

May 2026

Motherhood, Work, and the Black Family Economy



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Black mothers are central to the economic security of Black children and families. They are workers, caregivers, household anchors, and community builders. Their labor helps sustain families and communities, and their earnings are often essential to whether children have stable housing, food, transportation, childcare, health coverage, and educational opportunity.

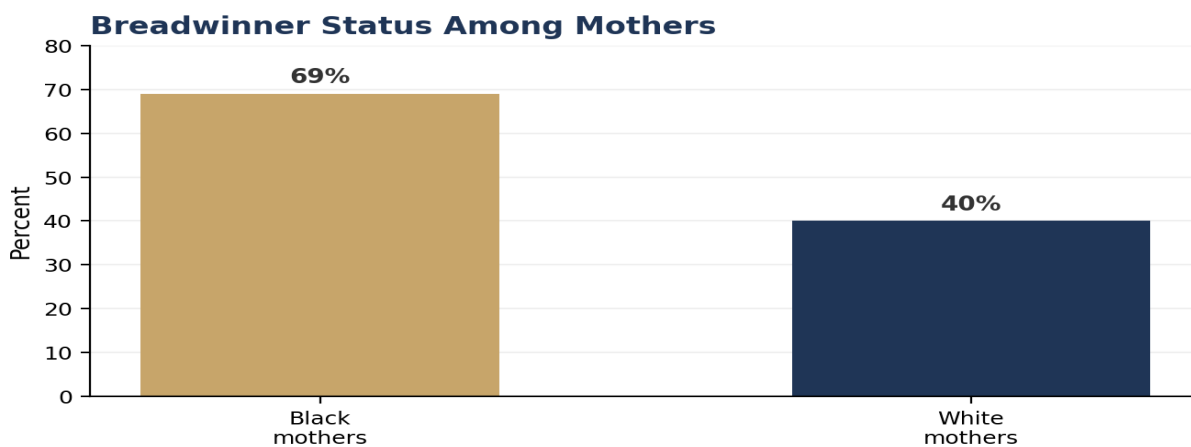
However, the economic realities facing Black mothers show that work alone has not produced equal security. Among mothers with children under 18, Black mothers have the highest labor force participation rate of any major racial or ethnic group.¹ Black mothers are also more likely than white mothers to be key, sole, primary, or co-breadwinners in their households.² At the same time, Black mothers working full-time, year-round, are paid only 56 cents for every dollar paid to white fathers.³ By comparison, white mothers working full-time, year-round are paid 75 cents for every dollar paid to white fathers.⁴

Mother’s Day offers an opportunity to examine the economic conditions of Black mothers and the children and families who depend on them. Those conditions are shaped by labor force participation, breadwinner status, household income, pay equity, the Child Tax Credit, paid leave, and the broader policy choices that influence family economic stability.

Black Mothers as Workers and Breadwinners

Among mothers with children under 18, 79.5 percent of Black mothers participate in the labor force, compared with 73.5 percent of white mothers, 70.7 percent of Asian mothers, and 66.1 percent of Hispanic mothers.⁵ These numbers show that Black mothers are not on the margins of the economy. They are deeply embedded in the labor market and essential to their households' economic life.

Breadwinner status makes this contribution even more important. Sixty-nine percent of Black mothers are key, sole, primary, or co-breadwinners in their households, compared with 40 percent of white mothers.⁶ This means that when Black mothers face low wages, unstable hours, a lack of paid leave, or weak childcare supports, the effects do not stop with the individual worker. They reach children, households, and extended family networks.



Source: Center for American Progress analysis of CPS ASEC data, 2025.

Figure 1. Breadwinner Status Among Mothers. Source: Center for American Progress

Black mothers also perform substantial caregiving work that is often unpaid and not fully captured in economic data. This includes raising children, caring for elders, supporting extended kin, managing household needs, and responding to school, health, transportation, and community demands. Public policy often treats

these responsibilities as private family matters, but they are part of the economic infrastructure that makes work and family stability possible.

