

# Building Financial (In)security for American Women: Two generations, 1980 to present

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## Introduction

What happens to an American woman's financial status during a life that is *not* an exception to the statistics? American women raised during and post-1970s feminism watched their mothers fight their way back into the workforce while raising children, sometimes after a divorce. They watched the "second-shift" juggling act of still carrying primary responsibility for home and children, often with little or nothing in child support. Many daughters thought, "We'll plan better, and then it will be easier for us." The daughters' generation intended from the beginning to have their own careers. They would go to college, get more qualifications, then land in enlightened workplaces supporting both women's careers and their family choices. The rest would fall blissfully into place.

In college libraries they might have found Barbara Shortridge's *Atlas of American Women* (1987), and U.S. government statistics showing, soberingly, that women still fared worse than men in the employment market and that fairly typical events such as marriage, children, divorce, and primary custody of the children all exacerbated the effects of the pre-existing economic biases against women. Following the statistics of a typical adult American woman through the decades of the 1970s and the 1980s was something like observing an individual's downward financial spiral (Paprocki 1987). The statistics also showed that what a college student might have viewed as personal—her own experience growing up in a mother-headed family in straitened economic circumstances, was actually political—a *not*-unusual situation within a pervasive system.

The generation of mothers who fought their way back into the workforce is retiring now. Their daughters, now mid-life, should be living out the plans they had. This paper checks back on the average American woman in this second generation, to see if her circumstances and economic situation have changed, and how. It does not attempt to take into comprehensive account subsequent economic disasters the world has read about: personal debt, lack of health insurance, foreclosures on subprime mortgages and the financial crisis. Nor does this attempt comprehensive accounting of multiple, important variables such as race-ethnicity and other pertinent factors. While touched upon briefly here, they deserve more careful examination than can be ethically attempted within the scope of this brief paper. Without intending to be exhaustive, this paper is intended, rather, to explore the question: "What about the American dream—that if we work hard enough, we can improve our lives or our children's—for the new generation of American women?"

**Background—the mothers during the rise of divorce**

In 1980, 65.8% of young women were high school graduates or higher, as were 67.3% of young men. Far fewer young women — 12.8% — earned a bachelor's degree or more than did young men, of whom 20.1% completed that level of education (Smith 1993). One might say that for this, the women were roundly punished, earning only about 60 cents for every dollar that a man made (Institute for Women's Policy Research [IWPR] 2009). Our typical young woman of that day may have married around the age of twenty-two, the median age of first marriage in 1980 (U.S. Bureau of the Census 2006b). She then would, on average, have had 2 or fewer children (CDC 2002; Downs 2003). Then, with approximately half of American marriages ending in divorce, she might well have next experienced a divorce (Doak 2008; Jayson 2005).

Custody of children nearly always went to mothers, and child support payments were far from guaranteed (Bianchi, Subaiya and Kahn 1999). Even a cursory search for published research makes the results clear, with titles such as: "Separate but unequal — the economic disaster of divorce for women and children" (McLindon 1987), and "The Economic Costs of Marital Dissolution: Why Do Women Bear a Disproportionate Cost?" (Holden, K. and Smock, P. 1991). The statistics bear the titles out:

Our findings indicate that among couples in which children remain with their mother after disruption, [in] the most common scenario, fathers enjoy levels of well-being twice as high as their former wives and children. Fathers who transfer income to their former wives through child support help equalize the post-separation gap, but apparently not frequently enough or sufficiently enough to provide children with a level of well-being close to what fathers enjoy (Bianchi et al. 1999).

More specifically, the poverty rate of households headed by women with children ages six and under was 54.7% (Teachman and Paasch 1994). Meyer found that overall, based on the 1986 National Survey of Families and Households, single parent households without paternal child support were about twice as likely (46%) to be below the poverty line as were the non-resident fathers, at 23.6% (as cited in Stirling and Aldrich 2008). Researchers using a different measure, the "income-to-needs ratios," found their results were consistent with the poverty-rate studies: in general, severe inequality between the split households and much greater financial stress on the side of the mother-and-child households (Stirling and Aldrich 2008). Considering racial differences in households, Nichols-Casebolt found that for non-white households the mothers and children were at a 44.3% poverty rate compared to fathers at 26.1% — and while for white divorced households the poverty rates were lower, the difference between the mother-headed households and the nonresident fathers' was stark: a 28.7% poverty rate for the mothers and children compared to only 4.8% for nonresident fathers (as cited in Stirling and Aldrich 2008). These high poverty rates in mother-headed households merited action, and a series of attempts to bolster paternal child support payments in America were made: in 1975, 1984, 1988, and then most notably, the provisions included in 1996's "Welfare Reform" (Stirling and Aldrich 2008). It is primarily the last's effects, and relevant social and

economic changes, which will be assessed in the next part of this paper.

