The financial hardships of single mothers: A review of two decades

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Abstract Globally, the proportion of single-parent households is increasing, with women comprising the majority. Economic uncertainty has a particularly negative impact on the livelihood of single mothers. As a result, the purpose of this paper is to determine how economic difficulties affect single mothers and the coping strategies they use. The literature review process involved the retrieval of scholastic articles from a variety of databases and publications, including Scopus, Web of Science, PubMed, and Google Scholar. The systematic search, which focuses specifically on single mothers in English and the fields of sociology and psychology, examines articles published in scholarly journals over the past two decades, from 2004 to 2023, and the reviews are derived from these articles. There is a correlation between the poverty of single mothers and a greater incidence of depressive symptoms, and the rate of psychological stress is significantly greater for single mothers than for mothers with partners due to financial crises. However, religion plays a crucial role in enhancing social functioning. Hence, it is critical to adopt a comprehensive strategy that incorporates modifications to policies, backing from the community, and a transformation of societal viewpoints.

Keywords: single mothers, economic challenges, welfare policies, social support, coping styles.

1. Introduction

Single parenting is an emerging style of family arrangement globally, including in India. It has been stated that the proportion of families consisting of a single mother continually grows. Within the context of Indian society, stigma continues to persist, and households consisting of a single parent are generally seen as having a lower social status, disruption, and eccentricity. On a global level, single-parent households have increased dramatically, with single mothers constituting three-quarters of all households compared to single fathers (Bernardi & Mortelmans, 2018; Golombok et al., 2016; Karunanayake et al., 2021). According to a report by UN Women cited in Talib et al. (2020), thirteen million households (4.5%) of the total household population are managed only by single mothers. As the present scenario stands, the proportion of single mothers is increasing.

Single motherhood can encompass different circumstances, including being widowed, divorced, or separated, as well as choosing to adopt children while unmarried (Collins, 2015). They assume the roles of the main breadwinners and major carers following their transition to single parenthood and must manage their families by fulfilling dual roles (Kotwal and Prabhakar, 2009; Z. E. Taylor & Conger, 2017; Zakaria et al., 2019; Evans., 2011). However, single mothers have a high risk of impoverishment in developing countries (Joya Misra, 2012). In particular, they are more likely to spend their lives in poverty than single fathers (Vespa et al., 2013). The prevalence of widowhood increases dramatically with age. A small percentage of males are widowed, whereas the widowed population is overwhelmingly female. The primary reason for this gender disparity in the frequency of widowhood and divorce is that widowed and divorced males remarry at a much greater rate than widowed and divorced women (Ralte & Zehol., 2021).

Single mothers are considered inadequate; as a result, they become socially marginalised and subject to extreme discrimination and contempt (Stack & Meredith, 2017; Swain & Pillai, 2005). Additionally, depression is more prevalent among those with reduced household incomes, lower levels of education, and greater job loss. (Brand & Simon, 2014; Abd Hamid & Salleh, 2013). Meanwhile, Hsieh & Leung (2015) stated that single mothers with dependent children are the most impoverished and disadvantaged of all categories. Therefore, single mothers confronted discrimination, task overload, exclusion, insecurity, and misconceptions as social obstacles (Karunanayake et al., 2021).

Consequently, they require significant assistance from the governing body and society, as evidenced by the numerous cases and headlines that are still accessible and visible in today’s media (Heng, 2017). Working single mothers may face more struggles than married women in balancing family commitments and job expectations (Dziak et al., 2010). Single mothers have difficulties taking care of themselves and their children when they are uncomfortable because their jobs lack numerous...
advantages (Maldonado & Nieuwenhuis, 2015). Single-parent families led by mothers are more likely to experience mental health problems than households led by mothers with two parents.

Financial stress also has a substantial impact on the mental and physical state of single-parent households (Kim et al., 2018). Therefore, poverty affects more than 20% of the world's population, and poses grave risks to the well-being of both individuals and societies as a whole. In particular, as a result of insufficient compensation, unemployment, and the financial crisis that followed COVID-19, many individuals found it difficult to continue carrying out their daily chores; single mothers in particular were burdened with several hurdles. Moreover, single mothers' financial stability is essential because they do not receive help from partners or governmental organisations (Mulia, 2017).

Indirectly, an increase in the overall number of single mothers has resulted in a growth in the number of poor households (Damaske et al., 2017). While financial factors are given precedence, the social well-being of single parents remains a fundamentally crucial facet of society. While the scholarly literature extensively examines the effects of single mothers' economic well-being, there seems to be a dearth of research concerning a comprehensive investigation of the scenario in India.

