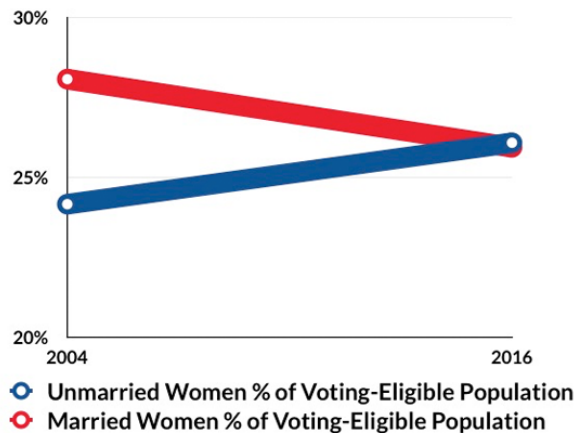


## Unmarried Women in America, 2017

In the United States today, more than one out of every two women is unmarried – divorced, separated, widowed, or never been married. Single women are one of the fastest-growing demographic groups in America. Between 2004 and 2016, the percentage of unmarried women in the population grew by two percentage points, and the percentage of married women dropped by two points:

**Unmarried Women & Married Women  
as Percentage of Voting-Eligible Population:  
2004 vs. 2016**



Data Source: US Census Bureau,  
Current Population Surveys  
2004, 2016

Unmarried women are living very different lives than married women in the United States; unmarried women make less money, are more likely to live in poverty, to be unemployed, and to have no health insurance, savings, or retirement income. This “Marriage Gap” is not just economic, but political. Marital status has been proven to determine voting participation and preferences.

A PROJECT OF

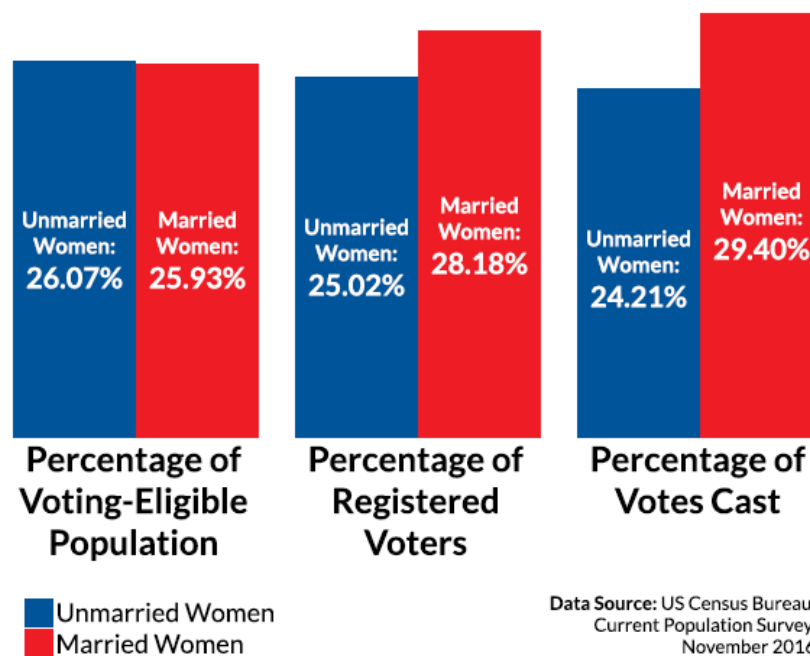
THE **VOTER** PARTICIPATION CENTER



But instead of recognizing this fundamental change in the lives of the majority of American women and adopting policies that address the economic and diverse realities of single women's lives, the Trump administration and their Republican allies in Congress are now poised to enact health care, budget, and tax plans that will hurt all women, but unmarried women disproportionately.

To have their voices heard, affect policy changes, and exact a political price, they must vote at levels that reflect their strength in the population. In 2016, even though single women had the numerical edge in terms of eligible voters, they were not registered and did not vote at the levels of married women, who are less progressive in their views.

