



Advancing the Economic Security of Unmarried Women

Overview of Laws and Legislation in the 111th Congress

Liz Weiss and Page Gardner March 2010



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Introduction and summary

Today nearly half of women are unmarried—a transformational societal change from 1960 when only one-third of women were unmarried. And today virtually every woman will spend at least part of her adult life as the sole supporter of herself or her family. With so many women living on their own, it is crucial that lawmakers take seriously unmarried women's economic security needs.

Unfortunately, the economic circumstances of unmarried women are troubling. They face greater economic insecurity compared to the general population or their married counterparts by almost any measure. They must confront disproportionate unemployment, poverty, and lack of health insurance, as well as other hardships. Despite being just under half of the female population, they represent 63 percent of unemployed women, 60 percent of women without health insurance, and three-quarters of women in poverty.¹

There are many roots of these inequities. First, like all women, unmarried women face gender-based wage discrimination and segregation into lower-paying occupations, and they earn less on average than married women.² Second, many unmarried women hold low-wage jobs that do not support an adequate standard of living, especially for a family or a woman living on one income. And these low-wage jobs often do not provide benefits like health insurance, sick time, or other basic necessities. Factors like race or sexual orientation too often result in additional discrimination and unequal job opportunities.

Third, many unmarried women have family responsibilities—to their partners, children, parents, or extended family—but too many workplaces are not family friendly. For many unmarried women, finding quality child or elder care is difficult and may be very expensive—more even than their own income.

Finally, the definition of “family” in policy is outdated, stuck in the 1950s notion of a nuclear family that excludes too many of today's nontraditional families. Many policies, particularly sharing of health insurance and retirement plans, are based on one's marital status regardless of the fact that nearly half of the population today is unmarried. The combination of these factors puts too many unmarried women in a unique but unfortunately precarious economic position.

Despite the economic disparities unmarried women face, they make major contributions to the economy and their communities. Most unmarried women work outside the home, and they are more than a fifth of the nation's workers.³ They are a sizeable and growing consumer group, too, who are already demonstrating their economic prowess and independence by purchasing homes, representing a fifth of homebuyers in 2008.⁴ They are also heads of households and caregivers who are taking care of our elders and raising the next generation, and they are serving as the economic decision makers for enormous numbers of people—affecting all major sectors of our economy. But their potential contribution is unrealized.

Fortunately, many current and proposed policies will benefit unmarried women. This report outlines an economic security agenda for unmarried women that focuses on the key areas of legislation in the 111th Congress that would benefit them, including good jobs; policies for single mothers and their children; quality, affordable health care; adequate, affordable housing; financial protection; and a secure, dignified retirement.

The report is intended to serve as a resource for policymakers and advocates concerned about the economic security of unmarried women. It examines legislation under discussion, rather than ideal recommendations, and there is ample room for improvement, which will be examined in future work at the Center for American Progress and by Women's Voices. Women Vote. Still, each of the new laws and proposed policy changes described in this report has its place in an agenda to improve unmarried women's economic conditions. Together, this legislation would make significant progress.

Congress doesn't need to wait to get started on this agenda, either. The top four policy proposals described in this report that are likely to move through Congress quickly and would have a significant impact on the economic security of unmarried women are:

- The health care system overhaul currently pending in Congress, which would fill a major gap in public policy by greatly expanding the availability and affordability of health insurance.
- A proposed reauthorization and expansion of the Child Care and Development Block Grant, which provides subsidies for child care to low-income families.
- The expected reauthorization of the Workforce Investment Act, which Congress can use to focus on the workforce development needs of single women. Bills such as the Pathways Advancing Career Training Act and the Women WIN Jobs Act would target opportunities for job training and good jobs to women.
- The Paycheck Fairness Act, which the Senate is expected to consider this year and the House passed in January 2009. Women continue to face gender-based pay discrimination, and this bill would strengthen legal protections against wage discrimination.

Unmarried women—and our country—will be helped when public policy recognizes new ways of living, encourages and supports self- and family-sustaining employment, and ensures that all people and all families, regardless of their marital status, can achieve and maintain a good standard of living and a well-balanced life.

An economic security agenda for unmarried women

Unmarried women are of all ages, from all backgrounds, and represent a great variety of lifestyles, including worker, mother, family member, and retiree. This report focuses on each of these subgroups as well as the larger group.

The vast majority of women are workers or will work during their adult lives, thus a significant portion of this report focuses on work and employment. Nearly a fifth of unmarried women are currently raising children,⁵ and many policies discussed here reflect this group's unique needs. All unmarried women have concerns for their health care, housing, and personal finances as well, and several sections focus on these issues. Finally, about 20 percent of unmarried women are 65 years or older, and this report addresses their particular needs in their retirement years.

The report will also show that Congress has some work to do since most of the policies discussed are still proposals: Only about a fifth of the pieces of legislation included in this report have become law.

Economic security at work

Most women today work to support themselves and their families—overall they make up about half the workforce. Nearly 80 percent of prime-age (25 to 54) unmarried women are in the labor force, and unmarried women (of all ages) make up a fifth of the nation's workers.⁶ Unmarried women workers are often the sole breadwinner for their households and families, and many have children, elderly parents, or other relatives to support financially and through caregiving.⁷ But they are challenged to support themselves and their families on their own income for several reasons, including gender-based pay discrimination, occupational segregation, and a lack of family-friendly workplace policies.

Further, the recent recession has caused very high national unemployment and made jobs a top priority for policymakers. Unmarried women (age 20 and over) saw a 9.8 percent average unemployment rate in 2009.⁸ They represent 60 percent of unemployed women despite being less than half (46 percent) of the female labor force.⁹ Women who head families face even higher unemployment with an average rate of 11.3 percent in 2009.¹⁰

The demographics of unmarried women

Unmarried women are a very diverse group

By age	Married men	Married women	Unmarried men	Unmarried women
18-29	6.7%	9.7%	43.0%	32.6%
30-39	17.6%	19.0%	15.2%	12.7%
40-49	22.6%	23.4%	14.7%	13.3%
50-64	32.6%	31.6%	17.0%	18.8%
65+	20.4%	16.2%	10.0%	22.5%

By race

White	77.7%	78.5%	68.7%	66.1%
African American	7.9%	7.3%	15.1%	18.3%
Latino	9.1%	8.5%	10.7%	10.5%
Other	5.3%	5.7%	5.4%	5.1%

Unmarried women

By age	Never married	Separated/divorced	Widowed	All unmarried women
Age 18-29	62.2%	7.0%	0.5%	32.6%
30-39	15.6%	15.9%	1.4%	12.7%
40-49	10.0%	25.3%	3.7%	13.3%
50-64	8.9%	36.0%	16.8%	18.8%
65+	3.3%	15.7%	77.5%	22.5%

By race

White	59.6%	69.2%	77.0%	66.1%
African American	22.1%	16.1%	12.4%	18.3%
Latina	12.3%	10.4%	6.3%	10.5%
Other	6.0%	4.3%	4.2%	5.1%

Source: Women's Voices. Women Vote, "50 Years of Unmarried America: A Report on the Importance and Status of Unmarried America" (2010). This report uses data from Current Population Survey 2009 prepared by Lake Research Partners. Data refers to citizens only.

The first section of this paper focuses on new laws and proposed legislation that would provide unmarried women opportunities to work, earn a family-sustaining wage, and better balance work and family responsibilities by:

- Ameliorating the recession's effects by helping unemployed workers and saving and creating jobs
- Ensuring improved wages and nondiscriminatory pay for women and equal access to benefits
- Improving access to higher-paying jobs through job training, higher education, and job placement
- Establishing paid work-leave policies, expanding unpaid family and medical leave, and providing greater flexibility in work hours and schedules

Economic security for single mothers and their children

Despite women's greater role in the workplace, they are still usually the primary caregivers for children whether they are married or unmarried. The fifth of unmarried women who are currently raising children under 18 are often fully responsible for the day-to-day care of their children.¹¹ Over the past several decades the numbers of women raising children without a spouse has significantly increased, such that today one-fifth of families with children are headed by a working single mother.¹²

Single parents, the vast majority of whom are mothers,¹³ are uniquely challenged to support and raise a family. Those who work or go to school need affordable, quality care for their children during that time. Unfortunately, only one in seven eligible children receives child care assistance.¹⁴ And too many single mothers face poverty or low incomes, putting their children's health and well-being at risk. In fact, more than half of children under five and more than 4 in 10 children under 18 who live with a single mother are in poverty.¹⁵

Single mothers have an urgent need for policies that ensure their ability to work and their children's well-being. In addition to the policies discussed in the previous section, including job creation strategies, relief for the unemployed, and means to improve wages, this section discusses the following policies:

- Funding of child care subsidies and early education programs
- Income supports like tax credits and child support
- Programs to ensure children's proper nutrition and health

Affordable, quality health care

The large numbers of unmarried people without health insurance is one of the starkest examples of the effect that outdated policies based on marital status have on this group's economic security. Single people are particularly challenged to obtain insurance because they must get insurance on their own and cannot rely on a spouse's plan or, in many cases, their employer. Indeed, one-quarter of nonelderly unmarried women lack insurance, compared with 15 percent of married women.¹⁶ Unmarried women also represent 60 percent of nonelderly women without insurance despite being less than half of women in this age group.¹⁷ Young people, the majority of whom are unmarried, have the lowest rate of insurance coverage among all age groups.

This lack of health insurance is particularly troubling because of the link between health insurance and access to health care.¹⁸ All women have distinct health care needs. They are more likely to require health care than men (including regular reproductive care), and more likely to have chronic conditions and use more prescription drugs than men.¹⁹ Even women with insurance are more likely than men to be underinsured with insufficient coverage, making them vulnerable to financial risk and unmet health needs.²⁰

This section outlines the following policy proposals:

- Reform of the health care system to expand insurance coverage and improve access to care
- Improved continuation of health insurance when a worker loses her job or separates from her husband

Financial protection

The ongoing recession and associated credit and financial crises made clear that public policies are needed to prevent abuses of consumer borrowers and to protect personal finances from abuse as well as economic downturns. Too many unscrupulous lenders took advantage of a poorly and under-regulated financial system, and consumers, including unmarried women, paid the price through exorbitant interest rates, high fees, and unsustainable loans that resulted in defaults, home foreclosures, and other threats to economic security.

This section discusses the following policy proposals:

- Overhaul of financial industry regulation, including a proposed new consumer protection agency to oversee many more products and lenders
- Protections for credit card users

Adequate, affordable housing

The nation is in the midst of a housing crisis affecting both homeowners and renters. Many unmarried women are homeowners and a fifth of homebuyers in 2008 were single women.²¹ But women borrowers have been disproportionately subjected to high-cost subprime mortgages, and like so many they continue to face mortgage delinquencies and foreclosures. Unmarried women who rent may also suddenly be evicted if their landlords face foreclosure, and affordable housing for low-income families—many headed by unmarried women—is lacking. As a result, unmarried women spend higher proportions of their household income on housing than married women.²²

The paper outlines policies and proposals in the following areas:

- Preventing foreclosures and modifying mortgages to keep people in their homes
- Protecting renters whose landlords face foreclosure, and providing an adequate safety net for the increasing numbers of homeless
- Expanding the supply of low-income housing

A secure, dignified retirement

Most women will live the latter part of their lives unmarried, either because they never married or because their marriage ended through divorce or widowhood. Yet unmarried women in their elder years face much higher poverty rates than married women, and elderly women in general struggle to maintain an adequate standard of living as they age.

It's difficult for women—and unmarried women in particular—to save and plan adequately for retirement due to a lifetime of disparities, including lower pay due to the gender wage gap, time out of the workforce while raising children or providing caregiving to other relatives, and lack of access to a partner's savings. Unmarried women also have lower access to employer-sponsored pensions or retirement plans because their own jobs do not offer them or because they do not have access to a spouse's plan, although some divorced or widowed women may have some access to a portion of a former spouse's plan.

Meanwhile, health care is often a significant concern in women's elder years. The vast majority of older women have insurance under Medicare, but they face coverage gaps and high cost-sharing requirements, resulting in high out-of-pocket costs.²³ This is a particular burden on unmarried women who have less income to start with, and this may be a barrier to obtaining health care services. Further, older women are more likely to have long-term care needs than men, but Medicare has limited coverage for these services—again exposing these women to high out-of-pocket costs.

Current and future retirees need strong public policies to help them achieve a dignified retirement. Therefore, improvements to the retirement system itself are needed in addition to legislative proposals that will ensure a woman's economic security during her working years and allow her to plan a more secure retirement.

The final section of this report focuses on legislation related to the following:

- Making sure that Social Security, the most important source of income in retirement, works for women and caregivers
- Expanding employer-based retirement plans
- Long-term care not covered by Medicare
- Continued work opportunities for older workers who must keep working to support themselves

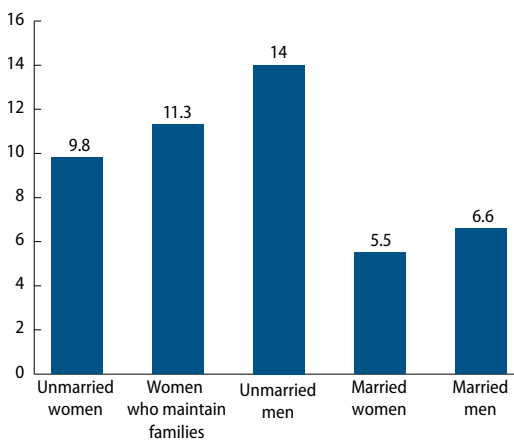
Economic security at work

Today women work nearly as much as men and make up about half of the workforce. A third of women were in the labor force in 1950,²⁴ but today 60 percent of all women are in the labor force,²⁵ as are nearly 80 percent of prime-age (25 to 54) unmarried women.²⁶ These women are working to support themselves and their families. They are often the sole breadwinner in their households, and many have children, elderly parents, or other relatives to support.²⁷ They are especially reliant on their own income, so policies to support workers, raise wages, and create good jobs are essential to this group.

Women struggle to be good providers because of longstanding discrimination and disparities in the workforce: They have different, lower-paying jobs than men, unequal pay even in the same jobs, and maintain the burden of family responsibilities. The current recession is exacerbating these problems with high rates of unemployment. Further, many workers lack access to job- or wage-protected leave from work, even in the case of illness or emergency, and they face inflexible schedules that hinder taking care of both work and family or other personal responsibilities.

FIGURE 1
Average unemployment rate in 2009

Unemployment rates were higher for unmarried women and men than married women and men



Source: Bureau of Labor Statistics, "Table 12: Employment status of the civilian noninstitutional population by marital status, sex, age, race, and Hispanic or Latino ethnicity," Annual Average 2009, using Current Population Survey. Data refers to women age 20 and older.

The legislation discussed in this section focuses on what unmarried women as workers need to provide for themselves and their families. First, enhanced protections for unemployed workers and programs to create jobs are crucial in the current economy. Second, unmarried women must earn a self- and family-sustaining wage, to which antidiscrimination, union rights, and minimum-wage legislation will contribute. Third, they need job training and higher education so that they can work in good jobs—not just any dead-end job. Finally, unmarried women need work-leave policies that recognize workers' responsibilities to their own and their families' health and well-being. Such policies would expand unpaid leave, establish paid leave, and increase work schedule flexibility.

Helping the unemployed in the recession

The most immediate concern for most workers today is lengthy and high levels of joblessness in the ongoing labor market recession. By the end of 2009, 15 million Americans were out of work,²⁸ and unmarried

women were no exception with an unemployment rate of 10.1 percent or 3.2 million women.²⁹ The average unemployment rate in 2009 was nearly twice as high for unmarried women and men as that for married women and men (see Figure 1).

Income support during periods of unemployment is critical, especially for unmarried women who earn less on average than other workers and who have less savings for emergencies like job loss.³⁰ Policies that allow workers to maintain employer-provided health insurance are also essential because losing one's job often means losing one's health insurance.

