





The New Breadwinners

Women now account for half of all jobs, with sweeping consequences for our nation's economy, society, and future prosperity

By Heather Boushey

For a brief moment in American history, women during World War II accounted for more than one-third of the U.S. workforce as men streamed into the armed forces to defeat our fascist enemies.¹ This phenomenal transformation of the U.S. economy was brief but its influence was enduring. So many Americans can share “Rosie the Riveter” stories akin to President Obama’s memories of tales about his grandmother working in an arms manufacturing plant while his grandfather served in Europe with General George Patton.

Today, the movement of women into the labor force is not just enduring but certifiably revolutionary—perhaps the greatest social transformation of our time. Women are more likely to work outside the home and their earnings are more important to family well-being than ever before in our nation’s history. This transformation changes everything. At the most profound level, it changes the rules of what it means to be a woman—and what it means to be a man. Women are now increasingly sharing the role of breadwinner, as well as the role of caregiver, with the men in their lives. Even so, we have yet to come to terms with what it means to live in a nation where both men and women typically work outside the home and what we need to do to make this new reality workable for families who have child care and elder care responsibilities through most of their working lives.

Indeed, the transformation in how women spend their days affects nearly every aspect of our daily lives. As women move into the labor force, their earnings are increasingly important to families and women more and more become the major

breadwinner—even though women continue to be paid 23 cents less than men for every dollar earned in our economy.² 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. What’s more, women are now much more likely to head families on their own.

Most women today are providing for their families by working outside the home—and still earning less than men—while providing more than their fair share of caregiving responsibilities at home.

These gains are by no means an unqualified victory for women in the workforce and in society, or for their families. Most women today are providing for their families by working outside the home—and still earning less than men—while providing more than their fair share of caregiving responsibilities inside the home, an increasingly impossible task. At home, families cope with this day-to-day time squeeze in a variety of unsatisfactory ways. In most families today, there’s no one who stays at home all day and so there’s no one with the time to prepare dinner, be home when the kids get back from school, or deal with the little things of everyday life, such as accepting a UPS package or getting the refrigerator repaired. Instead of having Mom at home keeping her eye on the children after school, families face the challenge of watching over their latchkey kids from afar and worry about what their teenagers are doing after school.

Yet the flip side is this: The presence of women is now commonplace in all kinds of workplaces and many are in positions of authority. Millions of workers now have a female boss and the more collaborative management styles that many women bring to the workplace are improving the bottom line. Increasingly, businesses are recognizing that most of their labor force has some kind of family care responsibility, and therefore are creating flexible workplace policies to deal with this reality. Many of the fastest-growing jobs replace the work women used to do for free in the home. The demand for home health aides, child care workers, and food service workers, for instance, has increased sharply.

Social patterns also are changing, and rapidly so. With women now half of all workers on U.S. payrolls, there is no longer a standard timeline for marriage and raising a family—if women even choose to marry or have children. The assisted reproductive technologies industry has blossomed as women—especially professional women—invest in their careers and delay motherhood into their 30s and 40s. And the share of women who are unmarried has skyrocketed: 40 percent of women over age 25 are now unmarried and a record 40 percent of children born in 2007 had an unmarried mother.³ While divorce rates have fallen, many women delay and some never even enter marriage.

This transformation also boasts profound implications for communities around the nation. In schools and religious and community organizations, women are now less available to volunteer during the work week and have less time to devote to leading community organizations. The transformation affects our health care system, too, since health care providers have to cope with the fact that there is not likely to be someone to provide free, at-home care for a recovering patient.

And it affects our quality of life. Many retail stores, restaurants, and consumer support lines are now open 24 hours a day, seven days a week, which meets the needs of families with 9-to-5 work hours. But this has meant that millions of other families—disproportionately immigrants and lower-income families—have workers employed during nonstandard hours, affecting their marriages and their ability to access child care and other supports not generally available at nonstandard times.

Quite simply, as women go to work, everything changes. Yet, we, as a nation, have not yet digested what this all means and what changes are still to be made. But change we must, especially as the current recession amplifies and accelerates these trends throughout our economy and society. The Great Recession led to massive job losses, especially within male-dominated industries. Since the recession began in December 2007, men have accounted for three out of every four jobs lost (73.6 percent)⁴ and now 2 million wives are supporting their families while their unemployed husbands seek work.⁵

Women now, for the first time, make up half (49.9 percent as of July 2009) of all workers on U.S. payrolls. This is a dramatic change from just over a generation ago: In 1969, women made up only a third of the workforce (35.3 percent).⁶



WORKING THE NIGHT SHIFTS. Gloria Castillo is 22 years old, married, a mother of two, a Latina from the rough side of Dallas, pictured at work. This is her third drive-through job. It is becoming a career. (STEPHEN CROWLEY, *THE NEW YORK TIMES*)

Many American women have always worked, of course, but as more women joined the ranks of the employed and laws prohibiting outright discrimination came into effect, a wider array of opportunities opened up to women. By 2008, a working mother is no longer revolutionary and is in fact now common: Only one in five families with children (20.7 percent) are the traditional male breadwinner, female homemaker, compared to 44.7 percent in 1975.⁷ That year, 4 in 10 mothers with a child under age 6 (39.6 percent) worked outside the home, but by 2008, that share had risen to two-thirds (64.3 percent).⁸

To understand what it means for women to become breadwinners, this chapter focuses on who's gone to work, where women are working, why they are working, and what this means for the economic well-being of women and their families. While women have made great strides and are now more likely to be economically responsible for themselves and their families, there is still a long way to go. Equity in the workplace has not yet been achieved, even as families need women's equality now more than ever.

Women's earnings making all the difference

One thing is very clear: The added earnings of women have made all the difference for families. There are more women living alone and raising children on their own, and within married-couple families, women's earnings have become more important.