### 2016 Election Registration & Voting: Unmarried & Married Women

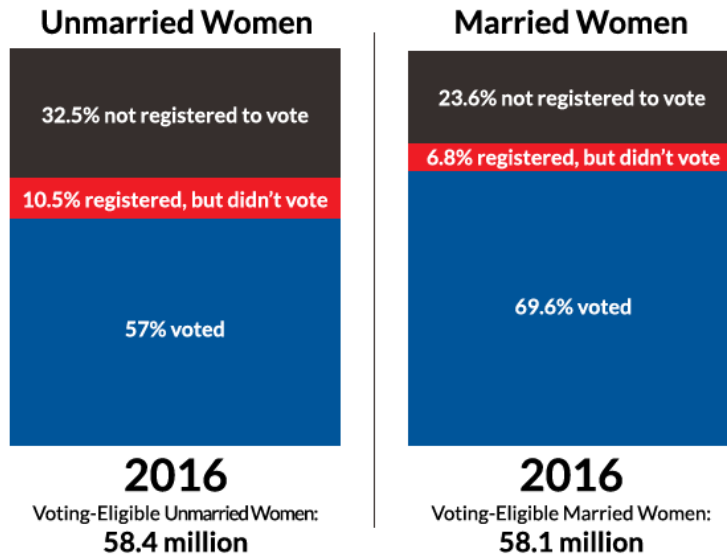


VOTER PARTICIPATION  
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Right now, close to one third of eligible unmarried women aren't registered to vote, and more than one in ten of the single women who were registered in 2016 didn't vote.

## 2016 Election Behavior: Unmarried & Married Women



■ Not Registered to Vote  
■ Registered, But Didn't Vote  
■ Voted

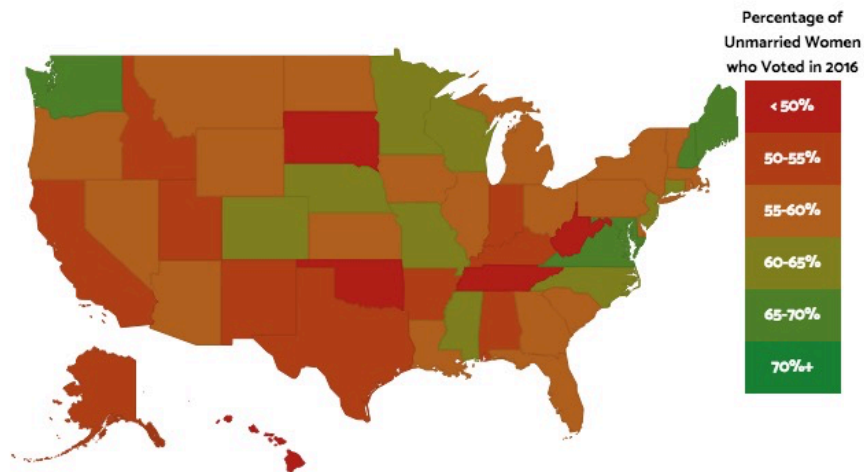
Data Source: US Census Bureau,  
Current Population Survey,  
November 2016

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## Unmarried Women Voting (2016)

Hover your mouse over a state to see the percentage of voting-eligible unmarried women in that state who voted or were registered to vote in 2016.



Clearly, single women have more power to shape the policy and political debate than they are using.