The American Recovery and Reinvestment Act, or Recovery Act, was signed into law in February 2009. It was intended to stimulate the economy and help end the recession. It provided nearly \$800 billion in federal funds to a host of projects and programs to save or create jobs and ameliorate the recession's effects.

One very important element was the Recovery Act's expansion and extension of unemployment insurance, which it did in two ways. First, it provided for the modernization of unemployment insurance rules so that more workers will be eligible to collect benefits. And second, it extended the number of weeks that workers can collect benefits and provided extra money in unemployment checks.

Expanded coverage for unemployment insurance. At the start of the recession, a major problem in the unemployment insurance, or UI system, was that only about one-third of women workers were able to collect unemployment insurance because of outdated eligibility rules (data by marital status is not available).³¹ Eligibility rules in many states prevented low-income workers, part-time workers, and workers leaving work for compelling family reasons—as opposed to being laid off—from participating, all of which disproportionately affect women. Because 6 in 10 unemployed women workers are unmarried, they are especially hurt by this system.

The Recovery Act helped expand coverage of the unemployment insurance program by providing \$7 billion in one-time grants to states in exchange for modernizing their unemployment compensation laws.³² Specifically, states could receive federal funds for making certain changes to the formula for determining eligibility for benefits, including taking more recent earnings into account, an expansion that helps women, low-wage workers, new entrants to the labor market, and others.³³

States could also qualify for the federal grants by adopting at least two more changes, including allowing coverage of part-time workers not seeking full-time work and workers leaving work for compelling family reasons, such as domestic violence or to care for a dependent family member. These changes especially help women to access UI benefits. More than half the states had already taken advantage of these funds and modernized their UI rules as of December 2009, bringing tens of thousands more workers into the unemployment insurance system.³⁴

Status

The spending portions of the **American Recovery and Reinvestment Act, P.L. 111-5**, were sponsored by Rep. David Obey (D-WI) and Sen. Daniel Inouye (D-HI). The tax portions were sponsored by Rep. Charles Rangel (D-NY) and Sen. Max Baucus (D-MT). The final votes were 246-183 in the House and 60-38 in the Senate in February 2009.

Status

The Unemployment Insurance Modernization Act, H.R. 290, which was included in the final American Recovery and Reinvestment Act, P.L. 111-5, was sponsored by Rep. Jim McDermott (D-WA). While it was not introduced as a stand-alone bill in the Senate in the 111th Congress, it was introduced in the 110th Congress by Sen. Edward Kennedy (D-MA).

Status

The Worker, Homeownership, and Business Assistance Act, P.L. 111-92, became law in November 2009. In the House, it was sponsored by Rep. Jim McDermott (D-WA) and passed 331-83 in September 2009. In the Senate, a substitute amendment championed by Sen. Jack Reed (D-RI) passed 98-0 in November.

The Department of Defense Appropriations Act, 2010, P.L. 111-118, passed the House 395-34 and the Senate 88-10 in December 2009. It was signed into law on December 19, 2009.

The Temporary Extension Act of 2010, P.L. 111-144, passed the House by voice vote on February 25, 2010 and passed the Senate by 78-19 on March 2, 2010, when it was signed into law.

The American Workers, State and Business Relief Act, S. Amdt. 3336 to H.R. 4213, was introduced by Sen. Max Baucus (D-MT) on March 1, 2010.

The Helping Unemployed Workers Act, H.R. 4183, has been introduced by Rep. Jim McDermott (D-WA) and has 29 co-sponsors. Its components have been incorporated in the Senate bill now under consideration.

Extended weeks and benefits of unemployment insurance. One of the recession's greatest challenges is sustained unemployment, which has led to an unprecedented number of long-term unemployed workers. The Recovery Act provided, on a temporary basis, additional weeks and extra payment of unemployment compensation to laid-off workers. These extended benefits and payments are especially important for unmarried women because they are more likely to need UI benefits.

Workers are usually entitled to 26 weeks of regular unemployment insurance, or UI benefits, plus some additional weeks in states with high unemployment, through the Extended Benefits program. The Recovery Act extended through the end of 2009 the Emergency Unemployment Compensation, or EUC program, which provides additional weeks of unemployment compensation for workers who exhaust their regular UI benefits.³⁵ The Recovery Act also provided an extra \$25 in weekly unemployment benefits, an important benefit since unemployment benefits replace only a portion of a worker's prior earnings, usually 30 percent to 50 percent.⁶

But even with Recovery Act extensions, many workers have exhausted or will soon exhaust all their unemployment benefits. Congress passed an extension of EUC benefits in November 2009 as a provision of the Worker, Homeownership, and Business Assistance Act. This bill added two additional tiers of benefits—or additional weeks to receive compensation—to the EUC,³⁷ making workers eligible for up to a total of 99 weeks of unemployment compensation in the worst-hit states.

The Recovery Act's unemployment compensation program, including the EUC's extended benefits and the extra \$25 weekly benefit, was temporary and had expiration dates, and it needed congressional reauthorization in order for workers to continue to receive these benefits.³⁸ This is especially important for long-term unemployed workers who qualify for the additional weeks of benefits but who lost their jobs later in the recession and have not exhausted their benefits by the date that the Recovery Act's UI program ends.³⁹ As the next section discusses, these workers likely include unmarried women since job loss in female-dominated sectors accelerated later in the recession.

Extensions to the extra \$25 weekly payment and EUC program have come in stages. The Department of Defense Appropriations Act, signed into law in December 2009, included extensions through the end of February 2010.⁴⁰ The unemployment programs temporarily expired at the end of February, but on March 2, Congress extended them through April 5, 2010 with passage of the Temporary Extension Act of 2010. The same week, the American Workers, State, and Business Relief Act, a bill to extend these benefits through the end of the year, was introduced. The proposed Helping Unemployed Workers Act would extend them through March 2011, and components of this bill have been incorporated into the Senate bill now under consideration. Unmarried women who lost jobs would benefit from these extensions.

Continuing employer-provided health insurance. The Recovery Act also expanded the Consolidated Omnibus Budget Reconciliation Act, or COBRA program, which allows many workers to continue their employer-sponsored health insurance even after they lose their job. This program is especially important for unmarried women who cannot turn to a husband's insurance plan if they lose their own job and insurance—though COBRA is often prohibitively expensive and therefore inaccessible. (For more information see the “Health Care for All” section of this report.)

Saving and creating jobs in the recession

National unemployment rose throughout the economy in the recession such that 15 million workers were unemployed at the start of this year,⁴¹ and there were more than six unemployed workers for every job opening as of December 2009.⁴² While most jobs lost early in the recession were in the manufacturing and construction industries, affecting primarily men, job loss later accelerated in female-dominated sectors, especially the public sector.⁴³

Sharp drops in state tax revenues created fiscal crises in many states that forced state budget cutbacks, including decreased government sector employment and indirect employment through public funding of programs and projects.⁴⁴ These layoffs have especially hurt women and their families because women make up the majority of state and local government workers. They account for 6 in 10 local government employees and half of state government employees,⁴⁵ and more than 4 in 10 women in public administration are unmarried.⁴⁶

The Recovery Act provided \$144 billion in fiscal relief to stabilize state budgets and reduce state employee layoffs, prevent teacher layoffs, and address teacher shortages.⁴⁷ This state budget relief, primarily in the form of Medicaid and education funding, saved and created jobs in the health care and education sectors.⁴⁸ Unmarried women workers should particularly benefit from this funding because women hold three-quarters of jobs in the education and health services industry,⁴⁹ and the top 20 occupations for unmarried women include several education and health-related occupations.⁵⁰

The Recovery Act also subsidized community service jobs for low-income workers through the Community Services Block Grant and child care jobs,⁵¹ most of which are held by women, through funding for the Child Care and Development Block Grant.⁵² The act funded many jobs in infrastructure and clean-tech or green sectors, too, and while these jobs are usually held by men, they will stimulate the economy through increased spending and demand.⁵³ Some of these green-sector jobs may be targeted to women through energy and climate change legislation, as discussed in the next section.

More federal funds are needed for job creation and for states facing ongoing budget crises. Forty-eight states have addressed or face budget gaps in the current fiscal year (FY 2010), and 44 already face or have addressed gaps in the next fiscal year,⁵⁴ which could

Status

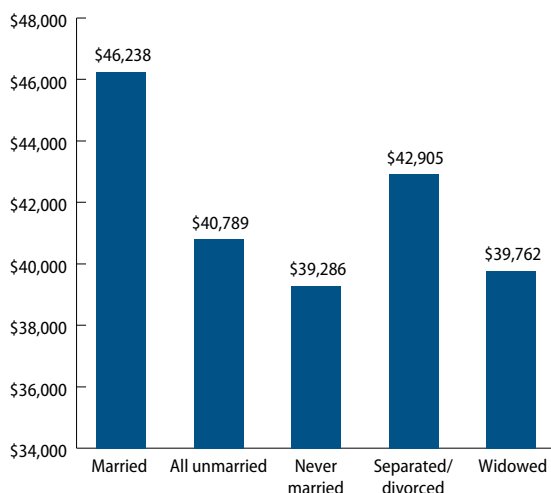
The Jobs for Main Street Act, H.R. 2847, which originated as the appropriations bill for the Departments of Commerce, State, and Justice, was developed by leadership and passed the House 217-212 in December 2009.

The Hiring Incentives to Restore Employment Act, HIRE Act, S. Amdt. 3310 to H.R. 2847, passed the Senate 70-28 on February 24, 2010.

FIGURE 2

Average personal earnings of women, by marital status

Unmarried women earn less on average than married women



Source: Women's Voices. Women Vote, "50 Years of Unmarried America: A Report on the Importance and Status of Unmarried America" (2010). This report uses data from Current Population Survey 2009 prepared by Lake Research Partners. Data refers to full-time, year-round workers, age 18 and over, and U.S. citizens only.

cause a loss of 900,000 jobs.⁵⁵ The \$154 billion Jobs for Main Street Act, passed by the House in December, would provide \$26.7 billion to prevent further public sector layoffs, with funding geared toward education and law enforcement personnel, as well as \$48 billion for infrastructure projects.⁵⁶ The Senate version of this legislation, the \$15 billion Hiring Incentives to Restore Employment Act, focuses on tax relief for businesses that hire new workers and includes reauthorization of highway programs. The Senate passed the HIRE Act bill in February. The House is expected to move forward on the Senate's version. While these various job-creation strategies do not target unmarried women in particular, many of the strategies will generally benefit women, including unmarried women, and will improve the overall economy.

Equal pay, better pay

Despite advancements in women's pay relative to men's a large gap remains: Full-time, full-year women workers earn 77 cents for every dollar a comparable man makes.⁵⁷ Men make more than women even in the same types of jobs and with the same level of education as women.⁵⁸

Unmarried women fare worse than married women and all men in wages, earning on average 56 cents to the dollar of married men's average earnings.⁵⁹ These low earnings contribute to the more than 20 percent poverty rate of unmarried women and the 30 percent rate for female-headed families.⁶⁰ Lower pay affects their ability to afford basic living necessities and to save for retirement. Legislation that will better enable working women to fight discriminatory pay, earn more money, or receive tax breaks will go a long way to providing income security and self-sufficiency.

Restoration of equal pay standards. The Lilly Ledbetter Fair Pay Act was the first law signed by President Barack Obama one week into his administration. The act clarifies that an unlawful discriminatory act occurs each time compensation is paid following a discriminatory pay decision, rather than only after the first time.⁶¹ The law corrects the 5-4 Supreme Court decision in *Ledbetter v. Goodyear Tire & Rubber Co.*, which ruled that Lilly Ledbetter needed to file a claim against her employer within 180 days of the initial gender-based pay discrimination she experienced even though she did not become aware of the discrimination until years after it began. The Ledbetter Act will better enable victims of discrimination to seek compensation and indirectly help to close the gender pay gap by deterring employers from engaging in discriminatory behavior.

Status

The Paycheck Fairness Act, H.R. 12/S. 182, passed the House 256-163 in January 2009. It was sponsored by Rep. Rosa De Lauro (D-CT). The Senate version was originally sponsored by Sen. Hillary Rodham Clinton (D-NY), and it is now being managed by Sens. Barbara Mikulski (D-MD) and Chris Dodd (D-CT). There are 38 co-sponsors on the Senate side.

Strengthening wage discrimination protections. The Paycheck Fairness Act would strengthen current prohibitions against wage discrimination. While the Ledbetter Act discussed above would bring antidiscrimination rules back to where they started, enacting the Paycheck Fairness Act would significantly improve current law going forward. This bill would amend and improve the 1963 Equal Pay Act, and would allow full recovery of damages for sex-based pay discrimination; close loopholes in employer defenses; limit the bases allowed to justify differences in pay; protect employees who share salary information from retaliation; and improve the government's ability to collect data and enforce our equal pay laws.⁶²

Nondiscrimination based on sexual orientation. Lesbian and bisexual women face discrimination based on their sexual orientation as well as gender-based discrimination. The bipartisan Employment Non-Discrimination Act would extend federal workplace discrimination protections to workers based on their sexual orientation or gender identity, in addition to race, religion, and other categories.⁶³ It would prohibit most employers from discriminating on these bases in hiring, firing, or compensation decisions.

Improving pay and benefits through unions. Unions are one of the best avenues to economic security. Because unions help workers negotiate contracts with their employers, and workers have much more bargaining power as a group than on their own, union membership gives workers higher wages, more benefits like health insurance and pensions, and better working conditions.⁶⁴ For the typical woman, unionization raises wages by 11.2 percent compared to her nonunion peers, and the gain is even greater for women in low-wage occupations.⁶⁵ More than 4 in 10 women union workers are unmarried,⁶⁶ and women workers are expected to be the majority of union members by 2020.⁶⁷ Ensuring their rights and maintaining this avenue for improvement in wages and benefits is important.

Unmarried women workers will benefit greatly from the Employee Free Choice Act, which would allow more workers to collectively negotiate for better pay, benefits, and working conditions by providing a fair path to unionization. Current labor law does not guarantee workers who want to form a union the ability to do so without employer interference, and the union selection process is too often characterized by intimidation, coercion, and violation of labor law.

The Employee Free Choice Act has three components. First, it would level the playing field between union members and management so that they may negotiate a fair first contract in a timely manner, since negotiations are often subject to delay tactics by employers. Second, it will increase the penalties on companies that violate workers' right to join a union. Finally, it would better protect the right of workers to make a free choice to form a labor union by allowing workers to organize through a fair and timely process.⁶⁸

Increasing the minimum wage. The current minimum wage of \$7.25 per hour is barely adequate for a single full-time worker, and it is certainly not enough to lift many workers with a family or dependents over the poverty line.⁶⁹ Nearly 40 percent of minimum-wage

Status

The Employment Non-Discrimination Act, ENDA, H.R. 3017/S.1584, has been introduced by Reps. Barney Frank (D-MA) and Ileana Ros-Lehtinen (R-FL) in the House, where it has 197 co-sponsors, and Sens. Jeff Merkley (D-OR) and Susan Collins (R-ME) in the Senate, where it has 44 co-sponsors. Hearings in the House Education and Labor Committee and Senate Committee on Health, Education, Labor, and Pensions were held in the fall 2009.

Status

The Employee Free Choice Act, H.R. 1409/S. 560, passed the House in the 110th Congress, 241-185, but on the Senate side the bill did not achieve cloture. It has been reintroduced in both Houses, and is sponsored by Rep. George Miller (D-CA) in the House and has been managed by Sen. Tom Harkin (D-IA) since the passing of its original Senate sponsor, Sen. Edward Kennedy (D-MA). It has 228 House and 40 Senate co-sponsors.

earners over age 24 are unmarried women.⁷⁰ Raising the wage to an adequate level is imperative to these women and their families' well-being. A raise in the minimum wage would also have an indirect impact on other hourly workers up the income scale, as higher-paid workers' wages are adjusted to reflect a new wage floor. Further, research from the most recent raise in the minimum wage indicates that single parents—who are primarily women—disproportionately benefit from such raises.⁷¹

Status

The Living American Wage Act, H.R. 3041, has been introduced by Rep. Al Green (D-TX).

