The Economic Empowerment of Women: A Global Perspective

Edited by
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Dedication

This book is dedicated to: (a) the individuals whose shoulders I stand on, my parents, Mildred Vincent Gray and James J. Gray; (b) those who have supported me in this intense endeavor, my husband, Dr. Arthur Jackson and my children, Monique Lavinia Lownes, Robert Lefonia Lownes, Raco Michelle Lownes, and Monica Diane Jackson; and (c) those who I hope will carry my legacy forward, my grandson, Ryan Nicholas Lownes, and grandchildren not yet born.

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The commitment and dedication displayed by the authors and reviewers were incredible beyond compare and allowed us to produce an informative, well written publication.
Title of Book

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Preface

In the 21st century, women enjoy more freedom and power than ever before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital, and decision-making powers in the political, social, and business sectors.

The purpose of this book is to: (a) provide diverse viewpoints by combining academic findings on the economic status of women with on-the-ground action strategies for promoting access and equality; (b) identify trends, challenges, and solutions from local to global environments, while considering class, race, cultural, religious and gender realities faced by women; and (c) integrate the perspectives of feminist grassroots activists, educators, women's policy researchers, non-governmental organizations, social justice organizations, and leaders (labor, business and government) with the goal of strengthening the economic and political power of women as workers, business owners, caregivers, family providers, voters and leaders.

This book seeks to bring together accounts of the latest social, economic, health, education, and human development issues facing women around the globe.

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Chapter 1

Women’s Empowerment and Households’ Consumption-Savings Decisions

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Introduction

Women’s empowerment is tightly linked to the well-being and to the development process of nations. The traditional development economics literature as well as the newer behavioral economics research have found that more control over household outcomes by women at home, higher participation in the market-place and in society in general, has been associated with strengthening households’ assets, improved educational outcomes, and lower gender discrimination, among many other positive effects on societal outcomes.

With the advancement of the knowledge of the importance of empowering women in society at large, the objective of the chapter is to shed light on a series of regularities observed in households where the women’s intra-household bargaining power has a distinctive effect on the households’ choices and on the economy as a whole. Namely, when there are differences between the male and female members of the household in regard to the way in which households’ resources have to be allocated, it is important to have a deeper understanding of the underlying mechanisms that lead to the observable changes in the households’ decisions. With this in mind, we believe that the development of a stylized model analyzing the households’ decisions on current consumption and wealth accumulation would prove highly valuable to the field. The reason is two-fold: empirical observations are often mute about the processes that lead to them; and second, it provides a framework in which governments’ policies could be analyzed.
More specifically, we seek a higher understanding of the effect of empowering women on the households’ consumption-saving decisions. Using a collective utility model of household choice we find that when women’s preferences are given a larger weight, there is an unambiguous increase in the allocation of resources towards food (or equivalent subsistence goods such as clothing or shelter). These insights arise from a dynamic model in which households consume two goods—subsistence good and non-subsistence good—and need to satisfy a minimum consumption requirement of the subsistence good, we call it “food” for simplicity. Our model allows us to assess the effects of greater women’s empowerment, higher food prices, some trade policies, and policies that affect the consumption of the subsistence good on both the intra and inter-temporal allocation of resources by the household.

The chapter is organized as follows. In the next section we contextualize the importance and scope of women’s empowerment; after that we review the literature that is closer to the aims of the chapter; then we present the model; finally, we conclude with a discussion that connects our findings to policies and to the issue of empowerment in general.

**Women’s Empowerment**

Different lines of inquiry have documented a large array of positive effects coming from empowering women. These include faster economic growth, contemporaneous and inter-generational spillovers in human capital accumulation, less undernourishment, enhanced international competitiveness, and a better balance of market, institutional, and social norms that support the equal development of all individuals. The World Bank’s, World Development Report 2012, provides a thorough overview on women’s empowerment. See World Bank (2011).

In particular, the notion of women’s empowerment refers to providing equal access to women for the use and accumulation of economic endowments, market participation, have a voice in society, and ultimately shape desired outcomes. By granting rights, power, and resources, women are able to accumulate human capital, in terms of both health and education. With that at hand, guaranteeing access to markets allows them to have an active economic life, which in turn enhances their influence within the household and in society at large. Overall, women’s segregation can only hurt economies by the underutilization of productive ability in an evermore competitive global environment, where gender-based employment differences are ever harder to justify.
This way, women’s empowerment becomes fundamental in fostering development outcomes.

Amongst such outcomes, higher human capital accumulation, better health, nutrition, and life expectancy are tightly linked to women’s empowerment. At the household level, studies from different regions of the world (see next section) consistently show that greater control of the household’s resources by women lead to shifts in spending patterns that result in higher education, health, nutrition and food expenditures. Furthermore, these effects are long-lasting since they pass through to subsequent generations. It is here that the contribution of this chapter lies: what are the mechanisms by which greater empowerment within the household yields such results.

**Related Literature**

There is ample evidence of the importance of social factors inside or outside the households in affecting the household’s short and long-term decisions. Fehr and Hoff (2011), Mullainathan et al. (2008), Brune et al. (2010) provide different instances in which social influences shape households’ preferences. Our narrower focus concerns the household’s allocation of resources. There is a large body of literature (Lundberg et al. 1997; Hoddinott and Haddad, 1995; and Quisumbing and Maluccio, 1999) that show how the same amount of income allotted to either the female or male member of the household is spent differently, underscoring women’s focus on nutrition, education and clothing.

In particular, Lundberg et al. (1997) find that direct transfers to women in the U.K. led to larger expenditures on clothing arising from such redistribution. An analogous experiment is reported for Mexico by Rubalcava et al. (2009), in which clothing expenditures increased as well. Similar findings are reported for Cote D’Ivoire by Hoddinott and Haddad (1995), where raising the share of women’s income increased household expenditures on food and reduced those in tobacco, alcohol, and status consumer goods. A survey approach to intra-household resource allocation can be found in Haddad et al. (1997). In a similar spirit, other studies test the effect of women’s individually-controlled assets and human capital. Quisumbing and Maluccio (1999) find both forms of empowerment to have a positive effect on children’s clothing and education. Allendorf (2007) documents that women’s land rights result are associated with better health and significantly less under-nourishment of their children. For Ghana, Doss (2006) shows that
women’s access to business assets, farmland and savings lead to higher food shares in household expenditures.

From the broad set of welfare enhancing effects of empowerment, we wish to distinguish those related to consumption (e.g. clothing or food) from those that affect the children’s education. The underlying reason is the focus of our modeling approach, in which women and men differ in their view about the optimal allocation of household’s resources in regard to survival related goods relative to more general consumption goods. Also, we take as given the household’s resources so that all our results stem from an increase in women’s voice regarding their preferences.

The Model

The model in this chapter builds on Bourguignon and Chiappori’s (1992) collective utility model with intra-household bargaining power for women. This framework serves as the starting point to devise an analytical structure in which we can disentangle the path from increased women’s power to the household’s consumption-saving decisions. For a similar analytical framework with endogenous power, see Basu (2006).

We model a representative household that has to decide on the intra-temporal allocation of resources between consumption of food and of a numeraire good, and also an inter-temporal one, between current consumption and savings. We also assume that food, which could also stand for any other survival related good such as clothing, is subject to a minimum requirement or subsistence level. In the model, the household is endowed with a known, though variable, amount of resources every period. We abstract from any considerations on the distribution of income within the household and its possible effect on women’s power.

The specifics of the model are as follows. Households consume two goods: a subsistence good called “food” (f) on which they need to satisfy a minimum subsistence level (s) and non-subistence consumption good (x), which represents the numeraire good. Households’ collective utility is given by the weighted average of the utility functions of the woman and the man, the weights being the corresponding individual’s intra-household bargaining power. Let each individual’s utility function be represented by Cobb-Douglas utility functions with α being the preference parameter for food for women and β being the same for
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men, $1 > \alpha > \beta > 0$. Let $\theta$ be the woman’s intra-household bargaining power, $0 \in [0,1]$ so that the man’s power is $(1 - \theta)$. Hence, the household’s collective utility is given by the following:

$$u(f_t, x_t; s) = \left[ \theta(f_t - s)^\alpha x_t^{1-\alpha} + (1 - \theta)(f_t - s)^\beta x_t^{1-\beta} \right]$$

Taking as given the interest rate ($r$), the relative price of food ($p$), initial wealth ($a_0$), and the woman’s power ($\theta$), the representative household’s collective utility maximization problem is:

$$\max \left\{ f_t, x_t, a_{t+1} \right\} \sum_{t=0}^\infty \delta^t u(f_t, x_t; s)$$

subject to the budget-constraints:

$$pf_t + x_t + \frac{a_{t+1}}{1+r} \leq e_t + a_t \text{ for } t = 0, 1, 2 \ldots \text{and } a_0 \geq 0$$

where $\delta \in (0,1)$ is the discount factor, and $\delta(1+r)=1$. This assumption allows us to disregard the over- or under-accumulation of assets that could in turn have an effect on interest rates.

Based on Basu (2006), we know that a solution to this problem exists. Furthermore, in this version of the model with $\theta$ constant, we show that the solution is unique. First, we prove the following Lemma.

**Lemma 1:** Within each period’s consumption, the expenditure ratio of food to the non-subsistence good is bounded:

$$\frac{\alpha}{1 - \alpha} \cdot \frac{p(f_t - s)}{x_t} \cdot \frac{\beta}{1 - \beta}$$

**Proof:** All the proofs are provided in the Appendix.

Given that each of the household’s members’ preferences are strictly concave and continuous, the price vector is strictly positive, and the household’s income is non-negative, an optimal choice of food and the non-subsistence good can be found as a function of the woman’s power in the household. In the following Proposition, we show that the afore-mentioned optimal choice, which is an outcome of the representative household’s collective utility maximization problem, exists and is unique.

**Proposition 1:** The solution to the representative household’s collective utility maximization problem, given the budget constraints men-
tioned before, exists and is unique. The optimum expenditure ratio between food and the numeraire good is constant over time.

**Proof:** For a detailed proof, see Appendix. Here is a sketch of the proof. Manipulating the first order conditions of the collective utility maximization problem, we get an equation, the solution of which gives us the optimum expenditure ratio between food and the numeraire good. The left hand side of the equation is decreasing in the ratio and ranges from 0 to ∞, whereas the right hand side is a constant given by a function of θ. Hence the solution exists and must be unique. Also, this optimum ratio turns out to be a function of just the parameters of the model α, β and θ; hence it is constant over time.

Next, we show that the solution is characterized by an increase in food consumption as women’s power rises. This is consistent with all the empirical findings reported in the previous section. This way, the more the household’s collective utility represents that of the woman’s, i.e., the more is the woman’s power or “say” in the household, given by θ, the more is spent on food relative to the numeraire good.

**Proposition 2:** The representative household’s collective utility maximizing expenditure ratio between food and the numeraire good increases as (i) the woman’s power (θ) increases, (ii) the price of the food (p) decreases, and (iii) the preference parameters for food for the individual members (α for women or β for men) increases.

**Proof:** For a detailed proof, see Appendix. Here is a sketch of the proof. Recall (from the proof of Proposition 1) that the optimum expenditure ratio is a solution of an equation whose left hand side is decreasing in the ratio and right hand side is a constant. As the woman’s power (θ) increases, the right hand side shifts down leading to an increase in the optimum ratio. The left hand side shifts up as the price of the food (p) decreases or the preference parameters for food α or β increases. In these cases, the right hand side remains constant and hence the optimum ratio rises.

The dynamic solution to the problem features consumption smoothing, so that every period, a constant amount of the consumption of both goods is preferred, and it echoes the intra-temporal solution as far as the allocation of resources is concerned. Namely, that the larger the women’s say in the household is, the more is spent on the subsistence good within the household and less on the numeraire. Letting γ represent the equivalent weighted preference for food that yields the same...
allocation as the collective household utility, this bias towards food is captured by the consumption path implied by the following equations:

\[
pf^* = \gamma \left( \frac{r}{1+r} \right) \left[ \sum_{j=0}^{\infty} \left( \frac{1}{1+r} \right)^j e_{t+j} + \alpha_t \right] + (1 - \gamma)ps
\]

\[
x^* = (1 - \gamma) \left( \frac{r}{1+r} \right) \left[ \sum_{j=0}^{\infty} \left( \frac{1}{1+r} \right)^j e_{t+j} + \alpha_t \right] - (1 - \gamma)ps
\]

These expressions show that the consumption of each of the goods is given by the life-time present discounted value of the household’s wealth, so that the household’s consumption is determined by its permanent income. It is also important to note the effect that the subsistence bound has on each of the consumption goods: the minimum consumption requirement of food shifts a constant amount of resources towards subsistence good consumption away from the non-subsistence good (given by the last term on the right-hand side on each of the equations).

In the next Proposition we show that, in the absence of uncertainty, savings are a pure consumption smoothing mechanism used to guarantee a constant income stream. This constant income stream in turn is allocated between food and the non-subsistence good governed by the man and the woman’s preference for food and the intra-household power distribution among them.

**Proposition 3:** Under no uncertainty, the total expenditure of the household, and thus the savings every period, does not depend upon the power distribution within the household or the preference parameters for food or the numeraire good.

**Proof:** For a detailed proof, see Appendix. Here is a sketch of the proof. It is clear from above that although the household’s collective utility maximizing choice of food and non-subsistence good depends on \( \gamma \), which in turn depends on the preference parameters and women’s power, the total expenditure on both the goods is independent of that. This gives us the permanent income of the household. Hence, period savings are given by the difference between current earnings and the household’s permanent income, as illustrated by:
Based on the analysis of the household’s savings and consumption decisions, the timing of the model can be thought as one in which once the inter-temporal allocation is resolved, then the intra-temporal choices for food and the numeraire good are implemented.

**Policy Analysis and Conclusion**

This chapter provides a theoretical framework which transparently deals with the economic empowerment of women and its effect on the household’s resource allocation. It shows how greater economic empowerment of women can be modeled, and brings about all the channels through which it operates. In particular, it sheds light on the importance of women in subsistence related goods such as food and clothing closely related to better health and productive development outcomes. These findings are consistent with the findings from field experiments from around the world, in which women’s say on the allocation of household’s resources are tightly linked to higher food and clothing expenditures.

Our framework links the power of women in the household’s collective utility to an increase in the consumption of subsistence related goods. Moreover, the model is rich enough to analyze exogenous changes in food prices, say, due to internal price pressures, international shocks, or trade policies. In this regard, we find that because of the subsistence bound, food consumption becomes less responsive to increases in food prices, first because the degree of substitution is bound by the minimum consumption requirement, and second, the numeraire good is decreasing in food prices which serve as a source of additional resources that can be allocated towards food consumption.

This first-principles approach to women’s empowerment lays the foundation for more realistic extensions of the model such as allowing for earnings uncertainty, borrowing constraints, human and physical capital accumulation, and gender based differences in discount rates and risk aversion.
References


Appendix

Households consume two goods: subsistence good called “food” (f) on which they need to satisfy a minimum subsistence level (s) and non-subsistence consumption good (x), which represents the numeraire good. Households' collective utility is given by the weighted average of two Cobb-Douglas utility functions:

\[ u(f_t, x_t; s) = \left[ \theta (f_t - s)^{\alpha} x_t^{1-\alpha} + (1 - \theta) (f_t - s)^{\beta} x_t^{1-\beta} \right] \]

where \( \alpha \) is the preference parameter for food for women and \( \beta \) is the same for men, \( 1>\alpha>\beta>0; \theta \) is the woman's intra-household bargaining power, \( \theta \in [0,1] \). Taking as given the interest rate (r), the relative price of food (p), initial wealth \( a_0 \), and the woman's power (\( \theta \)), the representative household's collective utility maximization problem is:

\[
\max_{\{f_t, x_t, a_{t+1}\}} \sum_{t=0}^{\infty} \delta^t u(f_t, x_t; s)
\]

subject to the budget-constraints:

\[ pf_t + x_t + \frac{a_{t+1}}{1+r} \leq e_t + a_t \quad \text{for} \quad t = 0, 1, 2 \ldots \; \text{and} \; a_0 \geq 0 \]

where \( \delta \in (0,1) \) is the discount factor, and \( \delta(1+r)=1 \).

The Lagrangian function for the household’s problem is given by:

\[ L = \sum_{t=0}^{\infty} \delta^t \left[ u(f_t, x_t; s) + \lambda_t \left( e_t + a_t - pf_t - x_t - \frac{a_{t+1}}{1+r} \right) \right] \]

The first order conditions that characterize the solution to this problem are, for t=0,1,2,\ldots,

\[
\begin{align*}
p\lambda_t &= \left[ \theta \alpha (f_t - s)^{\alpha-1} x_t^{1-\alpha} + (1 - \theta) \beta (f_t - s)^{\beta-1} x_t^{1-\beta} \right] \quad (A1) \\

\lambda_t &= \left[ \theta (1 - \alpha) (f_t - s)^{\alpha} x_t^{1-\alpha} + (1 - \theta) (1 - \beta) (f_t - s)^{\beta} x_t^{1-\beta} \right] \quad (A2) \\

\lambda_t &= \lambda_{t+1} \quad (A3) \\

pf_t + x_t + \frac{a_{t+1}}{1+r} &= e_t + a_t \quad (A4)
\end{align*}
\]
The Intra-temporal Problem

**Proof of Lemma 1:** Equations A1 and A2 provide the optimal intra-temporal relation between \( f_t \) and \( x_t \):

\[
p = \frac{[\theta \alpha (f_t - s)^{\alpha - 1} x_t^{1-\alpha} + (1 - \theta) \beta (f_t - s)^{\beta - 1} x_t^{1-\beta}]}{[\theta (1 - \alpha) (f_t - s)^{\alpha - 1} x_t^{-\alpha} + (1 - \theta) (1 - \beta) (f_t - s)^{\beta} x_t^{-\beta}]}
\]

or,

\[
\theta (f_t - s)^{\alpha} x_t^{1-\alpha} \left[ \frac{\alpha}{p(f_t - s)} - \frac{(1 - \alpha)}{x_t} \right] = (1 - \theta) (f_t - s)^{\beta} x_t^{1-\beta} \left[ \frac{(1 - \beta)}{x_t} - \frac{\beta}{p(f_t - s)} \right]
\]

or,

\[
\left( \frac{f_t - s}{x_t} \right)^{\alpha - \beta} \left[ \frac{\alpha - (1 - \alpha) p(f_t - s)}{x_t} \right] = \frac{(1 - \theta)}{\theta}
\]

\[[A5]\]

Since \( \alpha > \beta \), we must have \( \alpha/(1-\alpha) > \beta/(1-\beta) \). Hence, \( (1-\theta)/\theta > 0 \) implies that

\[
\left[ \frac{\alpha}{(1 - \alpha)} - \frac{p(f_t - s)}{x_t} \right] > 0 > \left[ \frac{\beta}{(1 - \beta)} - \frac{p(f_t - s)}{x_t} \right]
\]

or,

\[
\frac{\alpha}{(1 - \alpha)} > \frac{p(f_t - s)}{x_t} > \frac{\beta}{(1 - \beta)}
\]

**Proof of Proposition 1:** Let us call \( (f-s)/x = X \). Hence, equation A5 implies that

\[
x_t^{(\alpha - \beta)} \frac{[\alpha - (1 - \alpha) p X_t]}{[(1 - \beta) p X_t - \beta]} = \frac{(1 - \theta)}{\theta}
\]

The right hand side of the equation is independent of \( X_t \) and the left hand side is decreasing in \( X_t \) because differentiating the l.h.s., we get:
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\[
\frac{[(1 - \beta)pX_t - \beta][\alpha - (1 - \alpha)pX_t]}{X_t^{1-(\alpha-\beta)}} - pX_t^{(\alpha-\beta)}(\alpha - \beta)
\]

\[
= \frac{[(1 - \beta)pX_t - \beta]^2}{[(1 - \beta)pX_t - \beta]^2}
\]

\[
= \frac{[(1 - \beta)pX_t - \beta][\alpha - (1 - \alpha)pX_t](\alpha - \beta) - pX_t(\alpha - \beta)}{X_t^{1-(\alpha-\beta)}[(1 - \beta)pX_t - \beta]^2}
\]

\[
= \frac{[(\alpha(1 - \beta) + \beta(1 - \alpha) - 1)pX_t - \alpha\beta - (1 - \alpha)(1 - \beta)(pX_t)^2](\alpha - \beta)}{X_t^{1-(\alpha-\beta)}[(1 - \beta)pX_t - \beta]^2}
\]

\[
= \frac{pX_t\left[\frac{\alpha}{(1 - \alpha)} + \frac{\beta}{(1 - \beta)} - \frac{1}{(1 - \alpha)(1 - \beta)}\right] - (pX_t)^2 - \frac{\alpha}{(1 - \alpha)(1 - \beta)}(1 - \alpha)(1 - \beta)(\alpha - \beta)}{X_t^{1-(\alpha-\beta)}[(1 - \beta)pX_t - \beta]^2}
\]

\[
< \frac{2pX_t\frac{\beta}{(1 - \beta)} - (pX_t)^2 - \frac{\alpha}{(1 - \alpha)(1 - \beta)}(1 - \alpha)(1 - \beta)(\alpha - \beta)}{X_t^{1-(\alpha-\beta)}[(1 - \beta)pX_t - \beta]^2}
\]

because \((\alpha - \beta) < 1\)

\[
= \frac{-\left[pX_t - \frac{\beta}{(1 - \beta)}\right]^2 - \frac{\beta}{(1 - \alpha)}\left[\frac{\alpha}{(1 - \alpha)} - \frac{\beta}{(1 - \beta)}\right]}{X_t^{1-(\alpha-\beta)}[(1 - \beta)pX_t - \beta]^2} < 0
\]

Also, we know that

\[
\frac{\alpha}{1 - \alpha} > pX_t > \frac{\beta}{1 - \beta}
\]

and as \(X_t \to \beta/p(1-\beta)\), we have

\[
X_t^{(\alpha-\beta)}\frac{[(\alpha - (1 - \alpha)pX_t]}{[(1 - \beta)pX_t - \beta]} \to \infty > \frac{(1 - \theta)}{\theta}
\]

As \(X_t \to \alpha/(p(1-\alpha))\), we have

\[
X_t^{(\alpha-\beta)}\frac{[(\alpha - (1 - \alpha)pX_t]}{[(1 - \beta)pX_t - \beta]} \to 0 < \frac{(1 - \theta)}{\theta}
\]
This suggests that a solution to the equation
\[
X_t^{(\alpha-\beta)} \frac{[\alpha - (1 - \alpha)pX_t]}{[(1 - \beta)pX_t - \beta]} = \frac{(1 - \theta)}{\theta}
\]
events and the solution is unique. In addition, the solution is just a function of the parameters \(\alpha, \beta, \theta\) and \(p\). Hence the solution is constant over time.

**Proof of Proposition 2**: Now we can find comparative statics around the solution \(X^*\). As \(\theta\) increases, the r.h.s. goes down and l.h.s. remains unchanged, hence \(X^*\) goes up. As \(p\) increases, the l.h.s. goes down and r.h.s. remains unchanged, hence \(X^*\) goes down. As \(\alpha\) increases, \(X^*\) goes up always and as \(\beta\) increases, \(X^*\) goes up if \(X^* \leq e^{1/(\alpha-\beta)}\).

Because the solution is unique, there exists a \(\gamma \in (\beta, \alpha)\) such that \(X^* = \gamma/p(1-\gamma)\).

**The Inter-temporal Problem**

The previous analysis describes the intra-temporal allocation of the two goods as a function of the women’s and men’s preferences, as well as of women’s power within the household. Now we turn to see how the household’s consumption-saving decisions are shaped by women's preferences and empowerment. Turning back to the household's first order conditions, we observe that equations A1 and A2 together with equation A3, reflect the inter-temporal desire to smooth consumption: the marginal utility associated to the consumption of each good has to be constant over time. This way, we find that:

\[
\begin{align*}
f_t &= f_{t+1} = f \forall t & \quad & \text{(A6)} \\
x_t &= x_{t+1} = x \forall t & \quad & \text{(A7)}
\end{align*}
\]

Proof of Proposition 3: With the intra-temporal solution to \(f\) and \(x\), we can use the budget constraint (equation A4) and iterate forward to find:

\[
(f^* - s) = \frac{γ}{p} \left(\frac{r}{1+r}\right) \left[\sum_{j=0}^{∞} \left(\frac{1}{1+r}\right)^j e_{t+j} + a_t - \left(\frac{1+r}{r}\right) ps\right]
\]
These expressions show that the consumption of each of the goods is given by the life-time present discounted value of the household’s wealth, so that the household’s consumption is determined by its permanent income. Based on the above, household’s savings are given by:

\[ S_t = e_t - pf^* - x^* \]

\[ = e_t - \left( \frac{r}{1+r} \right) \left[ \sum_{j=0}^{\infty} \left( \frac{1}{1+r} \right)^j e_{t+j} + a_t \right] \]
Chapter 2

Women and Disaster Management

Jennifer Martin

Introduction

Women are disadvantaged when compared with men in disaster events and disaster management processes. They are deprived of equal access to capital in the decision-making powers that span the political, social and business sectors. It is widely known that disasters affect women and men differently. Yet gender issues continue to be overlooked in disaster planning with poor understanding of gendered vulnerabilities and risks to disasters (United Nations, 2007). A gendered balanced approach is central to disaster risk reduction. This requires a partnership between men and women at all stages and levels of disaster management. Sustainable development requires disaster mitigation and preparedness as well as recovery and reconstruction plans. Hazards are inevitable but disasters are not. Numerous disasters could have been avoided or mitigated if disaster reduction measures had been in place.

