk about your financial well being, but you can decide not to answer any question that makes you feel uncomfortable.
- You might worry that others will find out what you tell me but I will do everything I can to make sure that does not happen.

### **How do I find out more? How do I participate?**

If you would like to know more about this study and/or would like to participate please contact me at:

### **Who can I talk to about my rights as a study participant?**

If you feel your rights as a participant have been disregarded, please contact Kristen Kenny at the University of Massachusetts Boston Institutional Review Board (IRB), via phone at: 617-287-5374 or via email at: [Kristen.Kenny@umb.edu](mailto:Kristen.Kenny@umb.edu).

## **APPENDIX IV: RECRUITMENT LETTER/FLYER AND FACT SHEET IN SPANISH**

**¿Eres una mujer de 60 años o mayor que ha sido madre soltera?  
¿Le gustaría compartir sus experiencias?**

Me llamo Tess y soy una estudiante en la Universidad de Massachusetts Boston. También soy una madre soltera. Ser madre soltera ha sido y es a la vez la experiencia más gratificante y el mayor reto de mi vida hasta ahora.

Como parte de mi tesis doctoral estoy investigando los efectos a largo plazo de ser madre soltera, especialmente su impacto en la situación financiera de una mujer. Llegar a saber las perspectivas y reflexiones de aquellas que han vivido lo que yo y muchas otras mujeres como yo hemos vivido es importante para mí. Espero poder entrevistar mujeres hispanas / latinas de 60 años y mayor aquí en Massachusetts que han sido madres solteras durante un período de al menos 5 años. Creo que conversando directamente con las mujeres que han sido madres solteras podrá informar y guiar a futura investigaciones y también puede ayudar con la revisión y la creación de políticas y leyes que afectan a las madres solteras.

Si usted está interesado, en la parte posterior hay una hoja de datos con más información sobre el estudio, y la forma de ponerse en contacto conmigo si está interesado en participar.

Voy a ofrecer café/te mientras hablamos, y cuando hemos completado las entrevistas, como un pequeño agradecimiento por su tiempo me gustaría darle una tarjeta de regalo de \$50 a la empresa de su elección (Target, Dunkin Donuts, Stop & Shop, etc.).

Muchas gracias!

## **PROYECTO: Hoja de Datos**

¿Quién está haciendo esta investigación?

Una estudiante de postgrado en la Escuela de Inclusión Global y Desarrollo Social de la Universidad de Massachusetts, Boston está llevando a cabo este estudio como parte de su tesis doctoral.

Por qué estoy haciendo esta investigación?

El propósito de este estudio es aprender lo que las mujeres piensan acerca de cómo ser madre soltera ha afectado su bienestar financiero a largo plazo.

¿Quién puede participar?

Las mujeres que

- Son de edad 60 y mayor
- Han sido madre soltera por al menos 5 años
- Vive en Massachusetts
- Hispana/latina

¿Cuándo y dónde se llevará a cabo el estudio?

Este estudio se llevará a cabo cuando sea conveniente para usted. La entrevista va a tomar entre 90 minutos y 2 horas. Podemos dividirlo en 2 o 3 sesiones de entrevistas cortas. La entrevista será cara a cara.

¿Cuáles son los beneficios de participar?

- Nos ayudará a aprender mas sobre los problemas que son importantes para las madres solteras
- Lo que nos dice acerca de sus experiencias puede ayudar mejorar y/o desarrollar políticas que ayuden a las madres solteras. También puede ayudar a informar estudios sobre madres solteras en el futuro.

¿Cuáles son los riesgos de participar?

- A veces puede ser incómodo para usted hablar acerca de su bienestar financiero, pero puede decidir no responder a cualquier pregunta que le hace sentir incómodo.
- Es posible que estés preocupada de que otras personas llegan a saber lo que me dice, pero voy a hacer todo lo posible para asegurarse de que esto no suceda.