To prevent the minimum wage from being a poverty wage—especially for workers with dependents—the Living American Wage Act would tie the federal minimum wage to the federal poverty line for a family of two with one child. The wage would be automatically adjusted, or indexed, to maintain 15 percent more than this poverty level, which changes annually to account for inflation. This will allow even minimum-wage earners to live above the poverty level, including single mothers with a child.

Status

The Working for Adequate Gains for Employment in Services Act, or WAGES Act, H.R. 2570, has been introduced by Rep. Donna Edwards (D-MD), and it has 34 co-sponsors.

Workers who earn tips are subject to a lower wage floor than other minimum-wage earners. Most tipped workers are women (6 in 10 tipped workers and 7 in 10 wait staff),⁷² and more than 70 percent of waitresses are unmarried.⁷³ The regular minimum wage saw modest increases in the past two decades, but the tipped minimum wage remained stagnant, standing at \$2.13 per hour or \$4,430 per year since 1991.⁷⁴

The Working for Adequate Gains for Employment in Services Act, or WAGES Act, aims to raise the tipped minimum wage to \$5.00 per hour by July 2011 and then automatically peg it to 70 percent of the regular minimum wage, so that it is not allowed to decrease in relation to the regular minimum wage. This would also provide workers a steady income regardless of the shift's or season's tips.

Like the tipped minimum wage, the regular minimum wage is often devalued by inflation when raises are many years apart. This means that the minimum wage's purchasing power diminishes and minimum-wage workers fall further behind. A proposal to raise the minimum wage and peg it automatically to changes in the average median wage would maintain the wage at a more reasonable level. Legislation to this effect is expected in 2010. Such a raise would be extremely beneficial to the many unmarried women who earn at or close to the minimum wage, and it would help them support themselves more securely on their income.

Improving pay of traditionally female jobs. Women continue to be segregated into lower-wage occupations that pay much less than traditionally male jobs. Women in these jobs—many of which involve caregiving for children, the elderly, or the sick, jobs that women traditionally held in the home and did without pay—need policies that will improve the occupations' pay and status. Several proposals mentioned throughout this report that would help provide more care services to customers and improve the quality of these services would also benefit the women who hold those positions.

These services and occupational fields include:

- Child care and early education—see discussion of the Child Care and Development Block Grant and early education bills in the section “Child Care Assistance and Early Education.” Over half of female child care workers (53 percent) are unmarried.⁷⁵
- Health care workers—the pending health reform legislation (see section “Health Care for All”), includes numerous provisions to improve workforce training and development as well as addressing the projected shortage of nurses. Health care sector jobs are in the top 20 occupations for both married and unmarried women, including registered nurses and home health aides.⁷⁶
- Direct care workers—the pending health reform legislation contains an amendment to include direct care workers as a “high priority” focus area of the National Healthcare Workforce Commission, which would review the current and projected health care workforce and provide information to policymakers on how to align federal health care workforce resources with national needs. The vast majority of direct care workers are women, and a disproportionate number are unmarried with children.⁷⁷
- Long-term care workers—these are a subset of direct care workers. See discussion of the CLASS Act in this report’s final section, “Secure Retirement.”

Emergency funds for needy families. The Temporary Assistance for Needy Families program, or TANF, is the principal federal safety net for poor and low-income families with children. It provides states with federal funds for a wide range of activities, including providing cash assistance for needy families, child care, and job preparation.⁷⁸ Because TANF primarily aids low-income single parents, and mothers are usually primary caregivers for children, female-headed families make up 90 percent of recipient families.⁷⁹

The Recovery Act created a \$5 billion emergency fund under which states can receive federal funding for spending increases associated with TANF.⁸⁰ For TANF recipients, the emergency funds are very important, but the funds are not limited to workers in families receiving cash assistance. The emergency fund expenditures may be for subsidized employment, basic assistance, or short-term benefits.

Current congressional authorization for the emergency TANF program will expire on September 30, 2010, and Congress must also reauthorize the regular TANF block grant by the same date.⁸¹ While changes to the overall program are expected, potential changes are not yet known.

Tax credits to increase income of low-wage workers. The Earned Income Tax Credit, or EITC, is a wage supplement in the form of a tax credit for low- to moderate-income working individuals and families. Because the credit is refundable, it is available to taxpayers even if the amount of the credit exceeds their tax liability, resulting in a net payment to the taxpayer. That is, eligible workers receive a “refund” even if they don’t owe any taxes.

The EITC is intended to incentivize work and provide additional assistance to workers in low-wage jobs. It increases these workers' incomes and helps them manage work-related expenses such as transportation, child care, and clothes. Research shows that the EITC is associated with an increase in workforce participation, especially among single parents.⁸²

The EITC is only available to low-income workers. The amount depends on wage earnings, family size, and marital status. In 2009, it was worth up to \$457 for a single person without children and up to \$5,657 for a parent of three children. The EITC is meant to encourage work by improving earnings, so the credit begins to phase out if a worker earns less than two-thirds of the federal poverty level.⁸³ The Recovery Act provided tax relief to low-income workers by temporarily increasing the EITC for families with three or more children as well as to married couples.

Status

The Responsible Fatherhood and Healthy Families Act, S. 1309/H.R. 2979, has been introduced by Sen. Evan Bayh (D-IN) and Rep. Danny Davis (D-IL).

Low-income workers without children (80 percent of unmarried women do not currently have minor children) receive significantly lower EITC refunds than parents. Two pieces of pending legislation would increase payments to childless adults or noncustodial parents (a custodial parent has primary physical custody of a child; a noncustodial parent may see or spend time with a child, but typically does not live with a child). The Senate version of the Responsible Fatherhood and Healthy Families Act would over several years raise the maximum benefit for workers without qualifying children and increase the phase-out threshold of the maximum benefit, meaning that more low-income workers would receive the maximum benefit.⁸⁴ And a provision of the American Clean Energy and Security Act, energy and climate change legislation that has passed the House, would also expand the EITC for childless adults (see next section, "Access to Higher-Paying Jobs," for details on this bill).

Finally, the Recovery Act established the Making Work Pay credit, a temporary tax credit worth up to \$400 for an individual that is paid mostly through reduced paycheck withholdings. This credit is available to all workers regardless of marital or parental status.

Access to higher-paying jobs: Training, education, and careers

Having any job is often not enough. Unmarried women, who need to support themselves and their families on their own income, need good jobs that lead to careers and ensure self-sufficiency with good wages and benefits. But women are still segregated into mostly lower-paying occupations: Forty-six percent of unmarried women workers are in just 20 occupations, including secretaries, nurses, teachers, cashiers, salespersons, home health aides, and waitresses.⁸⁵ These traditionally female occupations pay much less than jobs nontraditional for women, in which men are the vast majority of workers.⁸⁶ (The occupational distribution of married and unmarried women indicates that they hold very similar jobs—indeed, 18 of the top 20 occupations for unmarried women are also on the list of top 20 occupations for married women, though they are in a different order.)⁸⁷

Good jobs that lead to careers and pay a family-sustaining wage frequently require postsecondary education and other skills development. Thus, a critical element of ensuring unmarried women’s economic security is policies that help improve women’s skills and move them into higher-paying and nontraditionally female jobs. These policies include funding for postsecondary education and training; targeting women for job opportunities, especially in fields where women are a small minority; and putting women on career paths that ensure future job opportunities and economic self-sufficiency.

Workforce training. The Recovery Act provided \$4.8 billion for workforce development programs to help unemployed and other workers develop their jobs skills.⁸⁸ Most funding went to programs authorized by the Workforce Investment Act, or WIA, the major federal program for workforce development. WIA provides funding to states for employment services, operation of one-stop career centers, adult education and literacy programs, and job training programs. While WIA does not focus on or gear services to women, they made up nearly half of adult participants in WIA programs in 2008 (data by marital status is not available but about one-fifth of female WIA exiters were single mothers),⁸⁹ and career development and training are crucial to improving unmarried women’s job prospects and making sure they earn a wage that can support them and their families.

Recovery Act-funded programs that should particularly benefit unmarried women include the Pathways Out of Poverty grant program, which provides training and placement services in jobs in energy efficiency and renewable energy industries,⁹⁰ and the High-Growth Sector Competitive Grant program. Qualified workers for this program include those who need training to secure full-time employment or advance in their careers, including low-wage workers, workers who need to upgrade their skills, and workers who are currently working part time.⁹¹

Congress may consider legislation to reauthorize WIA in early 2010, which will also be an opportunity for policymakers to make changes or improvements to the program. A broad overhaul is not expected, but discussion is likely to focus on how to make the jobs services and adult learning parts of WIA work better together, how to ensure that low-skilled workers gain skills rather than simply be placed in another low-skill job, and how to improve the state- and local-level governance of the Workforce Investment Boards that manage WIA programs.

Targeting nontraditional jobs and careers to women. Several legislative proposals aim to ensure women receive training for and access to jobs that are expected to provide a good wage and be in demand in the future, but in which women are currently under-rep-

The top 20 jobs of unmarried women

These are primarily lower-paying occupations

Occupation	Unmarried women in that occupation
Cashiers	4.9%
Secretaries and administrative assistants	3.5%
Nursing, psychiatric, and home health aides	3.3%
Waiters and waitresses	3.2%
Retail salespersons	3.1%
Registered nurses	2.9%
Elementary and middle school teachers	2.5%
Maids and housekeeping cleaners	2.5%
Customer service representatives	2.4%
Receptionists and information clerks	2.2%
Child care workers	2.0%
First-line supervisors/managers of retail sales workers	2.0%
Cooks	1.6%
Personal and home care aides	1.5%
Accountants and auditors	1.5%
Bookkeeping, accounting, and auditing clerks	1.4%
Office clerks, general	1.4%
Managers, all other	1.3%
Janitors and building cleaners	1.3%
First-line supervisors/managers of office and administrative support workers	1.3%

Source: U.S. Census Bureau, Data Ferret, Current Population Survey (2009). Data is for full-time and part-time workers age 18 and over.

Status

The Pathways Advancing Career Training Act, PACT Act, H.R. 2074, has been introduced by Rep. Rosa De Lauro (D-CT) and has 45 co-sponsors.

Status

The Strengthening Employment Clusters to Organize Regional Success Act, SECTORS Act, H.R. 1855/S. 777, has been introduced by Reps. Dave Loebsack (D-IA) and Todd Platts (R-PA) and Sens. Sherrod Brown (D-OH) and Olympia Snowe (R-ME).

resented. Unmarried women who need to support themselves and their families on their income will benefit from these program.

The Pathways Advancing Career Training Act, or PACT Act, would provide assistance to states for training programs that prepare women and other disadvantaged groups for employment in high-wage, high-skill fields where they are often under-represented. It would also allow states to develop and support programs that address barriers to employment faced by single mothers, displaced homemakers, women re-entering the workforce, and domestic violence victims.

Certain industries sometimes have shortages of skilled workers. The bipartisan Strengthening Employment Clusters to Organize Regional Success Act, or SECTORS Act, would fund programs to build new workforce pipelines for industries facing worker shortages and place workers on a career ladder, offering training and placement in jobs leading to economic self-sufficiency. The act includes a provision to recruit and retrain women in nontraditional occupations.

Also, a provision of the House American Clean Energy and Security Act and the Senate Clean Jobs and American Power Act, the major pieces of energy legislation to combat climate change, would establish the Green Construction Careers Demonstration Project to fund projects that target quality green jobs and training opportunities to women and other underserved communities.

The Women WIN Jobs Act, expected to be introduced this year, would expand the only existing federal program designed to train women for nontraditional jobs, the Women in Apprenticeship and Nontraditional Occupations, which has only \$1 million of funding annually and focuses only on the construction. Women WIN Jobs would establish a program targeting low-income women to receive training in nontraditional occupations that lead to economic self-sufficiency. The bill would authorize \$100 million for grants to states for recruiting, training, placing, and retaining women in high-demand, high-wage non-traditional occupations. The goal is to ensure that women will have access to well-paying careers in high-growth fields and will receive the support they need to be successful.⁹²

Access to higher education. A college education is associated with higher earnings and better workplace benefits,⁹³ and programs that encourage postsecondary education and college graduation will put women on the path to success in the workforce. Further, all women are likely to benefit from these programs since more than half of students at four-year institutions and nearly 6 in 10 community college students are women.⁹⁴ The vast majority of all traditional undergraduates (77 percent) and community college students are unmarried (70 percent).⁹⁵

The Recovery Act increased funding for postsecondary education. It provided \$17 billion to close the shortfall in the Pell Grant program, which provides needs-based scholarships to undergraduate college students, including community college students. The Recovery

Act also boosted Pell grant amounts by \$500 to \$5,350 in the first year and more in the second year.⁹⁶ And it increased the tuition tax credit, renamed the American Opportunity Tax Credit, to help pay expenses for higher education. This credit, available to low- and moderate-income students, is worth up to \$2,500 a year and is partially refundable.⁹⁷

Congress is also considering an overhaul of the student financial aid system to make college more affordable and accessible. The Student Aid and Fiscal Responsibility Act, which passed the House in September 2009, would strengthen several existing federal student loan and grant programs by increasing funding, lowering interest rates, indexing certain grants to inflation, increasing the amount of loans and grants, and converting all federally financed loans to the more cost-efficient Direct Loan program.⁹⁸ Together, these should decrease the cost of college—and the balance of student loans that often pay for it—allowing more unmarried women to attend college and to be less burdened by debt when they graduate or finish classes.

The bill also includes the administration's proposed American Graduation Initiative to provide new federal support for community colleges. It would improve community college education by encouraging partnerships between community colleges, states, businesses, job training, and adult education programs to improve instruction, and implement programs that will increase the number of students who finish school with an employer-recognized credential.⁹⁹ Access to community college, which is more affordable than traditional four-year universities, will allow many more unmarried women to start down a career path and have a greater chance at a well-paying job.

Status

The Student Aid and Fiscal Responsibility Act, SAFRA, H.R. 3221, sponsored by Rep. George Miller (D-CA), passed the House 253–171 in September 2009 and awaits introduction and consideration in the Senate.

Balancing work, life, and family: Expanding unpaid leave

The ability to take leave from work during major life changes and emergencies without losing one's job is an imperative for modern workers who must balance work with their own health needs and with family responsibilities. The Family and Medical Leave Act, or FMLA, gives workers up to 12 weeks of unpaid leave to care for a worker's own or a family member's serious health condition or to care for a new child. It does not cover routine, short-term illness like the flu.

But the federal FMLA only covers about half the labor force because it only applies to workers in companies with 50 or more employees and requires that a worker have been with his or her current employer for a year and logged at least 1,250 hours.¹⁰⁰ Further, the FMLA only allows leave to care for oneself or for immediate family members, including a spouse—which under the federal Defense of Marriage Act means opposite-sex spouses only—child, or parent. A woman with other types of loved ones, such as an unmarried partner, same-sex spouse, sibling, grandchild, or grandparent, will not have job protection if she takes leave to provide care. Similarly, an unmarried woman may not have any relatives who are eligible to take FMLA-provided leave to care for her. (Some state FMLA laws may be more inclusive.)

Status

The Airline Flight Crew Technical Corrections Act, P.L. 111-119, became law in December 2009. It passed the Senate by unanimous consent in November 2009, and it passed the House by voice vote in December 2009, when it was signed by the president.

Status

The Family and Medical Leave Inclusion Act, H.R. 2132, has been introduced by Rep. Carolyn Maloney (D-NY) and has 25 co-sponsors.

The Family and Medical Leave Enhancement Act, H.R. 824, has been introduced in the House by Rep. Carolyn Maloney (D-NY). It has been introduced on the Senate side in the past by Sen. Christopher Dodd (D-CT) but has not been re-introduced thus far in the 111th Congress.

The Family Fairness Act, H.R. 389, has been introduced by Rep. Tammy Baldwin (D-WI).

Status

The Domestic Violence Leave Act, H.R. 2515, has been introduced by Rep. Lynn Woolsey (D-CA).