The capacity to withstand a disaster is determined by the level of social, economic and cultural vulnerability. Gender is a root cause of social vulnerability to disasters. ‘Interacting with a host of other social structures and shaped by cultural and physical environments, gender relations pre-condition people's ability to anticipate, prepare for, survive, cope with, and recover from disasters’ (UN/ISDR 2002, p. 10). A key element of disaster preparedness is the incorporation of a gender perspective into all stages of disaster planning. This chapter explores natural hazards and disaster vulnerability using a gender mainstreaming perspective. A focus is on the collection of reliable gender and age disaggregated data for assessing capabilities and vulnerabilities. The Black Saturday bushfires in Australia are analyzed focusing on two of the worst hit communities of Kinglake and Marysville both located in the Shire of Murrindindi, with reference to Strathewen in a neighboring
Shire. These three townships accounted for over half the lives lost in the bushfires. Institutional, organizational and policy considerations are also discussed.

**Natural Hazards and Disaster Vulnerability**

A disaster, or actualized hazard, is an emergency that does not match the society’s resources to recover (Dimitrijevic, 2008). Thus, disaster risk is created by the interaction of a natural hazard and vulnerability. Vulnerability is determined by physical, social, economic, psychological and attitudinal factors. While natural hazards can occur anywhere, it is the least developed countries that are generally most affected due to higher levels of vulnerability. It is not possible to generalize between disasters; regardless of how “natural” disasters are their impacts are profoundly discriminatory due to contextual differences (Oxfam, 2005). The level and nature of the impact is influenced by pre-existing social structures and social conditions and how gender is configured within these.

Different groups have varied levels of vulnerability in disaster situations with women seen as having increased levels of vulnerability in patriarchal societies due to their subordinate position, reproductive and caring roles. The term, “intersectionality” refers to the relationship between gender and other aspects of identity that are sources of systemic discrimination (Riley, 2004). This includes discrimination on the basis of class, race, ethnicity and culture, sexuality, age, disability, physical ability, mental health and citizenship status. It is useful to distinguish between physical, psychological and social vulnerability with it noted that there is considerable overlap between these. Physical vulnerability includes access to money and housing as well as physical heath and well-being factors. Psychological vulnerability includes issues of power and feeling in control over one’s life and mental health and wellbeing with social vulnerability focusing on inclusion (or lack thereof) in decision-making processes and integration into the community.

The focus of relief and recovery efforts following Black Saturday have focused primarily on physical vulnerability related to finances and housing. Pre-existing resources are a reliable indicator of vulnerability or resilience. The resources essential for survival and recovery are unevenly distributed within all societies resulting in different impacts from equally hazardous situations. Those who are generally hardest hit are:
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- Women;
- Poor and low income households;
- Single parent households;
- Socially isolated households;
- Recently arrived residents, immigrants, foreigners;
- Senior citizens, children and young people;
- People with a disease or a mental or physical disability;
- Undocumented residents; refugees, war veterans;
- Indigenous populations, and subordinate ethnic groups;
- Institutionalized populations; and
- Homeless residents. (Bradshaw 2004, p.12)

Numerous people experience multiple levels of disadvantage in a disaster. The mapping of social, political and technical vulnerability risks in a region can provide extremely useful baseline data for disaster planning. Social vulnerability mapping identifies vulnerabilities of different population groups. Special consideration needs to be taken into account for pregnant women, women with infants, women with uterine prolapse and women with urinary incontinence. Concern is also needed for those with; differential abilities, adolescent headed households, HIV/AIDS and transgendered people (Murthy, 2008). Differential abilities include physical and mental capacities and resources as well as economic, with means of evacuation a key consideration. Political vulnerability is concerned with the degree of community autonomy in decision-making with increased autonomy associated with reduced vulnerability (Bradshaw, 2004). Technical components are primarily focused on the ability to resist or minimize the impact of the disaster and infrastructure. Rao and Kelleher (2005) recommend collecting gender disaggregated data on policy reform, advocacy, capacity building, analytic frameworks, program development and monitoring systems to assist in strategic planning.

In disaster rescue operations personnel are generally men making women and girls particularly vulnerable to sexual abuse as witnessed in the case of the 2004 Bangladesh floods and cyclone. Transgendered peo-
people can also experience abuse and discrimination in relief efforts. Increased sexual abuse and physical violence has been evident in international disaster relief efforts in camps and emergency shelters that are overcrowded and lack privacy (Delaney and Schrader, 2000; Murthy, 2008). Those most vulnerable to sexual abuse in shelters are those experiencing multiple disadvantages, often struggling prior to the disaster. This was the case in Sri Lanka following the 2004 tsunami, where more wealthy women were able to afford private arrangements or stay with relatives while those who were poor or marginalized remained in relief camps. There is also an increase in relationship violence and child abuse following disasters. In the aftermath of the 2010 Canterbury earthquake in New Zealand there was a reported 53% increase in domestic violence call outs. Recent preliminary research findings have identified an increase in family violence after Black Saturday.

In disaster relief efforts worldwide payments to female household heads is the preferred means of income distribution with research on post disaster recovery indicating that payment to males is more likely to result in spending on alcohol and gambling (World Bank, 2009).

**Gender Mainstreaming**

The experiences of women and men are shaped by biological, psychological, social and cultural forces that influence needs, concerns, capacities and expectations. The process of mainstreaming gender into disaster recovery and reconstruction takes these differences into account (Dimitrijevics, 2008). A gender perspective looks beyond the practical needs to the relationships between men and women and responsibilities. Women and men have short term needs and long term interests in disasters. A lack of attention to gender equity in disaster planning increases women’s economic vulnerability (Enarson & Fordham, 2000). Studies of disasters reveal gendered economic impacts with women generally more adversely affected than men. Those women hardest hit are those working from home. These women not only lose productive assets, they also lose work. Community data, discussed later in this chapter, assists in identifying who these people are and the numbers affected.

Anecdotal evidence suggests that men and women lost jobs in equal numbers following Hurricane Mitch. However women were slower than men to return to paid work and reduced work hours due to immediate post disaster needs of juggling work and caring for children,
and or parents, and securing relief items (World Bank, 2009). Caring roles in temporary accommodation can be much more difficult with childcare arrangements disrupted. Loss of employment, reduced income, increased workloads and difficult work and home conditions can impede recovery from disasters for both men and women. However, due to gender inequality, women recover more slowly than men from economic losses. It is important to note that employment gains for women (mostly middle class) can occur in the areas of disaster relief counseling and case management services as seen in the aftermath of Black Saturday and Hurricane Mitch. Short term changes in gender roles can occur but likewise gender roles can also become more entrenched.

Women’s workloads can increase dramatically, particularly for female household heads who have lost jobs and income following the disaster. They need to find new sources of income to replace household possessions, rebuild businesses and meet children’s needs. For some women this may mean taking on additional employment or postponing retirement. Workloads increase with new forms of work arising from the disaster as well as expanded caregiving roles including meeting both physical and emotional needs of partners, children, parents and other dependents. The conditions of women’s work can deteriorate due to disrupted households and living conditions. Temporary relocation or emergency evacuation can disrupt family, employment and education. In emergency evacuations, women and children may be asked to leave first as witnessed in the case of Cyclone Tracy in Darwin, Australia and the Red River flood in the United States (World Bank, 2009). Some disasters have seen increases in female headed households as they are less mobile after a disaster due to caring roles and responsibilities. The method of distribution of relief funds is significant as it can inadvertently disempower one gender.

A consistent approach to mainstreaming gender at policy, project and program levels is required while respecting national, state, regional, local and other variations including culture. The framework developed by Moser, Tornquist, and van Bronkhorst (1999), further developed by Bradshaw (2004), is useful for conducting a gender analysis that disaggregates data and information according to gender. This includes consideration of gender experiences in profiling needs assessments and the division of labor in a community. Consideration is required of what resources are available and who has access to and control over these.
Further analysis of who controls outputs and benefits sheds light on preferences and motivations and potential risks involved. A gender analysis of social institutions, including inter-household and intra-household, leads to increased understandings of interdependent relationships and rights and responsibilities, obligations and patterns of interaction both within the family and beyond. This assists in understanding the social organization of larger networks and gender differences according to roles, functions and access to resources. The starting point for gender mainstreaming is the collection of disaggregated gender data broken down by age.

**Data Collection for Recovery Planning**

Regardless of the magnitude of a disaster, there is a general failure worldwide to collect data and information for recovery planning that includes data on the diverse groups and sub groups within the community (World Bank, 2009). Without such data to inform a gender analysis, disaster recovery efforts and outcomes will be inequitable. This can result in inappropriate interventions affecting livelihood, education and the social structure of the community that often changes following a disaster. Reliable baseline gender disaggregated data is required to develop relief efforts that assist women and men equally, as well as addressing the needs of less powerful or more vulnerable members of the community. Data for assessing capacities and vulnerabilities includes:

- **Community**: history, demographic trends, social networks, household structure, local power structures, local community languages, control over key economic assets;

- **Employment**: work patterns and skills, working conditions for men and women in major industries and occupations, migrant workers and sole providers, poverty and unemployment rates; networks, associations and cooperatives, division of labor;

- **Disaster vulnerable groups**: female-headed households, pregnant women, people with disabilities, vulnerable home workers, Indigenous and older people. (adapted from World Bank, 2009)

Well-designed recovery planning is based upon an assessment of the specific needs of gender groups. In most cases, this information is not available at the time of a disaster so a snapshot of the country’s gender profile is a useful tool to provide useful information on legal, social and
economic patterns that can assist in disaster recovery. Basic information includes socio-economic roles of women and men and how they relate to assets in terms of access, control and decision making (World Bank, 2009). Community vulnerability profile information is often best provided by organizations working with these groups (Enarson & Fordham, 2001).

**Institutional and Organizational Considerations**

In Australia, like all other regions of the world, women and men are unequal in terms of legal, social and economic rights and entitlements. In disasters worldwide, the short term funding and nature of many disaster projects, patriarchal bureaucratic hierarchies and workplace culture have been identified as common obstacles to the adoption of a gender mainstreaming approach (Riley, 2004). Leadership in government in Australia at all levels is chronically under-represented by women. A main reason for the perpetuation of this inequality is institutional frameworks, both formal and informal, that replicate organizational structures consistent with dominant social and cultural beliefs and practices. Institutions are concerned with rules for achieving social and economic ends with organizations concerned with service delivery.

Organizations have the capacity to inform institutions by following or challenging these rules. This requires an organizational change approach that builds organizational capacity to challenge gender biased institutional rules and practices. Rao and Kelleher (2003) have developed a useful tool for gender and organizational change approaches to democratize relationships between employees by increasing gender accountability and participation in decision-making and representations to other organizations. In later work they have lamented the failure of institutions to adopt such gender sensitive approaches attributing this to invisible gendered power structures embedded within organizations. They see women maintained in subordinate positions due to four interrelated factors of:

1. Lack of political access to put women’s needs and perspectives on the agenda;
2. The focus of accountability systems on quantitative measures of performance not related to gender equality;
3. Cultural systems that preclude women from full participation due to primary caring roles for children and older and disabled family members; and

4. Cognitive structures that construct work within existing gender biased norms and understandings. (Rao & Kelleher, 2005, p.64)

Rao and Kelleher (2005) call for “a politics of solidarity” to bring about institutional and organizational change. This will only occur when enabling environments exist simultaneously with advocacy groups demanding equal rights and access to power and resources. In disaster planning worldwide, Australia included, it is usual for men to hold leadership, management and decision-making positions in disaster management (UN/ISDR, 2002). Gender blindness in disaster preparation and mitigation can result in warning systems that are predominantly public or disseminated through men. As a result, women are generally less prepared in disaster situations than men. Studies of risk have found differences in perception according to gender with Delaney and Schrader (2000, p.14) stating ‘Across virtually all societies and in all types of disasters, women seem to have a lower threshold of risk tolerance than men’. Women are seen as more willing participants in disaster preparedness activities and respond more quickly to disaster warnings than men. Men are considered less likely to believe early warning messages and less likely to distribute them than women (World Bank, 2009).

The disaster management framework in Australia involves the three levels of federal, state and local government as well as services provided by non-government organizations and private donors. The constitutional responsibility for land management, including the management of natural disasters, is invested with the states and territories. A National Disaster Management Plan enables the federal government to provide assistance to the states and territories and local agencies.

**Disaster Reduction Policies**

The aim of disaster reduction policies worldwide is twofold: to reduce levels of risk while ensuring that vulnerability to hazards is not increased as a result of development and growth activities. The development and implementation of effective and sustainable policy for hazard awareness and disaster reduction requires balanced input and equal participation from both men and women (UN/ISDR, 2002). It is useful
to distinguish between practical and strategic gender approaches. Such a distinction facilitates the identification of different needs, perceptions and roles for promoting gender balanced disaster reduction strategies, plans and programs. Regrettably there is no separate United Nations Convention on the protection of rights of people following a disaster nor is there a Security Council Resolution on Women and Disasters similar to the 1325 Resolution on Women Peace and Security.

All disaster planning and management legislation and policy should have scope for gender equity. Policy is required that provides scope for equal participation and decision making authority in problem analysis and planning (Dimitrijevics, 2008). Numerous opportunities arise to engage men and women in gender mainstreaming activities. These activities include education and capacity building programs to heighten community awareness and responsiveness. The recognition of roles and opportunities for gender inclusion in disaster planning is required that acknowledges unique needs priorities and responsibilities. An example of this is the role of men during pregnancy and postnatal care and for the care and protection of children. Policy and legal frameworks can be enhanced by affirmative action such as legislating for the number of elected government position for women or providing government positions specifically for women at the national and state level where decision making occurs and policy can be influenced. Organizations can make a commitment to gender equity in annual fiscal planning by the allocation of a gender specific budget.

Lessons can be learned from the management of previous bushfires in Australia and disasters in other countries such as India, where like in Australia, the primary objective of disaster policy is management of risk. In India, gender equity has been identified as critical with a strong emphasis on the sustained representation and involvement of women in all stages of disaster planning and implementation (GOI & UNDP, 2008a). A comprehensive education program has been established by the government of India in collaboration with the United Nations to mainstream gender sensitivity in disaster planning. An assessment of training needs of main service providers was conducted to collect baseline data on current capabilities. This assessment highlighted the ‘pressing need for capacity development on gender mainstreaming for reducing risk’ (GOI & UNDP, 2008b, p.7). A main focus of this training is on facilitating attitudinal and behavioral changes as well as imparting information through a participatory process that values local knowledge.
and experiences. It is important to include beneficiaries at all stages of policy development, implementation and review. This includes women whose life experiences closely mirror the vulnerabilities and strengths of those most at risk in their community should a future disaster occur. Policy mapping, like vulnerability mapping discussed earlier, can assist in identifying potential problem areas and policy responses. The period immediately following a disaster provides opportunities for gender mainstreaming as regulators endeavor to make changes to improve disaster planning for the future.

**Case Study: Black Saturday Bushfires**

The information used for the discussion of the Black Saturday Bushfires is derived primarily from an analysis of the official transcripts of the proceedings of the Victorian Bushfires Royal Commission. On the 7th of February 2009 severe bushfires directly impacted 51 townships in the Australian state of Victoria with a loss of life of 173 people and 2,900 homes destroyed as well as many schools, kindergartens, businesses and community facilities. This was the hottest day on record for Melbourne, the capital city of Victoria, with temperatures recorded at 46.4 degrees Celsius and strong northerly winds fueling the flames at 100 kilometers per hour. The fires have been regarded as the most extreme in Australia’s history and the worst peacetime disaster. The weather conditions were unprecedented in terms of high temperatures, low humidity and wind speeds immediately following a heat wave and bushfires in other regions and years of drought. Emergency services and the systems in place had no experience with a fire of such magnitude as that on Black Saturday.

Bushfires have ravaged the Australian landscape for millions of years prior to human habitation and for many thousands of years Aborigines used fire for land and resource management. The biodiversity has been directly influenced by bushfire survival with this particularly evident in the prevalence of the eucalypt forest species across the Australian landscape. Loss of life and property is not new with the past century witnessing numerous fires including the 1939 Black Friday bushfires in eastern Australia killing 71 people, the Tasmanian fires in 1967 with 62 fatalities, the Ash Wednesday fires in South Australia and Victoria in 1983 with 71 lives lost and the 2002-2003 Australian Capital Territory and Victorian fires that saw four people lose their lives and over 500 homes destroyed (Brandes, 2003). The pattern of bushfires is the same.
each year – a hot dry summer with extreme temperatures and gusting winds. Many Australians have built in bushfire prone areas due to an appreciation of the bush and rustic lifestyle offered on the bush land fringe of major cities or for economic reasons. The townships worst hit by the Black Saturday fires were on the bush land fringe of the City of Melbourne, the capital of the State of Victoria.

Increasingly, ecologists and foresters have debated management of the landscape and in particular the practice of controlled burning with some residents concerned about degradation of the natural landscape and health effects of smoke inhalation from fires. This is also at a time of increasing worldwide concern for the environment and calls to reduce deforestation and to protect biodiversity. Recent years have seen a reduction of controlled burning in Victoria alongside an increase in national parks and reserves. This has been in response to environmental concerns about broad acreage burn offs, the economic costs of this resource intensive activity, planning difficulties due to implementation requiring ideal weather conditions and management concerns particularly in mountainous areas. Large areas of Victoria are too wet and damp during the winter months for prescribed burning. A more strategic approach has been developed focused on controlled burning of ridge tops or land adjoining valuable community assets and infrastructure rather than broad acreage clearing (Brandes, 2003). In the state of New South Wales, scientific research is used to support the continued practice of prescription burning, usually conducted in the winter months to reduce combustible vegetation during summer. However, in extreme weather conditions this approach is not effective in controlling fire fronts, primarily due to the speed of the fires (Brandes, 2003).

It is important to note that the Black Saturday bushfire disaster occurred at a time when the world was in economic recession with this economic downturn already a crisis impacting upon Australian families. Details of the cumulative impacts of the economic crisis and the bushfire disaster are not known at this stage. However what is well known is that all crises, including those arising from natural hazards and economic downturns, have the greatest impact on the most vulnerable and marginalized members of the community, particularly women (Tutnjevic, 2003). It is surprising that a country like Australia would be so vulnerable to the threat of bushfire given its level of economic development and past history of bushfires and other natural hazards.
Natural Hazards and Disaster Vulnerability

Natural hazards occur in all states and territories in Australia. Tropical cyclones and floods are more prominent in the northern states and territory with the southern states more prone to bushfire. In recent years there has been an increase in the frequency and intensity of natural disasters in all states and territories in Australia, particularly floods and bushfires. Scientific research indicates that more severe natural disasters are likely in the future with more extreme weather and large-scale single events such as severe cyclones, storms and floods. The estimated average annual cost of disaster events in Australia is in excess of $AUD 10 million as well as personal and social costs including loss of life and livelihood. Between 1967 and 1999 the cost, including those associated with deaths and injuries, was $AUD1.14 billion (Bureau of Transport Economics, 2001). Alan Rhodes, the manager of community safety research and evaluation at the Country Fire Authority of Victoria informed the VRBC Commissioners that:

There is evidence that many people either did not receive a timely official warning about the immediate threat, or they were unable to understand the information they received, or that they were unable or unwilling to take appropriate protective action in response to any warnings they did receive (VBRC Day 25, 17.6.09, p.35).

He presented preliminary research findings that revealed 113 of the people who died in the fires were in houses in 40 to 50 locations. Rhodes estimated that in 15 to 20 of these houses people probably did not really intend to stay and fight the fire, or if they did they had no capacity to protect themselves. These were people who were, ‘over 75; people who were disabled; children, and in some cases women with a number of children; and also visitors to houses that weren’t their own and were caught there (VRBC Day 26, 18.6.09, p.101). These groups are consistent with those identified as being hardest hit in international research on disasters.

Disaster Recovery Planning

The Australian Bureau of Statistics Census (ABS) collects most of the gender disaggregated data recommended by the World Bank (2009) as part of the Community Profile Series to inform disaster recovery plan-
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ning. This is presented below for the Murrindindi Shire that includes the townships of Marysville and Kinglake. The Shire of Murrindindi is located on the city fringe in the foothills of Melbourne and includes national parks, state forests and farming land. It is a high risk area for bushfires over the summer months. Access is mostly by private vehicles on winding bitumen roads and dirt tracks. According to the most recent ABS data from 2006, the population of the Murrindindi shire was 13,672; 50.7 per cent males and 49.3 per cent females. The medium age of the population was 37 years – slightly higher than the national average with 30.5 per cent of the population aged over 55 compared with the national average of 24.3 per cent.

Of the 3,651 families in the shire, 42 per cent were couples with children, 45.3 per cent were couples without children, 11.8 per cent were one parent families and 0.9 per cent were other families. It is reasonable to expect that this largest population group of couples without children would have young children by 2009. Updating this information through other sources such as the immunization registry will provide more details on this vulnerable group in a disaster. Four times as many lone parent families were headed by women, than by men. Where the parent was 34 years of age or under, all of these families had a female head (n=171).

The ancestry of the population is predominantly Anglo-Saxon with the main groups being English, Irish and Scottish. Following Australia as the main country of birth were the United Kingdom, New Zealand and Germany. There is a small Indigenous population comprising 54 males and 47 females. Main languages spoken at home following English were German, Italian and Dutch, followed by Arabic and Macedonian. Gender differences were not significant except in the case of all of the Spanish speakers being women (n=12). All those (n=19) who spoke English “not well or not at all” were also women. There is no ABS data on non verbal languages such as Auslan.

The main religious groups in the Shire, for both males and females were Anglican, Catholic and Uniting Church. The main gender difference was for followers of Islam with eight male and no females. Four females and no males followed Hinduism. While these numbers are small it is important that relief and recovery services are respectful of religious differences and practices and provide an environment where people can still practice their faith. This is particularly important for coping and resilience in a disaster.
A key asset in a bushfire emergency is a vehicle\textsuperscript{1} as well as Internet access for updates in communications, in particular disaster warnings. Sixty-two per cent of dwellings had two or more vehicles, with 34 per cent having one and a four per cent without a vehicle. Both men and women were heavily reliant upon cars as a main means of transportation. If the Victorian Bushfire policy of “leave early or stay and defend” was implemented, it is likely that many families would have evacuated women and children with men staying to defend property, as has been the case in other disasters. This would have left many of those staying to defend properties without transport.

Only just over half of the properties (54 per cent) had internet access. This was mostly dial up (53 per cent) with slightly less (43 per cent) having broadband access. It would also be useful to have further census data on mobile telephone access and use as a means of communication.

Unemployment rates for the shire were 4.2 per cent – 1 per cent lower than the national average. Men had higher levels of employment than women, particularly full time employment, with women mostly working part-time. Main occupations for men were technicians and trades, laborers, machinery operators and drivers with women mostly employed as professionals, clerical and administrative workers and community and personal service workers. Data collected on education and skills shows men mostly qualified in engineering and related technologies; architecture, building and agriculture and environmental related studies. Women were mostly qualified in health, education and society and culture. Average weekly incomes were lower than those for Australia by approximately 20 per cent. While women were more highly qualified than men they had lower levels of participation in paid work, particularly full time employment and received less pay. The average weekly gross income for men was more than twice that for women with men having three times higher representation in the top income brackets. Only a small number of men (1.2 per cent) and women (1.5 per cent) worked from home. Information is not known about work conditions for men and women and in particular home workers and migrant workers.

\textsuperscript{1}Data collected by the ABS on motor vehicles excludes motor bikes and scooters.
Organizational networks are reflected in the main occupational groups with these highly gendered in traditional stereotypical occupations. The division of labor in the home reveals women carrying most of the load for unpaid domestic work and unpaid assistance to a person with a disability. Men and women aged between 45-64 years provided most assistance to those with a disability. Unpaid childcare for their own child/children was fairly evenly spread across both genders with women recording only slightly higher than men. However, care of other children was in the main performed by women. Women (15 per cent) recorded only slightly higher than men (13 per cent) for voluntary work for an organization or group with the great majority of these volunteers aged over 34 years. It is interesting that men and women’s voluntary work participation rates were similar as this is traditionally seen as an area dominated by women. However men, particularly those employed in trades, often have a strong presence as volunteers in sporting clubs. A breakdown of the type of volunteer work and organization by gender and age, would provide useful information on community networks.

Disaster vulnerable groups include home workers who are vulnerable for loss of housing and livelihood in a disaster, those who cannot communicate in English, those on low incomes and without private transport, Indigenous people, the aged and disabled. The ABS has developed a variable “core activity need for assistance” to measure the number of people who because of a disability, long term health condition (lasting six months or more) or old age require help or assistance in one of three core activities of; self-care, mobility and communication. In the Shire of Murrindindi, four per cent of the population met the criteria, with slightly more women than men. Twice as many women than men requiring assistance were aged 75 and over reflecting general population life expectancy trends. Details on the nature of the vulnerabilities and assistance required is essential for disaster planning. Media reports on the Black Saturday made little mention of different population groups focusing rather on efforts to contain the fires and save community assets and number of casualties.

The national income security organization, Centrelink plays a lead role in disaster relief efforts both in Australia and internationally. Emergency response staff from Centrelink, were deployed to assist those affected by the bushfires with emergency relief payments and ongoing access to financial entitlements. Payments were made to the person nominated on the claim form as the household head. This was not in accordance
with recommendations from previous disaster planning research for payments to be made to women and has been criticised by some welfare groups. It is unclear whether or not the reported increase in violence towards women following Black Saturday is related to the means of income distribution; this is an area in need of further research.

**Institutional and Organizational Considerations**

The bushfire response was managed by the Department of Sustainability and Environment and the Country Fire Authority co-located at the Melbourne Incident and Emergency Control Centre (MIECC) with reliance upon divisional coordination (VBRC Day 17, 3.06.09, p.67). Whist these two agencies were co-located centrally as well as in regional and local Information Communication Centers (ICC), they maintained separate functions with each agency having its own fire mapping system and website (VBRC Day 14, 29.5.09, p.41).