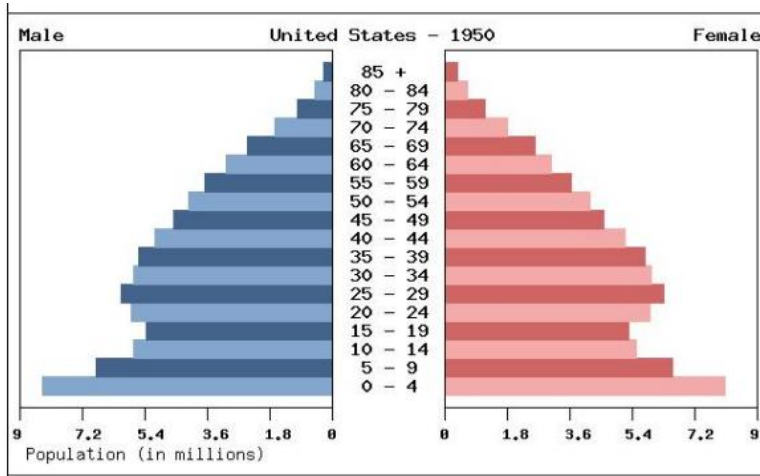
¿Cómo puedo encontrar más información? ¿Cómo puedo participar?

Si desea saber más acerca de este estudio y/o desea participar, por favor póngase en contacto conmigo en:

¿Con quién puedo hablar sobre mis derechos como participante en el estudio?

Si considera que sus derechos como participante no han sido cumplidas, por favor, póngase en contacto con Kristen Kenny en la Junta de Revisión Institucional de la Universidad de Massachusetts Boston (IRB), por teléfono al: 617-287-5374 o por correo electrónico a: [Kristen.Kenny@umb.edu](mailto:Kristen.Kenny@umb.edu).

## APPENDIX V: GRAPHS DEPICTING AGEING U.S. POPULATION

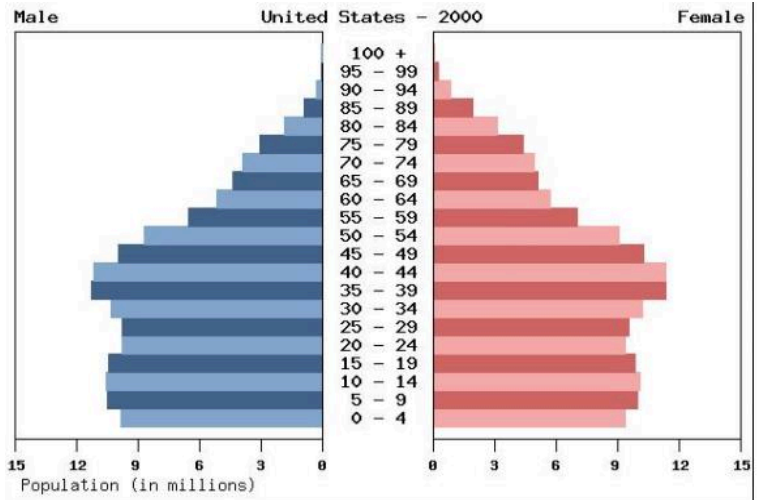


**Graph 1**

Population distribution in the United States, 1950. Note “baby boomer” generation at bottom. Source: U.S. Census Bureau