Several bills currently pending in Congress would expand the workplaces covered or workers who could take FMLA leave or would expand the types of absences allowed. This would benefit unmarried women because they may have less flexibility to take leave than married women, who may be able to rely on a husband for sharing caregiving responsibilities or who may himself be eligible to take leave to care for a family member.

These policies should be seen as first steps toward a comprehensive, fully inclusive leave policy that would guarantee wage protection (paid leave) in addition to job protection (unpaid leave) for all workers and family types.

FMLA coverage for flight attendants. The first work-family policy signed into law by the current president was the Airline Flight Crew Technical Corrections Act, which will enable more airline employees to take FMLA leave. Many employees were previously excluded due to the unique way the airline industry calculates employees' hours. Nearly three-quarters of flight attendants are women. They face higher-than-average occupational injury rates on top of illnesses related to aircraft pressurization and recycled air, which makes this an important bill to this workforce.¹⁰¹

Expanding the definition of family. Expanding the definition of "family" in leave policy will give more unmarried women the opportunity to give and receive care under the FMLA. The Family and Medical Leave Inclusion Act would allow an employee to take leave to care for or receive care from additional family members, including a same-sex spouse (as determined under state law), domestic partner and his or her children, parent-in-law, adult child, sibling, or grandparent. (Note: The Domestic Violence Leave Act, H.R. 2515, discussed below, also would expand the FMLA to allow workers to take leave to care for a domestic partner, child of a domestic partner, or same-sex spouse.)

Additional workplace coverage and leave allowance. The Family and Medical Leave Enhancement Act would extend FMLA coverage to workplaces with 25 to 50 employees and would allow workers 24 hours of leave per year for parental involvement in children's school or activities, as well as routine family medical needs.

Part-time workers. The Family Fairness Act would allow part-time workers, most of them women,¹⁰² to take FMLA leave. The act would make an employee eligible for coverage once the worker has been employed at least a year, regardless of the numbers of hours worked.

Domestic violence leave. The Domestic Violence Leave Act would allow FMLA leave to care for oneself or a family member suffering the effects of domestic violence, sexual assault, or stalking.

Protecting domestic violence victims' economic security. Outside the FMLA system, pending legislation would provide financial security to victims of domestic violence and other abuse, many of whom report they lose jobs at least partly due to domestic vio-

lence.¹⁰³ The bipartisan Security and Financial Empowerment Act, or SAFE Act, would allow victims of abuse to take 30 days of emergency unpaid leave to make court appearances, seek legal assistance, obtain medical care, and get help with safety planning.¹⁰⁴ Workers forced to leave their jobs because of violence or abuse would be eligible for unemployment benefits, and health insurance companies would be prohibited from dropping the insured because of prior violence or abuse. (Note: The Healthy Families Act, discussed below, would allow up to seven paid days off for victims of domestic violence.)

Balancing work, life, and family: Achieving paid leave and greater flexibility at work

Currently there are no federal guarantees of paid leave for workers, whether to care for one's own illness, a child's or family member's health, or when a woman has a baby. This is a great burden on unmarried women workers, and especially single mothers. Unmarried women may not be able to afford to take time off without pay and may be legally fired for taking time off, and single mothers without a parenting partner must leave work when an emergency or other situation arises because there is no one else to do so. Low-wage workers have even less access to benefits like paid leave even though they are most in need of such policies because they cannot afford to take time off without pay.¹⁰⁵

Several bills under consideration would begin to allow workers to take time off—with pay in addition to job protection—to care for themselves or a loved one, or to have flexibility in their work schedules so that they can tend to family and other needs that occur during normal work hours. This is crucial to addressing work-family conflict.

Paid sick days. Despite the fact that everyone gets sick—and most workers do not have a caretaker at home to tend to ill family members—there is no national guarantee of paid sick days. More than 4 in 10 workers do not have formal paid sick day policies for which they are eligible.¹⁰⁶ Women are disproportionately affected: Nearly half (47 percent) of women working in the private sector lack paid sick days, and more than half (53 percent) of working mothers cannot take days off for sick children.¹⁰⁷ Four-fifths of low-wage workers, most of whom are women, also do not have any paid sick days.¹⁰⁸

Unmarried women may feel compelled to go to work even when ill or to send sick children to school or leave them home alone, rather than risk losing their job or a day's pay.¹⁰⁹ This is especially a burden for single mothers who may not have a partner to share caregiving responsibilities with, or who may not have a second income in the household to make up for lost wages.

The Healthy Families Act, or HFA, would establish the first national standard of paid leave in the United States. It would allow workers to earn up to seven paid sick days a year based on hours worked. The HFA would apply to firms with 15 or more employees, and it

Status

The Security and Financial Empowerment Act, SAFE Act, H.R. 739/S. 1740, has been introduced by Rep. Lucille Roybal-Allard (D-CA) and Ted Poe (R-TX) in the House and Sen. Patty Murray (D-WA) in the Senate.

Status

The Healthy Families Act, H.R. 2460/S. 1152, has been introduced by Rep. Rosa DeLauro (D-CT) and Sen. Edward Kennedy (D-MA); it is now being managed in the Senate by Sen. Chris Dodd (D-CT). It has 121 House co-sponsors and 24 Senate co-sponsors. A hearing in June 2009 before the Workforce Protections Subcommittee of the House Education and Labor Committee reviewed this bill.

Status

The Family Leave Insurance Act, H.R. 1723, has been introduced by Rep. Pete Stark (D-CA) and has 35 co-sponsors.

Status

The Family Income to Respond to Significant Transitions, FIRST Act, H.R. 2339, is sponsored by Rep. Lynn Woolsey (D-CA) in the House and it has 24 co-sponsors. A hearing in the Workforce Protections Subcommittee of the House Education and Labor committee was held in June 2009.

Status

The Federal Employees Paid Parental Leave Act, FEPLA, H.R. 626/S.354, is sponsored by Rep. Carolyn Maloney (D-NY) and Sen. Jim Webb (D-VA). It passed the House in June 2009 by 258-154. It has 22 Senate co-sponsors.

Status

The Domestic Partnership Benefits and Obligations Act, H.R. 2517/S. 1102, is sponsored by Reps. Tammy Baldwin (D-WI) and Ileana Ros-Lehtinen (R-FL) and Sens. Joseph Lieberman (I-CT) and Susan Collins (R-ME). It has 138 bipartisan House co-sponsors and 25 bipartisan Senate co-sponsors. It was approved by the House Oversight and Government Reform committee 23-12 in November 2009 and by the Senate Homeland Security and Governmental Affairs Committee 8-1 in December 2009.

would allow sick time to be used for routine illness and problems associated with domestic violence, as well as preventive care.

Paid family and medical leave insurance program. While the Healthy Families Act would provide paid days for routine, short-term illness, there would still be a need for paid family and medical leave for more serious illness and maternity leave. This is a particular concern for unmarried women who make less on average than married women.

The Family Leave Insurance Act would establish a trust fund to allow workers to take up to 12 weeks of paid leave to recover from their own serious illness; care for a sick family member, including a child, parent, spouse, domestic partner, grandchild, grandparent, or sibling; care for and bond with a new child; or deal with the military deployment of a family member. This bill would especially help those workers and families who cannot afford to take leave allowed under the Family and Medical Leave Act because it is unpaid. Wage replacement would be paid on a progressive scale so that lower-wage workers would receive a greater percentage of their income through the insurance program than higher-wage earners.¹¹⁰

States also have the option to set up standalone paid family and medical leave programs. The Family Income to Respond to Significant Transitions, or FIRST Act, would make federal funding available to states to start and sustain paid family leave programs. The bill would provide grants to states to implement and develop paid leave programs that provide full or partial wage replacement for at least six weeks for conditions covered by the Family and Medical Leave Act.

The federal government as a model employer. Expanded rights and benefits for federal employees should set a national standard since the federal government is the country's largest employer and is considered a model for private employers.

Federal employees currently have 12 weeks of unpaid parental leave through the FMLA. The Federal Employees Paid Parental Leave Act, or FEPLA, would provide paid leave for 4 of those 12 weeks when a federal employee has a new child, including an adopted child. It does not explicitly discriminate against lesbian, gay, bisexual, or transgender parents, but it has the same coverage as the FMLA, which does not cover same-sex spouses, unmarried partners, or domestic partners.

To deal with this issue, the bipartisan Domestic Partnership Benefits and Obligations Act would provide equal employee benefits like health insurance and pensions to same-sex domestic partners of federal employees, excluding members of the military.

Flexible work schedule and location. Adopting flexible working conditions in the United States would help workers who have family responsibilities, including raising children or caring for elderly relatives. Support for flexibility is strong: In one national survey, nearly

80 percent of workers said they would like more flexible work options and would use them if there were no negative consequences at work.¹¹¹ Flexibility is especially important for unmarried women who may not have a partner to share caregiving responsibilities.

The Working Families Flexibility Act would let employees request flexible work terms and conditions, including a change in the number of hours worked, times of day worked, and location of work. It would also make sure employers consider these requests. While any employee would be covered by this law, it is primarily intended to assist workers with family responsibilities. This legislation is modeled after the United Kingdom's successful right to request law, the Flexible Working Act, which grants employees with children under age 6—or 18 if the child has a disability—the right to request flexible work arrangements from their employers.¹¹²

Status

The Working Families Flexibility Act, H.R.1274, has been introduced by Rep. Carolyn Maloney (D-NY).

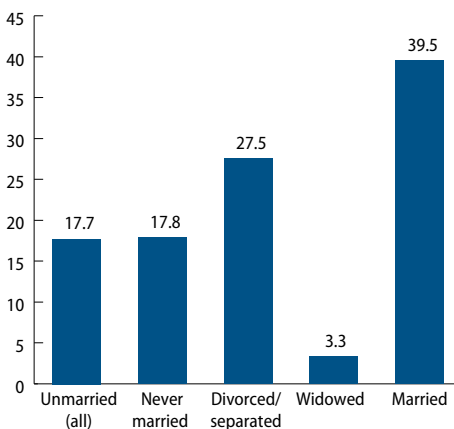
Economic security for single mothers and their children

Single parents are uniquely challenged to support and raise a family. Even with historically high employment rates compared to previous generations, women remain primary caregivers for their families, and many more women are raising children without a spouse compared to prior generations. Indeed, one-fifth of families with children are headed by a working single mother.¹¹³ Further, the majority of low-income working mothers are single mothers who will disproportionately benefit from policies that help low-income parents.¹¹⁴ These low incomes also put their children's health and well-being at risk: More than half of children under 5 and more than 4 in 10 children under 18 who live with a single mother are in poverty.¹¹⁵

These women are in a bind if they have to work or go to school to support their families but cannot find affordable, quality care for their children during that time. It's therefore imperative that child care—including early childhood education—be available at a reasonable cost for the nearly 10 million single mothers who want and need to work or attend school. Unfortunately, few children receive child care assistance.¹¹⁶

FIGURE 3
Women with children

Percent of women living with their own children under age 18, by marital status



Source: Women's Voices. Women Vote, "50 Years of Unmarried America: A Report on the Importance and Status of Unmarried America" (2010). Report uses data from Current Population Survey 2009 prepared by Lake Research Partners. Figures refer to citizens only.

Recovery Act funding and other proposed funding increases, as well as new legislation, aim to provide child care to more working families. Other policies, such as tax credits for people with children, health insurance and nutrition assistance for children in low-income families, and enforcement of child support orders are essential elements to the financial well-being of mothers raising children without a partner.

Child care assistance and early education

Child care is a critical support for working mothers, especially single mothers. It allows children to be cared for while their mothers are at work and makes women more successful workers. In fact, a 2002 study found that single mothers of young children who receive child care assistance were 40 percent more likely to still be employed after two years than those who did not receive any help paying for child care.¹¹⁷ What's more, child care is essential to a child's overall development, and children who receive preschool education are much more likely to succeed in school than those who start their education at age 5.¹¹⁸

Child care is very expensive, however, ranging from \$3,500 to \$16,000 per year or more per child in child care centers.¹¹⁹ And current federal funding levels fall far short of what's needed, with one in seven eligible children receiving child care and waitlists of hundreds of thousands.¹²⁰

Child Care and Development Block Grant. The CCDBG is the major federal child care assistance program. It provides funds to states to subsidize child care for low-income families and families receiving or transitioning from public assistance, and to improve the quality of care. The Recovery Act provided a one-time supplemental appropriation of \$2 billion to the CCDBG, in addition to the \$2.1 billion of discretionary funding for 2009 authorized by the regular appropriations process (the Omnibus Appropriations Act of 2009, P.L. 111-8).¹²¹ The Recovery Act funds are expected to serve an additional 300,000 children.¹²² The act targeted some of the CCDBG funds to quality improvement, including for infant and toddler care specifically.

The CCDBG is due to be reauthorized by Congress this year. The CCDBG was initially up for reauthorization in 2002, but Congress established mandatory child care funding levels until 2010 in reauthorization legislation for the TANF program in 2006.¹²³

The Starting Early, Starting Right Act would reauthorize the CCDBG for 2011 through 2014. It would increase discretionary funding to \$4 billion a year to help clear the current state waiting lists and increase access to high-quality early care and education. In addition to increasing funding for assistance, it includes provisions to ensure the health and safety of child care settings, expand infant and toddler care, and require recipient states to dedicate at least 15 percent of funds to improving the quality of care through a menu of program options, including creation of quality rating and improvement systems, monitoring care programs, providing grants for providers' training, or other measures.

Quality improvement of early care and education programs. Many of the principles for quality improvement of early education programs contained in the Starting Early, Starting Right Act are also included in the early education section of the pending Student Aid and Fiscal Responsibility Act, or SAFRA. This bill would authorize the Early Learning Challenge Fund, a competitive grant program proposed in the 2010 and 2011 presidential budgets, which would incentivize states to improve the quality of early learning for disadvantaged children from birth to age 5. SAFRA would authorize \$1 billion each year for eight years to fund states' early learning initiatives.¹²⁴

The Head Start and Early Head Start programs provide early care and preschool education to children from birth to kindergarten as well as family support services like health screenings, parenting resources, and social services. The Recovery Act provided \$1 billion to Head Start and \$1.1 billion to Early Head Start in addition to regular funding of \$7.1 billion in 2009.¹²⁵

Status

The Starting Early, Starting Right Act, S. 1000/H.R. 4358, has been introduced by Sen. Robert Casey (D-PA) and Sen. Blanche Lincoln (D-AR) in the Senate and Rep. Tammy Baldwin (D-WI) in the House.

Status

The Student Aid and Fiscal Responsibility Act, SAFRA, H.R. 3221, sponsored by Rep. George Miller (D-CA) passed the House 253–171 in September 2009 and awaits Senate introduction and consideration.

Defraying the cost of child care. The Child and Dependent Care Tax Credit, or CDC tax credit, defrays a small portion of expenses for child or dependent care services so that parents are able to be at work. The credit is available to people with earned income and can be worth up to 35 percent of qualifying expenses depending on income. Qualifying expenses are up to \$3,000 for one dependent or \$6,000 for two or more dependents.

While helpful to many families, the lowest-income families, who are most in need of the credit, may receive little to no benefit. Because the credit is not refundable, low-income families with low to no tax liability do not receive the full value of the credit, while higher-income families with higher tax liabilities receive a much larger credit.¹²⁶ The CDC tax credit is therefore not optimum for low-income families—it is the secondary policy for paying for child care after subsidies discussed above. And even with the CDC tax credit, families must still incur high out-of-pocket expenses.

Several pending bills would expand the CDC tax credit, increase its value, or both.

- The bipartisan Family Tax Relief Act would improve the CDC tax credit by making it fully refundable so that the lowest-income families would become eligible, increase the percentage of expenses that may be claimed for lower-income families, increase the income threshold at which the credit is reduced, increase the expense limit, and adjust the expense and income limits for inflation.¹²⁷
- The Right Start Child Care and Education Act would increase the income threshold at which the credit is reduced, increase the rate of the credit, and make it refundable. It would also increase the rate of the tax credit for employer-funded child care facilities, and it would provide a tax credit to child care providers with a bachelor's degree to urge quality care.
- The Helping Families Afford to Work Act would also increase the income threshold at which the credit is reduced, increase the amount of the credit from 35 percent to 50 percent of expenses and the maximum amount of the credit, and make the credit refundable.