### **The 1990s and 2000s**

Divorce rates have gone down since 1980, from 22.6 to 17.7 per 1000, but so have marriage rates (Jayson 2005). Still only about half of all marriages last (Doak 2008), and cohabitations are said to be only half as likely to endure as marriages (Jayson 2005). Our average woman would again have about two children; the birthrates in the U.S. were lowest around 1980, falling just below replacement level, but have fluctuated since then near replacement levels (Child Trends 2011; Glaister 2009; U.S. Bureau of the Census 2009, 2013; Hamilton et al. 2014). As before, the mother would probably have custody of those children if she divorced or her relationship with their father ended (Bianchi et al 1999); about 82 percent of children stay with their mothers (Grall 2011). Unlike the eighties and before, however, the government and courts would take an active role in demanding child support payments from fathers not living with their children, whether the couple had married or not (Eckholm 2007).

Education gaps between American men and American women that lingered into the 1980s have not only decreased, but have reversed direction. More women earn bachelor's degrees and master's degrees now than men do, at about 58% and 60% respectively, and degrees for licensed professions (law, medicine, etc.) are now conferred on both genders at nearly equal rates (Doak 2008; Hussar and Bailey 2008). In a publication aptly titled *The Third Shift* by Cheris Kramarae, a further measure in modern education — online or “distance learning” — found that by 2001, sixty percent of the participants in online programs were women (as cited in Doak 2008).

The wage gap has shrunk since 1980, and women earn an average of 77 cents to every dollar a man earns overall (Madhani 2014). It is hardly time to celebrate, especially considering the gap is significantly worse for African-American women, at 65 cents to the dollar, and worse still for Hispanic women at only 56 cents (Madhani 2014). In *Women in American society*, Melissa Doak points out, “Even though women are becoming more educated, they continue to earn less at each level of educational attainment than men do” (Doak 2008). Comparing these current educational attainment and wage statistics might undercut some of the arguments heard, as recently as the 2008 American presidential election, that women need more educational qualifications and training in order to earn an eradication of the wage gap<sup>1</sup> (Quaid 2008; Frick 2008).

Wage gap notwithstanding, more American mothers are employed now — both married and single (Doak 2008); overall with preschool-age children, sixty-eight percent of mothers are also employed (National Association of Child Care Resource and Referral Agencies 2011, 6). Marriage seems to provide some more leeway to stay home while the children are small — in families with children under age six *and* a husband with employment, 38% of the mothers stayed home, and 30% stayed there throughout the period their children were under eighteen (Doak 2008). In contrast, three-quarters of single mothers were working outside the home. Whether married or not, the growth in the overall percentage of mothers working outside the home is probably one of the most visible changes from 1980 to the present. In 1980 approxi-

mately half of mothers were full-time homemakers, but their numbers have shrunken since to only 25-30% (Doak 2008).

Have these changes brought about more positive financial outcomes for single mothers, and children living with their single mothers? It is a pressing question, as there are now 13.7 million single parent families in the U.S., mostly headed by women (Grall 2011). While in 1970 thirteen percent of families were single-parent headed, the percentage burgeoned to thirty-two percent by 1998 (Lester n. d.).

There has been a dramatic doubling in payments of ordered child support; nationally in 1996 child support payments totaled only 12 billion dollars and ten years later payments reached 24 billion (Eckholm 2007). Bartfeld cites a study by Meyer and Hu showing that these payments reduced the percent of mother-child households below the poverty line by five to seven percent (as cited in Bartfeld 2000). That slim figure is far from enough to erase the inequalities in outcome of parents' separation — while roughly a quarter of fathers are below the poverty line, almost three quarters of mothers are — or even to meet children's actual needs (Stirling and Aldrich 2008). Furthermore, stronger laws or no, compliance remains low: in 2003 only 45% of children got child support as ordered in full (Stirling and Aldrich 2008). Full payments subsequently sank to 41.2% in 2009 (Grall 2011). With the huge rise in the percentage of single-mother headed families compared to the 1970s cited above, together with still-unrelieved uncertainties in child support, financial pressures on the women of the 1990s and 2000s could be said to have increased considerably compared to their mothers' generation.