Consider first the dramatic rise in women raising children on their own. 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).⁹ These families rely almost exclusively on a woman's wage. Only 4 in 10 custodial mothers (41.7 percent) receive any child support and only half (47.3 percent) of those awarded child support actually receive their full award.¹⁰ Further, the incomes of families headed by unmarried women have not kept pace with those of dual-earner families. Between 1973 and 2006, families headed by a single woman saw their incomes rise by 25.5 percent, while dual-earner families saw their incomes rise by 37.1 percent.¹¹

While single women bring home the bacon for their families, wives' earnings are typically no longer ancillary to the family's budget. Since the early 1970s, it has been the earnings of wives that have made the difference between families seeing no income growth and some income growth (see Figure 1). Today, married-couple

families with a wife who doesn't work have inflation-adjusted incomes that are no higher than similar families in the early 1970s. Researchers Katherine Bradbury and Jane Katz at the Federal Reserve Bank of Boston found that families in which wives worked, worked longer hours, or had higher pay compared to families without such wives were more likely to move up the income ladder or maintain their position rather than fall down the ladder.¹²

Compared to their parents and grandparents, today's families put in more hours at work, but see fewer gains. They increasingly need two incomes just to cover the basics—the mortgage, the car, and health insurance.¹³ This is a sharp reversal from the period after World War II through the early 1970s when *both* families with a wife in paid employment and those without saw their incomes rise year after year and both at about the same pace.

FIGURE 1
Married working couples struggle to get ahead

Couples with and without a working wife saw income grow at about the same pace from 1949 to 1973, but only those with a working wife saw income growth after 1973

Average annual income growth by family type, inflation-adjusted, 1949–1973 and 1973–2008



Source: Author's analysis of U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement.

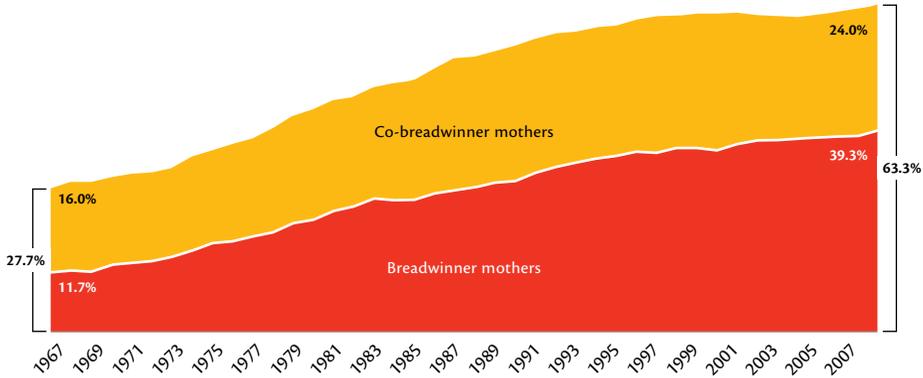
Clearly, the days of Ozzie and Harriet are long gone. Within married-couple families, the typical working wife now brings home 42.2 percent of her family's earnings.¹⁴ And women increasingly are the primary breadwinners. In 2008, nearly 4 in 10 mothers (39.3 percent) were the primary breadwinner in their family—either because they were a single, working parent or because they earned as much as or more than their spouse. An additional quarter (24.0 percent) of mothers are co-breadwinners—that is, a working wife bringing home at least 25 percent of her family's total earnings (see Figure 2 and Table 1).¹⁵

Women are becoming breadwinners among all kinds of married-couple families, by income, education, and race. Specifically:

FIGURE 2

The new workforce

Share of mothers who are breadwinners or co-breadwinners, 1967 to 2008



Source: See Table 1.

Notes: Breadwinner mothers include single mothers who work and married mothers who earn as much or more than their husbands. Co-breadwinners are wives who bring home at least 25 percent of the couple's earnings, but less than half. The data only include families with a mother who is between the ages of 18 and 60 and who has children under age 18 living with her.

By income

- Just under a third (30.1 percent) of working wives in families with incomes in the top 20 percent of all families (not just married-couple families) brought home as much or more than their husbands did in 2008, compared to only one in eight (12.6 percent) in 1967. The trend is similar even among families with a child under age 6 in which nearly a third (28.0 percent) of working wives in the families in the top fifth bring home as much as or more than their husbands in 2008.
- In the bottom 20 percent of income distribution of all families, over two-thirds (67.7 percent) of working wives brought home as much as or more than their husbands in 2008, up from 44 percent in 1967, while in the next 20 percent of income distribution half (49.2 percent) of working wives now bring home as much or more than their husbands, up from 28.3 percent in 1967.

By education

- In families where the wife has only a high school diploma, the share of working wives earning as much as or more than their spouses stood at 36.6 percent in 2008 compared to 14.5 percent in 1967, while among working wives with a college degree 41.1 percent earned as much as or more than their spouses compared to 30.8 percent over the same period.

TABLE 1

Bringing home the bacon

Working wives bring home half or more of family earnings

	Share of working wives earning as much as or more than their husbands	
	1967	2008
All wives	18.7	38.1
With child under age 18	11.5	31.4
With child under age 6	9.3	31.0
Mother with high school diploma	7.5	27.8
Mother with some college	9.2	26.8
Mother with college degree	17.9	35.4
Mother under age 30	8.4	27.7
Mother aged 30 to 44	10.0	31.9
Women under age 30	14.8	30.3
Women 30 to 44	11.9	32.7
Women 45 to 60	24.1	40.0
Less than high school	20.3	35.3
High school	14.5	36.6
Some college	19.3	36.2
College	30.8	41.1

Source: Author and Jeff Chapman's analysis of Miriam King, Steven Ruggles, Trent Alexander, Donna Leicach, and Matthew Sobek. Integrated Public Use Microdata Series, Current Population Survey: Version 2.0. [Machine-readable database]. Minneapolis, MN: Minnesota Population Center [producer and distributor], 2009.

Note: Data include married couples with a wife over age 18. Data do not include gay or lesbian couples, regardless of marital status.

By race

- Among white families, over a third (36.9 percent) of working wives earned as much as or more than their husbands in 2008, compared to one in five (21.1 percent) in 1975. Over that same time period, among African American families, the share rose to 51.5 percent from 28.7 percent, and among Hispanic families, the share rose from 23.6 to 35.8 percent

And, of course, lesbian couples have always relied on the earnings of just women. Recent research shows that lesbian families are more likely than heterosexual couples to end up in poverty.¹⁶ Since women on average earn less than men, lesbian couples have two lower-paid earners, and are doubly discriminated against because of continued heterosexist employment discrimination, on top of the discrimination that lesbians experience as women, mothers, or people of color.