Compilation of several related bills. The Balancing Act brings together many family-related bills into one package. It includes three months of paid parental leave for new parents; increased funding for child care, especially infant care, care for children with disabilities, and care for families with adults who work nights or weekends; and universal access to preschool for all children.¹²⁸

Income support for families with children

In addition to policies that help single mothers find good jobs, pay for child care, and provide a decent standard of living, policies that reduce these families' tax liabilities and ensure that they receive owed child support are critical to their economic well-being.

Status

The Family Tax Relief Act, S. 997, has been introduced by Sens. Blanche Lincoln (D-AR) and Olympia Snowe (R-ME).

The Right Start Child Care and Education Act, H.R. 460/S. 210, has been introduced by Rep. Dutch Ruppersberger (D-MD) and Sen. Barbara Boxer (D-CA). It has 46 co-sponsors in the House.

The Helping Families Afford to Work Act, H.R. 1500, has been introduced by Rep. Gary Peters (D-MI).

Status

The Balancing Act, H.R. 3047, has been introduced by Rep. Lynn Woolsey (D-CA) and has 43 co-sponsors.

Child Tax Credit. This credit aims to provide tax relief to parents with dependent children and is not associated with specific expenses, unlike the Child Care and Dependent Tax Credit.¹²⁹ The CTC, which distributed \$45 billion to 31 million families in 2007, is worth up to \$1,000 per child, though that rate is set to expire in 2011.¹³⁰

Unfortunately, the credit disproportionately benefits higher-income families because of its minimum earnings requirement.¹³¹ The Recovery Act expanded the Child Tax Credit by temporarily lowering the minimum earnings level required to qualify for the credit from the 2008 level of \$8,500 to \$3,000 in 2009 and 2010 (the level had been set to rise to \$12,550 in 2009¹³²), which will allow 13 million more children from the lowest-income families to receive a larger credit.¹³³ The Jobs for Main Street Act (H.R. 2847, discussed above in the section “Saving and creating jobs in the recession”) would eliminate the earnings requirement for the CTC in 2010.

Several bills would improve the CTC in the long term by increasing the maximum value of the credit, making it fully refundable—and thus worth more to families with a low or no federal income tax liability—or repealing the inflation adjustment for the minimum earnings threshold that penalizes parents whose wages are stagnant, such as minimum-wage workers.¹³⁴

- The Child Tax Credit Growth Act would lower the minimum earnings threshold to \$5,000 and increase the age limit of eligible dependent children from 17 to 19.
- H.R. 452 (no short title) would make the credit fully refundable—and therefore worth more to families who have low or no federal income tax liability—for five years.
- The Economic Recovery and Middle-Class Tax Relief Act would increase the CTC to \$5,000 per child, but the increase would not be refundable.
- The bipartisan Working Family Child Assistance Act would lower the minimum earnings threshold to qualify for the CTC to \$8,500.
- The Taxpayer Certainty and Relief Act would make permanent the lowered earnings threshold of \$3,000 set in the Recovery Act, and it would repeal the inflation adjustment to the earnings base.

Child support enforcement. Child support is an important source of income to custodial single mothers, and after the mother’s own wages it is the second largest source of income for poor single mothers receiving child support.¹³⁵ But while about half of custodial mothers are due child support, less than half of those receive the full amount, which emphasizes the need for enhanced enforcement and in certain families the impact of poverty and joblessness on low-income fathers.¹³⁶

Yet the Deficit Reduction Act of 2005 cut federal matching funds to state offices of child support enforcement and limited their ability to collect child support and ensure that custodial parents receive the money they are due. Nine out of 10 custodial parents served by state child enforcement offices are single mothers¹³⁷

Status

The Child Tax Credit Growth Act, H.R. 538, has been introduced by Rep. Bill Pascrell, Jr. (D-NJ).

H.R. 452 has been introduced by Rep. Harry Teague (D-NM).

The Economic Recovery and Middle-Class Tax Relief Act, H.R. 470, has been introduced by Rep. Scott Garrett (R-NJ), and it has 87 co-sponsors.

The Working Family Child Assistance Act, S. 26, has been introduced by Sens. Blanche Lincoln (D-AR) and Olympia Snowe (R-ME).

The Taxpayer Certainty and Relief Act, S. 722, has been introduced by Sen. Max Baucus (D-MT).

Status

The Child Support Protection Act, S. 1859, has been introduced by Sen. John Rockefeller (D-WV). It has bipartisan co-sponsorship.

Status

The Responsible Fatherhood and Healthy Families Act, S. 1309/H.R. 2979, has been introduced by Sen. Evan Bayh (D-IN) and Rep. Danny Davis (D-IL). It has 36 co-sponsors in the House.

The Recovery Act restored funds cut by the DRA through September 2010. The bipartisan Child Support Protection Act would repeal the DRA's provision and restore these federal funds in the long term.

Another bill, the Senate version of the Responsible Fatherhood and Healthy Families Act, would double the Earned Income Tax Credit for noncustodial parents who pay the full amount of all current child support orders. This would both incentivize noncustodial parents to pay owed child support and reduce the implicit "tax" on their earnings created by the child support order.¹³⁸ The legislation would also continue programs aimed at reducing employment barriers for low-income fathers while providing other supports. States would be required to distribute to families the full amounts of child support collected on behalf of TANF recipients.¹³⁹

Children's health and well-being

It is an unfortunate truth that the children of single mothers have higher-poverty rates and much greater need for safety net supports than do the children of married couples: Thirty percent of single-mother families are poor, compared with 8 percent of married mothers' families.¹⁴⁰

There are several programs intended to ensure the health and well-being of children if their parent(s) do not have the income to provide basic necessities like adequate food or health care, areas where federal funding and legislation in the 111th Congress has been targeted. Single-mother families will particularly benefit from these policies because of their high poverty and need.

Status

The Agriculture Appropriations Act, P.L. 111-80, sponsored by Rep. Rosa De Lauro (D-CT) and Sen. Herb Kohl (D-WI), was approved in the House 263-162 and in the Senate 76-22. It became law in October 2009.

Child nutrition. Lower-income women may participate in a number of programs that help their children receive ample and nutritious food. During the recent economic downturn demand for these programs increased, and Congress should keep these programs funded at an appropriate level. The programs are a necessity at all times, but they are crucial in this recession. The most recent national hunger report found that 37 percent of female-headed households suffered from food insecurity in 2008, which was severely above the national average of 14.6 percent.¹⁴¹

The Recovery Act made emergency funding available to several nutrition programs, including \$19.9 billion for the Supplemental Nutrition Assistance Program, or SNAP benefits (formerly food stamps), one of the few direct assistance programs also available to low-income adults without dependent children; \$500 million for the Special Supplemental Program for Women, Infants, and Children, or WIC, which provides food aid to pregnant women, new infants, and young children; and \$150 million for food banks.¹²

The 2010 Agriculture Appropriations Act that became law in October 2009 extended all federal child nutrition programs through September 2010 and increased funding by \$1.9 billion over FY 2009 levels,¹⁴³ but Congress will need to reauthorize them in 2010 for the longer term. Congress will review all the federal child nutrition programs possibly starting in the spring, including School Breakfast and Lunch programs, Summer Food, Child and Adult Care Food, and WIC programs.

Children's health insurance. One of the earliest laws President Obama signed was the Children's Health Insurance Program Reauthorization Act, which expanded the State CHIP program. This program provides federal money to states to insure children whose parents make too much to qualify for Medicaid, which has very strict eligibility rules in most states. The \$33 billion bill, funded by an increase in the cigarette tax, is expected to cover 4 million children by 2013 who would otherwise be uninsured.¹⁴⁴ This is an important safety net for single mothers whose children cannot qualify for Medicaid but who do not have insurance through an employer.

Status

The Children's Health Insurance Program Reauthorization Act, P.L. 111-03, was sponsored by Rep. Frank Pallone (D-NJ) and Sen. Max Baucus (D-MT). It passed the House 289-139 and the Senate 66-32, and was signed by the president in February 2009.

Health care for all

Everyone needs health insurance, but one-quarter of unmarried women under age 65 do not have insurance and are ineligible for Medicare. This compares with 15 percent of married women who are uninsured. Among unmarried women, young women and poor women are the most likely to be uninsured,¹⁴⁵ but all are challenged to obtain and maintain insurance. Unmarried women must get insurance on their own—through an employer or by purchasing it individually, if possible—and cannot rely on a husband’s employer-sponsored plan as a primary or back-up source. While 40 percent of married women have employer-sponsored insurance as a dependent—through their husband—only about 10 percent of unmarried women do—likely through parents or domestic partners.¹⁴⁶

Many unmarried women who have insurance get it through their jobs, but others directly purchase individual insurance or participate in public plans such as Medicaid. Despite Medicaid’s availability, however, eligibility rules such as parental status exclude many low-income individuals.¹⁴⁷ Income is generally a strong determinant of health insurance coverage as unmarried women with higher incomes are more likely to have employer-sponsored insurance or are able to purchase it on their own.

Further, women face particular disparities accessing care in the current health care system. Women have higher expenses than men and pay more out of pocket, and they are charged more for individual insurance premiums than men of the same age and health status.¹⁴⁸ This limits their ability to afford care. Women also have greater health insurance needs, such as routine reproductive care, and they are more likely to have chronic conditions than men. For unmarried women with fewer resources, adequate insurance and coverage of necessary services is crucial.

Reforming the health care system

As of this writing, Congress is debating sweeping reform of the health insurance system, which would address many of these concerns. Bills have passed in both the House and Senate, and a final combined version is expected early this year. President Obama released his own health care reform plan the last week of February.

Provisions of these proposals include the following:¹⁴⁹

Greater coverage. More than 30 million currently uninsured people will likely be able to obtain insurance through new employer requirements, an individual mandate to buy insurance, insurance exchanges that will allow individuals and small businesses to purchase health insurance, and expansion of existing public programs such as Medicaid. Through other reforms discussed below, more individuals will be able to afford individual insurance and insurance companies will not be able to deny them coverage.

All of these provisions will greatly benefit unmarried women in particular because of their challenges in obtaining and affording insurance. (The health needs of older women and proposed changes to Medicare are covered in the “Secure Retirement” section.)

Several provisions intended to expand coverage include the following:

- **Young adults.** Young adults will be able to stay on their parents’ health plans—up to age 27 in the House bill and 26 in the Senate bill and the president’s plan. This provision will cover many more young adults if their parents have insurance. It would be effective six months following enactment.
- **Employer requirements.** Employers will face new requirements and/or penalties for their employees’ coverage. In the Senate bill, most employers with more than 50 employees who do not offer health insurance will be assessed a fee for each full-time employee who receives Medicaid or a premium tax credit to help pay for their insurance through the exchange. In the House bill, employers would be required to offer coverage and contribute minimum portions of the premium cost depending on the type of coverage (single or family coverage), or pay into the Health Insurance Exchange Trust Fund. Penalties would be lower for small employers. The president’s proposal is similar to and based on the Senate plan.
- **Individual requirements.** Individuals will be required to purchase insurance or face financial penalties. Premiums subsidies discussed below will help many people afford the premiums. Those who are still unable to afford insurance—according to a formula set in the bills—will receive a “hardship exemption” from the penalty. This means that people who don’t buy insurance because they can’t afford it may not be penalized, but they also will not have insurance. One of the difficulties in reconciling the House and Senate bills is the issue of affordability and how generous subsidies would be.
- **Medicaid for low-income individuals.** The bills would allow greater enrollment in Medicaid for low-income individuals under age 65, including adults without dependent children. Medicaid enrollment would be allowed for all those with incomes up to 150 percent of the federal poverty level in the House bill and up to 133 percent of the poverty level in the Senate bill (100 percent of the federal poverty level in 2008 was just under \$15,000 for a family with one adult with one child). This is a significant change from the current system in which eligibility categories—pregnancy, parent of dependent child, over 65, or disabled—effectively exclude most low-income individuals without children.

Status

The Affordable Health Care for America Act, H.R. 3962, sponsored by Rep. John Dingell (D-MI), passed the House 220-215 in November 2009. The Senate passed the **Patient Protection and Affordable Care Act, H.R. 3590**, compiled by Majority Leader Harry Reid (D-NV), by 60-39 on December 24, 2009. President Obama released his plan on February 22, 2010.

Affordability. Subsidies—affordability credits on a sliding scale depending on income—will reduce premiums and out-of-pocket costs for low- and moderate-income individuals and families with incomes up to 400 percent of the federal poverty level. Formulas for determining credits differ in the pending bills. Annual caps on out-of-pocket health expenses and prohibition of lifetime limits on coverage should help to reduce medical bankruptcies. Additionally, preventive services would not require cost sharing by most consumers. Nearly three-quarters of unmarried women have income below 400 percent of the poverty level and should therefore be eligible for premium subsidies.¹⁵⁰

Regulating the private insurance market. The proposals would bar or limit insurance companies from denying or reducing coverage based on pre-existing medical conditions, including breast cancer, Caesarean section, or domestic violence. They would also ban gender rating, by which women are charged higher premium rates than men of the same age and health status, and limit age-rating. These will allow more women, including unmarried women, to obtain insurance and the necessary medical care.

Access to family planning services. Contraception is a very widely used service among women, and it is extremely important to women who want to avoid unintended pregnancy. All the proposals under discussion would improve the availability of family planning services under Medicaid. Currently, states may cover only family planning services for people who do not qualify for full Medicaid, but there are onerous requirements to do so. The pending legislation would eliminate these requirements, allowing states to offer family planning services more easily and more widely.¹⁵¹

Equitable tax treatment. The House bill treats insurance premiums paid by domestic partners as nontaxable, as they are for married couples. This provision does not appear in the Senate bill or the president's plan.

Continuing employer-provided health insurance

For workers who get health insurance through their employer or spouse's employer, loss of a job, or the end of a marriage often means they lose their insurance. Half of unmarried women have insurance through their employer, and 40 percent of married women have insurance as a dependent, most of them through their spouse.¹⁵² Many unemployed workers and newly separated or divorced women are allowed to maintain their employer-provided health insurance by paying the premiums under the COBRA program. This may especially benefit those who are unmarried and cannot turn to a spouse's employer-based plan if they lose their own insurance.

But COBRA has its problems. Since federal law focuses on marital status, COBRA does not require continued coverage of domestic partners even if they had been covered by a laid-off worker's employer-based health plan. And due to the federal Defense of Marriage

Act, which defines marriage in all federal law as that between one man and one woman, a same-sex spouse cannot continue to receive insurance coverage through COBRA.

What's more, even with the availability of continued health coverage, many workers find COBRA prohibitively expensive. The Recovery Act subsidized the cost of the COBRA premium for nine months by allowing workers to pay only 35 percent of the premium, with the remainder repaid to the employer or insurance company in the form of a tax credit.¹⁵³ Participation in COBRA has doubled since enactment of this provision, but the program still remains too expensive for many and participation is less than 20 percent of eligible workers.¹⁵⁴

The House version of the Recovery Act would have allowed states to put unemployed workers on Medicaid in lieu of the COBRA subsidy, which is a worthwhile provision given the length and severity of the recession as well as the high cost of many group insurance plans. But the final version didn't include this provision.

The program for the COBRA premium subsidy was set to expire December 31, 2009, but the Department of Defense Appropriations Act moved the job lost eligibility date for the subsidy to the end of February 2010 and extended the subsidy duration for an additional six months for a total of 15 months.

The COBRA premium subsidy temporarily expired at the end of February, but on March 2, Congress extended the premium subsidy through March 31, 2010 with passage of the Temporary Extension Act of 2010. The same week, the American Workers, State, and Business Relief Act, a bill to extend the subsidy and other benefits through the end of the year, was introduced.