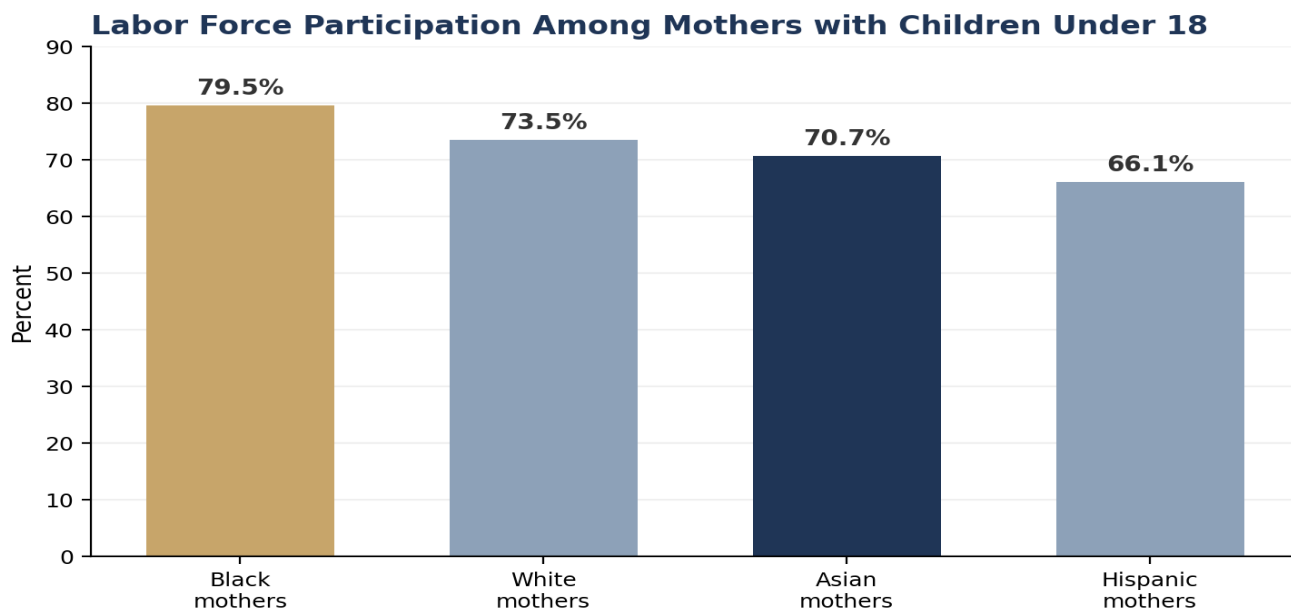


Figure 2. Labor force participation among mothers with children under 18, by race. Source: U.S. Bureau of Labor Statistics, *Labor Force Characteristics by Race and Ethnicity, 2023*, Table 11.

Income, Pay Equity, and Household Economic Security

High labor force participation has not translated into equal income. Black mothers remain undervalued in the labor market, and the wage gap compounds over time. Black mothers working full-time, year-round, are paid 56 cents for every dollar paid to white fathers.⁷ This gap reflects the compounded effects of race, gender, and motherhood, as well as occupational segregation and unequal access to higher-paying jobs and workplace benefits.

The household income data show how these labor market disparities reach families. Among households headed by women with children under 18, the median household income for Black women-headed households is about \$41,890, compared with about \$57,160 for white women-headed households, about \$46,430 for Hispanic women-headed households, and roughly \$80,300 for Asian women-headed households.⁸ Because Black mothers are also more likely to be breadwinners, these lower household incomes mean they often carry greater financial responsibility with fewer resources to absorb emergencies or invest in long-term stability.

These differences matter because income is connected to nearly every dimension of child and family well-being. Families with lower incomes have less room to absorb rent increases, childcare costs, transportation problems, medical bills, school expenses, and debt payments. Lower income also makes it harder to build emergency savings, move to neighborhoods with stronger schools, and transfer wealth to children later in life.

