



# Overlooked So Far: The Nation's Unmarried Women in 2008

*A New Agenda to Build Opportunity*

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## Introduction

**H**ere is what it means to be an unmarried woman in 2008: Amid a declining economy, a tattered social safety net, and higher energy prices, you likely make less money, have fewer assets, have less access to health care, and face more job insecurity than other Americans. You also often take care of children and sometimes elderly parents. For these voters the 2008 campaign is not an intellectual exercise; they are looking for real solutions.

So far unmarried women are mostly overlooked, but they are a key to this year's campaign. A fast-growing demographic that is increasingly focused on politics, these single, divorced, and widowed women compose 26 percent of the electorate—in other words, unmarried women are more than one in four of all voters.

A few facts make clear the challenges unmarried women are facing, and why their agenda is somewhat different from what the nation has heard from the campaigns so far.

- ***Economically Vulnerable.*** More than 40 percent of unmarried women have household incomes of less than \$30,000 a year. That's much worse than married women and married men, and worse than unmarried men.
- ***Work Pays Them Less.*** Unmarried women make less than others for the same work, and earn only 56 cents to every dollar a married man earns.
- ***Responsible for Children.*** The responsibility for taking care of children often falls on unmarried women: There are 12.2 million single-parent families in America, and more than 10 million are headed by single mothers.
- ***Missing Health Care.*** Unmarried women are more likely than other Americans to have no health insurance. They were twice as likely to be unable to afford medical care in the past year as women who were married.
- ***They Rely on Social Security.*** More than 25 percent of unmarried women rely on Social Security as their *only* source of income.

Unmarried women want to build their American dream: economic self-sufficiency, a good education for themselves and for their children, a home they own, and a secure retirement.

Unfortunately, for the last eight years the needs of unmarried women have been largely ignored. Unmarried women have been overlooked in an era of tax breaks for the wealthy, continued increases in health care and energy prices, and a costly war in the Middle East.

In this agenda, we outline the steps that leaders, particularly the next president, should take to address the needs of unmarried women. The policy agenda is divided into four categories: Expanding Opportunity by Rewarding Work; A New, Stronger Social Contract; Resolving the War in Iraq; and Improved Health Care for All.

## Expanding Opportunity by Rewarding Work

Unmarried women aren't asking for a handout. Instead, they just want a chance to succeed. That means a level playing field, a job that pays decent wages, and a growing economy that builds opportunity through strong job growth, especially "green jobs," as America transforms its energy infrastructure. It also means the chance to keep improving their situation with training and schools that are excellent, financially affordable, and result in better job opportunities.

Unmarried women want to do better and succeed. But often they are the sole breadwinners for a family and taking time off to invest in training or education is a challenge. Here are six ideas to reward hard work, ideas mostly ignored over the last eight years, which would expand opportunity for unmarried women.

### At Long Last, Equal Pay

One of the most critical challenges unmarried women face is obtaining equal pay for equal work. Now infrequently discussed in politics, the sad truth remains: unmarried women's mean personal earnings are only \$37,264, just 56 cents for every dollar a married man earns, and women's median wages overall pay only 77 cents for every dollar men earn.<sup>1,2</sup> That translates into hundreds of thousands, sometimes millions, of dollars of lost income for an unmarried woman in her lifetime. Unmarried women want more than rhetoric about the equal pay issue. It's time to do something.

The next president should take prompt steps to erase the wage gap. One way to do this is to pass a strong Paycheck Fairness Act, including provisions such as giving the Equal Employment Opportunity Commission more ability to crackdown on equal pay violations, stronger penalties for violating the Equal Pay Act, prohibitions on employers from punishing employees who share their salary information with their co-workers, and rewards for model employers.

Unfortunately, recent decisions by the U.S. Supreme Court have made it harder for women to prove they are the victims of pay inequality. In May, 2007 the Court ruled that women who believe they are being denied equal pay must file suit within 180 days after the discrimination occurs. The case, *Ledbetter v. Goodyear Tire & Rubber Company*, will make it far more difficult for women and others to receive equal pay for equal work. As Justice Ruth Bader Ginsburg pointed out in her dissent, the majority opinion "overlooks common characteristics of pay discrimination."

The next president should support legislation to make clear that women can challenge each discriminatory paycheck they receive. We need a return to a reading of the law that is consistent not only with interpretations by the Equal Employment Opportunity Commission and the vast majority of the federal court of appeals, but also with the standard applied to other federal civil rights statutes, such as the Equal Pay Act and the Fair Labor Standards Act.

