In this selection, taken from *The Price of Motherhood: Why the Most Important Job in the World Is Still the Least Valued* (2001), Ann Crittenden observes how motherhood is very costly for women in the United States. Crittenden, a former reporter for the *New York Times*, states that women who decide to take time off from paid work to have and raise children pay a "mommy tax" of literally thousands of dollars every year. The amount of income women are penalized for childbearing varies by age and profession, but the overall amount working mothers are losing is staggering. Crittenden's research reveals that the institution of the family is not only gendered, but it is an institution that suffers because of economic forms of gender discrimination against women and mothers.

*In the U.S. we have no way to address women's economic disadvantages except through the concept of gender. We see the problem as discrimination on the basis of gender. But what's really going on is a disadvantaging of mothers in the workforce.*

—SUSAN PEDERSON, HISTORIAN

On April 7, 1999, the Independent Women’s Forum, a conservative antifeminist organization, held a news conference at the National Press Club in Washington, D.C. Displayed in the corner of the room was a large green "check," made out to feminists, for ninety-eight cents. The point being made was that American women now make ninety-eight cents to a man's dollar and have therefore achieved complete equality in the workplace.

The sheer nerve of this little exercise in misinformation was astonishing. Upon closer examination, it turned out that the women who earn almost as much as men are a rather narrow group: those who are between the ages of twenty-seven and thirty-three and who have never had children. The Independent Women’s Forum was comparing young childless women to men and declaring victory for all women, glossing over the real news: that mothers are the most disadvantaged people in the workplace. One could even say that motherhood is now the single greatest obstacle left in the path to economic equality for women.

For most companies, the ideal worker is "unencumbered," that is, free of all ties other than those to his job. Anyone who can't devote all his or her energies to paid work is barred from the best jobs and has a permanently lower lifetime income. Not coincidentally, almost all the people in that category happen to be mothers.

The reduced earnings of mothers are, in effect, a heavy personal tax levied on people who care for children, or for any other dependent family members. This levy, a "mommy tax," is easily greater than $1 million in the case of a college-educated woman. For working-class women, there is increasing evidence both in the United States and worldwide that mothers' differential responsibility for children, rather than classic sex discrimination, is the most important factor disposing women to poverty.

"This is the issue that women's and children's advocates should be raising," argues Jane Waldfogel, a professor at Columbia University School of Social Work. "Women's equality is not about equal access to education or equal job opportunities anymore—those things are done. The part that's left is the part that has to do with family responsibilities."

The much-publicized earnings gap between men and women narrowed dramatically in the 1980s and early 1990s. All a girl had to do was stay young and unencumbered. The sexual egalitarianism evident in so many television sit-coms, from *Friends* to *Seinfeld* to *Ally McBeal*, is rooted in economic reality. Young women don't need a man to pay their bills or take them out, any more than men need a woman to iron their shirts or cook their dinner. Many childless women under the age of thirty-five firmly believe that all of the feminist battles have been won, and as far as they're concerned, they're largely right.

But once a woman has a baby, the egalitarian office party is over. I ought to know.

Million-Dollar Babies

After my son was born in 1982, I decided to leave the *New York Times* in order to have more time to be a mother. I recently calculated what that decision cost me financially.

I had worked full-time for approximately twenty years, eight of those at the *Times*. When I left, I had a yearly salary of roughly $50,000, augmented by speaking fees, freelance income, and journalism awards. Had I not had a child, I probably would have worked at least another fifteen years, maybe taking early retirement to pursue other interests. Under this scenario, I would have earned a pension, which I lost by leaving the paper before I had worked the requisite ten years to become vested. (The law has since changed to allow vesting after five years with one employer.)

My annual income after leaving the paper has averaged roughly $15,000, from part-time freelance writing. Very conservatively, I lost between $600,000 and $700,000, not counting the loss of a pension. Without quite realizing what I was doing, I took what I thought would be a relatively short break,
assuming it would be easy to get back into journalism after a few years, or to
earn a decent income from books and other projects. I was wrong. As it
turned out, I sacrificed more than half of my expected lifetime earnings. And
in the boom years of the stock market, that money invested in equities would
have multiplied like kudzu. As a conservative estimate, it could have gener­
ated $50,000 or $60,000 a year in income for my old age.

At the time, I never sat down and made these economic calculations. I
never even thought about money in connection with motherhood, or if I did,
I assumed my husband would provide all we needed. And had I been asked
to weigh my son's childhood against ten or fifteen more years at the Times, I
doubt whether the monetary loss would have tipped the scales. But still, this
seems a high price to pay for doing the right thing.

