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Running head: WHY WE GATA BE DA POOREST?

Why we gatta be da poorest?: Disrupting the Cycle of Poverty for Single Mothers in the
Bahamas by the Assessment of their Needs and the Mapping of Community and Educational
Institutions Resources

Ms. Philadenrin Prolane Russell

Merrimack College

2019

MERRIMACK COLLEGE

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IN

COMMUNITY ENGAGEMENT

CAPSTONE TITLE: Why we gatta be da poorest?: Disrupting the Cycle of Poverty for Single Mothers in the Bahamas by the Assessment of their Needs and the Mapping of Community and Educational Institutions Resources

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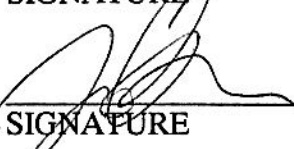
THE CAPSTONE PAPER HAS BEEN ACCEPTED BY THE COMMUNITY ENGAGEMENT PROGRAM IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF EDUCATION IN COMMUNITY ENGAGEMENT.

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Abstract

The purpose of this research study is to explore the barriers and needs of Bahamian single mothers to obtaining higher education. A needs assessment survey was administered via social media and 78 single mothers responded. Human services and educational institutions practitioners were also interviewed to understand their perspective of the needs and to map the resources currently available for single mothers in the Bahamas. The research assume that limited financial resources, lack of child care, lack of transportation, limited access to resources and lack of family support would have been the main barriers found. Nevertheless, the results showed that Bahamian single mother's main barriers to education is that they are not able to afford the cost of higher education and lack of child care. The interviewed organizations stated that most single mothers that are assisted are in need of gainful employment. The results also indicated that there are free, under certain conditions, resources available to Bahamians in general, however, single mothers failed to identify several of the resources available. It is recommended that community and educational institutions need to conceive better ways to reach single mothers regarding the opportunities available to them. step by step advertisements

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Why we gatta be da poorest?: Disrupting the Cycle of Poverty for Single Mothers in the Bahamas by the Assessment of their Needs and the Mapping of Community and Educational Institutions Resources

Introduction

Single mother-headed households are statistically shown to be the poorest group in many countries around the world (Fukuda-Parr, 1999). One in three African American single mother-headed households are living in poverty (Adams, Blumenfeld, Castanda, Hackman, Peters, & Zuniga, 2013). The literature has revealed the prominent factors that have established the cycle of poverty in African American single mothers-headed households have continuously been linked to the intersectionality of racism, classism and sexism (Windsor, Benoit, & Dunlap, 2010). The weight of these oppressions has contributed greatly to the state of poverty for African American single mothers. The negative affect and impact of the relationship between poverty and African American single mothers has been researched in many different aspects. Even though there have been programs to attempt to support African American single mothers, they are still statistically shown to be the most consistently poor group in the United States of America (Adams, Blumenfeld, Castanda, Hackman, Peters, & Zuniga, 2013). Considering the number of factors that impact poverty, it is important to ask what opportunities such as education are being missed because of the barriers created by the effects of poverty for single mothers.

Similar to the United States of America, the Bahamas' poorest group of people is identified as single mothers (Turnquest, 2014). Most of the factors identified above can also be seen in the context of single mothers in the Bahamas. The Vision 2040 National Development Plan of The Bahamas research report (2016) stated that the high number of persons being

affected by poverty are those who have been directly impacted by intergenerational poverty. The researchers further reveal there has been a continuous increase in the percentage of persons falling on or below the poverty line. Researchers stated the challenging human capital and negative economic growth in the Bahamas is the result of a lack of skills and low education levels. The report further revealed that the most leading factor that has contributed to poverty in Bahamian households is the lack of education qualifications among Bahamians. The researched stated that more than 65% of Bahamians has the education level of a high school diploma or lower. Without adequate education intervention, the report stated the cycle of poverty will continue to widen and the country's economic conditions will only continue to worsen. Other researchers have also revealed a direct link between the social issue of poverty in single mother-headed household to other societal issues such as crime, domestic violence, drug abuse, and violence in the Bahamas (Minnis, Symonette, Stevenson, Pintard-Newry, and Gibson, 2011). The strong relationship between societal issues and poverty reveal that not only single mother-headed households are affected but communities in general are being negatively impacted.

The theoretical framework that sheds light on why poverty exists so dominantly in the life of most single mothers is called the Feminization of Poverty. Simply put, this theory can be defined as the overrepresentation of single mothers who are poor because of gender inequality (Ezeala-Harrison, 2010). Society's expectation and demands of women are much higher than for men in regards to childbearing, child rearing and childcare. Gender inequality has hindered the progress of women from venturing into opportunities, such as education, which could increase their chances of acquiring higher incomes (Mishra, 2018).

Research has shown that attaining of higher education can improve a person's socioeconomic status. However, even though single mothers may have a desire to improve

themselves through education, the barriers of attaining education are challenging to overcome. In the United States of America, the five main barriers that prevent or hinder the educational progress of impoverished single mothers are limited financial resources, limited child care, limited transportation, limited access to resources, and limited social support (Bryant-Davis, Ullman, Tsong, Tillman, & Smith 2010). Without these barriers being addressed, many mothers find it an extremely difficult task to even consider education as an attainable goal.

It can be assumed that for the Bahamas, similar barriers and needs exist for single mothers that desire to obtain higher education. Nevertheless, because of the limited research about impoverished single mothers in the Bahamas, it cannot be identified if these similar barriers, needs or resources to assist with the challenges mentioned exist in a Bahamian context. Therefore, the purpose of this research study is to explore the barriers and needs of Bahamian single mothers to obtaining higher education. This study will also seek to map and understand the landscape of educational institutions and human service agency resources currently available for single mothers in the Bahamas in a process of obtaining higher education.

Literature Review

Poverty in the Bahamas among Single Bahamian Mothers

The Bahamas Department of Statistics reported the absolute poverty line per person is \$11.64 per day, which is less than \$5,000 per year. This figure is significantly low when compared to the annual expenditure of an average middle class Bahamian household, which is \$53,124.00 per year. The report goes further to show more Bahamian families are falling in or below the poverty line. In 2001, 5.3% of Bahamian households was estimated to be living in poverty, nevertheless in more recent times, statistics have shown that in 2014 that number increase to 12.8% in Bahamian households experiencing poverty (Bahamas Department of Statistics, 2016 & Turnquest, 2014).

More than 52% of women headed household in the Bahamas are living in poverty. The statistics also show that when compared to men-headed households, women-headed households are lower on the poverty line than men. The research has also shown that 3 out of 4 households living in poverty has children. Turnquest (2014) stated that the poverty level in households in the Bahamas, can be directly link to the level of education in of the head of the household because they are identified as the main breadwinner. In the Bahamas, 65% of persons heading a household have an education level of a high school diploma or less. From the representation of the 65% that have basic to no educational background, 93.3% of these households are living in poverty (Bahamas Department of Statistics, 2016 & Turnquest, 2014). The barrier of low education level is that there are not many high- income employment opportunities available to these individuals. Also, in the Bahamas minimum wage can only barely meet the need of one person, not an entire family.

According to Turnquest (2014), one of the main factors that contributes greatly to the increasing poverty rates, especially for single mothers, is the employment climate in the Bahamas. The national minimum wage in the Bahamas is \$5.25 an hour, which calculates to \$210 a week for 40 hours. However, the private sector, which accounts for almost half of the country's employment opportunities, is not adhering to this minimum wage because this law is not being enforced. The average minimum wage in the private sector is \$150.00 a week or lower for 40 hours, which calculates to \$7,800.00 or less. The Bahamas unemployment rate in 2017 was reported at 14.4%. Nevertheless, research has shown that one of the main factors contributing this high percentage of unemployment is low education levels, unskilled labor workforce, and/or lack of soft and hard skills in the workplace (Vision 2040 national Development Plan of The Bahamas, 2013 & Turnquest, 2014).

Poverty in the United States of America among African American single mothers

Impoverished African American single mothers attributed their poverty to several factors when researched. They stated that some of the main factors that contribute to their poverty level is the expense they have acquired by having children, their past romantic relationships, and structural systems of the government. Dill (1998) and Mickelson & Hazlitt (2014) studies showed that a large percentage of single mother's income is usually consumed by the expenses of her child/children. These women attributed romantic relationships as a part of their poverty status because they were receiving little to no child support from the father, divorce, widowed, or existing a domestic violence relationship. All of these factors reduce the financial status of single mothers' financial state. These women also stated that unequal pay and lack of child care were some of their barriers that needed to be address in efforts to improve their financial status (Mickelson & Hazlitt, 2014)

Danziger, Sandefur, and Weinberg (1996) argue that in the generations to come, more than half of American homes will be headed by single mothers. The research goes further to report that because of their status as a single mothers, these women will more than likely face hardship economically and also experience social insecurity. Low income and income instability are identified as the most challenging form of economic insecurity. More than half of single mother households in America is living below the poverty line. With the ending of a romantic relationship, single mothers are more likely to experience a major reduction in income support. Low to no child support from fathers plays a major role in the financial stability for taken care a child or children. Less than 30% of single mothers receive the full amount of child support that is entitled to them while others receive little or nothing at all. It increases the struggle and challenges of a single mother. It is also noteworthy to mention that when mothers are identified as single, their social status also declines, which may contribute to a loss of social network and support. Another factor that contributes to financial insecurity for single mothers is the lack of support from the government. The requirements and regulations to obtain governmental assistance is limited. The research shows that single mothers can only apply for assistance when they meet the requirements for what is considered poor. Even though they provide some assistance, the assistance is not enough to improve their predicament but to somewhat maintain it (Dill, 1998; Hastings, Taylor, and Austin, 2005; Danziger, Sandefur, and Weinberg, 1996). These consistent disadvantages caused by poverty can also be identified as barriers for single mothers who desire to pursue further education as a tool to improve their chance of obtaining higher paying jobs and raise their socioeconomic status.