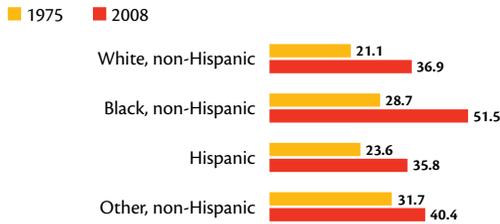
FIGURE 3

A snapshot of today's working women

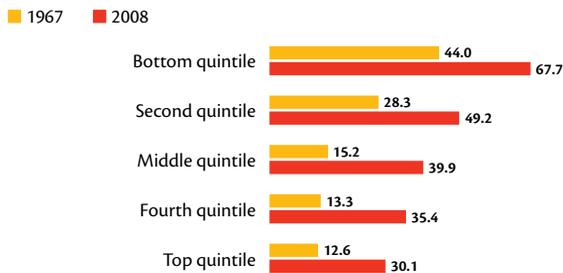
Three views of women's earnings power—percent of working wives earning as much as or more than their husbands



By wife's race/ethnicity



By family income quintile



Source: See Table 1.

Note: Income quintiles are determined using all families, not only married-couple families.

Where women work matters

Part of the reason that women's earnings have become more important to family well-being is that women are now found in all kinds of jobs. Equal opportunity legislation made it possible for women to take nearly any job. But even though women now constitute half of all workers, they do not make up half of every kind of job. Continued sex segregation in employment is one of the primary factors explaining the wage gap between men and women.

Table 2 lists the top 20 occupations for men and women in 2008. The list tends to confirm gendered stereotypes about who does what and documents that many of the jobs most commonly held by women (and men!) require little or no higher education. The most common occupations for women are secretaries and administrative assistants, nurses, and schoolteachers. Of the top 20 jobs for women, only nurses and schoolteachers required advanced degrees. Men most commonly work as drivers, managers, and retail supervisors.

This table also confirms that men and women continue to work in highly segregated workplaces. There are only four occupations that appear on the list of the 20 most commonly held jobs for both men and women: retail salesperson (2.5 percent of women and 2.0 percent of men),



TWO SIDES OF A CAREER. The scheduling of deliveries remains largely a woman's job; the driving is still mostly in the hands of men. (ROBB KENDRICK, AURORA PHOTOS; PETER WYNN THOMPSON, *THE NEW YORK TIMES*)

first-line supervisors of retail stores (2.3 percent of women and 2.6 percent of men), all other managers (1.9 percent of women and 2.9 percent of men), and cooks (1.1 percent of women and 1.5 percent of men). This is only slight progress from a few generations ago. In 1979, half of women (51.7 percent) were employed in just 20 occupations, while the top 20 occupations employed 40.6 percent of men.¹⁷

Even though sex segregation continues to define the U.S. workplace, there has been some progress in women entering nontraditional fields. Women now constitute just over a third of engineers (35.9 percent in 2008) and lawyers and judges (36.5 percent), under a third of physicians and surgeons (31.8 percent), and nearly 4 in 10 managers (38.2 percent). Still, women remain the dominant workers in traditional female occupations, making up 97.8 percent of all preschool and kindergarten teachers, 97.3 percent of dental hygienists, 96.3 percent of all secretaries and administrative assistants, and 95.5 percent of all child care workers. And men still dominate in construction and building trades, making up 97.5 percent of all construction and extraction workers and 96.1 percent of all installation, repair, and maintenance jobs.¹⁸

TABLE 2

Who works where

Top 20 occupations for women and men, 2008

Occupation	Share of female workers	Occupation	Share of male workers
Secretaries and administrative assistants	4.7	Driver/sales workers and truck drivers	4.1
Registered nurses	3.8	All other managers	2.9
Elementary and middle school teachers	3.7	First-line supervisors/managers of retail stores	2.6
Cashiers	3.0	Construction laborers	2.1
Retail salespersons	2.5	Carpenters	2.1
Nursing, psychiatric, and home health aides	2.5	Retail salespersons	2.0
First-line supervisors/managers of retail stores	2.3	Laborers and freight, stock, and material movers, hand	2.0
Waiters and waitresses	2.1	Janitors and building cleaners	1.8
Bookkeeping, accounting, and auditing clerks	1.9	Chief executives	1.6
Receptionists and information clerks	1.9	Cooks	1.5
All other managers	1.9	Grounds maintenance workers	1.5
Customer service representatives	1.9	Construction managers	1.5
Maids and housekeeping cleaners	1.9	Sales representatives, wholesale and manufacturing	1.3
Child care workers	1.8	First-line supervisors/managers of non-retail sales workers	1.2
First-line supervisors/managers of office and administrative support workers	1.8	Stock clerks and order fillers	1.2
Accountants and auditors	1.6	Electricians	1.1
Office clerks, general	1.5	Automotive service technicians and mechanics	1.1
Teacher assistants	1.4	First-line supervisors/managers of construction trades and extraction workers	1.1
Cooks	1.1	Computer software engineers	1.1
Personal and home care aides	1.1	First-line supervisors/managers of production and operating workers	1.0
Share employed in the top 20 occupations			
Females	44.4	Males	34.8

Source: Author's analysis of the Center for Economic and Policy Research Extracts of the Current Population Survey Outgoing Rotation Group Files. Includes workers aged 18 to 64.

Note: Bold items appear on the list for both women and men.



Two-income families are almost a staple now.
So there has to be some sort of redefining of
roles from that aspect strictly.

