CHAPTER SEVEN

For Poorer: Single Women and Sexism, Racism, and Poverty

Ada Li was thirty when she moved to the United States from China in 2001, just before the terrorist attacks of September 11, and found that, in their aftermath, especially for immigrants, life was hard: people were scared, suspicious; she sensed there were no jobs for her. She considered returning to China. Her friends in the United States urged her to stay, offering to help find her a husband who could support her.

Ada was not interested in finding a husband, but decided to stick it out and keep looking for work. A family friend hired her to make clothing on a sewing machine on Thirteenth Avenue in Brooklyn. After a year, she enrolled in manicure school. In these years, Ada recalled, she was "always busy, not a lot of time to go out or talk with friends. I was not taking English classes because I had no time. Just work." Ada worked six days a week from seven in the morning until nine at night, and on her day off, she took her manicure classes, returning to the sewing machine at night if there were still clothes to be made. "Hard life," she said, remembering how little money she made, how difficult it was for her to pay the rent.

For many women, the pursuit of work and money has far less to do with fulfillment, excitement, or identity than it does with subsistence. And, for many single women, scraping by is as hard as it has ever been. For most Americans, work is the center of life, not because they yearn for it to be, but because it has to be.

Beneath all the statistics about women spilling into colleges and uni-

versities and boardrooms—statistics that are important and unprecedented, and compiled adroitly in such books as Hanna Rosin's *The End of Men* and Liza Mundy's *The Richer Sex*, which both proclaim that women are overtaking men in economic and professional realms—are piles and piles of asterisks. These asterisks reveal that while some women *are* enjoying more educational, professional, sexual, and social freedom than ever before, many more of them are struggling, living in a world marked by inequity, disadvantage, discrimination, and poverty.

It's crucial to unpack what's true and what's not true about female advancement—and *single* female advancement—across classes, rich, poor, and in between. When it comes to female liberty and opportunity, history sets an extremely low bar.

Old Patterns

For centuries, women who did not find economic shelter with husbands often discovered themselves nonetheless reliant on men, such as their fathers, brothers, or brothers-in-law, for support. Jane Austen, who came from comparative comfort, once accepted and then rescinded her acceptance of a marriage proposal, from a suitor to whom she did not wish to yoke herself. She lived her life in her family home, and then in her brother's homes. She wrote famously, "Single women have a dreadful propensity for being poor."

One "element of continuity in women's work (as in their lives,)" writes historian Nancy Cott, "was its constant orientation toward the needs of others, especially men." As professional opportunity expanded for women, much of it was in service of male-run households as domestics, or working for male bosses: as secretaries, stenographers, retail clerks. Teaching and nursing, two historically female-dominated professions that did not necessarily entail answering to male superiors, involved the replication of subservient female behaviors, the tending of children and sick people. And none of the professions in which women have managed to thrive, so many of which mimic the *unpaid* labors assigned to women historically, have been known for being well paid.

Certainly, circumstances are improved compared to what they were two-hundred years ago, or fifty years ago (Women can open their own bank accounts! Get their own mortgages! Marital rape is less legal!). But men's economic and professional dominance has not in fact come to an end. In the United States, they are still very much on top. Men are the CEOs and the heads of universities, the scientists, and the acclaimed novelists; they dominate the world's most explosive field, technology; they are the firefighters and cops, the bankers and doctors; they are, for now, *all* the presidents and *all* the vice presidents ever to have been elected; they are 80 percent of Congress.

Men earn, on average, a dollar to women's 78 cents. That gap is far wider for women of color; it has remained mostly unchanged for more than a decade. The history of gendered and racial discrimination is not past; it has accrued, and often meant that money has *not* accrued, to women and especially to women of color. As Kimberlé Crenshaw reported[1] in 2014, the median wealth, defined as the total value of one's assets minus one's debts, of single black women is $100; for single Latina women it is $120; those figures are compared to $41,500 for single white women. And for married white couples? A startling $167,500.[2]

Women made up only 4.8 percent of *Fortune's* top CEOs in 2014.[3] Only twenty of the nation's thousand largest companies were run by female CEOs in 2012 (that's four percent) and, as *Forbes* reported, that number is a record; eleven of those CEOs were hired between 2011 and 2012.[4] Journalism professor Caryl Rivers wrote in 2010, "Nearly all American billionaires are male, or widows of males, with the exception of Oprah Winfrey."[5]

The study[6] showing that single childless urban women under thirty make eight percent more than men in their same age bracket is astonishing. But as Stephanie Coontz points out, the appearance of single urban female success can sometimes reflect the fact that (often predominantly white) educated women tend to cluster in the very same cities that are home to large populations of low-earning (often nonwhite) men without college educations. As discussed, some of the very services that make privileged, educated, single female life attractive and possible in cities—the restaurants and takeout and laundry and home maintenance that

allow women who are not wives to live as if they *had* wives—are often provided, at criminally low wages, by poorer, often immigrant, women and men. If studies were done comparing women *only* to men with similar educational backgrounds, Coontz writes, "[M]ales out-earn females in every category." She also points to a 2010 survey showing that "female M.B.A.s were paid an average of $4,600 less than men in starting salaries and continue to be outpaced by men in rank and salary growth throughout their careers, even if they remain childless."[7]

That women are entering universities and the workforce in large numbers does not mean that they are earning or achieving throughout their lives at the same pace as the men who enter those universities and workplaces alongside them. Structural impediments, from the lack of paid family leave and pay gaps, to lingering and systemically reinforced negative attitudes about female leadership, combine to mean that, at some point, women fall behind men when it comes to earning, promotions, status, and reputation. These inequities can be obscured by the lavish coverage of increasingly abundant educational opportunities and the messages we send to young women about their potential achievement. Those messages may be righteous, but they are not the whole story.

A 2012 report by a compensation research firm found that, while amongst college graduates, pay growth remains about equal for men and women throughout their twenties, at age thirty, the growth in women's earnings slows while men's stays steady.[8] That's because it's in their thirties that many college educated women are now having their first children. But Cornell economics and labor professor Francine Blau has offered a further explanation: that men still remain more likely to work in high-paying fields, like business and law, that offer more opportunities to advance, while women are *still* more likely to work in low-paying fields built around service and care, including nursing and teaching, and these fields continue to have lower salary caps.