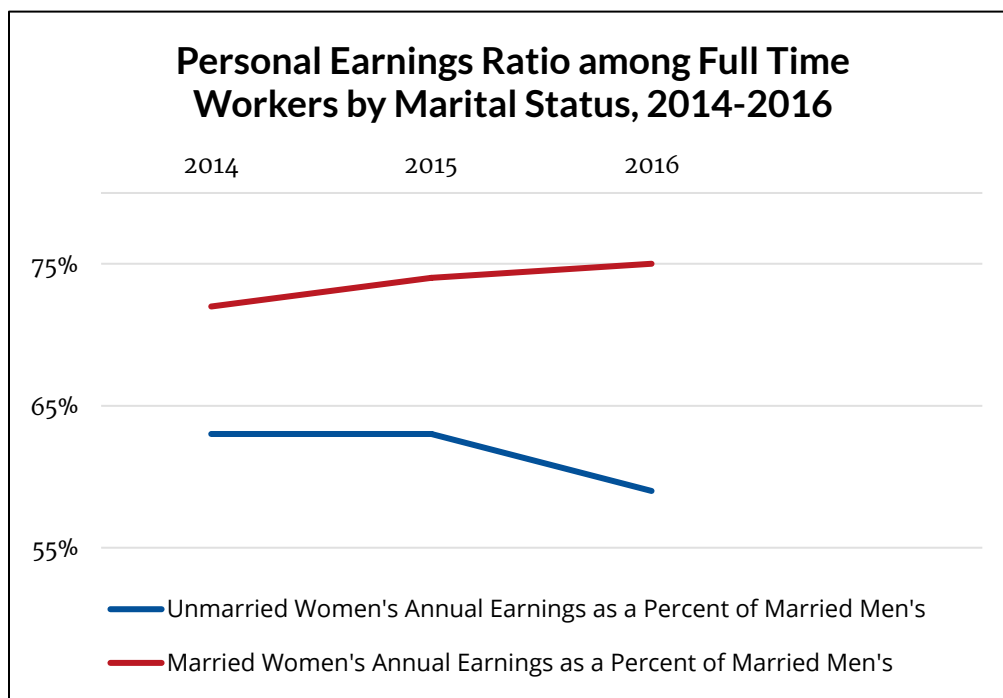
## Unmarried Women: A Snapshot

**Unmarried women make a substantial contribution to the nation's economy and national security.**

- *Unmarried women now outnumber the number of married women as a percentage of the U.S. labor force (i.e. those who are employed or actively seeking employment). In 1970, unmarried women comprised 15.8% (13 million out of 82.8 million) of the total civilian workforce ages 16 and over (with married women accounting for 22.3% of the total). By 2010, unmarried women made up 22.8% (35.2 million out of 155.6 million) of the total labor force (married women: 23.9%),<sup>1</sup> and in 2015, 23.8% (37.4 million out of 157.1 million) of the total labor force were unmarried women (married women: 23.0%).<sup>2</sup>*
- *One in four single women are mothers. Single mothers with children under 18 are particularly likely to be in the workplace, with 77.1% of them in the labor force in 2016 (vs. 68.7% of married women with children under 18).<sup>3</sup> Single mothers were the “breadwinners” for 27% of all American families with children under 18 in 2012,<sup>4</sup> which was almost four times the 1960 proportion of 7.3%.<sup>5</sup>*
- *According to a survey by the National Association of Realtors, 17% of the purchasers of single homes in the period from July 2015 to June 2016 were single women (compared to 15% in the previous year, but still down from the all-time high of 20% in 2010).<sup>6</sup>*
- *In 2016, unmarried women represented over half (51.5%) of all American women ages 15 and over,<sup>7</sup> and thus contributed substantially to the overall economic role of women, who account for 85% of all consumer purchases in the U.S.<sup>8</sup>*
- *Single women represented over half (54%) of the 166,729 women serving on active duty in the U.S. military in 2010, accounting for over 7% of the total U.S. active duty force. Twelve percent (12%) of military women were single mothers. The proportion of women in the military has jumped from 2% in 1973 (when the draft ended and the all-volunteer force was instituted) to 14% in 2011 in the enlisted ranks, and from 4% in 1973 to 16% in 2011 among commissioned officers.<sup>9</sup>*

### Single women experience higher unemployment, lower wages, and inadequate public policies.

- *Unmarried women continue to experience above-average levels of unemployment.* In September 2016 the overall unemployment rate was 4.8% (also 4.8% among all women), but the rate among unmarried women remained well above that level (6.8% for all unmarried women, 5.3% for widowed, divorced or separated women, 7.5% for women who have never been married).<sup>10</sup>
- *Unmarried women who are employed are paid less than other groups of workers.* In 2016, the median pay of women who worked full-time year-round (\$40,000) was only 80% that of similarly employed men (\$50,000). For unmarried women, the impact of pay inequity has been particularly severe (median pay of \$35,360; 71% of men's earnings). That means a single woman had to work 17 months, until May 31, 2017, to earn what the average man did in just one year, 2016. The average income level dropped to \$30,000 for unmarried women with children under 18 (60% of men's earnings) and to just \$28,000 for those with children under six (56% of men's earnings).<sup>11</sup> In fact, the pay for single women has declined over the past three years.



Based on median income earnings. Sources: U.S. Census Bureau Current Population Survey March 2016  
[http://thedataweb.rm.census.gov/ftp/cps\\_ftp.html](http://thedataweb.rm.census.gov/ftp/cps_ftp.html)

## Unmarried Women in America, 2017

- *Unmarried women are much more likely to be paid at or below the minimum wage level.* In 2016, 701,000 workers were paid the federal minimum wage, and another 1.5 million had wages below the federal minimum. Women were much more likely than men to be paid at or below the minimum rate (3.4% of all women 16 years and older versus 1.9% of men). Unmarried women are particularly likely to receive low wages. Married women (21.5% of all hourly wage workers) constituted 14.2% of minimum or sub-minimum wage workers while *unmarried women (28.9% of all hourly wage workers) represented fully 50.1% of all such workers 16 years and older (including 49.0% of those receiving sub-minimum wages).*<sup>12</sup>
- *Higher unemployment and low pay help contribute to a higher incidence of poverty among unmarried women.* In 2015, 43.1 million individuals (13.5% of the total population, compared to 14.8% in 2014) in the United States lived below the poverty line.<sup>13 14</sup> Among those 18 and older, the poverty rate was higher for women (13.4%) than for men (9.9%), and was especially high for unmarried women (20.9%)<sup>15</sup> and for female-headed families with children (28.2% compared to 5.4% for families with children headed by a married couple).<sup>16</sup>

Public policies have not kept pace with the changes in the economy, the workplace, and family structure that have occurred in recent decades, and have contributed to the obstacles facing unmarried women in their efforts to succeed. Now, policies proposed by the Trump Administration and Republican Congress will make their lives harder.