## A Bigger Earned Income Tax Credit

One of the best ways to make sure work pays is the Earned Income Tax Credit. The EITC ranks among the most successful anti-poverty programs in our nation's history. But the current EITC has a number of shortcomings when it comes to unmarried women.

First, the EITC needs to be adjusted to help people meet the higher cost of living in America. The average EITC benefit for workers with children in 2006 was only \$1,872, and it was capped at \$4,400, while for workers without children the maximum benefit was \$412, and it dropped to zero for someone making \$12,120 or above. This is shamefully little when compared with more middle class entitlements such as home-mortgage deductions which average about \$9,500 a year per home owner. Increasing the value and accessibility of the EITC would have substantial impact on women.

Childless workers under age 25 are essentially not covered by the EITC. That must change—and we recommend extending the EITC to childless workers under age 25 and tripling it for all childless workers. There also needs to be

better outreach and support for obtaining the EITC because currently many people who are eligible never apply. Busy unmarried women need to be made aware of the EITC—a simple fix that would have a big impact.

Unmarried women are willing and ready to work, but we need to make sure work pays. Enhancing the EITC can do that and help ensure no one falls through the cracks in our economy.

## Expand the Child Tax Credit

One of the reasons a refundable Child Tax Credit is needed in addition to the EITC is that the current EITC does not cover the costs of raising additional children after a second child. Like the EITC, the current Child Tax Credit needs to be improved.

Today's Child Tax Credit can be worth up to \$1,000 per child. But it is unavailable to millions of poor and low-income families. To get any benefit from the credit, families must earn a minimum level of income—\$12,050 in 2008. And families need earnings significantly above that level to get the full benefit of the Child Tax Credit. Making the Child Tax Credit fully refundable would not only maximize benefits for the poorest families with children, but would make the credit available to all low- and moderate-income families, many of which are headed by single women.

## Raise the Minimum Wage, Again

In 2007, Congress passed the first increase in the federal minimum wage in over a decade, raising it incrementally



to \$7.25 by 2009. No further increases are scheduled after that. The increased wage is needed, but it is not enough. An employee making \$7.25 an hour who works a full 40 hours a week year-round still earns only \$15,080. This barely exceeds the federal poverty line for a family of two (\$13,690) and falls below the poverty line for a family of three (\$17,170). Moreover, workplaces that pay minimum wage are less likely to offer other critical benefits—for instance, only one in three minimum wage jobs also offers health insurance and few offer child care.

The next president should fight not only for a further increase in the minimum wage, but should index it to the average hourly wage. The Center for American Progress' Poverty Task Force suggests increasing the minimum wage to 50 percent of the average wage, which would restore the minimum wage to the level it was during the 1950s and 1960s. In 2006, that would have meant an \$8.40 per hour wage.

Unmarried women struggling on minimum wage deserve to do better than living in poverty or battling just to stay afloat—they ought to be fairly compensated for working hard.

## **Make College—and Economic Opportunity—Accessible**

In an economy where higher education often means higher incomes, unmarried women face real obstacles. Unmarried women lag substantially behind both married women and married men in getting college degrees. The problem is much worse for unmarried women who

have to take care of dependents—84 percent of single mothers do not have a college degree.<sup>3</sup> The fact is, women who need education and higher incomes so they can take care of others often start in the weakest position.

Unmarried women want policy changes that help them gain degrees, certificates, and marketable credentials that lead to better job stability and pay. In fact, a recent survey found that 60 percent of unmarried women would be much more likely to support a candidate for Congress if increased federal loans and tuition tax credits were available to help them afford education beyond high school, including community college, technical training, and four-year college programs.<sup>4</sup> One of the most effective steps our nation could take would be to expand federal student aid. Since unmarried women are likely to have lower incomes, the high cost of college is a severe impediment to attending school. The next president should adopt a simple principle: enhance the Lifelong Learning Tax Credit and Hope Scholarships to make training and college affordable to everyone who wants to go.

Another important step should be the creation of merit-based scholarships that reward students who complete two years of college. This money could be used either to pay off student loans or pursue further education. The program would have built-in standards of accountability, such as requiring certain grade point averages be met, particularly for schools that receive high amounts of federal grant funds for tuition but have low graduation rates. In Michigan, Governor Jennifer Granholm created the Michigan Promise Scholarship in 2006. The program provides a \$4,000 schol-

arship—the average cost of two years of community college in the state—to every student who completed two years of college with a GPA of 2.5 or above.<sup>5</sup> In the first year of the program, more than 125,000 students qualified for early receipt of the scholarship.<sup>6</sup>

A final step for the next president is to review the status quo attitudes that make current education policy so ill-suited for unmarried women. Most four-year and two-year colleges and technical training programs are not designed to meet the needs of working women who have families. Schools themselves should be looking for better ways to connect to job-relevant skills, make course schedules family-feasible, and design appropriate financial aid programs. Additionally, employers should receive incentives—such as a credit against their business’s tax liability—for investing in further education of their employees. The initiatives could include tuition credits and basic education training opportunities in the workplace. These innovations require leadership at the top, particularly from the next president, who should support legislation that strengthens adult education and should work with states to increase the effectiveness of their training and education programs.