Other proposed bills would go further. The House Extended COBRA Continuation Protection Act and the Senate COBRA Subsidy Extension and Enhancement Act would extend traditional COBRA coverage from 18 months up to 24 months. The Senate bill would also increase the subsidy amount from 65 percent to 75 percent of the premium.

Status

The Temporary Extension Act of 2010, P.L. 111-144, passed the House by voice vote on February 25, 2010 and passed the Senate by 78-19 on March 2, 2010, when it was signed into law.

The American Workers, State, and Business Relief Act, S. Amdt. 3336 to H.R. 4213, was introduced by Sen. Max Baucus (D-MT) on March 1, 2010.

The Extended COBRA Continuation Protection Act, H.R. 3930, has been introduced by Rep. Joe Sestak (D-PA).

The COBRA Subsidy Extension and Enhancement Act, S. 2730, has been introduced by Sen. Sherrod Brown (D-OH).

Financial protection

The recent financial and credit markets crises shone a light on the need for public policies to protect consumers of credit cards, short-term loans like payday loans, and home mortgages. Too many unscrupulous lenders abused an under-regulated and unenforced financial system, and consumers, including unmarried women, paid the price through exorbitant interest rates, high fees, and unsustainable loans that resulted in defaults, home foreclosures, and other threats to women's economic security. These women's financial vulnerability makes them targets for uninsured expensive lenders and lending practices. Indeed, women borrowers were 32 percent more likely than men to receive a subprime mortgage regardless of income and despite women's better credit scores. Surprisingly, the disparity increases as incomes rise.¹⁵⁵

Status

The Consumer Financial Protection Agency Act, H.R. 3126, sponsored by Rep. Barney Frank (D-MA), was approved by the House Financial Services Committee 39-29 and by the House Energy and Commerce committee 33-19 in October 2009. It was included in the **Wall Street Reform and Consumer Protection Act, H.R. 4173**, which also incorporates several related bills. This bill passed the House 223-202 in December 2009. On the Senate side, the **Restoring American Financial Stability Act** has not been formally introduced although a draft version has been circulated by Chairman Chris Dodd (D-CT of the Senate Banking Committee, and conversations are ongoing among committee members.

Recent research also indicates that nearly half of family households headed by an unmarried woman are “unbanked,” meaning they do not have a protected checking or savings account, or “underbanked,” meaning they “have a checking or savings account but rely on alternative financial services,” putting them at higher risk of exposure to expensive credit products and sometimes abusive lenders.¹⁶

Protecting consumers of financial products. Congress is currently considering a major overhaul of financial industry regulation to help stabilize the national economy in the long term. Elements of this reform would include government regulation of certain financial products, protecting the interests of pension funds and other institutional and retail investors, and improving corporate governance. A key piece of the House and Senate packages—and the one most important to unmarried women—is the proposal for a new consumer protection agency. This agency would help unmarried women who may be susceptible to predatory lending, including subprime mortgages, and who have an interest in financial security and protection from deception and abuse.

The Consumer Financial Protection Agency, or CFPA, would be tasked with protecting consumers when they “borrow money, make deposits, or obtain other financial products and services.” As envisioned in the House, the agency would oversee financial products sold to consumers, such as mortgages, credit cards, bank services, and payday loans. It would cover “all financial providers, including banks, thrifts, credit unions, and nonbank financial institutions.”¹⁵⁷ Nonbank institutions such as subprime mortgage companies

would come under federal supervision for the first time. The legislation would exclude merchants and retailers—auto dealers or department stores, for example—that directly extend credit to consumers.¹⁵⁸

The House-side bill's version of the agency would strengthen existing regulation in several ways. First, the agency will be on the same level as a bank regulator, so consumers will have a powerful agency to protect their interests. Second, the agency will have rule-writing authority. Given that the current financial crisis was the result of poor regulation, many unregulated products and services, and weak enforcement of existing rules, these two aspects should work together to ensure greater protection of unmarried women and other consumers. Finally, the agency would have the authority to ban certain products—a new and powerful tool for regulators. The House passed legislation in December that would establish a CFPA, but the process is stalled on the Senate side, where a proposal that could achieve bipartisan support is yet to be negotiate.

Protecting credit card users. Unmarried women are particularly harmed by credit card industry practices and the current lack of protection. They are one of several groups that bear the bulk of penalty fees and higher interest rates, meaning that those who can least afford it are faced with additional expenses.¹⁵⁹ Further, research indicates that young women—who are primarily unmarried—are saddled with heavy debt loads, especially student loans, and must put more of their living expenses on credit cards.¹⁶⁰

The Credit Card Accountability, Responsibility, and Disclosure Act protects consumers from abusive practices of credit card companies.¹⁶¹ It became law in May 2009 and went into effect on February 22, 2010. The law prohibits exorbitant and unnecessary fees, prevents unfair increases in interest rates and changes in terms, reduces or ends penalties for responsible card users who pay their bills, requires disclosure of terms and advance notice of changes, strengthens oversight of the industry by the Federal Reserve and Federal Trade Commission, and protects young adults by requiring co-signers for cardholders under age 21.

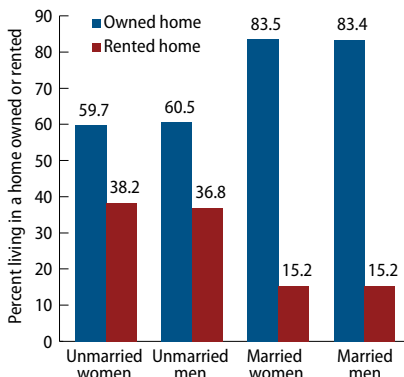
Status

The Credit Card Accountability, Responsibility and Disclosure Act, Credit CARD Act, P.L. 111-24, sponsored by Rep. Carolyn Maloney (D-NY) and Sen. Chris Dodd (D-CT), passed the House 357-70 in April 2009 and the Senate 90-5 the next month. It was signed into law in May 2009.

Adequate, affordable housing

FIGURE 4
Living in a home that is owned or rented, by marital status and gender

Nearly 6 in 10 unmarried women lives in an owned home.



Source: Women's Voices. Women Vote, "50 Years of Unmarried America: A Report on the Importance and Status of Unmarried America" (2010). Report uses data from American Community Survey 2008 prepared by Lake Research Partners. Figures refer to citizens only. The "owned" category includes those who live in a home owned by someone in the household.

Adequate, affordable housing is essential for economic security. But the United States is in the midst of a housing crisis where rising foreclosures are forcing people from their homes. And despite significant declines in house prices, low-income families—many headed by unmarried women—continue to severely lack affordable rental housing. Several new laws and proposed bills have helped or aim to forestall the nation's mortgage and other housing crises.

Homeowner protections

Unmarried women are a significant proportion of new homebuyers, with more than a fifth of homes sold in 2008 going to single women,¹⁶² and nearly 6 in 10 unmarried women lives in an owned home (Figure 4). But women homebuyers have been disproportionately subjected to high-cost subprime mortgages, even when they qualified for lower-cost loans.¹⁶³

Mortgage holders have suffered high foreclosure rates in the current housing crisis. There are many reasons for the current foreclosure crisis, including unemployment, adjustable interest rates that made mortgage payments unaffordable, and falling home prices—making the debt owed on the home more than the actual value of the home. Even during normal times, divorce is also one of the three major contributors to mortgage delinquency, in addition to health emergencies and job loss.¹⁶⁴

Foreclosure prevention. The Helping Families Save Their Homes Act was the major legislation attempting to forestall foreclosures and provide mortgage relief assistance. The new law enacted in May 2009 made it easier for borrowers to participate in the Hope for Homeowners program, which helps borrowers who are having difficulty making their payments but who can afford a new loan to refinance their mortgage. The program was found to be too restrictive and moving slowly, and the Helping Families Save Their Homes Act eased application and eligibility requirements.

Mortgage modification. Women who are now divorced but bought a house while they were married may have particular interest in mortgage modification programs. Because the original mortgage was likely based on two incomes, a woman now living on her income

Status

The Helping Families Save Their Homes Act, P.L. 111-22, sponsored by Sen. Chris Dodd (D-CT) and Rep. John Conyers (D-MI), became law in May 2009 after passing the House 367-54 and the Senate 91-5.

alone will likely struggle more to keep up with mortgage payments. At the same time limits on mortgage modification, including interest rates and length of the mortgage, may not bring payments down far enough for a woman with a considerably decreased household income to keep her home.

The Helping Families Save Their Homes in Bankruptcy Act would allow bankruptcy courts to modify mortgages of homeowners facing foreclosure—dubbed “cramdown”—by reducing the principal amount of the mortgage if the value of the home is less than the full amount of the debt; by prohibiting, reducing, or delaying adjustable interest rates; by extending the repayment period; and by providing for the payment of interest at an annual percentage rate. (Note: A very similar bill is the Emergency Homeownership and Equity Protection Act.).

Mortgage modification and mediation. The Preserving Homes and Communities Act would also attempt mortgage modification by authorizing \$6 billion to states to offer grants or subsidized loans to families who have suffered significant decreases in income. It also would speed up foreclosure prevention by requiring that homeowners be evaluated for a loan modification before a bank initiates foreclosure—homeowners who qualify must be offered a modification.

Finally, it would provide \$80 million as an incentive for more states and local governments to create mediation programs between lenders and mortgage holders. Mediation would bring the mortgage servicer and borrower face to face to discuss alternatives to foreclosure, in the presence of a neutral third party. Such alternatives might include a lowered payment amount, lowered loan balance, extended loan term, interest rate reduction, principal reduction, or forbearance. The track record in places like Connecticut, Philadelphia, and parts of Florida are such that most homeowners who engage in mediation are able to stay in their homes.¹⁶⁵

Protecting renters and helping the homeless

Unmarried women have also seen a rise in homelessness, and since many are renters they may be unintended victims of foreclosures on homes they rent. The Helping Families Save Their Homes Act (see status box above) also has protections for renters of foreclosed properties, giving renters time to find alternative housing before being evicted from a foreclosed-upon property. The law also helps the homeless with \$2.2 billion authorized to fund shelters, education, and other assistance.

Status

The Helping Families Save Their Homes in Bankruptcy Act, H.R. 200/S. 61, was introduced by Sen. Richard Durbin (D-IL) and Rep. John Conyers (D-MI), and it passed the House Judiciary committee 21-15 in January.

The Emergency Homeownership and Equity Protection Act, H.R. 225, which has 44 co-sponsors, was heard in the House Judiciary committee at the same time as H.R. 200, but it did not advance beyond the committee.

Status

The Preserving Homes and Communities Act, S. 1731, has been introduced by Sen. Jack Reed (D-RI).

Low-income housing

One of the greatest challenges of living on one income is finding decent and affordable housing, which is in short supply in the United States. Renter households are likely to pay high proportions of their income on housing,¹⁶⁶ and an analysis of data from the American Community Survey indicates that unmarried women consistently spend a higher proportion of their household income on housing costs than do married couples.¹⁶⁷ This forces families to cut back on food, clothing, or other necessities, or to live in unsafe neighborhoods or housing.¹⁶⁸ Several proposals seek to fund or provide additional low-income housing.

Status

The Main Street TARP Act, H.R. 3766, has been introduced by Rep. Barney Frank (D-MA).

The National Housing Trust Fund, created in 2008 to “provide communities with funds to build, preserve, and rehabilitate rental homes that are affordable for extremely and very low-income households” has been unable to obtain the necessary funds.¹⁶⁹ The NHTF was supposed to receive funding from Fannie Mae and Freddie Mac, but since those enterprises have been placed in conservatorship and have suffered massive losses, the NHTF is now in need of other sources of funding. The Jobs for Main Street Act, which passed on the House side in December, would provide the NHTF with \$1 billion in funding, as would the Preserving Homes and Communities Act (see status box above) and the Main Street TARP Act.

Status

The Section 8 Voucher Reform Act, H.R. 3045, sponsored by Rep. Maxine Waters (D-CA), was approved by the House Financial Services Committee 41-24 in July 2009. It awaits Senate introduction and consideration.

Two million low-income families are able to obtain housing in the private market through the federal housing voucher program known as Section 8. Portable vouchers allow families to put 30 percent of their income toward rent on an apartment of their choice, with vouchers covering the rest, up to fair market rent. The program has been successful at providing housing stability and allowing more families to move to lower-poverty neighborhoods with better schools and lower crime.¹⁷⁰

Funding shortfalls, however, have meant that only one in four families eligible for vouchers receive housing assistance.¹⁷¹ The pending Section 8 Voucher Reform Act, or SEVRA, would update and improve the program in numerous ways by stabilizing voucher funding, simplifying rules, helping develop and preserve affordable housing, and ensuring buildings are kept in adequate condition.¹⁷²

Many projects funded in part by the Low Income Housing Tax Credit—which provides credits to developers that build housing for low-income people—have not moved toward construction. The credit has not provided enough equity for developers to serve as an incentive, and the poor economy has diminished developers’ demand for credits. The Recovery Act created the Low Income Housing Tax Credit Assistance Program, or TCAP, to provide grants to state agencies that allocate the credits. The grants would fill financing gaps and provide capital investments to LIHTC projects.¹⁷³

There are also 2 million people living in public housing. A third of resident families are families with children and 64 percent of households include an elderly or disabled resident.¹⁷⁴ But persistent funding shortfalls have forced housing agencies to cut back on services, maintenance, and upkeep of properties.¹⁷⁵ Many thousands of units of public housing have been lost. The Recovery Act provided and the Jobs for Main Street Act would provide funds to the Public Housing Capital Fund—\$4 billion and \$1 billion, respectively—for the development, modernization, and repair and rehabilitation of public housing.¹⁷⁶

Secure retirement

Elderly women, many of them unmarried, struggle to maintain an adequate standard of living as they age. Most women will live the latter part of their lives unmarried either because they never married or because their marriage ended through divorce or widowhood. Barely half of women ages 65 to 74 are married, and this number falls to less than one-third of women over 75.¹⁷⁷

Nearly one in six unmarried women over 60 is poor and another fifth are near poor.¹⁷⁸ Women are even more susceptible to poverty as they age, reflecting lower earnings potential through employment, the higher likelihood of widowhood, and rising costs of living, especially medical care.¹⁷⁹ Women live longer than men and will need a substantial amount of income in their retirement years, yet they're challenged to save and plan adequately as a result of a lifetime accumulation of lower pay due to the gender wage gap, time out of the workforce while raising children or providing caregiving to other relatives, and low access to employer-sponsored pensions or retirement plans.

Many long-unmarried women are further burdened by lack of access to a spouse's savings. Single mothers, who bear the disproportionate cost of raising children, will have less money to put into savings. Indeed, single women report that they save less than they would like because they spend money on more immediate needs such as basic living expenses.¹⁸⁰

Becoming unmarried during their elder years is a significant predictor of poverty for elderly women, as is leaving the labor force or experiencing poor health.¹⁸¹ Women over 60 experience an average 39 percent drop in asset income upon the death of their husband.¹⁸² For women who spent a significant portion of their life married, becoming widowed or divorced at a late age may be a particular challenge as many will have to transition from reliance on a spouse's often higher income or savings to self-sufficiency. With fewer defined benefit retirement plans that offer survivor benefits, couples are prone to using a large portion of savings during a husband's elder years, while a seemingly distant or even unexpected widowhood may receive less attention in retirement planning.¹⁸³

Clearly, both future retirees and current retirees need strong public policies to ensure a dignified retirement. Because retirement income is dependent upon income during one's working years—when workers are expected to accrue Social Security credits based on earnings, participate in pension plans, and accumulate personal savings—many of the

policies discussed throughout this report that will ensure women's economic security during their working years will have a positive impact on women's economic security in their elder years.

But improvements to the retirement system itself are needed, and these should particularly focus on the various types of income that elders rely on. Social Security is the most important: It has the widest coverage of the elder population and is the largest source of income for many, especially low-income people. Employer-based retirement plans are also an area where policymakers have turned their attention. Finally, government support for health care coverage gaps and continued work opportunities for older workers are important components of an agenda to ensure retirement security.

The following pages outline pending legislation. Further legislation and other proposals, including a potential overhaul of the Social Security system and private pension system, may be introduced in the coming years but are not covered here.

