Success Empowerment Centers for Single Mothers

United States

Stephanie M. Clark

Project Single Moms

It's about a hand up, Not a hand out.

Organization type:
nonprofit/ngo/citizen sector
Budget:
$100,000 - $250,000
Website:
http://www.projectsinglemoms.com

- Adult education
- Employment
- Income generation
- Poverty alleviation
- Vulnerable populations
- Women's issues
- Social enterprise

Project Summary

Concise Summary: Help us pitch this solution! Provide an explanation within 3-4 short sentences.

On the road to economic self-sufficiency, there should be stronger safety nets and work supports for single mothers at both the federal and state levels. In order to move single mothers and their families out of poverty and onto a path toward long-term economic stability, graduated and continued support is necessary.

PSM Worldwide understands that by strengthening single mothers in the areas of education (financial education and advanced degrees), employment, entrepreneurship and parental support, the entire family structure is strengthened. PSM Worldwide seeks to create opportunities, through the Success Empowerment Centers, that will strengthen single mothers in these areas thus removing barriers that interfere with their ability to obtain financial security.
Problem: What problem is this project trying to address?

In the study, "At Rope’s End: Single Mother Women Wealth and Assets in the U.S.", produced by the Women of Color Policy Network at New York University analyzed data from the 2007 Survey of Consumer Finances (SCF). The study also relied on data from the Bureau of Labor Statistics, American Community Survey and the Current Population Survey. Collectively, the data painted a fuller picture of the economic reality of single mothers and generated strategies and policy solutions that take into consideration the full range of barriers and obstacles to wealth and asset accumulation for this group of women. The study findings suggest: Single mothers possess only 4 percent of the wealth of single fathers: $100 compared to $25,300. • Race and ethnicity are significant factors in building wealth among single mothers. African American and Latino single mothers have a median wealth of zero, whereas white women report a median wealth of $6,000. • Education is a strong predictor of wealth and assets among single mothers. Single mothers with less than a high school education have a net worth of zero, while those with a college degree or higher have a median net worth of $35,000. • Receiving outside or additional income dramatically increases the wealth of single mothers. Single mothers who receive child support have more wealth than those who do not receive support: $6,800 compared to zero. • Younger single mothers experience the greatest disadvantage in terms of wealth and assets. Over half of single mothers under the age of 40 have zero or negative wealth. • More than three-quarters of single mothers have debt of some kind. The most common debt for single mothers is credit card debt followed by installment debt. The ability of single mothers to accumulate wealth and assets is highly influenced by her educational attainment level, earnings, age and racial background. While the racial wealth gap continues to widen, there is a critical need to understand how the intersections of race, gender and motherhood status impede an individual’s ability to accumulate wealth and assets in our society. The ability to accumulate wealth and assets is essential to building the economic security of single women mothers and families. There is an urgent need to create targeted public policies that emphasize education and training for jobs with potential for higher earnings, and financial literacy programs that take into consideration the day-to-day financial reality of single mothers. Comprehensive education about wealth, financial planning, and retirement are often unavailable in low-income communities and in communities of color where many single mothers live. Conventional wisdom in the world of finance fails to recognize the complexities of the lives of single mothers, including their sources of income, and financial responsibilities to extended family members and their communities at large. To address this disconnect, accessible and culturally-sensitive financial literacy programs are needed to help single mothers educate themselves and adopt financial best practices. PSM Worldwide was created in 2007 and is a 501(c)(3) educational and self-development nonprofit organization based in Atlanta, GA. Our national programs are designed to strengthen and engage single moms in the primary focal areas of education and empowerment which includes: Pursuing Advanced Education; Employment; Parenting Skills & Support; Financial Literacy & Wealth Building; Health & Wellness (Mental, Emotional & Physical); Homeownership Attainment; Starting & Growing a Successful Business; and Personal Empowerment & Self-Development. Since our inception, our local and national single mother leaders have used their personal resources, talents as well as partnered with local grassroots community and faith-based organizations to implement empowerment programs directly to single mothers in several communities. We have been able to impact hundreds of lives with limited resources, a true testament of the level of commitment and determination of single mothers who have chosen to take matters in their own hands to make systemic change happen for themselves.

Solution: What is the proposed solution? Please be specific!

The most recent recession dealt a devastating blow to single mothers. In 2009, 4 out of 10 African-American and Latino households headed by single mothers lived in poverty—a figure that is nearly double the number of households headed by single white mothers. As a group, single mothers also earned less than married couple households: $32,597 compared to $71,830. Unlike married couples, single mothers bear the full responsibility of childcare costs, housing, health insurance and other related expenses. It is estimated that housing and childcare expenses alone account for over three-quarters of the monthly expenditures of single mothers; leaving very little, if any, money for emergencies or for savings. Over the last twenty years, social supports for single mothers have declined significantly thus making it nearly impossible for single mothers to become economically secure or to build wealth. PSM is uniquely positioned as the nation’s premier national organization serving single mothers to address the financial barriers they face. No other national organization specifically addresses the economic realities of single mothers using our holistic approach. The Success Empowerment Centers for Single Mothers innovative approach to provide a one-stop center offering educational, employment and entrepreneurial opportunities to single mothers will help them lead from a life of poverty to prosperity. The Centers will provide support services such as child care and transportation removing barriers that may prohibit them from fully participating in Center activities.

