



# The Other Half

## Unmarried Women, Economic Well-Being, and the Great Recession

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Liz Weiss and Page S. Gardner July 2010

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# Introduction and summary

New information is emerging about the economic importance of unmarried women and the vital contributions they make to our economy. Almost half (47 percent) of all women in America today are unmarried—divorced, separated, widowed, or never married.<sup>1</sup> Unmarried women now make up nearly a quarter (24 percent) of our total adult population, and they head 3 in 10 households.<sup>2</sup> Unmarried women are raising one-quarter (25 percent) of all American children under 18 years old.<sup>3</sup> Unmarried women are workers and homeowners, our neighbors and community leaders, our family members and friends.

Yet even as unmarried women make important contributions to our communities and economy, they continue to be limited by their economic circumstances. Economic status is associated with marital status, and unmarried women on average earn less and live in households with less income than unmarried men or married couples. Unmarried women have significant debt, and they have much lower median net wealth than couples or unmarried men. Overall, unmarried women have less economic security than others.

The Great Recession that began in December 2007 has heightened the importance and urgency of addressing and improving the economic security of all Americans, and unmarried women in particular. Unmarried women have, like all Americans, been hit hard by the recession—with many experiencing unemployment, mortgage foreclosures, and increased food insecurity. These circumstances also affect many of the one-quarter of American children raised by single mothers. When single mothers lose their home, suffer from hunger, or can't find a job, their children also lose their home, go hungry, or suffer from greatly reduced household resources.

The American Recovery and Reinvestment Act has helped to temper the impact of the recession by saving and creating jobs and boosting social service programs, and unmarried women have benefited from many of ARRA's provisions. This success underscores the critical role public policy can play to ensure that all people and all families are economically secure in the long term, regardless of their family status or composition.

Improving the economic situation of unmarried women will help our national economy overall. Policymakers should focus on policies that will increase unmarried women's wages and spending potential, reduce their debt and increase their wealth, and improve the lives and futures of the children they are raising. Policymakers must ensure that their efforts to lay the foundation for long-term economic growth allow all Americans—including unmarried women—to participate in and benefit from our economy and its recovery. This will, in turn, benefit our country as a whole by tapping into this group's as-yet unrealized economic potential.

## Citizenship and unmarried women

### A note about the data

Some of the data included in this report, specifically for household income and poverty rates, are reported for U.S. citizens only. Immigration status can take on many forms. Because it is a complicated policy issue, we focus solely on citizens for this data to simplify the analysis. The data in this report will not match other studies' data for these variables, including Census publications, but it highlights the fact that unmarried women who are citizens live in households with lower incomes and have higher poverty rates than married women, married men, or unmarried men who are citizens. Unmarried women's economic security is not due to recent immigration to our country, but rather other underlying factors.

# Unmarried women's economic contributions

Nearly half (47 percent) of all women over age 18, or 54.5 million women, are unmarried.<sup>4</sup> They make up significant shares of our nation's workers, consumers, and homeowners, and we should value and recognize their sizable contributions to the overall economy. But because their financial resources are overall disproportionately low, there is significant potential for even greater economic contribution.

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## Employment

Women today make up nearly half (49.8 percent) of all employees on U.S. payrolls—the result of a long-term trend in which women increasingly work even after marriage or parenthood.<sup>5</sup> Unmarried women represent more than a fifth (22.1 percent) of the nation's workers age 18 and over.<sup>6</sup>

Unmarried women often work to maintain a household. Indeed, half of single women in their prime earning years (62 percent of those age 30 to 59) earn at least half of their household's earnings, including the 46 percent of unmarried women in this age group who are the sole earner in their household, whether living alone or with others (see Figure 5 on page 9).<sup>7</sup> It is not surprising then that three-quarters (75.4 percent) of prime-age, unmarried women age 25 to 64 are in the labor force.<sup>8</sup> This labor force participation rate is 5.3 percentage points higher than for prime-age married women.<sup>9</sup>

Many unmarried women are employed in highly respected fields and leadership positions. The public sector has had many leaders who are single women, such as recently appointed Supreme Court Justice Sonia Sotomayor and Supreme Court nominee Elena Kagan. Others include former Attorney General Janet Reno, former National Security Advisor Condoleezza Rice, and current Secretary of Homeland Security Janet Napolitano.

Unmarried women have also made progress in many occupations that are crucial to American families and communities. Unmarried women care for us when we are sick: they are 10 percent of doctors and surgeons, 31 percent of registered nurses, and 51 percent of nursing, psychiatric, and home health aides. They tend to our children: they are 50 percent of child care workers, 35 percent of preschool and kindergarten teachers, and 17 percent of high school teachers. They help our communities: 36 percent of social workers and 33 percent of counselors are unmarried women, as are 14 percent of lawyers and judges and 12 percent of religious education and activities directors. And they make businesses hum: 34 percent of secretaries and administrative assistants, 6 percent of chief executives, and 24 percent of accountants and auditors are unmarried women.<sup>10</sup>

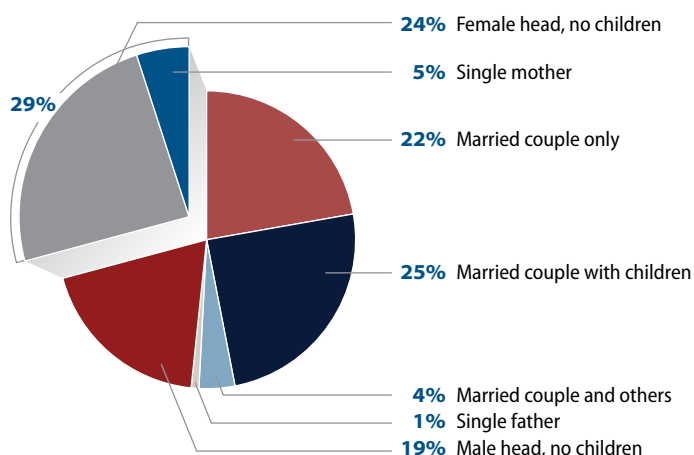
## Spending

The 35 million women who head households, including single women in families and those living alone,<sup>11</sup> are the primary and perhaps only decision maker for purchases and consumption in their families. And this economic participation is vitally important since two-thirds of the national economy is based on consumption.