The Victorian Bushfire Royal Commission heard that according to the Emergency Management Manual Victoria it was the responsibility of Victoria Police to issue fire warnings. However, in practice, Victoria police leave it to the fire agencies as experts to issue and deliver warnings to the public (VBRC Day 17, 3.06.09, p.47). Standard Emergency Warning Systems broadcast over the ABC national radio station and public announcement systems are used throughout Australia. Work is currently underway to develop a national telephone-based emergency warning system with the Commission asked to recommend action in this area (VBRC Day 14, 29.5.09, p.87).

In Marysville, a local general practitioner told the Commission that he tried to raise the alarm one and a half hours before the fires hit. He reported speaking with officers from the Department of Sustainability who did not seem to be particularly concerned. Two hours earlier, after observing smoke in the area, he had telephoned the Victorian Bushfire Information line. After waiting for 20 minutes to have his call attended to, he spoke to an operator who had to look up the location of Marysville and then told him that there was a fire at the old Murrindindi Mill and also provided information about a local bridge. There was no further information provided about the fires nor was there any pre-recorded message with bushfire updates while he was waiting for the operator to take his call (VBRC Day 23, 15.6.09, p.95).
Communication was continually raised as an issue with many people in the fire zones totally isolated after losing power supplies, telephone and computer connections (VBRC Day 20, 10.6.09, p.79). This was also a problem for staff at local Incident Control Centers who had difficulty communicating alerts to ICCs responsible for fires in their area. During the Royal Commission hearings emergency organizations, particularly the CFA have been highly praised for their tireless and heroic efforts yet at the same time, criticism has been made of bureaucratic approaches with rules and regulations that have not been responsive to local needs (VBRC Day 17, 3.6.09, p.102). An Incident Control Centre staff member in Kangaroo Ground, a neighboring town to Kinglake and Strathewen, raised concerns about the fire in Kilmore entering the area. Distribution was refused by officers in charge as the Centre did not have jurisdiction. The ICC officer informed the Commission, ‘It was a pretty constant response that it was not our area and it was not appropriate to put out an awareness message’ (VBRC Day 11, 26.5.09, p.105). Eventually, an alert was put out later in the day after a failure to get through to the Kilmore ICC responsible for fire warnings in the area. A consistent theme throughout the Commission Hearings, and media reporting, has been people not leaving early as intended due to not receiving warnings in a timely manner.

A property owner whose house was under threat from the fire reported to the Commission how pleased he was when early the next morning to see a CFA fire truck approaching his property only to find out that it was an interstate fire relief crew that was lost, without a map or briefing instructions. The fire chief is reported by this local resident as commenting that, ‘the first casualty in this fire has been communication’ (VBRC, Day 20, 10.6.09, p.85). Relief efforts to get food and water and fuel into the fire affected areas were slow with a Country Fire Authority captain reporting to the Bushfire Royal Commission,

I had difficulty understanding why we couldn’t get assistance on the Saturday but it was totally beyond my comprehension why no-one turned up on the (Sunday)… no-one came to help us (VBRC, Day 17, 3.6.09, p.165).

The importance of local participation in disaster planning was mentioned throughout the Royal Commission Hearings with a fire expert commenting,
My belief is that community empowerment is the most important way we can deal with the situation, rather than having a community that is reliant totally on organizations, government departments or other instrumentalities for providing them the decisions, or making the decisions on their behalf (VBRC, Day 14, 29.5.09, p.78).

A main consideration in the aftermath of the Black Saturday bushfires is whether or not locals should be left to decide whether to follow the CFA policy of “stay and defend or leave early” or whether emergency evacuation plans should be instigated. In most cases, this CFA policy was followed on Black Saturday apart from in Marysville where police evacuated locals escorting them to the emergency assembly area.

**Disaster reduction policies**

Any Australian bushfire policy must be cognizant of the inherent risks of living on a dry continent prone to extreme and unpredictable weather that can and will precipitate bushfire hazards. These risks are increased when housing development occurs on the urban bush land fringe, which is the preferred location for some people, regardless of the threat of bushfires. Good planning policy and practices can reduce the risks with the Victorian government recently announcing new building regulations in bushfire prone areas. Further strategic prescription burning may reduce bushfire risks in many conditions, however, they are not capable of containing extreme conditions such as those witnessed on Black Saturday. Nor is broad acreage prescription burning necessarily the solution (Brandes, 2003). What is required is gender sensitive strategic planning for disaster management in the future in communities in bushfire prone areas acknowledging that some fires will simply not be contained.

Australia’s bushfire policies have been debated following every bushfire with Black Saturday no exception. Shifts in policy development and implementation have been slow with debates polarized between environmentalists wanting to protect the natural landscape and those advocating bushfire land management approaches. In 2003, the Council of Australian Governments endorsed in principle the adoption of a range of new measures for disaster mitigation and preparedness representing a significant policy shift previously focused on disaster response. However, these have not been implemented due to a range of reasons. More recently, disaster mitigation has been identified as a key component in
the Australian government’s Natural Disaster Mitigation Guidelines (2008). The focus is on a national process for disaster risk assessment and cost effective, evidence based disaster mitigation with little consideration of vulnerable population groups. On Day 27 of the Victorian Bushfire Royal Commission, Commissioner Pascoe observed,

I think it would appear that, despite some recent acknowledgement of community diversity and vulnerable groups, that the policy is based on a conception of capable, rational adults facing a bushfire (VRBC, Day 25, 17.6.09, p.112).

Policy mapping in Australia highlights a focus on physical aspects of rebuilding and environment protection as opposed to management. Gender mainstreaming in emergency policies is invisible with gender concerns and policy responses not identified. Likewise, programs targeted at psychological recovery make no mention of gender.

**Conclusion**

Worldwide natural hazards are part of life with bushfires part of the Australian landscape. It is likely that these hazards will increase in number and intensity if scientific predictions of more severe hazards in the future due to more extreme weather patterns are correct. Disaster risk is created by the interaction of a natural hazard and vulnerability. Pre-existing resources are a reliable indicator of vulnerability or resilience. These resources are unevenly distributed in all societies resulting in different impacts from the same disaster. International disaster literature and preliminary analysis of the Black Saturday bushfire data identifies a number of groups who are hardest hit in disaster situations. These include women, children, the disabled, people aged over 75 years and visitors or new arrivals. Increased recognition and involvement of women in decision-making powers that span the political, social and business sectors is essential for effective and equitable disaster management.

Gender mainstreaming provides a useful framework for examining the different experiences of men, women, girls and boys that influence capacity and vulnerability in a disaster. The collection of gender disaggregated data assists in disaster planning by providing detailed information on the diverse groups and sub groups in the community. A gender analysis highlights gender inequities in institutional, organizational and policy arrangements. Disasters like the Black Saturday bush-
fires provide opportunities for change acknowledging gender as a key consideration in disaster planning worldwide. However, the Black Saturday bushfires case study illustrates the limits placed on fully understanding and addressing issues for women if gender disaggregated data is not available. International, national and local governments, non-government organizations and businesses are called upon to collect gender disaggregated data and incorporate gender into all aspects of disaster prevention, mitigation, relief, recovery and reconstruction to minimize risk and natural hazard vulnerability for women.

References


Chapter 3

EMPOWERMENT OF VULNERABLE WOMEN: POLICY AND MENTAL HEALTH

Vanessa Hunn

Introduction

Mental illness has a significant impact on society in terms of health and productivity. Mental illness ranks in the top five most costly conditions. Between 1996 and 2006, the expenditures for mental disorders increased from 19.3 million to 36.2 million (Soni, 2009). According to the National Institute of Mental Health [NIMH], (2010) it is estimated that mental illness accounts for 15% of the burden of disease; more than the disease burden caused by all cancers. In addition, major mood disorders affect 20% of the population and are a leading cause of disability world-wide. In the United States, major depression is the most common mental illness and major cause of disability; and lifetime prevalence among women averages around 20%.

Rates of depression in samples of poor or unemployed women are higher than in the general population, ranging from 29% to 48% (Bas-suk et al., 1996; Belle, 1990; Kessler et al., 1994), and are significant in light of the changes in welfare policy. In 1996, President Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). Known, as welfare reform, this law changed the welfare system from one of entitlement, to that of temporary assistance. Consequently, individuals now have a lifetime benefit of 60 months. The goal of welfare reform is to reduce the overburdened welfare rolls. During the transition off welfare, individuals who are receiving welfare benefits are required to engage in employment or job training as a condition of continued receipt of benefits. As the welfare rolls were reduced by the new policy a ‘hard to serve’ population emerged. In spite of many monetary and other support resources, some welfare recipients have a difficult time making the transition. This
chapter reports on research that examined depression in a sample of female welfare-to-work recipients to determine if depression was associated with employment and income.

**The Debilitative Nature of Depression**

The health selection perspective explains that ill health (whether physical or mental) can prevent or restrict an individual’s ability to accumulate assets because of the individual’s inability to work (Nielsen, Juon, & Ensminger, 2004; Smith, 1999). In addition, ill health can hinder ability to move from low-paying jobs into employment that brings upward social mobility or socio-economic status (McDonough & Amick, 2001; Mulatu, & Schooler, 2002). This causal perspective attributes adult poverty to earlier health problems (Nielsen, Juon, & Ensminger, 2004). Downward social mobility is attributed to an individual’s inability to participate in activities needed for upward social mobility (Cardano, Costa, & Moreno, 2004; Giddens, 1973; Stern, 1983; West, 1991). Depression can prevent people from functioning in the traditional roles (i.e. wife, mother, employee, student, etc.); prevent individuals from thinking positively about the future (Lavender & Watkins, 2004); and trigger onsets of major depressive episodes (Nolen-Hoeksema, 2000). Depression can prevent individuals from engaging in the educational pursuits needed to access employment that leads to financial self-sufficiency. Individuals who do obtain employment may find themselves unable to effectively function in structured work environments. Depression results in less motivation decreasing likelihood of one getting and/or keeping gainful employment.

**Depression and Employment**

The literature outlines the disproportionate prevalence of depression in the welfare population (Danziger, Kalil, & Anderson, 2000; Dooley & Prause, 2002; Meckstroth, Pavetti, & Johnson, 2000; Kalil, Schweingruber, & Seefeldt, 2001; Lens, 2002; Stromwall, 2001). A major support for the hypothesis of depression as a barrier to employment is that traditional resources have not been enough for many women to move from welfare to work. Child- care subsidies, transportation subsidies, educational, and job training have been instrumental in helping women prepare and move into employment. However, more is needed for the hard-to-serve population that emerged after others successfully transitioned from welfare to work. Heflin (2003) examined exit routes
from welfare and barriers to welfare exit. She found that women with mental health disorders were more likely to exit welfare through combining work and welfare for periods. Women with transitional resources but were not experiencing mental health problems were more likely to exit welfare through a means that promotes self-sufficiency; exiting through full-time employment. However, women who had the transitional resources, but who also had mental health problems were less likely to exit welfare through means conducive to self-sufficiency. Women without mental health problems were able to exit through full-time employment. However, women with mental health problems (but who also had access to these same transitional resources) continued to combine welfare and work. They were unable to transition off welfare in a way that promotes financial self-sufficiency.

The relationship between depression and welfare time limits is complex. It is sometimes assumed people who are terminated from welfare benefits and resources because of time limits will move into employment. Bloom (2003) did not find this to be true. Individuals terminated from resources after reaching time limits had similar employment rates as those who had not reached time limits; there is little evidence individuals who had been terminated from resources/benefits responded by going to work. If women terminated from welfare are underemployed or unemployed, they may continue to live in poverty. This has further ramifications for mental health. Mental health and poverty have multi-directional components; mental health problems contribute to a person’s inability to gain employment and the stress of unemployment and poverty helps maintain and exacerbate mental health problems. Consequently, depression and poverty can reinforce each other, creating a pathological cycle.

An Examination of Depression and Employment in the Welfare-to-Work Population

The following study was conducted by Hunn (2007) and examined how depression affected women who were transitioning from welfare to work. Specifically, this study examined the relationship between depression, and employment in women who were current or previous recipients of welfare benefits in Kentucky (Kentucky Temporary Assistance Program – KTAP).

The hypotheses tested were as follows:
H1: Depression will be significantly higher in the KTAP population than in the general population.

H2: Depression will be associated with monthly earnings.

H3: Depression will be associated with number of months employed.

The Hunn (2007) research was a cross-sectional, non-experimental quantitative study examining the relationship between depression and employment in past and present female welfare recipients in an urban area in Kentucky. The data utilized in this study comes from the Welfare and Self-Sufficiency Survey, the instrument by Heath, Hallam, Cullen, and Machara (2003), Self-sufficiency: How Well is Welfare Reform Working? The Welfare and Self-Sufficiency Survey (WSSS) data was collected between September 2002 and April 2003. Face-to-face interviews were conducted in the respondent’s home or an alternative public place of their choosing. The structured interviews were 60 minutes long in duration and were conducted by six trained researchers from the University of Kentucky (Heath et al., 2003).

The probability sample (from this point referred to as WSSS sample) used in the original self-sufficiency study by Heath et al. was randomly sampled respondents from the administrative data (N=600) of a state subcontractor that administers Kentucky Transitional Assistance Program (KTAP), Kentucky’s welfare-to-work program. Letters were mailed to potential respondents inviting them to participate in the study. To maximize participation, a maximum of three letters were mailed to individuals to encourage participation. In addition, phone contact of up to three calls was made after the second mailing. Random replacement procedure was utilized when an originally-sampled respondent could not be interviewed. The interview lasted about 60 minutes and respondents given a small compensation for participating. As a result, 129 women were interviewed, 37 of which had also participated in a 1997 study. There are no males in the sample. To protect the anonymity of the respondents, the original researchers used numerical coding of respondents preventing the disclosure of identifying information (i.e., name, social security number, and birth date) for both the original, current, and subsequent research that uses this data. Informed consent protocol was appropriately followed and participation was voluntary (Heath, et al., 2003).
The Welfare and Self-sufficiency Survey was developed using items from standardized scales including the Center for Epidemiologic Studies Depression Scale (CES-D) (Radloff, 1977) measure of depressive symptoms. The Center for Epidemiologic Studies Depression Scale (CES-D) (Radloff, 1977) measurement of depressive symptoms was utilized to determine if respondents had symptoms indicative of depression. The scale contains statements that represent components of depression such as decreased appetite, inability to concentrate, sleep problems, loneliness, and depressed mood. The scale range is 0–60, with the higher scores representing more depression symptoms. A cutoff score of 16 indicates clinical depression.

Employment has generally been defined as working or not, but this is not a sufficient measure when examining employment in the welfare population whose employment is often unstable (Bane & Ellwood, 1994). Capturing a long-term perspective by looking at time in and out of the workforce gives a better understanding of employment (Cancian & Meyer, 2000; Pavalko & Smith, 1999; Schoen, Astone, Rothert, Standish, & Kim, 2002; Secret & Peck-Heath, 2004). In addition, examining the amount of paid income as one component of employment helps determine the probability of financial self-sufficiency and used by the Department for Health and Human Services welfare reform research (see Kirby, Pavetti, Max, & Gregory, 2005). Employment status in the WSSS sample was operationalized by examining two different components of employment; monthly earnings for current or most recent employment episode and number of months worked in current or most recent employment episode. Welfare recipients most often live at or below the federal poverty line. Because of the inverse association between poverty and mental health, the examination of the association between monthly earnings and depression has ramifications, in that higher levels of depression may result in respondents being unable to work enough to overcome poverty. Monthly Earnings was conceptually defined by the amount of monthly paid income in the current or most recent employment episode and measured as a continuous variable. As one component of employment status, the number of months respondents worked was calculated from a comprehensive work history data compiled in the original Heath et al. study. The most recent employment episode was used for respondents not currently employed. Number of Months worked was operationalized as a continuous variable.
In order to present a picture of the WSSS sample some variables were used in the research only as descriptors. These variables included gender, family size, race, age, education, welfare benefit status, and current employment status. Univariate analyses were conducted to examine WSSS data distribution and to describe the sample. Mean comparisons were used to compare depressed and non-depressed groups on employment measures (i.e. monthly earnings and number of months employed). Path analysis was utilized as the method of multivariate analysis.

KTAP recipients (N=129) whose data were included in the research received KTAP benefits at some time during the years 1996 through 2002. All participants were female, consistent with the welfare population in that 97-99% of welfare recipients are female (USDHHS, 2002). The average family size was 3, consisting of the female head of house and two children. Racial makeup of the sample was distributed somewhat differently than the national welfare caseload percentages with 57.4 (N= 74) of the sample African American, 38.8% (N= 50) were white; and 3.8% (N=5) were Hispanic, Latino, Arab, and bi-racial. National welfare caseloads are more evenly distributed, with approximately 37% of individuals being African American, 32% white, and 24% of Hispanic, Latino, and other descent (U.S. Department of Health and Human Services 2002). The sample also had a higher percentage of African Americans than the state average of 23.8%; and a lower percentage of white recipients than the state average of 74.7% The median age of welfare recipients was 33.4 (SD = 7.32), slightly older than the national average of 31 (USDHHS, 2002). Thirty percent of the sample had not completed high school. Twenty seven percent completed high school. Forty two percent of the WSSS sample had higher educational attainment (completion of twelve or more years of education) than the states average of thirty four percent (USDHHS, 2002). This may be attributed to the sample being representative of one of the state’s metropolitan areas, which generally has higher educational attainment than the state’s non-metropolitan areas (United States Census, 2010). More than half of the sample (n= 76, 58.9%) were currently employed, a substantial number of the sample were unemployed (n=52, 40.3%). Though all women in the WSSS sample had received welfare monthly cash benefits at some point in time between 1996 and 2002, only 20.2% (n=26) were currently receiving KTAP benefits. Table 1 summarizes the sample characteristics of KTAP recipients.
Table 1. WSSS Sample Characteristics (N=129)

<table>
<thead>
<tr>
<th>Trait</th>
<th>n</th>
<th>(% of sample)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>129</td>
<td>100</td>
</tr>
<tr>
<td>Male</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Race/Ethnicity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>African American</td>
<td>74</td>
<td>57.4</td>
</tr>
<tr>
<td>White</td>
<td>50</td>
<td>38.8</td>
</tr>
<tr>
<td>Hispanic, Latino, Arab, Biracial</td>
<td>5</td>
<td>3.8</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>39</td>
<td>30.1</td>
</tr>
<tr>
<td>Completed High School</td>
<td>36</td>
<td>27.9</td>
</tr>
<tr>
<td>Post High School Education</td>
<td>54</td>
<td>42</td>
</tr>
<tr>
<td>Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>76</td>
<td>58.9</td>
</tr>
<tr>
<td>Unemployed</td>
<td>52</td>
<td>40.3</td>
</tr>
<tr>
<td>Missing</td>
<td>1</td>
<td>.08</td>
</tr>
<tr>
<td>KTAP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently receiving benefits</td>
<td>26</td>
<td>20.2</td>
</tr>
<tr>
<td>Not currently receiving benefits</td>
<td>103</td>
<td>79.8</td>
</tr>
</tbody>
</table>

The Center for Epidemiological Studies Depression Scale (CES-D) measured depression by assessing depressive symptoms. A cut off point of 16 categorized individuals whose symptomology suggests clinical depression (Radloff, 1977). The sample had significantly higher mean depression scores (16.82, SD = 12.67) than the general population which is calculated to be somewhere between 8-9 (Moore, Schuman, Schoenbaum, Boland, Solomon, & Smith, 1999). The mean depression score of the WSSS sample is, however, similar to scores from other welfare reform research (Jackson & Schemes, 2005; Kettinger, Nair, & Schuler, 2000). The sample was epidemiologically similar to
samples in other welfare studies (Taylor & Barusch, 2004) with 45% of the sample scoring above the CES-D cutoff score. Table 2 summarizes depression scores.

Table 2. Depression Descriptives for WSSS Sample

<table>
<thead>
<tr>
<th>Depression</th>
<th>Number</th>
<th>Descriptive Statistics</th>
<th>% of Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>16.82</td>
<td>12.67</td>
<td></td>
</tr>
<tr>
<td>Median</td>
<td>14.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Range</td>
<td>0-54</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above cutoff for depression</td>
<td>56</td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Below cutoff for depression</td>
<td>56</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

One analysis of employment was monthly earnings in the current or most recent work episode. This measure has been used in welfare reform reports from the U.S. Department for Health and Human Services and serves as one of many methods of examining employment outcomes for the welfare population. A major goal of welfare reform was to decrease government dependence through increased financial self-sufficiency. Consequently, an important aspect of employment is earnings, which directly affects a family’s ability to provide for basic needs. Mean monthly earnings for individuals in the WSSS sample was $1187.70 (SD = 610.74).

Work stability and progression of wage earnings are important for those transitioning from welfare to work. In order to analyze the length of employment for all recipients, the months worked for those currently working and the months of the most recent employment episode for those not currently employed were examined. (For other research utilizing these variables, see Kirby, Pavetti, Max, and Gregory, 2005). As discussed in the sample description section, almost 59% (n=76) of the sample was currently employed for pay. Average months worked in current or most recent episode was 13.04 months (SD = 13.9), with 50.1% (n = 65) of the sample reporting work episodes of six months or less. Twelve percent reported working 7-11 months without an interruption in employment. Thirty seven percent of the sample reported working one year or longer during their most recent episode. Ten percent (n = 14) of the sample reported no work history in the period 1996-2002. Table 3 summarizes employment descriptive.
Table 3. WSSS Sample Employment Status Descriptives (n=129)

<table>
<thead>
<tr>
<th>Monthly Earnings for Current or Most Recent Work Episode</th>
<th>Number</th>
<th>Descriptive Statistics</th>
<th>% of Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $500</td>
<td>15</td>
<td>11.6</td>
<td></td>
</tr>
<tr>
<td>$501 - $1000</td>
<td>34</td>
<td>27.2</td>
<td></td>
</tr>
<tr>
<td>$1001 - $1500</td>
<td>45</td>
<td>37.1</td>
<td></td>
</tr>
<tr>
<td>$1501 - $2000</td>
<td>27</td>
<td>21.5</td>
<td></td>
</tr>
<tr>
<td>$2001 - $2500</td>
<td>4</td>
<td>3.2</td>
<td></td>
</tr>
<tr>
<td>$2501 - $3000</td>
<td>1</td>
<td>.8</td>
<td></td>
</tr>
<tr>
<td>$3001 - $3500</td>
<td>2</td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td>$3501 - $4000</td>
<td>1</td>
<td>.8</td>
<td></td>
</tr>
</tbody>
</table>

Monthly Earnings for Current or Most Recent Work Episode

Average (SD) $1187.70 ($610.74)
Median $1176.00
Range $0-$3680.00

<table>
<thead>
<tr>
<th>Months Worked in Current or Most Recent Employment Episode</th>
<th>Number</th>
<th>% of Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 months</td>
<td>14</td>
<td>10.9</td>
</tr>
<tr>
<td>1 - 6 months</td>
<td>65</td>
<td>39.8</td>
</tr>
<tr>
<td>7 – 11 months</td>
<td>10</td>
<td>7.8</td>
</tr>
<tr>
<td>12 months or longer</td>
<td>54</td>
<td>41.5</td>
</tr>
</tbody>
</table>

As earlier stated, the mean CES-D score in the general population is calculated to be somewhere between 8 and 9 (Moore, Schuman, Schoenbaum, Boland, Solomon, & Smith, 1999). To compare the sample to the general population a one-sample t-test was utilized for analysis. Statistically significant results established the WSSS sample as significantly more depressed than the general population. This supports hypothesis 1. Table 4 summarizes the results of the one-sample t-test of depression score.
Respondents were compared on monthly earnings to determine if those who met the criteria for depression earned less money than those who did not. The monthly earnings of the most recent employment episode were utilized for respondents not working at the time of the survey. To examine the variances of the two groups, a Levene Test for Equality of Variances (Levene, 1960) was conducted. Variances in the two groups were not significantly different as determined by the p value of .403.

On average, respondents who were depressed had 20% less monthly income than those who were not, with mean incomes of $1063.63 and $1306.21 respectively. The difference in incomes of the two groups is statistically significant at the p<.05 level. See Table 5.

Table 5. Group Income Statistics for WSSS Sample

<table>
<thead>
<tr>
<th>Income</th>
<th>n</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Standard Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above CES-D Cutoff</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>yes</td>
<td>56</td>
<td>1063.63</td>
<td>274.43</td>
<td>76.76</td>
</tr>
<tr>
<td>no</td>
<td>66</td>
<td>1306.21</td>
<td>583.69</td>
<td>71.84</td>
</tr>
</tbody>
</table>
To examine the amount of time respondents worked, the number of months respondents worked from the beginning of PRWORA through the start of the Welfare and Self-sufficiency Survey (1996-2002) was calculated. Means on months of employment of those who were above the CES-D cutoff were compared with those below the cutoff. The number of months respondents who were depressed worked during the time period was not statistically different from those who were not depressed. To further examine the possible relationship between depression and months of employment, the months of employment for only the most current employment episode was calculated. The use of the most current employment episode would diminish the likelihood of recall bias that respondents may experience in trying to remember specific information about employment occurring in past years. Mean months of employment was compared for depressed and non-depressed groups. As with the total months of employment, there were no statistically significant findings for mean differences on current work episode.

The multivariate analysis allows for a more in-depth examination of depression and employment variables of income and number of months worked in current or most recent episode. It is important to understand the complexity of work and which aspects of work are affected by depression. The results indicated that depression was negatively associated with earnings (-.279); as depression symptoms score increased, monthly earnings decreased. The association between depression and earnings was significant at p <.001. This finding supports research hypothesis 2. In terms of depression and number of months employed in current or most recent work episode, depression was not significantly associated with number of months employed. Consequently, hypothesis 3 is not supported. (For additional multivariate analyses on the WSSS sample, see Hunn & Heath, 2011.)