Regrettably, for the financially worst-off single mothers, ill-thought-out policies have sabotaged potential improvements during this same time period. State and federal enforcement of child support have helped reduce the welfare rolls slightly, but for families still below the poverty line and relying on welfare, the father's payments are taken by the government itself to subsidize the government's welfare payments. Depending on which state they live in, little or none of the support paid by the fathers is actually passed on to the mothers and children (Eckholm 2007; Stirling and Aldrich 2008). Mothers raising children solely on welfare income are also subjected to bureaucratic strictures which proscribe many of the common sense steps one would take to work one's way to financial independence. The *Boston Globe* newspaper listed some of the Massachusetts state rules in an editorial entitled, "How Not to Help the Poor." In Massachusetts, beyond fifty dollars, any money intended for the family given by the nonresidential parent must be turned over to the government welfare agency (*Boston Globe* 2009). This is despite previous findings elsewhere showing that this may have a negative effect on men's motivation to pay (Eckholm 2007). Additionally, to remain qualified for public support, a single parent must not own a car, create a college savings account, or otherwise save up more than 2500 dollars (*Boston Globe* 2009).

The recent recession in the United States also showed that women tend to be more vulnerable to layoffs, and depending on the terms of their employment and the state in which they live, there may not be much or anything available in unemployment compensation. For example: "In the state of Maryland, women have another potential setback to face. Part-time employees are not eligible for unemployment insurance, and the majority of part-time workers are women...." (Saur 2009). After job loss, for women who are divorced or otherwise no

longer with partners, it is apparently also harder to recover employment compared to other women, judging by longer unemployment figures for them released by the Bureau of Labor Statistics for 2006 (as cited in Doak 2008).

### **The fathers**

It would be shortsighted and unfair not to look at the issue of men's vulnerability as well. First, some research shows that men are now taking a financial hit in divorce, too (McManus and DiPrete 2001; Andrews 2009). This is particularly likely if the divorced father has responsibilities to more than one family of children (Stirling and Aldrich 2008; Andrews 2009).

Then there are the issues of unemployment, poverty, and the high incarceration rate in the United States — especially affecting non-white men.<sup>2</sup> Most men who fail to pay court-ordered child support in full, now, are either working but below poverty level themselves, or unemployed (Rosenblum 2009). Full payments of court-ordered child support are simply not possible in some circumstances, but father's rights groups cite tremendous difficulties in adjusting payment schedules with the courts (DelGallo 2008). Ruth Sheehan reported that in North Carolina:

From June 2008 to March 2009, the number of noncustodial parents whose child support was withheld from unemployment benefits nearly quadrupled... And while the total amount being collected through the state's child-support enforcement office has remained steady, where the money comes from has changed dramatically. From June 2008 until April 2009, child support collected through withholding from unemployment benefits soared from \$800,000 to more than \$3.6 million. (Sheehan 2009)

Bob Herbert of the *New York Times* reported that though the unemployment rate was reported as 9.5% near the 2009 recession peak (U.S. Dept. of Labor 2011), the rate of unemployment and underemployment together was 16.5% in America the summer of 2009 (Herbert 2009). Depending on race, getting to financial stability is even more difficult. Experiments published in 2007 showed that black men with *clean* records have lower chances of getting a job than *previously jailed* white men (Staples 2009). In cases of falling behind on child support payments, steps such as punitive cancellation of driver's licenses, or worse, jailing men for non-payment only reinforce an already vicious cycle. Many of the men in prison are, in fact, fathers (Mincy and Pouncy 2008).

Since 2006 more support measures for fathers getting on their feet financially and in their relationships have been moving through the U.S. Congress to address the male side of the seemingly intractable single-mother-and-child poverty equation. Some have passed, some not. The (successful) reauthorizing of the federal welfare law in 2006 included some money allotted for such efforts and a "Second Chance Act" was passed and signed, intended to help former prison inmates successfully rejoin their communities (Tuhus-Dubrow 2008).