## Punitive Policy Changes

### Trumpcare and Single Women

In the years since its enactment in 2010, the Affordable Care Act (ACA) has helped millions of Americans gain access to health insurance, promoted better health through its “core tenets of access, affordability and quality,” and actually reduced the federal deficit (because its revenue increases and spending curbs more than offsets its cost increases).

Yet these gains are in great jeopardy under the House Republican and Trump plan to repeal the Affordable Care Act and to replace it with American Health Care Act.

## Unmarried Women in America, 2017

Under their plan, millions of Medicaid recipients, the [majority](#) of them women, would lose coverage. The GOP plan would also eliminate maternity and newborn care, zero-out federal funding for Planned Parenthood services, and eliminate protections for preexisting conditions, meaning women could once again face discrimination for “conditions” such as pregnancy and Caesarean sections.

### Millions Will Lose Health Care

Despite assurances from the Trump Administration that under the House GOP health insurance proposal, “we’ll have more individuals covered” and “nobody will be worse off financially,”<sup>17</sup> the non-partisan Congressional Budget Office (CBO) released on May 24, 2017 an analysis of the legislation (called the American Health Care Act and passed by the House by a vote of 217-213 on May 4, 2017)<sup>18</sup> contradicting both claims. Specifically, CBO estimated that the bill will:

- *Increase the number of Americans without health insurance by 14 million in 2018, rising to 19 million in 2020 and 23 million in 2026. Thus, by 2026, 51 million would be uninsured, compared to 28 million under the ACA.<sup>19</sup> In fact, the Republican proposal would result in more people being uninsured than before the ACA was enacted in 2010.<sup>20</sup>*
- *Sharply reduce federal spending for Medicaid, cutting \$834 billion over the next ten years, which CBO estimates will result in a 17 percent reduction in those obtaining health insurance coverage under the House Republican/Trump program compared to the Affordable Care Act.<sup>21</sup>*
- *Result in increased out-of-pocket premium costs for many lower- and middle-income consumers, especially women, in the non-group market (i.e. the exchanges). CBO estimated that the average premium for single policyholders would fall by 2026 (after rising by 20% in 2018 and 5% 2019). But it noted that, because the House-passed bill allows states to seek waivers from the current law’s requirement that essential health benefits (including maternity care) be covered, individuals living in states that obtained such a waiver “would experience substantial increases in out-of-pocket spending on health care or would choose to forego those services... In particular, out-of-pocket spending on maternity care and mental health and substance abuse services could increase by thousands of dollars in a given year...”<sup>22</sup> CBO estimated that a 40-year-old single individual with an annual income of \$26,500 would*

pay a net premium (after taking into account the higher subsidies available under the Affordable Care Act compared to the House GOP/Trump plan) of \$2,900 under the Republican plan compared to \$1,700 under the ACA, and that seniors would be subject to much higher net premiums than under current law.<sup>23</sup>

An analysis of the CBO report by the Center on Budget and Policy priorities found that “along with increasing the number of uninsured by 23 million, the House Republican bill to ‘repeal and replace’ the Affordable Care Act (ACA) would force millions of people in the individual market to pay more for health insurance and health care... especially older people and people with pre-existing conditions... CBO finds that breaking the ACA’s fundamental structure would result in people paying much higher premiums for skimpier coverage that requires them to pay much more in deductibles and other out-of-pocket costs. And, in states that waive critical ACA market reforms barring insurers from charging higher premiums based on health status and requiring them to cover ‘essential health benefits,’ people with pre-existing conditions would face even sharply higher premiums. Some would be unable to obtain coverage at all.”<sup>24</sup>

***And, once again, the Trump/GOP plan disproportionately and negatively affects unmarried women, who have particularly benefitted from the Affordable Care Act (ACA).*** Since its enactment in 2010, the Affordable Care Act (ACA) has helped millions of Americans gain access to health insurance,<sup>25</sup> especially unmarried women, among whom (18 and over), the uninsured rate fell from 16.9% in 2013 (when ACA Open Enrollment began) to 11.0% in 2015.<sup>26</sup>

An April report by the Center for American Progress highlighted additional ways in which the House GOP/Trump health insurance bill is detrimental to American women.

- Adds work requirement for new moms: The American Health Care Act allows states to impose a requirement for new moms receiving Medicaid, mandating that they must find work within 60 days of giving birth or risk losing their insurance.
- Drive up copays: The American Health Care Act would eliminate cost-sharing subsidies, which lower out-of-pocket costs for copays. A change in copays



## Unmarried Women in America, 2017

could disparately affect women since they are more likely to go to the doctor than men.