The Hunn (2007) research was consistent with other empirical investigation in that the welfare population had significantly higher levels of depression than the general population. Welfare reform mandates for work, training, and time limitations place a burden on women who have mental health challenges. Thus, depression can affect the transition from welfare to work and financial self-sufficiency. Consequently, it is important for policy makers to consider that mental health problems in this population may be such that the policy becomes difficult to implement without special attention to this barrier to transition.
The research showed that while many women were meeting the work mandate, over half of the sample had worked less than one year in their current or most recent employment episode. In order for welfare reform to be successful, women must be mentally healthy enough to transition from intermittent employment to full-time, permanent employment.

The Hunn (2007) findings were consistent with other research in terms of the higher incidence of depression in low-income women. However, women who were depressed were not working less than their non-depressed counterparts were; but they were earning less. The research does suggest that women who were not depressed were able to secure better paying jobs as reflected by earnings and may be able to secure and maintain jobs with greater earning potential and career mobility. The goal of welfare reform is to reduce welfare rolls by assisting individuals to become financially self-sufficient, but depressed women seemed to be working low-paying jobs. This will make the policy and individual goal difficult or unattainable because depression may keep women working in low-paying jobs with little or no increased earning potential or career mobility.

Depression did not affect the number of months women worked. The amount women work may be more a reflection of the work mandate of welfare reform policy than of their depression status; women worked in spite of depression in order to remain eligible for welfare benefits. However, women were working low-paying jobs, which will result in them leaving the welfare rolls, but remaining in impoverished.

One consideration in surveying respondents about historical events is the possibility of recall bias (Patton, 2003; Pincus and Newman, 2001). Respondents were asked to recall employment information for the previous five years, which may have been difficult. Respondents who are in the transition process may move from welfare to work several times before permanently leaving the welfare rolls, making recall of interim employment difficult. Consequently, only employment information from the current or most recent employment spell was utilized in the WSSS sample research. Although significant associations of income and employment were identified, results could have been potentially different if this research contained employment histories from the previous 5 years. (For more discussion on recall bias in the WSSS population, see Hunn & Heath, 2011.)
The sample for this research was drawn from welfare recipients in one metropolitan area in Kentucky. Regions in the state differ in terms of urban and rural status, racial makeup, unemployment rates, and job availability (U.S. Census Bureau, 2004). Unemployment rates are higher in some of the state’s non-metropolitan areas (U. S. Census Bureau, 2004); consequently, the effect of depression on income and months of employment could result in different outcomes than found in the WSSS sample.

Results obtained from this study are valuable in terms of defining the associations of depression, employment, but within the context of the population from which this sample was drawn.

**Conclusion**

Depression and other mental health issues can significantly affect the ability to engage in activities essential to gainful and consistent employment. Activities such as educational pursuits, job training, etc. are vital to the financial and career empowerment of women. As explained in the Hunn (2007) study, many women who are transitioning from welfare to work may be employed in low-paying jobs, which will not increase their earning potential and financial self-sufficiency. Because welfare reform limited the lifetime benefits eligibility to 60 months, many women may remain in poverty, in low paying jobs, and with no welfare safety net. Depression must be addressed in order to empower disabled women; to provide equitable opportunity for financial advancement of women and their families; and to provide care for women who are permanently or chronically disabled through mental depression and other mental health disorders. Policies must consider and offer viable solutions for all women, regardless of mental health status.

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Chapter 4

Tax Policies, Female Labor Force Participation and Women’s Empowerment

Vidya Atal

Introduction

“Men are from Mars, women are from Venus.”

- John Gray (1992)

It is a well-demonstrated phenomenon in psychology that the preferences of men and women are different, this in turn results in differences in their decision-making even in similar situations. Empirical studies find that giving household subsidies to a woman rather than a man leads to different outcomes in the household expenditures, especially, child nutrition and schooling (see Senauer, Garcia & Jacinto, 1988; Hopkins, Levin and Haddad, 1994; Hoddinott and Haddad, 1995; Handa, 1999; Duflo, 2003; Gitter and Barham, 2008). Recently, there have been empirical studies suggesting differences in the household-decisions arising from the power distribution between husbands and wives within households (Felkey, 2005; Lancaster, Maitra and Ray, 2006; Gitter and Barham, 2008). It is, therefore, necessary to study the economic issues driven by decisions of women separately from those influenced by men; labor supply is one such decision.

The objective of this chapter is to study the effectiveness of some taxation policies using a stylized theory of female labor supply---a theory that shows how the nature of female labor supply can take different forms and shapes due to cultural or structural differences between economies. Hence similar policies might have different economic implications on women’s empowerment and female labor force participation.
To study the behavior of female labor supply, it is important to understand the household’s decision-making process. On one hand, a working woman’s income adds to the household’s total income which increases the collective utility; on the other hand, working outside leaves a woman with less time to spend on household-work which in turn decreases household-utility. Therefore, a woman’s labor supply decision depends on the collective utility of the household, the power distribution between the members of the household and, of course, the market wages. The power of a woman may be determined endogenously. The more a woman contributes to the family income compared to the other members of the family, the more power she gains; again, as the power of the woman increases in the household, she has more freedom to do what she prefers—household work or outside job.

This chapter works with a general equilibrium model in which consumption and female labor supply decisions are made by households and the woman’s (as well as the man’s) power (or “say” in the household) is determined endogenously. The producers employ both men and women to produce the consumption good; and households own equal shares of profits earned by the firms. Using this model, it is shown that female labor supply can be increasing, or decreasing, or backward-bending, with respect to a rise in the market wage rate.

The chapter then moves on to analyze some important policy implications. We study the effects of tax-benefit programs for women and tax-break programs for employers of female labor. These are found to have ambiguous effects. It is shown that the effects of these policies on women’s empowerment and female labor force participation are not necessarily positive, contrary to what we would be led to believe if we rely solely on intuition.

Related Literature

There have been many studies focusing on female labor supply. Most of these studies are, however, empirical (Blundell, Ham and Meghir, 1987; Arellano and Meghir, 1992; Nakamura and Nakamura, 1994; Eissa and Liebman, 1996; Greenwood, Seshadri and Yorukoglu, 2005). The theoretical foundation of this topic has not been well explored in the existing literature and this chapter studies the behavior of female labor supply using a theoretical framework.
There is a growing literature on collective models of household behavior (Bourguignon and Chiappori, 1992, 1994; Vermeulen, 2002; Lundberg, 2005). However, very few studies relate female labor to the structure of household decision-making. Francois (1998), Basu (2006) and Atal (2011) are contributions to this.

Francois' (1998) article was focused on gender discrimination. He showed that even in the absence of any gender-specific inefficiency, gender discrimination in the labor market may arise just “from the interaction between women and men within the household.” The model developed in the current chapter is closely related to the ones in Basu (2006) and Atal (2011). Basu (2006) assumed that wages are fixed which can be justified as long as we are considering one household at a time. One household (consisting of one woman) cannot have any significant impact on the wages. But when we aggregate all the households’ decisions to get the total female labor supply, we cannot take female and, for that matter, male wages to be fixed because market wages are determined endogenously. They depend on the labor demand and the total labor supply. Thus in the partial equilibrium model in Basu (2006), the feedback effects from all the economic agents in the economy are not considered and this can mislead the government to over-estimate or under-estimate some policy implications.

**The Model**

There are N identical households in a society who own M identical firms producing the consumption good x with equal share of profits. Each household consists of two adults: a male (m) and a female (f). They have different utility functions. However, they take the household-decisions together. Their objective is to maximize a weighted average of the utility each of them gets from their collective decisions. The weights depend on the power distribution in the household. Let $\theta \in [0,1]$ denote the power of the woman in the household. Hence $(1-\theta)$ is the power of the man. The woman may gain more power by earning money from an outside job and thus increasing the total household income; on the other hand, she can choose to do more of what she likes---outside job or household work---if she has more power. Agarwal (1997), Basu (2006) and Atal (2011) argue in support of the endogenous power of women. There has also been empirical research suggesting this kind of endogeneity of power; see Bittman, England, Sayer, Folbre and Matheson (2003). Let $e \in [0,1]$ denote the woman’s effort put to
work outside home, hence her effort put to household work is \(1-e\). Let \(\alpha\) denote the woman’s exhaustion from outside job in terms of household work, i.e., the exhaustion from working for one hour outside is equivalent to the exhaustion from working \(\alpha\) hours in the household, \(\alpha > 0\). Hence working one hour outside is equivalent to working \(\alpha\) hours at home. Let \(w_f\) be the wages for female labor and \(w_m\) be the wages for male labor. To focus on the analysis of female labor supply, assume that the man always puts effort 1 for outside work.

Let \(x\) be the consumption good and normalize its price at 1. For technical ease, assume that there is only one consumption good and both agents gain some utility from it. Let \(v(.)\) denote the utility that both the man and the woman get from the household work done by the woman and assume that \(v(.)\) is concave. Let us denote the woman’s disutility caused by the effort on work by \(c(.)\) which is convex, i.e., the disutility increases at an increasing rate. Now we can write down the utility functions for the female and the male in a household in the following form:

\[
uf(x,e) = x + v(1-e) - \theta c[(1-e) + \alpha e],
\]
\[
wm(x,e) = x + v(1-e).
\]

Hence the household’s objective is to choose \((x,e)\) such that the weighted average of the utilities of the man and the woman, given by:

\[
u(x,e) = \theta uf(x,e) + (1-\theta) um(x,e)
\]
\[
= x + v(1-e) - \theta c[(1-e) + \alpha e],
\]

is maximized subject to the household’s budget constraint:

\[x \leq [w_m + ew_f] + (M/N)\pi,\]

where \(\pi\) is the profit of each firm. Since the household’s collective utility is strictly increasing in \(x\), the budget constraint will hold with equality. Assuming interior solution, when the woman’s power is \(\theta\) and the market wage-rate for her labor is \(w_f\), the collective utility maximizing effort \((e)\) by the woman for her outside job is given by the solution of the first order condition:

\[
w_f = v'(1-e) + \theta(\alpha-1)c'[1+(\alpha-1)e)] \tag{FOC}
\]

The equation above gives us the household-utility maximizing effort supplied by the woman for outside job, \(e\), as a function of \(\theta\) for a given wage \(w_f\):
\[ e = e(\theta, wf). \quad \text{(Effort Supply)} \]

Implicitly differentiating the first order condition (FOC), find that

\[ \frac{\partial e}{\partial wf} > 0 \text{ always; and } \frac{\partial e}{\partial \theta} > 0, \text{ if and only if } \alpha < 1. \]

This means that if the woman’s exhaustion from working at home is more (less) than her exhaustion from working outside, then the more power she gains, the less (more) she can choose to work at home. Also, note that, \( \alpha < 1 \) implies that the woman’s marginal utility from her household work is less than the man’s marginal utility from her household work. This means that if the man is benefited more from the woman’s household work compared to her outside job, then as the woman loses power, she has to work more at home.

The woman can acquire more power by earning more. Suppose the power of a woman (\( \theta \)) in the household depends on her relative contribution to the household’s income from labor. Therefore, we can write the power of a woman (\( \theta \)) as the following function:

\[ \theta = \theta(\theta(e, wf/wm)) = \frac{ewf}{wm + ewf}. \quad \text{(Power Gain)} \]

**Definition (Household Equilibrium):** A household equilibrium in this model, for given market wage rates (\( wf, wm \)), is described by (\( e^*, \theta^* \)) where

\[ e^* = e(\theta^*(wf, wm), wf) \text{ and } \theta^* = \theta(e^*(wf, wm), wf/wm). \]

Hence, since the man always goes out to work for the entire 1 unit of time and given that there are \( N \) identical households (and thus \( N \) men and \( N \) women) in the economy, from the household equilibrium described above, we can say that the total supply of female and male labor in this economy are:

\[ LSf \ (wf, wm) = N \cdot e^* \text{ and } LSm = N. \]

Now let us look at the producers’ side. Suppose that there exist some substitutability between male labor and female labor. Each one of the \( M \) identical producers choose the amount of inputs (or the two kinds of labor) to maximize profit. Concavity of the production function guarantees downward sloping labor demand curves with an upward shift caused by the increase in wages for the other kind of labor since male labor and female labor are substitutes to some extent. Hence, the total demand for both kinds of labor is given by:

\[ LDf \ (wf, wm) \text{ and } LDm(wf, wm). \]
**Definition (Market Equilibrium):** As the price of the consumption good is assumed to be 1, the market equilibrium or the general equilibrium of this model is defined by the equilibrium wage rates for female and male labor \((w^*f, w^*m)\), where the demand for labor equals its supply, i.e.,

\[
LDf (w^*f, w^*m) = LSf (w^*f, w^*m),
\]

\[
LDm(w^*f, w^*m) = LSm (w^*f, w^*m).
\]

Next, let us describe the female labor supply curve and consequently the market equilibrium. There are two possible cases.

**Case I: \(\alpha > 1\)**

This means that the utility function of the woman from her outside work is always flatter than that of the man. In this case, differentiating the equation (Effort Supply), we know that the household’s collective utility maximizing effort supplied by the woman for outside job \((e)\) is decreasing with her power: \((\partial e/\partial \theta)<0\). As we have argued earlier, the more the market wage is, the more empowered the woman is and the more power she has, the less she wants to work outside. Therefore, the total effect of the increased wages on her outside work choice is ambiguous. If \(e^*\) increases as \(w_f\) increases, then the female labor supply curve is increasing as usual. But if \(e^*\) decreases as \(w_f\) increases, then this gives us a downward sloping or backward bending supply curve for female labor. Note that the mechanism that generates backward bending labor supply curve in this model originates just from the endogeneity of the intra-household bargaining power of the woman and her work-decision. However, there may exist other plausible mechanisms leading to a backward-bending labor supply curve.

Assuming downward sloping demand curve for female labor, with a backward bending labor supply curve, we might have multiple equilibria in some situations in the female labor market. One such situation is shown in Figure 1. Therefore, two economies, similar in every fundamental aspect, might end up at two different equilibria and thus they look very different from outside in terms of the outcomes. One of them might have a very high female labor force participation in equilibrium and low market wage rates meaning less female power (as shown by \((L3f, w3)\) in Figure 1). And in the other one, women may spend more time at household work in equilibrium although the market wage...
rate is very high indicating high women’s empowerment (as shown by (L1f, w1) in Figure 1).

**Figure 1: Backward-bending Female Labor Supply: Multiple Equilibria**

**Case II: \( \alpha < 1 \)**

In this case, the household work is more exhaustive for the woman and the man’s marginal utility from her household work is more than her own marginal utility. Hence, differentiating the equation (Effort Supply), we find that the effort supplied by the woman for her outside job is increasing with her power: \( (\partial e/\partial \theta)>0 \). Also, the woman can acquire more power by working more outside (and thus earning more): \( (\partial \theta/\partial e)>0 \). Hence, we might have multiple equilibria in a household as shown in Basu (2006). The total effect of the increased wages on the woman’s outside work choice is positive leading to the usual increasing female labor supply curve. However, it is negative for the unstable household equilibrium in case there exist multiple household equilibria.
and in such a situation, the female labor supply may look like a correspondence (see Atal, 2011).

Assuming downward sloping demand curve for female labor, with a female labor supply correspondence, we might have multiple equilibria in some situations in the female labor market. One such situation is shown in Figure 2. One of the multiple equilibria might have a very low female labor force participation in equilibrium meaning less female power (as shown by \((L_{1f}, w_1)\) in Figure 2) and another one with very high female labor force participation in equilibrium indicating high women’s empowerment with low equilibrium wage-rate (as shown by \((L_{3f}, w_3)\) in Figure 2).

Figure 2: Female Labor Supply Correspondence: Multiple Equilibria
Policy Implications

Tax Benefit to Women

In many countries, there exists policy programs specially aimed at increasing the female labor force participation. One of these policies includes giving tax-benefits to women on their incomes. Let us analyze the implications of this policy in light of our model.

A tax-benefit simply means a rise in the net wages. This causes the entire female labor supply curve (or correspondence) to shift down vertically. Hence, in an economy with a backward-bending female labor supply curve as shown in Figure 1 and multiple equilibria in the female labor market, introduction of a tax-benefit program for women might have different outcomes depending on which market equilibrium the economy is at.

Figure 3: Introduction of tax-benefit: different effect at different equilibria
In Figure 3, we can see that a tax-benefit causes an increase in female labor force participation (in terms of hours) at lower wages in case of one of the multiple equilibria whereas in case of another one the participation falls raising wages further. In fact, in case of the backward bending female labor supply curve, increasing female labor force participation indicates less empowered women from two directions: first, women now get lower wages and second, they have to work outside which they don’t like much. Recall that backward bending female labor supply curve may arise only in case when women prefer household work over their outside job and the more empowered they are, the more they choose to stay at home. Hence, if the economy is already at a “low participation but high female power” equilibrium (as indicated by equilibrium 1 in Figure 3), introduction of a tax-benefit program to women reduces female labor force participation by empowering women even further, whereas in case the economy is at a “high participation but low female power” equilibrium (as indicated by equilibrium 2 in Figure 3), introduction of a tax-benefit program to women increases female labor force participation but at the cost of women’s power.

There have been many empirical works for measuring the effectiveness of some tax-benefit programs (see Eissa and Liebman, 1996; Blundell, Duncan and Meghir, 1998; Grogger, 2003). Most of them find a positive impact on women’s labor force participation. Eissa and Liebman (1996) found that for one group of women, the effect is positive and for another group of women, it is zero.

**Tax-Break to the Employers for Employing Women**

Instead of the policy giving tax-benefit to women, let us analyze another tax-policy aiming at increasing the female labor force participation by giving a tax-break to the employers for employing women.

In this case, as a result of the tax-break program, the demand for female labor rises. As a result, as we can see in Figure 4, equilibrium wages in female labor market rises for sure (we are ignoring the unstable equilibrium).
Figure 4: Introduction of tax-break to the employers for employing women at work results in higher wages for women.

In case of a backward bending female labor supply curve, as we argued in the previous section, although women prefer household work over their outside job, we may get increased female labor force participation (as indicated by equilibrium 2 in Figure 4), but this time it may occur as a result of just the income effect from higher wages and not because of less female power.

We can also show that a slight rise in female labor demand, resulting from the tax-break program to the employers for employing women, might give a huge boost to the female labor force participation and women’s empowerment. One such instance is shown in Figure 5.
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Figure 5: Tax-break to the employers for employing women at work may give a huge boost to female labor force participation and women’s empowerment.

In Figure 5, consider a situation where an economy starts with a labor demand \( L_{Df0} \) and it is at a low participation equilibrium \( L_{f0} \). Then, due to a tax-benefit to the employers for employing women at work, suppose the demand for female labor shifts up to the one given by \( L_{Df1} \) in Figure 5. As a result, the economy reaches at a new equilibrium \( L_{f1} \) where both the supply and demand for female labor are much more compared to the initial equilibrium causing a major increase in female labor force participation (in hours). Also, recall that a correspondence-like female labor supply may arise when women prefer their outside job over their household work. Hence, the tax-break policy for employers of women may give a huge boost to the women’s empowerment in an economy similar to the one in Figure 5. In fact, in this case, if the government decides to rescind on the policy slowly, i.e., by gradually reducing the tax-break so that the demand for female labor moves back to the initial one, the economy may end up being at the
high participation and high power equilibrium instead of the low one where it originally started.

**Conclusion**

In this chapter, we analyze the implications of some tax-policies using a theoretical model with intra-household bargaining power of women being endogenous. Since the labor supply decision of a woman is taken by the entire household instead of just the individual herself, we have considered a collective utility model to explain the behavior of female labor supply. The power of the woman, and thus the power distribution between all members of the household, has been taken to be endogenous here. Under this setting, the female labor supply can take various shapes as the market wage rate changes. Sometimes multiple equilibria might occur in the female labor market. Hence we can have different policy implications for different economies depending on the behavior (or shapes) of their female labor supply (and also their demand for female labor). Not only that, policy implications might differ for the same economy at different time-points depending on the initial equilibrium before the policy-imposition.

We study the policy implications of tax-benefit or tax-break programs targeting increased labor force participation by women. The effects of these policies on female labor force participation are not necessarily positive. This occurs because of the possible multiplicity of equilibria arising in the female labor market. If we have a backward-bending female labor supply, then these tax-benefit programs may intensify the low female labor force participation rate and reduce women’s power further. Appropriate measures must be taken to take the economy out of the low participation trap. Tax-break to the employers of female employees may work as a nice tool for that purpose. In some cases, it not only gives a boost to the female labor force participation, it boosts women’s empowerment as well.

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Chapter 6

Career Plateaus Among Women: Consequences, Causes, and Coping

Carrie S. Hurst

Introduction

Women are engaged in the workforce at higher rates than ever before in history. However, they still lag behind their male counterparts for managerial roles and only a very small percentage of women ever advance to the highest levels of leadership in their companies. That is, women currently fill a majority of jobs in the United States, including 51.5% of managerial and professional positions (United States Bureau of Labor Statistics, 2011), they hold only 13.5% of senior executive jobs (Soares, Combopiano, Regis, Shur, & Wong, 2010). This disparity highlights the importance of understanding the career advancement of women in the workplace and illustrates what is known as the “glass ceiling” effect, which in this chapter refers to the difficulty faced by women aspiring promotion in reaching senior levels of management (Elacqua, Beehr, Hansen, & Webster, 2009). The Federal Glass Ceiling Commission (1995) first began investigating the barriers experienced by women and minorities in their careers over 20 years ago and since then numerous studies have been devoted to examining the topic (Jackson & O’Callaghan, 2009). Although these studies operationalize glass ceiling effects in a number of different ways, traditional measures include salary and compensation or indicators of employment status, such as promotion rates.

The present chapter focuses on career plateaus, which are concepts similar to that of the glass ceiling. The primary differences between notions of career plateaus and the glass ceiling is that plateauning focuses on individuals’ perceptions of their own career status which is not limited to women seeking top positions, and can occur at any point in one’s career while the glass ceiling does focus on aspiring to the highest
levels of management and is operationalized using the objective indicators mentioned above (Elacqua, et al., 2009). The following objectives are presented for this chapter in order to describe the career plateau experiences of working women:

- First, to define the concept of career plateaus by identifying the various types of plateaus women may experience at work;
- Second, to describe the individual and organizational consequences associated with each type of plateau;
- Third, to discuss the individual and organizational causes of plateaus; and
- Fourth, to denote coping strategies prevalent among career plateaued women.

**Defining Career Plateaus**

In her seminal work on the topic, Bardwick (1986) distinguished between structural (hierarchical) plateaus and (job) content plateaus. Hierarchical plateaus can occur when women face a low likelihood of future promotion or hierarchical advancement in an organization (Ference, Stoner, & Warren, 1977) and are the most frequently studied type of plateau in the literature. Historically, hierarchical plateaus have been measured both objectively through measures of job tenure and through subjective perceptions of likelihood of promotion (Allen, Russell, Potteet, & Dobbins, 1999; Chao, 1990). Tenure-based measures describe those women who remain in their jobs for a period of five years or more (Slocum, Cron, Hansen, & Rawlings, 1985; Veiga, 1981). However, Chao (1990) concluded that subjective, perceptual measures treating plateaus as a continuous variable are more appropriate. Perceptions of plateau status are important because women may remain in a job for many years but still believe they are likely to be promoted at some point. Alternatively, a new hire might perceive, after a short time on the job, that advancement opportunities may be unlikely. As such, most research today tends to examine perceptual indicators of plateaus.

Job content plateaus can occur when women lack challenge or responsibility in their jobs (Feldman & Weitz, 1988). Although job content plateaus have historically received less attention in the literature, most women prefer some level of challenge in their jobs and therefore, researchers (McCleese & Eby, 2007) have argued that this type of plateau
could be more discouraging than hierarchical plateaus, which may be seen as inevitable or sometimes even desirable. In other words, women may realize when pursuing a given career path that there are only a certain number of levels to which they might be expected to advance. On the other hand, if a woman is plateaued in terms of job content, she might either internalize blame for this or become more jaded with her employers for not offering opportunities for growth and challenge in her existing role.

Double plateaus refer to situations where women are simultaneously experiencing both a hierarchical and job content plateau (Allen, Poteet, & Russell, 1998; McCleese, Eby, Scharlau, & Hoffman, 2007). Compared to women experiencing just one type of plateau, being double plateaued may have the most serious consequences for women (Allen et al., 1998; McCleese & Eby, 2006).

Bardwick’s seminal work on plateauing (1986) suggested additional types of plateaus beyond hierarchical and job content may exist. Chao (1990) later argued that future conceptualizations of a career plateau should consider career mobility opportunities outside of an employee’s current organization. Lee (2003) took this into consideration when examining professional plateaus, although his measure that focused, in part, on external marketability also included items related to job content plateauing. Therefore, in order to expand and clarify the concept of professional plateaus, Hurst, Butts, and Eby (2011) defined three career situations indicative of a professional plateau:

1. Employment plateaus occur when women have few employment alternatives in their job-specific labor market;
2. Occupational plateaus occur when few employment alternatives exist outside a woman’s chosen profession; and
3. Women with a low history of promotions may also be professionally plateaued.

Although everyone might be expected to reach a plateau at some point in their careers (Bardwick, 1986; Greenhaus, Callanan, & Godshalk, 2010), some research finds that women may be especially at risk for plateauing. Allen and colleagues (1998) found that women were more likely to be classified as hierarchically or job content plateaued than men. On the other hand, one study (McCleese & Eby, 2006) found women were more likely to be job content plateaued but not hierarchi-
cally plateaued than men, whereas another (Allen, et al., 1999) found women were more likely to be hierarchically plateaued but not job content plateaued than men. However, surprisingly little empirical research examines relative rates of plateauing among women compared to men and we are aware of no research to date on the rates of women experiencing professional plateaus.

**Consequences of Career Plateaus**

The finding above indicating women may be at greater risk for hierarchical and job content plateauing in their careers is concerning considering the wide range of negative individual consequences associated with career plateaus. For example, plateauing has been linked to a wide variety of negative work-related attitudes such as lower job satisfaction, career satisfaction, job involvement, and organizational commitment (Allen, 1998; Chao, 1990; Lee, 2003). This research highlights the negative impact plateauing can have on women’s work attitudes.

