

## AFFORDABILITY STATISTICS

**Background:** Women on average earn less than men and are more likely to live in poverty. Female households, which are on the rise, are especially at risk of living in poverty. Many women also have caregiving responsibilities, which limit their time and ability to work outside the home and require in additional health care spending. On top of these financial limitations, women have traditionally faced higher premiums and greater out-of-pocket spending than men. Unsurprisingly, women face greater cost-related barriers to care and are more likely to report delaying or going without needed care due to cost.

ACA RELEVANCE	FACT	SOURCE
<p>There are a number of important affordability protections in the ACA, including:</p> <ul style="list-style-type: none"> <li>-Medicaid expansion</li> <li>-Ban on gender and health status rating, and restrictions on age rating</li> <li>-Premium tax credits and cost-sharing subsidies</li> <li>-Cost-sharing limits</li> <li>-No-cost preventive services</li> <li>-Bans on annual and lifetime caps</li> <li>-Medical loss ratio requirements</li> <li>-Rate review</li> <li>-Risk pooling in the small and individual markets in the exchanges</li> <li>-Closing the Donut Hole</li> </ul>	<p>On average, women earn 77 cents on the male dollar.</p>	<p>U.S. Census Bureau, 2008, "Income, Poverty and Health Insurance in the United States: 2008," Current Population Survey, Table B-4, available at <a href="http://www.census.gov/hhes/www/income/incomestats.html#cps">http://www.census.gov/hhes/www/income/incomestats.html#cps</a> (September 4, 2009).</p>
	<p>Compared to the earnings of all men (of all race and ethnic groups), Black women earned 71 percent and Hispanic women earned 62 percent as much in 2009. White and Asian women earned 82 percent and 95 percent as much as all men, respectively.</p> <p>Compared to their direct male counterparts, however, White women earned 79 percent as much as White men in 2009, while Asian women earned 82 percent as much as Asian men. For Blacks and Hispanics, the figures were 94 percent and 90 percent, respectively.</p>	<p>U.S. Department of Labor, U.S. Bureau of Labor Statistics, Highlights of Women's Earnings in 2009, <a href="http://www.bls.gov/cps/cpswom2009.pdf">http://www.bls.gov/cps/cpswom2009.pdf</a> (visited January 6, 2011). Calculations using data from Table 1.</p> <p>(Via WOMEN IN AMERICA: Indicators of Social and Economic Well-Being, <a href="http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_America.pdf">http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_America.pdf</a>)</p>
	<p>Historically, women have been more likely to be poor than men. Poverty rates for unmarried female householders with children are particularly high, and have consistently been two or three times as high as overall male and female poverty rates since 1966.</p>	<p>U.S. Census Bureau. Current Population Survey, Annual Social and Economic Supplements. "Historical Table 7" (Columns B through G) and "Historical Table 4" (All Races—With Children Under 18 Years Columns H through J)."</p> <p>(Via WOMEN IN AMERICA: Indicators of Social and Economic Well-Being, <a href="http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_America.pdf">http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_America.pdf</a>)</p>
	<p>In 2006, 13.4% of adult women compared to 9.7% of adult men lived <u>below the federal poverty level</u>.</p>	<p><a href="http://www.cdc.gov/mmwr/preview/ind2011_su.html">http://www.cdc.gov/mmwr/preview/ind2011_su.html</a></p>
	<p>The official poverty rate in 2009 was 14.3 percent - up from 13.2 percent in 2008. This was the second statistically significant increase in the poverty rate since 2004. Many women also take on caregiving responsibilities that limit their time and ability to work outside of the home while also putting a strain on their finances.</p> <p>In 2009, 43.6 million people were in poverty, up from 39.8 million in 2008 - the third consecutive annual increase in the number of people in poverty.</p> <p>In 2009, 29.9 percent of female householders with no husband present were in poverty (compared to 16.9 percent of male householders with no wife present, and 5.8 percent of married-couples).</p> <p>In 2009, 54.3 percent of children under the age of 6 in families with a female householder were in poverty - four times the rate of children in <u>married-couple families</u>.</p>	<p><a href="http://www.census.gov/prod/2010pubs/p60-238.pdf">http://www.census.gov/prod/2010pubs/p60-238.pdf</a></p>

