

Unemployed at the age of 33, Margarita Chavarria, a single mother since the age of 16, claims she has faced her biggest fears. She built her own loan processing company, Nationwide Processing in Antioch, California, which lasted her four years from 2003-2007 until all of her clients began going bankrupt.

In California, the rate of unemployment in January 2010 was at 12.5 percent according to the Bureau of Labor Statistics. In Chavarria's case, from June 2008 to August 2009, her employer, LaSalle Financial in Oakland, California, laid her off from her job because her boss "no longer needed [her]." The Bureau of Labor Statistics stated that in California, 11.4 percent of people in January 2010 have been laid off from their employers, adding the single mother to the statistic.

For the San Francisco native, her biggest fear was losing everything she had. She was married for ten years and ended her marriage in October 2008 due to domestic violence. Besides losing her job in August, allegedly, Chavarria's ex-husband wiped out all of her checking and savings accounts, leaving her and her two children without any money to pay for the home or food.

Being a part of the 7.9 percent of women whom rank among the unemployed, according to the Bureau of Labor Statistics, has proved to be this Latin-American mother's tragedy. "I never thought that I would lose my business, my job, my husband, my home, and all of my prized possessions in only a year and a half."

According to the Institute for Women's Policy Research, one of every eight women (12.2 percent) who are the sole breadwinners in their families were unemployed in August 2009. When Chavarria was laid-off by LaSalle Financial, that same day, she went to file for unemployment benefits. The single mother receives only \$2,000 a month to pay for her home mortgage and other bills and recently began receiving \$480 in food stamps.

The Institute for Women's Policy Research also stated that when the breadwinner of a family loses her job, "the family may also lose health insurance and housing." This also rings true for the 33 year old mother who continues to fight for her own health insurance and her son who is about to turn eighteen years old and her daughter who will soon turn ten. Since August of 2009, she was forced to foreclose one of her homes and moved to another cheaper home. In February 2010, she was forced to sell the last home because of her inability to pay the mortgage for six months. Since then, Chavarria has been forced to move back in with her parents, making her feel uncomfortable and dependent once again.

The Bureau of Labor Statistics stated that in February 2010, 12.4 percent of Latinos were unemployed. Unmarried women with children are more likely to be found in this statistic because they are younger, less educated, and racially diverse. Although they may not have faced discrimination against their marital status or race, these factors place them at a higher risk of unemployment, according to the Institute for Women's Policy Research.

For the Latin-American mother, she stated that she feels "disappointed that being laid off could have come down to [my] race," alleging that her boss showed so much favoritism to a new American-born employee. According to Chavarria, her boss at LaSalle Financial never told her she was going to hire someone new, nonetheless take over Chavarria's job. At this job, Chavarria was forced to pay fifty dollars a month for parking and paid for her own lunch, whereas the new employee was offered a free parking permit and free lunch daily. For a while, Chavarria claims she was clueless to the situation, stating that she even trained this new employee only for the new employee to take over her job. In the end, in Chavarria's employers' words, "you have done absolutely nothing wrong, I just don't think I need you here any longer. My business is just going in a 'different direction'."

With poverty rates being on the rise for families headed by Latina single mothers, for this single mother, she tries everything she can to avoid losing what hope she has left. Being a part of the one fifth of all families with children being headed by single mothers statistic claims Chavarria to make her stronger and helps her find the will to work. Being that 12.5 percent is California's unemployment rate and the National unemployment rate is at 9.7 percent has not stopped her. A single woman who maintains their families, according to the Bureau of Labor Statistics, reached 11.6 percent which is 68 percent higher than when the recession began.

Very recently in March 2010, Chavarria was in the interviewing process for a job in Livermore and in Dublin, California. This 33 year old single mother said, "I'm tired of living and being afraid of being broke for the rest of my life. It's not just about me losing my job, it's about my whole world crashing down and slapping me in the face. Hard." Chavarria also claims that she has been ready to work since the day she got laid off, claiming she is tired of living off \$2,000 a month and being unable to buy her kids some new clothes or shoes for school or even letting herself calm down through some "retail therapy." She is ready to gear her life in drive and be on the move once again.