



**To:** Interested Parties

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

**Re:** Unmarried Women in the Marketplace

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*Unmarried women are an interesting dichotomy when it comes to their influence on the national economy. Individually, their financial situations are difficult, and they have far less disposable income than both married adults and unmarried men. The deteriorating economy has negatively affected their personal financial situations even more than it has for most other Americans, especially in terms of affording good health care. However, as a group, they are the fastest growing gender/marital demographic in America, and frequently are the fastest growing cohort in new purchases. Unmarried women are becoming increasingly more likely to own their homes and start new businesses. As their numbers grow, they are asserting greater influence on national trends. Despite earning much less than their male counterparts, women without spouses are very active consumers. They lag only slightly behind unmarried men when it comes to on-line shopping and the purchase of electronic items, while being more likely than unmarried men to buy home furnishings. Furthermore, their economic influence is enhanced by their greater participation in organized groups and clubs, where they can shape the opinions of millions of other consumers through their interactions with friends and family members in these groups.*

*Over the past 50 years, unmarried women have become a dominant force in American society. Whereas only 35% of all women were unmarried in 1950, that number has now increased to 47%. Today, almost 53 million female American citizens are single, separated, divorced or widowed. That is 25% greater than the number of unmarried male citizens (40 million).<sup>1</sup>*

*For unmarried women, making enough to get by is a persistent, important concern. A typical unmarried woman makes only 56 cents for every dollar a typical married man earns (\$37,264 to \$66,646). Overall, 44% of unmarried women earn less than \$30,000 per year.<sup>2</sup> The disparity is even greater when we look at household incomes. The average annual household income for unmarried women is only \$50,768, which is more than \$37,000 a year *less* than average household incomes for married men and women. It is also nearly \$12,000 less than the mean*

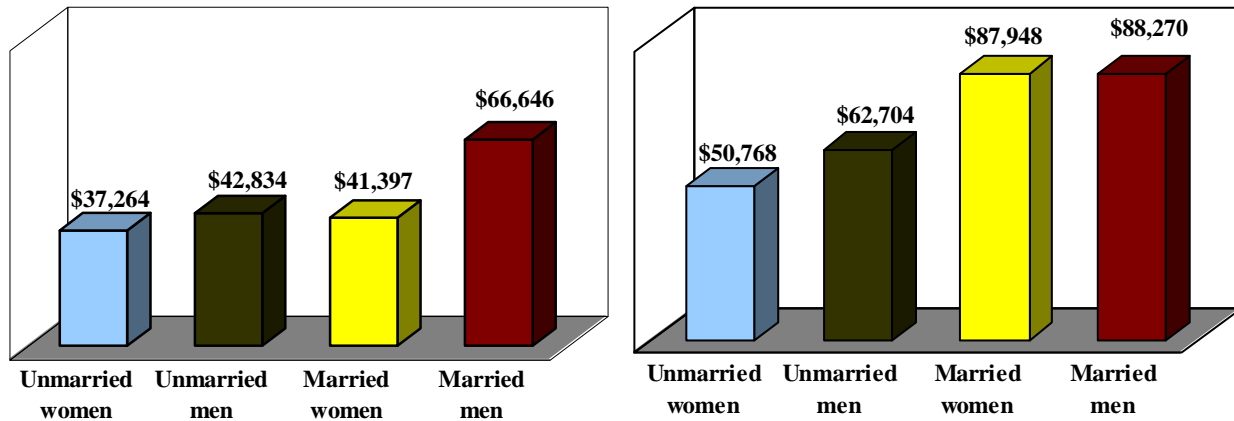
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<sup>1</sup> Current Population Survey, Dec 2006

<sup>2</sup> Current Population Survey, 2006

annual household income for unmarried men (\$62,704), giving unmarried women nearly \$1,000 per month less than unmarried men.<sup>3</sup>

**MEAN PERSONAL ANNUAL EARNINGS    MEAN HOUSEHOLD ANNUAL INCOME**



*These lower income levels are reflected in the percentage of household incomes that are committed to basic household costs.*<sup>4</sup> 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.*<sup>5</sup>

*These financial difficulties make the economy a persistent, important concern for unmarried women.* Whereas most voters (58%) describe their current economic situation as either excellent or good, only 37% of unmarried women feel the same way, while 60% of unmarried women describe their economic situation as just fair or poor. One-fifth (20%) of women on their own say economic-related concerns are the biggest problem in their community, and nearly four out of five of them agree (79%, with 61% agreeing strongly) “our economy makes it too tough to make ends meet.” The most troublesome economic component for unmarried women is the cost of health care: 28% say that “rising health care costs” are the most important economic issue in determining their vote, followed by “the rising cost of gasoline and fuel” at 15% and “the federal budget deficit and national debt” at 13%.<sup>6</sup>