Unmarried women benefit from innovations like distance learning and online courses, learner-directed teaching, flexible course schedules, aid programs such as Pell grants for working women, and new school-based child care options—but they need Washington to help lead and reward campuses that take these steps.

Finally, the federal government should take every necessary step to maintain access to federal college loans in the midst of the current credit crisis.

## Begin at the Beginning: Smart Policies for Teaching and Schools

For unmarried women with children, the quality of our nation’s public schools is a critical issue. These women lack the resources for private education, and they know that our next generation’s opportunities will be defined in part by the quality of education that schools deliver. The problem is not a small one for our country: More than 35 percent of children born in America in 2005 were born to unmarried women.<sup>7</sup>

Unmarried women need education reform that includes a number of elements: increased access to high-quality early childhood education, policies to pay teachers more and reform how teachers are paid, and improvements to the No Child Left Behind Act.

### *Universal Pre-K*

The next president must lead the fight for universal pre-kindergarten for all children. High quality preschool and pre-kindergarten programs provide a critical foundation for success in primary school and are particularly important to preparing low-income students. Studies show that strong early education is an investment that pays off: For every \$1 invested in high-quality early education, the estimated return is \$7.<sup>8</sup>

Unfortunately, too few children have access to high-quality early childhood education programs. In fact, over half of 3- and 4-year olds in poverty do not participate in a pre-school program.<sup>9</sup> The president must lead: The federal govern-

ment should work with states and help provide resources to create non-mandatory universal pre-kindergarten.

### **Raise Teacher Pay, Reward Extra Work**

In too many schools, great teachers are underpaid or are forced to leave for other professions. Unmarried women know that their children need the most qualified teachers possible, and good teachers ought to have appropriate compensation.

Currently, teachers are usually paid based on their years of teaching experience and educational credits, characteristics that research indicates have little impact on student achievement. In order to attract and retain the most talented teaching candidates, teacher pay should be raised, and it should be based on teachers' abilities to help students learn. The next president should also work to promote equitable distribution of quality teachers among schools so that even the most challenged schools have top-flight educators. In addition, teachers who work longer hours in expanded learning time programs or who take on extra responsibilities like after-school and summer school programs, mentoring other teachers, working in at-risk schools, and teaching high-need subjects should be rewarded with bonuses or increases to their salaries. The next president must take steps to ensure that teachers are treated with respect and rewarded appropriately.

### **Improve on "No Child Left Behind"**

Unmarried women were hopeful that real education reform would lift up the quality

of their children's schools. Unfortunately, the promise of the No Child Left Behind Act, or NCLB, has not been fulfilled. The law mandated greater accountability for schools and teachers, drew attention to the disparity in achievement between students, and spurred some progress in closing the achievement gap.

However, data from international comparisons and the National Assessment of Educational Progress show that much more work needs to be done. For example, many schools have responded to NCLB by narrowing their curricula and lowering their standards. A reformed law should include incentives for states to adopt rigorous, college and work-ready standards, and to improve high school graduation rates, particularly for racial and ethnic minorities. And the next president must ensure that adequate resources and assistance are provided to struggling schools so they can rise to their challenges.

### **An Energy Policy that Promotes Economic Growth**

Unmarried women are financially challenged—more than most Americans they desperately need an economy with strong job growth and an energy policy that can control the runaway prices that hit their shrinking pocketbooks. The next president has an opportunity to implement a smart energy policy that can help the economy and control costs.

Anxiety about energy is of particular importance to unmarried women because of their economic challenges. With gas prices above \$3 a gallon for the first time in history and Low-Income Home Energy Assistance Program, or LIHEAP, grants at an average of only \$314 per

year, low-income unmarried women are hard hit on the road and in their heating bills. To address these challenges, the next president must focus on creating “green collar” jobs, promoting fuel-efficient vehicles, supporting both a National Energy Efficiency Resource Standard and a Renewable Electricity Standard, and improving low-income energy assistance.