1.1. Research Objectives

This study aimed to investigate the influence of financial hardships and coping strategies handled by single mothers.

1.2. Research Question

Which significant factors have an impact on the financial stability of single mothers?

2. Method

The literature review entailed the identification and gathering of noteworthy scholarly articles, books, reports, and other pertinent sources about the subject topic. This study exclusively utilised the Scopus database, Web of Science, PubMed, and Google Scholar due to its extensive collection of reputable publications containing credible information. The researcher systematically searched for keywords such as “single mothers,” “economic challenges,” “welfare policies,” “social support,” and “coping styles.” The search was limited to keywords, English language, qualitative, and quantitative research. The complete corpus of research was limited to articles published in scholarly journals for two decades between 2004 and 2023 within the subject category of sociology and psychology.

3. Analysis

3.1 Economic Insufficiency

A significant and persistent challenge faced by most single-parent homes is economic chaos (Kotwal & Prabhakar, 2009). In particular, single mothers are more susceptible to financial challenges, and, stress and depression are exacerbated by financial factors (Berryhill & Durtschi, 2017; Pujar et al., 2018; Taylor & Conger, 2017). According to Intan Hashimah et al. (2015), single mothers experience financial pressures such as debt, inadequate wages, and the absence of effective government fiscal policies. However, they had a considerably greater chance of poverty than single fathers due to lower earnings (Kramer et al., 2016). Among single mothers, economic equilibrium variables, such as household earnings and housing type, had a more substantial impact on depression (Kim, 2018). Therefore, there is a correlation between single mothers' poverty and a greater rate of depressive symptoms (Atkins (2010); Ayebeng et al., (2022); Montoya (2017); Babaiefard (2014); Chant (2014)).

Compared to coupled mothers, employed single mothers are generally more likely to hold low-paying, unskilled employment (Dziak et al., 2010). A low monthly income has an impact on the emotional health of single mothers and their children who live in both rural and urban areas (Nurliza, 2015). "Working outdoors will harm the family as a whole" was perceived as an impediment by single mothers who pursued employment. Due to cultural norms, demands from families, and bias against women, single mothers who wish to become involved in the labour force are subjected to immense pressure (Hsieh & Leung, 2015).

3.2. Lack of Social Support

Social support is one of the main methods by which families acquire the resources necessary to manage daily life, grab opportunities, and lessen uncertainty. However, unstable financial status, a lack of social support, and the added responsibilities that come with being solely responsible for a child's care and rearing are common causes of the unique strain that is placed on single parents (Dor, 2021). According to Rousou et al. (2016), when there is a strong social support system, the risks associated with both mental and physical disruption are reduced. However, female-headed families may have poor mental well-being as a result of financial uncertainty and a lack of social support (Crosier et al., 2007). Above all, the most
efficient coping style was seeking social support via friends and family. Additionally, the social welfare initiatives of the government or other organisations are crucial for reducing the stress of single mothers (Bashir et al., 2023).

3.3. Inadequate welfare policies

Social assistance programmes help mitigate the challenges faced by single moms by addressing their diverse needs and facilitating personal growth (Nelson, 2000; Siti Rafiah and Sakinah, 2013; Broussard et al., 2012). Bandiera et al (2014) examined the implementation of several innovative programmes by central and state governments to promote women’s empowerment. Along with rural women in India, they possess knowledge about government plans, benefits, and policies; nonetheless, the level of women’s empowerment in the country is generally low (Eliza & Subhankar, 2021). However, due to the absence of awareness, minority women are merely taking advantage of a few government-sponsored programmes. Additionally, ignorance and negative perceptions, the grounds for failing to register assistance programmes offered by both governmental and nongovernmental organisations (Abd Rahman & Ansari (2017)).

4. Discussion

Kotwal & Prabhakar (2009) stated that single mothers are unable to participate in many social organisations in the community if they endure financial crises. For instance, the most essential factor in determining the status and respect accorded to single mothers is their financial situation. Compared to single mothers, partnered mothers reported greater mental health and less financial stress (Bull, 2009). Inadequate social assistance and financial hardship are the primary contributors to the psychological issues of single mothers (Timothy et al., 2007).

As a result, women who have experienced marital dissolution and live in cities are more likely to be household heads than rural women. Furthermore, the majority of women in rural regions have significantly restricted work possibilities due to low levels of education and limited abilities to compete for occupations. (Nor Asiah et al., 2014:245). In addition to education, Zarina and Anton (2012) propose that one potential strategy for escaping the cycle of poverty and securing a more favourable standard of living is through the accumulation of assets and resources. Indeed, poverty among single mothers is driven by low earnings, joblessness, inadequate educational attainment, a lack of skills, and age (Diyana et al., 2012). Another potential result for low-income single mothers is psychological distress (Pino Gavidia et al., 2022).

