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## Recession slams single women

### Moms, retirees and young professionals all struggling

By ELISHA SAUERS Staff Writer

Salina Crismond, 26, started the year on her usual tight but manageable budget.

While her 7-year-old daughter, Jeanina, was in school, Ms. Crismond worked full-time in the training division of an Annapolis real estate company making about \$12 an hour. In the evenings and on weekends, she sold Avon cosmetics to pick up the financial slack.

Then this summer her Baltimore Gas & Electric Co. bill went up \$100 per month. Her landlord upped the rent for her Arnold basement apartment, and she fell behind on her home telephone bill, which was turned off a few months ago.

The home phone was a lower priority than the after-school child care and medical expenses for Jeanina, who was born premature and has physical therapy sessions on a regular basis. The prescription medicines, even with health insurance, are costly. And the two hours of supervision five days a week at an after-care facility are \$500 a month. Jeanina's father also has fallen behind on child support, Ms. Crismond said, and now she's working on a court battle because she so desperately needs the money.

Then last week the global recession hit home: Ms. Crismond and 49 coworkers at her real estate company were laid off.

"I literally have no idea what I'm going to do," said Ms. Crismond, whose closest family lives in Texas. "I don't really have any money saved because I've never really been able to put anything away. I am really in trouble."



Joshua McKerrow - The Capital  
Salina Crismond helps her daughter, Jeanina, 7, with her homework in their basement apartment. Ms. Crismond lost her job Tuesday. Now she doesn't know how she will keep up with bills, much less Christmas presents.

Ms. Crismond is not alone in her struggle.

Single women, whether unmarried, divorced or widowed, are among the most vulnerable in this economy because not only do women on a whole make far less money than men, but most have little to no savings, according to new research released this month by the Consumer Federation of America, which used Federal Reserve Board data in its study.

Without the advantage of a second household income, these women, who make up 26 percent of all households in the country, tend to be inordinately jeopardized in times of financial emergency, the study reported.

In Anne Arundel County, there are 208,400 adult female residents, with 27 percent never married, 12 percent divorced and 8 percent widowed, according to the U.S. Census Bureau as of 2007.

Nationwide, the median annual income for households led by single women is \$22,592, the CFA reported, about half the level of all other households.

And when single moms are living on a shoestring, their children are, too. The Community Foundation of Anne Arundel County presented a report this spring that found that the poverty rate among children in single-mother families is "extraordinarily high" in this area. About 23 percent of all children in single-mother households here live in poverty, even though the vast majority of their mothers - 91 percent - have jobs.

"Evidently, the employment opportunities open to single mothers, and particularly African-American single mothers, are not sufficient to lift them and their families out of poverty," the report stated. "Given the recession that is clearly brewing as this report goes to press, these data suggest an escalating level of distress for these children and their hard-working, but struggling, moms."

### **No way to retirement**

A lower income is not the only setback affecting these women. Most have less saved up than other households, according to the CFA study. About 33 percent of all single women say they "never save," versus the 24 percent of all other types of households that say the same is true for them.

With little or no savings, many single women aren't building any wealth for the future.

Patricia Ann Evans, a Glen Burnie resident who will be 65 years old in February, has fallen on hard times because she didn't have any savings for a safety net. About three months ago, Ms. Evans lost both her job and her residence.

She was working as a live-in caretaker for an elderly woman who passed away. When her patient died, Ms. Evans had nowhere to go, she said. She herself has health problems that make working regular full-time jobs difficult. In the past few years, she has suffered a stroke and undergone heart bypass surgery and a heart stent procedure.

Ms. Evans has been divorced for more than 20 years now, and her two children are adults who live in different states. For reasons related to the divorce, her relationships with them are somewhat estranged, she said, and moving in with either is not an option. Now she's staying at the Light House homeless shelter in Annapolis, while social workers are trying to help her get resettled in Glen Burnie. But even her Social Security check of \$132 per month won't stretch far enough for most living situations.