### **Create Jobs and Economic Growth**

A central part of the conversion to clean energy is making sure that new technologies replace the old. With smart presidential leadership, that conversion can help not only investors, but create jobs that improve the lives of millions of low-income unmarried women. But America has so far not taken the lead in producing cleaner technology, and has not supported its own sustainable energy sector.

Energy innovation and industry growth can fuel the American economy, but they need governmental support. Currently, foreign automotive industries dominate the hybrid car market.<sup>10</sup> And whether promoting solar, wind, or other alternative sources, government-sponsored training programs for jobs in clean energy industries are needed. A new presidential-level initiative can catalyze the American energy industry. This would include “green collar” job initiatives that are smart economics and smart energy policy.

### **A Nation of Fuel Efficient Vehicles**

Currently, 98 percent of transportation in the United States is fueled by petroleum, and the transportation sector accounts for

two-thirds of the petroleum consumed in the country.<sup>11</sup> Unmarried women, strapped for extra cash, want the next president to lower the costs of transportation, and fuel efficient vehicles could do just that. A Center for American Progress report found that raising fleet-wide fuel efficiency to 35 miles per gallon by 2018 would save consumers \$37 billion, even after accounting for the expenditures on new technology.<sup>12</sup> This and similar mandates would both decrease our dependence on fossil fuels and help the hybrid vehicle sector to grow.

### **New Efficiency Standards**

A National Energy Efficiency Resource Standard, or EERS, already pioneered in a number of states, would require utility companies to meet specified levels of energy savings. Companies could be given the discretion to do this in any number of ways, from customer efficiency programs to renewable energy resources.<sup>13</sup> According to one source, a national EERS of 10 percent efficiency savings for electricity and natural gas by 2020 would save consumers (including cash-strapped unmarried women) and businesses \$170 billion.<sup>14</sup>

### **Renewable Energy Standards**

Unmarried women and their families have little discretionary income and are particularly hard hit by high utility bills. Studies show that Renewable Energy Standards would be an effective way to help lower energy costs for unmarried women and all Americans. The Union of Concerned Scientists reported that the 2007 House Energy Bill, which would require utilities to provide 15 percent of

power from renewable resources by 2020, would result in \$13 billion to 18 billion in lower electricity and natural gas bills by 2020. We should build on this good start and pass legislation that strengthens alternative energy standards to 25 percent of electricity from renewables by 2025. These decisive moves would help ensure that the economy will quickly transition away from fossil fuels.

### ***New Income-Sensitive Policies***

When designing an energy policy, the next president must take the needs of low-income Americans into account. Market-based mechanisms will assist with energy costs in the long term, but poor families who spend a large portion of their income on energy bills need help right now. By implementing an increase in energy assistance for low-income people funded through either a cap and trade system or a carbon tax with modifi-

cations for families that are economically insecure, the new president will be able to address the energy crisis in America as well as protect those who are economically most burdened.

As Congress starts to deal with the climate crisis that will result from global warming it must keep low-income Americans in mind. Revenue from a cap-and-trade system or a carbon tax should be redistributed based on a sliding scale defined by amount of income. A progressive energy policy could not only help low-income Americans with the increasing costs of energy, but would create a disincentive for wealthy Americans to use energy inefficiently. Income and energy use are strongly correlated, and those that use the most energy should be responsible for helping pay for it. By designing a progressive carbon tax or cap and trade system the next president will assure that the poorest Americans are less harmed by an increase in energy prices.

## A New, Stronger Social Contract

**T**ax cuts for the rich, an expensive and ill-managed war in the Middle East, and an administration with an open door to corporate lobbyist requests have had a disproportionate impact on working people and disastrous effects on the old social contract. Once there was a notion that if you worked hard, the government and employers would do their part—for example, guarantee a decent wage, a secure pension, and create affordable housing. Unfortunately, little money has been invested recently in the things unmarried people need for a secure life. Help with key elements of a new bargain between Americans, their employers, and government has been stalled or rolled back. No one has been hit harder by this misallocation of resources than unmarried women. It's time for a president who builds a new social contract—one that helps unmarried women with child care, balancing work and family, retirement, and housing.

### World-Class Child Care

For unmarried women who desire and need to work, finding child care is financially difficult. Today, the cost of child care can range anywhere between \$3,000 and \$13,000 a year per child.<sup>15</sup> This challenge is a large one for single mothers already often barely making it. Quality child care is important for the benefit of children and for helping create a new generation of Americans ready to lead our country. But it is also important for ensuring single mothers can get to work or school. Policies such as expanded federal assistance and an expanded Child and Dependent Care Tax Credit are sorely needed. It's time at long last to build a world-class child care system.

