



Advancing the Economic Security of Unmarried Women

Overview of Laws and Legislation in the 111th Congress

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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Finally, the definition of “family” in policy is outdated, stuck in the 1950s notion of a nuclear family that excludes too many of today's nontraditional families.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

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We work to find progressive and pragmatic solutions to significant domestic and international problems and develop policy proposals that foster a government that is “of the people, by the people, and for the people.”

About Women’s Voices. Women Vote

Unmarried Americans are the fastest-growing large demographic in the country and a majority of Americans will live with an unmarried head of household.

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

Women’s Voices. Women Vote was created to activate unmarried Americans in their government and in our democracy.



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