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**[THE ECONOMIC TRUTH ABOUT DIVORCE AND ALIMONY FOR
WOMEN AND CHILDREN IN FLORIDA]**

THE ECONOMIC TRUTH ABOUT DIVORCE AND ALIMONY FOR WOMEN AND CHILDREN IN FLORIDA

Overview of Content (Detailed Sources Enclosed)

- Stay-at-home mothers are increasing in the U.S. from previous decades. In the U.S., nearly 30% of all mothers are full-time stay-at-home mothers, and nearly 40% of Hispanic and Asian mothers are Stay-at-Home Mothers. Over 2.2 million children are home schooled in the U.S. In Florida alone, over 42,000 families (predominantly women) home-school over 60,000 children full time, with no pay, retirement benefits or Social Security credits. *(PEW Research Center, U.S. Bureau of Labor Statistics, Florida Department of Education: Home Schooling in Florida).*
- The majority of married men remain the primary breadwinner in their families. Only 20-23% of All employed married women earn more than their husbands (typically earning only slightly more: <10%). *(U.S. Bureau of Labor Statistics and U.S. Census Bureau)*
- In marriages where wives are employed outside of the home, the vast majority work part-time only with NO benefits, NO Retirement and make notably LESS than their husbands. *(PEW Research Center, U.S. Bureau of Labor Statistics).*
- The “average” informal U.S. caregiver of the elderly is a 49- year-old woman who works outside the home and spends nearly 20 hours per week—the equivalent of another part-time job—providing unpaid care to her mother, father or elderly friend for nearly five years. *(National Alliance for Caregiving -NAC and AARP Public Policy Institute)*
- Given their predominant caretaking of both young and old, women work 12 years less on average than men over the course of their careers – significantly reducing their life-time income, retirement contributions, earned Social Security credits or pension credits. *(National Alliance for Caregiving -NAC and AARP Public Policy Institute)*
- Single, older, divorced women are the most vulnerable and largest demographic group currently living below poverty level in America. The average U.S. senior man enjoys 70% more income than the average senior woman; yet “Reformists” want to dramatically reduce durations and automatically terminate alimony being paid to these women upon payor retirement. *(U.S. Bureau of Labor Statistics, U.S. Census Bureau, U.S. Social Security Administration)*
- In the U.S., Children are 28% more likely to live in poverty after a divorce *(U.S. Census Bureau)*
- Alimony IS NOT a gender-neutral issue. The recent U.S. Census continues to clearly show that 97% of those awarded alimony are women. Only 3% of working women earn substantially more than their husbands such that they may pay alimony post-divorce. *(U.S. Census Bureau)*

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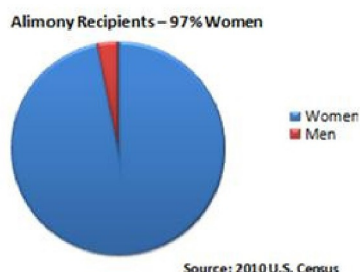
- In the U.S, 40% of women who are the primary heads of household are UNMARRIED, single mothers and women -- often divorced and living at or near poverty level. (*U.S. Bureau of Labor Statistics, U.S. Census Bureau, Pews Research Center*)
- Working women make 77cents on the dollar and lose on average close to \$430,000 over a lifetime due to the gender wage gap. Minority working women make ~68cents on the dollar. This wage gap has not improved in decades is not projected to close for at least 42 more years. This gap also widens significantly with a woman's age. (*Multiple studies enclosed*)
- The average single/divorced mother in Florida must pay 31% of her income for full-time childcare per child; Over 50% of her income PER CHILD, if she makes minimum wage. (*National Association of Child Care Resource & Referral Agencies (NACCRRA) 2012 Child Care Report – Florida*)
- In Florida and most other states, alimony/spousal support is statutorily awarded after careful judicial review and weighing of the totality of the circumstances including balancing the economic NEED and the economic ABILITY to Pay. Marriage is a legal contract and divorce is the breaking of that contract requiring judicial discretion, case-by-case, as once size does not fit all.
- Even under current Florida Statutes, the economic welfare of women and their children post-divorce is significantly driven to a lower standard of living towards poverty. Movements to further deplete and reduce alimony amounts, durations, equitable standards of living for both parties post-divorce, child support, and enforcement significantly accelerate this slide. (*Multiple studies enclosed*)

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Alimony is Not a Gender Neutral Issue – 96.9% of Alimony Recipients are Women.

- **According to the U.S. Census Bureau:** Women are the overwhelming majority of recipients depending on alimony for economic survival. According to the U.S. Census Bureau (2010 Census): 96.9% of alimony recipients are women.



- In the 2002 Census, 97.6% of alimony recipients were women.
- Only 3.1% of alimony payors are women (i.e. 3.1% of alimony recipients are men.) This trend has not changed over time.
- Alimony IS NOT a gender-neutral issue. Reductions in alimony will have economically devastating consequences targeting women and children, especially older women and stay-at-home mothers.