While the period immediately following Second-Wave feminism saw a change in the gender segregation of some professions, for example, women working as electrical engineers, that rearrangement has again reversed. And low-paying, traditionally feminized fields, including teaching and social work, have in fact become *more* female since 1980.[9] The expansion of other female-dominated professions, such as childcare and home health care, mean that more jobs may be becoming available to women, but they are the kind of jobs with few protections and reliably low salaries. Women make up about 90 percent of the home health business, among the fastest-growing industries in the nation, in which median pay hovers at about ten dollars an hour.[10] When California passed landmark paid sick-day legislation in 2014, home health care workers, disproportionately female and women of color, were exempted from receiving benefits.

The impact of all this persistent inequity on the economic (in)stability of unmarried women is profound. The question of what's to be done about it is at the heart of a fierce argument being waged between social scientists, politicians, and journalists.

Divided by "I Do"

In an extensive 2012 feature in the *New York Times*, "Two Classes, Divided by 'I Do,'"[11] reporter Jason DeParle contrasted the circumstances of two white women in Michigan, colleagues at a day care facility, each with children and comparable salaries. One of them, Jessica Schairer, spent over half her income on rent, relied on food stamps, could not afford to enroll her children in extracurricular activities, or to take time off from work after surgery for cervical cancer. The other, Chris Faulkner, enjoyed a comparatively high household income, lived in a nice home, took vacations, and enrolled her kids for swimming lessons and Scouts.

"What most separates them" DeParle asserted, is "a six-foot-eight-inch man named Kevin." In other words, the fact that the more secure woman in the story was married to Kevin, a kind, involved, and employed husband. The single thing that DeParle was asserting would have helped Schairer make a more comfortable life for herself and her children was a husband.

But there is another thing that would have helped her situation: money. Money. And federal policy mandating paid medical leave. Despite being in management at the day-care center where she works alongside her slightly better paid counterpart, Schairer was paid just $12.35 an

hour. After a surgery for cervical cancer, she returned to work, against doctors' orders that she take six weeks off, after just one week, because, as she told DeParle, "I can't have six weeks with no pay."

Higher wages would help Schairer. So would guaranteed paid leave.

The lack of adequate pay protections and social policies that disproportionately make an impact on women are symptomatic of systemic gendered economic inequality. As welfare expert Shawn Fremstad wrote in response to DeParle's story, "Why is it OK to pay the mostly female workers who take care of other people's children and of seniors and people with disabilities so little? . . . Why is it OK to not provide the vast majority of care workers with basic employment benefits like paid sick and disability leave?" Noting that even Faulkner, the wealthier woman in the set-up, didn't make much more than Schairer and, in fact, was so much better off only because her husband, a computer programmer with a comparable college degree and demographic background, made so much more, Fremstad asked, "Why does he, a computer programmer, earn more than *twice* as much as she does as a manager/director of a childcare center?" It wasn't simply that the married woman was *married*; it was that she was married to a man whose background was similar but whose wages were higher, in part because he worked in a male, and thus better paid, industry.

The problems of wage stagnation, pay inequality, unemployment, and social policies that presume women not to be breadwinners are often obscured beneath the persistent social and political calls to partner. Marriage, we are told repeatedly by our political leaders and pastors, will make it all okay.

Perhaps that's because this officially cheerful solution—going to the chapel and all that—is easier to talk about than the present stagnant economic climate and widening economic divide. In the decade *prior* to the economic collapse of 2008, the median family income dropped from $61,000 a year to $60,500;[12] even the privileged were graduating from college with mountains of debt and entering a parched job market. By 2012, two and a half million jobless adults were living with their parents.[13]

These are the financial circumstances faced by the unprecedented number of unmarried women now making their financial way in the world. And while it is not true that marriage is the answer, it is true that by simply living independently, they face an additional set of challenges in a world that remains designed with married Americans in mind. Single women foot more of their own bills, be they necessities like food and housing, or luxuries like cable and vacations; they pay for their own transportation. They do not enjoy the tax breaks or insurance benefits available to married couples. Sociologist Bella DePaulo has repeatedly pointed out that there are more than one thousand laws that benefit married people over single people.

According to *Atlantic* writers Christina Campbell and Lisa Arnold, "Marital privilege pervades nearly every facet of our lives." They found that health, life, home, and car insurance all cost more for single people, and report that "It is not a federal crime for landlords to discriminate against potential renters based on their marital status." Looking at income tax policy, Social Security, healthcare, and housing costs, Campbell and Arnold found that "in each category, the singles paid or lost more than the marrieds." At some point in their calculations, the authors confess, "We each wanted to run out and get a husband, stat."[14]

While single women purchase their own homes at a higher rate than single men, when compared to married adults, the unmarried lag far behind married couples. According to *U.S. News & World Report*, single people have "the lowest income levels . . . asset levels . . . [and] home ownership rates compared to other family structures."[15]

Anita Hill, who, as a law professor, specializes in issues of housing inequality, argued that housing costs are among the biggest issues facing unmarried women. "We can decide that we're going to be single," Hill said, "but we have to figure out how we're going to be able to put a roof over our heads. We're making eighty cents for every dollar a man makes. So there is a real issue with more and more women spending over 50 percent of their income on housing." Economic forces, Hill said, push women "into less independent relationships."

The Price of Motherhood

Even within wealthy populations, the economic advantages of solo working life for women begin to melt when those women have children, both with partners and on their own: When they are forced to take time away from work and divide their attention in ways that are both physically and emotionally demanding, in ways that society still doesn't expect parenthood to be demanding of men.