An unmarried person or persons head nearly half (49.3 percent) of “consumer units” in the United States—which are generally equivalent to households—according to the Consumer Expenditure Survey. And women who are not part of a married couple head nearly 3 in 10 of all consumer units (see Figure 1).<sup>12</sup>

Households without a married couple account for more than a third (35 percent) of national spending. Because different types of households spend different amounts on average, the proportion of total consumption by households without a married couple—single men, single women, and single parents—is less than their proportion of households overall. Consumer units headed by unmarried men or women contributed 35 percent of national spending in 2008, though they are almost half of all consumer units.<sup>13</sup>

**FIGURE 1**  
**Distribution of consumer units by composition, 2008**



Source: Bureau of Labor Statistics, “Consumer Expenditure Survey” (2008). “Consumer units” are roughly equivalent to households, not to individuals.

Average annual spending by singles is lower than for married couples, although singles spend a bit more than half of what married couples spend. Single parents spend on average \$37,000 annually, 52 percent as much as married couples with children, who spend \$71,000 annually. And households with one or more unmarried person and no children spend \$35,000 each year, 60 percent of the \$58,000 a year that households with only a married couple and no children spend.<sup>14</sup> Lower spending by unmarrieds may reflect that many of these households have fewer people and less need to spend, but it also may reflect unmarried people's fewer financial resources.

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## Homeownership

A significant proportion of unmarried women today own their own home. Unmarried women are more likely than unmarried men to own their own home: 31 percent of unmarried women are homeowners, compared to 23 percent of unmarried men.<sup>15</sup> Half (52 percent) of single women who are head of household are also homeowners.<sup>16</sup> Many of these homeowners are previously married women who purchased a house with their former spouse, and it is likely that a significant proportion of homeowners who are unmarried women are widows. It's not surprising that married couples, given their greater economic resources, have a higher homeownership rate, at 80 percent.<sup>17</sup> Unmarried women nationwide own about a quarter (23 percent) of owner-occupied homes.<sup>18</sup> This is very close to their share of the population, at 24 percent.<sup>19</sup>

Women are no longer necessarily waiting to marry to take this important financial step, and this is a considerable development given the difficulty of affording a home on one income and the strong historical links between home buying and marriage. Single women made a fifth (21 percent) of the nation's home purchases in 2008 and represented one-quarter (25 percent) of all first-time homebuyers.<sup>20</sup> Single men made 10 percent of home purchases and were 12 percent of first-time buyers. Unmarried women also participated in home purchases as part of unmarried couples, who were 8 percent of homebuyers and 12 percent of first-time homebuyers that year.<sup>21</sup>

But this information must be seen in light of the recent housing market crash and recession, when many homeowners ran into trouble with their mortgages or became unemployed and were unable to continue to pay their mortgages. It is unclear how many of these recent buyers are still in their homes and whether gains in homeownership among unmarried women have been fully sustained.



These homebuyer rates are notable given that unmarried women are much less likely to be in a position to buy a home than others and because they must spend a higher proportion of their incomes on mortgages and other household necessities. According to a Census Bureau report that examined barriers to homeownership, a quarter (25.6 percent) of female-headed families and 36.8 percent of male-headed families could afford a modestly priced home in their area in 2004, compared with 70.1 percent of married couples.<sup>22</sup> Children are an important factor here, as only 15.6 percent of single mothers could afford a modestly priced home in their area, but 43.2 percent of female-headed families without children could afford such a home.<sup>23</sup> Less than 4 in 10 women not living in a family (38.3 percent) could afford a modestly priced home in their area in 2004.<sup>24</sup>

# Unmarried women's economic circumstances

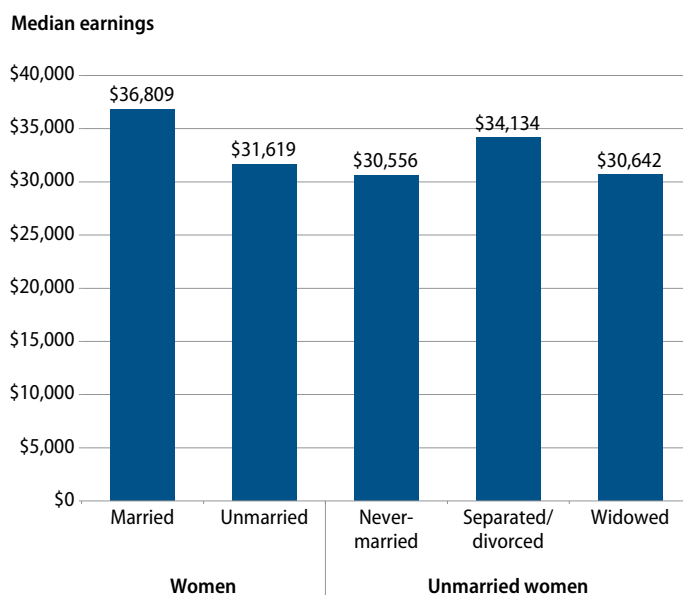
Unmarried women lag behind single men and married couples by many economic measures, including earnings from work and household income, which includes earnings as well as other sources of income such as Social Security or investments.<sup>25</sup> Unmarried women also have much lower median net wealth than men or couples, and they have significant debt. Single women are about as likely to have debt as single men, but the median value of their total debt is greater than single men. All of these factors combine to create a relatively insecure economic picture for unmarried women.

## Wages and earnings

Most women today are in the labor market, and they make up almost half of workers (49.8 percent).<sup>26</sup> Unmarried women often rely on their own earnings, especially those without support mechanisms such as a partner. Yet women workers, including unmarried women, face a number of inequities at work and in the labor market such as segregation into lower-paying jobs and wage discrimination, among other factors.

They consequently face lower median pay and earnings than other workers. Women earn 77 cents for every dollar a man makes overall.<sup>27</sup> And unmarried women earn 86 cents to the dollar compared to married women (see Figure 2).<sup>28</sup> This makes supporting oneself or a family much more difficult for unmarried women workers.

**FIGURE 2**  
**Median annual personal wage and salary earnings of women by marital status, 2008**



Source: Jeff Chapman's analysis of Steven Ruggles and others, "Integrated Public Use Microdata Series, American Community Survey: Version 5.0 [Machine-readable database]." (Minneapolis: University of Minnesota, 2010). Data is for full-time, year-round workers, age 18 and over.