In addition to these negative attitudes, plateaus have also been associated with several work-related withdrawal behaviors. Such withdrawal behaviors include turnover intentions, absenteeism, and reduced performance (Allen et al., 1998; Lee, 2003; Near, 1985; Tremblay, et al., 1995; Veiga, 1981) and indicate serious consequences for organizations.

Although less frequently studied, another set of individual outcomes examined in relation to plateauing are those pertaining to employee well-being. Specifically, this includes higher reports of depression and burnout, poorer health, and less non-work satisfaction (Hurst, et al., 2011; McCleese, et al., 2007; Near, 1985). The plateauing literature provides conflicting findings regarding stress as an outcome of being plateaued (Allen, et al., 1998; McCleese et al., 2007). One explanation for this is that it depends on both the type of plateau experienced as well as efforts individuals have used to cope with their plateaus. Employees in Hurst and Eby’s (2010) study did not appraise their career situations as especially threatening or hopeless. The authors argued that individuals might re-appraise their situations as less stressful after having coped, which suggests successful coping might ultimately lead to the removal of the plateau itself. Alternatively, perhaps because plateauing is such a widespread occurrence, women may not be as negatively impacted by it as in the past, realizing that there are options available for coping. However, longitudinal research on this topic is needed before reaching any firm conclusions.
Potential Causes of Career Plateaus

Because of the range of negative consequences associated with plateauing, it is important to understand how or why women arrive at plateaus in their careers. Women can either become plateaued because of circumstances at their organizations or for self-imposed reasons (Godshalk, 2006). For organizationally-imposed plateaus, this may occur for reasons related to constraints or assessment. For example, companies may face certain constraints that prevent upward advancement among women (e.g., flattening structures, poor economy, downsizing), leading to a hierarchical plateau. Alternatively, they may not be able to provide additional responsibility for women’s work roles (e.g., inflexible job descriptions, lack of training opportunities), leading to a job content plateau. In terms of assessment, the company might negatively assess or evaluate an employee and, as a result, intentionally plateau her.

Whether the plateau results from organizational constraints or assessment, some organizationally-imposed plateaus may be the result of differential treatment within the organization. Elacqua and colleagues (2009) found support for a model of glass ceiling perceptions among managers. Their model revealed that both interpersonal (i.e., having one’s manager as a mentor, the presence of an “old boys’ network,” and having friends who are decision makers) and situational (i.e., the need for objective promotion and hiring standards, the presence of women in the ‘pipeline’) issues at work led to perceptions of differential treatment within the organization. In turn, perceptions of differential treatment led to perceptions of a glass ceiling in the workplace. Further, the situational issues were more strongly related to perceptions of differential treatment than were the interpersonal issues, suggesting objective staffing practices and maintaining a pipeline of female managers are especially important. This model held for both male and female employees, although the strength of the relationship between perceptions of differential treatment and perceptions of a glass ceiling were stronger among women than men. The authors noted the importance of male and female employees both sharing similar perceptions of the glass ceiling since men hold the majority of the organization’s positions of power and unless convinced of the glass ceiling effect, may not see a need for changes in the workplace.

Self-imposed plateaus may occur for personal reasons (Godshalk, 2006) and some women may choose not to advance to higher levels in their organization or pursue additional responsibilities for any number of
reasons. Perhaps the most common reason for abandoning the fast-track in one’s career is to pursue the “mommy track” of bearing and raising children (Hill, Martinson, Ferris, & Baker, 2004). This might involve abandoning her job altogether, pursuing part-time work, or deciding not to pursue additional levels or added responsibilities in her regular full-time job. In cases where women purposefully plateau in order to pursue family responsibilities, it is possible that the negative consequences of being plateaued described earlier might not apply. Alternatively, women might still feel a lack of fulfillment in their work roles despite the challenges and fulfillment offered in the home environment. Moreover, an employee might face difficulty getting back on the career fast track if she decides to do so at a later point in time.

Self-imposed plateaus highlight the importance of offering career development strategies for women who temporarily step off the fast track in their organizations. For example, in academia, some institutions have begun offering a half-time tenure track option to allow caregivers the ability to pursue research and teaching without sacrificing family responsibilities. This may be in response to the observation that tenured and tenure-track women in academic settings are significantly more likely than men to avoid marriage, limit the number of children they raise, delay a second child until after tenure, and miss important events in their children’s lives (Drago, 2007). In addition to flexible career tracks, organizations might also find it useful to offer enhanced child care support and parental leave options.

Lastly, there are a number of demographic characteristics that have been linked to plateauing in addition to the findings noted for gender described earlier. For example, some research has found higher rates of hierarchical plateauing among Blacks than Whites (Greenhaus, Parasuraman, & Wormley, 1990), whereas other research finds the opposite (Allen, et al., 1998). Allen and colleagues also found a higher percentage of Whites classified as double plateaued or nonplateaued, while Blacks were more likely to be classified as job content plateaued. Age has also been examined as a predictor of plateauing, with research finding, as nonplateaued employees are younger than both hierarchically (Allen, et al., 1998; Allen, Russell, Potteet, & Dobbins, 1999; Hurst & Eby, 2010) and job content plateaued employees (Allen, et al., 1999). Job content plateaued employees tend to be younger than hierarchically and double plateaued employees (Allen, et al., 1998). In terms of tenure, hierarchically plateaued employees have more job (Allen et al.,
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1999; Hurst & Eby, 2010; Tremblay & Roger, 1993) and organizational tenure (Allen et al., 1999; Hurst & Eby, 2010) and research also finds double plateaued employees having longer job tenure than job content or nonplateaued employees (Allen et al., 1998). Lastly, job content plateaued employees may have lower levels of education than nonplateaued employees (Allen et al., 1999; Hurst & Eby, 2010).

**Coping with Career Plateaus**

Regardless of what factor or set of factors lead to a plateau, if it is an undesirable career situation, women are likely to explore strategies for coping with their plateaus. Coping is defined as the thoughts and actions used to manage stressful events (e.g., Folkman & Lazarus, 1980, 1985; Lazarus & Folkman, 1984, 1987). A number of studies have begun identifying strategies women might use to cope with career plateaus. Specifically, in their theoretical work on the topic, Elsass and Ralston (1989) posited several positive and negative responses to being hierarchically plateaued. Subsequent empirical work (Rotondo, 1999; Rotondo and Perrewe, 2000) tested these strategies among hierarchically plateaued employees. Positive activities (e.g., expanding one’s job assignments, mentoring, getting involved in projects or teams) were associated with more positive attitudes and higher perceived performance among plateaued employees. Negative denial responses (e.g., blaming the supervisor or organization) were associated with lower attitudes and higher career-related strain among plateaued and non-plateaued employees. Negative behavioral responses (e.g., lowering one’s quality or quantity of work) were associated with lower attitudes among plateaued and non-plateaued employees and lower performance among plateaued employees (Rotondo & Perrewe, 2000).

Expanding the coping literature to other types of plateaus, McCleese and colleagues (2007) designed a comprehensive mixed-method study to investigate coping of hierarchically, job content, and double plateaued employees. Their study resulted in seven categories of coping (discuss problem, job withdrawal, job involvement, non-work activities, mental coping, nothing, and side work). The authors examined differences in coping based on the type of plateau experienced but only observed significant differences in the use of mental coping, with hierarchically plateaued employees reporting greater use of mental coping strategies such as making the situation less personal, accepting it, at-
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tempting to control one's emotions, or ignoring the problem than either job content plateaued or double plateaued employees.

Some researchers have speculated that although employees might report using similar strategies to cope with very different career experiences, what matters is the effectiveness of coping based on the unique career situations or types of plateaus women face (Hurst & Kungu, 2010). This is consistent with the view that coping processes are not inherently good or bad (Lazarus & Folkman, 1984) and suggests the need to examine additional coping strategies based on the type of plateau experienced. We are aware of only one study that has examined coping among professionally plateaued employees, which found that perceptions of competence and control helped moderate the negative impact of professional plateaus on health and non-work outcomes (Hurst, et al., 2011).

The effectiveness of coping strategies might also depend on whether they tend to be more problem-focused or emotion-focused in nature. Problem-focused coping is used to directly address the problem itself and emotion-focused coping strategies are used to regulate individuals' negative emotions resulting from the problem. Both forms of coping are often used together when responding to stressful events (Folkman & Lazarus, 1980; 1985). Overall, problem-focused coping is thought to be more effective (Leana & Feldman, 1992; Pearlin & Schooler, 1978) and some research indicates individuals use more problem-focused forms of coping at work (Folkman & Lazarus, 1980), though some research finds emotion-focused coping may be more effective when dealing with occupational stress (Pearlin & Schooler, 1978).

According to Lazarus and Folkman (1984), the effectiveness of coping may depend on women’s appraisals of the stressful situation in order to determine the appropriate response based on the characteristics of the situation. In other words, if the work-related stressor has no viable solution for directly reducing or removing the stressor itself (and in many cases, work-related stressors may not), emotion-focused coping may be more appropriate. For example, if a woman has a conflict with a supervisor or coworkers, lacks work-life balance, or experiences job insecurity, there may be little she can do to directly address the source of the problem. Instead, she might find it more useful to engage in emotion-focused forms of coping to manage the negative emotions she experiences from the stressors.
Decades of research have been devoted to understanding gender-related differences in coping styles. Early research on coping differences revealed that in general, men are more likely than women to engage in problem-focused forms of coping or to avoid or deny the stressor, whereas women are more likely than men to engage in emotion-focused forms of coping, especially seeking social support (e.g., Folkman & Lazarus, 1980; Pearlin & Schooler, 1978). However, others have criticized dichotomizing coping in terms of problem-focused versus emotion-focused behaviors when examining gender differences since sex differences might be limited to just some of the behaviors within the categories (Tamres, Janicki & Helgeson, 2002).

In order to address this limitation, Tamres and colleagues’ (2002) meta-analysis reviewed 50 studies of gender comparisons across 17 behaviors used to cope with specific stressful events and found that overall, women reported greater use of the majority of these coping behaviors. The authors found no evidence that men engaged in more problem-focused forms of coping but did find that men use more avoidant or withdrawal strategies when coping with stressors related to relationships and others’ health. While the authors did not specifically examine work-related stressors, their category of achievement stressors included stressors found in work and academic settings. Only two significant differences in coping were found based on achievement stressors, with women reporting greater use of seeking emotional support and positive self talk.

Despite the gender differences observed in coping with stressful life events, the existing research on how individuals cope with career plateaus has failed to examine any potential gender differences in either the use or effectiveness of these coping strategies. The meta-analytic findings described above suggest women may be well posed to cope with their career setbacks. While speculative, it is possible that certain plateau coping strategies might be more effective for women compared to men. For example, based on the meta-analytic findings described above, it seems possible that women may be more likely to engage in McCleese et al.’s (2007) discuss problem and mental coping categories of stressors.

Conclusion

Overall, it is important to explore the full range of coping options available to women experiencing each type of plateau, regardless of
whether these tend to be emotion-focused or problem-focused in nature. This is important for understanding which coping strategies will be most effective for coping with certain plateaus. Further, if gender differences in coping do exist, managers should attempt to ensure that this is not due to a lack of access to certain coping resources. Lastly, once effective coping strategies are identified for each type of plateau, this should improve managers’ efforts to encourage adaptive coping and potentially avoid negative withdrawal behaviors such as turnover or reduced productivity (McCleese et al., 2007).

**Areas for Future Research**

The preceding sections have highlighted the importance of understanding plateaus and their impact on women in the workforce as well as strategies for coping with unwanted career stagnation. They also highlight several areas worthy of future attention in order to provide a greater understanding of career plateaus among women. First, future plateauing research should attempt to identify the current rates of women impacted by plateaus, particularly those experiencing professional plateaus, which have not previously explored gender as a predictor. Doing so is important for understanding how widespread of a problem professional plateaus are for women. Considering the current economic climate, it seems likely that this plateau, in particular, may be a fairly widespread phenomenon.

It is also important to understand the circumstances under which plateaus might be self-imposed, not only to add to the literature but also for managers who want to assist women in developing their careers. Future research should attempt to identify other potential plateaus women may face in their careers. Bardwick (1986) describes a “life plateau” as occurring upon reaching the end of one’s promotability and mastering one’s work role. She further suggests women may be particularly vulnerable to such a plateau when work becomes the most significant aspect of their lives.

Given Chao’s (1990) call for additional research on the impact of career plateaus on employees’ non-work lives, we are aware of only one study (Hurst et al., 2011) addressing this issue, finding lower non-work satisfaction among professionally plateaued employees. Other potential areas for research include work-family conflict and life satisfaction. For example, spillover theory (Champoux, 1978; Staines, 1980) suggests how plateauing may ultimately affect women’s personal lives. That is,
the stress created by feeling plateaued may lead to work-family conflict or lower life satisfaction if women allow negative feelings about their professional status to spill over into their non-work lives. This is consistent with research demonstrating emotional spillover effects between work and non-work domains (see Eby, Maher & Butts, 2010) and research linking other types of career stressors (e.g., career satisfaction) to work-family conflict (Martins, Eddleston, & Veiga, 2002; Parasuraman, Purohit, Godshalk, & Beutell, 1996).

Due to the noted differences in predictors and outcomes of plateauing based on the type of plateau experienced (Allen et al., 1998; McCleese et al., 2006), each plateau should be considered independently when exploring other potential non-work outcomes. For example, it is possible that hierarchical plateaus may not affect women to such an extent that their influence spills over and impacts their non-work lives, whereas job content plateaus could.

However, it should also be noted that the majority of plateauing research tends to focus on largely negative consequences of plateauing. It seems reasonable to assume that self-imposed plateaus might have positive consequences for women looking to scale back their career responsibilities in order to focus more on family, health, or other important interests. This highlights the importance of examining the circumstances under which plateaus might lead to more positive outcomes.

Although plateauing may be an unavoidable and sometimes a welcome career situation for many women, it is important to understand how they can effectively manage their careers to fit their needs and cope with unwanted career setbacks. This chapter highlights some important insights into understanding these issues and their implications for the career progression of women. However, it also highlights a number of areas worthy of additional focus in order to assist researchers and managers interested in offering career development that is tailored to each woman’s unique career situation.

References


The Economic Empowerment of Women


Chapter 6

Armenian Women Entrepreneurs: Past and Present

Mary Etmekjian

Introduction

Women and minorities comprise the backbone of the economy in the United States (Fraser, 2002). Wellner noted that in recent years women and ethnic minorities have entered entrepreneurial ventures at unprecedented rates (Wellner, 2002). The number of women and ethnic entrepreneurs is growing four times faster than the national average for small businesses (Pointer, 2004). Overall women in general are making a big impact in the business world. As Bosse and Porcher (2012) report on a study by American Express, in 2011 women owned 8.1 million businesses in the US generating $1.3 trillion in revenues and employing 7.7 million workers. Women-owned firms are fueling the growth of our cities like never before (Fraser, 2002).

More and more Armenian women in the United States are finding the courage to leave their traditional roles as housewives and are starting notable businesses. For centuries Armenian women have been charged with the task of being domestic engineers; with the responsibility of taking care of the home, their husbands, and children. As noted by Weaven (as cited in Daily et al. 1999) women may enter small business in order to gain independence and autonomy. As Armenians migrated to the U.S. they realized their opportunities are infinite and a dual household income is not only common but necessary. A move into business has provided Armenian women a long sought independence from their traditional roles.

As more and more women begin to thrive as entrepreneurs and make an impact in the U.S. economy, it is important to understand their mo-
tives. Many are motivated by unemployment, cultural limitations, financial security, desired flexibility, previous job dissatisfaction, while others simply seek independence.

Weaven and Herington (2006), in their paper “Female franchisors: How different are they from female independent business owners?” studied the “understanding of the motivational incentives driving the choice of franchising as a business development strategy from the female entrepreneur’s perspective”. The data was gathered by archiving the interviews of 24 female franchisors and 20 female entrepreneurs. Weaven and Herington (2006) found that majority of respondents, both women franchisors and business owners, were most “attracted to the promise of greater levels of financial remuneration commensurate with their time and effort contribution in self-employment”. Furthermore, all self-employed female entrepreneurs indicated that they were dissatisfied with their previous salaried work experience and viewed small business ownership as a coping strategy (Weaven & Herington, 2006). In addition, a majority of female independent business owners reported that they chose to be self employed to better manage their family responsibilities.

Sanchez and colleagues (2010) researched “Gender differences in entrepreneurial attitudes” on 1,400 students to study the elements that influence the entrepreneurial attitudes and culture of young people and the differences in perception between women and men. The results suggested that women are less likely to initiate entrepreneurial activity and that fear of failure is a major obstacle to setting up a company. Sanchez and colleagues (2010) found that both male and female students chose personal independence and the opportunity to put their own ideas into practice as the most important reasons for setting up a business.

Pointer and colleagues (2010) reiterate from previous studies, that as women progressed up the corporate ladder, many encountered the “glass ceiling.” The glass ceiling refers to a discriminatory limitation on advancement to higher status and better paying jobs. This is considered to be one of the major reasons professional women leave corporate positions to start private businesses. Bosse & Porcher (2012) confirms that glass ceiling still exists. The Institute of Leadership and Management (2011) survey of 3,000 managers finds that 73 percent of women believe their progress is impeded by this barrier (as cited in
Spangler, Britt, & Parks, 2008). Furthermore, only 26 of the Fortune 1000 companies (2.6%) have women CEOs (Bosse & Porcher, 2012).

Despite considerable research conducted on minority and women businesses operating in the United States, there is no known research or statistics conducted on Armenian business women in the United States. The purpose of this study is to collect basic data from Armenian women entrepreneurs living in the United States on their background, demographics, and fundamental aspects of organizational choices. This chapter provides a detailed examination of the current status of women entrepreneurs of Armenian decent in the U.S. The chapter also provides primary data on 27 Armenian women that are conducting their own business in the U.S., the majority of which are located in Southern California.

**Armenian Genocide**

For nearly 600 years Armenians had lived under the Ottoman Turkish regime and were subject to discrimination, persecution, and mass murder. In 1908 a nationalistic reform party, the Young Turks, led a rebellion against the last of the Ottoman monarchs, Sultan Abdul Hamid II (Hovannisian, 2003). Although a fraction of Armenians had already fled from their homeland by this time, those who remained had bought into the promise of mass reform made by the "progressive" Young Turks (Hovannisian, 2003). Soon after the Young Turks assumed control of the Ottoman Empire, a pan-Turkic movement emerged which called for uniting all the Turkish states and people extending from Anatolia to Asia, under one powerful state. Many Turkish leaders felt that the Armenian population which had lived in the region for thousands of years and who were so different culturally and religiously from the Turks would pose as an obstacle to this idealistic movement. Therefore, the systematic extermination of the Armenian population was planned as a solution.

During World War I, with the world busy at war, Turkish leaders found an opportune moment to solve the Armenian problem. Between 1915-1922 1,500,000 - 2,200,000 Armenian men, women, and children were deported from their homes, and forced into death marches (Hovannisian, 2003). Those who did not succumb to exhaustion, famine, and disease were murdered. The Ottoman Empire had successfully managed to wipe out half of the worldwide Armenian population. Those who survived fled their homeland as refugees and scattered all over the
world in what is now known as the Armenian Diaspora. The Soviet Union assumed control of Armenia between 1920 and 1991, causing another major wave of Armenians to flee their homelands for the promise of opportunity elsewhere (Hovannisian, 2003). Similar to many other refugees, Armenians were challenged with an uncertain future in foreign lands.

Historically, Armenian women have taken the helm as domestic engineers. Although they rarely ventured out of the home, harsh circumstances have led to their indirect empowerment. In order to make a living, men often lived away from their families as migrant workers. Also, in the years leading up to genocide, Armenians were involved in a struggle for independence. As such, many men left their homes for several months at a time and took up arms against their oppressors. This left a vacancy of power in the household. While their husbands were away, women became the head of the household, a title they only reluctantly surrendered upon the return of their husbands.

Furthermore, as Armenian refugees fled their homes, they often left behind most of their assets and belongings. Arriving to the United States presented an opportunity for Armenian women to aid their families in the pursuit of the American dream. By such, for the first time, the Armenian woman had the opportunity to venture outside the home.

Today, the United States is home to third and fourth generation survivors of the Genocide. Los Angeles boasts the largest Armenian community outside of Armenia. Armenians have remained strong and have persevered to create and maintain strong communities with many school, churches, and organizations and have been vigilant in resisting assimilation. Armenians have overcome many hurdles and today many are professionals and self-proprietors.

**Armenian Women Entrepreneurs**

Many immigrants and women seeking the American Dream in the “land of the opportunities” are faced with many challenges and obstacles. A number of research studies have provided data on immigrants and women on the different challenges they face, how they have succeeded and overcome any obstacles and reasons for starting a business. Armenian women face two challenges: the fact that they are women and the fact that they are immigrants or first generation citizens.
Many Armenian immigrants have abandoned their homelands in search of economic opportunities. However, with new environments come new challenges and barriers that must be overcome. Upon arrival in a foreign country, immigrants face problems with language barriers, poor skills, limited experience as well as covert and overt discrimination (Janjuha-Jivraj & Woods, 2002). As a result, many immigrants take menial, poorly paid jobs, requiring longer working hours (Pointer, Jackson, & Smith, 2004). Traditionally, Armenian women prioritize their families, causing the challenge of having to work and maintain their families. Therefore more and more of them start their own businesses in pursuit of independence and flexible time in order to maintain families. Weaven and Herington (2006) found independence to be the major motivational factor for women to be self-employed.

One of the main issues minority entrepreneurs, especially women, face is the lack of capital to start-up their business (Pointer, et al., 2004). Hence, women own 30-40 percent of all small businesses, but they receive only 12 percent of all formal credit provided to small firms (Greene, Brush, Hart, & Saparito, 2001). Women use more personal sources from credit cards and family than men (Coleman, 2000). Therefore it is common for women to start businesses that do not demand high start-up costs such as service oriented businesses where their skills and talent are the main selling point. Hence, prior studies show that a higher percentage of women than of other groups operate service type businesses (Coleman, 2000).

The struggle to start businesses for immigrants and women is undeniable; however, research shows that immigration is seen as a major strength, helping reinforce the economy by promoting the arrival of younger, more innovative, and more entrepreneurial immigrants (Davies, 2005). The number of women and ethnic entrepreneurs is growing four times faster than the national average for small businesses (Pointer et al., 2004).

Network theory is considered an important factor in the creation and growth of minority businesses (Dodd & Patra, 2002). Similarly, an entrepreneurial network is defined as the sum total of relationships that an entrepreneur maintains and that can provide valuable resources for business purposes (Dodd & Patra, 2002). Armenian communities are very strong all over the world and especially in the U.S. Many Armenian businesses rely on the Armenian community for the necessity of survival and growth.
A Current Study of Armenian Women Entrepreneurs

The current study provides initial research on a population that has previously not received sufficient focus. The report builds on the findings of a number of studies that have examined the successes and failures of both women and minorities in general. Similarly, the purpose of the current study was to (1) identify Armenian Women Entrepreneurs in the United States and (2) provide pertinent information regarding their businesses and experiences.

After recommendations from the Armenian community, approximately 50 Armenian women entrepreneurs were contacted via e-mail and social networking sites to garner their participation in the research. An online survey, administered in April of 2012, included 13 multiple-choice and 10 likert-scale questions relating to education, business ownership, and economic development.

The initial questions covered background and demographic information. Questions were broad in scope and focused on fundamental aspects of organizational choices, such as, number of hours spent in the business, business revenue, business type, number of employees and education. The second part of the questionnaire used likert-scaled questions to identify the study participant’s initial motivation to enter self-employment and whether or not they were satisfied with the decision. The third and final part of the survey was an open ended question allowing the participant to elaborate by discussing their feelings and thoughts with regard to entrepreneurship in the United States.

Demographic Information

The study participants included 27 women of Armenian descent with businesses located in the United States, specifically in the Southern California region.

Demographic information included place of birth, level of education, and number of years residing in the United States. Participants were queried as to whether or not they were born in the United States. The demographics of the sample population included a large percentage of women that were born in the U.S. (70%); nonetheless, the 85% of the women not born in the U.S. have lived in the U.S. over twenty years and 15% have lived in the U.S. over 15 years.
In terms of education, the majority of the participants (37.0%) have earned a bachelor degree, 29.6% have earned a graduate degree and 25.9% have at least an associate degree or some college credits (see Figure 1). Additionally, an overwhelming number of participants (88.9%) earned their degree in America. Most studies examining success factors for entrepreneurs reported a positive correlation between entrepreneurship and formal education (Chaganti & Greene, 2002).

![Figure 1: Level of Education](image)

**Business Information**

The following information provides an in-depth profile on businesses of the Armenian women who participated in the study. Characteristic information such as the type of business, start-up decisions, number of employees, and the amount of revenue generated were solicited from each survey participant.

Earlier research shows that female entrepreneurs were concentrated in traditional female-related industries such as retail stores, personal services, and education services (Bowen & Hisrich, 1986; Coleman, 2002). As displayed in Figure 2, 41.7% of Armenian women entrepreneurs reported having a service business, while 20.8% were classified as “artistic”, 16.7% as “retail”, 12.5% as “wholesale” and 8.3% as financial businesses.
Pointer and colleagues (2004) argued that most women-owned businesses are co-owned with men that are related in some capacity (e.g., husband, brother, father, etc.). Quite the reverse holds true for the women in the current study, whereas, the majority (84%) reported that they started their business from scratch or without any assistance from family or close associates, 12% joined a family-owned business, and only 4% joined a business that was started by their husbands (see Figure 3).
The study participants were also asked to disclose their reasons for starting their businesses. Weaven and Herington (2006) found independence to be the major motivational factor for women to be self-employment. Likewise, the current study revealed that 88% desired independence, 24% wanted more income, 16% wanted flexibility and more job variety (less boredom), and 4% were simply unemployed (see Figure 4).