The mommy tax I paid is fairly typical for an educated middle-class
American woman. Economist Shirley Burggraf has calculated that a husband
and wife who earn a combined income of $81,500 per year and who are
equally capable will lose $1.35 million if they have a child. Most of that lost
income is the wages forgone by the primary parent. In a middle-income
family, with one parent earning $30,000 per year as a sales representative and
the other averaging $15,000 as a part-time computer consultant, the mommy
tax will still be more than $600,000. Again, this seems an unreasonable
penalty on the decision to raise a child, a decision that contributes to the gen­
eral good by adding another productive person to the nation.

In lower-income families, the mommy tax can push a couple over the
brink. Martha F. Richie, a former director of the U.S. Census Bureau, told me,
"There is anecdotal evidence—no real research—that for a lower-earning
married couple the decision to have a child, or a second child, throws them
into poverty."6

Those who care for elderly relatives also discover that their altruism will
be heavily penalized. A small survey of individuals who provided informal,
unpaid care for family members found that it cost them an average of
$659,139 in lost wages, Social Security, and pension benefits over their
lifetimes. The subjects reported having to pass up promotions and training
opportunities, use up their sick days and vacations, reduce their workload to
part-time, and in many cases even quit their paid jobs altogether. This
exorbitant "caring tax" is being paid by an increasing number of people,
three-quarters of them women. A 1997 study discovered that one in four fam­
ilies had at least one adult who had provided care for an elderly relative or
friend.7

The mommy tax is obviously highest for well-educated, high-income
individuals and lowest for poorly educated people who have less potential
income to lose. All else being equal, the younger the mother, and the more
children she has, the higher her tax will be, which explains why women are
having fewer children, later in life, almost everywhere.

The tax is highest in the Anglo-Saxon countries, where mothers person­
ally bear almost all the costs of caring, and lowest in France and Scandinavia,
where paid maternity leaves and public preschools make it easier for moth­
ers to provide care without sacrificing their income. . . .
Sixty Cents to a Man’s Dollar

In the Bible, in Leviticus, God instructs Moses to tell the Israelites that women, for purposes of tithing, are worth thirty shekels while men are worth fifty—a ratio of 60 percent. For fifty years, from about 1930 to 1980, the value of employed women eerily reflected that biblical ratio: The earnings of full-time working women were only 60 percent of men’s earnings. In the 1980s, that ratio began to change. By 1993, women working full-time were earning an average of seventy-seven cents for every dollar men earned. (In 1997, the gap widened again, as the median weekly earnings of full-time working women fell to 75 percent of men’s earnings.)

But lo and behold, when we look closer, we find the same old sixty cents to a man’s dollar. The usual way to measure the gender wage gap is by comparing the hourly earnings of men and women who work full-time year-round. But this compares only the women who work like men with men—a method that neatly excludes most women. As we have seen, only about half of the mothers of children under eighteen have full-time, year-round paying jobs.

To find the real difference between men’s and women’s earnings, one would have to compare the earnings of all male and female workers, both full- and part-time. And guess what one discovers? The average earnings of all female workers in 1999 were 59 percent of men’s earnings. Women who work for pay are still stuck at the age-old biblical value put on their labor.

My research turned up other intriguing reflections of the 60 percent ratio: A survey of 1982 graduates of the Stanford Business School found that ten years after graduation, the median income of the full- and part-time employed female M.B.A.s amounted to $81,300, against the men’s median income of $139,100. Again, the women’s share is 58 percent. Another study, of 1974 graduates of the University of Michigan Law School, revealed that in the late 1980s the women’s average earnings were 61 percent of the men’s—despite the fact that 96 percent of the women were working, and that the men and women were virtually identical in terms of training. The authors of this study concluded that the women’s family responsibilities were “certainly the most important single cause of sex differences in earnings.”

The Cost of Being a Mother

A small group of mostly female academic economists has added another twist to the story. Their research reveals that working mothers not only earn less than men, but also less per hour than childless women, even after such differences as education and experience are factored out. The pay gap between mothers and nonmothers under age thirty-five is now larger than the wage gap between young men and women.

Why do working mothers earn so much less than childless women? Academic researchers have worried over this question like a dog over a bone but haven’t turned up a single, definitive answer.
Waldfogel argues that the failure of employers to provide paid maternity leaves is one factor that leads to the family wage gap in the United States. This country is one of only six nations in the world that does not require a paid leave. (The others are Australia, New Zealand, Lesotho, Swaziland, and Papua New Guinea.) With no right to a paid leave, many American mothers who want to stay at home with a new baby simply quit their jobs, and this interruption in employment costs them dearly in terms of lost income. Research in Europe reveals that when paid maternity leaves were mandated, the percentage of women remaining employed rose, and women's wages were higher, unless the leaves lasted more than a few months.