Unmarried women also do not fare as well on an hourly basis as married men and women or unmarried men (see Figure 3). This is likely in part a reflection of the types of jobs that unmarried women hold, as well as certain characteristics—such as age—that influence wages.

In sum, unmarried women make less than unmarried or married men and married women. Even divorced, separated, or widowed women who tend to be older than never-married women have lower earnings and wages than married women.

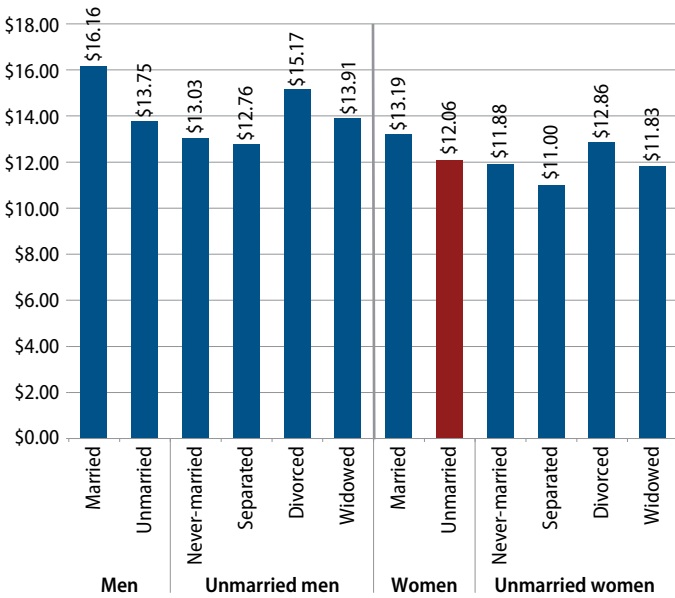
### Household income and poverty

Information about personal earnings from work tells only part of the story of unmarried women's economic security. This group also lives in households with significantly lower total income, and the poverty rate for unmarried women is higher than for other groups (see Figure 4). Unmarried women tend to have fewer resources to support themselves and their families, and the consequences are evident in the poverty rates that exceed those of men and married couples in almost every category. (This data is reported for U.S. citizens only, as explained in the box on page 2.)

### Contributions to household earnings

It is more common for unmarried women to contribute to the household budget than not. A major component of household income is earnings from work, especially for younger, unretired women. Most unmarried women live

**FIGURE 3**  
Median hourly wage by gender and marital status, age 25 and over, 2009



Source: Bureau of Labor Statistics, Current Population Survey, "Table A-10: Hourly earnings of employed wage and salary workers paid hourly rates by marital status, age, and sex, Annual Average 2009." Data is for all workers who are paid an hourly rate, age 25 and over.

**FIGURE 4**  
Household income and poverty of men and women by marital status, for U.S. citizens only, 2008

	Poverty rate	Median annual household income
Married women	3.7%	\$76,868
Without children	3.0%	\$72,215
With children	4.7%	\$82,577
Unmarried men	14.4%	\$52,157
Without children	14.3%	\$52,369
With children	16.7%	\$49,427
Unmarried women	20.4%	\$41,312
Without children	17.7%	\$43,231
With children	32.9%	\$33,844

Source: Jeff Chapman's analysis of Steven Ruggles and others, "Integrated Public Use Microdata Series, American Community Survey: Version 5.0 [Machine-readable database]." (Minneapolis: University of Minnesota, 2010). Data is reported for US citizens only. Household income is reported for individual people: unmarried women, unmarried men, or married women. There may be overlap between individuals if they share a household.

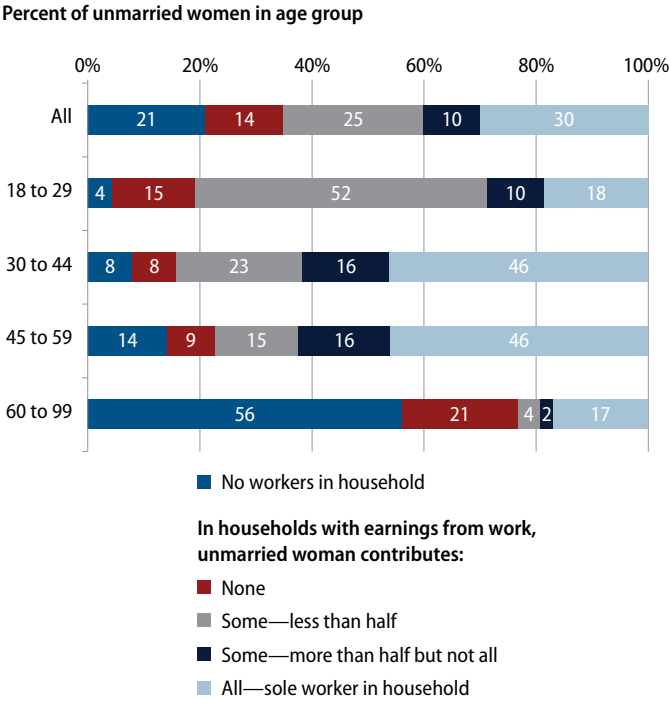
in a household that has earnings from work (see Figure 5). Thirty percent of unmarried women are the sole earner in their household—including women living alone and those who might be living with and supporting other adults. And another 35 percent of unmarried women live in a multi-earner household where she and at least one other household member work. Only 14 percent of unmarried women live in a household with a worker but contribute none of the earnings themselves—these women are primarily older. And 21 percent of unmarried women live in a household with no workers, and these women are also primarily older.<sup>29</sup>

Unmarried women in their middle years are very likely to be the primary breadwinner in their household. Nearly half of unmarried women age 30 to 59 (46 percent) are the sole worker in their household, and another 16 percent live with another worker or workers but earn at least half of their household’s earnings. This means that more than 6 in 10 (62 percent) of unmarried women in their middle years earn at least half of their household’s earnings. Young unmarried women under age 30 tend to share in their household’s earnings—more than half (52 percent) contribute earnings but live with another worker or workers who earn more than they do. Older women age 60 and older are, unsurprisingly, less likely to be working, and most do not live in a household with earnings or do not contribute to household earnings—they are likely supported by their savings, Social Security, or family members still in the workforce.<sup>30</sup>