In the absence of the father, single mothers must assume the role of carers for children (Kotwal & Prabhakar, 2009). Maier and McGeorge (2014) expressed a different viewpoint and discovered that people view single mothers as selfless, independent, and hardworking. As such, their children develop high organisational skills, initiative, and good time management. In contrast, children who grow up in poverty are not only burdened by worse health and a lack of education, but these issues can also be fostered by poor parental styles and behaviours (Wray, 2015). Therefore, they experience stress due to the need to balance work and home responsibilities, including taking care of childcare (Dor, 2021).

Single mothers who run households alone in rural regions may benefit from microcredit programmes such as Amanah Ikhtiar Malaysia (AIM), which target women. This is due to the special scheme of lone mothers, which was created by the AIM in 2001 and permits lone mothers to participate in activities that generate income (Rohayu et al., 2011). Similarly, one of the most fundamental ways that low-income families make ends meet is by receiving financial assistance from the government. Therefore, each woman must register with the Social Welfare Department to obtain benefits for her children and career opportunities from governmental organisations (Mahat, 2019). Implementing comprehensive family policy and promoting gender equality have the potential to eradicate the disparity in life satisfaction experienced by women, particularly single mothers (Pollmann-Schult, M., 2017). Therefore, entrepreneurship is a feasible income-generating option for single mothers, and their involvement in entrepreneurship has the potential to enable them to achieve financial independence (Rohayu et al., 2011; Nor Asiah Omar et al., 2014; Ismail et al., 2016).

Generally, an advanced level of education increases the likelihood that a person be employed. This, in turn, increases the opportunity to obtain a greater income and more extensive mental and financial resources, all of which are beneficial for managing stress. Simply put, such individuals are less likely to develop depression. Therefore, these individuals have a reduced inclination to develop depression (Bjelland et al., 2008). Compared to married mothers, single mothers experienced a significantly greater level of stress. Consequently, depressed single mothers were more likely to consume alcohol (Kim et al., 2018). Multiple studies, conducted nationally and internationally, have consistently supported the notion that there is a direct correlation between the prevalence of poor households and the percentage of single mothers (Mulia, 2017). Therefore, the depression rate among single mothers tends to increase with decreasing family income, increasing home instability, escalating stress levels, and worsening drinking habits (Kim et al., 2018). The outcomes of this research indicate that immediate practical financial guidance is crucial for preventing depression among single mothers.

Moreover, a previous study revealed that single mothers had outstanding support from everyone, including family, peers, and significant others (Theng, 2022). They desired to receive substantial assistance from society as a whole, but in real life, they received assistance primarily from their family and parents (Oren, 2020). Consequently, single mothers use diverse coping mechanisms, which are contingent upon the unique psychological and social context of each individual. Even certain
individuals use proactive approaches, while others use more passive coping mechanisms to confront difficulties (Bashir et al., 2023).

4.1. Coping styles

Single mothers often face a multitude of financial issues as a result of the growth in the cost of living, even though they have limited resources. The self-coping strategy is the most effective technique for addressing such hardships. These mothers develop diverse strategies to mitigate financial hardships by implementing contingency plans to manage stressful circumstances (Ahmada et al., 2018). Thus, religion plays a crucial role in promoting mental health and alleviating stress. Furthermore, optimistic religious beliefs enhance social functioning (Sharak et al., 2017).

5. Final considerations and perspectives

There are many limitations placed on single mothers, and they face formidable obstacles. There is a critical need for research on single mothers in the contemporary era. Therefore, this research explores the factors that contribute to the financial obstacles faced by single mothers. In particular, the COVID-19 pandemic has escalated the rise of single-parent households, which has led to an increase in financial distress and emotional hardship among single mothers. To address the economic barriers efficiently encountered by single mothers, it is imperative to implement a holistic approach that encompasses policy adjustments, community support, and societal evolution. In addition to other social support, policy assistance and child-rearing support services appear to be vital for avoiding stress and improving mental health among single mothers. Additionally, a multitude of services and programmes aimed at providing parenting and psychological assistance are essential.

To enhance financial well-being and mental health, the government must provide certain rehabilitation and welfare programmes. The government should encourage the enhancement of social support programmes, acknowledgement of the difficulties faced by single mothers, and implement interventions to assist them in managing the complexities of single parenthood. To develop effective schemes through which the state and central government can access single mothers and financial literacy for an independent life not only in urban but also in rural regions.

Ethical considerations

Not applicable.

Conflict of interest

No potential conflicts of interest have been disclosed by the authors.

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