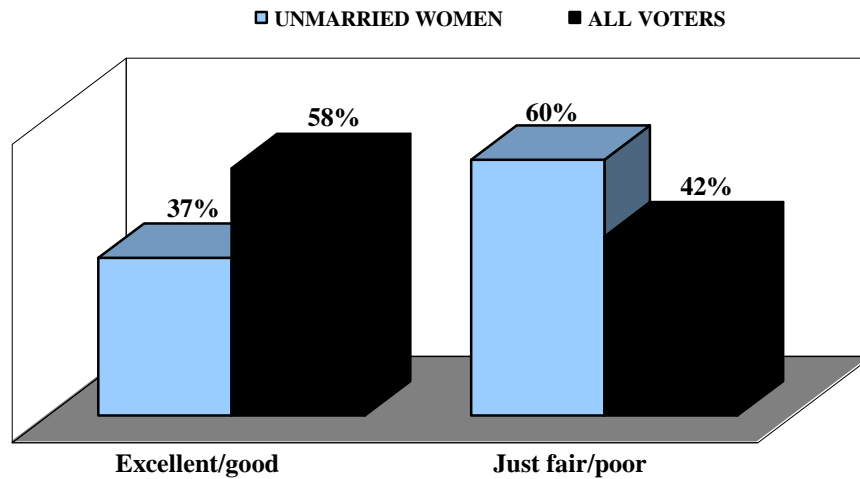
<sup>3</sup> American Community Survey, 2006

<sup>4</sup> 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.

<sup>5</sup> American Community Survey, 2006

<sup>6</sup> GW-Battleground Poll, Dec. 2007

## PERSONAL ECONOMIC SITUATION



*However, it would be a mistake to assume that unmarried women are not active consumers.* While the spending power of a typical unmarried woman is more limited, their growing numbers clearly indicate that they are a critical market for American businesses.

*Unmarried women are much more likely than unmarried men to be the heads of their own households. This, in turn, means that a greater percentage of unmarried women are primarily responsible for most of their households' purchasing decisions.* Almost 6 out of 10 (59%) unmarried women are the heads of their households, compared to only 44% of unmarried men. By contrast, unmarried men are more likely to be living with their parents (27%, compared to only 17% of unmarried women).<sup>7</sup> This is reflected in their greater rate of homeownership. In 2004, single women made up 18% of the buyer market, compared to only 8% of single men. That makes single women the largest group of homebuyers in the country, next to married couples.<sup>8</sup>

*Unmarried women are also asserting their economic independence by starting their own businesses.* Between 1997 and 2002, the number of women-owned firms grew by 37% - four times the rate of all employer firms.<sup>9</sup> For single women, owning and running a company is becoming a very important goal. More than six out of ten single women (62%) would open their own business if money were no object, compared to 42% of married women.<sup>10</sup>

*Although they earn less money than unmarried men, women on their own are still very active consumers.* This is evident when we consider on-line shopping. Unmarried men have an advantage over unmarried women when it comes to Internet access; 65% of unmarried men have Internet access at their homes, compared to only 59% of unmarried women. This, along with the their income advantage, should mean that unmarried men are far more active on-line shoppers than unmarried women are. But this is not the case. While 42% of unmarried men have purchased something over the Internet in the past 12 months, unmarried women are close behind

<sup>7</sup> *ibid.*

<sup>8</sup> Lake, Celinda and Kellyanne Conway, *What Women Really Want*; Free Press, New York, pp 107-109

<sup>9</sup> *ibid.*, pp 65-66.