Social Security

The typical retired woman doesn't have a pension or current earnings.¹⁸⁴ Unmarried elderly women rely heavily on Social Security income—4 in 10 are dependent on Social Security for 90 percent or more of their income,¹⁸⁵ and two-thirds of unmarried women living alone would be in poverty if they didn't have Social Security.¹⁸⁶ Even with that income the poverty rate of unmarried women over 60 approaches one in five.¹⁸⁷ Due to Social Security's structure around marital status and the Defense of Marriage Act—which prohibits recognition of same-sex marriage in federal laws—unmarried women with long-term partners or co-dependent relatives, such as a sibling, and lesbians do not have access to spousal or survival benefits.

While acknowledging there is work to be done to ensure the long-term solvency of the Social Security system, some pending legislation would provide better Social Security benefits to women retirees.

Crediting caregivers in the Social Security system. Workers who temporarily leave the workforce to care for a relative—including to raise children—do not get credits toward their future Social Security benefits even though women spend an average of 12 years out of the workforce caring for children or elderly parents.¹⁸⁸ Many people consider this discriminatory as well as a particular problem for caregivers' future financial security. To address this, the Social Security Caregiver Credit Act would credit individuals serving as caregivers of dependent relatives for up to five years.

Additional Social Security income. Despite unmarried women's heavy reliance on Social Security income, the income is often inadequate,¹⁸⁹ and women's median annual benefits

Status

The Social Security Caregiver Credit Act, H.R. 769, has been introduced by Rep. Nita Lowey (D-NY).

are only 70 percent of men's benefits.¹⁹⁰ The Recovery Act provided a \$250 one-time supplemental payment to current adult recipients of Social Security. The act also made available \$100 million for seniors' meals.

Employer-based retirement plans

Social Security was intended as a basis for retirement, but its benefits were not expected to fully fund retirement. As such, work-based retirement plans are critical to make up the difference in income and give elderly women financial stability. Yet less than one in three women gets any pension income, and only one in five women receives income from her own pension—and those women receive less than half of what men receive in annual benefits.¹⁹¹ Women with children—married or unmarried—are much less likely to be covered by and participate in a pension plan than women without children.¹⁹²

Further, like Social Security, federal protections under the Employee Retirement Income Security Act, or ERISA—which sets minimum standards for pension plans—do not apply to domestic partners or same-sex married couples, thereby excluding women in unrecognized or nonmarital relationships. And the right of a surviving spouse to a survivor's annuity from a pension applies under ERISA only for defined-benefit pension plans—which are increasingly less common—and not to the more common defined contribution plans like a 401(k).

Policies to encourage more employer-based plans and to expand federal protections to different relationships and more types of retirement plans are critical to all women's retirement security.

Providing more employer-provided pensions. Women in unions—about 4 in 10 of whom are unmarried¹⁹³—are about 25 percentage points more likely to have an employer-provided pension than their nonunion peers.¹⁹⁴ The Employee Free Choice Act, discussed earlier, will, by protecting women's right to form and join a union, indirectly provide more unmarried women with pension income in their retiree years.

Refundable saver's credit. A currently available tax credit to modest income taxpayers who make voluntary contributions to retirement accounts, including IRAs and 401(k)s, is meant as an incentive to save. The credit is nonrefundable, however, which makes it unavailable to savers with low or no income tax liability. The Savings for American Families' Future Act would make the credit refundable, increase the rate of the credit, and would structure it more like a matching contribution.

Status

The Savings for American Families' Future Act, H.R. 1961, has been introduced by Rep. Earl Pomeroy (D-ND).

Health care

Health care is often a significant concern in unmarried women's elder years, as it takes up a high proportion of their income and is increasingly needed as women age.

Medicare. The vast majority of older women have insurance under Medicare, and the majority of Medicare recipients are women, but they face coverage gaps and high cost-sharing requirements, resulting in high out-of-pocket costs.¹⁹⁵ This is a particular burden on unmarried women who have less income to start with, and this may be a barrier to obtaining health care services.

The House and Senate health reform bills discussed in the "Health care for all" section propose eliminating cost-sharing and raising Medicare payments for certain preventive services, such as mammography and bone density screenings.¹⁹⁶ The bills also aim to lower costs under the Medicare program.

National insurance for long-term care. One of the greatest challenges elderly people may face is the need for long-term care, which includes a wide array of health care and supportive services that one needs due to limited functional capacity or a chronic health care condition.¹⁹⁷ This is especially true for those without an able-bodied partner or adult child who is able to provide regular care. Older women are more likely to have long-term care needs than men, and most women will end their years as an unmarried woman, meaning many without adult children or other relatives to provide care will need to hire professional caregivers, particularly if they need additional supports to stay in their home.

The costs of long-term care can double or even triple an elder's overall expenses,¹⁹⁸ which is a considerable barrier to care for unmarried women, who have lower-income and higher-poverty rates than married women. While a large majority of Americans will need long-term care, few people are insured against the cost.¹⁹⁹ Further, Medicare has limited coverage for these services, exposing these women to high out-of-pocket costs. To make matters worse, there is currently a caregiver shortage largely because the jobs pay poorly. This makes access to care even more difficult.

A provision of the pending health care reform bills on both the House and Senate side would implement the Community Living Assistance Services and Supports Act, or CLASS Act. The act would establish a public insurance program for long-term services and supports. Participants would be able to purchase nonmedical services and supports necessary to remain in their community.²⁰⁰ The program would be financed by voluntary premium payments through payroll deductions, have a five-year vesting period, and provide at least \$50 per day to purchase relevant services in their communities. It is unclear if the CLASS Act will be included in a final compromise health reform bill.

Status

The Community Living Assistance Services and Supports Act, S. 697/H.R. 1721, was introduced by Sen. Edward Kennedy (D-MA) and Rep. Frank Pallone (D-NJ). It is included in the Affordable Health Care for America Act, H.R. 3962, and the Patient Protection and Affordable Care Act, H.R. 3590 (see section "Health care for all" for further detail).

Working retirees

Status

The Health Care and Training for Older Workers Act, S. 281, and the **Older Worker Opportunity Act, S. 502**, have been introduced by Sen. Herb Kohl (D-WI).

Retirement earnings from work are increasingly important for women retirees, especially unmarried women without a spouse's higher Social Security benefit, pension, or other resources.²⁰¹ In fact, leaving the labor force greatly increases the likelihood that unmarried women will live in poverty during retirement.²⁰² Unmarried women in pre-retirement (ages 50 to 65) are more likely to work than married women, and they earn more than married women at this age but less than men.²⁰³ But older people who would like to continue to work, particularly by transitioning to part-time work, may lose health insurance coverage and pension benefits if they retire at a lower, part-time income.

The Health Care and Training for Older Workers Act would allow older workers who go part time and thus lose health benefits to participate in COBRA continuing health coverage until they are eligible for Medicare, and it would improve access to workforce training and employment programs. The Older Worker Opportunity Act would provide a tax credit to employers who offer their employees flexible work with benefits and would ensure that workers who convert to part time do not lose or have reduced their health or pension benefits.

Conclusion: Looking ahead in 2010

Unmarried women are a growing and important population. As workers, mothers, market-place actors, and our elders, unmarried women make important and positive contributions to our economy, our communities, and our families.

The unmarried woman's need for adequate economic security is no different than anyone else's. But as this report has shown, unmarried women face unique and sometimes daunting challenges in achieving it. Unmarried women face gender discrimination and disparities, low-income unmarried women face economic hardship, workers with families face family-unfriendly work environments, single mothers face the added burden of caregiving responsibilities, and women who are unmarried may face unequal access to or exclusion from certain policies based directly on their marital status. The combination of these challenges greatly affects the economic security of unmarried women—and as a result they face disproportionate unemployment, lack of health insurance coverage, poverty, and other types of hardship.

As such, policymakers must pay attention to these problems and make sure these women receive the same opportunities and basic living standards as others. Unmarried women need a robust economic recovery, and they need policies that will ensure they are able to fully participate in the economy, as well to support themselves and families comfortably. The preceding pages discuss numerous legislative proposals in Congress that will contribute to these goals but which have yet to be passed into law.

While congressional action is infamously difficult to predict, four proposals in particular—health care, child care, workforce development, and equal pay—are important to unmarried women, will make significant contributions to their economic security, and are expected to move relatively soon in Congress.

First, congressional and White House leaders have indicated that they intend to complete health care reform. Both houses of Congress passed bills before the end of 2009, but a compromise bill has not been finalized. The final content and method of final passage is unknown as of this writing. Because a quarter of unmarried women currently lack health insurance, health care reform to greatly expand access and make insurance affordable for millions is crucial.

Second, the major federal program for providing child care subsidies to low-income families—especially unmarried mothers—is the Child Care and Development Block Grant. The pending Starting Early, Starting Right Act would reauthorize the CCDBG through 2014 and would increase discretionary funding. Meanwhile, the Obama administration has included in its budget for FY 2011 significant one-year increases in both mandatory and discretionary funding for this program.

Third, the Workforce Investment Act is also likely to be reauthorized in 2010. As the major federal program for workforce development, its reauthorization is crucial to ensure that unmarried women and other workers have access to job training and job opportunities. Policymakers should focus on the particular needs of single women, which may be met in part by the Pathways Advancing Career Training Act and the Women WIN Jobs Act, both of which would target job training and opportunities to women, especially underserved women or women with barriers to work.

Finally, the Paycheck Fairness Act passed the House in January 2009, and action in the Senate is anticipated. This act is critical for reducing and eliminating discrimination in pay based on a worker's gender. As a matter of right and of economic necessity, equal pay is a key component of the unmarried woman's legislative agenda.

For policymakers and advocates concerned about the economic security of unmarried women, this report serves as a valuable resource in the coming year. Unmarried women face challenges that others share as well as unique challenges. This report lays out legislation under discussion, rather than ideal recommendations, but the many bills and new laws discussed in this report would be a promising start, if enacted. Together, this legislation would make significant progress toward putting unmarried women on more solid economic ground.

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Appendix: Laws and legislation discussed in this report

(Updated as of March 3, 2010)

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Work and employment					
Helping the unemployed					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI) Sponsored the spending portions.	*	Now law	Passed the House 246-183 and the Senate 60-38 in February 2009. It was signed into law February 17, 2009.
Unemployment Insurance Modernization Act	H.R. 290, became part of P.L. 111-5	Rep. Jim McDermott (D-WA)	*	Now law	Included in the Recovery Act.
Worker, Homeownership, and Business Assistance Act	P.L. 111-92	Rep. Jim McDermott (D-WA) Sen. Jack Reed (D-RI) sponsored the substitute amendment considered in the Senate.	49 (House) 12 (Senate)	Now law	Passed the House 331-83 in September 2009 and the Senate 98-0 in November 2009. Became law in November 2009.
Department of Defense Appropriations Act, 2010	P.L. 111-118	Rep. John Murtha (D-PA)	*	Now law	Passed the House 395-34 and the Senate 88-10 in December. Signed into law on December 19, 2009.
Temporary Extension Act of 2010	P.L. 111-144	Rep. Charles Rangel (D-NY)	*	Now law	Passed the House by voice vote on February 25, 2010 and passed the Senate by 78-19 on March 2, 2010, when it was signed into law.
American Workers, State and Business Relief Act	S. Amdt. 3336 to H.R. 4213	Sen. Max Baucus (D-MT)	*	Introduced	H.R. 4213 is the Tax Extenders Act of 2009. It is now the legislative vehicle for a long-term extension of the Recovery Act's unemployment insurance and COBRA premium subsidy programs.
Helping Unemployed Workers Act	H.R. 4183	Rep. Jim McDermott (D-WA)	29 (House)	Incorporated into other legislation	Components of this bill have been incorporated into other bills and it is unlikely to move as stand-alone legislation.
Saving and creating jobs					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under "Helping the Unemployed."
Jobs for Main Street Act/ The Hiring Incentives to Restore Employment Act (HIRE Act)	H.R. 2847, S. Amdt 3310 to H.R. 2847	Developed by House and Senate Leadership	*	Passed House and Senate	Originated as the appropriations bill for the Departments of Commerce, State, and Justice, and was developed by leadership. Different versions of the bill passed the House 217-212 in December 2009 and the Senate 70-28 in February 2010. The bills must be merged and achieve final passage.
Equal pay, better pay					
Lilly Ledbetter Fair Pay Act	P.L. 111-2	Rep. George Miller (D-CA) Sen. Barbara Mikulski (D-MD)	195 (House) 54 (Senate)	Now law	In January 2009, it passed the House 250-177 and the Senate 61-36. Became law in January 2009.
Paycheck Fairness Act	H.R. 12 S. 182	Rep. Rosa DeLauro (D-CT). Former Sen. Hillary Rodham Clinton (D-NY). Now managed in the Senate by Sens. Chris Dodd (D-CT) and Barbara Mikulski (D-MD)	200 (House) 38 (Senate)	Passed House only	Passed the House 256-163 in January 2009. Further Senate action is pending.
Employment Non-Discrimination Act (ENDA)	H.R. 3017 S.1584	Rep. Barney Frank (D-MA) Rep. Ileana Ros-Lehtinen (R-FL) Sen. Jeff Merkley (D-OR) Sen. Susan Collins (R-ME)	197 (House) 44 (Senate)	Committee action	Hearings in the House Education and Labor Committee and Senate Committee on Health, Education, Labor, and Pensions (HELP) were held in the Fall of 2009.

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Equal pay, better pay (continued)					
Employee Free Choice Act	H.R. 1409 S. 560	Rep. George Miller (D-CA) Sen. Edward Kennedy (D-MA) Now managed in the Senate by Sen. Tom Harkin (D-IA)	228 (House) 40 (Senate)	In committee	Passed the House in the 110th Congress, 241-185, but on the Senate side, the bill did not achieve cloture. Has been reintroduced in both Houses in the 111th Congress and was referred to the House Committee on Education and Labor and the Senate Committee on Health, Education, Labor, and Pensions.
Living American Wage Act	H.R. 3041	Rep. Al Green (D-TX)	3 (House)	In committee	Referred to the House Committee on Education and Labor in June 2009.
Working for Adequate Gains for Employment in Services Act (WAGES Act)	H.R. 2570	Rep. Donna Edwards (D-MD)	34 (House)	In committee	Referred to the House Committee on Education and Labor in May 2009.
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Responsible Fatherhood and Healthy Families Act	H.R. 2979 S. 1309	Rep. Danny Davis (D-IL) Sen. Evan Bayh (D-IN)	36 (House) 3 (Senate)	In committee	House version referred to House Committees on Ways and Means, Education and Labor, Energy and Commerce, and Agriculture in June 2009. Senate version referred to Committee on Finance in June 2009.
Community Living Assistance Services and Supports Act, CLASS Act	H.R. 1721 S. 697	Rep. Frank Pallone (D-NJ) Sen. Edward Kennedy (D-MA)	27 (House) 6 (Senate)	Incorporated into other legislation	This bill is included (as of this writing) in the Affordable Health Care for America Act (H.R. 3962) and the Patient Protection and Affordable Care Act (H.R. 3590).
Starting Early, Starting Right Act	H.R. 4358 S. 1000	Rep. Tammy Baldwin (D-WI) Sen. Robert Casey (D-PA) Sen. Blanche Lincoln (D-AR)	No additional cosponsors	In committee	House version referred to the House Committee Education and Labor in December 2009. Senate version referred to Committee on Health, Education, Labor, and Pensions in May 2009.
Affordable Health Care for America Act	H.R. 3962	Rep. John Dingell (D-MI)	6 (House)	Passed House	Passed the House 220-215 in November 2009.
Patient Protection and Affordable Care Act	H.R. 3590	Compiled by Majority Leader Harry Reid (D-NV)	40 (Senate)	Passed Senate	Passed the Senate 60-39 on December 24, 2009.
American Clean Energy and Security Act	H.R. 2454	Rep. Henry Waxman (D-CA) Rep. Edward Markey (D-MA)	No additional cosponsors	Passed House	Passed the House 219-212 in June 2009.
Access to higher paying jobs					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Pathways Advancing Career Training Act (PACT Act)	H.R. 2074	Rep. Rosa DeLauro (D-CT)	45 (House)	In committee	Referred to House Committee on Education and Labor.
Strengthening Employment Clusters to Organize Regional Success Act (SECTORS Act)	H.R. 1855 S. 777	Rep. Dave Loebsack (D-IA) Rep. Todd Platts (R-PA) Sen. Sherrod Brown (D-OH) Sen. Olympia Snowe (R-ME)	16 (House) 6 (Senate)	In committee	House version referred to House Committees on Education and Labor, Ways and Means, and the Judiciary. Senate version referred to Committee on Health, Education, Labor, and Pensions.
American Clean Energy and Security Act	H.R. 2454	Rep. Henry Waxman (D-CA) Rep. Edward (D-MA)	No additional cosponsors	Passed House	Passed the House 219-212 in June 2009.
Clean Jobs and American Power Act	S. 1733	Sen. John Kerry (D-MA)	3 (Senate)	Committee action	Approved by the Senate Committee on Environment and Public Works in November 2009. Further action in the Senate is expected in 2010.
Women WIN Jobs Act	n/a	Rep. Jared Polis (D-CO)		Not yet introduced	
Student Aid and Fiscal Responsibility Act (SAFRA)	H.R. 3221	Rep. George Miller (D-CA)	41 (House)	Passed House only	Passed the House 253–171 in September 2009. Referred to Senate Committee on Health, Education, Labor, and Pensions.