In the United States as well, women who are able to take formal paid maternity leave do not suffer the same setback in their wages as comparably placed women who do not have a right to such leaves. This is a significant benefit to mothers in the five states, including California, New York, and New Jersey, that mandate temporary disability insurance coverage for pregnancy and childbirth.

Paid leaves are so valuable because they don't seem to incur the same penalties that employers impose on even the briefest of unpaid career interruptions. A good example is the experience of the 1974 female graduates of the University of Michigan Law School. During their first fifteen years after law school, these women spent an average of only 3.3 months out of the workplace, compared with virtually no time out for their male classmates. More than one-quarter of the women had worked part-time, for an average of 10.1 months over the fifteen years, compared with virtually no part-time work among the men. While working full-time, the women put in only 10 percent fewer hours than full-time men, again not a dramatic difference.

But the penalties for these slight distinctions between the men’s and women’s work patterns were strikingly harsh. Fifteen years after graduation, the women’s average earnings were not 10 percent lower, or even 20 percent lower, than the men’s, but almost 40 percent lower. Fewer than one-fifth of the women in law firms who had worked part-time for more than six months had made partner in their firms, while more than four-fifths of the mothers with little or no part-time work had made partner.

Another survey of almost 200 female M.B.A.s found that those who had taken an average of only 8.8 months out of the job market were less likely to reach upper-middle management and earned 17 percent less than comparable women who had never had a gap in their employment.

Working-class women are also heavily penalized for job interruptions, although these are the very women who allegedly “choose” less demanding occupations that enable them to move in and out of the job market without undue wage penalties. The authors of one study concluded that the negative repercussions of taking a little time out of the labor force were still discernible after twenty years. In blue-collar work, seniority decides who is eligible for better jobs, and who is "bumped" in the event of layoffs. Under current policies, many women lose their seniority forever if they interrupt their employment, as most mothers do. Training programs, required for advancement, often take place after work, excluding the many mothers who can’t find child care.
Mandatory overtime is another handicap placed on blue-collar mothers. Some 45 percent of American workers reported in a recent survey that they had to work overtime with little or no notice. In 1994 factory workers put in the highest levels of overtime ever reported by the Bureau of Labor Statistics in its thirty-eight years of tracking the data. Where does that leave a woman who has to be home in time for dinner with the kids? Out of a promotion and maybe out of a job. Increasingly in today’s driven workplace, whether she is blue- or white-collar, a woman who goes home when she is supposed to go home is going to endanger her economic well-being.

The fact that many mothers work part-time also explains some of the difference between mothers’ and comparable women’s hourly pay. About 65 percent of part-time workers are women, most of whom are mothers. Employers are not required to offer part-time employees equal pay and benefits for equal work. As a result, nonstandard workers earn on average about 40 percent less an hour than full-time workers, and about half of that wage gap persists even for similar workers in similar jobs.

Many bosses privately believe that mothers who work part-time have a “recreational” attitude toward work, as one Maryland businessman assured me. Presumably, this belief makes it easier to justify their exploitation. But the working conditions they face don’t sound very much like recreation. A recent survey by Catalyst, a research organization focused on women in business, found that more than half of the people who had switched to part-time jobs and lower pay reported that their workload stayed the same. Ten percent reported an increase in workload after their income had been reduced. Most of these people were mothers.

Another factor in the family wage gap is the disproportionate number of mothers who operate their own small businesses, a route often taken by women who need flexibility during the child-rearing years. Female-owned small businesses have increased twofold over small businesses owned by men in recent years. In 1999, women owned 38 percent of all U.S. businesses, compared with only 5 percent in 1972, a remarkable increase that is frequently cited as evidence of women’s economic success. One new mother noted that conversations at play groups “center as much on software and modems as they do on teething and ear infections.”

Less frequently mentioned is the fact that many of these women-owned businesses are little more than Mom-minus-Pop operations: one woman trying to earn some money on the side, or keep her career alive, during the years when her children have priority. Forty-five percent of women-owned businesses are home-based. And the more than one-third of businesses owned by women in 1996 generated only 16 percent of the sales of all U.S. businesses in that year.

In 1997, although women were starting new businesses at twice the rate of men, they received only 2 percent of institutional venture capital, a principal source of financing for businesses with serious prospects for growth. Almost one-quarter of female business owners financed their operations the same way that they did their shopping: with their credit cards.
Some researchers have suggested that mothers earn less than childless women because they are less productive. This may be true for some mothers who work at home and are subject to frequent interruptions, or for those who are exhausted from having to do most of the domestic chores, or distracted by creaky child-care arrangements. But the claim that mothers have lower productivity than other workers is controversial and unproven. It is easier to demonstrate that working mothers face the same old problem that has bedeviled women in the workplace for decades: discrimination.