Single mother households have a lower median household income than other types of households. Yet half (50 percent) of single mothers are the sole earner in their household while another third (32 percent) contribute to household earnings along with another worker or workers (see Figure 6).<sup>31</sup>

Being the sole earner is most common for single mothers in their middle years (ages 30 to 59), more than half of whom are sole earners. But even 4 in 10 (41 per-

**FIGURE 5**  
**Unmarried women’s contributions to household earnings**



Note: Figures may not add to 100 due to rounding.  
Source: Jeff Chapman’s analysis of Steven Ruggles and others, “Integrated Public Use Microdata Series, American Community Survey: Version 5.0 [Machine-readable database].” (Minneapolis: University of Minnesota, 2010).

cent) single moms under 30 are the sole household earner.<sup>32</sup> These circumstances are important for single mothers as well as their children, who are supported by their mothers' income.

## Wealth and debt

Lower earnings and household incomes contribute to unmarried women's lower financial situation overall. Single women not living with a partner have much less wealth than single men or married or unmarried couples, and single women are also very likely to have debt.<sup>33</sup> The type of debt that unmarried women have is also important. They are more likely than single men to have credit card, education, or installment debt. The combination of low earnings and wealth leaves little money to service debts or save for emergencies. And unmarried women's higher likelihood of being a single parent makes the debt a greater burden and puts them in a more precarious financial position than others.

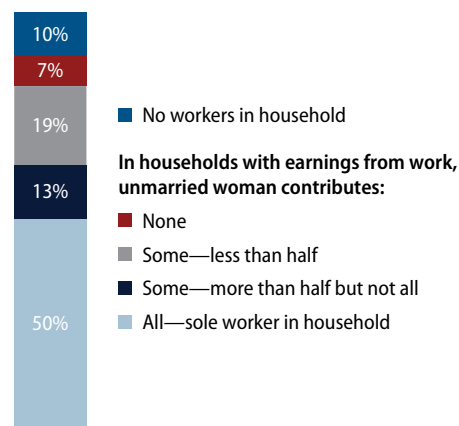
Women living without a partner—with the exception of widows—have much lower wealth than other groups. The median net wealth of all U.S. households was \$93,000 in 2004 according to an analysis by the Consumer Federation of America of the Federal Reserve Board's Survey of Consumer Finances. Yet the median net wealth of divorced or separated women was just \$30,400, and that of never-married women was a mere \$6,210. In fact, "one-quarter of these never married had zero or negative net wealth."<sup>34</sup>

But there are important economic differences between single women of different marital statuses and racial or ethnic backgrounds, as recent analysis by the Insight Center for Community Economic Development of the Survey of Consumer Finances shows.<sup>35</sup> Single women within a racial or ethnic group have much lower wealth than couples or men. And white people among different types of households (married or single) have vastly more wealth than people of color (see Figure 7).

The differences by marital status are clear. Couples have much more wealth than singles. The median net wealth of white single women is just 25 percent of white couples, but 95 percent of white, single men (see Figure 7).<sup>36</sup> Black and Hispanic single women have a median net wealth of \$100 and \$120, respectively (excluding vehicles). That is less than 1 percent of the median net wealth of couples, and

**FIGURE 6**  
**Single mothers' contributions to household earnings**

Percent of single mothers



Note: Figures may not add to 100 due to rounding.

Source: Jeff Chapman's analysis of Steven Ruggles and others, "Integrated Public Use Microdata Series, American Community Survey: Version 5.0 [Machine-readable database]." (Minneapolis: University of Minnesota, 2010).

just more than 1 percent of that of single men of the same background.<sup>37</sup> And nearly half of black and Hispanic single women (46 and 45 percent, respectively) have zero or negative net wealth, as do under a quarter (23 percent) of white single women.<sup>38</sup>

Never-married women have the lowest median wealth among unmarried women, likely because of their younger ages. They are followed by divorced women and then widows, who have the highest median net wealth among single women.<sup>39</sup>

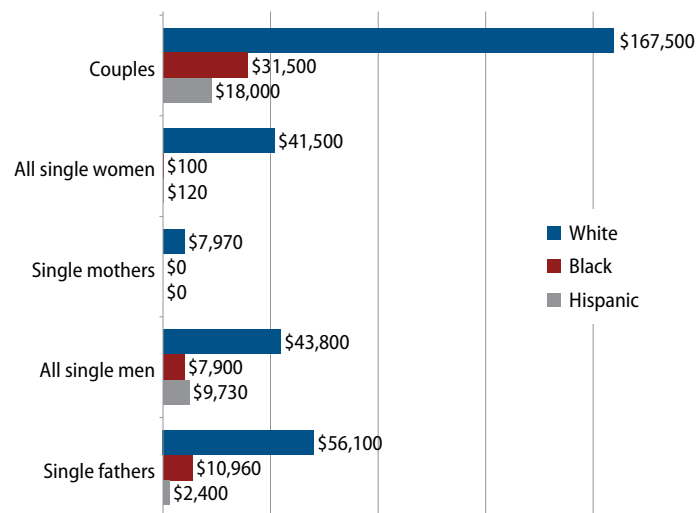
Having children makes a considerable difference to wealth, as well. Single mothers have much lower median net wealth than single fathers, and single mothers' median net wealth is much less than that of all single women. The median net wealth of white single mothers with children under 18 is 19 percent of that of all white single women, for example. Things improve moderately for white single mothers once their children are grown, so that all white single mothers, including those with grown children, have median net wealth that is nearly six times larger than that of white single moms with younger children (data for single mothers with grown children not shown in Figure 7). But children's age makes little difference for black and Hispanic single mothers. The median net wealth for both groups of mothers is between zero and \$120, whether their children are young or grown.<sup>40</sup>

Debt is a more complicated measurement. Some kinds of debt help build assets, such as home debt, while other forms of debt can be a drain on resources, such as credit card debt. Education debt is often considered "good," because of the potential to command a higher salary, but student loan payments can become burdensome.<sup>41</sup>

Single women are more likely than single men to have education, credit card, and installment debt, which is usually for major purchases such as automobile loans or loans for furniture or appliances (see Figure 8).<sup>42</sup> This suggests that single women may be less able to pay for necessities up front and must use credit, layaways, or