Women who are pregnant or have young children find it harder than childless workers to switch jobs, harder to get hired. Sociologist Shelley Correll did a study in which she submitted fake resumes for high-status jobs. When the resumes included clues that the female applicant was a parent, the applicant was only half as likely to receive a call back about the job.[16] Correll has found that women earn approximately five percent less per hour, per child, than their childless peers with comparable experience, while sociologist Joya Misra argues that motherhood is now a greater predictor of wage inequality than gender on its own.[17]

The economic ramifications of having children are of course felt most keenly by unmarried mothers; a staggering 42 percent of people in families headed by single mothers live below the poverty line. One statistic bandied about in 2013 as evidence of how quickly women have advanced was a Pew Research Center finding about how nearly 40 percent of mothers are now the primary breadwinners in their families. But only 37 percent of those breadwinning mothers were women who out-earned husbands; this group enjoyed a median family income of $80,000. The rest—63 *percent*—were single mothers with a median family income of just $23,000.[18]

Forty-eight percent of first births in the United States in 2013 were to unmarried women; for those who haven't finished high school, it was eighty-three percent.[19] About 60 percent of American women who have their first babies before they're thirty have them out of wedlock.[20] Forty-one percent of *all* births are to unmarried women, a number that is four times what it was in 1970.[21]

Both poverty and single motherhood have historically been racialized in the public imagination, in part thanks to Moynihan-era assumptions about which Americans were having babies outside of marriage, and in part because the racialized Reagan-era caricaturing of so-called welfare queen black mothers has persisted as a talking point for people like Rick Santorum, who said in the 2012 campaign trail, "I don't want to make black people's lives better by giving them somebody else's money." And it's true that the country's history of racism and the multigenerational cycle of African-Americans being cut off from the kinds of economic securities—union-protected jobs, colleges, housing—that would allow them to build wealth has left a disproportionate number of blacks far more likely to be impoverished than their white counterparts.

However, the splintering of the American economy over the past forty years has diversified poverty, as well as the middle-income working classes, in which the incidence of unmarried motherhood is becoming most common. In 2000, around 22 percent of white households were run by single parents, the same percentage of black households that were single-parented when Daniel Patrick Moynihan published his report.[22]

Tim Casey, senior staff attorney at Legal Momentum and director of its Women & Poverty Program, says "There's this idea that all single mothers are black, which is not true." Though it remains true that the rate of single parenthood is higher among black women than among Hispanic women, which is in turn higher than among white women, Casey points out, "There is a high fraction of single mothers in *all* racial groups. In fact, there is growth in single parenthood in all high-income countries. It's just the new reality."

For their 2005 book, *Promises I Can Keep*, about poor single mothers, sociologists Kathryn Edin and Maria Kefalas spent years studying eight very low-income urban neighborhoods in Philadelphia and New Jersey, sampling Puerto Ricans, whites, and African-Americans. In a lecture at the University of Michigan, Edin said that there were only very slight distinctions between these groups: domestic violence was most common among whites and Puerto Ricans (in part because African-Americans in their study were less likely to live together); male incarceration rates were higher amongst African-Americans, unsurprisingly, given that the Bureau of Justice Statistics has estimated that nearly one-third of black men born at the turn of the century will be incarcerated at some point

in their lives; infidelity was equally common amongst the groups. Mostly, Edin said that she and Kefalas were "absolutely astonished at how few racial and ethnic differences we found."[23]

In the eyes of some social conservatives, economists, and libertarians, including Charles Murray, author of *The Bell Curve*, and 2012's book on the class divide, *Coming Apart: The State of White America 1960-2010*, an aversion to marriage has, over the past forty years, spread from blacks to whites like some kind of sickness. Economist Isabel Sawhill, author of the 2015 book, *Generation Unbound: Drifting into Sex and Parenthood without Marriage*, has written that, "What we are seeing is alternative living arrangements that have spread from the poor, and especially poor blacks, to the rest of society. The consequences for children and for society have been far from benign."

There's truth in this, especially the first part of it. As with so many social developments for women that first stemmed from economic necessity—from working for wages to walking on the street unaccompanied to wearing shorter, lighter clothing—the possibility of not marrying, and of having children out of wedlock, developed amongst people for whom marriage was no longer the most economically beneficial option.

The nation's history has included many iterations of the privileged white co-option of black, and often poor, habits and behaviors, which, when performed by white populations, have drawn different kinds of attention. When white flappers danced to black jazz beats, they were culture-shifting rebels; when, in the mid-sixties, white women busted out of their domestic sarcophagi and marched back into workforces in which poor and black women had never stopped toiling, when Betty Friedan echoed Sadie Alexander by suggesting that work would be beneficial for both women and their families, *that* was when the revolution of Second Wave feminism was upon us. It has long been the replicative behaviors or perspectives of *white* women—and not the original shifts pioneered by poor women and women of color—that make people sit up and take notice and that sometimes become discernible as liberation.

In part, surely, it's because power is always more rigidly patrolled than powerlessness: When money and status are at stake, lines around who may access and transmit them (white men) and who is barred from them (women and people of color), remain firm. Marriage, historically, has been one of the best ways for men to assert, reproduce, and pass on their power, to retain their control. For those with fewer resources to protect, where less power is at stake, there has been a bit less watchfulness. There has also, of course, been more of an incentive for those who are struggling to find ways to survive, even if it means improvising new familial and coupling patterns. But it's only when more privileged people see how these new, more liberating, forms of behavior might disturb the power structure that people take a different kind of notice.

"The illegitimacy rate is now getting very large even across the board, among the white people," the antifeminist crusader Phyllis Schlafly told NPR host Michel Martin in 2012. Schlafly, like Murray and others, blames the increased number of single parent homes on welfare and social assistance programs that she believes allow women to substitute government for husbands (never mind that such programs have been radically cut during the years in which marriage rates have plummeted). "When Lyndon Johnson instituted lavish welfare," Schlafly said, "they gave the money only to the woman and that made the father irrelevant." It's all very grim, she concluded, because "we know that most of the social ills come out of mother-headed households."[24]

This last point is where the complicated interplay between economic disadvantage, greater independence for women, and increasingly diverse models for family structure get boiled down to two misleading messages.

The first is that the evaporation of the early marriage model leads to greater poverty. "Less marriage means less income and more poverty," is how Sawhill put it in an interview with *The Economist.* She's right only if one assumes that the imagined marriage partners in question would bring in additional income or domestic support, rather than cost additional money and time to feed, clothe, house, and clean up after.

The second and more spurious argument is that the American mothers who either choose to remain single or who find themselves unmarried are the generators and perpetuators of poverty; that they, and not the economically rigged system in which they make their way, are to blame for their families' economic circumstances. This is the message embedded in the now ubiquitous calls to tackle poverty not through stronger

social-welfare policies, but through the promotion of marriage, and more than that, of early marriage.