Although a formal education is important, prior work experience in the related field for women entrepreneurs is paramount for survival of the business (Orhan, 2001). Contrary to research reports, in the current study the majority of women (57.7%) had no experience in the field for which they started their businesses while 30.8% have 3-5 years experience in a related field and 11.5% have 1-2 years of such experience (see Figure 5).
In terms of human resources, networking can provide access to less expensive labor (Pointer, et al., 2004). Pointer and colleagues also suggest that the use of family labor and other minority employees enables the ethnic entrepreneur to offer more value for goods and services. In keeping with this viewpoint, Armenian businesses hire Armenian employees. As such, the current study participants employed more women (48.1%) compared to men (3.7%) and mostly Armenian women (18.5%) when compared to Armenian men (7.4%). Additionally, the majority (48.1%) of study participants reported working less than 5 employees, 22.2% employed 5-9 and 15-19 persons and only 7.4% employed 20 or more workers.

Lastly, a study conducted in 2011 by American Express found that women-owned businesses generated $1.3 trillion in revenues (boss & Porcher, 2012). In order to measure the success of the businesses owned by Armenian women, they were asked to reveal their yearly business revenue. As shown in Figure 6, 18.5% earned up to $49,000, 22.2% earned between $50,000 - $99,000, 25.9% earned between $100,000 - $149,000, 14.8% earned between $150,000 - $199,000 and 18.5% earned over $200,000 annually.
Business Experiences

As Weaven (2006) argues, women are subjected to gender-based discrimination as well as cultural biases. Also, Brenner, Menzies, and Dionne (2006) suggest that “high venture creation and self-employment rates in ethnic communities are a means of integration in the face of rejection and discrimination by the host community.” The authors also suggest implicitly that ethnic entrepreneurs face fairly significant social difficulties with their business practices.

To report the experiences of Armenian women entrepreneurs, the study participants were asked to rate several questions regarding their entrepreneurial-related experiences using a four-point Likert scale where 4=strongly agree, 3=agree, 2=disagree, and 1=strongly disagree. The results, as presented in Table 1, revealed that the majority of women either “strongly disagreed” or “disagreed” with feeling disadvantaged when starting their business (62%), that the business caused friction with significant family members (85%), and that they were the first person in the family to become a business owner.
<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>As a women I feel that I have had disadvantages starting a business.</td>
<td>0%</td>
<td>37%</td>
<td>51%</td>
<td>11%</td>
</tr>
<tr>
<td>My family supported my decision to start my own business.</td>
<td>67%</td>
<td>26%</td>
<td>4%</td>
<td>4%</td>
</tr>
<tr>
<td>My business has caused friction with friends, family, children and/or spouse.</td>
<td>4%</td>
<td>11%</td>
<td>44%</td>
<td>41%</td>
</tr>
<tr>
<td>I love my business and what I do.</td>
<td>74%</td>
<td>26%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>I feel that the Armenian community has helped the success of my business.</td>
<td>19%</td>
<td>52%</td>
<td>22%</td>
<td>7%</td>
</tr>
<tr>
<td>My culture empowers me as a business owner.</td>
<td>26%</td>
<td>48%</td>
<td>26%</td>
<td>0%</td>
</tr>
<tr>
<td>I would recommend to other women to start their own business.</td>
<td>59%</td>
<td>37%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>I am the first person in my family to be a business owner.</td>
<td>4%</td>
<td>15%</td>
<td>62%</td>
<td>19%</td>
</tr>
<tr>
<td>I had mentor(s) while starting my business.</td>
<td>19%</td>
<td>41%</td>
<td>22%</td>
<td>19%</td>
</tr>
</tbody>
</table>
Additionally, the majority of the study participants “strongly agreed or “agreed” that they received family support to start their business (93%), that the Armenian community has helped the success of their business (71%), and that their culture empowers them as a business owner (74%). The majority of Armenian women entrepreneurs had mentor(s) while starting the business (60%), love their business and the work they are doing (100%), and would recommend other women to start their own business (100%).

When asked, “What empowers you as a woman?” 74.1% reported being a business owner, 51.9% stated culture, 44.4% referred to education, 33.3% said their parents, and 22.2% said their husband (see figure 7).

![Figure 7: Feelings of Empowerment](image)

Lastly, cross tabulations were run in order to determine correlations among data sets. The first crosstabulation looked at responses by revenue generated and number of hours worked per week (see Table 2). A chi-square test was run to obtain a measure of statistical significance with the significance level set at \(a=0.05\). The chi-square test indicated that \(p<.05\) (\(p=.044\)) and can be regarded as statistically significant (see Table 2.1). There is sufficient evidence to assert that there is a relationship between the amount of revenue a business generates and the number of hours the business owner works per week.
### Table 2: Revenue Generated by Number of Hours Worked

<table>
<thead>
<tr>
<th>Revenue Generated</th>
<th>Number of Hours Worked</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-15 Hours</td>
</tr>
<tr>
<td>0 - $49,000</td>
<td>2</td>
</tr>
<tr>
<td>$50,000 - $99,000</td>
<td>0</td>
</tr>
<tr>
<td>$100,000 - $149,000</td>
<td>0</td>
</tr>
<tr>
<td>$150,000 - $199,000</td>
<td>0</td>
</tr>
<tr>
<td>$200,000+</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
</tr>
</tbody>
</table>

### Table 2.1: Revenue Generated by Number of Hours Worked

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Assymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>26.790</td>
<td>16</td>
<td>.044</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>27.457</td>
<td>16</td>
<td>.037</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>4.031</td>
<td>1</td>
<td>.45</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>27</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*25 cells (100.0%) have expected count less than 5. The minimum expected count is .30.

The second crosstabulation correlated revenue generated by education (see Table 3). The chi-square test indicated that $p>.05$ ($p=.364$) and cannot be regarded as significant (see Table 3.1). There is not sufficient evidence to assert that there is a relationship between revenue generated and the owner’s level of education. Moreover, the entrepreneur’s level of education does not determine the success of one’s business.
Table 3: Revenue Generated by Level of Education Crosstabulation

<table>
<thead>
<tr>
<th>Revenue Generated</th>
<th>Level of Education</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High School</td>
</tr>
<tr>
<td>0 - $49,000</td>
<td>0</td>
</tr>
<tr>
<td>$50,000 - $99,000</td>
<td>0</td>
</tr>
<tr>
<td>$100,000 - $149,000</td>
<td>2</td>
</tr>
<tr>
<td>$150,000 - $199,000</td>
<td>0</td>
</tr>
<tr>
<td>$200,000+</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 3.1: Revenue Generated by Level of Education Chi-Square Test

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Assymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>13.068a</td>
<td>12</td>
<td>.364</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>14.751</td>
<td>12</td>
<td>.255</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.114</td>
<td>1</td>
<td>.736</td>
</tr>
<tr>
<td>N of Valid Cases</td>
<td>27</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*a20 cells (100.0%) have expected count less than 5. The minimum expected count is .30.

Conclusion

The number of women and ethnic entrepreneurs is growing four times faster than the national average for small businesses (Pointer, 2004). Women-owned firms are fueling the growth of our cities like never before (Fraser, 2002). Despite considerable research conducted on minority- and women-owned businesses operating in the United States,
there is not sufficient research or statistics regarding Armenian women entrepreneurs in the United States. The current research gathered basic data from Armenian women entrepreneurs living in the United States regarding their background and demographic information as well as the fundamental aspects of their organizational choices.

Past and current research presented in this chapter suggests implicitly that: (1) ethnic entrepreneurs face fairly significant social difficulties in their business practice; (2) social capital in the form of business networks plays an important role in the creation, survival, and success of female-owned firms; and (3) female entrepreneurs seek mentors to compensate for a lack of business skills and experience (Weaven & Herington, 2006).

The Armenian women entrepreneurs interviewed as part of the current research attribute hard work as well as support from family and the Armenian community for their business success. These Armenian women reported a feeling of empowerment and are on the forefront of championing others to join the ranks of business ownership. To this end, further research is needed to more aggressively investigate factors that may impact the successes and failures of women-owned businesses.

References


Acknowledgement

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Chapter 7

Women, Marriage, and Childbearing

Vanessa Hunn and Christson Adedoyin

Introduction

Women, marriage, and childbearing patterns have been the source of much discussion and research. Marital issue spans economic, political, and social arenas. Inevitably life-course transitions i.e. marriage and childbirth have major psychological, sociological, and socio-economic impact on women and society. Marriage brings with it an increase in human capital, social capital, and social support and decreases women’s dependence on larger support systems like local, state, and government programs. Because significant numbers of women have become dependent on government programming i.e. Temporary Assistance to Needy Families – TANF and other social welfare programs, government intervention has now included initiatives to reduce government dependence of women.

As an example of policies designed to address women’s issues related to marriage, and child bearing, the 1996 Welfare Reform Act, the Healthy Marriage Initiative (HMI) was developed to promote formation and maintenance of healthy marital unions.

According to the U.S. Department for Health and Human Services (2009), the specific goals of the HMI include (but not limited to):

- Increasing the number of married couples who are in healthy marriages;
- Increasing the number of pre-marital couples who have the skills and knowledge needed to form and sustain healthy marriages;
- Increasing the number of youth and young adults who have skills and knowledge needed to make good decisions about
healthy relationships; the goal being that youth will eventually use these skills to form healthy marital unions, and;

- Increasing the number of homes free of domestic violence.

It must be noted, however, the HMI was not designed to coerce women to marry or to remain in unhealthy marriages, neither was it intended to diminish the work of single women. The underlying policy premise offers women the freedom to make decisions regarding marriages, although there may be latent policy goals of moving women from welfare dependency through marriage.

To fully understand marriage and child bearing among unwed mothers further research is needed to provide empirical support to empower unwed women about marital decision-making process. In addition, research provides the evidence base that assists assist policy makers in legislating empowerment policies and programs that adequately address predictive factors socio-economic, cultural, and psycho-social that literature suggests affect unwed single mothers. It is equally necessary to investigate how these factors determine eventual marriage outcomes, especially for women with out-of-wedlock births. These factors include but are not limited to race, religiosity, income, alcohol and other drug (AOD) use.

### Marriage in African American and Caucasian Women after Childbirth

The institution of marriage has stood the test of time. Even with societal changes of gender equality, individualism, increased income, erosion of communities, and declining social capital of married couples, marriage continues to be a dynamic adaptable institution (Amato, Booth, Johnson, & Rogers (2007). While the marriage process may be easy and straightforward for most women, the same may not be true for single mothers with children born out-of-wedlock. Challenges of custody or acceptance of their child (ren) in their new relationship is major. In addition, the complexity of the process can create relationship strain as well as a stress on physical, emotional, and financial resources. Therefore, the marital decision-making process of women with children out-of-wedlock is laden with many complexities. Even with the decision to marry, many factors contribute to actual marriage outcomes.

This chapter highlights a discussion on the global perspective on marriage and childbearing and compares that to marital trends in the Unit-
ed States. The next discussion outlines several factors that may affect marriage and childbearing; race, psychological well-being, religion and spirituality, income, and alcohol and other drug (AOD) use.

Secondly, this chapter presents our findings on some predictors of marriage outcomes for unwed mothers. A clear understanding of these predictors will help provide insight into single mothers and marriage. The findings of this research identified factors that affect marriage; shed more light on the importance of culture within the context of marriage; contributed to the knowledge base of professionals working with unwed mothers; and helps provide an empirical foundation for development of policies for welfare dependent women within the context of socio-cultural factors affecting marriage. Lastly, this chapter articulates a discussion on the empowerment of women through policies designed with clear understanding and consideration for factors that affect marriage.

**Marriage and Childbearing**

**A Global Perspective**

Understanding marriage in a global economy means understanding marriage within cultural contexts. The United States is comprised of many people from many cultures; consequently, practitioners must have a diverse and multicultural understanding of marriage and childbearing.

Internationally, there is an upward trend of out-of-wedlock births and concurrently there is an observed downward trend in marriages. Analyses of unwed mothers and their prospects for marriage in Europe’s biggest economy, Germany, reveal that the number of non-marital births in East and West Germany was 33.6% and 10.2% before unification, respectively (Adler, 2004). However, statistics in post-unification Germany, according to Adler (2004) indicated a significant increase to 51.5% and 18.6% for these regions. The immediate cause of this she argues is traceable to the challenges of global economic down-turn, women’s participation in the labor market, the redefinition of the marriage institution, delayed marriage (Seltzer, 2000), and the deconstruction of marriage and childbirth as an integral and sequential process (Adler, 2004).
In Sweden, Prinz (1995) reported that unmarried but cohabiting women accounts for majority of births, which implies that marriage is only one option. Figures from Russia indicates gender imbalance -which tilts more in favor of women compared to their male counterparts- is one major attributable reason of the doubling of non-marital births from 10% in 1970-80 to 20% in 1994 (Lokshin, Harris & Pokin, 2000). In 1996, the number of non-marital births further increased to 23% of all births in the country (Lokshin, Harris & Pokin, 2000). These findings validate the submission of Seltzer, (2000), that non-marital birth is not uniquely a teenage characteristic. Therefore, non-marital birth occurs to women irrespective of their age and stage in life. Many of these unwed mothers in Europe according to Adler (2004) are more willing to take jobs to be economically secure and preferably cohabit than contemplate a commitment to a marriage union.

Sub-Saharan Africans’ values, views, and traditions about marriage are very much reflective of the African culture. Marriage is a life-changing undertaking; not just for the couple, but also for extended family and kinship. For instance, among the Yoruba ethnic group of Southwestern Nigeria, in Africa, Ojo (1997) submits that marriage is not perceived just as a common or routine celebration or in his own words an “isolated life-cycle event” (p.74). Marriage is an opportunity to advance and expand the existing base of the kinship system, extending lineage and more importantly building more alliances. This kinship expansion according to Luke and Mushi (2003) is exogamous marriage. Because of these highlighted strategic roles, older generations and parents are very much involved in mate selection, the marital process, and most importantly, the sustainability of the marriage institution in many African societies.

*Marriage, Cohabitation and Childbearing: Trends in the United States*

Marriage, cohabitation, and childbearing trends in the United States are similar to the international trends. Nationally, it is evident that the rates of out-of-wedlock births and cohabitation rose precipitously over the last three decades, while the rate of marriage decreased concurrently (Teachman, Tedrow & Crowder, 2000; Manning & Smock, 2002). Figures from the U.S. Census Bureau (2008,) underscore these trends with the rates of marriage in the United States of America in the 1980s standing at 15.9 per 1000. This fell slightly to 14.0 per 1000 in the
Women, Marriage, and Childbearing

1990s, deepened further to 12.5 per 1000 in the early 2000s, and recently plummeted to 11.2 per 1000 in 2005. Schneider (2003) reported that cohabitation within the same period revealed that about half a million Americans cohabited in the 1970s. This leaped significantly to about 1.45 million in the 1980s, tripled to around 4.35 million in the 1990s and reached the 5.5 million margins at the beginning of the new millennium.

Concomitantly, out-of-wedlock birthing statistics as disclosed by the analyses of Lamanna & Reidmann (2006) showed a momentous shift between the 1970s and early 2000. For instance in 1970 out-of-wedlock birthing accounted for approximately 10 percent of all births, reaching its highest mark of 35 percent in 1994 and receding to 33 percent of all births in 2002 (Lamanna & Reidmann, 2006). A few of the principal reasons adduced for this changing trend include the increasing levels of denials by males responsible for such pregnancies, even in cohabitating relationships (Lamanna & Reidmann, 2006), shifts in marriage values, and the fading stigma hitherto associated with out-of-wedlock birthing (Graefe & Litchter, 2007). Other reasons are globalization and socio-economic challenges (Teachman, Tedrow & Crowder, 2000).

Racial differences in marital trends

Juxtaposing marriage, cohabitation and out-of-wedlock birthing with racial differentials in the United States shows that African American women have lower marriage rates than both Hispanic and White women (Manning & Smock, 2002). However, more Whites are likely to cohabitate than African Americans (Lamanna & Reidmann, 2006; Manning & Smock, 2002; Teachman, Tedrow & Crowder, 2000). Loomis and Landale (1994) reported that non-marital births are more likely to occur among African American women than Caucasian women. Irrespective of race, Graefe & Litchter (2007) affirms that “out-of-wedlock childbearing fundamentally alters a woman’s cohabitation and marital life-course trajectory, and the quality of the matching process itself” (p.597). Consequently, it is important to understand the factors that affect marriage post-childbirth.

Marital trends and experiences among African Americans

The interplay between African heritage and assimilation into Euro-American culture creates the unique experience of African-American marriage. While there are many research studies on marriage in the
United States, the majority of these studies focus on Caucasians. The unique life experiences of African-Americans suggest that conclusions made from studies involving Caucasian marriages may not be applicable to African-Americans.

Historically, African-American marriages have undergone unique struggles. Slavery, and the antebellum period made African-American marriages difficult if not impossible to maintain. The period of Reconstruction brought efforts to reunify marriages destroyed by slavery, and the early 1900s Jim Crow law, racism, and discrimination wreaked havoc on the emotional, psychological and financial well-being of African Americans marital structures (Emery & White, 2006). Because of the vestiges of these experiences, Emery & White (2006) state that African-American marriages should be examined separately from marriages in other races. Studies by Mandara et al (2008) among African-American unwed and married mothers indicated that marriage contributes significantly to psychological and financial security. Similar research by Timmer and Orbuch (2001) also confirms that marriage within the African-American community has always served as a means of psychological and financial survival in response to systematic discrimination and limited employment due to limited educational opportunity.

Research on African-Americans has found similar themes to those of Whites in terms of what makes for happy marriages (Brooks, 2007). The common denominators are commitment, trust, similarity, religious beliefs, willingness to forgive, and sexual activity. Further research suggests that African-American women have different considerations than non-blacks when examining the prospect of marriage according to Swanson (2007). Swanson’s research findings reveal common trends among African-American women about issues in finding mates. Among the issues identified are the impact of sexism, the shortage of marriageable African American men, and the dating preferences of both African American men and women. Similarly, Emery and White (2006) observes that African American women are concerned with characteristics such as: the lack of willingness of men to make a commitment; ‘marriageable’ men already being taken; men having issues or being ‘screwed up’; and undesirability due to aging bodies in older women; strong dependency needs; fear of isolation; and loneliness to mention a few.

There are limited empirical investigations on African-American marriage post out-of-wedlock birth. It is hypothesized that what drives African American women to seek marital unions is similar to those
women who have delayed childbirth; but the need for psychological and financial survival through marriage may be intensified in women who already have children. At the same time, the African Americans have traditionally operated in more of an extended family setting to have more pool of resources. Consequently, the financial burden of child bearing and rearing may be offset by the extended family found in the African-American community, thus, affecting what may play a role in the decision to marry and unwed mothers marriage outcomes.

Research shows that African-American men are more likely than Caucasian men to experience incarceration, crime, and underemployment (National Urban League, 1998). Moreover, African American men more likely to be in low-paying jobs which hinder the flexibility and responsibility needed for family and spousal roles (Hamer & Marchioro, 2002). These same issues undoubtedly have some effect on the decision to, and outcomes of African-American women to marry, particularly when considered in addition to the psychological, social, and economic needs of women who already have children. However, the extent to which the aforementioned issues affect marriage is yet to be determined. The reason attributed to this gap in literature is due to the under-representation of African-American women in research. In a research about custodial fathers, it was concluded that African-American men who gain custody of their children are less likely than Caucasian men to have ever been married to the mothers of their children (Garasky & Meyer, 1996). Consequently, many African-American women who have had children are making decisions about marriage without ever having prior experience of marriage. Marriage outcome is possibly different in this group of women from women who have been previously married because of the consideration of children, blended families, and lack of prior experience of marriage.

**Psychological Well-being and Marriage**

The psychological toll of single parenting is well documented in the literature. One study by Thompsons and Ensminger (1989) compared the psychological distress levels of single-living-alone parenting women; single-living-with-another-adult parenting women; and married-living-with-spouse parenting women. They found higher levels of psychological distress in the single-living-alone parenting women than in the other two groups. Marks (1995) in a study of marital status, parenting, and
psychological well-being also concluded that single parenting is the most distressing compared to parenting with a spouse.

The relationship between psychological well-being and perceived mate availability in African-American women is limited in empirical investigation. However, Tucker & Mitchell-Kernan (1998) in their investigation of psychological well-being and women found a significant relationship between depression and perceived mate availability in White and Latino women. They found no such relationship in African-American women. Mandara et al (2008) study on the effect of marital status on self-esteem of African-American women reveals that marriage outcomes have a positive impact. This finding indicates a similarity with studies on other races, that married women have better psychological well-being than their unmarried counter-parts do. For unwed mothers living in poor neighborhoods with its attendant propensity for violence, studies show that stress level and anxiety are high (Mandara et al 2008).

**Religiosity and Out-of-Wedlock Birthing**

Taken from their African heritage, African-Americans have a tradition of high religiosity (Blackwell, 1985). Furthermore, African Americans have traditionally found support in extended family networks that include the surrogate family structure found in churches (Hunn & Craig, 2009; McCollum, 1997). Research examining the role of the church in sexual education is limited which may suggest that the support and education found in African American churches excludes/ avoids sexuality. One study by McKoy and Petersen (2006) found that most African American clergy are usually hesitant to participate in a study of how they address the issue of sexuality with young women. Of the fifty clergy-participants solicited in the McKoy and Petersen study, only four members of the clergy were willing to participate. Of those four, it was uncommon for clergy to address the issue of sexuality, with an emphasis only on abstinence. Though possibly reactive in nature, the African American church has attempted to address the issue of single-parenting of its congregates by providing male role models to young men with absent fathers and by providing supportive, nurturing, quasi-families. Roberts (2006) examined the issue of single-parent needs and the role of the church. A project that matched young single-parenting women with older women was successful, with the mentoring program resulting in long-lasting bonded relationships.
There is limited empirical investigation on this subject; consequently, it is difficult to determine how the church affects the decision-making process of single women in terms of their marriage outcomes post-childbirth. Consequently, more empirical and qualitative research is needed to better understand the role of the African American churches in the decision-making processes of African American single mothers.

**Income**

Why people marry or not post-childbirth has major economic implications. A study of precursors to family formation by Amato et al. (2008) revealed the following findings. First, 10% of single mothers did not have rising probability of cohabitation or marriage; second, single mothers had rising probability of childbearing from age 18 – 21; third, single mothers had a high probability of working; and fourth, single mothers exhibited a trend for continuing education. The high probability of working and continuing education may be reflective of welfare reform mandates. The findings regarding the high probability of working and continuing education initially suggest that single mothers have the potential to be well off economically. However, trends still show that children living with never-married women continue to be the most economically disadvantaged group in the U.S. (Bianchi, 1995; Cimasi, & Wejnert, 2008; Mutchler & Baker, 2009; National Center for Children in Poverty [NCCP], 2003). Income generally affects women’s marital decision-making process. Tucker and Mitchell-Kernan (1998) hypothesized that African-American women with personal resources of education and income were less dependent on marriage for emotional well-being. Tucker and Mitchell-Kernan study indicates that in terms of desirable characteristics the lack of sufficient income in potential spouse was a significant predictor of anxiety.

However, Mandara’s et al (2008) study shows that unwed mothers with higher income have similar level of self-worth or self-esteem to their married counterparts. On the other hand, unwed mothers with low income appear to be susceptible to hopelessness, frustration, and psychological distress, especially when they have no form of social support for their children. Marriage can help alleviate some of the hardship single mothers’ experience.
Alcohol and Other Drugs

Substance abuse can have damaging effects on individuals and affect their potential for healthy marriage relationships by creating chronic stress, and problematic functioning (Teitler & Reichman, 2008; Vedel, Emmelkamp, & Schippers, 2008). Specifically substance abuse can be chronic; negatively affect physiological functioning; inhibit psychological functioning; prevent healthy social activities needed for dating and finding marital partners; and result in physical unavailability due to incarceration.

In terms of chronicity of substance abuse and its potential negative effect on marriage outcomes, Huurre, Lintonen, Kaprio, Pelkonen, Marttunen, & Aro (2010) found drunkenness in adolescence is a strong predictor of excessive alcohol use in adulthood. Without treatment, the chronicity of substance abuse will undoubtedly affect an individual’s potential for marriage at the most and at the least, the potential to have a healthy marriage.

Psychological functioning is also affected by substance abuse thereby making the potential for marriage problematic. Although it is difficult to determine how co-morbidity occurs, research shows that many individuals with mental health disorders also have substance abuse disorders (Huurre, Lintonen, Kaprio, Pelkonen, Marttunen, & Aro 2010). The complexity of co-morbidity can result in difficulty in successful treatment that can prevent or interfere with marriage relationships.

In terms of social functioning, alcohol and other drugs are contributing factors of dating violence inhibiting healthy dating and the formation of marital relationships. Brown, Cosgrave, Killackey, Purcell, Buckby, & Yung (2009) found that dating violence was associated with poor psychosocial functioning, and substance abuse. Specific risk factors in dating violence in youth include early onset of marijuana and alcohol use (Chase, Treboux, & O’Leary, 2002). Chutter (2009) explicates the relationship between substance abuse, violence in dating, Post Traumatic Stress Disorder; all which result in difficulty both in present and future relationships.

Social functioning and its relationship to potential marriage relationships can be examined from the context of incarceration and mate availability. Substance abuse leads to the lack of availability for marriage due to drug related incarceration. Inmates jailed on drug charges accounted for 21% of state prisoners and 55% of federal prisoners (Bu-
In 2007, over 1.6 million adults and over 195,000 juveniles were arrested for drug abuse violations, spending an average of 75 months incarcerated (Bureau of Justice Statistics, 2009). The effects of incarceration on both single women and their potential cannot be over-emphasized.