Michael in Seattle

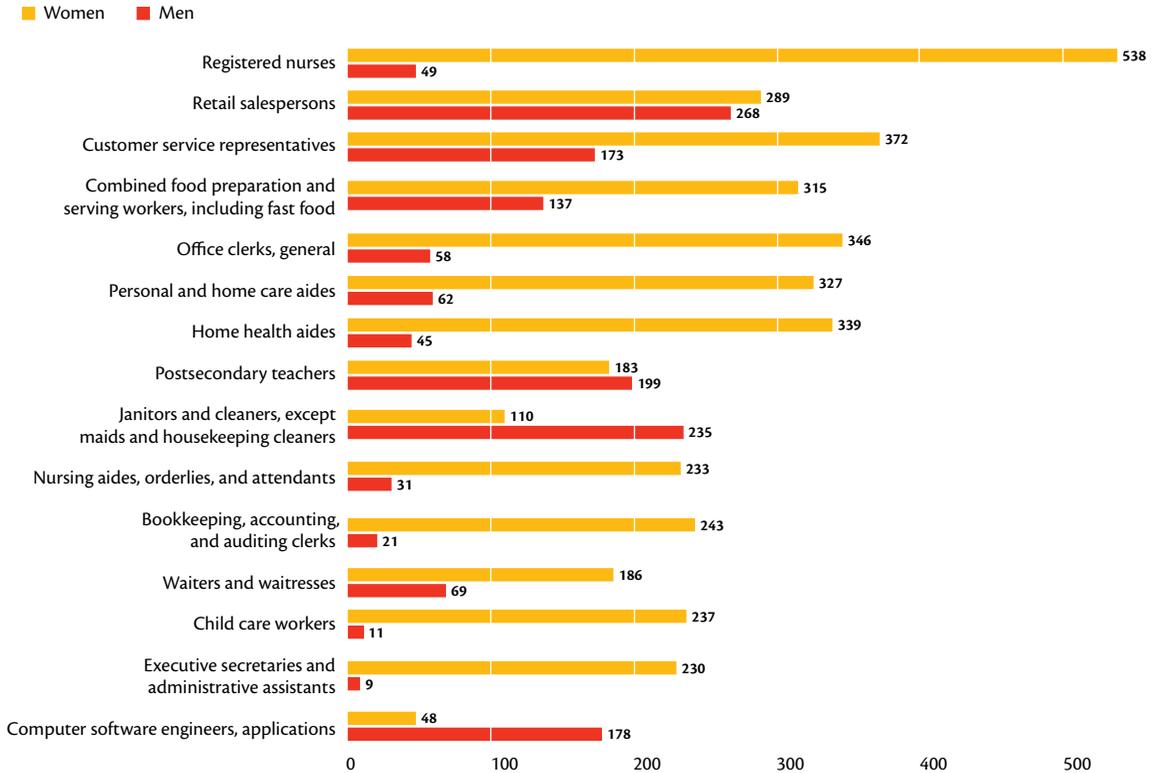




FIGURE 4

Future jobs

Projected job growth by occupation and gender, 2006–2016, in thousands of new jobs



Source: See Table 1. Gender breakdown is based on the job occupants in 2008 by gender.

Looking forward, the Bureau of Labor Statistics’ projection of future job growth shows a pattern that is similar to the jobs of today. Figure 4 shows that over the next decade, the occupations projected to have the largest number of new jobs are in services. Many have a caring aspect to them, such as nursing or home health aides, that replace the work that women historically did without pay in the home in the decades before women entered the labor force in great numbers. Most of these jobs require little higher education and most pay low wages (see Table 3). Currently, these occupations tend to be dominated by women, who make up more than two-thirds of the employees in all but five of the 15 occupations with largest projected job growth.

TABLE 3

Occupations with the largest projected new jobs, 2006–2016

Occupation	Employment		Quartile rank ¹	Most significant source of postsecondary education or training ²	Share that is female, 2008 ³
	Thousands	Percent			
Registered nurses	587	23.5	VH	Associate degree	91.7
Retail salespersons	557	12.4	VL	Short-term on-the-job training	51.8
Customer service representatives	545	24.8	L	Moderate-term on-the-job training	68.2
Combined food preparation and serving workers, including fast food	452	18.1	VL	Short-term on-the-job training	69.8
Office clerks, general	404	12.6	L	Short-term on-the-job training	85.7
Personal and home care aides	389	50.6	VL	Short-term on-the-job training	84.1
Home health aides	384	48.7	VL	Short-term on-the-job training	88.2
Postsecondary teachers	382	22.9	VH	Doctoral degree	48.0
Janitors and cleaners, except maids and housekeeping cleaners	345	14.5	VL	Short-term on-the-job training	31.9
Nursing aides, orderlies, and attendants	264	18.2	L	Postsecondary vocational award	88.2
Bookkeeping, accounting, and auditing clerks	264	12.5	L	Moderate-term on-the-job training	92.1
Waiters and waitresses	255	10.8	VL	Short-term on-the-job training	73.0
Child care workers	248	17.8	VL	Short-term on-the-job training	95.5
Executive secretaries and administrative assistants	239	14.8	H	Work experience in a related occupation	96.3
Computer software engineers, applications	226	44.6	VH	Bachelor's degree	21.2

Source: Bureau of Labor Statistics, "Occupational employment projections to 2016," Monthly Labor Review, Vol. 130, No. 11, Table 3 (<http://www.bls.gov/emp/emptab3.htm>) and author's analysis of the Center for Economic and Policy Research Extracts of the Current Population Survey Outgoing Rotation Group Files (ORG), 2008.

Notes: 1. The quartile rankings of Occupational Employment Statistics Survey annual wages data are presented in the following categories: VH = very high (\$46,360 or more), H = high (\$30,630 to \$46,300), L = low (\$21,260 to \$30,560), and VL = very low (up to \$21,220). The rankings were based on quartiles, with one-fourth of total employment defining each quartile. Wages are for wage and salary workers. 2. An occupation is placed into 1 of 11 categories that best describes the postsecondary education or training needed by most workers to become fully qualified in that occupation. For more information about the categories, see Occupational Projections and Training Data, 2006-07 edition, Bulletin 2602 (Bureau of Labor Statistics, February 2006) and Occupational Projections and Training Data, 2008-09 edition, Bulletin 2702 (Bureau of Labor Statistics, forthcoming). 3. The ORG data combine home health aides and nursing aides into one category, "Nursing, psychiatric, and home health aides 31-1010," and we use the share of that workforce for both "Home health aides" and "Nursing aides, orderlies, and attendants."

Why women work

Women becoming breadwinners is the direct result of more women seeking employment in the first place. But as women became a larger share of those employed and took advantage of economic opportunities opening up to them, more of them have begun to be a family's lead earner. The trend toward more women working occurred among all kinds of women, although it is the women in the middle and top of income distribution in our country as well as mothers (both married and single) who have seen the starkest changes in their employment patterns over the past half-century.

But why did women enter employment in great numbers? Was it the desire to be a career woman that pulled so many women into the labor force? Was it the increase in women remaining (or becoming) unmarried that pushed women to believe that they needed to be bringing in their own incomes? The answer is a little of both. Women are in the labor force because they need to be, but also because many want to work and are taking advantage of expanded opportunities.