### *Improved Funding for Better Quality Child Care*

Currently, the federal government provides funds to states to help them run child care subsidy programs for lower-income families through the Child Care Development Fund. States can provide child-care assistance to families with incomes up to 85 percent of state median incomes. However, states have capped income eligibility at as low as 41 percent of median income—only five states use the federal maximum of 85 percent. Instead, the next president should make child care assistance available to all families below 200 percent of the poverty level<sup>16</sup> and include in the administration's budget a significant increase to the Child Care Development Block Grant, or CCDBG. Despite the importance of child care assistance to many hardworking parents concerned about their chil-



dren's well being, funding for the CCDBG has been essentially flat since 2002. It is estimated that an increase of \$874 million is needed in fiscal year 2009 simply to meet the amount of inflation adjustments not made over the last seven years.

Assistance for child care also can come in the form of income tax breaks, which recognize child care as a work expense. The largest federal child care tax credit is the Child and Dependent Care Tax Credit. Even so, this tax credit is not refundable, meaning that families, including those headed by unmarried women, qualifying for a credit larger than their tax refund only receive some of the tax credit, and families with no tax liabilities receive nothing at all.<sup>17</sup> Indeed, according to the Future of Children Project, "no family qualifies for the maximum credit because of the way the provision interacts with tax rates and other credits."<sup>18</sup> Without the next president leading the fight to make significant changes to this credit, unmarried women with children enrolled in child care will not be able to take full advantage of this support.

### **Better Support for Child Care Providers**

High quality child care can provide children the early learning experiences they need to succeed in school. But child care providers struggle with low wages and few benefits: The average wage for a non-military child care provider is only \$17,610.<sup>19</sup> This is harmful to our country's child care system because fewer qualified child care providers will want to work for such low pay, and even if they can, they will not be able to afford further professional training or accreditation. Federal support for adequate wages, complete benefits, and paid leave are

important methods for assuring a future of quality child care. One bill that is a good start is the Quality Child Care for America Act, which invests in child care by funding workforce development initiatives and workforce enhancement for child care providers, to ensure that they have the training and resources they need to provide quality care for our children. The next president should support legislation that more accurately reflects the importance of child care to the nation.

### **Help Balance Work and Family**

More and more Americans are facing demands on their time to take care of not only their children, but of their aging relatives. For married couples, this burden can be shared, but for unmarried women, this obligation and the risk of lost income are particularly heavy to bear. Working Americans who take care of an elderly, dependent, or sick family member must make hard choices between professional life, income, and familial duty. The next president must design policies that address these issues of family leave.

The Family and Medical Leave Act of 1993 (FMLA) established important guidelines for family leave policy. The law guarantees up to 12 weeks of leave each year to care for immediate family members or to address serious personal health issues. But the enactment of FMLA 15 years ago was only the beginning. Currently, millions of Americans cannot afford to take advantage of the FMLA and expanding it should be a priority. The next president should make paid family and medical leave an option for working families that simply cannot afford unpaid leave under the current FMLA.

In addition, reports have shown that many low-income workers, especially women, do not have access to paid sick days. The consequences of missing work due to a child's sickness could not only be lost pay, but a lost job. The Healthy Families Act, sponsored by Representative Rosa DeLauro (D-CT) and Senator Edward Kennedy (D-MA), is an example of legislation that the next president should support to help Americans provide for their families. This Act would provide for a minimum of seven annual paid sick days leave to ensure that Americans can address their own health needs and the health needs of their families.

Another piece of legislation that would help unmarried women and working mothers to balance a job and family is the Family and Workplace Balancing Act which would improve the lives of working families by providing family and medical need assistance, child care assistance, in-school and after-school assistance, family care assistance, and encouraging the establishment of family-friendly workplaces. With the help of these types of policies, Americans will be able to support the key building block of our society—family.

## Protect Social Security

More than a third—35 percent—of unmarried women are over the age of 50 and face retirement on their own rather than with combined savings with a spouse.<sup>20</sup> As a result, unmarried women are particularly dependent upon Social Security; for a full one-quarter of unmarried women it is the only source of income. Further, the incomes of unmarried women lag behind those of men, and many unmarried women have been

forced to sacrifice saving for the future in order to afford life in the present.

That means that unmarried women are especially concerned about the safety of Social Security. One of the main proposals put forth by the Bush administration to address this problem is Social Security privatization. Even the partial privatization of Social Security poses great risks for unmarried women. Privatization would make Social Security's solvency worse by diverting money away from Social Security, reduces benefits, and would cause the Social Security Trust Fund to run short of money sooner.