How to Lower the Mommy Tax

Until now, narrowing the gender wage gap in the United States has depended almost entirely on what might be called the “be a man” strategy. Women are told to finish school, find a job, acquire skills, develop seniority, get tenure, make partner, and put children off until the very last minute. The longer a woman postpones family responsibilities, and the longer her “pre­parental” phase lasts, the higher her lifetime earnings will be.

Ambitious women of the baby-boom generation and younger have by and large tried to be a man in this way. A good example is Susan Pedersen, a historian who achieved tenure at Harvard in the mid-1990s. By that time, she was married and in her late thirties, but she had postponed having children until her academic career was secure. Motherhood was something she wanted very much, she commented during an interview, but it posed a serious threat to her professional dreams and had to be delayed.

As Pedersen’s success demonstrates, this strategy does work—for the very small number who are able to pull it off. And women who have their children later in life do have higher lifetime earnings and a wider range of opportunities than younger mothers. The advice dished out by writers like Danielle Crittenden—no relation—an antifeminist ideologue who has urged women to marry and have their babies young, ignores this, along with some other hard truths. Crittenden never tells her readers that young parents tend to separate and divorce much more frequently than older couples, leaving young mothers and children vulnerable to poverty. Large numbers of the women who end up on welfare are there because they have done exactly what she recommends: married and had children young and then been left to support them alone.

But trying to be a man has its own risks. Many baby-boomer women postponed families only to discover that when they wanted to become pregnant, it was too late. And millions of women don’t feel that being a man is the way they want to live their lives. Increasingly, young women are saying that they don’t want to put off children until they almost qualify for membership in AARP.

An alternative strategy is followed in countries like France and Sweden, where the government, private employers, and/or husbands share much more of the costs of raising children. This makes it far easier for women to be mothers and to work. In France, for example, families with two preschool-age children receive about $10,000 worth of annual subsidies, including free
health care and housing subsidies and excellent free preschools. As a result, child poverty is unusual, and the pay gap between mothers and others is much smaller in France than in the United States or the United Kingdom.

Whenever Europe is singled out as a model, the usual response is that Americans would never support such generous social policies. But in fact, the United States already does have an extremely generous social welfare state. But unlike the welfare states of western Europe, the American government doesn’t protect mothers; it protects soldiers.

Men who postpone or interrupt civilian employment for military service pay a tax on their lifetime earnings that is quite comparable to the mommy tax. White men who were drafted during the Vietnam War, for example, were still earning approximately 15 percent less in the early 1980s than comparable nonveterans. This “warrior wage gap” is strikingly similar to the family wage gap, again indicating that mothers’ lower earnings are not entirely attributable to gender discrimination.

But there is unquestionable discrimination in the way the government has responded to the financial sacrifices that soldiers and parents, particularly mothers, make. All Americans are asked to “make it up” to veterans of the military: The damage to a caregiver’s pocketbook is unmitigated, while the damage to a veteran’s wallet has legitimized a massive relief effort. . . .

The benefits paid to military veterans are so lavish that they are now second only to Social Security in terms of government payments to individuals. And they do an excellent job of reducing the warrior tax. The educational benefits in particular help veterans overcome many of the economic disadvantages they suffer by leaving the workplace for a few years.

A congressional study in the early 1990s concluded that the veterans of World War II who took advantage of the G.I. Bill to earn a college degree enjoyed incomes of up to 10 percent more than they might otherwise have earned. Society was also the beneficiary, for the additional taxes paid by the college-educated veterans during their working lives more than paid for the program.

It hardly needs to be said that there is no G.I. Bill, no health care, no subsidized housing, and no job preferences for mothers. As things now stand, millions of women sacrifice their economic independence and risk economic disaster for the sake of raising a child. This says a lot about family values, the nation’s priorities, and free riding.

A third way to reduce the mommy tax would be to expand the antidiscrimination laws to cover parents. Joan Williams, a law professor at American University’s Washington College of Law, argues that the design of work around masculine norms can be reconceptualized as discrimination. As an example, Williams suggests that if a woman works full-time, with good job evaluations for a significant period, then switches to part-time because of family responsibilities and is paid less per hour than full-time employees doing similar work, she could claim discrimination under the Equal Pay Act. Williams believes that disparate-action suits could also be filed against employers whose policies (including routine and mandatory overtime, promotion tracks, resistance to part-time work) have a disparate impact on women, producing disproportionate numbers of men in top-level positions.
The essential point is that existing laws, and new laws preventing discrimination against people with caregiving responsibilities, could go a very long way toward improving mothers' lifetime earnings.