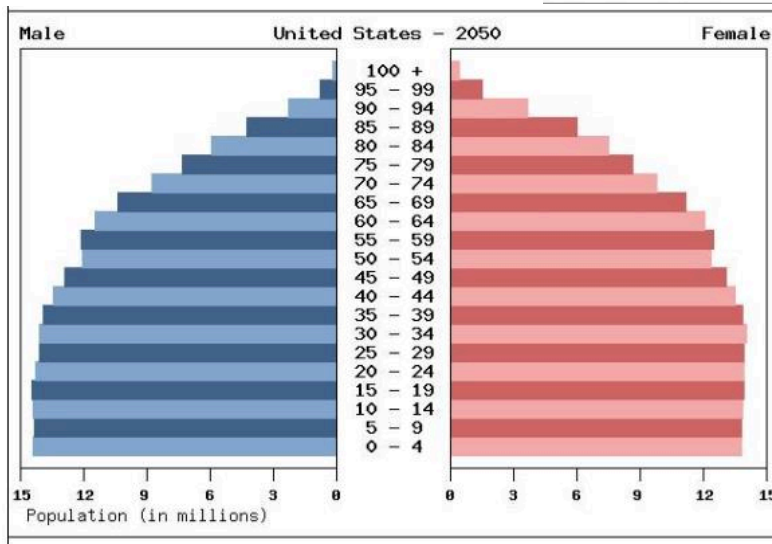
**Graph 2**

Population distribution in the United States, 2000. Note “baby boomers” now in age groups 35-55. Note increase in population ages 80 and over. Source: U.S. Census Bureau



**Graph 3**

Projection of population distribution for 2050 based on current trends. Note overall increases in population, especially significant increases in populations ages 55 and over. Source: U.S. Census Bureau

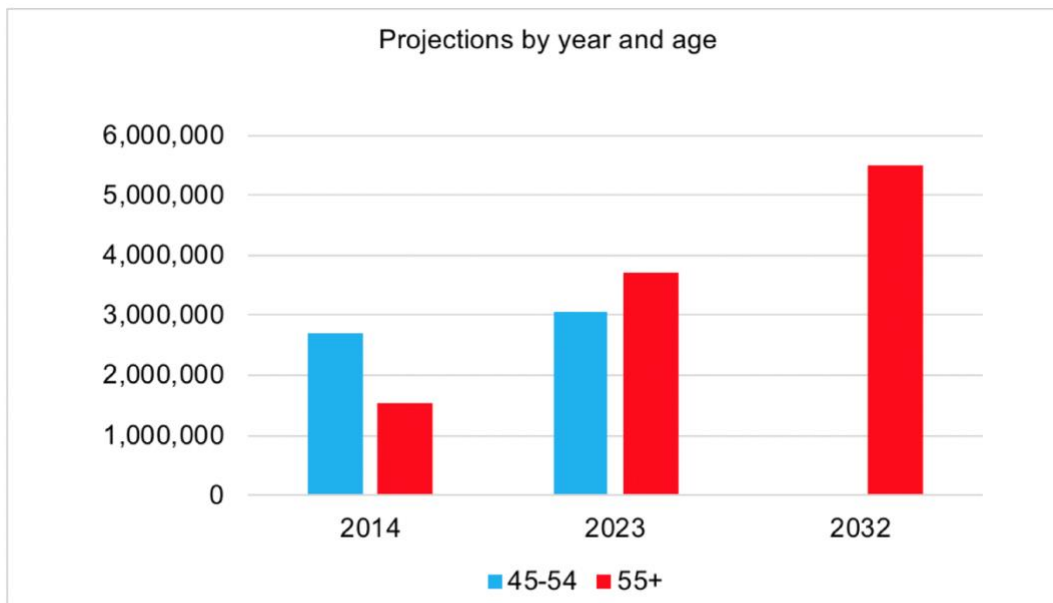


Source: CRS extractions from U.S. Census Bureau, International Data Base (IDB), <http://www.census.gov/ipc/www/idb/country.php>.

**APPENDIX VI: GRAPH DEPICTING GROWING UNDOCUMENTED  
HISPANIC/LATINO POPULATION**

*“Projections of undocumented population when applying Hispanic/Latino mortality rates”* (Flores Morales, 2021, p. 3)

**Figure 9:** Flores Morales, *Projections by Year and Age*, 2021



The growth rate of the undocumented population between ages 45-54 is about 12% and that of those 55+ is about 13% between the years 2014 and 2023. In addition, the growth rate of those 55+ from year 2014 to 2032 is about 25% (Table 3 has specific growth rates).

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