- Ends requirement that insurers cover prescription drugs: Women are more likely than men to need prescription drugs to meet their daily health needs, but the American Health Care Act would stop requiring insurers to cover them.
- Makes covering lab tests optional for insurers: The American Health Care Act would allow insurers to stop covering lab tests—which means that women could be forced to gamble with their health if their insurer decides not to cover cancer-catching Pap smears and mammograms.
- Allows insurers to stop coverage of doctor visits: Women make up approximately 60 percent of outpatient visits, which include going to the doctor’s office, a clinic, or a same-day surgery center. The American Health Care Act would allow insurance companies to stop covering them.
- Permits insurers to slash hospitalization coverage: The threat of losing guarantees of coverage for hospitalizations, as seen under the American Health Care Act, would have a disproportionate effect on women, who are 70 percent more likely than men to have had an inpatient hospital stay.<sup>27</sup>

## Budget

The budget blueprint released by the Trump Administration on May 23, 2017 would shift billions of dollars a year from the middle class and the poor to the wealthiest of Americans. The proposed budget continues this President’s consistent pattern of advocating policies that decimate low- and moderate-income Americans. Included among these are a disproportionate number of unmarried women, who are more likely to receive lower wages or be unemployed, and thus more likely to live in, or close to, the poverty level. The budget cuts especially touch women’s lives given slashes to Medicaid, food stamps, job-training programs, heating assistance for the elderly, and student loan, rural health, and substance-abuse programs.

The Trump budget for FY 2018 includes the following severe cuts in programs that assist working-class needy Americans, and expand economic opportunity:

- A \$610 billion cut in Medicaid over the next 10 years, *in addition to* the \$839 billion in Medicaid reductions contained in the House-passed bill to repeal the Affordable Care Act (ACA), which Trump's budget incorporates.<sup>28</sup> CBO estimated that the original version of the House ACA repeal legislation would result in decreases in Medicaid coverage of five million in 2018, rising to nine million in 2020 and 14 million in 2026.<sup>29</sup> The additional cuts proposed by Trump would likely force states to further reduce eligibility, cut benefits or both.
- A \$192 billion cut in the food stamp, or Supplemental Nutrition Assistance Program (SNAP), over the next 10 years. Though the Administration claims this as a necessary step to rein in increasing spending, in fact the number of recipients and spending level in the program have fallen for each of the last four years, resulting in a 12% reduction in caseload (5.5 million fewer recipients) and a 15% cut in spending.<sup>30</sup> Households with children headed by single women represent about a quarter (23.5%) of all SNAP recipients.<sup>31</sup>
- A \$143 billion reduction in the federal student loan program over the next 10 years, including elimination of federally subsidized loans (-\$39 billion) and creation of a new single student loan repayment system based on income (-\$76 billion).<sup>32</sup>
- In addition, an earlier version of the Trump budget highlighted reductions in other federal student aid programs, including:
  - Elimination of Supplemental Educational Opportunity Grants (-\$732 million), which provide funding to colleges and universities that add their own matching funds and distribute the aid as tuition grants to needy students (71% of recipients come from families making less than \$31,000 per year);
  - Significant reduction of the Federal Work-Study program, which supports part-time employment for low-income students as part of the financial aid package offered to the student; and
  - A 10% cut (-\$88 million) in TRIO and 32% cut (- \$102 million) in GEAR-UP programs that provide grants to nonprofits and other

organizations to assist disadvantaged students enroll in and complete college.<sup>33</sup> The cuts in TRIO programs would eliminate services for 83,000 students.<sup>34</sup> Over 60% of TRIO beneficiaries are people of color (35% African American, 19% Hispanic, 4% Native American, 3% Asian).<sup>35</sup>

- That earlier version of the budget also included a 21% reduction (-\$2.5 billion) in discretionary funding for the Department of Labor (DOL), including cuts in federal support for job training and employment service formula grants, and closing Job Corps Centers.<sup>36</sup> According to an analysis by the Center for American Progress, if the Trump budget for the DOL were to be implemented, “the cuts would reduce wages, hollow out programs that keep Americans safe on the job and ensure they are paid the wages they earn, and gut worker training programs that help workers secure good jobs and raise their wages.”<sup>37</sup>
- Finally, the Trump budget would prohibit Planned Parenthood from participating, and receiving federal funding for, any U.S. Department of Health and Human Services program, including not only Medicaid and family planning, but also public health and cancer prevention programs as well.

## Taxes

The Trump tax plan benefits higher-income taxpayers; unmarried women are disproportionately under-represented in that group and, on the whole, would receive only modest tax cuts. On April 26, 2017 the Trump White House released a one-page outline of the President’s tax proposal.<sup>38</sup> That plan is short on many of the details, but is largely consistent with the proposal made in October 2016, which was analyzed by the non-partisan Tax Policy Center.<sup>39</sup> The descriptions that follow are based on that earlier analysis, with any significant changes made by the revised proposal noted.