"It's just embarrassing to tell people where I live now because at my age, I should be retired and doing well," said Ms. Evans, who for many years worked as a nursing assistant. "My kids went to school, they were very well taken care of. Any money I had, I was always putting toward them. But now I have nothing."

Cecilia Beach Brown, a financial planner who specializes in divorces at Premier Planning Group in Annapolis, said it's a scenario she sees play out far too often.

"Oh, they'll give their right kidney for their children," she said. "I have a lot of single women who will get anything their kids need and get that college education for them, and they will put all of that before their own retirement."

Ms. Brown said many of her clients have had misconceptions about saving and investing that have led them to underestimate their ability to even have a financial plan.

"They might not have very much to play with, but instead of putting \$10 away with every paycheck or 1 percent, they just won't do it," Ms. Brown said.

### **Failure to launch**

The women Marcia Kennai of the Anne Arundel County Department of Social Services sees at her office are usually living paycheck-to-paycheck, she said.

"Most of our clients who apply for temporary cash assistance are women," said Ms. Kennai, the department's director. "That said, most of the increases in cases because of the recession are going to be women."

As an example of the increased need, Ms. Kennai said one of the county DSS offices was averaging a caseload of about 210 applications for temporary cash before the summer. That same office today is now receiving about 290 applications per month.

"I think women are always the most vulnerable in terms of the economy," she said.

Even in the households in which a single woman has only herself to look out for, a lower income is enough to put her at a disadvantage.

Beth Broccolino, a 24-year-old who just a few months ago was living in Annapolis, started her career three years ago as an 11th-grade English teacher at Glen Burnie High School. But as bills went up for her rent and utilities, and her student loans for her education at Towson University loomed, she took up extra jobs on the side. She started waitressing at Chili's and she signed up to coach the swim team at the school.

But that still wasn't enough. With a \$250 car payment and \$100 for her car insurance on top of everything else, she was finding it hard to buy food. So she resorted to moving back to her parents' house in Glen Burnie, she said.

"It certainly felt like a step backward," she said. "I've been working so hard to be independent. I didn't want to rely on Mom and Dad anymore."

In her own words, the experience has left her feeling demoralized. And it's opened her eyes to the reality of her expectations of one day becoming a homeowner, she said.

"It's like, 'OK, well, I better find a husband because that's the only way I can afford a house,' " she said facetiously. "That seems to be the only way anyone can afford to have a house. Gotta have those two incomes."

### **Hunt for jobs**

In the state of Maryland, women have another potential setback to face. Part-time employees are not eligible for unemployment insurance, and the majority of part-time workers are women, said Jason Perkins-Cohen, executive director of the Job Opportunities Task Force based in Baltimore. Many can't work full-time hours because they are caring for children or elderly parents, he said.

"Those responsibilities tend to fall on women more than men," Mr. Perkins-Cohen said. "People who are most vulnerable are the first to lose their jobs. And that includes recent entrants into the labor force - people who have kids who have left the labor force after the birth of a child and they've just come back. It's usually hardest for the people with the least seniority."

Twenty-two other states, Washington, D.C., and Puerto Rico have made unemployment insurance available to part-time employees, but the bill to amend the law to include them in Maryland failed in a House committee during the last legislative session.

Part-time or seasonal work may be Ms. Crismond's only option right now as she searches for employment, which would not provide a wealth of income for supporting Jeanina, she said.

This year she hasn't an extra dollar to spend on Christmas and has called Toys for Tots to see if the organization could help with gifts for her daughter.

They're all booked up, Ms. Crismond said, and now she's on a waiting list for any leftovers they may have.

So she put up an ad on Craigslist, a classifieds Web site, offering her babysitting services. She hasn't gotten much of a response from it yet, she said.

And that breaks her heart as she listens to Jeanina tick off the list of items she hopes Santa Claus will leave under the tree for her come Dec. 25: makeup, Hannah Montana and Dora the Explorer stuff, and a camera that prints mini photo stickers.

"She doesn't have a clue what's going on, she's too young," Ms. Crismond said.