The Theory of the Feminization of Poverty

The theoretical framework of the feminization of poverty provides a foundation to the understanding of why women, especially single mothers, continue to experience challenges in overcoming poverty when compared to men. Research has proven that the social factors that single mothers has to bear is not the same for fathers. Pressman's (2003) article explains the theory with regard to single mothers with the following block quote:

First, there is the issue of household structure. Parenthood, it is well known, leads to lower earnings for women. There are many reasons for this. Female parents will have caregiving responsibilities for their children. This takes away from the time that they have available to earn incomes. It may also prevent women from taking jobs that require longer hours and substantial travel. These jobs, of course, are likely to come with higher pay. Furthermore, families headed by single mothers are likely to have just one adult earner. This not only reduces household income but also makes household income susceptible to large fluctuations as a result of either a bad labor market or bad luck. When there is only one earner and that earner gets laid off, gets sick, or gets reduced hours due to an economic slowdown, the household is more likely to wind up in poverty because there is no one else in the household who can make up for the lost income (pp. 353).

Pressman (2003) identified and addresses several common challenges and barriers to single mothers from the theory presented. The researcher reveals that being a single caregiver and single earner in a household can be difficult to maintain and burdensome because of the limited financial security. Danziger, Sandefur, and Weinberg (1996) research finds merit in this theory stating that single mothers are financial disadvantaged because they are the primary caregivers, therefore, they

are more than likely only able to work a limited number of hours which takes away from time where income can be earned. Ezeala-Harrison (2010) states in their research that women were systematically excluded from higher paying jobs and men were excluded from lower paying jobs. The researcher went further to say that this factor contributed greatly to the relegation of poverty in women headed households.

Female headed households are at a higher risk of being poor because their income is provided by low paying jobs. The research has shown that women are systematically encouraged and expected to obtain lower salaries jobs because they are the “weaker” gender and that is the role they are predicted to perform well in. Harman (1991) emphasizes this by stating women labeled jobs such as child rearing, clerical, service, nurses, teaching etc. are some of the most devalued and trivialized work in society at large. The researcher goes further to address that even when mothers desire to advance themselves from a career perspective, society deems them as selfish for potentially neglecting their motherly duties yet when mothers take time from pursuing their careers to be a caregiver, this sacrifice is taken for granted. Hastings, Taylor and Austin (2005) stated that main factors that prevent low-income families from obtaining higher wages is because of the lack of skills and/or education of this disadvantage group. The authors also stated that minimal work opportunities exist for person with limited educational qualification. These social barriers that single mothers face consistently block opportunities such as attaining higher education that could assist single mothers out of the cycle of poverty.

Poverty as a Barrier to Education for single mothers in the United States of America

Dill (1998) reported that impoverished single mothers identified education as a major resource to changing their economic state for the better. Knowing that education can increase the chances of financial stability, most single mothers desire to pursue higher education. Single

mothers reported that education can increase one's job opportunities, improve one's socioeconomic status, and a great achievement that a mother's child can model after. Nevertheless, for low income single mothers, achieving such attributes is very difficult. In the United States of America, the scholarly literature regarding African American single mothers' socioeconomic challenges are vastly researched. The five main barriers in general and in furthering their education that single mother face in the cycle of poverty has been identified as limited financial resources, limited child care, limited transportation, limited access to resources, and limited social support (Bryant-Davis, Ullman, Tsong, Tillman, & Smith, 2010 & Dill, 1998). These barriers have been seen as obstacles to the progress of single mothers being able to take advantage of opportunities that could improve their income level, including furthering their education. African American single mothers who have enrolled in college, despite the challenges and obstacles that they face, have identified these same barriers mentioned earlier (Lashley & Ollivierre, 2014). They revealed how their main challenges were centered on the high cost of education, the transportation for getting to and from the college, and the struggle of paying for or trying to find a trustworthy person to take care of their child/children while at school. Most single mothers, if they were able to complete their college qualification requirement, were in deep debt and completed their schooling within a longer time frame period (Lashley & Ollivierre, 2014). Seeing the interrelated challenges above that single mothers face when in college in comparison to the cycle of poverty barriers, it is evident that these barriers are consistently the same when single mothers desire to take advantage of potentially accessible opportunities.

Society's perception of poverty in single mothers is quite different than the research seen above and generally does not take into account the barriers stated above. Scholars have revealed

that society, especially persons above the poverty line, generally view poor people as lazy and unmotivated to work even when jobs are plentiful. Many also believe that poor people are poor because of the unfavorable decisions they have made and that poverty is the consequences to their actions or lack thereof. Nevertheless, the research has shown that jobs may be plentiful but not everyone has access to them because their lack of professional qualifications and the meeting of the educational requirements (Mickelson & Hazlitt, 2014). Dill (1998) concurs when stating that poverty is a result of the lack of options and/or opportunities rather than the myth of being uninterested or having no desire to improve one's wellbeing.

Methodology

To understand the needs and barriers of single mothers in the Bahamas, a multi-phase exploratory mixed-method approach was used to collect data. This approach includes aspects of quantitative and qualitative methods (Creswell, 2013, p. 3). The combination of these approaches provided a more comprehensive perspective of the research question being explored (Creswell, 2013, p. 4). For this study to be conducted, a survey was created as a needs and barriers assessment for single mothers. A phone interview protocol was also created to compile data from human services providers regarding the resources they provide to assist single mothers with the disruption of poverty. The survey also queries provider's perception of the needs and barriers of the population they serve. The survey and interview were identified as the best fit tools to understand the needs, barriers and available resources for single mothers in the Bahamas. As stated above, several factors have been identified for the current causes of poverty in the Bahamas. However, to identify the barriers to education for single mothers in the Bahamas, there

is limited to no scholarly literature available to analyze or build on. Nevertheless, these same needs and barriers identified in the hindrance of attainment for educational opportunities for African American single mothers can be potentially mirrored for Bahamian mothers in the Bahamas.

This research study desires to identify the needs and barriers that single mothers in the Bahamas encounter when they have a desire to pursue higher education. To explore and understand these challenges of single mothers, a needs assessment tool is used to measure the needs and barriers that single mothers face. A needs assessment tool is an effective measurement for discovering the needs and/or the potential lack of resources in any community. Simply put, a needs assessments can be define as any instrument created to identify and gather information on how a network is currently operating and how a network operations can be improved. (Dewey, 2019). Dewey (2019) states that a needs assessment is an ideal tool to initially redesign a system. To uncover the community thoughts on how it is governed and operated can shed light on the lack, needs and/or decencies in any community. This approach can be used to itemize and prioritize these identifiable needs that they may be addressed. The tool that has been develop as a needs assessment to aid in this exploration is a survey design. To obtain comprehensive perspective, a phone interview design will be administered to educational and community organizations practitioners to reveal their opinion on the needs and barriers of single mothers that they serve on a regular basis. To aid in the identification of free and available resources for single mothers, the survey and interview design will be used as a tool to compile a list of resources used by single mothers and mention by educational and community organizations. The strategy of a capacity mapping will be used to explore which organizations provide free resources and where they can be found. This tool can also be used to discover what resources are

available in the community to help with overcoming the barriers or meeting the needs of single mothers. Mapping not only provide information about what resources are available but it can also provide an in depth discovery of the location of these resources, the requirements, how accessible they are and what services or resources are available to single mothers (Dato, Potter, Fretman, & Pistella, 2002).

Survey

Using the tool of a survey to conduct a research, I was able to capture the perspectives a sample of the population being studied opinions, as they pertain to the research question (Creswell, 2013, p.13). For this study, the survey created aided in the sampling of the population of single mothers in the Bahamas. It was used as a needs assessment tool to provide insight of the needs, barriers and available resources for the population. The single mother's survey was the first phase of the multi-phase approach to be administered. The surveys were administered using Google Forms. This platform was selected because it provided the researcher with the opportunity to ask questions in different formats, while being familiar to use and easily transmitted to potential participants.

A total of 19 questions were developed for the survey (see appendix A) from previous research studies and from pre-existing surveys from related field reports. The questions for the single mother's survey were developed and selected by the factors identified in the literature review research presented above. In particular, the Feminization of Poverty theoretical framework, articulates the barriers that single mothers experience on a regular basis in the United States. This data was used as a basis to identify if the same factors impact single mothers in the

Bahamas. These questions were developed to identify the themes or trends that potential related or agree with the feminization of poverty framework and the reviewed literature that identified barriers and needs of single mothers.

The surveys were transmitted with the attachment of a consent form (see appendix B) and request script (see appendix C) through the researcher's existing email, mobile and social network contacts such as Facebook and WhatsApp to reach the widest network of single mother participants. These electronic platforms were also selected because they are modern, accessible, free, and used widely. The contacts were asked to share the single mother's survey link with their contacts, who were then asked to participate if they were a part of the population being sampled. The number of surveys obtained from this form of distribution was 78 responses. The survey was intended for single mothers of a low socioeconomic status; however, no prohibitions were identified before or in this survey for the preferred sample group.

After a 6 weeks period of lobbying and accepting survey responses, the survey collection tab was disabled on Google Forms. The data then was analyzed using averages and correlations.

Phone Interview

The second phase of the mix method approach was to question by phone interview the human services and educational institutions regarding their perspective and available resources for single mothers. This method was chosen because it would provide flexibility and ease for the practitioners to participate. Research has shown that phone interviews can be just as engaging as in person (Moir & Millard, 2011). For this study, all practitioners interviewed provided answers for each question and in some questions provided additional information.

The interviewees were selected from a list of human services and educational organizations operating in the Bahamas. Seven practitioners were contacted by phone or email (see appendix D) to request their participation in this study, however one person did not respond. Six practitioners responded and accepted the request for the interview. All participants received an emailed consent form (see appendix E) and were debriefed about the nature of the questions. They were given the option to ask for clarifications to be made.

Interviews were conducted in a semi-structured format and all responses were transcribed manually by the researcher. All interviews were administered with the same interview protocol (see appendix F). All interviews conducted lasted for 25 to 45 minutes and after the interview was complete all interviewees received an email of gratitude for their time and informed them that the general results will be shared with them when the study is completed. The range of practitioners interviewed included persons with a Community Officer title to the Dean of an Educational Institution. Interview questions inquired about their organization's resources and their professional perspective of the needs, barriers of single mothers in furthering the education or better employment opportunities.

The completed interview responses were then entered into a spreadsheet to compare the data collected and uncover any consist themes or trends that may be known or unknown.

Limitation, Anonymity, and Positionality

During the study, several limitations occurred in the process of researching this question. The known limitations included time, a survey question response error, and limited resources for Bahamian Research Studies, and using the researcher's contacts to recruit participants. Time was considered a limitation because the research study was required to be conducted and completed

in a less than 4-month period. Therefore, identifying survey or interview participants had to be condensed into this a relatively small time period. A survey question response error occurred in the design of a survey question that included a response option that the researcher did not originally intent. Because this one particular response to the question was available, a significant percentage of surveyed participants selected this option, resulting in the loss of the more detailed data that the question was designed to provide. Limited Bahamian research studies also played a major factor in understanding and exploring the socioeconomic state of single mothers in the Bahamas. The use of the researcher's contacts also potentially limited the range of participants.