FIGURE 7

### Median net wealth by household type, parental status, gender, and race



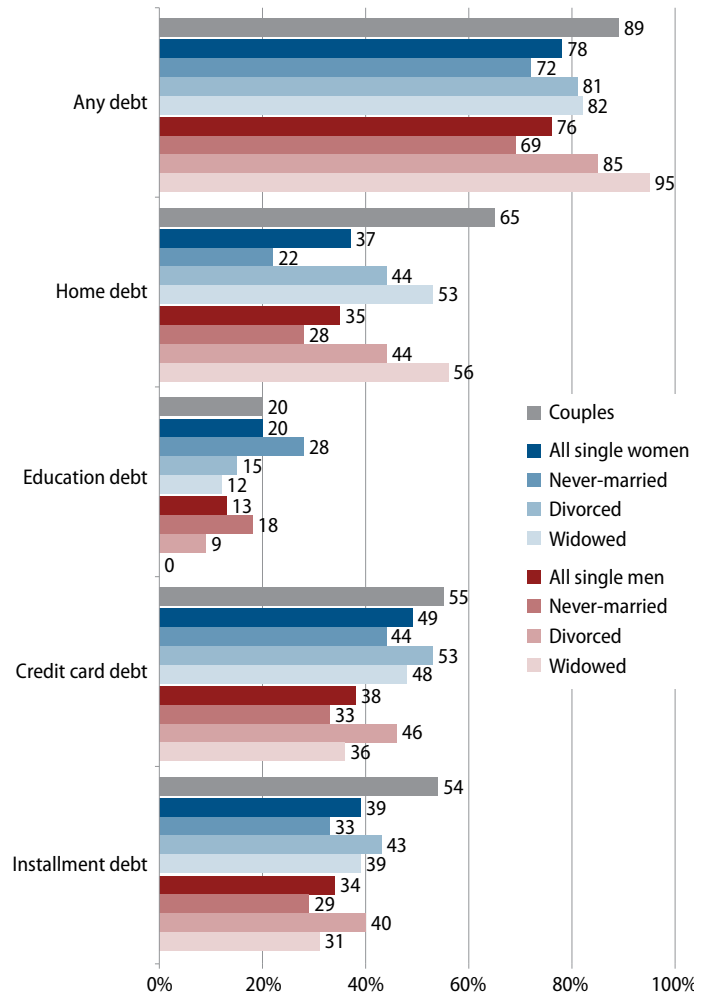
Source: Mariko Chang and others, "Lifting as we Climb: Women of Color, Wealth, and America's Future," (Oakland: Insight Center for Community Economic Development, 2010). Single mother or father refers to those living with their own children or relatives under age 18. Couples are married or unmarried couples. "Single" people are those not living with a partner. All data is for people ages 18–64.

other forms of borrowing to make ends meet. Indeed, single women have less discretionary income and fewer savings than others, impairing their ability to pay down debt, and a third of single women “don’t save.”<sup>43</sup>

Single women are less likely than couples to hold all kinds of debt except education debt, but the median value of their nonhome debt (credit card, installment, and education debt) is more than half that of couples. Single women have a median debt of \$30,000 overall for all types of debt including home debt. This is not much above single men, at \$27,200, but far below that of couples, at \$111,600.<sup>44</sup> Yet couples are much more likely than unmarried women to own a home and have home debt.

**FIGURE 8**  
**Debt by household and marital status**

Percent with debt



Source: Mariko Chang's analysis of Survey of Consumer Finances 2007; see [www.mariko-chang.com](http://www.mariko-chang.com). Data is reported for people ages 18–64; for couples, the age of the older spouse or partner was used. Couples are married or unmarried couples. “Single” people are those not living with a partner.

# Recession and recovery

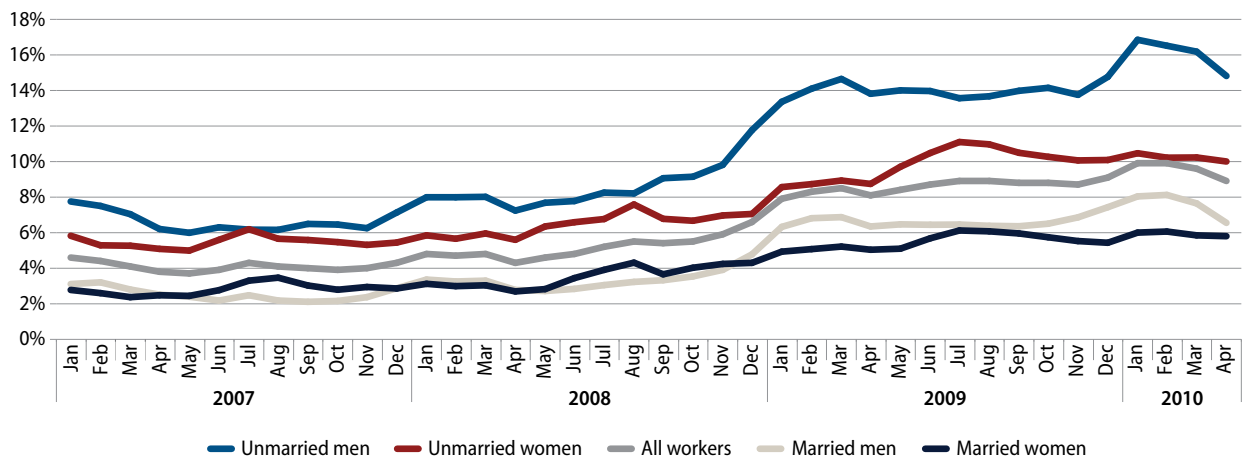
The Great Recession, which began in December 2007 and continues to affect the labor and housing markets, has hit unmarried women hard. Unmarried women have higher unemployment than married women or married men, and women homeowners were more likely than men to have received subprime loans, which have been hit hard by foreclosures. This financial devastation has had a real effect on quality of life, seen in part in the increased lack of resources to pay for food among female-headed households.