For starters, the world changed and technology marched forward in ways that freed women from work inside the home and from some of the constraints of biology. The post-World War II years saw technological improvements that reduced the time necessary for home production (although some research shows that this only upped the cleanliness standards).¹⁹ And the introduction of the pill and, more importantly, its increased availability for single women, gave women the opportunity to invest in their education and their careers because they were able to plan when they would have their children.²⁰

As a result of the women's movement—alongside structural changes in the economy away from manufacturing toward services that disproportionately employ women—women fanned out into a variety of occupations that had hitherto been closed to them.

At the same time, the rules changed. Even as late as the early 1970s, women were kept out of jobs by “marriage employment bans” or were fired upon telling their boss they were pregnant. Representative Carolyn Maloney of New York tells her story this way: In the early 1970s, when she asked her human resources office about its maternity leave policy, she was told there was no policy since “most women just leave.”²¹ The Civil Rights Act of 1964 made it illegal to fire a woman once she married and the Pregnancy Discrimination Act of 1978 made it illegal to fire a woman just because she was pregnant; but neither required that a woman be granted maternity leave.

These rules didn’t change on their own. The women’s movement helped women pursue jobs outside the home and become economically independent, including



TRADING PLACES. Women are climbing the ladder on Wall Street but rarely reaching the top rungs.
{NAJLAH FEANNY, CORBIS}

in “men’s” jobs. They fought for—and won—landmark pieces of legislation that created real progress in reducing gender discrimination and helping millions of women break through the glass ceiling. As a result of their efforts—alongside structural changes in the economy away from manufacturing toward services that disproportionately employ women—women fanned out into a variety of occupations that had hitherto been closed to them.

During the 1980s, married middle-income and upper-income women rapidly entered the job market. This was at least partially attributable to the fact that for middle- and upper-income women, the career opportunities that opened up were more appealing than traditional female jobs. Furthermore, as women increased

their educational attainment, they were able to enter jobs with higher career paths. Economists Chinhui Juhn and Kevin Murphy confirmed through econometric analysis that over the 1970s and 1980s changes in women’s wages—that is, increases in women’s own economic opportunities—led women into the labor market,²² and economists Francine Blau and Lawrence Kahn found that this trend continued through 2000.²³

On top of this, middle- and upper-income women’s families could afford to replace their household labor by employing nannies, placing their children in high-quality child care, or hiring other household help, which lower-income families could not do. Without public support for working families, lower-income families continue to disproportionately rely on the unpaid work of women to address the problems of how to care for children, the aged, or infirm.

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But it wasn’t just these wealthier, better-educated women who entered the workforce in droves in recent decades. In the mid-1990s, policy changes also led more low-income women to seek employment. Welfare reform required low-income mothers to be employed, while other policies, such as the rise in the minimum wage, the expansion of the Earned Income Tax Credit, the increased funding for the Child Care Development Block Grant, and the introduction of the State Child Health Insurance Program, encouraged them to do so by boosting the take-home pay of those working at low-wage jobs. These pieces of legislation were passed in the middle of the strongest labor market in decades—especially for low-wage work—and were followed by sharp increases in the employment of unmarried mothers.

Today, women are likely to work outside the home regardless of their status as mothers. In the early 1980s, mothers had employment rates that were about 20 percentage points lower than non-mothers, all else equal. But the pull of children keeping women out of the workplace has grown weaker over time, leveling off

Many women have *always* worked

The news today is that women make up half of all workers, but it's always been the case that some women have worked outside the home. The remarkable changes in women's employment gloss over the reality that for some groups of women, becoming a breadwinner is nothing new.

African American women have historically been more likely than other racial and ethnic groups to work outside the home. In 1920, the labor force participation rate of black women was 38.9 percent, twice as large as any other racial or ethnic group except Japanese women, of whom 25.9 percent worked.²⁴ But as the 20th century marched forward, women of all racial groups began working in greater numbers. By 2007, labor force participation rates had risen to nearly 60 percent in all racial groups of women—African Americans the highest at

61.1 percent, white women next at 59 percent, followed by Asians at 58.6 percent and Hispanics at 56.5 percent.²⁵

A century ago, a substantial percentage of employed women worked as domestics in other people's homes and this was fairly consistent across racial and ethnic groups. In 1900, among working women, about a third of Asians and whites and a higher share (43.5 percent) of African Americans held private household service jobs.²⁶ While many women have fanned out into a much larger array of occupations, recent immigrant women—mostly from Mexico and Central America—are now those most likely to do domestic labor.²⁷ These jobs tend not only to have low wages, but they are often “under the table” and do not provide workers with the same level of unemployment and Social Security benefits as other kinds of work.

in the 2000s at about 12 percentage points—just over half as large as just a few decades ago. This means that mothers are now about 12 percentage points less likely to work than nonmothers, all else equal.²⁸

It is important to note, though, that not every woman has gone into paid employment and one in five families with children have a stay-at-home mother and breadwinner father. But even among women at home today, the overwhelming majority will work outside the home at some point in their lives.²⁹ Still, most workers do not have any workplace flexibility, nearly half do not have the right to a paid sick day to care for an ill child or family member, and most do not have access to paid family leave.

Which women work

Not all women seek to work in the same way or to the same degree over their working lives for obviously very different and very personal reasons. But there are

THE LATEST FROM THE AMERICAN PEOPLE

Q: What share of your family's income do you personally earn?

Percent answering "half or more"



Source: Rockefeller/TIME poll, 2009.

patterns evident among different groups of working women, among them of course those women who have always worked (see box “Many women have *always* worked”). Let’s examine several of those patterns.

Historically, married women were less likely than unmarried women to work outside the home, not just because of tradition but also due to legally sanctioned discrimination by employers that kept wives out of the workplace. In 1963, 37 percent of wives were in the labor force, compared to 65.5 percent of unmarried women.³⁰ Since the mid- to late 1990s, however, labor force participation rates for married women have remained relatively stable, while rising for unmarried women: By 2008, 70.0 percent of wives and 72.5 percent of unmarried women were in the labor force during the year. The recession may lead more women—especially wives—to seek employment in 2009 and beyond as men face high numbers of layoffs and have difficulty finding new jobs.³¹

Mothers have typically been less likely than non-mothers to work outside the home. Since the late 1990s, the employment rates of unmarried mothers have begun to converge with those of women without children, but the employment rates of married mothers continue to be far below that of other women.³²

Education also traditionally affects employment patterns. The highest educated women have always been more likely than other women to work, even once they became mothers. In 1963, 62.2 percent of college-educated women were in the labor force, compared to 46.5 percent of those with a high school degree. By 2008, among women with a college degree, 80.7 percent were in the labor force, compared to 73.2 percent of those with some college, 67.6 percent of those with a high school diploma, and 47.0 percent of those

without. Highly educated women continue to have high labor-force participation rates even once they become mothers: 77.9 percent in 2008.³³

The march toward greater employment has occurred at both ends of the age distribution. The recession is pulling older women into employment, either because their husbands have lost their jobs or because they are concerned about their retirement security. With falling home values alongside falling pension values and companies abdicating their responsibilities to their pensioners, many older women will need to work longer than in recent decades.³⁴ We are already seeing this in the data as the unemployment rate among workers 55 and over is at post-World War II historic highs.³⁵

Historically, married women were less likely than unmarried women to work outside the home, not just because of tradition but also due to legally sanctioned discrimination by employers that kept wives out of the workplace.