As Ari Fleischer, former White House press secretary for George W. Bush, put it in a 2014 *Wall Street Journal* op-ed[25] unsubtly headlined "How to Fight Income Inequality: Get Married," in place of increased government support to impoverished Americans, "a better and more compassionate policy to fight income inequality would be helping the poor realize that the most important decision they can make is to stay in school, get married and have children—in that order." Robert Rector, one of the architects of the 1996 Welfare Reform legislation that made welfare harder to qualify for and assistance more temporary, wrote in 2012 for the conservative Heritage Foundation that marriage is "America's strongest anti-poverty weapon."

None of this makes much sense given that, in developed countries outside the United States, rates of poverty for single mothers are much lower than they are in the United States, and that this country's high child poverty rates extend across the board and include children living in *married* households. As Matt Bruenig at Demos wrote in 2014, "high child poverty in the U.S. is not caused by some overwhelming crush of single mother parenting. The lowest of the low-poverty countries manage to get along in the world with similar levels of single mother parenting just fine. . . . We plunge more than 1 in 5 of our nation's children into poverty because we choose to."[26]

But this reality doesn't prevent legislators from pouring both concern and funding into promoting *marriage,* and not social assistance, as the answer.

Claiming that marital decline drives up the rates of poverty and welfare dependence, Rector, who, in his Heritage Foundation piece asserted that "[Government] should clearly and forcefully articulate the value of marriage" and bemoaned that "under current government policies . . . marriage is either ignored or undermined," knows better than anyone that marriage has been anything *but* ignored by the government in recent decades.[27] Alongside conservative lawmakers, including Iowa Senator Chuck Grassley, Kansas Governor Sam Brownback, and Pennsylvania Senator Rick Santorum, Rector pushed George W. Bush in 2003 to enact the $300 million Healthy Marriage Initiative, a national program that diverted money from welfare programs in order to provide marriage education and encouragement to low-income populations.

Under the Bush administration, the project was nurtured by Department of Health and Human Services "marriage czar" Wade Horn, a psychologist who, according to *Mother Jones*, as the head of the National Fatherhood Initiative had once defended the Southern Baptist Convention's recommendation that "A wife is to 'submit' herself graciously to the servant leadership of her husband" and "serve as his helper in managing the household and nurturing the next generation."[28] Horn himself has cited Bible verse explaining that, "The husband is the head of the wife just as Christ is the head of the church."

Initially, the Healthy Marriage Initiative worked primarily through religious institutions, offering marriage seminars and classes to low-income people. It was renewed in 2010 under the Obama administration, though in its new incarnation, the focus shifted from faith-based intervention, and away from the enforcement of religiously grounded ideas about wifely submission, toward boosting employment alongside relationship advice.

Still, the Healthy Marriage Initiative has been shown to have little to no impact on marriage rates, which have continued to decline, or on divorce rates, which have remained relatively stable through the two presidential administrations that have now paid more than $800 million for it.[29]

The only public-policy approaches that have ever shown signs of boosting marriage rates and marital longevity haven't had anything to do with promoting marriage as an institution, but rather with providing people better financial resources in advance of, and to better facilitate, marriage. Among them was an expansion of welfare, from 1994 to 1998, when the Minnesota Family Investment Program allowed people to keep their welfare benefits, as opposed to cutting them off, even after they found work.[30] With the added economic security, the divorce rate for black women in the state fell by 70 percent.[31]

In approximately the same years, the New Hope Project was implemented in Milwaukee, Wisconsin. An antipoverty program, New Hope provided full-time workers whose earnings were below 150 percent of the

federal poverty level with income supplements, offered those unable to find work community-service jobs and subsidized health and childcare.[32] In a study of marriage rates, researchers found that 21 percent of never married women who participated in the New Hope Project were married five years later, compared to 12 percent of never-married women who did not participate.[33] Income and wage growth also rose for participants, while depression decreased.

It seems clear that a government address of *poverty* is likeliest to make marriage more accessible to those who want it, while programs designed to shove marriage down the throats of Americans least equipped to enter it stably have little impact. If politicians are concerned about dropping marriage rates, they should increase welfare benefits. It's that simple. If they are concerned about poverty rates? They should increase welfare benefits. When asked what the single biggest step the country needs to take to address the needs of poor single mothers, Tim Casey from Legal Momentum said, "Step one: reforming welfare reform. Step two: reforming welfare reform. Step three: reforming welfare reform."

But Congress at the start of the twenty-first century isn't showing much interest in that, voting instead to reduce food stamp benefits, which disproportionately affect the ability of single mothers to feed themselves and their children. In 2014, Kentucky Senator Rand Paul suggested capping welfare benefits for single women who have children out of wedlock, telling a luncheon that "married with kids versus unmarried with kids is the difference between living in poverty and not."[34] What Paul did not acknowledge is that, in his state, there are fewer never-married parents living below the poverty line than there are married parents living below the poverty line.[35]

In North Carolina in 2013, Republican state senators proposed a bill that would require couples to submit to a two-year waiting period before divorcing.[36] And, in 2012, Republican State Senator Glenn Grothman, from Wisconsin, tried to pass a bill that cited single parenthood as a factor that contributed to child abuse. Happily, these legislative attempts have failed, but they showcase what's particularly dangerous about the combination of malevolence toward single women and a policy-enforced class chasm that leaves poor unmarried women vulnerable.

