

**Across the Life-cycle: Comparative Analysis of the
Financial Well-being of Single Women**

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The growing proportion of female-headed households over the past several decades raises interest regarding the financial status of these households and the relationship between marital history and that status. The 2004 Survey of Consumer Finances was used to examine and compare the financial status of never-married, divorced, and widowed women at three points in the life cycle: youth, mid-life, and 65 and older. Initial results indicate the middle age group holds not only the highest amount of assets, but also the highest debt to income ratio. Across marital histories, widows had the greatest amount of assets, whereas divorcees had the highest debt to income ratio. The never-married group had the highest debt to net worth. Results suggest the route to singleness affects women's finances.

Endnotes

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