The Trump tax plan “would significantly reduce marginal tax rates, increase standard deduction amounts, repeal personal exemptions, cap itemized deductions, and allow businesses to elect to expense new investment and not deduct interest expense.”<sup>40</sup> It would reduce individual and corporate taxes \$6.2 trillion over the next 10 years. While most taxpayers would experience a tax

## Unmarried Women in America, 2017

reduction, the benefits are heavily weighted toward the highest-income taxpayers.<sup>41</sup> (The revised plan does not specify the income ranges for three proposed tax brackets; thus a precise calculation of the distribution of its tax cuts is not possible.)

### Distribution of Tax Cuts, 2017

Income Group	Share of Tax Cut	Avg. Tax Cut
Lowest quintile (0-\$24,800)	1.1%	\$110
Second Quintile (\$24,801-\$48,400)	3.0%	\$400
Third Quintile (\$48,401-\$83,300)	6.6%	\$1,010
Fourth Quintile (\$83,301-\$143,100)	11.3%	\$2,030
Fifth Quintile (\$143,101-over)	77.7%	\$16,660
95-99 % (\$292,100-\$699,000)	16.3%	\$18,490
Top 1% (Over \$699,000)	47.3%	\$214,690
Top 0.1% (Over \$3,749,600)	24.2%	\$1,066,460

**Unmarried women:** In 2016, unmarried women were disproportionately represented among the lowest income categories, with nearly two-thirds (63%) making less than \$25,000 (constituting fully 34% of all those making less than \$10,000 and 33% of those making \$10,000-\$24,999, but only 17% of those making \$50,000-\$74,999 and 13% of those making \$75,000 or more).<sup>42</sup> The concentration of unmarried women within the lowest income categories has a major impact on their federal income tax liability. A 2013 study by the Tax Policy Center found that 46.6% of all single taxpayers, and 68.4% of head of household filers had zero or negative tax liability in 2013 (compared to 30.7% of married filing jointly households). The level of zero or negative income tax liability is almost universal below \$10,000 of income (99.6% for single filers, 99.5% for head of household filers) and is extremely high between \$10,000 and \$20,000 (82.4% for single filers, 98.7% for head of household filers).<sup>43</sup> In 2016, 16% of unmarried women had no taxable income and thus would receive no benefit from the Trump plan, and 47% had incomes between \$1 and \$24,999 and would receive very modest tax cuts (averaging \$110 under Trump's plan).

**Single Parents:** The Trump plan would result in higher taxes for a large proportion of single parents, who are predominantly unmarried women. Lily Batchelder of the Tax Policy Center calculated that 6% of all households (8.74 million) – *including 51% of single parent households (5.83 million)*, 8% of married joint filers (2.12 million), and

## Unmarried Women in America, 2017

1% of single filers (795,000) – would pay higher federal income taxes. Batchelder cited three major factors that produced these tax increases:

- 1) Though Trump would raise the standard deduction (from \$6,300 to \$15,000 for single filers and from \$12,600 to \$30,000 for joint filers), his plan would eliminate personal and dependent exemptions. “The increase in the standard deduction...would be less than the loss of personal exemptions for many families. Setting aside his other proposals, the net effect would be a tax increase for most single parents with dependent children and most married households with at least three dependents.” The revised plan provides only for a doubling of the standard deduction, so the offset of losses from the elimination of personal exemptions would be less than the tax burden.
- 2) The Trump proposal eliminates the “head of household” filing status, which currently applies to unmarried taxpayers with dependents and provides a standard deduction and rate brackets between those for single and joint filers. Elimination of this provision (which was enacted in 1951 to reduce the disparities in the tax treatment of single and married parents created by a 1948 law that established joint filing status for married couples<sup>44</sup>) “further increases taxes on many unmarried taxpayers with at least one dependent.”
- 3) “Trump would consolidate the current seven tax brackets into three: 12 percent, 25 percent and 33 percent. In the process, some taxable income would be subject to higher rates than under current law.” (Batchelder’s TPC colleague Robertson Williams calls this the “most consequential” of the three changes in producing higher taxes for single parents.<sup>45</sup>)

According to data from the Census Bureau, 84.9% of unmarried households without a partner present and with children under 18 (8.87 million out of a total of 10.44 million such households in 2016) are headed by women. Furthermore, these households have relatively low incomes (median income of \$23,933 versus \$40,001 for unmarried households with children under 18 headed by men and \$46,711 for married households with children under 18).<sup>46</sup> Thus, almost certainly the lion’s share of single households identified by the Batchelder analysis as facing tax increases are those headed by unmarried women.