The irony, as *Slate*'s Amanda Marcotte has observed, is that conservatives are surely maddest at and most threatened by *powerful* single women—the privileged, well-positioned women who earn money, wield influence, enjoy national visibility, and have big voices: Anita Hill, Murphy Brown, Sandra Fluke, Lena Dunham. But there's only so much they can do to stop the surging power of those women, while there remain plenty of terrifying ways for them to take their aggressions out on poorer populations. While Republicans may not be able to stuff threatening wealthy women "back in the kitchen," Marcotte writes, "they can make life even harder for the single mother working two jobs who lives next door."[37]

The Reversal of Order/Disorder

The Family Council, an Arkansas-based group associated with the socially conservative, anti-abortion group Focus on the Family, suggests that "there are four steps you can take in a specific order to reduce the chances your family will ever live in poverty. They are: 1. Graduate from high school. 2. Get married. 3. Have children *after you are married.* 4. Stay married. If you do those four things in that order, the chances you and your children will live in poverty are reduced by 82%." In 2013, the *Baltimore Sun* columnist Susan Reimer, in a column about the decision of affluent Kim Kardashian and Kanye West to have a child out of wedlock, noted that "in more affluent, educated communities, adults know—and make this clear to their children—that the path to success includes education, work, marriage, and kids. In that order." Reimer cited W. Bradford Wilcox at the University of Virginia's National Marriage Project, who called this education-work-marriage-kids progression "the success sequence." The foundation of a civil society. A specific order.

This traditional procession of marriage before children has indeed been reversed in recent decades across much of America. Researchers for 2013's Knot Yet Report, which detailed "the benefits and costs of delayed marriage in America," highlighted "the great crossover" moment, around 1990, when the age at which women have their first child became lower than the age at which they get married.

And, while the rate for out-of-wedlock births among college graduates has risen in recent years, those who have most dramatically scrambled the old familial sequence are Americans who have either not graduated from high school or those who have graduated and attended some college: most of the working and middle classes. The Knot Yet researchers described the crossover as "The moment at which unmarried motherhood moved from the domain of our poorest populations to become the norm for America's large and already flailing middle class."[38] They contrast it with the unmarried lives of privileged, college-educated populations, who they imagine "meeting friends or dates for sushi. . . . after a day consulting with bosses and co-workers from their cubicles . . . parlaying the twenties into a time of self-improvement: going to grad school, establishing a career track, and achieving some degree of financial independence."

It's true that many of the circumstances that stem from a lack of financial security—from random police interrogations to perpetual job insecurity to crumbling housing options—make life for most Americans terrifyingly unpredictable. But it's not quite right to portray wealthy choices around marriage as carefully calibrated and those choices made by poor women as examples of flailing. The decisions that women, even financially insecure women, are making about when to have children and when (or when *not*) to marry are not necessarily emblematic of disarrayed thinking, a lack of planning, or otherwise being out of control.

Struggling single women with children are often operating based on the same impulses that guide the sushi-gobbling grad students who stand for a new kind of unmarried autonomy: a desire to fill their lives with meaning and direction, to live independently. They're just doing it with far fewer resources.

Pamela grew up in the Bronx; her family received welfare. Pamela's mother, who suffered from physical and mental ailments, stayed at home, and her father cleaned streets to earn benefits. Pamela discovered she was pregnant when she was seventeen. For Pamela and her boyfriend, who was thirty-four, abortion wasn't an option; their first, firm decision, was to have the baby. The second decision, she said, was to make a financial plan. She didn't have a job; she was set on going to college, which she had hoped to do outside New York, away from her alcoholic father. That part of her dream got scuttled, but she refused to back away from the idea of an education.

Many of her peers from high school, she said, dropped out of school after having babies. "Those that did graduate and the spouse wasn't around," she said, "didn't go to college. They ended up working full-time jobs, maybe at McDonalds or at a clothing store. I knew I didn't want that." Pamela had worked a paid internship during high school, socking away money, so that she could move. "The money I had saved for something else was going to be used to raise my daughter."

Pamela and her boyfriend wanted to stay together; he got a second job. "We formulated a plan of how everything would work and what bills should look like," she said. "How much he should make so that he could feel he was able to pay for everything without me working and just going to school." Although Pamela insisted on living away from the instability of her parents' apartment, her mother helped by babysitting for the first two years of Pamela's daughter's life.

"I gave birth in August," Pamela said. "A week later I was in school. Because I knew that if I would have took a break I probably would not have gone back. So, I said, no. I'm not just going to be another statistic. I'm going to go to college and I'm going to graduate. And that's exactly what I did. But the only way I was able to do that was because I had help around me and I had money saved." She graduated from New York's City College in 2014.

Pamela had remarkable determination, a cooperative partner, and educational and financial opportunities that are not readily available to many young women. However, even among those who are poorer than she, sociologists have found that there is agency—and a good deal of active, engaged decision-making—in the choice to become a mother and remain unmarried.

In some cases, yes, a lack of sex education and impediments to making birth control and abortion available combine to mean that women have far fewer choices than they should about whether or when to become mothers. From a broader historical perspective, improved access to contraception and abortion has resulted in a decrease in teenage pregnancy; the rate of teen pregnancy was as low in 2012 as it has ever been.

Most unmarried mothers today are in their twenties and thirties.[39] Sociologists have found that many of those pregnancies are, if not consciously planned, then at least not unwelcomed by many economically disadvantaged single women who are seeking exactly the same thing their more affluent peers are seeking: meaning, connection, fulfillment, ballast, direction, stability, and identity. But many American women do not have college course work to throw themselves into or careers that offer anything like a promise of future economic stability. They could put off babies as long as they'd like without expecting to land an appealing job or gain access to a fast-moving career track.

Like their more privileged contemporaries, low-income women are wary of throwing themselves into early marriages that might not be economically stable and, therefore, might further encumber them without a promise of emotional fulfillment. So, as science writer Natalie Angier has described, "childbearing . . . offers what marriage all too often does not: lifelong bonds of love."

Kathryn Edin and Maria Kefalas have written of how motherhood, despite the high probability that it will push a financially strapped woman closer to or further below the poverty line, nonetheless has an overwhelmingly "positive valence" for the single women choosing to have babies out of wedlock, since it provides them with an opportunity to make a seemingly active, hopeful choice.

Tanya, a thirty-year-old urban farmer and social activist from the Bronx, told me, after having spoken in public about being pregnant with her fifth child by three different ex-partners, that she was tired of hearing from people who said things like, "You seem so smart, you don't seem like someone who's misguided; I don't understand how you can be on your fifth child!" Fields feels that she was far from passive, far from anyone's victim. "Every one of my children was a choice," she said. "My children are not the product of bad decision making. Every one of my kids is wanted, loved, and cared for."