Because Social Security remains the primary form of income for retired Americans (especially low-income workers), a reform that the next president should consider supporting would be to protect and strengthen Social Security's benefits.<sup>21</sup> Increased benefits would be especially helpful for women with low earnings driven by low wages and the necessity of taking time off to help care for children or other dependents.

## Universal 401(k) Accounts

Retirement security is a significant issue for unmarried women: nearly two-thirds are not confident that their retirement plan and Social Security will be sufficient when they retire.<sup>22</sup> Pensions are an important complement to Social Security, allowing working Americans to supplement their retirement incomes with money they have earned from their years of hard work. But pension plans are rife with inequities, particularly toward women. In 1998, 47 percent of men received income from a public or private pension compared with just 27 percent of



women.<sup>23</sup> This is compounded by the fact that women earn 77 cents for every \$1 a man makes, as well as that on average women work less than men due to motherhood and time off for child care. With less money to put into a pension, women are not as able to support themselves during retirement. Older women living alone are one of the poorest demographic groups in the United States.<sup>24</sup>

A key item on the national agenda should be universal 401(k) accounts. American savings rates are at their lowest since the Great Depression, and unmarried women, with less to save than others, are struggling especially. Our current upside-down retirement savings incentives, in which those who have the easiest time saving get the most governmental support, need reform. Many employers do not offer their employees retirement savings accounts. One important way to address this problem and encourage savings is to create a universal 401(k) account for every American that rewards savings. These government-administered savings accounts would be set up to match two-to-one the contributions made by low-income Americans. Other characteristics of these accounts should include a refundable tax credit for retirement savings and encouraging companies to automatically enroll their workers in 401(k) accounts.

## Create Affordable Housing

A safe and affordable place to live is one of the most important priorities for Americans. Unfortunately, unmarried women are one of the most at-risk and vulnerable demographics in the housing market. According to the Center for Responsible Lending, unmarried women

“struggle more than unmarried men of comparable ages to pay for housing because their earnings still lag.”<sup>25</sup> There are a number of steps that the next president should take to assist those with housing troubles. Among the most important, the president must protect ownership and assets and advocate for affordable rentals.

## *The Subprime Mortgage Crisis*

Homeownership rates in the United States have been growing over the last decades, and rates of unmarried women buying homes also increased. Unmarried women constituted 20 percent of homebuyers in 2003, unmarried men 17 percent, and married couples were 63 percent of homebuyers.<sup>26</sup> Unmarried women accounted for 30 percent of the growth in homeowners from 1994 to 2002. However, according to the Consumer Federation of America, women buyers are most likely to receive subprime mortgages: 32 percent of female borrowers receive subprime mortgage loans compared with 24 percent of male borrowers.<sup>27</sup> Single women with low incomes are among the most likely people to have received a subprime mortgage.<sup>28</sup>

The subprime mortgage crisis is broadening to become part of a general economic slowdown, and jobs and wages are at risk. The resulting challenges will have particularly adverse consequences for unmarried women. Political leaders should work to assist borrowers by protecting the value of assets and stabilizing communities with opportunities to refinance. The next president should support stricter laws to regulate predatory lenders. Leaders should also strengthen the roles and abilities of organizations that offer assistance to subprime borrowers—such

as the Family Foreclosure Rescue Corporation, the Federal Housing Association, and GSEs like Fannie Mae and Freddie Mac—which would allow borrowers with different levels of credit and home equity to access help.

### ***Helping Renters***

For those families for whom homeownership is not a reasonable option, affordable and safe rental housing needs to be available. While 70 percent of Americans own their own homes, only 54 percent of unmarried women do so.<sup>29</sup> Additionally, a large percentage of single mothers, 25 percent, still spend more than half of their incomes on housing, compared with about 10 percent of single fathers who spend this much. Unmarried women need effective housing policies.

The federal Section 8 Housing Choice Voucher Program is the nation's largest and most successful low-income housing assistance program.<sup>30</sup> But only one in four

families eligible for vouchers receive them or any form of federal housing assistance.<sup>31</sup> Housing programs are in urgent need of help from the next president, particularly because they are under attack from the current one—President Bush's 2008 budget cuts funding to the Department of Housing and Urban Development (HUD) by \$2.8 billion.<sup>32</sup>

Tenant-based housing vouchers that allow poor families to live in safe areas with good economic opportunities are an excellent way to alleviate the housing crisis. We advocate the creation of 2 million of these vouchers over the next 10 years, in addition to expanding the Community Development Block Grant, which allocates grants to states and urban areas to produce housing and expand neighborhood economic opportunities.