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	<p>Black and Hispanic females are more likely to be poor than non-Hispanic White females. In 2009, slightly more than one-quarter of both Black females (28 percent) and Hispanic females (27 percent) had family incomes below the poverty line, compared to 11 percent of White, non-Hispanic females.</p> <p>In 2009, almost 11 percent of women age 65 and older were poor, compared to 7 percent of men age 65 and older.</p>	<p>U.S. Census Bureau. Current Population Survey Annual Social and Demographic Supplements. 2010. "POV01: Age and Sex of All People, Family Members and Unrelated Individuals Iterated by Income-to-Poverty Ratio and Race: 2009."  <a href="http://www.census.gov/hhes/www/cpstables/032010/pov/new01_000.htm">http://www.census.gov/hhes/www/cpstables/032010/pov/new01_000.htm</a>.</p> <p>(Via WOMEN IN AMERICA: Indicators of Social and Economic Well-Being,  <a href="http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_">http://www.whitehouse.gov/sites/default/files/rss_viewer/Women_in_</a></p>
	<p>Between 1973 and 2006, the share of all families headed by an unmarried woman rose to one in five, or 18.4 percent, from 1 in 10 (10 percent).</p>	<p>Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, <i>The State of Working America 2008–2009</i> (Ithaca, NY: Cornell University Press, 2009).</p>
	<p>Older women are more vulnerable than men to increasing health care costs – having earned less during their working years and often having scaled back their careers and compromised their economic security to meet family caregiving responsibilities.</p>	<p>U.S. Census Bureau, Current Population Survey, 2009 Annual Social and Economic Supplement, Table PINC-05: Work Experience in 2008—People 15 Years Old and Over by Total Money Earnings in 2008, Age, Race, Hispanic Origin, and Sex, online at  <a href="http://www.census.gov/hhes/www/cpstables/032009/perinc/toc.htm">http://www.census.gov/hhes/www/cpstables/032009/perinc/toc.htm</a>;  National Alliance for Caregiving and AARP. (2009). <i>Caregiving in the U.S. 2009</i>, 14; 59.</p>
	<p>2 million wives are supporting their families while their unemployed husbands seek work</p>	<p>Heather Boushey, "Women Breadwinners, Men Unemployed" (Washington: Center for American Progress, July 20, 2009), available at  <a href="http://www.americanprogress.org/issues/2009/07/breadwin_women.html">http://www.americanprogress.org/issues/2009/07/breadwin_women.html</a>.</p>
	<p>Nearly 4 in 10 mothers (39.3 percent) are primary breadwinners, bringing home the majority of the family's earnings, and nearly two-thirds (62.8 percent) are breadwinners or co-breadwinners, bringing home at least a quarter of the family's earnings.</p>	<p><a href="http://www.americanprogress.org/issues/2009/10/pdf/awn/chapters/economy.pdf">http://www.americanprogress.org/issues/2009/10/pdf/awn/chapters/economy.pdf</a></p>
	<p>Sixty-one percent of caregivers are women. The "typical" U.S. caregiver is a 46-year old woman who works outside the home and spends more than 20 hours per week providing unpaid care to her mother. Women whose burden of care is greatest are much more likely to be in poor health</p>	<p>National Alliance for Caregiving and AARP. 2004. <i>Caregiving in the U.S.</i> Bethesda: National Alliance for Caregiving and AARP: Washington, DC.</p>
	<p>Caregivers reduce paid work hours as a result of their caregiving responsibilities. More than one-third (37%) of caregivers to persons age 50 or older reported quitting their job or reducing their work hours in 2007</p>	<p>Valuing the Invaluable: The Economic Value of Family Caregiving, 2008 Update. AARP Public Policy Institute. <i>Insight on the Issues</i>. Houser, A., and Gibson, M.J.</p>
	<p>One in three caregivers used their savings (34 percent) or cut back on basic home maintenance (32 percent), and nearly one in four caregivers (23 percent) cut back on spending for their own health or dental care, to help with the expenses associated with caring for their relative or friend.</p> <p>Caregivers to persons age 50+ spent an average of \$5,531 out-of-pocket in 2007.</p> <p>Out-of-pocket spending remains high for family caregivers with extremely limited incomes. Those with the lowest income (less than \$25,000 per year) report an average annual expense of more than \$5,000 – or more than 20 percent of their annual incomes.</p>	<p>National Alliance for Caregiving and Evercare (2007). <i>Evercare Study of Family Caregivers—What They Spend, What They Sacrifice: The Personal Financial Tool of Caring for a Loved One</i>. Retrieved July 23, 2009, from  <a href="http://www.caregiving.org/data/Evercare_NAC_CaregiverCostStudyFINAL20111907.pdf">http://www.caregiving.org/data/Evercare_NAC_CaregiverCostStudyFINAL20111907.pdf</a>.</p>