There are very logical reasons for women who aren't wealthy to have children while they are young. In youth, women with fewer financial resources have advantages that are more likely to disappear as they age: good health, living and able parents and aunts and uncles and siblings who can help with childcare and possibly a place to live. For young women born in difficult circumstances in today's economically striated America, there is not the sense of an infinite future, but rather a very difficult one, in which work, good food, and quality healthcare will only get scarcer, not only for the woman in question, but for her network of friends and family. "Until poor young women have more access to jobs that lead to financial independence," Edin and Kefalas have argued, "until there is reason to hope for the rewarding life pathways that their privileged peers pursue—the poor will continue to have children far sooner than most Americans think they should, while still deferring marriage."[40]

Anita Hill has considered this circumstance and told me, "If you're saying that women are much better off if they have children later in life, you also have to say as a policy maker that they will have childcare, housing, health care. All these things that will benefit them and that they will need to raise children." But we certainly don't promise our citizens childcare, housing, or quality healthcare; we don't ensure them educational paths that can lead to advancement. And thus, there is logic in acting on the few advantages—youth, family—that life does offer. Having a baby is its own way of exerting control over the future.

Edin and Kefalas argue persuasively in *Promises I Can Keep* that, based on their studies, across races, motherhood is an organizing and often stabilizing factor in unmarried female life: the thing that prompts women to get up in the morning, to take better care of themselves, to settle down, to perhaps stop using drugs or staying out late, or to return to school or form closer bonds with other family members. Their interview subjects told them of the benefits, including "My child saved me."

Though the researchers acknowledge that the economic costs of *having* the children does not make poor women better off, the reasons behind motherhood have everything to do with the urge to bring structure and fulfillment to their lives. What motherhood provides, according to Edin and Kefalas, "is the possibility—not the promise—of validation, purpose, connection, and order. More importantly, children allow mothers to transcend, at least psychologically and symbolically, the limitations of economic and social disadvantage. These women put motherhood before marriage not primarily out of welfare opportunism, a lack of discipline, or sheer resignation. Rather, the choice to mother in the context of personal difficulty is an affirmation of their strength, determination, and desire to offer care for another."[41]

This matches what unmarried thirty-five-year-old Ana Perez, a high-school dropout who had her first baby at nineteen, but went on to become a vice president at a financial-services company, told the *New York Times*. If she had not had the baby, she said, "I would have been much less productive. I would have spent all my time just hanging out."

Suitable Mates

Pamela is still with her boyfriend, the father of her daughter. But she doesn't want to marry him any time soon. "I always knew that marriage would not keep a man around," she said. "If I did get married and he wanted to leave, he would leave."

Pamela said that among her peers, not marrying is the norm. "I don't see people being married that often, and I see a lot of divorces if they were married," she said. "I see a lot of women being single mothers, and that's only what I see." Maybe in wealthier climes, she suggested, she'd know more legal couples. "But in an environment like I grew up in, the people around me have less education, probably didn't finish high school or just have their GEDs, and they don't have money."

Pamela considers herself fortunate to have a lasting relationship with the father of her baby. "I hear women becoming discouraged, saying there's not enough good men out there nowadays." She sees it, she says, in the South Bronx neighborhood where she was raised. "I don't feel like those men are somebody that I would like to marry or that I would like to raise a family with." When she was at City College, she said, "It's different; you see educated men. They're independent. They have something going for themselves and you can say to yourself, wow, you never know, there's a chance I can find someone who's educated, who's knowledgeable, that maybe I can connect with and build a relationship with. But I don't see that in my mother's neighborhood, and it's sort of discouraging."

Like the decision about whether and when to have children, the reasons that many women remain unmarried—even when they are in romantic relationships, often with the fathers of their children—aren't random, rash, or illogical. They are part of the story that has been unfolding for hundreds of years, in which women have come to understand that marriage, as a binding legal commitment entered into at the start of adulthood, may not be an institution that best serves their needs.

According to a Fragile Families and Child Wellbeing Study of unmarried couples with children, who were romantically together when their first child was born, there were a lot of good reasons for women to be hesitant about marrying their partners: 40 percent of fathers in the study had been incarcerated, a third earned less than $10,000 a year, 24 percent were unemployed. Forty percent of both the mothers and fathers in the study had dropped out of high school, and in 61 percent of couples, either the mother or the father had children by another partner.[42] Three years later, only 15 percent of the couples in the study had married, and 50 percent had broken up.

A shortage of eligible male mates is a phenomenon famously described by University of Chicago sociologist William Julius Wilson who argued in his seminal book, *The Truly Disadvantaged*, that the social and economic circumstances of impoverished urban neighborhoods has depleted the number of emotionally and economically robust young men. It's a serious argument. Just as surely as westward expansion drained the United States' East Coast of marriageable men, so, too, the systemic cycle of racism and poverty dramatically reduces the number of men available to marry. A 2014 Pew report[43] noted that for every 100 single women, there are only eighty-four employed single men; for every 100 single black women, there are only fifty-one employed single black men.

For African-American and Latino populations, this cycle includes sky-high incarceration rates. Thanks to long-time racial profiling and newer, codified stop-and-frisk procedures, black and Latino men—more likely to be poor—are far more susceptible to being stopped by police and put in jail for minor drug offenses. Nearly one-third[44] of black men born in 2001 are predicted to spend at least some time in prison during their lives.[45] A third of black high-school dropouts were in jail in 2010; that figure is less than half—just thirteen percent—for white high-school dropouts.[46] Over one million people are arrested for drug possession every year;[47] more than six hundred thousand for marijuana possession alone. Black people are incarcerated at about six times the rate of white people,[48] and the United States has more people incarcerated than the thirty-five top European countries combined.[49]

Having been convicted of a crime, in turn, makes it much harder for men to get jobs, leaving many with few choices other than to turn to illegal means of making money. In 1994, the federal government made it illegal for people in prison to receive Pell Grants.[50] People who have been convicted of a crime—and, in some cases, simply arrested[51]—can be evicted from public housing. As Michelle Alexander, author of *The New Jim Crow* puts it, once men have been to jail, "They're relegated to a permanent under caste. Unable to find work or housing, most wind up back in prison within a few years. Black men with criminal records are the most severely disadvantaged group in the labor market."[52] This makes it exponentially harder for them to be the stable mates on whom women might rely for economic or emotional ballast.

