

While pregnant with my first child, a gentleman asked what I planned to do after my baby was born. At the time, I was certain I'd return to work as a restaurant manager following the perfunctory three-month maternity leave allowed by my employer. "Who will take care of your baby?" the man asked. I had yet to discern the question.

As it turned out, I didn't return to my full-time job, instead negotiating a three-fifths position. When the second baby came along, my husband and I decided it was more cost-effective for me to stay home—and it was best for our children and family. Although it wasn't a capricious decision, I couldn't understand its impact on my future. I was choosing a path that would ultimately limit my lifetime earning ability and would devalue me as a woman, a partner and a contributing member of society.

It is estimated that a college-educated woman will lose more than a million dollars in income over her lifetime, simply by having a child. Women who choose to "opt out" of their careers will, in most cases, not fully opt back in and won't recoup the loss of benefits, pension and career status they'd have enjoyed had they not focused on motherhood. Women still make 25 percent less than men at the same education level, and a recent study by The Georgetown University Center on Education and the Workforce shows that women need a Ph.D. to earn the same as men who hold a bachelor's. We are already behind, even before making the decision to give up our careers, even temporarily.

A Pregnant Pause



living out loud

BY KATHRYN MARTINI

The years I spent taking care of our family were of no financial value, and I have been forced over and over again to not only justify those sacrifices but also why I'm not in a better financial position today.

During an employment review a few months after returning to work, my supervisor said, "If you didn't have that baby attached to your apron strings, you would go very far in your career." I'll never know. I gave up the opportunities that would have come along to stay home with babies and round-the-clock crying, diapers, feedings, laundry, errands and housework. It seemed a noble, rewarding and fulfilling choice. My husband built his career and took care of us financially, while I took care of us in every other way.

When we divorced, the division of assets awarded me spousal and state-ordered child support based on our respective incomes. Now, seven years later, I'm forced back into court for a third time because my former husband feels the child support amount is unfair. He believes that

at this point I should be earning an income comparable to his—but without an education, and a résumé marked by what amounts to some part-time work and a whole bunch of volunteer experience, that hasn't been possible. It still isn't.

My ex has since remarried, to a childless woman with a career. He once told me how nice it was to be with someone who actually contributes. His comment was more than just caustic; the years I spent taking care of our family were of no financial value, and I have been forced over and over again to not only justify those sacrifices but also why I'm not in a better financial position today. It's humiliating, it sucks and it isn't fair.

Kristine Seguin agrees. She is a twice-divorced mother of three who gave up her career for years to be an at-home wife and mother. She's now reentered the workforce but is filled with constant turmoil, sharing, "What's frustrating is the guilt that I carry and the month-to-month fear. It is heart-stopping, breath-robbing fear that *this* will be the month I can't do it."

Wendy Malone was pre-med when she decided to stay home with her kids. She can't

imagine that time better spent, but following a divorce, she's back to square one. "I completely fucked myself by spending those 10 years relying on someone else's income," she says. "When we separated I was left with, and given, nothing and [have] no skills to properly support us." It's a common theme among divorced women with children. Now when I hear of a friend having a baby, I cringe inside a bit. My hope is that she will do everything possible to ensure her financial independence.

The system in place doesn't protect women and children—it still benefits men, and a woman's even fastidious contributions in the home don't count for much of anything. When my own daughters decide to have children, I will caution them against staying at home. This saddens me because I know that raising them myself was the right thing to do, it just came at a very high price: my own worth, self-esteem, and an uncertain future.

Malone isn't quite as cynical, and she wants her daughters to follow their hearts. She knows she will get herself back on track eventually. "I can always go back to school and make more money," she says, "but I can't get back the years that I'd have lost when my kids were babies." JO

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