As more women—especially professional and upper-middle-class women—have taken jobs outside the home in recent decades, the need for domestic labor both inside the home, as well as labor reproducing what women used to do, such as preparing meals, has increased.³⁶ Demand for domestic labor rose in the halcyon days of the late 1990s and 2000s, but as the Great Recession works its way through the economy, many middle-class and professional families will no longer be able to afford this luxury and we may see changes in the labor patterns of recent immigrant workers.

Should all women work?

The increase in women's labor force participation has made it near-impossible to say that particular groups of women *can't* work just because they're women or because they have children. Even so, there have been long-simmering debates over whether women *should* work outside the home—or even if they really want to. The





ACCEPTING THE NEW BREADWINNER IN THE HOUSE.
Art Saxby and his wife, Linda, in their home in Cypress, Texas, earlier this year. Art's job was eliminated in May 2008, making his wife the main breadwinner in the family. Women today are poised to surpass men on the nation's payrolls, holding half of jobs for the first time in American history. [MICHAEL STRAVATO, *THE NEW YORK TIMES*]

reality is that mothers have taken up paid employment in great—and ever rising—numbers, yet the public discourse often remains mired in controversy over whether mothers should work, rarely appreciating the ship-has-sailed reality that most simply just go to work each day.

Two recent examples of this kind of discourse are the debate over welfare reform in the mid-1990s and the opt-out debate of the mid-2000s. The first pitted stay-at-home poor single mothers against employed mothers in blue-collar families by insisting that poor mothers should also be employed. The second was over whether professional women should stay home with their children and whether or not they were “opting out” in the early- to middle-2000s. Both debates helped define the cultural divides that the Great Recession may well put to rest simply because more and more women want to work and need to work. But both debates are worth a quick review for what they reveal about our society today.

The federal welfare program was established in 1935 as a part of the Social Security Act to provide cash assistance to widowed mothers. At that time, the expectation was that a widow could not support her family on her own. Fast forward to the early 1990s and we enter a world where a nearly a quarter of children were being raised by single mothers and most married-couple families were struggling to figure out how to have both mom and dad in the labor force and make it all work at home.³⁷ By the time President Clinton said in 1992 that he would “end welfare as we know it,” there was no longer consensus that an unmarried mother should receive cash assistance.

Those pushing for the end of welfare often couched their arguments in ways that were designed to appeal to working middle-income and lower-middle-income families who were struggling to make ends meet and facing the stresses—the “time bind,” the “second shift”—that accompany dual-earner families. Never mind that women in both types of families faced similar problems, among them the lack of affordable child care and low wages.



COPING SINGLE-HANDEDLY. Single mothers have to care for their kids and provide for their families, making for long days and nights. {MORRY GASH, AP}



The rhetoric, though, had a perverse element of truth. Even though both groups needed assistance, only poor families could qualify for admittedly meager benefits and Medicaid or child care subsidies, while working families qualified for little to none of these kinds of benefits and were left to do it all on their own.³⁸ Of course, such rhetoric was also about marshaling resentment of the poor to push social policy down to the lowest (assistance-free) common denominator rather than appealing to a more aspirational and unifying higher standard for all families.

In the end, the 1996 welfare reform package included carrots and sticks designed to encourage single mothers to avoid cash assistance and instead rely on their earnings. But welfare reform did not address the more fundamental policy gap. Poor, working- and middle-class families alike are struggling to cope with the challenges of being unable to afford a stay-at-home parent yet are unable to afford decent

alternatives to pay for care for their children or ailing family members. And this gap leaves them with little to no workplace flexibility to give their day-to-day lives some much-needed sanity. Welfare reform offered some of these kinds of benefits to very low-income families, but the low-income cut-offs—and five-year waiting periods for immigrant families—mean that millions of working families are ineligible, even though they cannot afford these kinds of services at market rates.³⁹

A decade later, this culture debate over whether women should work turned to the other end of the income spectrum. Was it really possible—or desirable—for a woman to be both a professional and a mother? A spate of news articles claimed that professional women were opting out of employment in favor of motherhood. The message from this media maelstrom was that women couldn't be professionals and mothers, and what's more, they did not want to.

Mothers have taken up paid employment in great—and ever rising—numbers, yet the public discourse often remains mired in controversy over whether mothers should work, rarely appreciating the ship-has-sailed reality that most simply just go to work each day.

But just as with the welfare reform debates, reality did not confirm this tale. The overwhelming majority of professional mothers do work, more so than any other mothers, and there is no evidence that they were opting out in favor of motherhood.⁴⁰ There is evidence, however, that many have been pushed out by inflexible workplaces.

While the headlines were that highly educated women were choosing motherhood over work, the stories themselves told a tale of workplaces that were hostile toward working mothers and pushed them out of employment. In an analysis of the opt-out media maelstrom, Joan Williams, director of the Center for WorkLife Law, and her colleagues found that the claim that it's the “pull of family life” rather than the push of inflexible jobs is not even evident in the quotes journalists took from mothers who left their jobs to be full-time mothers.⁴¹ Their findings are consistent with the research of sociologists Pamela Stone and Meg Lovejoy, who interviewed professional women who had left the labor force and found that nearly all—86 percent—reported

workplace factors such as inflexible jobs as a critical reason they left their jobs.⁴² This sounds more like pushed out, rather than opted out.