And again, economic struggle is not the exclusive domain of people of color. Hanna Rosin writes persuasively about how the collapse of blue-collar jobs around the nation—the shipping of manufacturing offshore—has resulted in decreased marriage rates around the country. Coontz points out that, even *before* the start of the recession, "the average employed guy with a high-school degree made almost $4 less an hour, in constant dollars, than his counterpart in 1979."[53] Even for those who are not living below the poverty line, the financial stress of unemployment, stagnated wages, high education costs, and the reverberations of the mortgage crisis make the prospect of partnering much more tenuous. Not just practically, but emotionally.

In a story about the pervasive health problems experienced by poor white women, journalist Monica Potts wrote, "In low-income white communities of the South, it is still women who are responsible for the home and for raising children, but increasingly, they are also raising their husbands. A husband is a burden and an occasional heartache rather than a helpmate." Poor women, Potts writes, "are working the hardest and earning the most in their families but can't take the credit for being the breadwinners. Women do the emotional work for their families, while men reap the most benefits from marriage."

Economists Betsey Stevenson and Justin Wolfers have explained that "money is related to love. Those with more household income are slightly more likely to experience that feeling. Roughly speaking, doubling your income is associated with being about four percentage points more likely to be loved." Perhaps, Stevenson and Wolfers guessed, having money makes it easier to find time to date, or maybe there are correlative reasons: "It's possible," the economists continue in a Valentine's Day editorial, "that other factors correlated with income, such as height or appearance, are the real source of attraction. Or maybe being loved gives you a boost in the labor market."[54]

It's also possible that *not* having money distracts a person from her personal life, or puts her in a dating pool with others who are *also* distracted by not having money. Financial tension makes marriages far more unstable. Impoverished communities have higher rates of depression, domestic violence, sexual abuse, and gun violence.

When (white) men had union-protected jobs at manufacturing plants and could get a good rate on a loan for a three bedroom house and had a pension plan, marrying one of them—especially when women didn't have these kinds of opportunities themselves—made sense. But when men are struggling and women are more capable than ever of economic, social, sexual, and parental independence, marriage doesn't just become unnecessary; bad versions of it can become burdensome and deleterious to women.

Jason DeParle's story about the two women in Michigan whose circumstances, we are to believe, are shaped by their marital status, reveals that the father of Schairer's three children "earned little, berated her often, and did no parenting." She later met and moved in with another man, but DeParle reports that, "It took a call to the police to get him to go." There's not much of a case that marrying either of these guys would have had a positive impact on Schairer's fortunes, economic or familial.

It's important to remember that, while poverty certainly makes single life harder, it also makes married life harder, so much harder that single life might be preferable. The number of married parents living below the poverty line increased by almost 40 percent between 2000 and 2012.[55] In his 2014 book, *Labor's Love Lost: The Rise and Fall of the Working-Class Family in America*, sociologist Andrew Cherlin points out that while the median income for dual-earning couples rose by 30 percent between 1980 and 2012, and the median income for single mothers rose by 11 percent, the median income for married but *single*-earning configurations did not rise at all. Marriage by itself did not automatically improve economic prospects; having two earners did.

Of course, single mothers in tricky financial circumstances might well benefit from a partner in non-economic capacities. Many women yearn for, and their lives might be significantly improved by, mates with whom they are in love, who offer them emotional support, who share the domestic labors, care for children, split the emotional burdens of life and family, whether or not they provide second incomes. But those good, well-matched, mates aren't simply available for the asking, and bad marriages—as well as the divorces that are often their conclusion—are economically and emotionally devastating, especially for women, and most especially for women who are already economically vulnerable.

Future Weddings

Emmalee works as a customer service representative in Brooklyn. Twenty-four, she is the mother of a toddler and lives with, but is not married to, the father of her child. "With marriage comes divorce," she said. "I just feel like you're probably a bit more separated from each other." Emmalee likes the way things are now. "I like being together with someone but not married," she said, but by the time she's thirty-five, "I can see myself pushing [for it]: Like, okay, I'm getting old, maybe I should get married, especially if I'm still with him. In another ten years or so, I would look into that."

Because it is now *possible* for women to live without marriage, because they are more able than ever before to have independent professional, economic, sexual, and maternal lives, marriage has become potentially *more* meaningful than ever before. As Edin and others have argued, the lack of correlation between childbearing and marriage leads marriage to have a "high symbolic value;" it's something that women and men feel is worth holding out for, waiting for, being prepared to enter responsibly.

The problem is, once again, that, in low-income communities, the opportunities to gain that steady footing are far fewer than they are for those with access to good educations and good jobs.

One favorite spin on these structural inequities, frequently put forth by conservatives, including Phyllis Schlafly, is that economically disadvantaged people don't marry because combining incomes can push family earnings too high to qualify for help from the government. And because of the way welfare laws are structured, this is true for some.

In addition to her earnings as a customer service representative, Emmalee receives food stamps, Medicaid, and help from the Women, Infants, Children program (WIC), which provides supplemental nutrition for low-income women and children up to five years old. "I make ends meet," she said. "I'm able to survive. I get a little help from the government without being married. If I was married, I probably wouldn't get that extra help from them." Emmalee lives with her boyfriend, the father of her child. She said that the question of government aid wasn't wholly behind their decision not to marry. "Not my end result," she said, "but kind of, yeah."

So, there are logical reasons why economic need might have an impact on choices women make about marriage. But it certainly doesn't have *enough* of an impact to account for the number of unmarried women out there. As Tim Casey from Legal Momentum pointed out, "Welfare has such a negative image in society; it has such a stigma attached to it. Nobody wants to be on welfare." People accept government help because they really need government help, not because it is a rewarding alternative to marriage. Welfare benefits, contra Schlafly, have never been "lavish"—far from it—and their value has only diminished over the decades.

Those who blame the rise of the welfare state for falling marriage rates, write Edin and Kefalas, fail to take this into account: "The expansion of the welfare-state could not have been responsible for the growth in non-marital childbearing during the 1980s and 1990s for the simple reason that in the mid 1970s, all states but California stopped adjusting their cash welfare benefits for inflation. By the early 1990s a

welfare check's real value had fallen nearly 30 percent. Meanwhile, marriage rates continued to decline while the rate of unmarried childbearing showed persistent growth."[56]

And then there's the fact that most struggling women are just as attached to the idea of their own financial independence and future stability as their more educated and privileged peers.

