

Marriage Comes with a Hefty Price for Working Women

Many Women Keep Only 35 Cents of Every Dollar They Earn

(NAPSA)—Two-thirds of all married couples now have both spouses working for wages. Working women now make up 59 percent of the American labor market, yet a married mother can often expect to only keep 35 cents of each dollar she earns working outside the home. In their new book, “Leaving Women Behind: Modern Families, Outdated Laws” (Rowman & Littlefield), Kimberley Strassel, John C. Goodman and Celeste Colgan show real-life examples of how our nation’s laws are making the lives of modern families more difficult than they need to be.

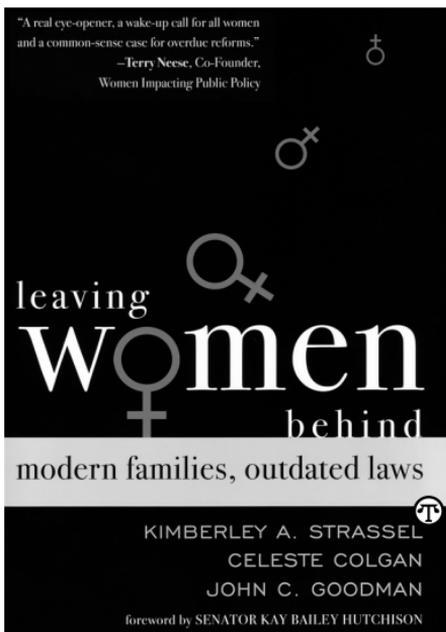
According to the book, the single most important socioeconomic change in the past 60 years has been the entry of women into the labor market. Unfortunately, while the culture has changed, the law hasn’t kept up. Tax law, labor law and a host of other institutions are still designed from top to bottom for a traditional Ozzie-and-Harriet lifestyle.

In their book, the authors detail a series of reforms needed to bring our institutions in sync with our 21st century lives.

For example, they point out that not every two-earner couple will want to each work 40-hour weeks. Rigid tax and employee benefits laws, however, make alternative arrangements next to impossible for people who need health insurance, pensions and other benefits.

Some solutions they propose to this and similar problems are:

- A flexible employee benefit system that makes it easier for dual-earner couples to obtain higher wages rather than unneeded, duplicate benefits, and for part-time workers to accept lower wages in return for more valuable health and retirement benefits
- Portable health and retire-



In 1940, two-thirds of all working households had one wage earner and a stay-at-home spouse, while today only about one in five households fit that pattern.

ment benefits, so that people are not penalized when they switch jobs

- A completely new approach to the treatment of spouses under Social Security wherein earnings sharing (where payroll tax contributions are divided like community property) could easily be applied to any new system of personal retirement accounts.

Strassel is an editorial writer for *The Wall Street Journal*, Goodman is president of the National Center for Policy Analysis (NCPA), and Colgan is an NCPA consultant. The NCPA is an internationally known nonprofit, nonpartisan research institute with offices in Dallas and Washington, D. C. that advocates private sector solutions to public policy problems.

“Leaving Women Behind” is available at booksellers, such as BarnesandNoble.com and at Amazon.com.