A Study of Predictors of Marriage Outcomes for Unwed Mothers

For the current study (hereafter referred to Hunn & Adedoyin), we investigated the predictive and interactive factors that influence the marriage outcomes of African American and Caucasian women with children born out-of-wedlock. The major predictive factors were race, religiosity, alcohol and drug use (AOD), and the income. We developed a conceptual model based on existing research and represented as thus:

![Conceptual Model of the Predictors of Marriage Outcomes](image)

Figure 1. Conceptual Model of the Predictors of Marriage Outcomes

Using secondary data from the Fragile Families and Child Well-being (FFCW), a nationally representative longitudinal survey of unwed mothers collected between 1998 and 2000, the study sought to answer the following research questions:

1. What is the difference in marriage outcome for African American and Caucasian unwed mothers?
2. Which of the predictor variables contributes most/least to the marriage outcomes of unwed mothers?


**Hypotheses**

Given the influence of the predictor variables on marriage outcomes in the extant literature, we developed the following hypotheses:

1. The overall model will significantly distinguish between women who were married and unmarried after a non-marital birth across the data waves;

2. African American women will be less likely to marry across the data waves than Caucasian women;

3. Income will contribute less to the predictive power of the model across the data waves; and,

4. The variable alcohol and other drug (AOD) interference will contribute significantly to the predictive power of the model across the data waves.

**Methodology**

**Design**

The research was a non-experimental, quantitative, longitudinal study utilizing secondary data analysis to examine the relationship between race, religiosity, alcohol and other drug interference, household income and marriage outcomes for unwed mothers.

**Data source**

The data used in this research are from the Fragile Families and Child Well-Being (FFCW) Survey developed jointly by Princeton University’s Center for Research on Child Well-Being and Columbia University’s Social Indicators Survey Center. The FFCW study is a nationally representative longitudinal birth cohort study of nearly 5,000 children born to new and mostly unmarried parents. The parents lived in 20 large cities; each with populations over 200,000 in the U.S. between 1998 and 2000. The sample respondents (unwed mothers and fathers) were interviewed at the time of the children’s birth, and when the children were ages one, three, and five years old.
Sample

The sample for the Hunn and Adedoyin research (N=2030) was a cohort of African American and Caucasian women who had just experienced an out-of-wedlock birth of a child. The sample merged waves of data collected at the first, second and third waves, that is (T1) at birth; (T2) one-year post-birth and (T3) three-years post birth. We analyzed the merged data to determine how race, AOD interference, income, and religion predict the marriage outcomes among unwed mothers.

Dependent variable

Marriage outcome was the eventual marital status (married or unmarried) of the unwed mother across the waves of the data used for this study (1998 to 2000). Data about the marriage status of unwed mothers were collected at three different times; at the time of giving birth, one year; and three -years post childbirth. This variable was measured in the dataset by a question asking the respondents “if they are married to the father of the baby at time of birth?” This was categorized using nominal measures of Yes (1), No (2), Refuse (-1), to capture the responses of the unwed mothers interviewed at the three intervals. For the Hunn and Adedoyin study, this outcome variable was re-coded as Married =1 and Unmarried =0 across the waves.

Independent variables

Race was measured categorically with respondents being asked to identify the racial group to which they identify. Caucasians were coded 1 and African Americans were coded 2. Other races in the sample included Asians (3), American Indians (4) and others (5) and were omitted from the analysis. The data was, recoded with White as 1 and African American 0. Descriptively, statistics show that Caucasians accounted for 39.9 % of the total sample (N=809), while African Americans accounted for 60.1% of the sample (N= 1221). See Table 1.

Table 1. Race Distribution of Respondents

<table>
<thead>
<tr>
<th>Race</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>1221</td>
<td>60.1</td>
</tr>
<tr>
<td>Caucasian</td>
<td>809</td>
<td>39.9</td>
</tr>
</tbody>
</table>
Alcohol and Other Drug Interference in this sample was measured categorically and was captured through answering a categorical ‘yes’ or ‘no’ question to ascertain if the respondent indicated that alcohol/drugs had interfered with their work or relationship. Descriptive statistics indicated that 3 % (N=64) of the respondents answered ‘yes’ to the question, while 96.8 % (N=1966) answered ‘no’. See Table 2.

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>64</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>1966</td>
<td>96.8</td>
</tr>
</tbody>
</table>

Income was a categorical measure of total household income. The following represents the descriptive distribution of the respondents’ income per annum: Less than $7500 (N=438: 21.6%); $7501-$17500 (N=358: 17.6%); $17501-$30,000 (N=465: 22.9%); $30001-$42500 (N=283: 13.9%) and income above $42501 (N=486: 23.9%). See Table 3.

<table>
<thead>
<tr>
<th>Annual Income Range</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $7500</td>
<td>438</td>
<td>21.6</td>
</tr>
<tr>
<td>$7501-$17,500</td>
<td>358</td>
<td>17.6</td>
</tr>
<tr>
<td>$17,501-$30,000</td>
<td>465</td>
<td>22.9</td>
</tr>
<tr>
<td>$30,001-$42,500</td>
<td>283</td>
<td>13.9</td>
</tr>
<tr>
<td>Above $42,501</td>
<td>486</td>
<td>23.9</td>
</tr>
</tbody>
</table>

The religiosity variable was measured by how often in the past year the respondents attended religious services/church programs. The question was structured in such a way that respondents were able to answer in weeks, months, or within the year. Descriptive data indicated that approximately 17.2% of the sample (N=350) attended religious service once in a week; 26.1% (N=529) attended services a few times in a month; 24.5% (N=498) were in religious programs at least a few times
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in a year; and 23.2% (470) of respondents attended less than a few times in a one-year period. Finally, slightly less than 9.0% (n = 183) of respondents (N=183) indicated that they never attended any religious service/church program. See Table 4.

<table>
<thead>
<tr>
<th>Frequency of Attendance</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once a week</td>
<td>350</td>
<td>17.2</td>
</tr>
<tr>
<td>Few times a month</td>
<td>529</td>
<td>26.1</td>
</tr>
<tr>
<td>At least a few times in a year</td>
<td>498</td>
<td>24.5</td>
</tr>
<tr>
<td>Less than a few times a year</td>
<td>470</td>
<td>23.2</td>
</tr>
<tr>
<td>Never attended a service</td>
<td>183</td>
<td>9</td>
</tr>
</tbody>
</table>

Immediately after birth, 6.1% (N=124) unwed mothers got married. Whereas, between birth and year one, 6.4% (N=130) previously unwed mothers married. Lastly, between year one and year three, 87.1% (N=1776) women in this cohort married. See Table 5.

<table>
<thead>
<tr>
<th>Time Range</th>
<th>Number of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediately after birth</td>
<td>124</td>
<td>6.1</td>
</tr>
<tr>
<td>Between birth and one year</td>
<td>130</td>
<td>6.4</td>
</tr>
<tr>
<td>Between one year and third year after birth</td>
<td>1176</td>
<td>87.1</td>
</tr>
</tbody>
</table>

**Results**

To answer the research questions raised for our study, we conducted bivariate and multivariate analyses of the relationships between predictors and the relationship between predictors and the outcome variable, marital status. For the bivariate analysis, a Pearson product-moment correlation coefficient matrix assessed the direction and strength of
relationship between our predictor variables (race, income, AOD interference, and religiosity). We conducted the analyses using SPSS version 16.0.

Bivariate analysis

Results from the Pearson correlation analysis indicated that across all the independent variables the correlation coefficients revealed that there are significant relationships among some independent variables. The strongest correlation ($r = .534$) was between race AOD interference, followed by race and income level ($r = .269$) and income and religiosity ($r = .124$). The relationships between AOD interference and religiosity were statistically insignificant. It is noted, however, that correlation does not mean causality. See Table 6 for a summary of the correlation matrix.

<table>
<thead>
<tr>
<th>Race</th>
<th>Income</th>
<th>Mental Health</th>
<th>Religiosity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race 1</td>
<td>.269**</td>
<td>.010</td>
<td>.106**</td>
</tr>
<tr>
<td>Income 1</td>
<td>.027</td>
<td>.025</td>
<td></td>
</tr>
<tr>
<td>AOD Int.</td>
<td>1</td>
<td>-.025</td>
<td></td>
</tr>
<tr>
<td>Religiosity</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

** Correlation is Sig. at the P <0.01 (2-tailed)

Multivariate analysis

We used binary logistic regression to examine the relationship between the dichotomous outcome variable (Marriage Outcome- Married or Unmarried) and the independent variables (race, AOD interference, religiosity, and income). Furthermore, the logistic regression provides the most appropriate statistical analysis platform to test the specified hypotheses and assess the best model fit for the outcome variable. In addition, logistic analysis will provide an understanding of the “power” or ability of each of the predictive variables in determining marriage outcomes across the waves of data. For the different models tested in this study, we used a statistical threshold of 0.05.
Hypotheses testing

The first hypothesis tested if the independent variables would significantly predict and distinguish between women who were married and unmarried after a non-marital birth across the data waves. To test this hypothesis, the direct or forced entry method logistic regression was performed to assess the impact of the predictor variables on the likelihood that respondents would be either married or unmarried across the waves of data. The model contained four independent variables (race, income, AOD interference, and religiosity).

The regression results indicated that the overall model fit was questionable (-2Log Likelihood =2033.885), but was statistically significant, $\chi^2 (10, N=2030) =756.403$, $p<.001$, indicating that the model was able to distinguish between respondents who were married and unmarried across the data waves. The Nagelkerke R$^2$ was 0.416 suggesting that the model as a whole explained 41.6% of the variance in marriage outcomes. The implication is that additional variables are needed in the model to explain more of the variance in the dependent variable. The model however, correctly classified 76.6% of cases.

As shown in Table 2, the strongest predictor of being married across the data wave was income level (the fourth level $\geq 42,501$), with an odds ratio of (Exp (B) =13.774). This implies that unmarried mothers whose marital status was “unmarried” but who earned $\geq 42,501$ at the baseline or birth of their child were over 13 times more likely to be married than those in the reference category (<$7500.00$) controlling for all other factors in the model. The least odds ratio (Exp(B) =0.393) for respondents, who reported that they attended religious services less than one time per month, were 0.393 times less likely to be married across the waves of data controlling for other factors in the model.

<table>
<thead>
<tr>
<th>Classification for Marriage Outcome</th>
<th>Unmarried</th>
<th>Married</th>
<th>Percentage Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried</td>
<td>893</td>
<td>232</td>
<td>79.4</td>
</tr>
<tr>
<td>Married</td>
<td>243</td>
<td>662</td>
<td>73.1</td>
</tr>
</tbody>
</table>

Table 7. Overall Marriage Outcome Model (N=2030)
Other hypotheses (Race): Model 1

The second hypothesis in our study sought to understand the predictive significance of race to the marriage outcome. Using the Step-Wise method of logistic regression and with African American as the reference category, results indicate following findings. The model fit was questionable (-2 Log Likelihood =2691.571), but was statistically reliable in determining marriage outcomes of the two races, i.e. Caucasian and African American χ² (1, N=1360) = 426.915, p<.001. See Table 8a for this analysis. For this model, the Nagelkerke R² was 0.229 implying that that the model could only explain about 23% of the variance in marriage outcomes, when race is a predictor and other factors held constant. The implication is that additional variables are needed in the model to better understand the variance in the dependent variable. The model nonetheless correctly classified 72% of cases. The odds of having a Caucasian unmarried mother at baseline marry across the data waves was 6.397 times than for an African American and this was statistically significant (Exp(B)=6.397, Wald χ² =386.77,df =1, p<0.001). Therefore, African American mothers are less likely to marry across the data waves than Caucasian mothers are. This confirmed our hypothesis.

Income: Model 2

The odds of household income level contributing less to the predictive power of the model across the data wave is what the third hypothesis sought to test. Regression results shows the model fit for Income as a predictive variable was questionable (-2 Log Likelihood =2321.272). However, the model was statistically significant (χ² (1, N=1422) = 426.915, p<.001). In terms of the Nagelkerke R² the results indicated that almost 40% of the variance observable in the marriage outcome can be explained when income is a predictive factor. This means that other variables must be added to the model to understand the variance
in marriage outcome. This model was a slight improvement on model 1 as it correctly classified 76% of the cases.

In terms of estimating the odds of income level predicting the marriage outcome of this cohort of unmarried mothers, logistic regression analysis revealed that income has significant predictive power. Specifically the odds ratio that as the variable income increases (i.e. the level of income bracket improves), respondents are 2 times more likely to be classified as married (Exp (B) =1.984, Wald $\chi^2 =316.509$, df =1, $p<0.001$). See Table 8 (Model 2b). It is important to note comparatively that when Income was introduced into the model (step-wise) the odds ratio (Exp (B) =6.397) of income fell to Exp (B) =4.639. The inference from this difference is that income moderates/reduces the impact of race in the eventual marriage outcome of unmarried women after a non-marital birth. This means that the odds of African American women slightly increases, while that of Caucasian women decreases to be married after a non-marital birth if the level of household income improves. Our third hypothesis therefore, confirmed.

**Alcohol and other drug interference: Model 3**

The fourth hypothesis sought to test if AOD interference of unmarried mothers significantly contributed more to their marriage outcomes across the data waves than income. Accordingly, a step-wise logistic regression was performed. Results showed that as non-interference of drug/alcohol in the work/relationship of unmarried women increased, the odds of being married across the data waves (from birth to third year) nearly three times (Exp (B) =2.689, Wald $\chi^2 =8.365$, df =1, $p<0.001$). It is important to note that the low value of the Wald Statistics (Wald $\chi^2 =8.365$, df =1) is traceable to highly skewed response of respondents that alcohol/drugs do not interfere with their work and relationship. See Table 3 (Model 8c). Nevertheless, the model was statistically significant in differentiating between respondents AOD interference status and their marriage outcome ($\chi^2 (1, N=1449) = 8.365, p<.001$).

In comparing the third three step-wise logistic regression result with the previous ones, it was observable that alcohol and drug interference has a significance level that is 0.004, which was higher than the previous models. Moreover, the odds ratio of alcohol and drug interference as a predictive variable was higher than (Exp (B) =2.689) the odds ratio of the income variable (Exp (B) =1.984), but less than the odds ratio of
the variable race (Exp (B) =6.397). This finding therefore, confirmed the fourth hypothesis.

In addition, there was a significant difference in the marriage outcomes of Caucasian and African American unwed mothers when compared. The odds ratio (Exp (B) =6.397) indicated that Caucasian women are 6 times more likely to get married than African American women across the data waves of the cohort of study. Second, Race was the most predictive of the three variables in the study. Income was the least predictive, using a comparison of the odds ratio.

Table 8a. Model 1: Logistic Regression Models of Marriage Outcomes

<table>
<thead>
<tr>
<th>Step 1</th>
<th>B</th>
<th>S.E. Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>1.856</td>
<td>0.094</td>
<td>386.77</td>
<td>1</td>
<td>6.397</td>
</tr>
<tr>
<td>-2 Log Likelihood</td>
<td>2691.571</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R²</td>
<td>0.229</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8b. Model 1: Logistic Regression Models of Marriage Outcomes

<table>
<thead>
<tr>
<th>Step 2</th>
<th>B</th>
<th>S.E. Wald</th>
<th>Df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>1.535</td>
<td>0.103</td>
<td>219.949</td>
<td>1</td>
<td>4.639</td>
</tr>
<tr>
<td>Income</td>
<td>0.685</td>
<td>0.038</td>
<td>316.509</td>
<td>1</td>
<td>1.984</td>
</tr>
<tr>
<td>-2 Log Likelihood</td>
<td>2321.272</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R²</td>
<td>0.396</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 8c. Model 1: Logistic Regression Models of Marriage Outcomes

<table>
<thead>
<tr>
<th>Step 2</th>
<th>B</th>
<th>S.E. Wald</th>
<th>df</th>
<th>Sig.</th>
<th>Exp(B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race</td>
<td>1.539</td>
<td>0.104</td>
<td>219.976</td>
<td>1</td>
<td>4.662</td>
</tr>
<tr>
<td>Income</td>
<td>0.684</td>
<td>0.039</td>
<td>314.710</td>
<td>1</td>
<td>1.982</td>
</tr>
<tr>
<td>AOD Int</td>
<td>0.989</td>
<td>0.342</td>
<td>8.365</td>
<td>1</td>
<td>2.689</td>
</tr>
</tbody>
</table>

Note: All Models are Significant at p< 0.005 or lower level.
Discussion

Understanding factors that influence marriage outcomes for unmarried mothers is important for the helping professions because practice strategies should flow directly from this knowledge. The Hunn and Adedoyin study was designed to examine the predictive power of race, alcohol and drugs, income and religiosity on the marriage outcomes of unwed mothers across waves of data collection (between birth and third year). The overall model was able to identify the predictive power of the independent variables and the number of previously unmarried women who married across the waves of data.

Race is a strong predictor of the marriage and findings from our study support the previous studies of Loomis & Landale (1994); Manning & Smock (2002); Emery & White (2006); and Swanson (2007). Walker (2004) concludes that in all discussion about marriage; marriage matters, maybe even for those for who it is not a viable option. African American women have a lower probability of marrying than Caucasian women. This has implications for women from sociological, psychological, and economical perspectives.

However, race considerably moderated by improvement in the income level and the absence of substance use problems. The moderating effects of income were also reported by Tucker and Mitchell-Kernan (1998) and Mandara et al (2008), in their submissions that unwed mothers with higher than average household income have better self-esteem; are less hopeless; and are more able to overcome the challenges of childcare than unwed mothers with less than average household income. Their findings are irrespective of race.

Limitation of our study

One of the limitations of the findings of the Hunn and Adedoyin research is the study population is large cities with a population of at least 200,000. Therefore, the study is not representative of people in less populated and rural areas. This limits the generalizability of the study. Secondly, we excluded unwed mothers who did not identify as either African American or Caucasian from the analysis, which also limits generalizability.
Conclusions

The importance of empowerment interventions and programs for unmarried single mothers cannot be over-emphasized. The current study shows that race, income, and AOD are significant predictors of marriage outcomes of unwed mothers. Furthermore, this study confirms that Caucasian unwed mother have better and positive marital outcomes than their African American counterparts. Therefore, empowerment interventions and programs should address such factors as income, psychological social support, and human capital development of unwed African American mothers.

We recommend that policy makers, in collaboration with community-based organizations pay more attention to empowering African American unwed mothers through social welfare legislations and programs that would improve the standard of living, work opportunities, and access to psychological support. In addition, we propose that empowerment programs targeted at unwed African American mothers should include the active participations and involvement of African American churches, extended family members, and neighborhood groups. Current policies like Health Marriage Initiative designed to promote marriage among unwed mothers should be culturally sensitive to the unique needs of unwed African American mothers. In addition, the human services and health care professionals should be aware of the social, economic, and political barriers that may hinder innovative and evidenced-based empowerment interventions and programs. To address these barriers, professionals should be conscious of these structural and institutional barriers, and be resourceful to navigate these barriers in their pursuit of empowering African American unwed mothers. More importantly, it is imperative that professionals who work towards empowering unwed African American mothers should be culturally competent as they work towards empowering this vulnerable group.

References


The Economic Empowerment of Women


The Economic Empowerment of Women


Chapter 8

College Women Lacking Resources: Insights on Stressors from the Qualitative Literature

Carrie S. Hurst and Lisa E. Baranik

Introduction

Women experience a wide range of stressors during their college experiences as they adjust to both the academic and social expectations of their new environments. While some make this transition smoothly, many others face difficulty coping with the new stressors experienced in college. In fact, the frequency and severity of mental health problems among college students are higher than ever before (Kitzrow, 2009). Women are experiencing more anxiety, depression, eating disorders, post-traumatic stress disorders, suicidal ideation, and other serious mental health concerns. Despite the prevalence of the problems related to coping with stress, many questions remain unanswered regarding why some women are able to avoid the psychological, physical, and behavioral strains associated with exposure to stressors (Jex & Beehr, 1991) at college, whereas others are not. In particular, the range of stressors experienced by college-aged women is not fully understood.

Because of the many nuances involved in individuals’ perceptions of what constitutes a stressor (Lazarus & Folkman, 1984), some authors have argued that qualitative research can be particularly useful for shedding light on college student stressors (Hurst, Baranik, & Daniel, 2012). With few exceptions (Hurst, et al., 2012; Mazzola, Schonfeld, & Spector, 2011), comprehensive stress reviews in the literature typically only summarize findings of quantitative research (Robotham, 2008; Viswesvaran, Sanchez, & Fisher, 1998). However, focused reviews of qualitative research provide important contextual information about the stressors that may be overlooked in quantitative research. This is because quantitative research often relies on predetermined categories of stressors, limiting students’ reports to the stressors included in surveys.
Additionally, stress researchers may not regularly read many of the journals in which qualitative research appears (Mazzola, et al., 2011) because qualitative research makes up only 1-3% of published articles (Eby, Hurst, & Butts, 2010; Kidd, 2002).

Hurst and colleagues’ (2012) review of the qualitative literature on student stressors revealed that stressors due to a lack of resources were reported more often than any of the academic stressors. Therefore, this category may provide important insights about how and why this type of stressors is so important for students. More importantly, women who experience a lack of resources in their education may also face these stressors in their future careers, which could have important financial implications. For example, a lack of mentor support, a lack of time, and a lack of money may prevent college women from finding strong career opportunities early on in their careers, inhibiting financial stability.

Another reason for focusing on lack of resource stressors among women is that male and female students may hold different perceptions of the severity of lack of resources stressors and, ultimately, differ in their stress responses. That is, even when identical stressors are held constant in lab settings, male and female students’ coping responses differ (Ptacek, 1994). Furthermore, meta-analytic findings from the voluminous research on gender differences in coping also suggest that men and women differ in the coping strategies they adopt when encountering the same stressors (Tamres, Janicki, & Helgelson, 2002). Therefore, the purpose of the present chapter is to highlight the stressors reported among female college students in qualitative research resulting from a lack of resources.

**Existing Literature on College Student Stressors**

Robotham’s (2008) review of quantitative research on student stress identified five major stressors among students. The stressors identified in the literature were associated with:

1. Studying;
2. Examinations;
3. Transitioning to the university;
4. Being in a different country; and
5. Financial pressures.

Using research that was conducted from a quantitative perspective, academic stressors emerged as the top stressor for college students. Second to academic stressors, students reported that environmental changes were of concern. It is not surprising that financial pressures emerged as an important category, considering that the cost of attending college is higher than ever before, with tuition, room, and board at a typical four-year institution costing students over $20,000 annually (National Center for Education Statistics, 2010) and student loans increased 25% since 2008 (Federal Reserve Bank of New York, 2011). Many students take on part-time jobs to help fund their education expenses, which, can be difficult to manage alongside academic responsibilities.

Hurst and colleagues’ (2012) review of qualitative research on student stressors revealed eight categories of stressors. Five of the themes overlapped with the themes identified in Robotham’s (2008) review. The qualitative studies looking at financial pressures show that students seem to be overwhelmed with managing financial problems on top of other problems. For example, working another job while enrolled in school created problems with time management for students, as did challenges related to balancing school, work, and family life. For example, one student observed: “I have had a lot of stress this semester. My boyfriend broke up with me. I have had a hard time adjusting. I have had family problems. I have had financial problems…So I cannot state just one [greatest cause of stress]” (Dusselier, Dunn, Wang, Shelley, & Whalen, 2006, p. 21).

In addition to concerns about financial resources, Hurst and colleagues (2012) “lack of resources,” category of stressors also included stressors associated with a lack of time, money, skills, support, technology, and sleep. Three additional categories of stressors emerged from the qualitative review that were not identified in Robotham’s review:

1. Relationship stressors highlighted student stressors resulting from relationships with family, peers, and faculty;

2. Diversity stressors involved stressors stemming from one’s racial/ethnic background, disabilities, sexual orientation, and being a first-generation college student; and
3. Other stressors including career concerns, extracurricular activities, health, and personal appearance.

In particular, Hurst and colleagues (2012) found that relationship stressors were the most frequently reported type of stressor among college students. This is notable, as this category was absent from the quantitative stress overview. Because the lack of resources category of stressors emerged as a major category in both reviews of college student stressors, the purpose of the present chapter is to provide a deeper examination of female students’ perceptions of these stressors as reported in qualitative research.

**Gender Differences in College Student Stressors**

Lazarus and Folkman’s (1984) classic model of stress posits that the key to understanding individual’s responses to stress is cognitive appraisal. Individuals use primary appraisal to determine what, if anything, is at stake when encountering a potentially threatening event. If the event is appraised as stressful, individuals rely on secondary appraisal to determine the appropriateness of existing coping responses. For example, depending on their appraisals of the events, one woman may encounter an unpleasant roommate during her freshman year of college and not perceive it as a threatening situation that warrants a coping response, whereas another might. Likewise, men and women may also perceive very different stressors as a result of differences in appraisals of similar events.

Before examining the qualitative research on stressors, it is important to review findings from quantitative studies on college-student stressors. There is a growing body of empirical research aimed at understanding gender differences in perceived stressors. One of the most comprehensive studies of college student stressors (Misra, Crist, & Burant, 2003) surveyed 123 international students’ perceptions of five academic and five life stressors. Academic stressors included those related to change, conflict, frustration, pressure, and self-imposed stressors (e.g., high standards for academic performance). Life stressors involved concerns with finances, language problems, interpersonal problems, stress from cultural adjustment, and academic concerns. Interestingly, the only significant gender difference in stressors involved academic concerns, with female international students reporting higher academic concerns than the male students. This is consistent with other authors’ sugges-
sections that women may be more determined than men to succeed academically, giving rise to greater levels of stress (Dusselier, et al., 2006).

Overall, one limitation of this body of research is that these studies are typically aimed at understanding a very specific set of predetermined stressors. For example, Anshel, Sutarso, and Jubenville (2009) studied a group of college athletes and found differences between male and female students in both the stressors and coping styles. Students in this study were surveyed regarding coach-related or performance-related stressors. Compared to the male athletes, female athletes reported higher levels of coach-related stressors such as arguing with a coach, whereas no significant differences were observed in performance-related stressors such as performing while injured. The female athletes also tended to use approach-behavioral (e.g., “I discussed the problem with others”) and avoidance-cognitive (e.g., “I prayed to help me deal with the problem or situation”) coping styles more often for managing their stressors than did the male athletes, with no differences observed in approach-cognitive forms of coping (e.g., “I thought about what to do next”) (p.165).