## Policies That Would Help Single Women

Unmarried women have been clear in identifying the policies that would be most useful to them; these policies would also confer significant benefits on the rest of the population and on the national economy. In a July 2016 poll conducted by Democracy Corps for the Voter Participation Center and Women's Voices Women Vote Action Fund, 77 percent of participants agreed this was a convincing statement: "It is time our policies reflect the way American families actually live and work in the 21st century so women can get and keep better paying jobs. Let's ensure equal pay for women, provide paid sick leave, and make quality affordable childcare a reality for working families."

Legislation has been introduced in Congress to address most of the policy priorities of unmarried women but not one of the bills has been enacted into law and that seems unlikely to happen under the current administration.

1. **Pay Equity ("Equal pay for equal work").** The **Paycheck Fairness Act** has been proposed in the last several Congresses, but has yet to win enactment. In 2017, it was introduced in the House by Rep. Rosa DeLauro (D-CT) on 4/4/17, and has 197 co-sponsors (196 Democrats, 1 Republican as of 5/5/17). The Senate companion bill (S. 819) was introduced by Sen. Patty Murray (D-WA) and has 42 co-sponsors (41 Democrats, 1 Independent as of 5/5/17). No further action has occurred on either measure.

The Paycheck Fairness Act would:

- Increase penalties for employers who pay different wages to men and women for "equal work" by allowing prevailing plaintiffs to recover compensatory and punitive damages, as is already the case for victims of race or ethnic-based discrimination.
- Make it more difficult for employers to avoid liability for sex-based wage discrimination by facilitating the filing of class action Equal Pay Act law suits and requiring employers claiming a pay differential is based on a "factor other than sex" to demonstrate that the differential is actually caused by something other than gender and is related to job performance and consistent with business necessity.

## Unmarried Women in America, 2017

- Prohibit employer retaliation for employees' inquiring about, discussing, or disclosing employee wages in response to a wage discrimination complaint or charge.
  - Add programs for training, research, technical assistance, and pay equity employer recognition to promote pay equity.
  - Improve the collection of pay information by the EEOC, reinstate the collection of gender-based data in the BLS Current Employment Statistics survey, and require the implementation of the Equal Opportunity Survey that would improve the detection of wage and other forms of discrimination.<sup>47</sup>
2. **Minimum wage increase.** The federal minimum wage has not been raised since July 2009. No major legislative proposal to do so has been introduced in the current session of Congress, but on May 25, 2017 Sens. Bernie Sanders (I-VT) and Patty Murray (D-WA) and Reps. Bobby Scott (D-VA) and Keith Ellison (D-MN) reintroduced the Raise the Wage Act, which would: increase the federal minimum wage in stages until it reaches \$15/hour in 2024; index the minimum wage thereafter to the annual increase in the overall median wage; and phase-out the lower subminimum wage for tipped workers.<sup>48</sup>
3. **Paid sick leave.** The **Healthy Families Act** has been introduced in the last several Congresses, and was submitted in the current session by Rep. DeLauro in the House (H.R. 1516, with 125 co-sponsors, all Democrats, as of 5/5/17) and Sen. Murray in the Senate (S. 636, with 34 co-sponsors, 32 Democrats and 2 Independents, as of 5/5/17), with no further action yet occurring.

The Healthy Families Act would establish a national standard for sick pay by:

- Requiring employers of 15 or more employees to permit workers to earn up to seven job-protected paid sick leave days per year (and requiring smaller employers to permit workers to earn up to seven unpaid sick days per year);
- Authorizing the use of such paid sick leave to recover from their own illness or seek preventive care for themselves; care for the medical needs of family members; attend school meetings related to a child's health condition or disability; or seek medical attention, assist a related person,

- take legal action or provide other assistance in cases of domestic violence, sexual assault or stalking;
- Establishing a simple method for calculating accrued sick time under which workers earn a minimum of one hour of paid sick time for every 30 hours worked, up to 56 hours (seven days) per year, unless the employer sets a higher limit;
  - Permitting employers to require certification of an employee's absence if the employee uses more than three paid sick days in a row (with law enforcement officers or victim advocates authorized to provide such certification in cases of domestic violence); and
  - Allowing employers to use their existing policies, as long as they meet the minimum standards contained in the act.<sup>49</sup>

The benefits of providing paid sick days include enhancing the economic security of families (with 23% of adults in the U.S. reporting a job loss or threat of job loss for taking sick leave), reducing the practice of “presenteeism” (working while sick) – estimated to cost the economy \$160 billion a year in lost productivity, and decreasing health care costs (with an estimated saving of \$1.1 billion a year from reductions in emergency room visits).<sup>50</sup> Additional savings would result from reduced workplace contagion (adults without paid sick leave are 1.5 times more likely to go to work with contagious diseases than those with paid sick leave) and fewer workplace injuries (workers who have access to paid sick leave are 28% less likely to be injured on the job than those without such access).<sup>51</sup>