Anonymity was enabled with the distribution of surveys through a Google link that required no type of identification on the form or upon submission. In the case of the interviewed practitioners, all organizations and participants were numerically coded as a form of identification. The coding information was kept in a secured file that required a password for protection.

The researcher is aware that positive biases may be identified in the analysis of the data because of their position during the research. Nevertheless, the researcher intentions were to explore and understand the research question presented.

Findings

Below are the findings for the distributed survey and interview responses. The findings provide the participants demographics, an understanding of the needs, barriers and available resources from the perspective of single mothers and human service practitioners in the Bahamas.

Survey Findings

The total number of single mothers that participated in this study was 78 women. Figures 1 through 7 provides the age, marital status, employment status, level of education, level of income, level of interest for obtaining higher education and their level of belief in education as prospect to obtain higher wages.

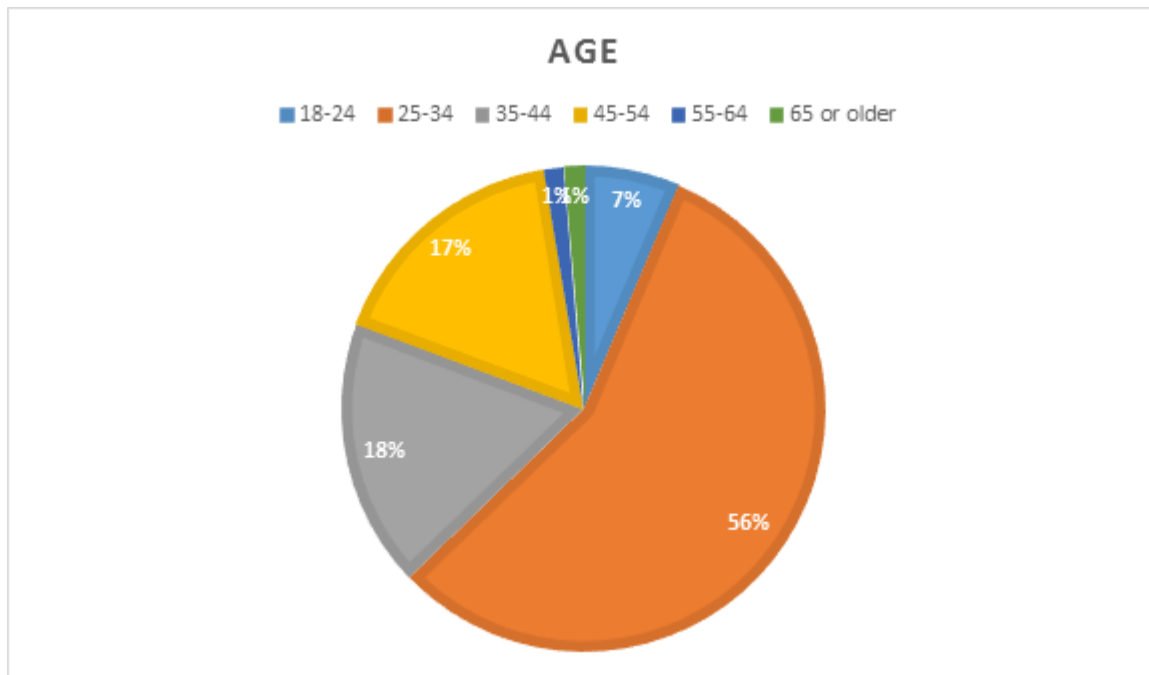


Figure 1

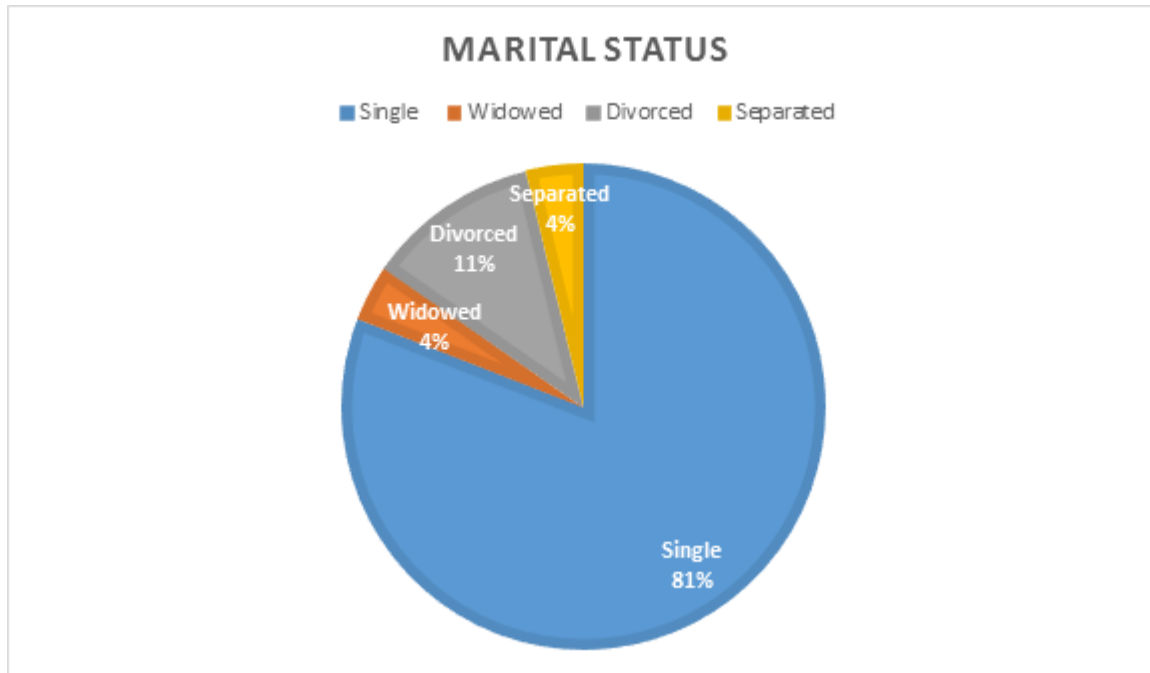


Figure 2



Figure 3

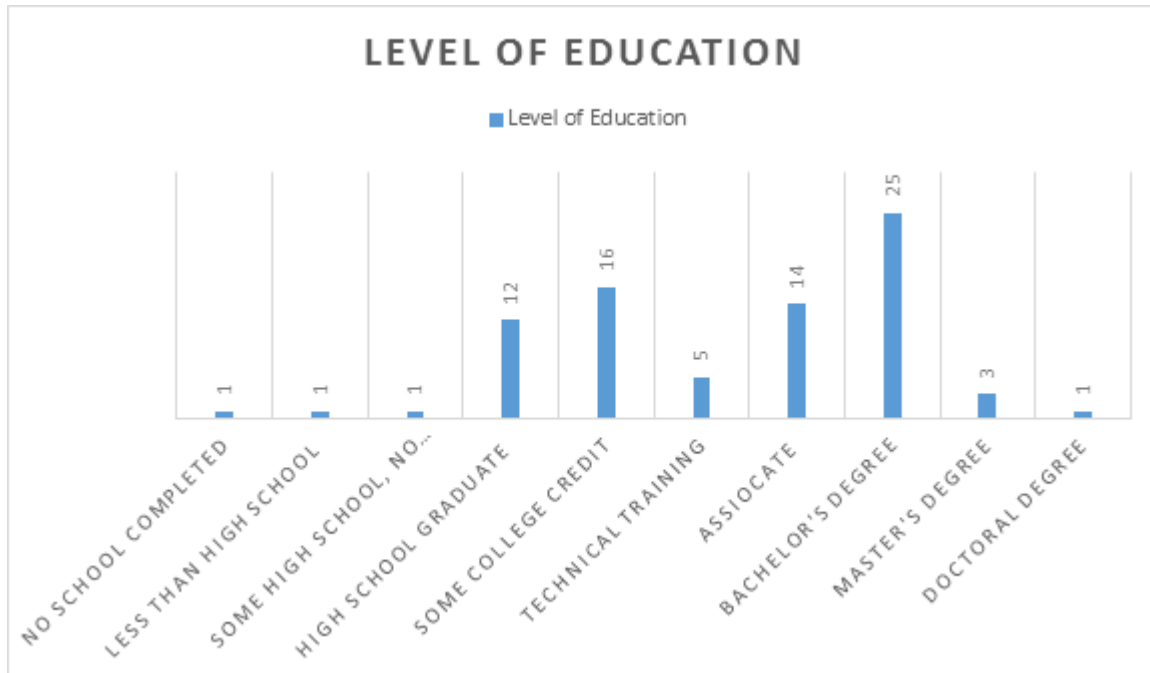


Figure 4

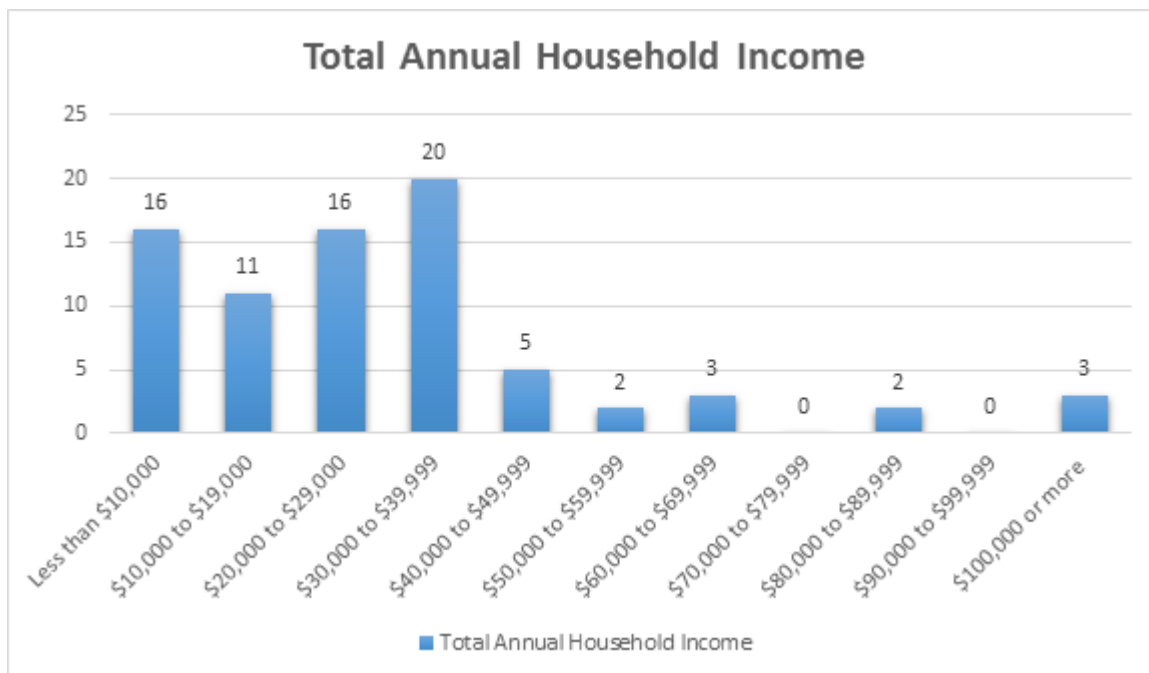


Figure 5

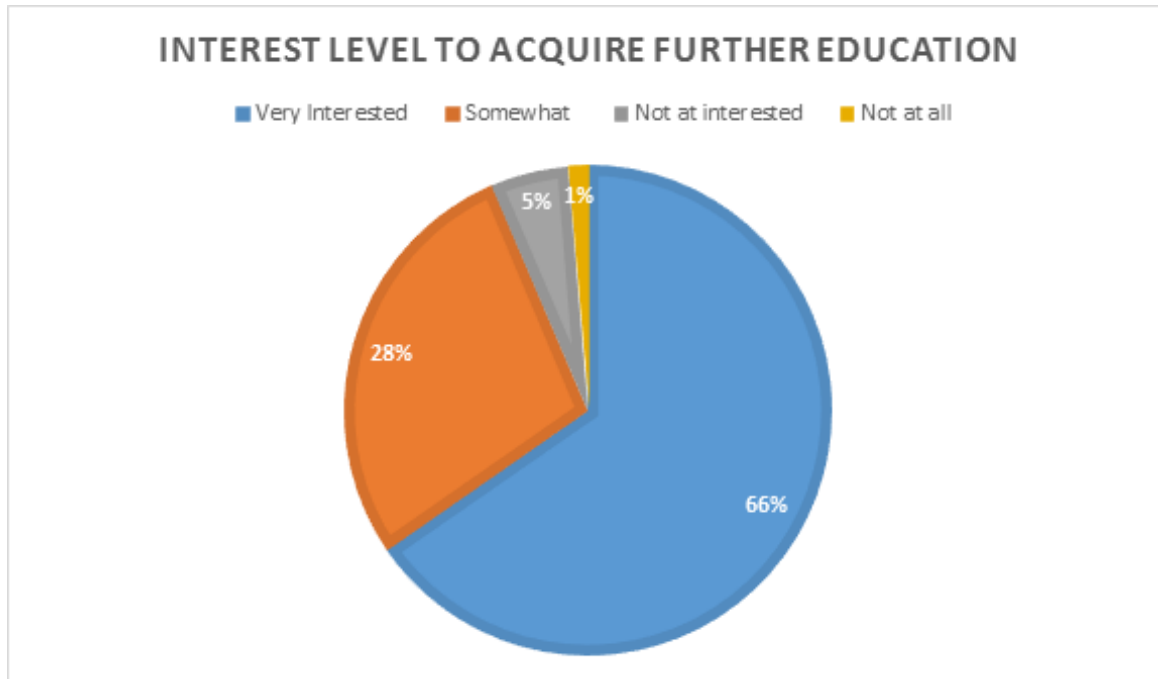


Figure 6

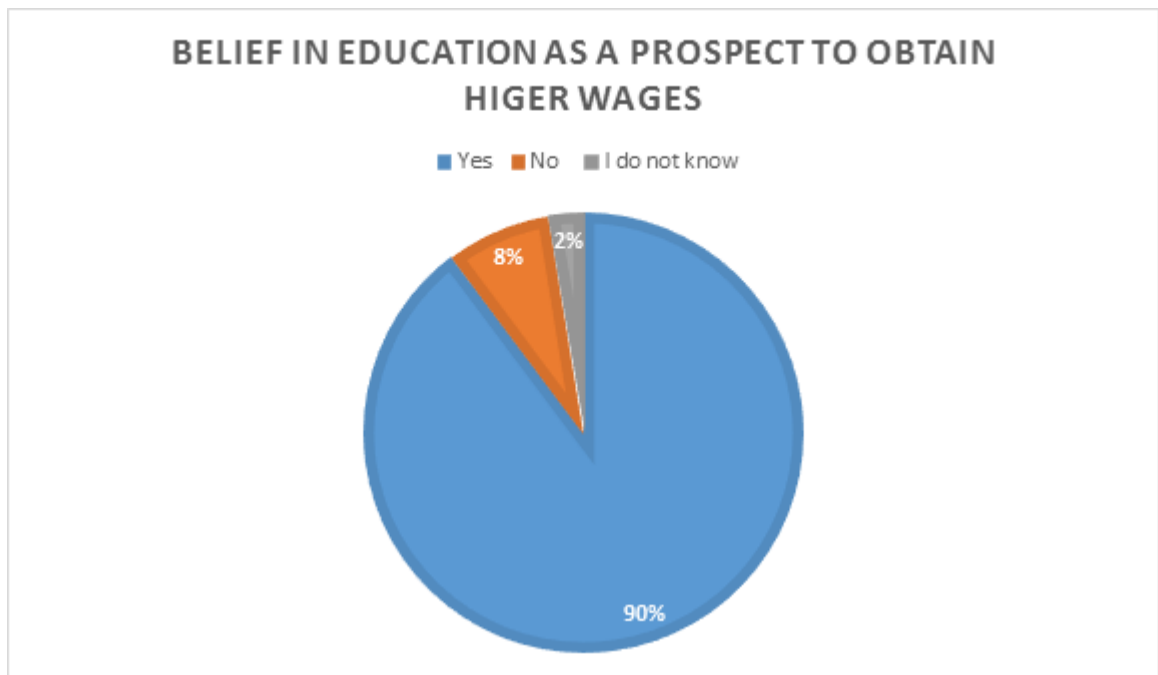


Figure 7

For the results part of this study, all the questions that were relevant to the areas of needs, barriers and resources were group together to identify and understand the responses given.

Identified Needs by Single Mothers

The following figures 8, 9 and 10 provide the responses the most prevalent needs identified by single mothers, their levels in the challenge of meeting these needs and their level of financial security.