The Fragile Families study found that the factors most likely to influence whether a couple married within a year after the birth of a child were not only the man's employment and annual earnings, but also the woman's education and wage rate, showing that economic stability—coming from both partners in the relationship—is one of the keys to romantic stability.

Emmalee, who has an associate's degree, is determined to get more secure in coming years. "I would see myself in more of a career," she said, "Because [being a customer service representative] is not a career, this is just a job." Emmalee wants to be in law enforcement, she said, "Because I want a better life for my son. I want more for him." As a cop, she said, she'd have benefits and get pay raises. "I could probably get a house one day, and a car. The good stuff. And plus, I did go to college for something. What's really important to me right now that I can think of is more stability, definitely more stability, more certainty with my future."

Edin and Kefalas contend that work and economic ambition are keys to low-income women's vision of the future. The single mothers Edin spoke to, she said in a lecture at the University of Michigan, "believed it was vitally important and emphasized to us over and over again that both *they and* their partners are economically 'set' prior to marriage." Many of these women, Edin continued, "have a strong aversion to economic dependence on a man." They see their own economic stability, their jobs, as a "defense against patriarchal sex role expectations and a defense against bad behaviors," including substance abuse, cheating, and domestic violence, as well as "insurance" in case of a break up. "They're worried," said Edin, "that if they don't earn money they won't have the power to negotiate for equal say in the relationship."

For the hardest-working and lowest-paid Americans, it's easy to imagine that the dream might be *not* working, but staying home instead. But many of these economically challenged women feel that working for money is good for them and for their marriages. Adrianne Frech and Sarah Damaske did a study that showed that women who worked after having children were healthier physically and mentally by the time they hit forty than their peers who had not done paid work.[57] And, even for lower-earning women, who are far more likely to be exhausted, depressed, and hamstrung by inflexible shift work, *not working* did not provide relief. Stephanie Coontz cites a Gallup poll from 2012 revealing that women from low-income families who did not work outside the home were less likely than working mothers from the same income brackets to report having "smiled, laughed, or enjoyed themselves 'yesterday.'"[58]

"My family, they believe that the woman is supposed to take care of the children and even if they work, still their primary focus is on the children and the man really doesn't play a big role in that," said Pamela. "The man is just the moneymaker. The woman is supposed to cook and clean. I don't believe in that. I think the man should take a huge step in being involved in the child's life and being involved in the housekeeping." Pamela said that when she considers the gendered power dynamics of marriage, she thinks of "what my mother would take from my dad." Pamela described her father as "constantly abusive." She insisted that it's a situation she would never tolerate in her own life. "I'd be ready to walk away after the person doesn't change," she said. "You should be independent enough to not be treated that way."

Pamela wants to be a lawyer. "I feel pressure *not* to conform to gender roles because I don't want to be like my mom," she said. "My mom is stuck, and women [of her generation] who are like her are stuck. I honestly don't know why they feel that they're forced to stay with the man. . . ." Except, as she notes, that "If they are working, they're working as home-nursing aids or at a store; I don't see them taking more independent roles, like being a businesswoman or a teacher. That may be because they don't have the education to go ahead and fulfill those careers. But I do see most of them in the home."

The increased number of single mothers—and the fire in their bellies—is visible on a national stage. Even with the comparatively few women in positions of power, a number of them, including former Texas gubernatorial candidate Wendy Davis, Massachusetts Senator Elizabeth

Warren, Wisconsin Congresswoman Gwen Moore, and Maryland Senate candidate Donna Edwards, have lived and worked toward their professional goals as single mothers.

This presents another wrinkle. As one nurse wondered, in a marriage class attended by journalist Katherine Boo in "The Marriage Cure," her 2003 story on pro-marriage initiatives in Oklahoma, "How do you tell if he wants to marry you for the right reasons . . . ? When I wear my white uniform, guys around here know I'm working and chase me down the street to get their hands on my paycheck."[59]

Poor women are not rejecting marriage. They, like their wealthier peers, are delaying it until it's something they can be sure of, until they feel stable and self-assured enough to hitch themselves to someone else, without fear of losing themselves or their power to marriage. Rich, middle-class, and poor women all share an interest in avoiding the dangerous pitfalls of dependency that made marriage such an inhibiting institution for decades. They all want to steer clear of the painful divorces that are the results of bad marriages; they view marriage as desirable only as an enhancement in life, not a ratifying requirement.

The difference is that wealthier women have other avenues in which to direct their ambitions, have more hope of attaining economic independence, have the luxury of time and flexibility to delay childbearing and marriage while they pursue interests that, ironically, will put them in closer proximity to potential mates who share those interests and who themselves enjoy some stability. Thus, privilege replicates itself; the likelihood that better-off women will remain better-off on their own increases, as does the reality that many of them will eventually marry, and that, in turn, the marriages they enter into will further enhance their social, economic, and emotional lives.

But, critically, while they may be benefitting most publicly from the deferment of marriage, it's crucial to remember that privileged women no more invented liberation from marriage than they invented the idea of working to earn wages. These were all behaviors developed, out of economic necessity, by poor working women. When imitated by richer women who have more power to start with, they can be understood as beneficial; they can be seen as social progress and perhaps part of a movement, or at least a glamorized trend.

But in the disadvantaged communities in which they were born, these same shifts in behavior are read as vulnerability and victimhood and, yes, as pathology; they are cast as immoral, irresponsible, dangerous to communities and families, and as burdensome to the state. So, while it is true that we must address the cycle of poverty faced by single women and single mothers in low-income communities, it must begin with an understanding and acknowledgment that the high rates of singlehood in low-income communities are not accidental, and more crucially, that they do not signal a flaw in reasoning or morality.

As journalist Ta-Nehisi Coates has sensibly observed, "human beings are pretty logical and generally savvy about identifying their interests. Despite what we've heard, women tend to be human beings and if they are less likely to marry today, it is probably that they have decided that marriage doesn't advance their interests as much as it once did."[60]