## Unemployment

Unmarried workers had nearly twice the unemployment rate of married workers in 2009. Unemployment can be especially hard for unmarried women. The loss of employment income means they must support themselves in other ways, includ-

**FIGURE 9**  
**Unemployment rate of men and women by marital status, 2007-2010**

Unemployment rate



Source: Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, available online through One-Screen Data Search. Data is for workers age 20 and over. Data is monthly and not seasonally adjusted.



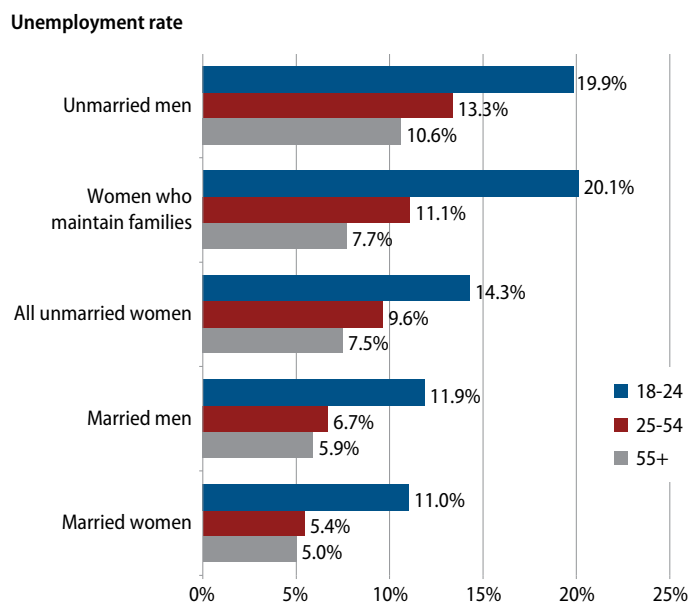
ing savings—but too few unmarried women save regularly. A third (33 percent) of women living without a partner save regularly, compared with 41 percent of all households, according to 2004 data.<sup>45</sup> Another third (33 percent) of single women “don’t save,” compared with under a quarter (24 percent) of all households.<sup>46</sup> And nearly another third (30 percent) of single women save “whatever is left [after spending].”<sup>47</sup>

The unemployment rates of unmarried workers always exceed that of married workers, but the gap has widened over the course of the recession for both women and men (see Figure 9). Unmarried men had the highest unemployment rate prior to the recession, and it has gone up the most over the past three years. Unmarried women had the second-highest unemployment rate prior to the recession, and it has increased by about the same amount as the rate of all workers. The unemployment rate of unmarried women remains the second-highest rate when looking at unemployment rates by marital status and gender.<sup>48</sup>

Young workers have seen the highest unemployment of any age group (see Figure 10). Because most young workers are unmarried, their economic security may be compounded. The tough labor market has also meant that recent graduates are forced to delay entering the job market and many—especially those who are unmarried—are relying on their parents for support including moving back home or never moving out.<sup>49</sup>

This recession has also hit people of color especially hard. Black and Hispanic workers in every gender-marital status category have seen higher unemployment than whites (see Figure 11).<sup>50</sup> Yet the unemployment rate pattern by marital status is the same for all races, with unmarried men and then unmarried women showing the highest unemployment rates. Women of any race or ethnicity who maintain families have the highest unemployment of any group of women. What this means is simple: those facing the most challenges in the labor market and the workplace—whether it be longstanding discrimination, or a work environment not conducive to workers with

**FIGURE 10**  
Average unemployment rate in 2009 by gender, marital status, and age



Source: Bureau of Labor Statistics, Current Population Survey, “Table 12: Employment status of the civilian noninstitutional population by marital status, sex, age, race, and Hispanic or Latino ethnicity, Annual Average 2009,” (2009).

care-giving responsibilities, or a combination—have had the most difficulty finding work.

Employment has fallen for unmarried women as unemployment has risen. The percent of unmarried women age 20 and over who are employed fell from 56.9 percent on average in 2007 to 54.1 percent on average in 2009 and 53.8 percent by June 2010.<sup>51</sup> It does not appear that unmarried women dropping out of the labor force accounts for this difference since their labor force participation rate dropped only 0.2 percentage points between 2007 and 2009.<sup>52</sup> They are continuing to look for work and experiencing sustained unemployment. More than 4 in 10 (45.7 percent) unmarried women age 16 and older who were unemployed had been looking for a job for at least six months in June 2010.<sup>53</sup>

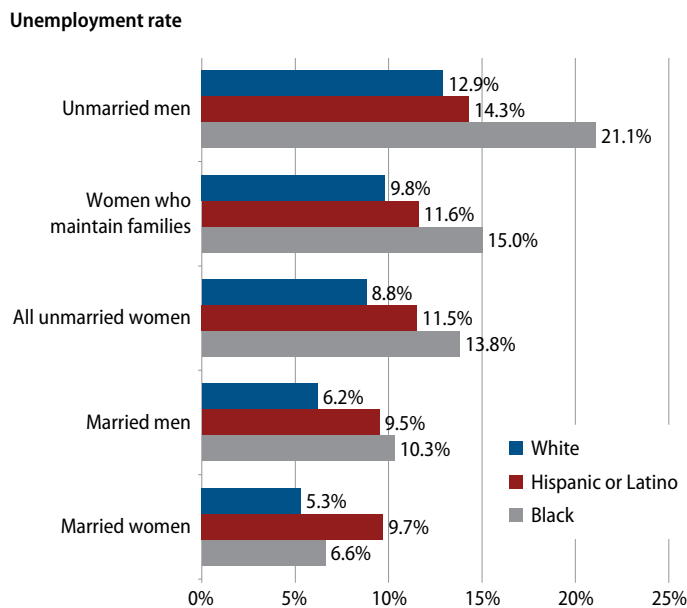
The trend of higher unemployment for unmarried women accords with the trend that lower-income workers have seen extraordinarily high unemployment during the recession. In fact, workers in the poorest 10 percent of households—those with household incomes under \$12,500—had a 30.8 percent unemployment in late 2009, while only 3.2 percent of workers in the richest tenth of households—those with household incomes over \$150,000—were unemployed in late 2009.<sup>54</sup>

## Foreclosures

The recession, which began with the collapse of the housing bubble, has been especially hard on homeowners, including single women homeowners. Single women have become an important segment of homebuyers, making 20 percent of homes purchases in 2008.<sup>55</sup> But women borrowers were more likely to be sold a subprime mortgage than men, and subprime mortgages have been slammed by the foreclosure crisis.<sup>56</sup>

FIGURE 11

### Average unemployment rate in 2009 by gender, marital status, and race or ethnicity



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

Job loss in this recession has left many homeowners without the means to continue to pay their mortgages, and many of the unemployed have lost their homes as a result, regardless of the types of loans they took out. Because single women are less likely to save and have lower median net wealth than others, they have fewer resources to help them weather a period without income, putting them at risk of losing their homes if they lost their jobs.