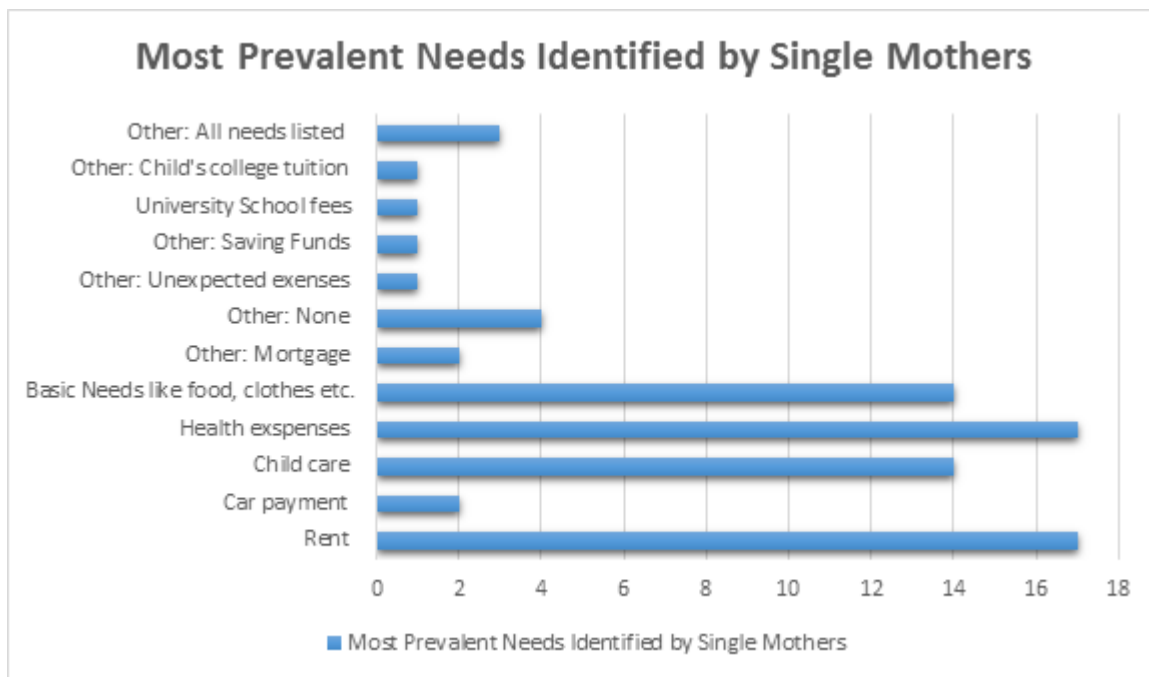


Figure 8



Figure 9

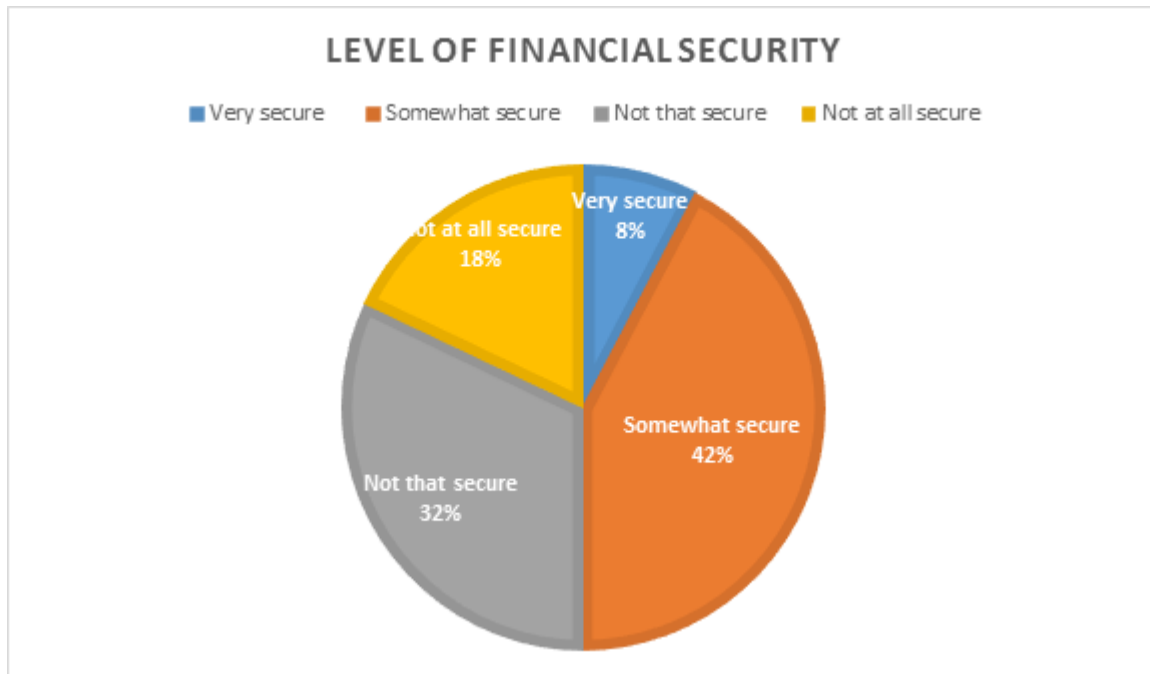


Figure 10

Identified Barriers by Single Mothers

The following figures (11 and 12) provide the responses about the barriers that single mothers have identified in seeking a job and furthering their education. Figure 13 represents the responses single mothers identified as the most challenging barriers to improving their socioeconomic status.

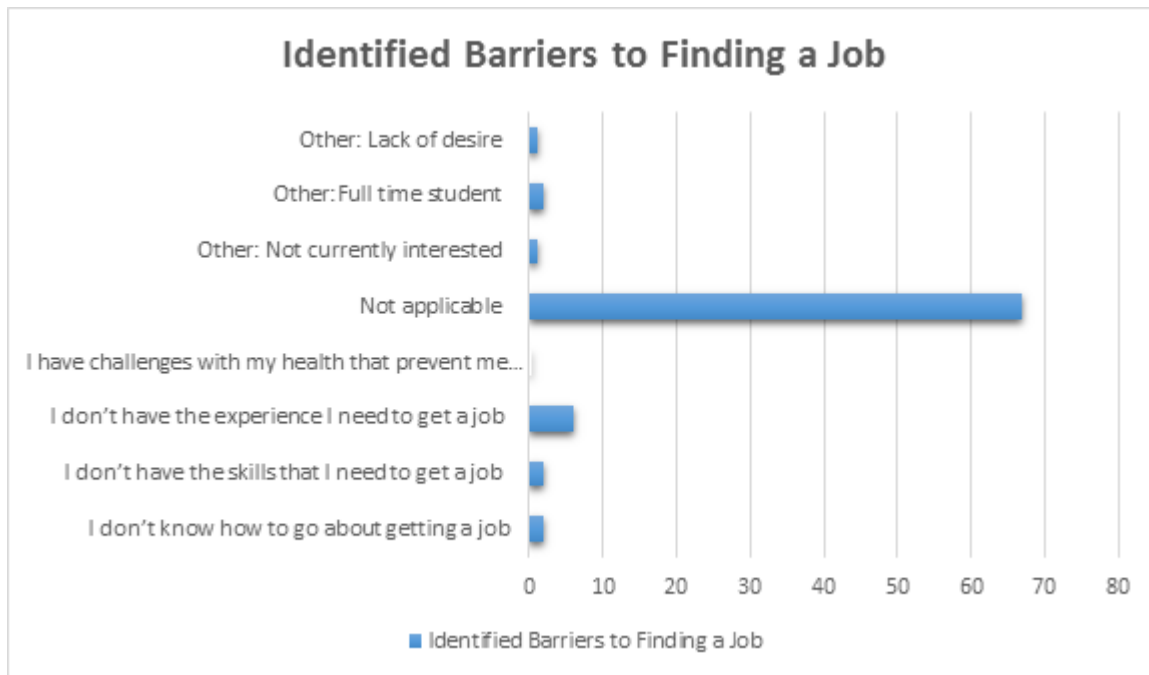


Figure 11

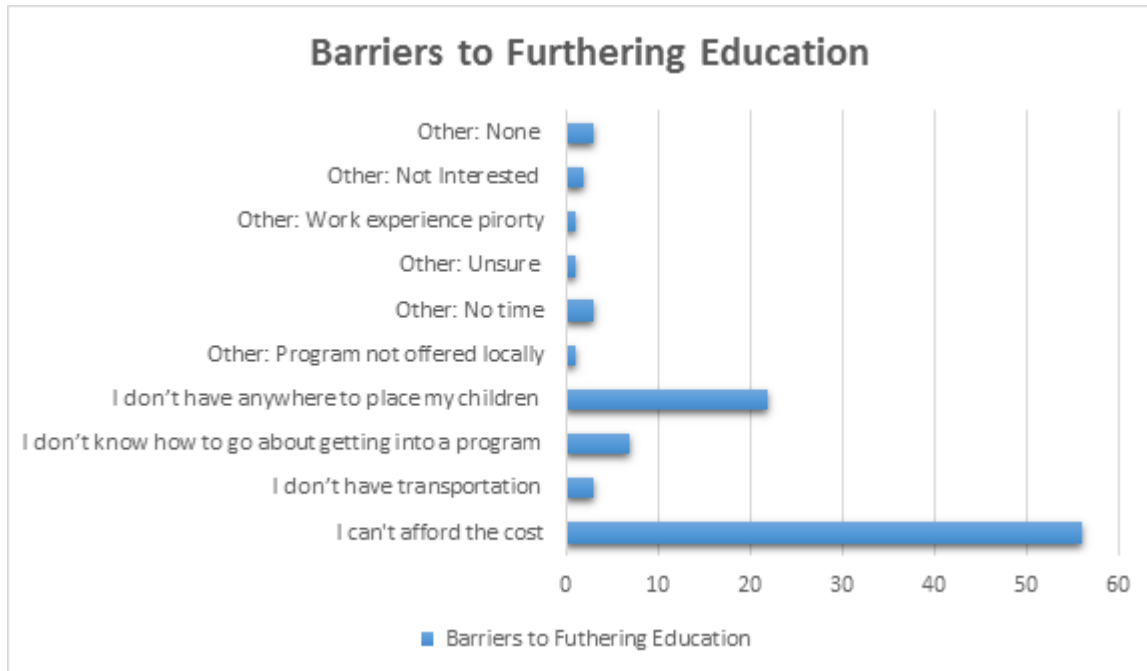


Figure 12

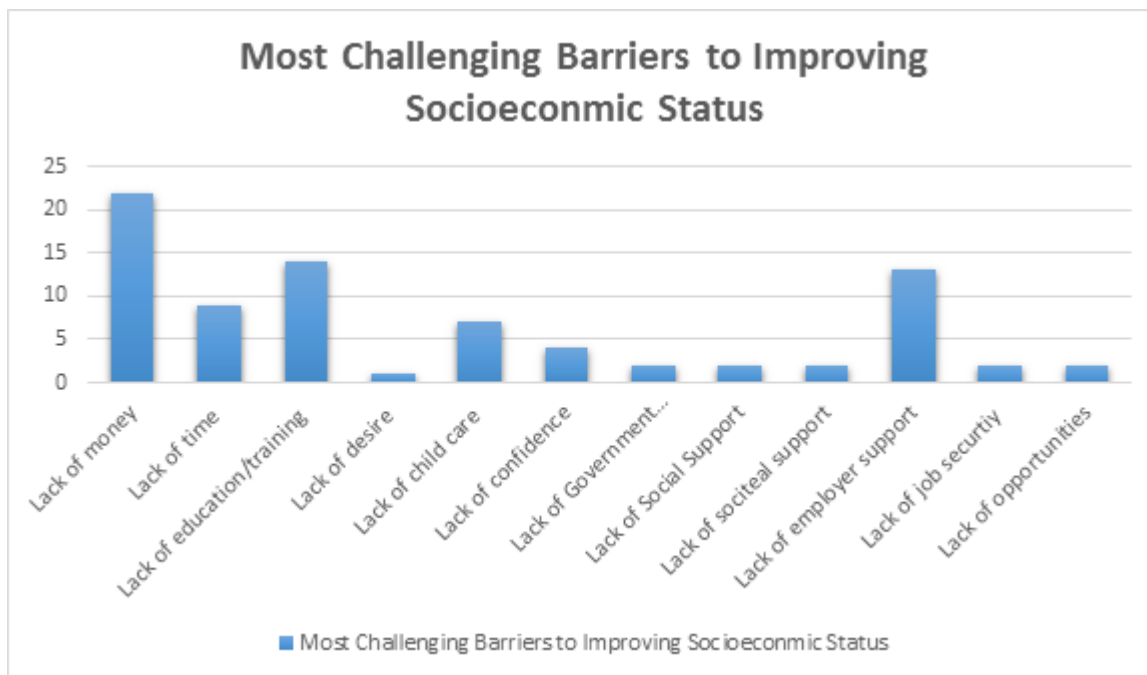


Figure 13

Identified Resources by Single Mothers

Figures 14 and 15 provide the responses about the resources that single mothers have identified in seeking a job and furthering their education.