### **The daughters' generation, reconnecting the personal and political**

Early 2009 brought some steps toward gender fairness. The first bill President Obama signed into law was for equal pay (President Obama, January 29, 2009). Still, though, the recession and the consequent trend of job-seekers toward taking “part-time” or “temp” work to stave off complete unemployment dragged down chances for women to reach economic parity – the vast majority of those accepting “part-time” or “temp” contracts without health insurance or sick leave were women (Bakst and Crittendon 2011). The annual observance of “Equal Pay Day” is still ironically “celebrated” in mid-April, marking how long from January women have to work to catch up in pay to what men were paid in the previous year (National Committee on Pay Equity “Equal Pay Day” 2014).

In 2012, active discussion of women's place in the economy was revived when President Obama penned an opinion piece calling for more equal opportunities for women, equal pay for women, and an end to the glass ceiling (Obama 2012). A proposed “Paycheck Fairness Act” gathered male and female congressional sponsors and began movement toward law, only to be squelched by Republicans four times (Bassett 2014). Debate in the mainstream press, meanwhile, was vocal, and some articles were published which argued that the pay gap is not as substantial as generally reported (Gallagher 2012), or which accused feminists of obstinately “seeing the glass half-empty” (Mundy 2012). Others verged on conspiracy theory: “Obsession with the pay-gap statistic has led the National Organization for Women to support legislation to restructure the economy” (Ponnaru 2012). This last received a point-by-point rebuttal in *The Atlantic* (Covert 2012).

One piece of inarguable good news between 1993 and 2010 has been a sixty-four percent decline in domestic violence (Biden 2014), now more accurately and inclusively termed “IPV” or intimate partner violence (Catalano 2012), and a measurable decline in partner homicides from 1980 through 2010 (Fox 2012). The latter, surprisingly, is a reduction both in murders of women and an even larger reduction in murders of *men*. This was analyzed by James Fox, professor of criminology, law and public policy at Northeastern University, who concluded that as women have found more options for safely disentangling from a partner, murder of that husband, ex-husband, or stalker has become a “solution” less chosen. Conversely, killings by men of female partners were still increasing during the same period until further steps were taken in Congress for gun control: refusing permits to those convicted of domestic violence, and passing the Violence Against Women Act (Fox 2012).

Still, though, the eye-catching headline, “Shining Shoes Best Way Wall Street Women Outearn Men” in *Bloomberg* business news (by an extra two cents to the men's dollar), was followed by the information that such “personal service” jobs were the *only* jobs out of over two hundred sixty surveyed in which women brought home higher pay (Bass 2012). Basic levels of safety and freedom, therefore, seem to be improving, while economically, parity remains out of reach.

Happiness in women has declined since the early nineteen-seventies, possibly because increased opportunities for women to join the workforce may have increased expectations and pressure to perform on the career side, without corresponding easing of the demands (at least

internal) on the home and family side (Stevenson and Wolfers 2009). Career demands are still set with the implicit stereotype that a full-time worker is a male without household and family responsibilities and conversely, society's family-related demands are still made assuming that a full-time homemaker is there to fulfill them (Slaughter 2012). In other words, women are contributing more, and benefiting less. Higher ambitions along with more feelings of "not enough time" and unhappiness show up now even in polls including high-school girls (Stevenson and Wolfers 2009).

Concrete reasons beyond those discussed thus far may underlie this sense of discouragement among women. Studies done at Cornell University by researchers Correll and Benard have demonstrated that beyond the gender gap discrepancy in pay there are specific additional "motherhood penalties" to be paid by women attempting to juggle career and family. Simply for mentioning children on otherwise identical simulated job application materials, women were slated for significantly lower offer salaries than non-mothers, while conversely fathers were not only preferenced for hiring, but drew substantially higher salary offers (Aloi 2005). An article citing a follow-up study continues: "The researchers also submitted similar résumés in response to more than 600 actual job advertisements. Applicants identified as childless received twice as many callbacks as the supposed mothers" (Coontz 2012). Comparing the two generations of American women, those raising children the 1970s–1980s, and their daughters, who grew up intentionally planning to balance careers and family, a former Princeton dean writes:

Many women still ask me about the best "on-ramps" to careers in their mid-40s. Honestly, I'm not sure what to tell most of them. Unlike the pioneering women who entered the workforce after having children in the 1970s, these women are competing with their younger selves. Government and NGO jobs are an option, but many careers are effectively closed off. (Slaughter 2012)

Ironically for the daughters with high expectations in the 1980s, who were planning to get their qualifications, have careers and have families, a downward financial spiral is still not unusual in an adult woman's life. Thirty years later, however, it is not just a spiral through the life course. For the generation of daughters who have tried to qualify and work toward "having it all," the spiral downward has been in comparison with their mothers' generation as well.