Impact: How does it Work

Example: Walk us through a specific example(s) of how this solution makes a difference; include its primary activities.

The Success Empowerment Centers for Single Mothers will provide the following activities to single mothers: • FINANCIAL LITERACY • Money Basics • Checking and Savings Accounts • Budgeting • Opportunity Fund (aka Emergency Fund) • FINANCIAL PLANNING SERVICES • Investing • Retirement Education • College Savings • Estate Planning • Life Insurance • Debt Relief • INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAs) • INVESTMENT CLUB • Additional support services provided through the Success Empowerment Centers will include: • Small Business Development Training • Homeownership Preparedness • Credit Repair & Counseling • Insurance Education (homeowners, renters, and auto) • Income Tax Preparation & Access to Earned Income Tax Credit Benefits • Job Readiness Training & Career Counseling • Child Care Subsidies • Adult Education (accessing scholarships and financial aid) • Life Skills (for teen single mothers)

About You

Organization:
Project Single Moms Worldwide, Inc.

About You

First Name
Stephanie M.

Last Name
Clark

Twitter
clarkestephanie
Facebook Profile
Stephanie M Clark

---About Your Organization---

Organization Name
Project Single Moms Worldwide, Inc.

Organization Country
Country where this project is creating social impact

How long has your organization been operating?
15 years

Is the project that you are entering related to this organization?
Yes

The information you provide here will be used to fill in any parts of your profile that have been left blank, such as interests, organization information, and website. No contact information will be made public. Please uncheck here if you do not want this to happen..

---Innovation---

What stage is your project in?
Idea phase

Share the story of the founder and what inspired the founder to start this project

Nine years ago, Stephanie Clark founded My Daughter’s Keeper, a nonprofit organization working to help strengthen relationships between moms and their adolescent daughters. It all began when her own daughter, who was 12 at the time, asked, “Mom, I know you love me, but do you like me?” The question halted Stephanie right then and there. “It made me stop to assess whether or not I was an effective parent,” she says. “I was self-employed and working long hours to keep a roof over her head and food on the table. I didn't realize that in working to make sure Daphne’s physical needs were provided for, I hadn't been there for her emotionally.” Inspired by her daughter’s question – and a desire to have a stronger relationship with her daughter – she began spending more time with her Daphne. “I had to put in a lot of effort. I’d tell myself: 'Don't bring work home. And if you do, don’t do it until you spend quality time with Daphne.’” All of this led Stephanie to create My Daughter’s Keeper, which offered counseling, mentoring, workshops and retreats to help moms and daughters develop stronger bonds. As the organization grew, she realized that more than 80% of the mothers served by her organization were single mothers.

In 2007, she created Project Single Moms to empower single mothers to become leaders, and to enhance the quality of life for their families. To date, more than 2,500 single moms across the country have signed on through local affiliates, which implement programs to help moms improve their lives spiritually, emotionally, physically and financially.

---Social Impact---

Please describe how your project has been successful and how that success is measured

PSM Worldwide is a volunteer-led grassroots movement and currently serves more than 2,500 single mom members in forty-five (45) states in America and has also attracted the interest and participation of single moms from Australia, Malaysia, Ghana, Switzerland, Albania, Greece, Germany and Jamaica. There are currently 14 active affiliates and six pending approval in the following cities:

- New Jersey (Greater Newark area)
- New York (Queens)
- Chicago, IL
- Atlanta, GA (metropolitan area)
- Newport News, VA
- Hampton, VA
- Suffolk, VA
- Waco, TX
- Winston-Salem (Triad), NC
- Indianapolis, IN
- Tampa/St. Pete, FL
- Washington, DC
- Memphis, TN
- Birmingham, AL
- Williamsburg, VA (pending review and approval)
- Detroit, MI (pending review and approval)
- New Orleans, LA (pending review and approval)
- Los Angeles, CA (pending review and approval)
- Little Rock, AR (pending review and approval)
- St. Louis, MO (pending review and approval)

In 2010, PSM Worldwide along with its Newark, Chicago, Los Angeles, Houston, Atlanta, and Metro DC affiliates, and in conjunction with Education Dynamics, co-presented the Project Working Mom (PWM) Women Who Rule the World Networking Dinner Series hosting more than 1,500 women in six cities. Through these networking dinners, single mothers were provided free career coaching, networking opportunities with prominent women leaders from their communities, and an opportunity to apply onsite for full-tuition scholarships.