The Ultimate Mommy Tax: Childlessness

The cost of children has become so high that many American women are not having children at all. One of the most striking findings of Claudia Goldin's survey of white female college graduates is their high degree of childlessness (28 percent). Now that the baby-boomer generation is middle-aged, it is clear that more than one-quarter of the educated women in that age group will never have children. Indeed, the percentage of all American women who remain childless is also steadily rising, from 8 to 9 percent in the 1950s to 10 percent in 1976 to 17.5 percent in the late 1990s.

Is this rising childlessness by choice? Goldin thinks not. She found that in 1978, while in their twenties, almost half of the college-educated boomers who would remain childless had said that they did want children. Goldin calculated that almost one-fifth of this entire generation (19 percent) of white college graduates was disappointed in not having a child. This is the ultimate price of the "be a man" strategy that has been forced on working women. For women in business, the price is staggering. A recent Catalyst survey of 1,600 M.B.A.s found that only about one-fifth of the women had children, compared with 70 percent of the men.33

Educated black women have had, if anything, an even harder time combining children with their careers. Many of the most accomplished black women now in their forties and fifties, including Oprah Winfrey, Anita Hill, Eleanor Holmes Norton (the congressional representative for the District of Columbia), and Alexis Herman, secretary of labor in the Clinton administration, have forgone motherhood. These women apparently discovered that the price of success included the lack of parental obligations. And educated black women face an additional problem—an acute shortage of eligible black men.

Americans have a hard time realizing that such deeply personal choices as when or whether to have a child can be powerfully circumscribed by broader social or economic factors. American women, in particular, are stunningly unaware that their "choices" between a career and a family are much more limited than those of women in many European countries, where policies are much more favorable to mothers and children.

ENDNOTES


2 The concept of the mommmy tax was inspired by development economist Gita Sen, who has described the extra economic burden borne by women as a "reproduction tax."
I don’t mean to suggest that old-fashioned sex discrimination, even against women who are able to perform as “ideal” workers, is not still alive and well, as numerous recent complaints, from the brokerage offices of Smith Barney to the machine shops of Mitsubishi, can attest. Simply being female still sentences women in virtually every occupation and at every level to lower earnings than men in similar positions. But overt in-your-face discrimination has thankfully declined steadily in recent decades.

Jane Waldofger, personal communication, October 1996.

Burggraf assumes that the more flexible parent’s earnings average $25,750 a year, versus $55,750 for the primary breadwinner. She then multiplies $30,000 (the difference between what the two parents earn) by 45 (the years in a working lifetime) to get the $1.350 million. The Feminine Economy and Economic Man, p. 61.


Christopher J. Ruhm, “The Economic Consequences of Parental Leave Mandates: Lessons from Europe,” Quarterly Journal of Economics CXIII, no. 1 (1998): 285–317. Ruhm found that longer leaves (of nine months or more) were associated with a slight reduction in women’s relative wages, but Waldofger discovered that mothers in Britain who exercised their right to a ten-month paid maternity leave and returned to their original employer had wages no different from those of childless women.

Heidi Hartmann, Institute for Women’s Policy Research, personal communication, January 8, 1995. Hartmann’s research has shown that fully 11 percent of women who have no paid leave have to go on public assistance during their time with a new baby.


This 1993 study was coauthored by Joy Schneer of Rider University’s College of Business Administration and Frieda Reitman, professor emeritus at Pace University’s Lubin School of Business.


For a good discussion of the obstacles to mothers’ employment in relatively well-paying blue-collar work, see Williams, Unbending Gender, pp. 76–81.

This survey of 1,000 workers was conducted by researchers at the University of Connecticut and Rutgers University, and was reported in the Wall Street Journal, May 18, 1999.

A survey of more than 2,000 people in four large corporations found that 75 percent of the professionals working part-time were women who were doing so because of child-care obligations. Only 11 percent of the male managers surveyed expected to work part-time at some point in their careers, compared with 36 percent of women managers. A New Approach to Flexibility: Managing the Work/Time Equation (New York: Catalyst, 1997), pp. 25–26.

There is other evidence that many so-called part-timers are increasingly working what used to be considered full-time—thirty-five to forty hours a week—for lower hourly pay than regular full-timers. See Reed Abelson, “Part-Time Work for Some Adds Up to Full-Time Job,” New York Times, November 2, 1998.