Affordable housing has been overlooked, or worse, penalized by current administration policies. Unmarried women need a president who will make affordable housing a priority.

## Resolving the War in Iraq

**T**he war in Iraq has been handled disastrously. Initiated by President Bush and Vice President Cheney, the war has cost America thousands of soldiers, billions of dollars, and the respect of much of the world. The costs, lost opportunity, and squandered leadership all make the war one of the most worrisome issues for Americans. Unmarried women care deeply about the war in Iraq, and are politically active on this issue.

Unmarried women voters want the next president of the United States to redeploy U.S. troops out of Iraq as quickly as possible. Unmarried women, who often have siblings, parents, children or themselves are directly involved in fighting the war, know that there is a better approach than the Bush strategy. It is time for a more effective national security policy based not only on strength, but on diplomacy and shared global responsibilities.

## Improved Health Care for All

One of the main causes of economic insecurity for unmarried women is the soaring costs of health care coverage in our nation. Nearly 40 percent of unmarried women rely on the government for health care and 20 percent have no health insurance at all.<sup>33</sup> Unmarried women, on average, spend twice the amount on monthly health care expenses than do married women (\$1,428 versus \$662).<sup>34</sup> In a recent poll, 41 percent of unmarried women cited health insurance as the number-one issue to which the president and Congress should be paying attention.<sup>35</sup>

The agenda on health care is as clear as it is important. The next president must fight for passage of a plan that guarantees health care for all. This plan should give citizens the choice between a public, private, or their employer's plan in addition to choice of provider. Supporting the State Children's Health Insurance Program is another way of ensuring that Americans—in this case our youngest—have access to coverage. Better regulation of insurance companies is also needed. Finally, the next president should defend a woman's right to choose by ensuring contraception is available and affordable, that an unmarried woman's reproductive rights are protected, and by being an advocate for women's rights in the American courts.

### Coverage for All

No one in America should be denied medical coverage or feel reluctant to go to the doctor because of the cost. Unfortunately, the health care safety net has become badly frayed. The United States is the only developed country without health care coverage for all of its citizens. It is time for the next president to put this issue at the top of the agenda and make sure America has a health care system that includes access for all to quality, affordable care.

A combination of tools can be used to achieve this goal. For example, health care plans could be styled after those for federal employees as a starting point. In order to ensure the affordability of health insurance, low-income Americans should receive subsidies or tax relief to subsidize their health insurance costs, provided on a sliding scale with those most able to pay receiving less assistance.

## **Protect Our Children**

If the next president is to ensure health coverage for every American, the State Children's Health Insurance Program (SCHIP) must be reauthorized. SCHIP was created to provide health insurance to children in families whose income was low yet too high to qualify for Medicaid. An October 2007 study found that 69 percent of newly uninsured children came from such families.<sup>36</sup> The program is highly successful, as uninsured rates for eligible children have fallen by nearly 25 percent since the program's inception.<sup>37</sup> Unfortunately, President Bush has vetoed reauthorization of SCHIP, leaving 9 million children uninsured.<sup>38</sup> The next president should enact a new SCHIP that dramatically broadens the eligibility for the program to include coverage for the millions of uninsured children whose families still cannot afford health insurance.

## **Expand Choice**

A bold new health insurance plan should give citizens the ability to choose under what kind of plan they want to be covered. While millions of Americans do not have health insurance, many do, and these consumers should retain the ability to stay with their current plan without any consequences. Some prefer a private plan to a government or Medicare-style plan. Others might prefer a plan with their employers. Individuals who are happy with their current coverage could keep their plan. Others could choose from new public and private coverage options. With every person free to determine what quality health insurance they need, all Americans will be able to obtain good health care.

## **Fair Regulation**

While not all insurance companies practice unfair policies, many have created complicated systems to assess the background of patients before providing them with insurance. Under the new universal health care system, insurance companies would be required to provide coverage to all—not only to those who fit certain criteria in terms of age, medical history, gender, or other characteristics. Following the lead of many states, new federal legislation should ensure appropriate national standards for insurance companies.

The new president must create a standard for health insurance companies to follow. For example, all plans should cover complete physical and mental health, as well as preventative care and wellness. This would be a drastic change from the current health care system, which offers poor, disadvantaged, and sick Americans a patchwork of confusing choices. With these new regulations, Americans can be assured that they will get a high quality of health care at an affordable price—a right that no one should be denied.