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Balancing work, life, and family: Unpaid leave					
Airline Flight Crew Technical Corrections Act	P.L. 111-119	Rep. Timothy Bishop (D-NY) Sen. Patty Murray (D-WA)	53 (House) 23 (Senate)	Now law	Passed the Senate by unanimous consent in November 2009, and passed the House by voice vote in December 2009, when it was signed into law.
Family and Medical Leave Inclusion Act	H.R. 2132	Rep. Carolyn Maloney (D-NY)	25 (House)	In committee	Referred to House Committees on Education and Labor, Administration, and Oversight and Government Reform in April 2009.
Family and Medical Leave Enhancement Act	H.R. 824	Rep. Carolyn Maloney (D-NY)	13 (House)	In committee	Referred to House Committees on Education and Labor, Administration, and Oversight and Government Reform in February 2009.
Family Fairness Act	H.R. 389	Rep. Tammy Baldwin (D-WI)	22 (House)	In committee	Referred to House Committees on Education and Labor, Oversight and Government Reform, and Administration in January 2009.
Domestic Violence Leave Act	H.R. 2515	Rep. Lynn Woolsey (D-CA)	9 (House)	In committee	Referred to House Committees on Education and Labor, Oversight and Government Reform, and Administration in May 2009.
Security and Financial Empowerment Act (SAFE Act)	H.R. 739 S. 1740	Rep. Lucille Roybal-Allard (D-CA) Rep. Ted Poe (R-TX) Sen. Patty Murray (D-WA)	8 (House) 4 (Senate)	In committee	House version referred to Committees on Education and Labor, Ways and Means, and Financial Services in Jan. 2009. Senate version referred to Committee on Health, Education, Labor, and Pensions in Oct. 2009.
Balancing work, life, and family: Paid leave					
Healthy Families Act	H.R. 2460 S. 1152	Rep. Rosa DeLauro (D-CT) Sen. Edward Kennedy (D-MA) Now managed in the Senate by Sen. Chris Dodd (D-CT)	121 (House) 24 (Senate)	Committee action (House side only)	The Workforce Protections Subcommittee of the House Education and Labor Committee held a hearing on this bill in June 2009. Senate bill moved to Committee on Health, Education, Labor, and Pensions in May 2009.
Family Leave Insurance Act	H.R. 1723	Rep. Pete Stark (D-CA)	35 (House)	In committee	Referred to House Committees on Education and Labor, Ways and Means, and Oversight and Government Reform in March 2009.
Family Income to Respond to Significant Transitions (FIRST Act)	H.R. 2339	Rep. Lynn Woolsey (D-CA)	24 (House)	Committee action	The Workforce Protections Subcommittee of the House Education and Labor Committee held a hearing on this bill in May 2009.
Federal Employees Paid Parental Leave Act (FEPLA)	H.R. 626 S. 354	Rep. Carolyn Maloney (D-NY) Sen. Jim Webb (D-VA)	22 (Senate)	Passed House only	Passed the House in June 2009 by 258-154. Senate bill referred to Senate Committee on Homeland Security in January 2009.
Domestic Partnership Benefits and Obligations Act	H.R. 2517 S. 1102	Rep. Tammy Baldwin (D-WI) Rep. Ileana Ros-Lehtinen (R-FL) Sen. Joseph Lieberman (I-CT) Sen. Susan Collins (R-ME)	140 (House) 27 (Senate)	Committee action (House and Senate)	This bill has bipartisan cosponsorship. It was approved by the House Oversight and Government Reform committee 23-12 in November 2009 and by the Senate Homeland Security and Governmental Affairs Committee 8-1 in December 2009.
Working Families Flexibility Act	H.R. 1274	Rep. Carolyn Maloney (D-NY)	7 (House)	In committee	Referred to House Committees on Education and Labor, Oversight and Government Reform, Administration, and the Judiciary in March 2009.

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Single mothers					
Child care and early education					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Starting Early, Starting Right Act	H.R. 4358 S. 1000	Rep. Tammy Baldwin (D-WI) Sen. Robert Casey (D-PA) Sen. Blanche Lincoln (D-AR)	No additional cosponsors	In committee	House version referred to the House Committee Education and Labor in December 2009. Senate version referred to Committee on Health, Education, Labor, and Pensions in May 2009.
Student Aid and Fiscal Responsibility Act (SAFRA)	H.R. 3221	Rep. George Miller (D-CA)	41 (House)	Passed House only	Passed the House 253–171 in September 2009. Referred to Senate Committee on Health, Education, Labor, and Pensions.
Family Tax Relief Act	S. 997	Sen. Blanche Lincoln (D-AR) Sen. Olympia Snowe (R-ME)	No additional cosponsors	In committee	Referred to Senate Committee on Finance in May 2009.
Right Start Child Care and Education Act	H.R.460 S. 210	Rep. Dutch Ruppersberger (D-MD) Sen. Barbara Boxer (D-CA)	46 (House) 3 (Senate)	In committee	House version referred to Committee on Ways and Means in Jan. 2009. Senate version referred to Committee on Finance in Jan. 2009.
Helping Families Afford to Work Act	H.R. 1500	Rep. Gary Peters (D-MI)	2 (House)	In committee	Referred to House Committee on Ways and Means in March 2009.
Balancing Act	H.R. 3047	Rep. Lynn Woolsey (D-CA)	43 (House)	In committee	Referred to House Committees on Education and Labor, Oversight and Government Reform, Armed Services, Ways and Means, and Administration in June 2009.
Income support for families with children					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Child Tax Credit Growth Act	H.R. 538	Rep. Bill Pascrell, Jr. (D-NJ)	3 (House)	In committee	Referred to House Committee on Ways and Means in Jan. 2009.
(To make the Child Tax Credit refundable for five years)	H.R. 452	Rep. Harry Teague (D-NM)	3 (House)	In committee	Referred to House Committee on Ways and Means in Jan. 2009.
Economic Recovery and Middle-Class Tax Relief Act	H.R. 470	Rep. Scott Garrett (R-NJ)	87 (House)	In committee	Referred to House Committees on Ways and Means and Appropriations in Jan. 2009.
Working Family Child Assistance Act	S. 26	Sen. Blanche Lincoln (D-AR) Sen. Olympia Snowe (R-ME)	No additional cosponsors	In committee	Referred to Senate Committee on Finance in Jan. 2009
Taxpayer Certainty and Relief Act	S. 722	Sen. Max Baucus (D-MT)	2 (Senate)	In committee	Referred to Senate Committee on Finance in March 2009.
Child Support Protection Act	S. 1859	Sen. John Rockefeller (D-WV)	24 (Senate)	In committee	Has bipartisan cosponsorship. Referred to Committee on Finance in October 2009.
Responsible Fatherhood and Healthy Families Act	H.R. 2979 S. 1309	Rep. Danny Davis (D-IL) Sen. Evan Bayh (D-IN)	36 (House) 3 (Senate)	In committee	House version referred to House Committees on Ways and Means, Education and Labor, Energy and Commerce, and Agriculture in June 2009. Senate version referred to Committee on Finance in June 2009.

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Children's health and well-being					
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under "Helping the Unemployed."
Agriculture Appropriations Act	P.L. 111-80	Rep. Rosa DeLauro (D-CT) Sen. Herb Kohl (D-WI)	*	Now law	Final bill was approved in the House 263-162 and in the Senate 76-22. It became law in October 2009.
Children's Health Insurance Program Reauthorization Act	P.L. 111-03	Rep. Frank Pallone (D-NJ) Sen. Max Baucus (D-MT)	43 (House); No additional cosponsors (Senate)	Now law	Passed the House 289-139 and the Senate 66-32, and was signed by the president in February 2009.
Health care					
Affordable Health Care for America Act	H.R. 3962	Rep. John Dingell (D-MI)	6 (House)	Passed House	Passed the House 220-215 in November 2009.
Patient Protection and Affordable Care Act	H.R. 3590	Compiled by Majority Leader Harry Reid (D-NV)	40 (Senate)	Passed Senate	Passed the Senate 60-39 on December 24, 2009.
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under "Helping the Unemployed."
Temporary Extension Act of 2010	P.L. 111-144	Rep. Charles Rangel (D-NY)	*	Now law	Passed the House by voice vote on February 25, 2010 and passed the Senate by 78-19 on March 2, 2010, when it was signed into law.
American Workers, State and Business Relief Act	S. Amdt. 3336 to H.R. 4213	Sen. Max Baucus (D-MT)	*	Introduced	H.R. 4213 is the Tax Extenders Act of 2009. It is now the legislative vehicle for a long-term extension of the Recovery Act's unemployment insurance and COBRA premium subsidy programs.
Extended COBRA Continuation Protection Act	H.R. 3930	Rep. Joe Sestak (D-PA)	6 (House)	In committee	Referred to House Committees on Education and Labor, Energy and Commerce, and Ways and Means in October 2009.
COBRA Subsidy Extension and Enhancement Act	S. 2730	Sen. Sherrod Brown (D-OH)	18 (Senate)	In committee	Referred to Senate HELP Committee in Nov. 2009.
Financial protection					
Consumer Financial Protection Agency Act	H.R. 3126	Rep. Barney Frank (D-MA)	18 (House)	Committee action	Was approved by the House Financial Services Committee 39-29 and by the House Energy and Commerce committee 33-19 in October 2009. It was included in the Wall Street Reform and Consumer Protection Act (H.R. 4173).
Wall Street Reform and Consumer Protection Act	H.R. 4173	Rep. Barney Frank (D-MA)	No additional cosponsors	Passed House	Incorporates H.R. 3126, the Consumer Financial Protection Act. Passed the House 223-202 in December 2009. Referred to Senate Committee on Banking, Housing, and Urban Affairs in Jan. 2010.
Restoring American Financial Stability Act	n/a	Sen. Chris Dodd (D-CT)	n/a	Not yet introduced	This Senate-side version of financial reform legislation has not been formally introduced although a draft version has been circulated by Chairman Chris Dodd (D-CT) of the Senate Committee on Banking, Housing, and Urban Affairs, and conversations are ongoing among committee members.
Credit Card Accountability, Responsibility and Disclosure Act	P.L. 111-24	Rep. Carolyn Maloney (D-NY) Sen. Chris Dodd (D-CT)	128 (House) 21 (Senate)	Now law	Passed the House 357-70 in April 2009 and the Senate 90-5 the next month. It was signed into law in May 2009.

Bill name	Bill or public law number	Original sponsors	Cosponsors	Status	Additional information
Housing					
Helping Families Save Their Homes Act	P.L. 111-22	Rep. John Conyers (D-MI) Sen. Chris Dodd (D-CT)	24 (House) 2 (Senate)	Now law	Became law in May 2009 after passing the House 367-54 and the Senate 91-5.
Helping Families Save Their Homes in Bankruptcy Act	H.R. 200 S. 61	Rep. John Conyers (D-MI) Sen. Richard Durbin (D-IL)	17 (House) 10 (Senate)	Committee action (House side only)	In the House, this bill was heard and approved by the Judiciary committee 21-15 in January 2009. Referred to Senate Judiciary Committee in Jan. 2009.
Emergency Homeownership and Equity Protection Act	H.R. 225	Rep. Brad Miller (D-NC)	44 (House)	Committee action	This bill was heard along with H.R. 200 before the House Judiciary committee in January 2009 but it was not reported out.
Preserving Homes and Communities Act	S. 1731	Sen. Jack Reed (D-RI)	7 (House)	In committee	Referred to Senate Committee on Banking, Housing, and Urban Affairs in Sept. 2009
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Main Street TARP Act	H.R. 3766	Rep. Barney Frank (D-MA)	13 (House)	In committee	Referred to House Committee on Financial Services in October 2009.
Section 8 Voucher Reform Act	H.R. 3045	Rep. Maxine Waters (D-CA)	8 (House)	Committee action	This bill was approved by the House Financial Services Committee 41-24 in July 2009.
Retirement					
Social Security Caregiver Credit Act	H.R. 769	Rep. Nita Lowey (D-NY)	1 (House)	In committee	Referred to House Committee on Ways and Means in Jan. 2009
American Recovery and Reinvestment Act (Recovery Act)	P.L. 111-5	Rep. David Obey (D-WI) Sen. Daniel Inouye (D-HI)	*	Now law	See listing under “Helping the Unemployed.”
Savings for American Families’ Future Act	H.R. 1961	Rep. Earl Pomeroy (D-ND)	11 (House)	In committee	Referred to House Committee on Ways and Means in April 2009.
Community Living Assistance Services and Supports Act, CLASS Act	H.R. 1721 S. 697	Rep. Frank Pallone (D-NJ) Sen. Edward Kennedy (D-MA)	6 (Senate) 27 (House)	Incorporated into other legislation	This bill is included (as of this writing) in the Affordable Health Care for America Act (H.R. 3962) and the Patient Protection and Affordable Care Act (H.R. 3590).
Health Care and Training for Older Workers Act	S. 281	Sen. Herb Kohl (D-WI)	1 (Senate)	In committee	Referred to Senate Committee on Health, Education, Labor, and Pensions in Jan. 2009.
Older Worker Opportunity Act	S. 502	Sen. Herb Kohl (D-WI)	2 (Senate)	In committee	Referred to Senate Committee on Finance in Feb. 2009.

* Note: Tax and spending bills, as well as amendments, do not usually have cosponsors other than chairmen of committees with jurisdiction over the legislation.

About the authors

Liz Weiss is a Policy Analyst with the Economic Policy Team at the Center for American Progress. Her work focuses on the economic security of unmarried women, emphasizing employment and workplace issues.

Liz has a wide range of experience in human and labor rights advocacy. Prior to joining CAP, she worked for Interfaith Worker Justice as a legislative and policy advocate for the rights of low-wage workers, focusing on wage and hour laws, the right to organize, and work-family balance. She spent five years with Human Rights Watch's Asia division and has conducted in-country research on workforce development in India and labor migration in Mexico. Liz has also served as a union shop steward. She holds a master's degree in international affairs and human rights from Columbia University and a B.A. from The George Washington University.

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.

Under Page's leadership WVWV became the first major organization to identify unmarried women as a crucial yet unrecognized constituency. Since WVWV began contacting and engaging unmarried women their share of the voting electorate has increased steadily and significantly. WVWV expanded its engagement efforts in 2008 to include younger voters, African Americans, and Latinos, and it facilitated the registration of nearly 1 million of these hard-to-reach, traditionally disengaged Americans.

During her 20 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. She 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.

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But despite their numbers, unmarried Americans are under-represented in national elections and their voices are not being heard in our democracy.

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