Anecdotal evidence indicates that unmarried women—including single mothers—have been subject to many foreclosures.<sup>57</sup> Even renters have suffered as their buildings have been foreclosed, forcing eviction.<sup>58</sup> Stories in the newspaper abound, looking at families pushed into homelessness, neighborhoods standing nearly vacant, life savings destroyed. Unmarried women may not fare particularly worse than other families—we don't know; the data does not exist—but it is happening, and it is devastating to all families.

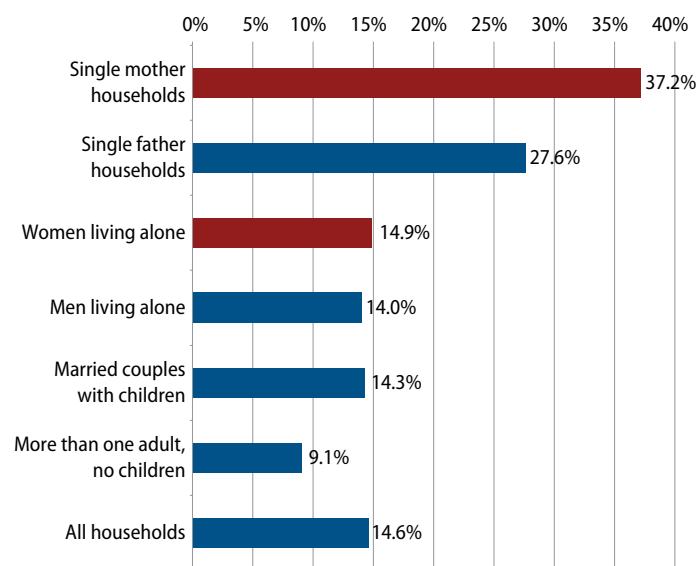
## Food insecurity

A final indicator of the precarious position of unmarried women during the recession has been an increase in food insecurity. The Agriculture Department explains food insecurity as “the food intake of one or more household members was reduced and their eating patterns were disrupted at times during the year because the household lacked money and other resources for food.”<sup>59</sup>

Household and family composition plays an important role in food insecurity. Single parents, and especially single mothers and their children, experience devastatingly high levels of food insecurity and make up a large portion of food-insecure households. A single mother headed more than 4 in 10 (43 percent) food-insecure households with children under 18 in 2008. Approximately 3.6 million single mother households experienced food insecurity that year— more than a third (37 percent)

**FIGURE 12**  
**Food insecurity by gender and household composition, 2008**

Percent experiencing food insecurity



Source: Mark Nord, Margaret Andrews, and Steven Carlson, “Household Food Security in the United States, 2008,” (Washington: United States Department of Agriculture, 2009). Parents or people with children refers to those with children under 18 living in the household.

of such households (see Figure 12). This rate was nearly 23 percentage points above the national average and the food insecurity rate of married couples with children. Nearly one in seven women living alone, or 2.7 million women, were also food insecure.<sup>60</sup>

The situation is worsening. There was a 7 percentage point increase in food insecurity among female-headed families with children from 2007 to 2008, and a 3 percentage point increase for women living alone.<sup>61</sup> The data for 2009, to be released in late 2010, are expected to reveal even further hardship as the Great Recession persisted throughout the year.

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## Unmarried women and the American Recovery and Reinvestment Act

President Barack Obama signed the American Recovery and Reinvestment Act a year and a half ago. The bill was designed to help get the economy moving again, and save and create jobs. It provided nearly \$800 billion in federal funds to a host of projects and programs. Unmarried women were hit hard by the recession, and ARRA included many provisions that have helped alleviate some of this hardship, especially in the areas of job creation, individual tax cuts, and improvements to and increased funding for social services and income supports.

The bill is credited with saving or creating an estimated 1.2 million to 2.8 million jobs,<sup>62</sup> as well as raising disposable income and protecting millions of families from poverty. ARRA helped maintain real disposable incomes in 2009; incomes would have fallen below 2008 levels that year without the bill's family financial assistance provisions.<sup>63</sup> Research from the Center on Budget and Policy Priorities evaluated just seven of ARRA's income support and tax credit provisions and found that they "kept more than 6 million Americans out of poverty and reduce[d] the severity of poverty for 33 million more."<sup>64</sup> These results are especially important for unmarried women given their high rate of poverty.

Job protection and creation for women came primarily through fiscal relief for states. The budget crises of many states that threatened public and publicly funded jobs were tempered by the \$144 billion State Fiscal Stabilization Fund included in the Recovery Act. This included funds primarily for the education sector and health care, the latter via federal funding for Medicaid. Funds for education-related programs, for example, have consistently funded more jobs than other programs.<sup>65</sup> Unmarried women workers would have particularly benefited from this

funding because women hold three-quarters of jobs in the education and health services industry.<sup>66</sup> And the top 20 occupations for unmarried women include several education and health-related occupations.<sup>67</sup> Yet these jobs are threatened by budget crises in most states, as states look to balance their budgets by laying off hundreds of thousands of teachers, among other public employees.

Other ARRA provisions saved or created jobs both directly and indirectly in women-dominated fields. It subsidized community service jobs for thousands of low-income workers through the Community Services Block Grant.<sup>68</sup> Funding for the Child Care and Development Block Grant funded thousands of jobs in child care.<sup>69</sup> And the \$5 billion Emergency Fund for the Temporary Assistance for Needy Families program has been used to subsidize jobs for low-wage workers; participating states aim to create 180,000 jobs with the TANF emergency funds by September 2010.<sup>70</sup> Unmarried women, a high proportion of whom are low-income workers, would have benefited from jobs created or saved by each of these funding streams. And unmarried women often use these services.