U.S. Census Bureau:

http://www.census.gov/hhes/www/cpstables/032011/perinc/new09_.htm

http://www.census.gov/hhes/www/cpstables/032011/perinc/new09_007.htm

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The Percentage of U.S. Women Who are Stay-at-Home Mothers is Increasing Since 1999, Not Decreasing

- **According to Recent Pews Research:** Nearly 30% of mothers in the U.S. are stay-at-home and do not work outside of the home (10.4 million women). This is an upward trend.
- This upward trend is driven by a mix of demographics, economics, labor markets and societal factors, including rising immigration.
- Nearly 40% (38%) of Hispanic mothers and 32% of Asian mothers are “stay-at-home” moms.
- These women work full-time in the home with no pay, no benefits, no qualified retirement plan, no pensions and no social security credits.
- The overall percentage of mothers who are stay at home in Florida is projected to be higher than this national average, due to our State’s substantial immigrant and multicultural population.



Pew Research Center April 8, 2014 Study: “After Decades of Decline, a Rise in Stay-at-Home Mothers”

U.S. BUREAU OF LABOR STATISTICS Monthly Labor Review
- BEYOND BLS SEPTEMBER 2014: Stay-at-home mothers through the years

Half of Over 10.4 Million U.S. Stay-at-Home Mothers (51%) Care for at Least One Child Age 5 or Younger; Many Also Have Limited Education

- 49% of these Stay-at-Home Mothers have a high school diploma or less.

Pew Research Center April 8, 2014 Study: “After Decades of Decline, a Rise in Stay-at-Home Mothers”

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<p>U.S. Women are Giving Birth to Their First Child at Older Ages</p> <ul style="list-style-type: none">• The share of U.S. women in their thirties among those giving birth for the first time has risen from 4% in 1970 to 22% in 2007.• These women are much more likely to be older or nearing advanced age, still with minor children dependent upon them should their mid-term or long-term marriages fail.	<p>National Center for Health Statistics. 2010. <i>National Vital Statistics Reports</i>. 58(24).</p> <p>White House Council on Women and Girls March 2011: Women In America Study</p>
<p>Women Slide Towards Poverty and a Significantly Lower Standard of Living More than Men After Divorce</p> <ul style="list-style-type: none">• Long Island University's National Center for Women & Retirement Research reports that the average woman experiences a 45% decrease in her standard of living after going through a divorce. The average man, meanwhile, experiences a 15% improvement in his standard of living. U.S. Census Studies place the average Woman's decline at 37%. <p>Children Slide into Poverty Along with Their Mothers After Divorce. According to the U.S. Census Bureau:</p> <ul style="list-style-type: none">• 73% of children living with a parent who divorce live in a household headed by their mother.• Of women who divorced, over 50% more women were in need of public assistance compared to men (23 percent of women received public assistance, against 15 percent of recently divorced men).• 59% of divorced women have less household income than recently divorced men, with 27 percent having less than \$25,000 in annual household income compared to 17 percent of recently divorced males.	<p>U.S. Census Bureau Study, "The Marital Events of Americans: 2009." Report released in 2011 household with family and no husband.</p> <p>http://www.census.gov/hhes/socdemo/marriage/data/acs</p>

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- Divorced woman also are more likely to be in poverty; In fact, the level of poverty was DOUBLE for divorced women versus divorced men. (22 percent of recently divorced women compared to 11 percent of such men.)
- 942,718 households in Florida are headed by women, the majority of whom are divorced. Nearly 30 percent of those households, or 272,446 households, have incomes that fall below the poverty level.

Children of Divorce Are 28% More Likely to Live in Poverty than Other Children

- **According to the U.S. Census Bureau:** Nearly 30 percent of children living with a parent who recently divorced lived in a household below the poverty level, compared with 19 percent for other children.

Older Single Divorced or Separated Women in the U.S. Are the Largest Share of Elderly Living in Poverty

- In the U.S., the share of elderly living in poverty is highest among single divorced or separated women (37% of total in Poverty).
- Older women are twice as likely to be in poverty as older men.
- According to the U.S. Social Security administration, “among older women, those who are divorced have dramatically lower incomes and higher poverty rates than widows and most other social security beneficiaries.”

U.S. Census Bureau Study, “The Marital Events of Americans: 2009.” Report Released in 2011.

<http://www.census.gov/hhes/socdemo/marriage/data/acs/>

U.S. Census Bureau (2012). *American Community Survey 1-Year Estimates 2011, Geographies: All States within United States, Table DP02: Selected Social Characteristics in the United States*. Retrieved 22 March 2013, from http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_11_1YR_DP02&prodType=table

U.S. Census Bureau Study, “The Marital Events of Americans: 2009.” Report released in 2011, household with family and no husband.

<http://www.census.gov/hhes/socdemo/marriage/data/acs>

SSA Bulletin Vol.72 No. 1, 2012: Retirement Prospects of Divorced Women

Center for American Progress, October 2008 Bulletin: Straight Facts on Women in Poverty

Population Reference Bureau -
OLDER WOMEN'S INCOME AND WEALTH
PACKAGES IN CROSS-NATIONAL PERSPECTIVE
Dr. Timothy M. Smeeding, Janet C. Gornick, Eva Sierminska,
and Maurice Leach* CRR WP 2008-1
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