Just as importantly, there is absolutely no empirical evidence that women were increasingly not employed because they had children at home. The fact is that over the 2000s, the share of women—both mothers and nonmothers—and men with jobs flattened. But the evidence pointed toward the weak economic recovery of the early 2000s leading to a lack of job gains among all kinds of workers—moms and nonmoms alike—rather than a story of mothers increasingly dropping out because of the pull of motherhood.⁴³

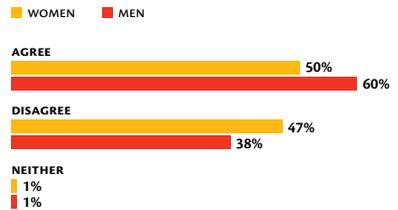
Quite simply, the opt-out trend was no trend at all. Like the debate over welfare reform, the opt-out story glossed over reality. Indeed, much of this hysteria seemed grounded in the neo-traditional romanticized yearnings such as those found in Judd Apatow's movie comedies, where women fulfill raunchy male sexual desires of the post-women's lib era while also being resigned to the economic status of the pre-women's lib era. Or conversely, in arch-feminist overreactions to these same yearnings, rather than a measured examination of empirical trends.

Equal opportunity, unequal outcomes

Although women may make up half of all workers, they have by no means achieved equality in the workplace. The typical full-time, full-year woman worker brings home 77 cents on the dollar, compared to her male colleagues. And, for specific groups of women—such as women of color or disabled workers—the gap with respect to the wages of white men is larger than for white women. And undocumented

THE LATEST FROM THE AMERICAN PEOPLE

Q: Do you agree or disagree: There are no longer barriers to how far women can advance in the workplace?

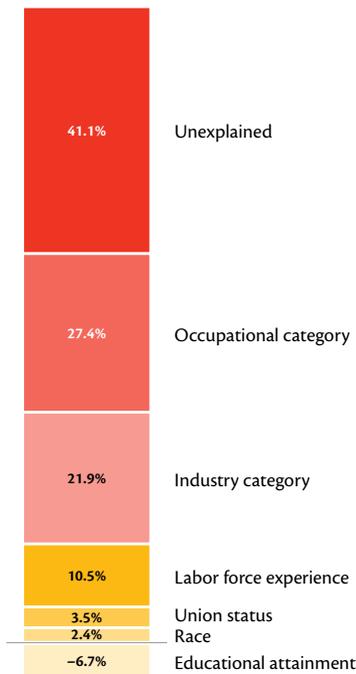


Source: Rockefeller/TIME poll, 2009.

immigrant workers often fail to receive even minimum wage, as employment practices for these populations go under the radar.

Much of the gap is attributable to the fact that men and women work in different jobs, but a significant chunk (41.1 percent!) cannot be explained by characteristics of women or their jobs. Over time, the gender gap has narrowed—it was 59 cents on the dollar in the early 1970s—but the pace of convergence has slowed to a crawl in recent years.⁴⁴ The most significant compression in the gender pay gap occurred during the 1980s, but this was because men’s wages fell, rather than because women’s wages rose.

FIGURE 6
How women earn less
Breaking down the gender pay gap



Source: Francine Blau and Lawrence Kahn, “The Gender Pay Gap: Have Women Gone as Far as They Can?” *Academy of Management Perspectives*, February 2007, pp. 7–23.

The upshot? Even though there may be 18 million cracks in the glass ceiling, it remains firmly in place for millions of U.S. women.

Economists Francine Blau and Lawrence Kahn do a detailed analysis of what accounts for the gender pay gap, which in their data is 20.3 percent. Figure 6 shows that of that gap, 10.5 percent can be explained by differences between men and women in their work experience, which captures time out of the labor force for caregiving or any other activity. Almost half of the gap (49.3 percent) can be explained by the kinds of jobs women and men hold in terms of industry and occupation, another 2.4 percent can be explained by race, and another 3.5 percent can be explained by men’s greater likelihood of being in a union. When combined with the positive effects of women’s educational attainment, which closes the gap by 6.7 percent, this leaves 41.1 percent of the wage gap as “unexplainable.”

The segregation of men and women into different jobs explains the single-largest portion of the gender pay gap (49.3 percent). This may seem innocuous, but in reality, many jobs that women have historically held by women are underpaid, relative to men's jobs that require similar levels of skill. Bowling Green State University political scientist Ellen Frankel Paul, for example, points out that zookeepers—a traditionally male job—earn more than workers caring for children—a traditionally female job.⁴⁵ It's not that zookeepers have a much higher level of skills than child care workers, but that our society values these jobs differently and this is a choice we make. Women's jobs have been systemically undervalued for so long, we think it's natural, but in fact this is an ongoing legacy of past discrimination.

A woman who goes to the same kind of school, gets the same grades, has the same major, takes the same kind of job and has the same personal characteristics as her male colleague earns 5 percent less the first year out of school.

Differences in men's and women's work histories explain the second largest chunk—10.5 percent—of the gender wage gap. It's important to note, however, that the gender pay gap emerges as soon as women graduate, at a point in their lives when differences in work experience between them and their male colleagues should not play a large role in determining pay. The American Association of University Women examined the pay gap between college-educated men and women and found that a woman who goes to the same kind of school, gets the same grades, has the same major, takes the same kind of job with similar workplace flexibility perks, and has the same personal characteristics—such as marital status, race, and number of children—as her male colleague earns 5 percent less the *first year* out of school.⁴⁶ Ten years later, even if she keeps pace with the men around her, this research found that she'll earn 12 percent less. This gap is not about the “choices” a woman makes, as the model compares men and women who have made nearly identical choices.

How do we explain the “unexplained gap” to young women? After all, as women have taken their careers more seriously they have worked hard to get more education and that is paying off in terms of narrowing the gender pay gap, even if



UNFAIR OUTCOMES. Men still earn more than women straight out of college, as the female graduates at this job fair in Denver will soon learn. (JOHN MOORE, GETTY IMAGES)

it hasn't fully eliminated it. Women now are more likely than men to graduate from high school as well as college, even though among women ages 25 to 45, it remains the case that only a quarter have a college degree, and this is similar for men as well.⁴⁷

Then there's the "maternal wall." New research focuses on the role of motherhood in accounting for at least some—if not most—of the unexplained pay gap. In groundbreaking work, Cornell University sociologists Shelley Correll, Stephen Benard, and In Paik used a laboratory experiment to find out whether being a mother means being paid less, all else equal. Study participants evaluated

application materials for a pair of job candidates that were explicitly equally qualified—equal levels of education and work experience at similarly ranked schools—but one person was identified as a parent and the other was not.⁴⁸

Their findings are astonishing: Even though the job candidates identified as mothers had the same credentials as the nonmothers, they were perceived to be less competent, less promotable, less likely to be recommended for management, less likely to be recommended for hire, and had lower recommended starting salaries. The job candidates identified as fathers were not penalized in the same way, and often saw a boost. Study participants also held mothers to higher standards than all men and women without children by requiring a higher score on a management exam and significantly fewer times of being late to work before being considered hireable or promotable.

