

# Single in a Marriage-Centered World

By Page Gardner, president, Women's Voices Women Vote, a non-profit organization dedicated to involving American women on their own in our democracy

This may come as a surprise to most Americans—a majority of households in the United States are headed by an unmarried person and almost half of all women 18 years of age and older are unmarried—whether they are never married, divorced, separated or widowed. Who is the unmarried woman today? She may be middle-aged, but she is more likely to be young or old. She may be rich, but she is probably struggling to make ends meet.

She may be white, but compared to her married counterpart, she is more likely to be a woman of color. She may be an educated, career-oriented professional, but she probably doesn't have a college degree and is stuck in a low-wage job. She may or may not have children, but as an unmarried woman she is largely on her own. No matter her life's circumstances, she has decisions to make, a household to run, and a future to plan on her own.

The unmarried woman is a young woman just out of high school and starting out in life, learning to navigate the waters of adulthood while remaining single. Like many of her peers today, if she marries it will likely be many years later than her mother did. If she doesn't marry by 30, like one-quarter of all women, she will continue on her own in a world where the unmarried woman is more likely to be unemployed, to lack health insurance, and to spend much more of her income on the basic necessities of life.

The unmarried woman is also the single mom—divorced, separated or never married—working a double shift to pay rent. She wonders how she will take care of her kids on her own on her low

wages—because unmarried women make on average barely more than half of what a married man makes, and unmarried women with children earn less than women without kids.

The unmarried woman is the single mom’s child care worker, grocery clerk, schoolteacher, nurse’s aide, and hairdresser. She has been on the front lines of the current economic crisis, from housing to health care. If she is still employed, her hours and income may be down, and retirement savings is a foreign concept.

The unmarried woman is also your widowed grandmother. Women of her generation didn’t work much, so she probably has little if any savings of her own; it all depended on her husband. Will her husband’s savings be enough for the rest of her life? More than half of her income comes from Social Security, and she hopes she doesn’t become a burden on her children.

Other women are choosing independence, to be on their own, but many are trapped by circumstance. Many are divorced, but may not have received a fair share of the marital assets. Marriage is now more than ever more an institution for the privileged: those with higher education and the highest salaries. Being—or becoming—an unmarried woman means much greater economic vulnerability but also economic control over the few resources she has, greater hardship but more personal independence. Yet generations of social focus on marriage makes many government-bestowed benefits inaccessible.

When people recognize that very soon there will be more unmarried than married women in our country, this social focus on marriage may change. Our public policies certainly need to recognize and reflect this new America.

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