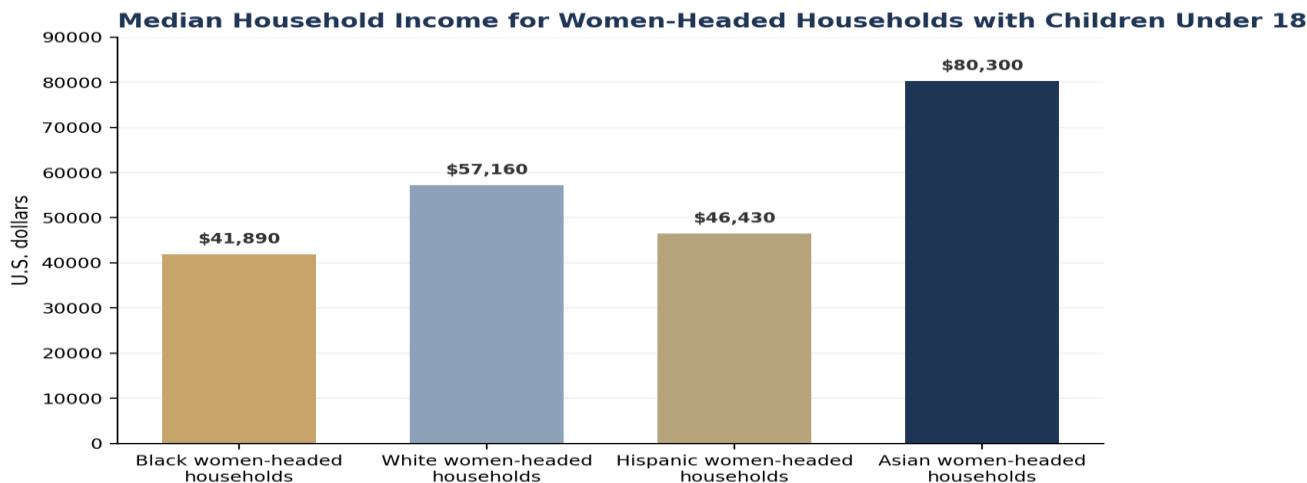
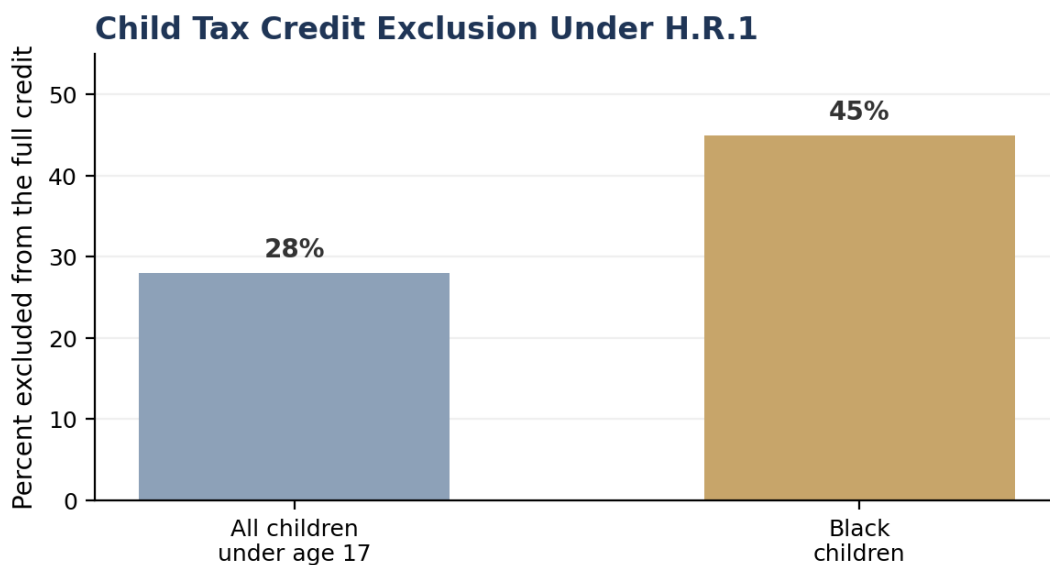


Figure 3. Median household income for women-headed households with children under 18, by race. Source: U.S. Census Bureau, Current Population Survey, 2025 Annual Social and Economic Supplement, HINC-04.

Black Children and Family Economic Security

The economic condition of Black mothers is inseparable from the economic condition of Black children. When Black mothers are underpaid or denied supports that help families balance work and caregiving, children experience the consequences through household budgets, housing stability, nutrition, transportation, childcare access, and school readiness.

The Child Tax Credit is one example of how policy design can either reduce or deepen family hardship. Columbia University’s Center on Poverty and Social Policy found that, under H.R.1, more than one in four children under age 17 would be ineligible for the full Child Tax Credit because their family income was too low to qualify, including 45 percent of Black children.⁹ Because the credit is not fully refundable, it does not fully reach many of the children whose families need the most support.



Source: Columbia University Center on Poverty and Social Policy, Children Left Behind by the Child Tax Credit, 2025.

Figure 4. Child Tax Credit Exclusion Under H.R.1. Source: Columbia University Center on Poverty and Social Policy

Paid leave is another example. Although the United States does not guarantee paid family leave nationally, access to paid leave remains limited through the workplace. In March 2023, only 27 percent of civilian workers had access to paid family leave through their employers, leaving 73 percent without it.¹⁰

This national gap has specific consequences for Black women and Black mothers. Center for American Progress found that, in a given year, working Black women need approximately 2.9 million leaves, but 1.1 million, or 38 percent, are not taken. Among the 1.8 million leaves Black women take, about 42 percent are taken without pay.¹¹ For Black mothers who are often primary or sole earners, the absence of paid leave can create an income cliff during moments when family needs rise. Without paid leave, a birth, illness, caregiving crisis, or family emergency can quickly become a financial shock.

