



To: Interested Parties

**From: Page Gardner, Women's Voices. Women Vote.
Lake Research Partners**

Re: Unmarried Women and Income Disparity¹

*As Equal Pay Day approaches – that is, the day that symbolizes how far into the year a woman must work, on average, to earn as much as a man earned the previous year – recent income data shows that the pay gap is a real factor in the lives of unmarried women. Not only do unmarried women make less than men, they also make less than married women. This is clearly demonstrated in recent data from the Census Department. Unmarried women lag far behind both married women and married men in terms of family and household incomes, but they are also well behind unmarried men. In fact, **the average household income for unmarried women is almost \$12,000 lower than for unmarried men.***

In terms of personal earnings, both married men and unmarried men earn more than unmarried women. The average personal earnings for unmarried women are only \$37,264 per year, which is close to \$6,000 below what unmarried men earn (\$42,843) and nearly \$30,000 below a typical married man's earnings (\$66,646). **Overall, unmarried women earn only 56 cents for every dollar a married man earns.**

PERSONAL EARNINGS, 2006²

	Women		Men	
	Unmarried	Married	Unmarried	Married
Average	\$37,264	\$41,397	\$42,834	\$66,646
Comparative personal earnings	56¢	62¢	64¢	\$1.00

Many unmarried women live on the economic margins of society. More than four out of ten unmarried women (42%) have household incomes under \$30,000 per year – well above the rate for unmarried men (30%) and far more than the rates for both married men and women (13% and 14%, respectively). **To make the same amount of money as a typical married man makes in one year, a typical unmarried woman would have to work until September 27 of the following year.**

¹ All data in this report is based on the reported findings from adults ages 18 and over who are American citizens.

² American Community Survey, 2006.

These lower income levels are reflected in the percentage of household incomes that are committed to basic household costs.³ These costs comprise an average of 31% of the annual household incomes for married and unmarried men, and 32% of the annual household incomes for married women. For unmarried women, however, the rate is considerably higher: 37% of the household income for a typical unmarried woman is committed to basic housing costs.

Compared to the rate for unmarried men, unmarried women have almost \$225 less per month for all other expenses.

HOUSEHOLD INCOMES, 2006⁴

	Women		Men	
	Unmarried	Married	Unmarried	Married
< \$30k	42%	14%	30%	13%
\$30k-\$50K	21%	18%	22%	18%
\$50k-\$75k	16%	23%	20%	23%
\$75k +	21%	46%	29%	46%
Average	\$50,768.50	\$87,948.50	\$62,703.60	\$88,269.80
% committed to basic household costs	37%	32%	31%	31%

Staying ahead financially is difficult for most unmarried women, and many of them have seen their troubles grow in recent years. Barely more than one third of unmarried women (34%) say their financial situations have improved over the last few years, which is far less than the 42% of all other adults. At the same time, 26% of unmarried women say their financial situations have deteriorated – well over the rates for unmarried men (21%), married women (19%) and married men (18%).

FINANCIAL SITUATION, 2006⁵

	Women		Men	
	Unmarried	Married	Unmarried	Married
Change in financial situation in the last few years.				
Gotten better	34%	42%	42%	42%
Gotten worse	26%	19%	21%	18%
Stayed the same	40%	39%	36%	40%

These financial difficulties make everyday expenses extremely important to unmarried women. Both married and unmarried women are extremely concerned about the economy, but there are key differences in the economic priorities they want addressed. ***For unmarried women, the key motivator behind their concerns is income.*** Over half (55%) agree that they “often don’t have enough money to make ends meet”, while only 42% of married women feel the same way. Unmarried women also prioritize pay equity much more than married women do: over twice as many unmarried women (25%) as married women (12%) strongly want “pay equity, so women would get paid the same as men for equal work” as a solution to their economic problems. In the same vein, “increasing the minimum wage” is desired by 26% of unmarried women, compared to only 18% of married women.

³ These costs include rent, mortgage payments, property taxes, property insurance, condominium fees, electricity, natural gas and/or home heating oil, and other selected annual homeowner costs.

⁴ American Community Survey, 2006.

⁵ General Social Survey, 2006.

ECONOMIC ISSUES⁶

	Unmarried Women	Married Women	Difference
Agree that “I often don’t have enough money to make ends meet”	55%	42%	+13
Preferred Economic Solutions			
Pay equity, so women would get paid the same as men for equal work	25%	12%	+13
Increasing the minimum wage	26%	18%	+8
Job training and opportunities to pursue education	29%	28%	+1
Tax credits to make health care more affordable	20%	20%	0
Tax credits or direct assistance for child care	10%	11%	- 1
Reducing interest rates on credit cards	14%	19%	- 5
Lower the cost of health care	34%	41%	- 7

Clearly, unmarried women have great difficulty staying ahead financially during these tough economic times, and for many of them, it is only getting worse. This year, as the merits of various economic recovery proposals are debated, politicians would be well advised to listen to unmarried women if they want to speak the language of economically-distressed Americans.

⁶ Greenberg Quinlan Rosner, March 2008.