<sup>10</sup> *ibid.*, pp 72-73

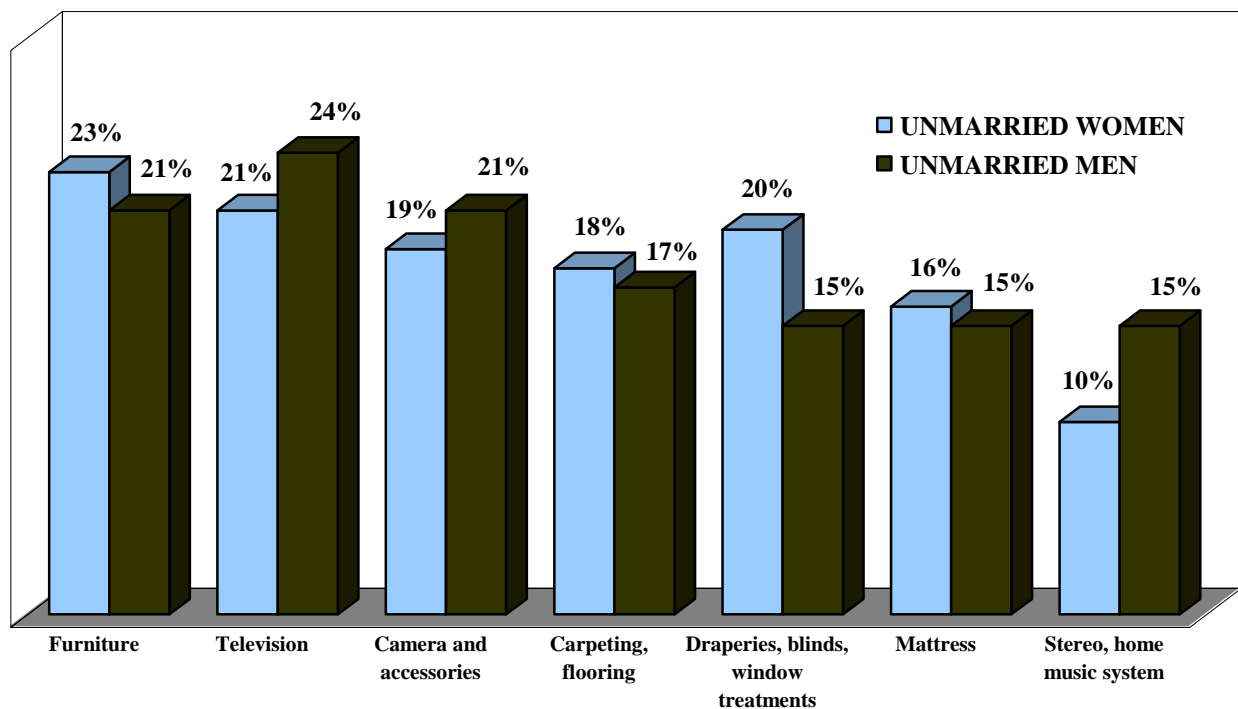
at 38%. Unmarried women are as likely to have bought clothes and accessories on-line in the past 12 months as men are (18 percent for both women men). For other popular on-line items over the previous year, unmarried women are close to their male counterparts:

- Books. Unmarried men: 20%. Unmarried women: 16%.
- Airline tickets. Unmarried men: 19%. Unmarried women: 15%.
- Travel reservations (hotels, auto rental, etc.). Unmarried men: 13%. Unmarried women: 9%.<sup>11</sup>

***Considering the income disparity between unmarried men and women, conventional wisdom implies that unmarried women purchase fewer big-ticket items for their homes. In fact, unmarried women are competitive with unmarried men for recent large home purchases.***

Over the past 12 months, 23% of unmarried women have purchased furniture and 20% have purchased draperies or blinds (the respective rates for unmarried men are 21% and 15%). Unmarried women are somewhat less likely than unmarried men to have purchased TVs and stereos, but they are still close to unmarried men on those items as well as several others.

**HOUSEHOLD ITEMS PURCHASED IN THE PAST 12 MONTHS**



Unmarried women are less likely than unmarried men to own most major electronic products, but they are about even with men for owning cell phones (65% to 64%). The most popular major electronic product for both unmarried men and women are DVD players. Eighty-five percent (85%) of unmarried men own a DVD player, but unmarried women are not far behind at 79%.<sup>12</sup>

<sup>11</sup> Scarborough USA, 2006

<sup>12</sup> Pew Media Consumption Survey, 2006

**Unmarried women impact the marketplace even more than their available income would suggest due to their strong ties to their community. Unmarried women are more likely than unmarried men to be active in clubs and organizations, thereby putting them in more active social situations where they can better influence the opinions and habits of others.** Unmarried women rely heavily upon word of mouth for both political and consumer information. Through their membership in clubs and organizations they are better able to not only receive this information, but to share it with others. Twenty-eight percent (28%) of unmarried women belong to at least one membership organization, compared to only 24% of unmarried men. An even bigger gap exists when it comes to membership in church, with more than half (52%) of unmarried women belonging to a church or a church-related organization. The rate for unmarried men is only 36%.<sup>13</sup> Unmarried women are also more likely than unmarried men to have participated in volunteer activities over the past 12 months (28% to 21%).<sup>14</sup>

**We cannot ignore the financial strain that most unmarried women are under, but that does not mean that they don't have money. In fact, unmarried women have a greater influence the marketplace than their incomes would suggest.** Their growing numbers are making them a potent force in American society, and because nearly 60% of them heading their own households, they are also responsible for many major household purchases. They are increasingly more likely to own their own homes and operate their own businesses. While they do not buy major electronic items quite as often as unmarried men do, they are major purchasers of home furnishings and clothing. Additionally, they are also more likely than unmarried men to participate in organized groups, allowing them to also influence the shopping habits of others.

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<sup>13</sup> General Social Survey, 2004

<sup>14</sup> Scarborough USA, 2006