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This research confirms prior work on the motherhood pay penalty. Sociologists Michele Budig at the University of Massachusetts, Amherst, and Paula England at Stanford University found that interruptions from work, working part time, and decreased seniority/experience explain no more than about one-third of the gap in pay between women with and without children, and that “mother-friendly” job characteristics explained very little of the gap. They conclude that two-thirds of the wage gap between mothers and nonmothers must be either because employed mothers are less productive at work or because of discrimination against mothers.⁴⁹

What’s more, the gender pay gap accumulates over time. The Institute for Women’s Policy Research examined worker’s employment and earnings data and found that, over a 15-year period, prime-age women workers earn 38 percent of what men earn.⁵⁰ Jessica Arons, director of the Women’s Health and Rights

program at the Center for American Progress, summed up the cumulative impact of the gender pay gap over a 40-year period—the “career wage gap”—and found that women lose an average of \$434,000 in income. The pay gap accumulates for a variety of reasons, but chief among them are that pay raises are typically given as a percent of current salary, leaving women further behind each year, and an employer will typically ask a job applicant for a salary history when determining his or her starting salary, which limits women’s upward mobility.⁵¹

But the pay gap is not entirely the fault of employers. Women make decisions that have an impact on how much they earn. The kinds of jobs women seek and what kinds of educational credentials they acquire affect future earnings. One study found that 95 percent of the gender differential in starting salaries can be explained by differences in college majors, with women continuing to be more likely to major in humanities.⁵²

The pay gap accumulates for a variety of reasons, but chief among them are that pay raises are typically given as a percent of current salary, leaving women further behind each year.

Even so, within occupations, women are typically paid less than their male colleagues.⁵³ And, at least some of the wage gap between men and women, and between mothers and nonmothers, is attributable to women taking on greater parenting responsibilities and working fewer hours. Women are more than twice as likely as men to be employed part time and since few jobs offer part-time work, the part-time jobs available tend to pay less than comparable full-time jobs.⁵⁴ But the reality is that this cannot fully explain the gap in pay.

And if time away from employment for caregiving is important to explaining the gender pay gap, how do we as a society intend to deal with the new reality of working women? As more women work, more families do not have a stay-at-home caretaker, which means that both men and women workers are now more likely to balance a job with care responsibilities—either for a child or for an elderly or ill family member—and more are concerned about caregiver discrimination.



LILLY LEDBETTER.

Lilly Ledbetter, a former Alabama Goodyear Tire & Rubber Co. worker who sued for wage discrimination, speaks during a news conference on Capitol Hill in Washington. Congress sent the White House its first legislation in Barack Obama's presidency, a bill that now allows women to sue retroactively for pay and other workplace discrimination that occurred years, even decades, in the past. {SUSAN WALSH, AP}

Takin' it to the max

One way, of course, is for families to keep on doing what they're doing. But is there a limit to how many hours women and men can put into the paid labor force and still maintain some sanity at home?

Women have gone to work in greater numbers, even as the world they worked in and lived in didn't change. The typical middle-class family puts in 568 more hours at work each year compared to the late 1970s,⁵⁵ which leaves less time to spend with children, clean the house, make a home-cooked meal, or plan a vacation. No wonder so many families report feeling stressed. And the recession only makes this worse as families increasingly worry about job losses or hour or wage cuts, on top of everything else.⁵⁶

Inside the home, men continue to do less (usually much less) of the housework and care work than their wives—even though the number of hours they devote to

work around the house has risen—and many businesses continue to act as though every worker has a stay-at-home spouse who can cope with all of life’s little (and big) emergencies. Yet remarkably, amid this rising double duty mothers have not reduced their hours of parenting. Between 1985 and 2000, mothers spent an average of four more hours at a paid job and five more hours parenting. Mothers are spending less time on housework, volunteering, and on themselves. Fathers also are spending more time with their children: While fathers spent two more hours at their job, they spent four more hours parenting.⁵⁷

Many families, especially those in lower-paid employment, have turned to “tag-team parenting” to make it all work. Parents work alternate shifts so that someone can always be home with the children. Lower-income families are more likely than higher-income families to have this kind of schedule. Some of it is driven by the kinds of jobs they have available to them—shift work is far less common among middle-class or professional jobs than in manufacturing and retail—and some of it is a way to keep child care costs low and care for their children themselves. And some professionals, such as academics or consultants, also “tag team,” often for the very same reasons.⁵⁸

But there may be a limit to how much more women can—or will be able to—work outside the home. Most important, the United States does not have a well-developed basket of policies to help families who have no one at home to provide care. And these are not just challenges for women. The 2008 National Study of the Changing Workforce reports that the majority of fathers (59 percent) in dual-earner couples report experiencing “some or a lot” of work/family conflict, as do 45 percent of mothers.⁵⁹ Clearly, we need to find a new way of addressing how families provide care.

Where do we go from here?

As men lose their jobs with frightening frequency amid the recession, women’s employment is even more important to family well-being—in millions of families, women are now the “primary breadwinner.” Recognizing this is the key piece to understanding how this social transformation is affecting nearly every aspect of our lives—from how we work to how we play to how we care for one another. Understanding that as women have gone to work, everything has changed is the first step. Identifying what we need to do to reshape the

institutions around us is the next step. Then we can begin to take the necessary actions to readjust our policies and practices.

The policy implications vary from issue to issue, but the conclusions are clear: We need to rethink our assumptions about families and about work and focus our policies—at all levels—to address this new reality. Clearly, we aren't going back to a time when women were available full time to be their families' unpaid caretakers, so we need to find another way forward.

ENDNOTES

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- 15 Ibid. Breadwinner mothers include single mothers who work and married mothers who earn as much or more than their husbands. Co-breadwinners are wives who bring home at least 25 percent of the couple's earnings, but less than half. The data only include families with a mother who is between the ages of 18 and 60 and who has children under age 18 living with her.
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