

THE IMPACT OF INCOME STRUCTURE OF SINGLE WOMEN ON INVESTMENT IN CHILDREN'S EDUCATION: A COMPREHENSIVE ANALYSIS OF INSTITUTIONAL-BEHAVIORAL, ECONOMIC, AND SOCIAL DIMENSIONS

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Annotation: *This thesis presents a comprehensive theoretical and empirical analysis of the relationship between the income structure of single-mother households and their investment in children's education. Empirical evidence from OECD Family Database, UNDP and World Bank panel studies and randomized controlled trials from conditional cash transfer programmes consistently demonstrate that irregular income reduces educational expenditure by 23–38% relative to two-parent households, while predictable transfers increase school attendance by 10–32%. The thesis concludes with a set of evidence-based policy recommendations tailored to the Uzbekistan context, including targeted employment support, conditional cash transfers directed toward education, and integration of educational monitoring into social protection systems.*

Keywords: *single mothers; income structure; income instability; children's education; human capital investment; gendered household model; behavioral economics; conditional cash transfers; social protection; Uzbekistan; poverty reduction; informal employment.*

The economic well-being of single-mother households has become a central concern of socioeconomic policy worldwide. Single-parent families headed by women represent one of the most economically vulnerable

population groups, facing compound disadvantages across labor market participation, household workload, exposure to informal employment, and access to social transfers. These structural disadvantages not only constrain immediate consumption but, more critically, limit the capacity for long-term investment in human capital - particularly children's education.

According to international research (OECD, 2023; UN Women, 2021; ILO, 2022), the income composition of single women is frequently unstable due to gender-based disparities in the labor market, the burden of unpaid domestic work, a high share of informal employment, and limited access to social transfers. This instability substantially alters long-term investment decisions in children's education - not merely in terms of the absolute amount spent, but in terms of the timing, consistency, and predictability of such investments.

1. CONCEPTUAL FRAMEWORK

Conceptually, the relationship between single women's income structure and children's educational investment is explained through three intersecting theoretical frameworks: the gendered household model, the human capital investment model, and the behavioral economics approach.

According to the gendered household model (Agarwal, 1997), the economic decisions of single women are shaped by elevated risk sensitivity, chronic time scarcity, and heightened exposure to "the risk of accidental income loss" - all of which function as primary determinants of household resource allocation. The human capital investment model (Becker, 1993; Haveman & Wolfe, 1995) argues that it is not the magnitude of income per se, but rather its stability and timely receipt, that exerts the strongest influence on decisions to invest in children's

educational capital. In the behavioral economics framework (Thaler & Sunstein, 2008; Kahneman, 2011), stress, anxiety, and risk avoidance associated with precarious income are identified as mechanisms through which single women postpone or forgo investment in their children's education.

2. EMPIRICAL EVIDENCE

The empirical record strongly supports these theoretical propositions. According to OECD (2023) Family Database data, 30–45% of single women's income is classified as irregular. Panel studies by UNDP and the World Bank (2018–2022) demonstrate that households headed by single women allocate 23–38% less to education compared to two-parent households. Research by Haveman & Wolfe (1995) and Duncan & Murnane (2011) has empirically confirmed that income instability is directly associated with lower school attendance rates, reduced utilization of supplementary educational services, and weaker academic performance. Experimental approaches reinforce this trend. RCT results from the PROGRESA/Oportunidades programme in Mexico (Gertler & Boyce, 2001; Schultz, 2004) showed that stable, conditional cash transfers to single women increased school attendance by 10–15%. Other experimental studies of conditional cash transfer (CCT) programmes (Fiszbein & Schady, 2009; Baird et al., 2013) confirmed that income regularity leads to increased investment in children's education. RCTs conducted in Africa, South Asia, and Latin America found that provision of transfers was associated with an 18–32% increase in educational expenditure for children (World Bank, 2020).

3. ANALYTICAL ASSESSMENT: THE UZBEKISTAN CONTEXT

From an analytical perspective, the following factors shape the level of educational investment for children of single women in Uzbekistan:

- Informality of employment - women working in the informal sector receive irregular income, which limits long-term investment in education.
- Insufficient targeting of the social support system - irregular social transfers amplify uncertainty in investment decisions.
- High household workload - time scarcity among single women makes it difficult to devote additional attention to children's education (UN Women, 2021).
- Low levels of financial literacy - this slows the planning of investment decisions (Lusardi & Mitchell, 2014).
- Rising costs of educational services - short-term household consumption needs take priority.

4. POLICY RECOMMENDATIONS

In light of the above, the following mechanisms are recommended for strengthening educational investment in Uzbekistan:

- Employment programmes that provide single women with stable income sources;
- Conditional cash transfers directed toward education;
- Educational vouchers for low-income single women;
- Subsidization of access to supplementary education;
- Preferential access to digital educational platforms;
- Monitoring of educational investments through an integrated social protection system.

CONCLUSION

International scientific research demonstrates that the income structure of single women directly determines the volume of investment

in children's education, and that income stability is the primary determinant. Only when income flows are regular, predictable, and secure does children's educational capital strengthen - a foundation that creates the conditions for long-term human capital growth. The evidence reviewed in this article underscores the importance of designing social protection and labor market policies that treat income stability - not merely income levels - as a central policy target in efforts to improve educational outcomes for children in single-mother households.

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