Parenting styles were the focus of a study aimed at understanding depression among college students (Barton and Kirtley, 2012), which revealed that parenting style may be an indirect source of stress for women. Specifically, the authors found that both anxiety and stress mediated the relationship between maternal parenting styles and depression but only for the female students. In other words, for women, the parenting style employed by their mothers had some influence on their perception of stressors in college and subsequent experiences of depression.

Although this research is important for understanding the stress process, including how stressors ultimately impact student health, two additional limitations of the studies such as those above are that it a) is unable to identify any stressors not included in the closed-ended survey of stressors and b) any contextual clues as to why certain stressors may be perceived among women but not men are lost in the quantitative analyses. This highlights a potential gap in the literature that qualitative research may be useful for addressing.
Lack of Resources Stressors among College Women

In the following sections we examine the stressors reported by women in the qualitative articles identified in Hurst’s et al. (2012) review. Of those 40 articles, only three focused primarily or exclusively on women. Women in each of these studies reported stressors related to a lack of resources experienced by female students. Direct quotes are incorporated, where relevant, from women as reported in the original qualitative interviews, surveys, and journal entries.

First, Wells (2007) conducted 11 semi-structured interviews with nursing program dropouts regarding the reasons for their withdrawal from the nursing program. The majority of these students were single (64%) white (55%) females (91%) between the ages of 23-29 (45%) living off campus (64%), and 24 percent reported being a primary caretaker of a child or aging family member. These students cited a variety of stressors ranging from family and personal issues to concerns about the nursing program or profession not meeting their expectations. In terms of resources, the primary concerns of this group of women centered on a perceived lack of support from faculty. The following two comments illustrate the concerns of students citing a lack of support as a stressor experienced in their program:

“I was accepted back into the program three years after I dropped out; got back in and tried to pick up where I left off, but found they were unwilling to work with me as far as clinical hours. I could not get there early hours that they expected me to because of my children. There was no place to leave my children; and I wanted a little bit later clinical hours or maybe do more days and less hours so that I could finish school and still be there with my children; and they were not in the position to do that so I had to drop a second time.”

“You have a lot of times that we falsely expect much more compassion because of the discipline. Because nursing is supposed to be a field that involves compassion and caring, I think a lot of times those within the profession falsely expect that to always be the case and we expect that compassion and caring to be directed at those in the profession also; and it’s not the case. It’s actually very cold…or at least that’s my perception and that has been my experience.”
Comments from the students in Wells’ (2007) study illustrate not just a lack of resources, but also the competing demands placed on women attempting to balance academic and family demands. The author reports that most of the participants left their nursing programs within the first year of enrollment.

Second, women were the sole focus of Larson’s (2006) study of college student stressors. Larson used an experience sampling approach to survey college women about their experiences, probing for stressors via open-ended narrative responses. The majority of the 30 women in this study were single (90%) and White (90%), with an average age of 23. These women also reported a variety of stressors, including career concerns and relationships with peers, faculty, and significant others. In terms of stressors resulting from a lack of resources, these women cited lack of time as their major concern. Compared to Wells’ (2007), participants in Larson’s (2006) study offered much shorter descriptions of their stressors. Although it is possible this is because of the nature of the stressor and students felt too rushed to provide an in-depth response, it is more likely a function of the method used in Larson’s (2006) study, whereby students were prompted for responses via a 2-way email paging system that prompted responses over 1.5 hour intervals over the course of several hours each day. Specific responses included “lots to do and not much time,” “overwhelmed,” “too much to do,” and “a lot to do today.”

Finally, in Rowland’s (2008) study of health-related journal entries, stress management emerged as a concern among the four female Latino participants but was not a concern reported by the five male Latino participants. Specifically, women in this study cited stressors related to a lack of resources including concerns about lack of support, time, and money. The first two comments illustrate students concerns about a lack of support from peers and family:

“I’ve been having issues with my friends and family. Also, I have other things in mind. I get distracted easily and I can’t concentrate on anything when am [sic] depressed or mad.”

“My life at home is not getting any better. My parents, dealing with them becomes difficult every day that passes.”

Other students focused on time management issues and felt they did not have enough time to focus on either academics or extra-curricular
activities, with one student describing feeling overloaded by both academic responsibilities and family issues:

“I have so many things in my head and that makes it so hard for me to get anything done on time and right. Life got complicated right now and for my luck and am [sic] in a fight with my mom.”

“This whole week for me has been stressful...Because I want to graduate this February I decided to take 5 classes. The problem is that none of these classes I really need. And the problem that I have just found out is that they’re becoming a bit too much for me to handle. And is [sic] stressing me out. All of them are giving midterms at the same time, papers and I have to re-do two of these papers.”

Lastly, women in Rowland’s (2008) study also cited financially-related concerns as adding to their perceived stress levels.

“My father just bought this new business which means I’m working there in the mornings. Even though, it’s a bit hectic, but [sic] at least I’m making money to save up for when I move out.”

**Economic Impact of a Lack of Resources**

The research above highlights stressors experienced by college women resulting from a lack of support, time, and money. These stressors may not only be causing strain for women during their college years, but could also affect their financial security upon graduation. First, in terms of support, one resource mentioned by women was the lack of faculty support. Mentoring is is a developmentally-oriented relationship between an experienced, more senior mentor and a less experienced, more junior protege, and is used for the provision of career-related and psychosocial support to protégés (Kram, 1985). If this support is missing, it could have a negative impact on women’s career advancement or on-the-job training (Cummings & Worley, 1997). Individuals who have been involved in mentoring relationships report higher rates of promotion (Aryee, Wyatt, & Stone, 1996; Fagenson, 1989) and higher salaries (Dreher & Chargois, 1998; Seibert et al., 2001) compared to those who have not. They also experience fewer career plateaus (Lentz & Allen, 2005). Offering formal, developmental mentoring programs may be
one solution for attempting to reduce career inequities among women (Chandler & Kram, 2007).

The college women in this research also cited a lack of time as a stressor, in some cases citing competing demands between family members as one reason why they perceived this as a stressor. This stressor may persist after graduation and into the students’ careers if they are unable to find a proper balance between work and family demands. Work-life balance is defined as balancing both work and life priorities so that neither is neglected. Much of the research in this area has focused on satisfaction and health, with women who struggle with work-life balance suffering poorer mental and physical health, are less satisfied with their family, leisure activities, and jobs, and have lower reports of quality of life (Greenhaus, Collins, & Shaw, 2003; Rice, Frone, & McFarlin, 1992). The research on the direct relationships between work-life balance and financial success has been examined less (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005), but shows that bosses perceive women with work-life balance skills as being more promotable than women who demonstrate fewer skills (Hoobler, Wayne, & Lemmon, 2009). Thus, women who appear to struggle managing their time may be punished by receiving fewer promotions.

Lastly, in terms of concerns related to a lack of money in college, this has obvious implications for women’s future financial stability later in their careers. For example, women may need to move in with their parents after graduating, which could limit career opportunities or work a full time job during school, which may lower grades and, in turn, career opportunities. However, the women in this research may have been reducing their work hours in order to focus on school and are presumably attending school in order to enhance their career options and future earning potential. Because the unemployment continues to remain around 8% overall and 4% for those holding bachelor’s degrees (U.S. Bureau of Labor Statistics, 2012), college women might still benefit from financial planning sessions to help reduce this source of stress should they continue to perceive a lack of money as a stressor upon gradation.
Conclusion

Although there were relatively few qualitative studies overall focusing specifically on stressors reported among women, we noticed some interesting trends in these studies compared to overall trends among male and female students’ reports of stressors resulting from a lack of resources. First, the women in these studies tended to emphasize family relationships and obligations as being particularly stressful. This was expressed in the form of difficulties faced due to parenting and caretaking, as well as managing relationships with their own parents. Given the rapidly changing nature of the family unit, these findings are not surprising. For example, the number of single parent households has risen to 40.6% in 2008 up from 18.4% in 1980 (U.S. Bureau of Labor Statistics, 2012), suggesting that many women are adjusting to a changing society and family life. These findings suggest several potential coping strategies could be useful among college women struggling with demands from family. First, support groups focusing on family-related issues could be offered on campus. Although most colleges and universities have counseling centers available for students to make appointments on a one-on-one basis, informal support groups may be more practical for these students, who already cite a lack of time as an additional, pervasive stressor. Monthly meetings in a dorm or other convenient location may not only be more practical but could also introduce students to a support group of peers who might be able to share useful information about childcare, advice about dealing with an overbearing parent, tips on time management and goal-setting, encouragement, or simply just the opportunity to vent.

Another option that might be useful as a strategy for potentially preventing not only the family-related stressors but also those related to students’ perceived lack of time and money would be to provide sessions offering more detailed, realistic previews of college expectations, either during high school or in freshman orientation sessions. This is particularly important because students in previous reviews of student stressors (Hurst, et al., 2012; Robotham, 2008) have also expressed stressors related to transitioning to the college or university environment and having unrealistic expectations upon arriving in college.

We should note that it is possible these stressors were only the most relevant for women during time period under study. Prior to drawing any firm conclusions regarding which stressors impact women most, these stressors should be examined longitudinally among larger, more
diverse populations of women. In addition, quantitative analyses examining the relative impact of the stressors will provide a more complete picture of the stressors college women experience today.

**Directions for Future Research**

Our review of the literature on college women’s stressors highlights some important areas that have been overlooked to date. Research is needed in these areas in order to provide a more complete picture of the stressors women perceive in their academic environments. It is important to emphasize that we were only able to examine three studies that provided an in-depth view of college women’s experience of stressors using qualitative methods. One area of research worthy of additional focus in the literature on stress among college women is the perception of stressors experienced by minority women and lesbian, transgender, and bisexual women. Only one of the qualitative studies we reviewed on student stressors (Rowland, 2008) focused on minority women’s experiences of stress. A second area worthy of future research is women’s responses to sexual assault. We were unable to identify any qualitative research that examined female college students’ methods of coping with sexual assault, and believe this is a particularly important area to address in future research.

Research focusing on the experiences of college women caring for dependents is also needed. Specifically, there is a need for research focusing on how students caring for children or aging parents successfully juggle these responsibilities. As this trend continues to rise among students, it is important to understand the best practices undertaken by students to manage multiple roles as student, parent, employee, etc. during their college experiences. In particular, it would be helpful to conduct qualitative research on women who report low to medium levels of stress while balancing school and a family to see what behaviors, habits, and attitudes emerge as potential buffers to stress.

Lastly, it was interesting to note that in Wells’ (2007) study, students perceived a lack of compassion among nursing program faculty that influenced their decisions to remain in the program. In fact, one student mentioned her own stereotype of the professionals in this field as being compassionate. It is unclear whether the faculty who failed to meet the student’s expectations was male or female but pursuing the idea of gender expectations based on academic discipline may also shed some light on stressors faced by students in their programs. Specifically,
examining the experiences of women pursuing degrees in male-dominated academic disciplines might also be useful for identifying stressors and removing any potential barriers to degree completion among this group of women. For example, the number of men enrolled in science, technology, engineering, and math (STEM) disciplines far exceeds that of women (Hill & Green, 2007). Despite decades of underrepresentation of minorities pursuing degrees in STEM fields, a recent Harvard Educational Review (2011) article criticized the state of the literature in terms of attempting to address this disparity. Although some research has focused on characteristics of the university as a whole (Perner, Lundy-Wagner, Drezner, Gasman, Yoon, et al., 2009) or curriculum of certain programs (Peters, 2008) in order to address academically-oriented factors that may improve representation of minorities in STEM fields, as noted earlier, academic stressors are not the only ones faced by students in the college setting. Students in Wells’ (2007) study reported withdrawing from their program of study for a number of reasons in addition to academic-related concerns. Therefore, identifying potential stressors experienced among women in STEM programs is an area worthy of future research that could also help improve degree completion rates.

Finally, it is important to note that stressors change across time. For example, within the past five years, researchers has started to identify stressors that were not commonly identified previously, including sexual orientation discrimination and using new technology. Another trend we expect is to see more financial stressors mentioned in research, given the current Occupy Wall Street movement, increasing student debt, and difficulties finding jobs. Future research should examine how societal factors influence student stress.

References


Chapter 1

Are We There Yet? Women’s Status and Economic Empowerment

Retta Guy

Introduction

For centuries, women have been accorded inferior status in societies across the globe; however, to date substantial gains have been made toward equality for women (Joshi & Sharma, 2010). As described by Joshi and Sharma, the last decade witnessed multifaceted efforts for improving women’s status and achieving empowerment.

A number of policy initiatives have contributed to advancing equality and shaping women’s status in the United States. Such legislative context is essential in examining women’s status and economic empowerment in the United States. For example:

- the 1963 Equal Pay Act mandated equal pay for equal work regardless of sex;
- the 1964 Title VII Civil Rights Act was amended to prohibit employment discrimination on the basis of sex; and
- the 1972 Title IX Equal Opportunity in Education Act was amended to prohibit discrimination based on sex in education programs receiving federal funds (Allan, 2011).

Gender discrimination is harmful to advancing a civil society where all citizens have opportunities to contribute to their fullest potential (Allan, 2011). Elizabeth Allan also proposes that examining gender equality can sharpen the lenses through which we assess the status of women and their economic empowerment; moreover, Allan (2011) suggests that
these lens can help illuminate how we frame gender equality and economic empowerment.

This chapter will provide (a) various ways by which to measure women’s status and economic empowerment and (b) insight into the current status of women’s economic participation as well as women’s status in higher education.

**Measurements of Women’s Status and Economic Empowerment**

Building on previous research, a brief yet detailed description measuring women’s status and economic empowerment is presented. This circumscribed context provides an important backdrop for understanding the gains made and continuing challenges for women in the United States.

**Women’s Status**

Richards and Gelleny (2007) define women’s status as “the extent to which women are able, both in an absolute and relative sense, to exercise precise rights codified in a large body of national and international human rights law and to enjoy the objectives of those rights.” These authors further ascertain that this definition is “indicative of soft, or inclusive, positivism in that while it relies on the fact that the norms to which states become party form a binding hierarchy of law, it also accepts the existence of universal moral principles (such as universal human rights) as a basis for this law” (p. 856).

Sudarkasa (1986) refers to the condition of women as a collection of rights and duties, governed by a body of national and international law containing gender-specific protections and assurances such as:

- the International Conventions and Economic, Social, and Cultural Rights (1966) and Civil and Political Rights (1966),
- the Convention of the Elimination of All Forms of Discrimination Against Women (1979), and
In determining women’s status, Sudarkasa (1986) recommends examining the differences among women in power, prestige, and/or resources rather than using men as a point of reference.

Bradley and Khor (1993) assert that any conceptualization and/or measurement of women’s status must include four dimensions: economic, political, social and physical dimensions of development. As displayed in Table 1, scholars and researchers alike use several indicators to measure women’s status (Abouharb & Cingranelli, 2006; Cingranelli & Richards, 2004; Cingranelli & Richards, 2005; Cingranelli and Richards, 2007; Howard-Hassmann, 2005; Kin and Sin, 2002; Moez, 1997; Northrup, 2005 Richards & Gelleny, 2007).

### Table 1. Women’s Status Indicators

<table>
<thead>
<tr>
<th>Index</th>
<th>Indicator</th>
<th>Measurement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender-Related</td>
<td>Longevity</td>
<td>Measured by life expectancy at birth</td>
</tr>
<tr>
<td>Human Development</td>
<td>Knowledge</td>
<td>Measured by adult literacy rate and the combined primary, secondary, and tertiary gross enrollment ratio</td>
</tr>
<tr>
<td></td>
<td>Standard of Living</td>
<td>Measured by gross domestic product per capita in purchasing power parity U.S. dollars</td>
</tr>
<tr>
<td>Gender Empowerment Measure</td>
<td>Economic Participation and Decision-Making Power</td>
<td>Measured as female shares of professional/technical positions and female shares of positions as legislators, senior officials and managers</td>
</tr>
<tr>
<td></td>
<td>Political Participation and Decision-Making</td>
<td>Measured as the female share of House and Senate seats</td>
</tr>
<tr>
<td></td>
<td>Power Over Economic Resource</td>
<td>Measured as female estimated earned income as</td>
</tr>
<tr>
<td>sources</td>
<td>compared to that of males</td>
<td></td>
</tr>
<tr>
<td>-------------------------</td>
<td>-------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Cingranelli-Richards</td>
<td>Includes women’s rights to equal pay for equal work, free choice of employment, freedom from sexual harassment, work at night, work in dangerous occupations, and work in the military and police force</td>
<td></td>
</tr>
<tr>
<td>Political Rights</td>
<td>Includes women’s rights to vote, run for political office, hold elected and appointed government positions, join political parties, and petition government parties</td>
<td></td>
</tr>
<tr>
<td>Social Rights</td>
<td>Includes women’s rights to equal inheritance; enter into marriage on a basis of equality with men; travel abroad; obtain a passport; initiate a divorce; own, acquire, manage and retain property; participate in social cultural, and community activities; and freedom to choose a residence/domicile</td>
<td></td>
</tr>
</tbody>
</table>

First, the Gender-related Development Index (GDI) and the Human Development Index (HDI) cover the political, economic, social and physical dimensions of development, which measure longevity, knowledge, and a decent standard of living (Moez, 1997; Richards & Gelleny, 2007). Secondly, the Gender Empowerment Measure (GEM) assesses gender inequality in three dimensions of empowerment that focus on economic and political participation, decision-making as well as power relative to economic resources (Cingaranelli & Richards, 2007; Abouharb & Cingranelli, 2006). Finally, the Cingranelli-Richards (CIRI) Human Rights Dataset is used to measure government’s respect for women’s economic, political, and social rights (Cingranelli & Richards,
Women's Economic Empowerment

Identifying indicators and dimensions of empowerment is key to measuring women’s status and economic participation. First, Joshi and Sharma (2010) assert that “empowerment is a multi-faceted, multi-dimensional and multi-layered concept” (p. 100). Secondly, Kabeer (2001) defines the core elements of empowerment as “agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence” (p. 11). Finally, Joshi and Sharma (2010) further explains that women’s empowerment is “a process in which women gain greater share of control over resources—material, human and intellectual like knowledge, information, ideas and financial resources—and access to money and control over decision-making in the home, community, society, and nation, and to gain power” (p. 100).

In promoting gender equality and the empowerment of women, Stromquist (1993) offered four dimensions of empowerment.

1. Cognitive empowerment: accesses women’s knowledge and understanding of one’s self and her willingness to make choices.

2. Psychological empowerment: encourages women to make personal- and social-level decisions to improve one’s own situation.

3. Economic empowerment: involves the ability of women to engage in income-generating activities that will lead to financial independence.

4. Political empowerment: entails the ability to analyze situations politically as to facilitate social change.

Chandra (2007) devised a list of qualitative and quantitative indicators of women empowerment (see Table 2). These indicators were aimed at the development of positive self-concept and confidence building of women through improving health, reducing poverty, and expanding education.
Table 2. Qualitative and Quantitative Indicators of Women Empowerment

<table>
<thead>
<tr>
<th>Qualitative Indicators</th>
<th>Quantitative Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Increase in self-esteem, individual and collective confidence</td>
<td>• Demographic trends</td>
</tr>
<tr>
<td>• Increase in articulation, knowledge and awareness on health, nutrition, reproductive</td>
<td>o Material mortality rate</td>
</tr>
<tr>
<td>rights, law and literacy</td>
<td>o Fertility rate</td>
</tr>
<tr>
<td>• Increase or decrease in personal leisure time and time for child care</td>
<td>o Sex ratio</td>
</tr>
<tr>
<td>• Increase or decrease of workloads in new programs</td>
<td>o Life expectancy at birth</td>
</tr>
<tr>
<td>• Change in roles and responsibility in family and community</td>
<td>o Average age at marriage</td>
</tr>
<tr>
<td>• Visible increase or decrease in violence on women and girls</td>
<td>• Number of women participating in a different development</td>
</tr>
<tr>
<td>• Responses to changes in social customs like child marriage, dowry, discrimination</td>
<td>program</td>
</tr>
<tr>
<td>against widows</td>
<td>• Greater access and control over community resources/gov-</td>
</tr>
<tr>
<td>• Visible changes in women’s participation level attending meeting, participating and</td>
<td>ernment schemes-crèche, credit cooperative, non formal ed-</td>
</tr>
<tr>
<td>demanding participating</td>
<td>ucation</td>
</tr>
<tr>
<td>• Increase in bargaining and negotiating power at home, in community and the collective</td>
<td>• Visible change in physical health status and nutritional-</td>
</tr>
<tr>
<td>• Increase access to and ability to gather information</td>
<td>al level</td>
</tr>
<tr>
<td></td>
<td>• Change in literacy and enrollment levels</td>
</tr>
<tr>
<td></td>
<td>• Participation levels of women in political process</td>
</tr>
</tbody>
</table>
Joshi & Sharma (2010) provide dimensions of women empowerment that include decision-making, economic participation, health, violence, education and workforce participation.

- The decision-making dimension refers to a woman’s capabilities in making decisions, individually or collectively, that may have a profound impact on her life.

- Economic participation focuses on women’s perspectives in the design and implementation process of social policies. Additionally, this dimension proposes that women’s contributions to socio-economic development should be recognized in both formal (work) and informal (home) sectors.

- The health dimension entails a holistic approach to women’s health which includes everything from nutrition to diseases and conditions. Health services are instituted for women and the girl at all ages of the life cycle.

- All forms of violence against women (eg. physical, mental, domestic, or societal—including those arising from customs, traditions, and accepted practices) is another significant dimension of women’s empowerment and should be, not only dealt with effectively, but eliminated from all societies.

- Women’s education is important and required for improving their capacities and economic empowerment. It is inherently a woman’s human right to a basic formal education.
Workforce participation is essential for the majority of working class women; yet, occupational mobility is limited for women when compared to the opportunities afforded to men.

The previously mentioned gender-based indices and empowerment indicators and dimensions are used to measure women’s status and economic empowerment.

**Women’s Current Status and Economic Empowerment**

Substantial gains have been made with regard to women’s status and economic empowerment. This chapter will further shed light on the current state of women’s access and representation relative to economic participation and higher education.

**Women’s Economic Participation**

Park (2011) cited many studies that characterized the women’s labor force decades ago as a ‘reserve army of labor’, which resulted in the destabilization of women’s employment status. During this era, women’s work outside the home was low priority while more emphasis was placed on marriage and childcare. Women’s labor force participation declined, as 70% of married women did not work outside the home (Park, 2011). Because of married women’s priorities to raise children and become homemakers, they were the first to suffer from layoffs and were vulnerable to economic difficulties (Park, 2011).

Changes in women’s economic participation occurred as a result of welfare cutbacks and economic crisis at home and abroad. Many scholars argue that such changes in women’s economic roles presented opportunities for women to increase the amount of influence they asserted within their families as well as the social and political sphere (Park, 2011).

Women have been transformed by gender-related movements and big societal changes such as increased educational attainment, postponement of marriage, and high rate of divorce (Gardner and Desser, 2004). Moreover, their increased voice and self-confidence resulted in systematic empowerment in their socioeconomic status as well as their political influence.
Today, women across the globe embrace the role of income generator in which they provide food shelter, healthcare, and education for their families. Legislative enactments have allowed for women to have equal pay for equal work, free choice of employment, gainful employment, equality in hiring and promotion practices and job security, just to name a few (Richards & Gelleny, 2007). With what some would call inalienable rights, women have been afforded the opportunity to start businesses, seek undergraduate, graduate and professional degrees, and improve their standard of living through increased income (Richards & Gelleny, 2007). Such opportunities have strengthened women’s economic participation.

Women’s Status in Higher Education

Given the importance and necessity of education, it is important to examine the impact of higher education relative to women’s status and economic participation.

As evidenced by enrollment figures and graduation rates, women have made significant progress in higher education, yet, a persistent lack of gender parity still exist (Allan, 2011).

Scholars of women’s studies suggest that: (a) more than half of the undergraduate populations are women and (b) 60% of students enrolled in graduate and professional programs are women (King, 2010). Additionally, women have become the majority of degree earners in particular fields such as health professions, psychology, education and humanities (King, 2010). Despite these improvements in women’s access to higher education, a disproportionate number of female students studying engineering, computer science, and other science and technology fields still exist.

As stated by Elizabeth Allan (2011) “a saying, the higher the fewer, continues to convey the current status of women in higher education as a result of their uneven representation among upper levels of prestige hierarchies in and between postsecondary institutions” (p. 2). Representation of faculty, staff, and administrators reflects gaps in equality for women in positions such as full professor, dean, and provost; furthermore, female academic administrators are more likely to be positioned in female-dominated disciplines with lower status and lower salaries (King, 2010). In fact, King (2010) contends that women are more likely
to hold leadership positions at community colleges rather than at comprehensive four-year research universities.

Regardless of whether women are employed at community colleges or comprehensive four-year institutions:

- only 41% of women faculty are tenured;
- the majority of women faculty continue to hold assistant professor or lecturer positions; and
- less than 35% of women in higher education hold senior administrative posts (King, 2010).

Irrespective of the lack of gender parity that still exists, women have made great strides in the area of education.

**Conclusion**

As women persist in assessing their status and economic participation and empowerment, their role in the economic sphere continues to undergo significant changes. Women today are more politically progressive and are acquiring more economic abilities.

The current free-enterprise principles in the United States stimulate competition and economic growth, an approach not afforded to women in the past. As a result, women are provided greater educational opportunities and increased income standards.

Women’s present-day participation in economic activities signifies the nation’s growth in equality and improvement of women’s status and economic empowerment.

**References**


it takes to Eradicate Poverty’ organized by the PACS Programme in New Delhi in December, 2007.


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