The PWM campaign awarded more than $5 million in 285 full-tuition scholarships to working and/or single moms to return back to school to pursue advanced degrees. Fifteen (15) single mothers from our network were awarded full-tuition scholarships to pursue their advanced degrees through online education.

Recent studies indicate that the changes and shifts in the U.S. economy have shaken many working families and single women heads of households to the core. Over the last three years, the economy has shed over 5 million jobs and unemployment rates have hit a record high for
single moms in America. To address this issue, in October 2010, PSM Worldwide launched the Small Business Academy for Single Mothers to help single moms pave their own way as entrepreneurs and small business owners. The inaugural class of the Small Business Academy graduated seven (7) single moms in December 2010 who participated in a 12-week business development training program to establish both for-profit and non-profit businesses. The next class begins in May 2011 and will serve 15-20 single mothers. Through the Academy, single mothers are also trained to launch for-profit green businesses such as daycare centers and commercial cleaning businesses.

In 2010, through "A Hand Up Fund" which provides temporary financial assistance to single moms for emergency and empowerment purposes, PSM assisted 17 single moms with rental assistance, utility assistance, emergency travel, clothing, toys and school supplies for their children, OB/GYN office visits and procedures, educational assistance, and auto repair assistance.

How many people have been impacted by your project?

101-1,000

How many people could be impacted by your project in the next three years?

1,001-10,000

How will your project evolve over the next three years?

It is our goal is establish an affiliate of PSM Worldwide in all 50 states by December 2015. Over the next three years, we would like to launch Success Empowerment Centers for Single Mothers in at least 15 major urban markets, ultimately launching a Center in all 50 states. Over the next three years, through the Centers we would like to have impacted the lives and assisted a minimum of 10,000 single mothers with their transition out of poverty and onto economic self-sufficiency. We believe this goal is possible working with both public and private strategic partners. We have already begun preliminary discussions with the National Urban League, U.S. Small Business Administration, ING Foundation, Walmart Foundation and Open Society Institute about partnering to fund our Centers.

What barriers might hinder the success of your project and how do you plan to overcome them?

The key barrier that may hinder the success of our Success Empowerment Centers for Single Mothers is not securing the necessary funding or financing required to launch, grow and sustain this project. Obtaining adequate funds to plan, execute and evaluate this project is essential to determining the project’s ability to impact systemic change in the lives of single mothers targeted to participate and benefit from the Centers.

Fortunately for our movement, private foundations and federal agencies have started paying more attention to the significant number of single mothers and their children living in poverty and are allocating funds in support to initiatives that work to help them move toward economic self-sufficiency. Therefore, we are capitalizing on this window of opportunity by increasing our efforts to target foundations and federal agencies and submitting grant proposals for funding to support our programs for single mothers.

Although not a tangible barrier, attitudes, stereotypes and misperceptions about single mothers could also hinder our ability to secure adequate funding only if the individuals reviewing our proposals for funding and even this nomination submission, approach their assessment of this project with preconceived views and feelings toward this population of women.

In 2010, eLearners.com, an organization that helps individuals find legitimate online degree programs, partnered with Project Single Moms and Kelton Research to find out what the typical American thinks of single mothers and mothers in general who decide to pursue higher education after having children.

One of the most shocking and disturbing findings of the study was that only 44% of Americans believe single mothers "are respectable.” Specifically, in reference to single mothers, participants were asked "Which of the following statements, if any, do you feel generally apply to single mothers in the U.S.? Please choose all that apply." 

-68% of respondents check the statement "A college education ins important for these women in order to land a well-paying job or support their children."

-44% of respondents checked the statement "They are respectable."

-38% of respondents checked the statement "They need to have solid finances of their own and not rely on financial aid of any kind."

-34% of respondents checked the statement "They should be given special financial privileges, such as scholarships for college or additional tax breaks."

-27% of respondents checked the statement "They should take jobs that allow them to spend more time with their children, even if the job is low-paying."

-17% of respondents checked the statement "They cost others money, such as higher health insurance costs to subsidize expenses for families of single mothers."

-5% of respondents checked the statement "None of these."

Our organization realizes that in order to debunk many of the stereotypes and myths about single mothers in America, we must redefine who single mothers really are and what our true needs are as well as re-educate mainstream America that single mothers are not a monolithic group therefore there needs are different and supports should match up with the different needs and classes of single mothers. We plan to use social media as an outreach tool to educate various constituents including legislators and media about the different segments and needs of single mothers in America. We plan to work to ensure media provides more balanced views and images of single mothers which will hopefully change the minds and misperceptions of many Americans toward single mothers.