These policy gaps should be understood together. A Black mother may be working, earning less because of the wage gap, paying a larger share of income for basic needs, lacking paid leave, and receiving only a partial Child Tax Credit. Each pressure point is significant on its own. Together, they can make it harder for families to build stability and for children to access economic opportunity over time.

Policy Choices That Shape Family Stability

An economic agenda that advances the upward economic mobility of Black mothers is an agenda that strengthens the economics of Black children and Black families as a whole. The goal is not only to recognize Black mothers' work, but to design policy that matches the responsibilities they carry. This requires treating wages, childcare, paid leave, refundable tax credits, health coverage, housing, transportation, and food security as connected parts of family economic policy.¹²

At the federal level, Congress can strengthen family stability by making the Child Tax Credit fully refundable,¹³ establishing a national paid family and medical leave program, investing in childcare and early education, strengthening pay equity enforcement, protecting Medicaid and SNAP, and improving data collection on Black mothers, Black children, caregiving, household income, and wealth. These policies would not solve every disparity, but they would reduce the pressure on families that are already working, caregiving, and navigating rising costs with fewer resources.

State and local governments also have a central role. Refundable state Child Tax Credits and Earned Income Tax Credits can reach families excluded or only partially reached by federal policy. Childcare subsidies can help mothers remain attached to work while supporting children's development and family stability.¹⁴ Housing, transportation, and food security investments can reduce monthly cost pressures. Community-based organizations can connect families to benefits, workforce supports, financial stability programs, and child development resources.

The key point is that Black family economic security is shaped by the interaction of policy choices. Families do not experience wages, childcare, tax credits, paid leave, and public benefits separately. They experience them together in a monthly household budget. A stronger policy response should therefore be built around the full economic reality of Black mothers, Black children, and Black families.

Conclusion

Black mothers have high levels of labor force participation and carry major breadwinner responsibilities in Black households with children. Yet their work and caregiving have not been matched by equal pay, adequate household income, universal paid leave, or tax policies that fully reach Black children. These gaps help explain why employment alone is not enough to secure economic stability for many Black families.

Mother's Day is a time to honor Black mothers, but honor should also be reflected in policy choices that support the families they sustain. Black mothers are central to the well-being of Black children and to the economic resilience of Black communities. Policies that strengthen their earnings, caregiving responsibilities, and household stability are also investments in Black children and the future of Black family economic security.

Endnotes

- 1.** U.S. Bureau of Labor Statistics, Labor Force Characteristics by Race and Ethnicity, 2023, BLS Reports, Report 1113, December 2024.
- 2.** National Partnership for Women & Families, Paid Family and Medical Leave: A Racial Justice Issue and Opportunity, 2024.
- 3.** National Women’s Law Center, “Motherhood Wage Gap for Black Mothers,” May 2025, based on NWLC analysis of U.S. Census Bureau 2023 American Community Survey data using IPUMS.
- 4.** National Women’s Law Center, “Motherhood Wage Gap for White, non-Hispanic Mothers,” May 2025, based on NWLC analysis of U.S. Census Bureau 2023 American Community Survey data using IPUMS.
- 5.** U.S. Bureau of Labor Statistics, Labor Force Characteristics by Race and Ethnicity, 2023.
- 6.** Center for American Progress, “Breadwinning Women Are a Lifeline for Their Families and the Economy,” May 9, 2025, analysis of U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement data.
- 7.** National Women’s Law Center, “Motherhood Wage Gap for Black Mothers,” May 2, 2025, based on NWLC analysis of 2023 American Community Survey data from IPUMS.
- 8.** U.S. Census Bureau, “HINC-04. Presence of Children Under 18 Years Old, Households, by Total Money Income in 2024, Type of Household, Race and Hispanic Origin of Householder,” Current Population Survey, 2025 Annual Social and Economic Supplement.
- 9.** Columbia University Center on Poverty and Social Policy, Children Left Behind by the Child Tax Credit, August 2025.
- 10.** U.S. Bureau of Labor Statistics, National Compensation Survey, Family Leave Benefits Fact Sheet, 2024.
- 11.** Center for American Progress, “Black Women Need Access to Paid Family and Medical Leave,” March 4, 2022.
- 12.** Jessica Fulton, Joint Center for Political and Economic Studies, “Centering Black Households in the 2025 Tax Debate,” May 2025.
- 13.** *Id.*
- 14.** Justin Nalley and Gabrielle Smith Finnie, Ph.D., Joint Center for Political and Economic Studies, “Black Student Parents’ Access to Affordable Child Care Support at Community Colleges,” February 2025.