Other ARRA job creation programs focused on male-dominated fields such as construction and infrastructure, but the resultant jobs and economic activity are a plus for everyone, even those who do not directly benefit. For instance, if there is lower overall unemployment, it will be easier for everyone, including unmarried women, to find jobs. Indeed, the unemployment rate for unmarried women had fallen a full percentage point by April 2010 since its peak in this recession of 11.1 percent in August 2009.<sup>71</sup>

Unmarried women also benefited from many tax cuts included in the recovery bill. These include the Making Work Pay tax credit, worth \$400 per worker, which is expected to benefit 100 million American families in 2010.<sup>72</sup> ARRA also increased the child tax credit for parents and the Earned Income Tax Credit for low-wage workers. These credits were highly concentrated among lower-income families, which would include a high proportion of female-headed families.<sup>73</sup>

ARRA also bolstered funding for many social services programs that disproportionately benefit lower-income families, many of which are headed by single women. Long-term unemployment has been a consistent problem in the recession, and 43.1 percent of unemployed workers age 16 and over had been out of work and looking for a job for at least six months as of June 2010, including 45.7 percent of unmarried women that age.<sup>74</sup> ARRA funded extension programs for unemployment insurance making unemployed workers in states with the high-

est unemployment rates eligible for up to 99 weeks of unemployment insurance. But Congress must periodically extend these programs so that unemployed workers can continue to access these benefits. They did so most recently in mid-July, extending federal unemployment programs through November 2010.

Another very important provision was the modernization of the unemployment insurance program. A major problem in the unemployment insurance, or UI, system prior to ARRA was that only about one-third of women workers were able to collect unemployment benefits because of outdated eligibility rules.<sup>75</sup> These 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.

ARRA 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.<sup>76</sup> States could receive federal funds for making certain changes to the formula for determining eligibility for benefits—an expansion that helps women, low-wage workers, new entrants to the labor market, and others.<sup>77</sup> More than half the states had already modernized their UI rules as of December 2009 in ways that would qualify them for the incentive funds, bringing tens of thousands more workers into the unemployment insurance system.<sup>78</sup>

Other public services bolstered by the Recovery Act included nutrition assistance—through the food stamp program known as SNAP—which got a \$19 billion influx of funds, helping the 39.4 million people who were participating in this program in January 2010.<sup>79</sup> Most food stamp recipients who lived in families with children prior to the recession were single-mother families. This is sure to continue to be an extremely important program for unmarried women even as more families have begun to participate in the program.<sup>80</sup> The Public Housing Capital Fund also received \$4 billion to develop, modernize, and repair and rehabilitate public housing.<sup>81</sup>

A final benefit to single mothers and their children is the Child Care and Development Block Grant, which provides subsidies to low-income families for child care. ARRA gave this program \$2 billion, while Head Start and Early Head Start, which provide early education to low-income children, together received another \$2 billion.<sup>82</sup> ARRA also temporarily restored funding for child support enforcement after it was cut in 2005. Since 9 out of 10 custodial parents are mothers, single moms are the main beneficiaries of this program.<sup>83</sup>

## Conclusion: Where to go from here

Unmarried women are critical participants in our society, our communities, and our economy. Single women own homes and businesses. They are workers, breadwinners, mothers, and more. Yet they have much lower economic security than the rest of the population, especially compared with couples. Single women earn less on average than other workers and they have fewer resources to support their households. Single women have much lower wealth and a generally worse debt situation overall. Single women are also less able to save, putting them at additional risk during economic downturns like the Great Recession.

Policymakers must be sure that unmarried women, like other groups hit hard by unemployment, are included in future job creation and other recovery legislation, and that their economic security is improved in the long term.

Policymakers should continue many of the American Recovery and Reinvestment Act efforts that have been successful at creating jobs, keeping families out of poverty, and providing supports and services to those affected by the recession. Federal policymakers should extend state fiscal relief so that states can maintain employment, especially in women-dominated fields such as education. Hundreds of thousands of teachers, most of whom are women, and other public sector workers face layoffs this summer as states consider budgets for next year.

Federal funding would also help the states avoid draconian cuts to social services that frequently benefit unmarried women, especially single mothers. Indeed, the Center on Budget and Policy Priorities has reported that 45 states plus the District of Columbia have already had to make cuts to social services.<sup>84</sup> What's more, states are expected to face budget shortfalls for at least two years, which will require only more cuts in services for vulnerable residents.<sup>85</sup>

The federal government should also continue to provide unemployment compensation to unemployed workers. Long-term unemployment is a major problem in this recession, and the economy will likely take years to return to pre-recession

levels. Congress has extended unemployment insurance on a short-term basis on multiple occasions, most recently through November 2010, and it should continue to do so as the unemployed continue to outnumber job openings. Congress should also extend subsidies to buy health insurance through COBRA at least through the end of 2010.

Policymakers also need to take a long-term view to ensuring equal opportunity for unmarried women to participate in the economy, as well as measures to improve their earnings and self-sufficiency. This will improve the economic security of unmarried women and their families as well as increase their contributions to the national economy.

Job creation programs targeted to low-income workers will help alleviate the more immediate problem of high and long-term unemployment. Congress should also move forward on pending legislation such as the Paycheck Fairness Act to reduce gender-based pay discrimination and thereby better ensure equal pay for women.

Congress should also include provisions in the pending reauthorization of the Workforce Investment Act that provide women with job training in high-wage, high-demand jobs, many of which are nontraditional for their gender—provisions such as those included in the Women and Workforce Investment for Nontraditional Jobs Act.

Finally, Congress needs to make sure that single mothers and women caring for elders or others can participate fully in the labor market by addressing work-family conflict. They should provide direct support to working single mothers by implementing the increase in funding for child care assistance as proposed in the president's fiscal year 2011 budget. This will ensure that many single mothers and other low-income parents can receive the financial assistance they need so they are able to go to work or school. And Congress should make sure workplace rules allow women to attend to their jobs as well as their families. They should establish the right to paid sick days as envisioned in the Healthy Families Act, encourage predictable and flexible workplace schedules, and ensure that workers have access to paid family and medical leave.

These are all crucial supports to make sure that unmarried women have the opportunity to work to support themselves and their families. This, in turn, will benefit our entire economy by increasing single women's already vital contributions.



# Endnotes

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## 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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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.

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