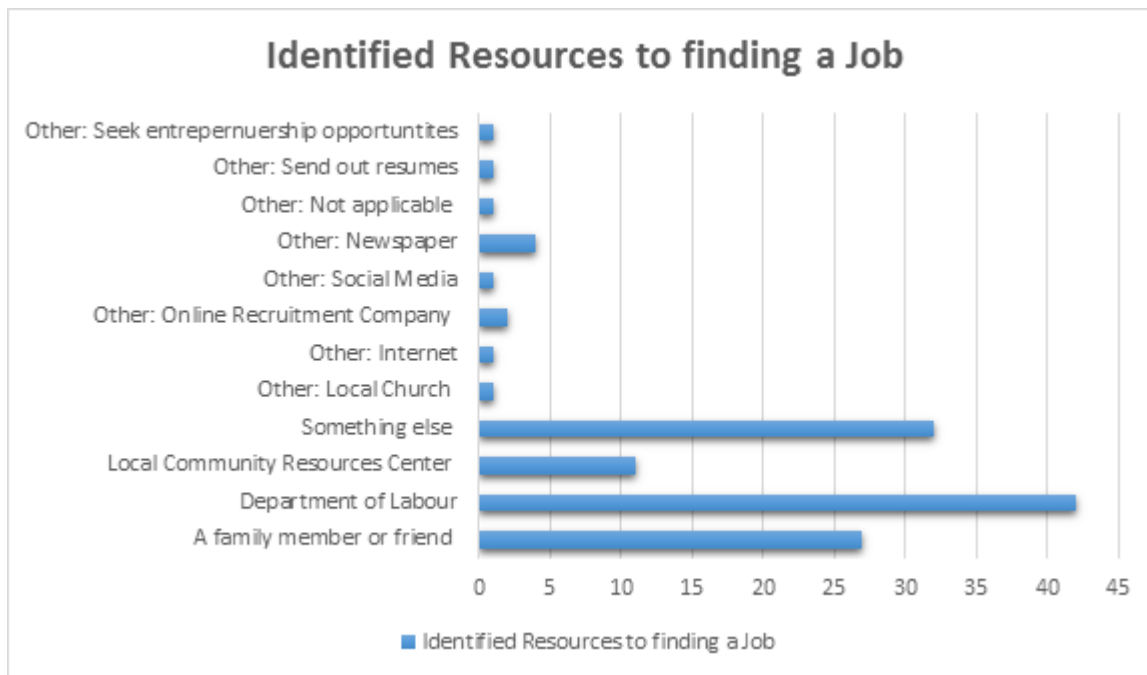


Figure 14

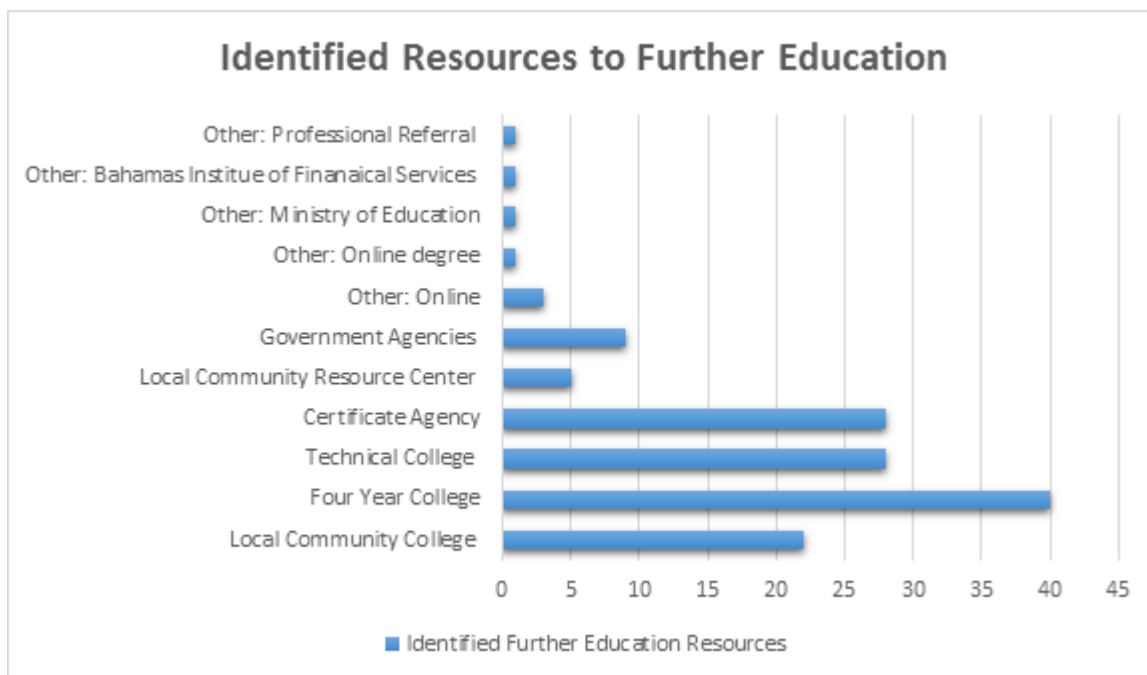


Figure 15

The following responses were provided by the interviewed personnel’s from human services and educational institution practitioners. The figures below share the practitioners perceptive of the needs, barriers and resources available free of charge for Bahamians in general.

Identified Needs for Single Mothers by Practitioners

Figure 16 provide the responses of practitioners about the needs that they have identified for single mothers. These perspectives are based on the services or the products that the single mothers requested.

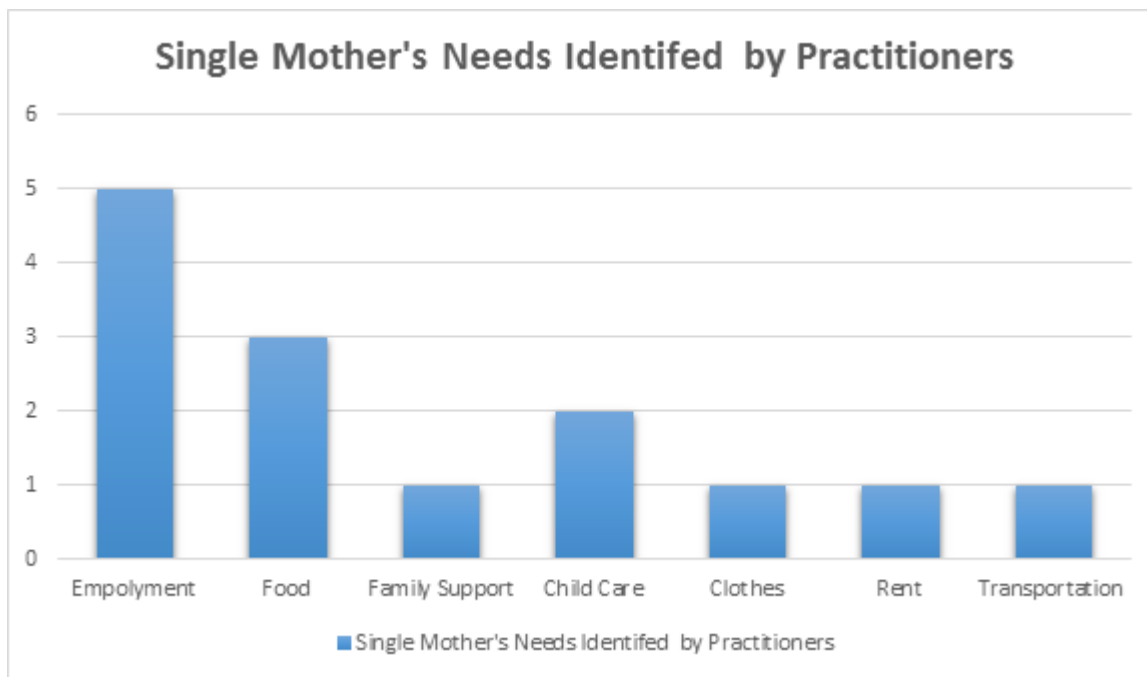


Figure 16

Identified Barriers for Single Mothers by Practitioners

Figure 17 provide the responses of practitioners about the barriers that they have identified for single mothers. Figure 18 provide the responses of practitioners about the barriers practitioners

and /or organization face in assisting single mothers. These perspectives are based on the services or the products that the single mothers requested.