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	<p>Premiums are a major cost for both employers and employees, and have risen 27% since 2005. These costs have been particularly unaffordable for small employers, who have less bargaining power with insurers and are less likely to offer coverage to their employees.</p>	<p>Kaiser Family Foundation, Employer Health Benefits 2010 Annual Survey, 2010.</p>
	<p>In 2010, annual insurance premiums average \$5,049 for individuals and \$13,770 for families, 114% higher than in 2000. Workers have been picking up a greater share of premium costs, and currently pay for an average of 19% of premiums for individual coverage and 30% for family coverage.</p>	<p><a href="http://www.kff.org/womenshealth/upload/6000-09.pdf">http://www.kff.org/womenshealth/upload/6000-09.pdf</a></p>
	<p>From 2001 to 2007, the percentage of women making less than \$20,000/year who spent at least a tenth of their income on health care rose from 29% to 55%.</p>	<p>Rustgi, S. D., Doty, M. M., &amp; Collins, S. R. (2009, May). Women at Risk: Why Many Women Are Forgoing Needed Health Care. The Commonwealth Fund Publication. Retrieved on January 14, 2011, from <a href="http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx">http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx</a></p>
	<p>Women pay more than men for health insurance in most states. Only 12 states currently ban gender rating in the individual market (including CA and CO, where bans just began this year). Only one state currently bans gender rating in the group market, regardless of size, while 13 states currently ban gender rating in the small group market.</p>	<p>National Women’s Law Center (2010, December). Making the Grade on Women’s Health: A National and State-by-State Report Card: Policy Indicators: Gender Rating in the Individual Health Insurance Market. Retrieved 14 January 2011, from <a href="http://hrc.nwlc.org/policy-indicators/gender-rating-individual-health-insurance-market">http://hrc.nwlc.org/policy-indicators/gender-rating-individual-health-insurance-market</a></p> <p>National Women’s Law Center (2010, December). Making the Grade on Women’s Health: A National and State-by-State Report Card: Policy Indicators: Gender Rating in the Group Health Insurance Market. Retrieved 14 January 2011, from <a href="http://hrc.nwlc.org/policy-indicators/gender-rating-group-health-insurance-market">http://hrc.nwlc.org/policy-indicators/gender-rating-group-health-insurance-market</a></p>
	<p>Gender rating among 25-year-olds varies by an enormous margin. Women at this age are charged between 1% more (in Sacramento, California) and 84% more (in Honolulu, Hawaii) than men for health plans with similar features. At 40 years old, women are charged from 4% to 49% more than men for identical coverage, but at age 55, women’s premiums range from 11% less to 14% more than men’s premiums. Even when compared to male smokers, most individual health plans still charge a non-smoking woman more for coverage.</p>	<p><a href="http://www.nwlc.org/sites/default/files/pdfs/stillnowheretoturn.pdf">http://www.nwlc.org/sites/default/files/pdfs/stillnowheretoturn.pdf</a></p>
	<p>In 2009, of adults between 18-64, women were more likely than men to report delaying care because of cost, or going without some needed health care because of cost in the prior 12 months.</p>	<p><a href="http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5944a5.htm?s_cid=mm5944a5_w">http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5944a5.htm?s_cid=mm5944a5_w</a></p>
	<p>Women are more likely to need and use services but often have less ability to pay. On average they have lower incomes than men and a greater share of their income is consumed by out-of-pocket costs.</p>	<p>Patchias, E. M., &amp; Waxman, J. (2007, April). Women and Health Coverage: The Affordability Gap. The Commonwealth Fund Publication. Retrieved on 14 January 2011, from <a href="http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2007/Apr/Women-and-Health-Coverage--The-Affordability-Gap.aspx">http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2007/Apr/Women-and-Health-Coverage--The-Affordability-Gap.aspx</a></p>

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	<p>Women are more likely to need screenings and services related to reproductive health and chronic conditions. But more than half of women report delaying care because of cost. 52% of women vs. 39% of men reported that they had to forego filling prescriptions, seeing a specialist, seeing a doctor, or getting a recommended medical test.</p> <p>Women were also more likely to skip tests and screenings: almost half of women (45%) delayed or did not receive a cancer screening or dental care because of costs, compared to 36 percent of men.</p> <p>45 percent of women accrued medical debt or reported problems with medical bills in 2007, compared to 36 percent of men.</p>	<p>Rustgi, S. D., Doty, M. M., &amp; Collins, S. R. (2009, May). Women at Risk: Why Many Women Are Forgoing Needed Health Care. The Commonwealth Fund Publication. Retrieved on January 14, 2011, from <a href="http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx">http://www.commonwealthfund.org/Content/Publications/Issue-Briefs/2009/May/Women-at-Risk.aspx</a></p>
	<p>In 2007, 62% of personal bankruptcies were linked to medical expenses (80% of those had health insurance). More than half of those bankruptcies were filed by female-headed households.</p>	<p>Himmelstein, D.U., et al. (2009, June). Medical Bankruptcy in the United States, 2007: Results of a National Study. <i>The American Journal of Medicine</i>, 122(8), 741-746.</p>