Tell us about your partnerships

Potential partners in support of our project include: National Urban League, Open Society Institute (grant pending), the U.S. Small Business Administration’s Office of Women’s Business Ownership, Association for Enterprise Opportunity, U.S. Department of Labor’s Women’s Bureau, State Farm Insurance Foundation and the Walmart Foundation (meeting with Walmart in June to discuss program funding). Our National Director researches weekly new potential funders in support of the Success Empowerment Centers for Single Mothers.

Explain your selections

We anticipate that we will seek and secure a diverse stream of funding in support of the Success Empowerment Centers for Single Mothers. Although, most services at the Center will not require payment by the single mothers, there will be some that will be fee based services such as onsite childcare, tax preparation and private small business coaching services that will generate earned income. These fee-based services will be open and marketed to the general public as well.

We have submitted several grant proposals to private and corporate foundations for multi-year funding for our Centers. We will consistently seek out
foundations to tap for funding the Centers.

We will seek out grants through federal agencies such as the U.S. Small Business Administration, U.S. Department of Labor, U.S. Department of Health & Human Services and the U.S. Department of Commerce for funding opportunities specific to providing employment, entrepreneurial, IDAs services to low-income populations.

We will tap local businesses and corporations to sponsor specific programs offered through the Centers (i.e., we are soliciting All State Insurance and State Farm Insurance to sponsor our insurance education program offered at the Centers).

How do you plan to strengthen your project in the next three years?

It is our goal to position the Success Empowerment Centers for Single Mothers as a best practice model program replicated nationally. We plan to seek out partnerships with City Mayors and City Administrations in key geographical markets to earmark funding for the Centers in their annual city and/or county budgets. We will offer city officials the opportunity to attach the city’s name to the Centers (i.e., Atlanta Success Empowerment Center for Single Mothers, etc.). The more engaged we become with city, county administrations and state agencies will help to ensure the long-term growth and sustainability of the Centers. We plan to advocate for state legislators to allocate funding in their state allocations to support the Centers.

We will conduct annual evaluations of the Centers to assess the effectiveness of the program and service delivery as well as to assess systemic changes and transition in the lives of single mothers by evaluating the impact of the Centers. Wherever necessary, we will implement the necessary changes in order to strengthen the programs and services offered through the Centers.

In addition, our goal is to ensure that each Center is adequately staffed with highly qualified single mothers as managers, supervisors, coordinators, and training facilitators thus creating new employment opportunities.

---

Challenges

Which barriers to employment does your innovation address? Please select up to three in order of relevancy to your project.

**PRIMARY**

Underemployment

**SECONDARY**

Lack of visibility and investment

**TERTIARY**

Lack of access to information and networks

Please describe how your innovation specifically tackles the barriers listed above.

Recent studies have indicated that the changes and shifts in the U.S. economy have shaken many working families and single women heads of households to the core. Over the last three years, the economy has shed over 5 million jobs and unemployment rates have hit a record high for single moms in America. Through the Centers, we will address the barrier of underemployment by helping single mothers pave their own way as small business owner so that they shall become the “employer and not the unemployed.” They will be exposed to bank financing and have access to SBA programs offering financing options. They will have access to small business networks. In addition, our job readiness training will introduce them to high demand careers as well as help prepare them to compete for green jobs.

Are you trying to scale your organization or initiative? If yes, please check up to three potential pathways in order of relevancy to you.

**PRIMARY**

Enhanced existing impact through addition of complementary services

**SECONDARY**

Influenced existing impact through addition of complementary services

**TERTIARY**

Influenced other organizations and institutions through the spread of best practices

Please describe which of your growth activities are current or planned for the immediate future.

As a national organization, we currently have 14 existing affiliates in 14 states and plan to establish affiliates in all 50 states by December 2015. We plan to launch the Success Empowerment Centers for Single Mothers in the states where we have existing affiliates initially thus expanding our geographic research within the U.S. to serve single mothers through the Centers nationally.

Do you collaborate with any of the following: (Check all that apply)

Government, Technology providers, NGOs/Nonprofits, For profit companies, Academia/universities.

If yes, how have these collaborations helped your innovation to succeed?

- Government: We will collaborate with government agencies (U.S. Small Business Administration, U.S. Dept. of Labor, U.S. Dept. of Health & Human Services and the U.S. Dept. of Commerce as a funding sources and for technical assistance.
- Technology providers: We will collaborate with tech providers as donors of technology (hardware & software)and technical assistance support.
- NGOs/nonprofits: We will collaborate with NGOs/nonprofits as sources to recruit single mother participants as well as to promote Centers.
- For profit companies: We will collaborate with for-profit companies to sponsor specific programs and events.
- Academia/universities: We will collaborate with them to provide scholarships to single moms seeking advanced degrees and for interns to provide program support.

Source URL: https://www.changemakers.com/economicopportunity/entries/success-empowerment-centers-single-mothers#comment-0