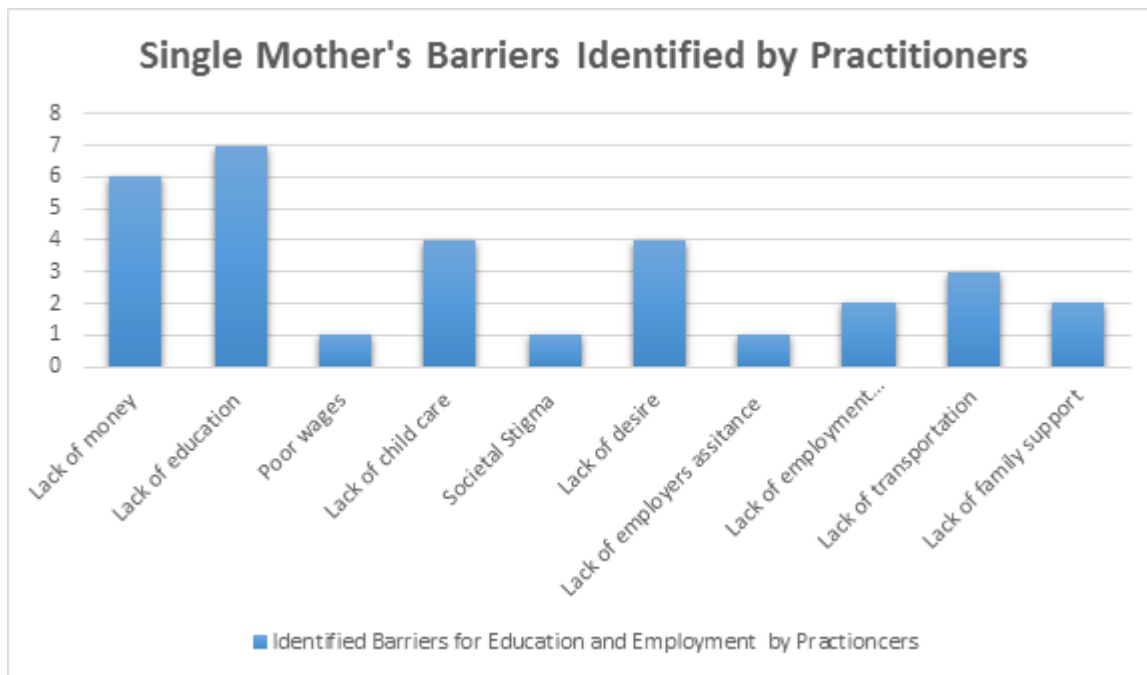


Figure 17

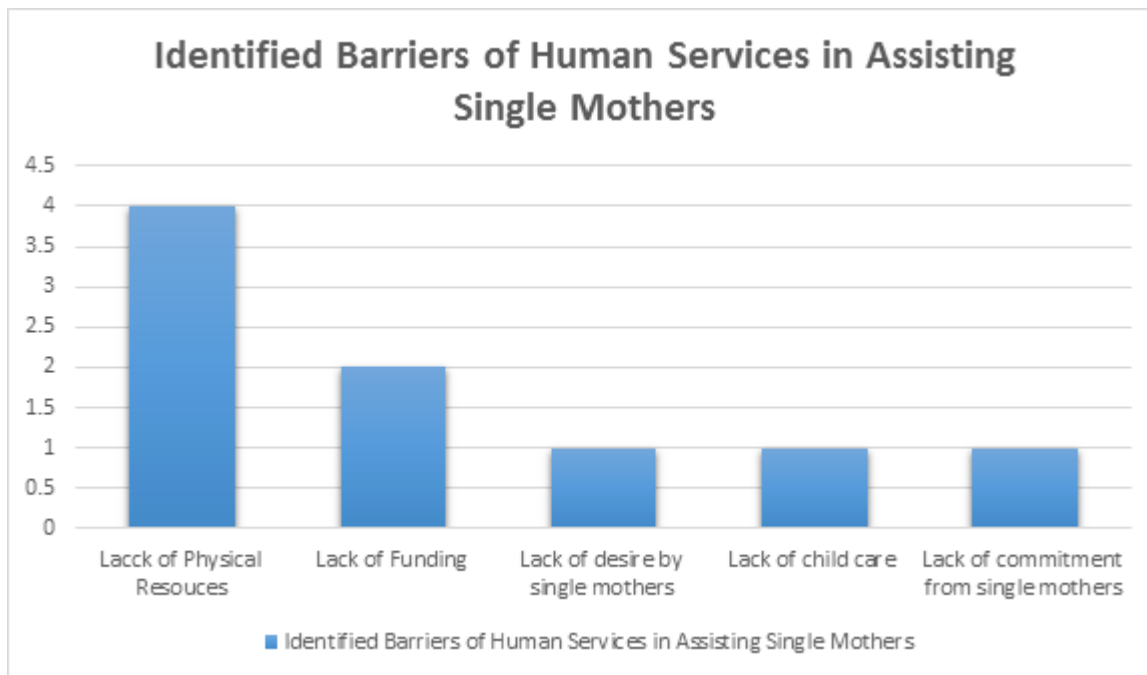


Figure 18

Identified Resources for Single Mothers by Practitioners

Figure 19 provide the responses of practitioners about the resources that they have identified for single mothers. These perspectives are based on the free of charge services or the products that the organization of the interviewed practitioners provide for the general Bahamian population.



Figure 19

Identified Partnerships of Practitioner’s Organizations

The figure below (20) provides a mapping of the collaboration of partnerships identified by the interviewed practitioner’s organization. These identified organizations provide aid in some form to the practitioner’s organization in assisting Bahamians in general by providing resources. The coloring of the organizations was used to identify the partnerships and their connection between the interviewed organizations.

Identified Partnerships of Practitioners Organization



Figure 20

Discussion

From the conducted research study, it can be stated that the barriers to higher education for African American single mothers are very similar to Bahamian single mothers. The results indicated that for Bahamians, the main barriers to pursuing further education are the inability to afford the cost of higher education, the lack of child care, and limited transportation. These results were able to shed light on the needs of single mothers and can possibly start the conversation on what can be develop and/or implemented to assist with the reduction of barriers found.

The features of Feminization of Poverty framework was evident throughout the study results. The findings indicated a direct relationship between the theory and the Bahamian single mothers' challenges and barriers. This theory was identified when the results showed that 80% of the

surveyed participants has a household annual income of \$39,999.00 or less but more than 61% of the women surveyed had completed further education. To this point, knowing that 48 out of 78 of the participants has obtained higher education, it was quite alarming seeing that the average annual household expenditure for a middle-class family is almost \$60,000.00. These results revealed that even though single mothers may have obtained higher education, they are still earning low-to-working class incomes. This insight leads us to know that more research needs to be done on women's pay in the Bahamas so that we may identify and address the country's value of female labor in a more in-depth in order to identify the reasons or causes for such income levels among women. Nevertheless, it is noteworthy to show the connection to the theory that women in the Bahamas are encourage, expected and has an overwhelming presence in female related jobs.

In the mapping of the resources available in the community, a variety of free resources, under certain conditions, were discovered. The results showed that mothers were able to identify several organizations that assist persons in different ways however, some of the resources revealed by the community and educational institutions was failed to be identify by the single mothers and the researcher. These results showed the link and partnerships to organizations and institutions that were not readily known in society at large. The mapping showed that the government, nonprofit organizations, educational institutions, local businesses, local churches, local associations, corporate organizations etc. are all working separately and/or together to provide free resources under certain conditions for Bahamians in general to improve their overall all wellbeing /socioeconomic status. From the resources identified, most organizations provide basic needs resources like clothes and food. Nevertheless, the majority of these resources are not

publicized, which brings us to the question of why this is. Is it because the resources are limited or is it only for a particular group of people to know?

As mention earlier, more than half of the surveyed single mothers has completed higher education with professional technical qualifications or a degree. Furthermore, more than 90% of the surveyors were fully employed. Because the researcher used her contacts, it is safe to assume that the relatively high percentage of persons with degrees or certification reflection the network used to recruit participants. This factor created the solicitation of responses from an unintended subgroup in the single mother's population. Nevertheless, even though the sampled group was not technically of the low socioeconomic class, the same issues, challenges or barriers are seen. It is also noteworthy to mention that the sampled population's socioeconomic status differed from the ones that come for assistance from community organizations. The practitioners stated that the single mothers they served are most in need of employment. Therefore, the cohesion of the results for both the surveyors and practitioner's perspective on their served single mothers may not correlate the strength of the relationship as projected. Nevertheless, both groups did show the need for direct or indirect increase in financial resources.

Conclusion

Equality between men and women is more than a matter of social justice- it is a fundamental human right...Women with equal rights are better educated, healthier, and have greater access to land, jobs and financial resources. Their increased earning power in turn raises household incomes (Mishra, 2018).

Mishra shares my sentiments on how a community can be empowered. When women are empowered with education, their families are empowered. From this research, I hope that we

begin to find avenues to assist single mothers in reducing the barriers to furthering their education that they may be able to obtain higher wages so that they may improve themselves and their household quality of life. The barriers that single mothers face in the Bahamas are truly challenging. Nevertheless, it is my hope that it is possible for single mothers to overcome these challenges with the support of community and educational organizations. It is evident that resources are somewhat available for single mothers. However, it is imperative that these resources are managed, maintained, distributed and utilized for the targeted population it is intended for. Yes, education is a tool that can be used to improve one's socioeconomic status however, it is vital that if the resources are available the information of what they are and how to access them should be more visible to persons in need of assistance such as single mothers. It is recommended that community and educational institutions need to conceive better ways to reach single mothers regarding the opportunities available to them. It would also be more effective if all community and educational organizations would pool resources into one designated space where all services and resources can be made available and accessible to the communities in need. It is also crucial that further research is done that we may thoroughly analyze the needs and resources available so that we may discover the gaps of what resources are missing or where more is needed. In meeting their needs and reducing the barriers, we will be able to assist with the empowerment and development of positive sustainable change for single mothers and their families.

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Appendix A

This survey was created to inquire into the best practices for assisting single mothers in the Bahamas. This survey should only take 5 to 10 minutes to complete. All responses will be confidential, and any information given will only be used in aggregate.

First, please share some information about yourself.

Please indicate your current status:

- Single
- Separated
- Divorced
- Widowed

What is your age?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 and older

Including yourself, how many adults 18 years of age or older live in your home? _____

How many children under 18 years of age live in your home? _____

What is the highest degree or level of school you have completed? *If currently enrolled, highest degree received.*

- No schooling completed
- Less than high school
- Some high school, no diploma
- High school graduate, diploma or the equivalent (for example: GED)
- Some college credit, no degree
- Trade / technical / vocational training
- Associate degree
- Bachelor's degree
- Master's degree
- Professional / Doctoral degree

How interested are you in acquiring further education? *Only select one.*

Very interested	Somewhat interested	Not that interested	Not at all interested
-----------------	---------------------	---------------------	-----------------------

Do you believe that education can improve your prospects of obtaining a higher paying job?

- Yes
- No

I do not know

If you needed assistance to acquire further education or skills training where would you go?

Check all that apply.

- Local Community College
- Four-year College
- Technical College
- Certificate Agency
- Local Community Resource Center
- Government Agency- Social Services
- Somewhere else: _____

Please indicate if any of these reasons have been a factor in getting into higher education. *Check all that apply.*

- I can't afford the cost
- I don't have transportation
- I don't know how to go about getting into a program
- I don't have anywhere to place my children
- Something else: _____

Please answer the following questions about your current employment and finances.

Which of the following best describes your current status? Check all that apply.

- Employed full time
- Employed part time
- Unemployed and looking for work
- Unable to work due to disability
- Stay-at-home caregiver or parent
- Retired
- Student
- Other: _____

If you are not currently working, please indicate how long you been out of work _____

If you are not currently working, are you looking for work?

- Yes
- No

Which of the following factors, if any, is keeping you from finding a job? *Check all that apply.*

- I don't know how to go about getting a job.
- I don't have the skills that I need to get a job.
- I don't have the experience I need to get a job.
- I am not healthy enough to work.
- I don't have transportation to get to a job.
- Something else : _____

If you needed a job, where would you go for assistance to find a job? *Check all that apply.*

- A friend or family member
- Department of Labor
- Local Community Resource Center
- Someplace else: _____

How easy is it for you to meet your housing expenses (including rent, utilities and other costs) on a regular basis?

Very easy	Somewhat easy	Somewhat difficult	Very difficult
-----------	---------------	--------------------	----------------

How secure do you feel your financial situation is right now?

- Very secure
- Somewhat secure
- Not that secure
- Not at all secure

What is the expense you worry about the most?

- Rent
- Car payment
- Child care
- Health expenses
- Basic needs like clothes, food, household supplies
- Other: _____

What is your total household income?

- Less than \$10,000
- \$10,000 to \$19,999
- \$20,000 to \$29,999
- \$30,000 to \$39,999
- \$40,000 to \$49,999
- \$50,000 to \$59,999
- \$60,000 to \$69,999
- \$70,000 to \$79,999
- \$80,000 to \$89,999
- \$90,000 to \$99,999
- \$100,000 or more

Finally, indicate what you feel is the biggest barrier you face to improving your employment and/or personal income situation.