4. ***Paid family and medical leave.*** The **Family and Medical Insurance Leave (FAMILY) Act** was introduced on 2/22/17 by Rep. DeLauro (H.R. 947, with 132 co-sponsors, all Democrats, as of 5/5/17) and on 2/7/17 by Sen. Kristen Gillibrand (D-NY; S. 337, with 27 co-sponsors, 26 Democrats and 1 Independent, as of 5/5/17). Nothing further has occurred.

**H.R. 947/S. 337** contain the following major provisions.

- Extend coverage to workers regardless of the size of the company they work for (because funds are not tied to specific employers), with eligibility



extended to all workers who qualify for Social Security disability benefits, even if they are young, part-time or low-wage.

- Provide eligible employees with up to 12 weeks of paid leave for their own serious health condition, including pregnancy or childbirth; the serious health condition of a child, parent or spouse (including a domestic partner); the birth or adoption of a child; the injury of a family member in the military; or dealing with circumstances arising from a service member's deployment.
- Insure individuals for benefits equal to 66 percent of their typical monthly wages, up to a capped monthly maximum, with the costs paid through a self-sustaining national insurance fund financed by employee and employer payroll contributions of two-tenths of one percent of a worker's wages.<sup>52</sup>

The benefits of establishing a national paid leave program span a range of economic, health and other gains, including the following.

- a. Increases income stability for families with newborns. (At present 13% of such families report becoming poor within a month of the birth.)
- b. Encourages greater workforce attachment (with new mothers who utilize paid leave more likely than other mothers to be employed within 9-12 months following birth).
- c. Promotes financial independence. (In the year after a birth, new mothers who take paid leave are 54% more likely to report wage increases and 39% less likely to need public assistance than those who do not.)
- d. Contributes to improved health for newborns and other children. (An extra 10 weeks of paid leave reduces post-neonatal mortality by up to 4.5%.<sup>53</sup>)

A much more limited version of the FAMILY Act was included in President Trump's FY 2018 budget, which includes \$19 billion over 10 years for a paid parental leave program. It would provide for six weeks of paid family leave for new mothers and fathers, including adoptive parents. Unlike the FAMILY Act, the

benefit level is not specified, and leaves most details—including the design and financing of the program—to state Unemployment Insurance programs.<sup>54</sup> The Family Values @ Work organization critiqued the Trump plans as “unworkable. This proposal will exclude nearly four-fifths of those who need affordable leave. Even those who aren’t parents have parents or partners or loved ones who may need looking after, or may themselves experience a disease or injury... The President’s plan also short-changes families by relying on already overburdened state Unemployment Insurance programs. Even for parents of new children, this plan does not deliver. The low wage replacement rates of unemployment programs mean too little money as well as too little time for millions of low- and middle-income parents, who will continue to be forced back to work much too soon.”<sup>55</sup>

5. ***Pregnant workers protection.*** The **Pregnant Workers Fairness Act**, was first introduced in 2012, but has not yet been offered in the 115<sup>th</sup> Congress. The Pregnant Workers Fairness Act (PWFA) would:
- Require employers to make reasonable accommodations for employees who have limitations stemming from pregnancy, childbirth or a related medical condition, unless the accommodation would impose an undue hardship on the employer;
  - Prohibit employers from discriminating against pregnant workers requiring some type of reasonable accommodation;
  - Prohibit employers from requiring pregnant employees to accept unwanted changes in their working conditions;
  - Prohibit employers from forcing pregnant employees to take paid or unpaid leave when another reasonable accommodation would allow the employee to continue to work;
  - Prohibit employers from taking adverse employment actions against an employee requesting or using an accommodation; and
  - Direct the EEOC to issue regulations to carry out the act, including the identification of reasonable accommodations addressing known limitations relating to pregnancy, childbirth or related medical conditions.<sup>56</sup>

The existence of clear standards for pregnancy workplace protections can help not only the worker, but the employer as well by limiting the likely recourse to time-consuming administrative and legal actions. For example, there have been fewer pregnancy discrimination lawsuits in California since that state enacted explicit pregnancy accommodation requirements in 1999.<sup>57</sup>

## Conclusion

Every aspect of the lives of American women, and unmarried women particularly, will be negatively affected by the health care, budget and tax plans proposed by the Trump administration and the Republicans in Congress. Right now, all of these plans are under consideration, likely to face challenges and require revision. The Voter Participation Center will continue to update this report as these proposals are pushed forward.

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