## **Contraception, Reproductive Health, and the Right to Choose**

Family planning and the ability to decide when to have a child are important issues for unmarried women, both emotionally and economically. In fact, the abortion ratio in 2003 was 8.6 times higher for unmarried women than for married women.<sup>39</sup> Making contraception available is widely supported by the public and is the best way to eliminate unintended pregnancies and reduce the need for

abortion. Legislation that makes contraceptives more affordable, particularly to low-income women who do not have comprehensive health insurance, is an important policy for the next president. One example of a way to do this is the Unintended Pregnancy Reduction Act, which gives low-income women access to contraception under Medicaid on a par with other pregnancy-related care.

Contraceptives are often not available to unmarried women in part due to their high costs. Health insurance companies should be required to cover contraceptives under their plans. And political leaders should support policies to make it illegal for pharmacies to refuse prescriptions for birth control. One current piece of legislation that does this is the Access to Birth Control Act, which was introduced in mid-2007. And the Prevention Through Affordable Access Act would restore affordable birth control to women who depend on safety net clinics and young women who rely on their college health centers for birth control. They should be part of the next president's platform.

Support for the family planning needs of low-income women should also be assured by expanding Medicaid resources. Medicaid provides insurance and contraceptive and family planning services to

one in five low-income women.<sup>40</sup> But this and other programs have been plagued by both funding and political issues for the last decade, and the cost of providing high-quality medical services has also risen. In order to continue providing family planning services to those women who need the most help, a commitment must be made to the expansion of low-income family planning programs.

Recent Supreme Court decisions illustrate the tremendous impact the Court has on women's lives. The one-vote margin by which many critical cases were decided demonstrates in startling terms the impact of the changed composition of the Court. The strength and vitality of the right to privacy, including *Roe v. Wade*, to equal protection of the law, and to be free from discrimination in the workplace and in school, hang in the balance. With important cases like these arising every term, it is vitally important that the next president be someone who will fill any future vacancy on this most important court with individuals who respect the core legal rights for women. To further protect a woman's right to choose, the provisions made in *Roe v. Wade* should be codified into federal law through the Freedom of Choice Act so that the courts do not have the ability to take away women's rights.

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# About the Authors

## Page S. Gardner

Page S. Gardner conceived of and founded Women's Voices. Women Vote. She is an expert in the voting patterns of women voters, with a particular expertise in unmarried voters. She began this project dedicated to increasing the share of unmarried women in the electorate.

During her twenty years experience as a political and communications manager and strategist, Ms. Gardner has worked at senior levels for the most competitive presidential, senatorial, gubernatorial, and congressional campaigns in all parts of the country. Ms. Gardner also has managed some of the most hotly debated national public policy issue campaigns, including those related to reproductive rights, civil rights, national budget priorities, technology and trade. Ms. Gardner has been credited with designing and implementing some of the most creative and successful issue and legislative campaigns, as well as staging come from behind candidate victories in key battleground races. She is regarded as one of the top strategists in the country.

Ms. Gardner has a magna cum laude degree from Duke University. She lives with her husband and two daughters in Virginia.

## John Podesta

John Podesta is the President and Chief Executive Officer of the Center for American Progress Action Fund. Podesta served as Chief of Staff to President William J. Clinton from October 1998 until January 2001, where he was responsible for directing, managing, and overseeing all policy development, daily operations, congressional relations, and staff activities of the White House. He coordinated the work of cabinet agencies, with a particular emphasis on the development of federal budget and tax policy, and he served in the president's Cabinet and as a Principal on the National Security Council. He held other positions in the White House in 1993 to 1995 and 1997 to 1998. Podesta has held a number of positions on Capitol Hill. In addition, in 1988, Podesta founded, with his brother Tony, Podesta Associates, Inc., a Washington, D.C. government relations and public affairs firm. Podesta also is a Visiting Professor of Law on the faculty of the Georgetown University Law Center and is considered one of Washington's leading experts in technology policy.

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Women's Voices. Women Vote is a non-profit, non-partisan organization created to activate unmarried women to participate in their government and in our democracy. With a goal of registering over 1 million unmarried women to vote this cycle, WVWV is currently conducting an aggressive mail registration program, as well as reaching unmarried women through television and radio Public Service Announcements, and innovative online efforts.

**Center for American Progress Action Fund**  
1333 H Street, NW, 10th Floor  
Washington, DC 20005  
Tel: 202.682.1611 • Fax: 202.682.1867  
[www.americanprogressaction.org](http://www.americanprogressaction.org)

**Women's Voices. Women Vote**  
1707 L Street, NW, Suite 750  
Washington, DC 20036  
Tel: 202.659.9570 • Fax: 202.833.4362  
[www.wvww.org](http://www.wvww.org)