Thank you for taking the time to complete this survey. Your responses will help us understand the barriers for single mothers in the Bahamas. If you have any questions about this survey, please contact russellp@merrimack.edu

Appendix B



MERRIMACK COLLEGE

315 Turnpike Street, North Andover, MA 01845 | www.merrimack.edu

Consent to Participate in Research Study

Title of Study: Disrupting the Cycle of Poverty in Single Mothers in the Bahamas by the Assessment of their Needs and the Mapping of Higher Education and Human Services Resources.

Investigators: Philadenrin Russell and Dr. John Giordano

IRB Number: # FY18-19-110

Key Information

1. You are being asked to volunteer your participation in a research study about the needs of black single mothers in the Bahamas. You were selected as a possible participant because you identify as a Bahamian single mother living in the Bahamas.
2. The purpose of the study is to discover where and what assistance can be found to help with the challenges of being a single mother in the Bahamas. The study will also explore the barriers that single mothers often encounter in attempting to further their education. This research study will begin in January 2019 and will end in April 2019. Ultimately, this research may be presented as a paper. If you agree to be in this study, you will be asked to do the following things: to complete an anonymous electronic survey.
3. There are no reasonable foreseeable (or expected) risks. There may be unknown risks.
4. There are no expected benefits.
5. There is no alternative activity for this study.

Description of the Study Procedures

- If you agree to be in this study, you will be asked to do the following things: to complete an anonymous electronic survey. The survey estimated completion time is 5 to 10 minutes.

Risks/Discomforts of Being in this Study

- The study has the following risks. There are no reasonable foreseeable (or expected) risks. There may be unknown risks.

Benefits of Being in the Study

- There are no expected benefits.

Confidentiality

- **Information is provided to the investigator anonymously:** The subject's information will be anonymous when it is provided to the investigator, so the investigator cannot link subject information with subject identity.

Payments or Compensation

- There will be no payment

Right to Refuse or Withdraw

- The decision to participate in this study is entirely up to you. You may refuse to take part in the study *at any time* without affecting your relationship with the investigators of this study, Merrimack College or any study partners. Your decision will not result in any loss or benefits to which you are otherwise entitled. You have the right not to answer any single question, as well as to withdraw completely from the interview or survey at any point during the process; additionally, you have the right to request that the interviewer not use any of your interview material.

Right to Ask Questions and Report Concerns

- You have the right to ask questions about this research study and to have those questions answered by me before, during or after the research. If you have any further questions about the study, at any time feel free to contact me, Philadenrin Russell at russellp@merrimack.edu or by telephone at 1-978-648-0483. You may also contact the Merrimack College faculty supervisor of this research (John Giordano, giordanoj@merrimack.edu) If you like, a summary of the results of the study will be sent to you. If you have any other concerns about your rights as a research participant that have not been answered by the investigators, you may contact the Chair of the Merrimack Institutional Review Board at (978) 837-5280 or by email at irb@merrimack.edu.
- If you have any problems or concerns that occur as a result of your participation, you can report them to the Chair of the IRB at the contact information above.

Informed Consent

- Continuing with this survey indicates that you have decided to volunteer as a research participant for this study, and that you have read and understood the information provided above.

Appendix C

Subject: Merrimack College Research Study

Dear [insert name],

I am reaching out to invite you to participate in a research study. The purpose of this study is to understand the needs and barriers to higher education for single mothers in the Bahamas. To discover what their barriers and needs are, we have developed a survey that will help us to identify issues that single mothers face in obtaining their education.

We would like to request for you to share the anonymous survey link with Bahamian single mothers and encourage them to participate that we may be able to reach as many participants as possible. Your participation will help us to discover the issues and find resources that may help us in the alleviation of the barriers for single mothers.

The link is as follows: <https://goo.gl/forms/WMIVzhvuD2YP8g8y1>

If you have any questions feel free to email me back or call my cell phone at (978) 648-0483. I look forward to speaking with you.

Best regards,

Philadenrin Russell
Graduate Student
Merrimack College

Appendix D

Good afternoon [insert name],

My name is Philadenrin Russell and I am a Bahamian graduate student at Merrimack College in North Andover, Massachusetts.

I am reaching out to invite you to participate in a research study. The purpose of this study is to understand the needs and barriers to higher education for single mothers in the Bahamas. To discover what their barriers and needs are, I am requesting an interview with your organization to obtain its perspective and knowledge on the issues that single mothers face in obtaining their education.

Your participation will help us to discover the issues and find resources that may help us in the alleviation of the barriers for single mothers.

If you are interested in participating in the study, please provide me with a list of days and times between February 15 to February 28, 2019 that would work for you to complete the interview.

Thank you in advance for considering my request.

If you have any questions feel free to email me back or call my cell phone at (978) 648-0483. I look forward to speaking with you.

Hope to hear from you soon.

Best regards,

Philadenrin Russell
Graduate Student
Merrimack College

Appendix E



MERRIMACK COLLEGE

315 Turnpike Street, North Andover, MA 01845 | www.merrimack.edu

Consent to Participate in Research Study

Title of Study: Disrupting the Cycle of Poverty in Single Mothers in the Bahamas by the Assessment of their Needs and the Mapping of Higher Education and Human Services Resources.

Investigators: Philadenrin Russell and Dr. John Giordano

IRB Number: # FY18-19-110

Key Information

1. You are being asked to volunteer your participation in a research study about the needs of black single mothers in the Bahamas. You were selected as a possible participant because your organization identify as a human services institution that assist with the empowerment of individuals living in the Bahamas.
2. The purpose of the study is to discover where and what assistance can be found to help with the challenges of being a single mother in the Bahamas. The study will also explore the barriers that single mothers often encounter in attempting to further their education. This research study will begin in January 2019 and will end in April 2019. Ultimately, this research may be presented as a paper. If you agree to be in this study, you will be asked to do the following things: complete one 1-hour interview with the investigator.
3. There are no reasonable foreseeable (or expected) risks. There may be unknown risks.
4. There are no expected benefits.
5. There is no alternative activity for this study.

Description of the Study Procedures

- If you agree to be in this study, you will be asked to do the following things: complete one 1-hour interview with the investigator and review the interview notes to check for accuracy. This interview can be completed via video chat, phone call, depending on what your preference is.

Risks/Discomforts of Being in this Study

- There are no reasonable foreseeable (or expected) risks. There may be unknown risks.

Benefits of Being in the Study

- There are no expected benefits.

Risks/Discomforts of Being in this Study

- There are no reasonable foreseeable (or expected) risks. There may be unknown risks.

Benefits of Being in the Study

- There are no expected benefits.

Confidentiality

- **Information is identifiable when provided to the investigator, but the investigator masks the identifiers:** The subject's information includes identifiers when initially provided to the investigator, but the identifiers are masked through coding, the assignment of project-specific identifiers, or other means. Only the investigator and others directly involved in data collection or analysis can subsequently link subject information with subject identity.

Payments or Compensation

- There will be no payment

Right to Refuse or Withdraw

- The decision to participate in this study is entirely up to you. You may refuse to take part in the study *at any time* without affecting your relationship with the investigators of this study, Merrimack College or any study partners. Your decision will not result in any loss or benefits to which you are otherwise entitled. You have the right not to answer any single question, as well as to withdraw completely from the interview or survey at any point during the process; additionally, you have the right to request that the interviewer not use any of your interview material.

Right to Ask Questions and Report Concerns

- You have the right to ask questions about this research study and to have those questions answered by me before, during or after the research. If you have any further questions about the study, at any time feel free to contact me, Philadenrin Russell at russellp@merrimack.edu or by telephone at 1-978-648-0483. You may also contact the Merrimack College faculty supervisor of this research (John Giordano, giordanoj@merrimack.edu) If you like, a summary of the results of the study will be sent to you. If you have any other concerns about your rights as a research participant that have not been answered by the investigators, you may contact the Chair of the Merrimack Institutional Review Board at (9780 837-5280) or by email at irb@merrimack.edu.
- If you have any problems or concerns that occur as a result of your participation, you can report them to the Chair of the IRB at the contact information above.

Informed Consent

- Your signature below indicates that you have decided to volunteer as a research participant for this study, and that you have read and understood the information provided above. You will be given a signed and dated copy of this form to keep, along with any other printed materials deemed necessary by the study investigators.

Subject's Name (print): _____

Subject's Signature: _____ te: _____

Investigator's Signature: _____ te: _____

Appendix F

Interview Protocol and Questions

Thank you for agreeing to interview with me and for taking the time to speak with me today. As mentioned in our email correspondence, the purpose of this study is to contribute to knowledge regarding the understanding of low-income single mothers' needs and barriers to furthering their education in the Bahamas.

Do you have any questions about the purpose or intent of this research before we go any further?

To provide you with a brief outline of the structure of this interview, I will start by asking you a general question about your organization services and knowledge of the needs and barriers single motherhood in the Bahamas. I will then move into asking you a series of questions regarding the barriers of single mothers in furthering their education in the Bahamas. To complete the interview, I will ask a series of more general questions about your organization partnerships and background in assisting low income single mothers in the Bahamas. Please note that you are welcome to ask clarifying questions at any time and you may refuse to answer any question.

Do you have any questions about the process before we get started?

1. In just a few sentences, what does your organization do to assist mothers with their needs in seeking education, better employment opportunities or higher wages?
2. As you understand it, what are the most critical needs of single mothers in the community?
3. In particular, what are the barriers for mothers seeking higher education, better employment opportunities or higher wages?
4. What are some of the types of barriers that you have consistently encountered by single mothers who desire to obtain a higher education? How about with better employment or wages?
5. What role does your organization play in assisting single mothers with their needs? How long have you been doing this work? How does your organization accomplish this?
6. Is your organization in collaboration or in a partnership with any other organizations or programs in the community that assist single mothers to achieve a higher education? If so, who are they and how are you connected?
7. What are some of the biggest obstacles your organization faces in assisting single mothers who want to achieve higher education?
8. What is one thing you think the Bahamas can do to help low-income single mothers?

Thank you again for taking the time to interview with me. Within the next few weeks, I will send you a copy of the transcript and I will provide you with an opportunity to review the interview notes to check for accuracy. If you have questions at any time, please do not hesitate to reach out to me via email or phone call. (Note: contact info provided in an email.)