## **Conclusion**

Beyond issues of individual, group and political fairness, "Does the gender gap in pay matter for the economy as a whole?" was analyzed anew in 2012 and answered, "yes." The formerly left-leaning and now mainstream *Huffington Post* published a piece by Laura Bassett quoting economists' estimates of the likely economic stimulus if women were paid equally for their work, suggesting benefits far outstripping those from the government's bank bailout of 2009 (Bassett 2012).

The substantial changes that *have* taken place since the 1980s, however, particularly that

women have overtaken men in getting higher education, and the tremendous increase in mothers working outside the home, suggest that the roots of the problem are most likely not a lack of individual ambition and effort put forth by American women. Furthermore, the growth in single parent-headed families, considered with what has not changed: employment discrimination against mothers and the gender pay gap, point to the increasing urgency of dealing with these issues as the new generation of children is being raised.

Against the wider backdrop of economic ups and downs and general social trends in the United States, observing where women stand out in the data can illuminate changes underway, and indeed, some new connections might be drawn in trends visible now. One striking change visible from the year 2000 onward has been increasing political participation by women, with growth in turnout for voting surpassing that of men overall, and by women compared to men in every ethnic group surveyed (Chen 2013):

... (W)omen of color have been voting at increasing rates since 2000, showing dramatic growth over time. . . . in 2012, for the first time, women of each race and ethnicity turned out both at greater rates and also in higher numbers than the men in their respective race and ethnic groups, according to the Census data. (Chen 2013)

Generally, women are known to support and vote for candidates with greater commitment to social programs, with even the ultra-conservative *Washington Times* noting, "Political Scientists have found that women are more likely to support social safety-net programs and less likely to support wars and military campaigns than men, two factors that generally favor Democrats" (Hruby 2012). An effect could be the 2010 passage of the Affordable Care Act for health insurance in the U.S. and its successful enactment; a significant step toward a safety net, especially in the context of the recession which had left fifty million people without health insurance (*New York Times* 2010). During the first few months of availability in 2014, organizations such as the Commonwealth Fund reported that 9.5 million people signed on (Commonwealth 2014; *New York Times* 2014), and economist Paul Krugman reported that monthly costs for most of those joining the ACA programs were extremely low; typically under one hundred dollars (Krugman 2014).

With women's individual efforts reaching exhaustion, and overly general prescriptions to solve the socio-economic issues discussed above mostly disregarded and unimplemented,<sup>3</sup> women's growing political activity in addition to the personal striving described here may presage changes to come. Better safety laws for women, and their results, mark an inarguable improvement. Family breakups continue, but the enforcement of child support, while far from perfect, has at least changed the culture of impunity in abandonment of financial obligations to children. With attention and political action turning to social programs and safety nets to fall back upon in times of vulnerability, there are some signs that the foundations for building more secure lives for Americans from generation to generation may yet undergo repairs.

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- 1 This suggestion for more “education and training” for women came from Senator John McCain, explaining his decision not to support the Ledbetter Fair Pay Act. Observers noted the law was inspired by the case of Lily Ledbetter, who had been paid less for nearly twenty years while carrying out the same responsibilities as her more highly-paid male co-workers (Quaid 2008; Frick 2008).
- 2 Bob Herbert: “As of mid-2008, there were 4,777 black men imprisoned in America for every 100,000 black men in the population. By comparison, there were only 727 white male inmates per 100,000 white men.” From “Anger has its place,” *The New York Times*, July 31, 2009.
- 3 Much writing on the topic of modern family well-being has concluded with well-intended calls to reduce the divorce rate, “do something” about the wage gap, and increase flextime options at work. Some sensibly point out, however, that divorce is most likely to happen in families that are under strain of financial difficulties (Teachman and Paasch 1994).
- 4 Citations and references prepared in accordance with the Chicago Manual, 15<sup>th</sup> edition, as conventions in American Studies acknowledge sources of reference as well as sources cited directly in text.