# Mother of all recessions

As the Bay Area's stay-at-home moms crash to reality, **DIANA KAPP** wrestles with a provocative question: Can the financial meltdown do us all an enormous favor by forcing career women off the mommy track and back into the workforce?

ILLUSTRATIONS BY BYRON EGGENSCHWILER

**It's a brisk Tuesday night in Potrero Hill, and six stay-at-home moms** are sitting in a circle at Recess Urban Recreation, a nouveau community center where kids can play while adults take classes, socialize, and work. Usually the place is buzzing, but this evening, as the women brainstorm about how to restart their careers during the worst downturn in 70 years, the loudest sound is the spinning of wheels.

All eyes are on Hanna Clements-Hart, a 43-year-old "personal and professional coach" with swingy red hair to match her perky personality. She's asked the group to riff on the topic of "a meaningful life," and she nods so supportively at every comment that I have to wonder what she really thinks. The name of this workshop is Getting Back in the Game ("if you don't know what to do or who would hire you"), but almost every woman ignores the value of work or a career, instead offering fuzzy female clichés about strong families and loving relationships. At one point, Clements-Hart scribbles on the board behind her, "Pursuing fulfillment is a radical act." Then she turns back around, her face full of emotion. "Chances are, doing this upsets the balance," she says. "Not everybody is going to like it." But, she adds, hands on hips, "figuring this out is the *big* game."

Clements-Hart lobs out another question: "What unique gifts do you bring to work?" Jane\*, a trim, 40-year-old Brown graduate in purple wire-rim glasses, laughs nervously before blurting out, "I have no gifts. I'm a blank slate." Clements-Hart comes right back at her, "Sure you do—your directness. The group is very lucky to have you."

Jane was a software engineer at a computer-game giant before having her six-year-old daughter and four-year-old twins, but she bemoans the fact that her technical know-how was "outdated before [she] even finished [her] first pregnancy." A long-term hiatus hadn't been the plan, but one thing led to another, and she was ready for a change anyway: "I always felt like something of an imposter." She tried freelancing, but for the past two and a half years, she's left the earning entirely to her husband, also a software engineer. Now, with his job "in transition," she's suddenly panicking at just how rusty her work skills have become. She's in no position to jump back into the workforce quickly, should that prove necessary. "It's sad, but my husband and I can't even have the conversation about who stays home. I really don't have anything to bring to the table," she says wistfully.

As I scan the room, I see that same uncertainty in every face, as well as ambivalence, insecurity, and stress. Pressed to envision her dream job, Jane says, "I really don't need to do big things." Sally\*, a pretty ex-teacher with kids the same ages as Jane's, struggles to name any aspect of her former job that she'd



like to have in her next one. Ellen says she was "at the top of [her] game" when she left her turbocharged publishing job eight years ago, but now the suggestion that she could parlay her political passion into a great new career (as a girl, she wanted to be the first female president) is met with hems and haws. "I don't want to give up being a mother, so it has to be very part-time—with summers and school holidays off," she says.

Here we are in vanguard San Francisco, a decade into the 21st century. Yet I feel a little like I've fallen into a suburban New York living room circa 1960. Something about these women's tentativeness and vulnerability reminds me of pre–Betty Friedan America. The difference, of course, is that women then had few career options beyond housewife and mother. No one can say that about the stay-at-home Janes and Sallys of the until recently booming Bay Area. For many women around here, the decision to put their families front and center is a choice they willingly, often happily, made—and sometimes even cast as a feminist act.

But these are precarious times. The devastating economic storm that ripped across the globe last fall left a broad swath of destruction. California is down 740,000 jobs in a mere 12 months, and unemployment in the San Francisco–San Jose corridor hovers around 11 percent, higher than in many other regions. With their safety nets frayed or gone, a lot of families around here need another income (or worry that they will sometime soon). And who better to ride to the rescue than bright, fancy-degreed women like the ones in this workshop? But getting out of the game has left them stumbling just when they want to be take-charge and confident. Staying home seemed like a totally reasonable decision at the time. Then everything changed.

# One morning a few years ago, as I dashed back to my

desk after dropping the kids off at school, I came to a startling realization: I was one of the few moms in my admittedly privileged and insular tribe who had made the choice to work full-time. Frankly, it's a misnomer to call it a "choice," because I never considered not working, even after the arrival of kid number three. True, my husband's job allowed me the great freedom to pursue my passion as a magazine writer, rather than exploit my MBA in a more lucrative but less fulfilling career. All around me, though, crazily impressive women in the exact same situation as mine-my close friends, my kids' classmates' mothers, my Stanford peers—were choosing the mommy track. Some worked part-time, and almost all did important volunteer projects, but a striking number had opted out of the workforce entirely, at least for a few years. They seemed OK with the idea that their husbands were the ones who got to be out in the world, soaking up all the stress and frustration that come with forging a career, but also the excitement, enrichment, and accolades.

It wasn't just high-achievers who were choosing to stay at home (though they did lend an upscale cachet to the trend). Across all education levels, the proportion of

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women with preschool-age children who worked outside the home fell to 57 percent in 2005, versus 61 percent in 1997, according to the U.S. Bureau of Labor Statistics. In the Bay Area, the tot lots were teeming with former marketing assistants and middle-school teachers and café baristas, and half the time, the moms who did continue to work felt shitty about it. Despite the fiery insistence by some economists and feminist scholars that the "opt-out revolution" was a media fabrication, Linda Hirshman, a 65-year-old former Brandeis philosophy professor and the author of the prescient Get to Work: A Manifesto for Women of the World (Viking, 2006), insists that full-time mothering was the zeitgeist in many places. "At every income level, a certain percentage of women were making the decision that they'd rather live on less than work for money," she says. "Feminism fell from fashion."

In many households, the decision not to work required real financial sacrifices. In places like Presidio Heights and Palo Alto and Piedmont, you often saw families well off enough that they could live on one salary, and still hold on to personal trainers, private schools, and \$200 date nights at Conduit. Most often, moms did not make an explicit decision to abandon their careers. It was more that they loved being on maternity leave, or were sick of their old jobs, or had just moved here and needed to get a feel for the place before diving in. Some did return to work, then threw up their hands at the frantic search for a babysitter when someone got the flu, or when urgent deadlines coincided with their husbands' hopping planes to New York. It's almost impossible to maintain sanity with two careers zooming at 2.4 gigahertz a second. Why the hell would anyone want to live that way?

But even in the progressive Bay Area, it was almost always the wife who quit the rat race. This fact stirred fierce emotions in me: sympathy, because I hate the drowning feeling, too; distress, because my friends are so smart and capable, they could be running cancer centers or inventing alternatives to fossil fuels; angst, because of the insidious messages my daughters and their friends—and, for that matter, my nine-year-old son—are internalizing when they see moms behind the wheel of a Volvo all day instead of driving important legislation (all their hard work for no pay). Meanwhile, I watched my only sister be leveled by a divorce from a man who held all the economic power in their marriage.

Now, three years after I first wrote about the opt-out phenomenon for this magazine ("The Parent Trap, Part II," April 2006), I'm looking at the issue through a new lens. Men have lost three-quarters of the jobs in this recession. Families that never dreamed they would be in this position are. Suddenly, the dispensable second income doesn't seem so dispensable anymore.

Over the past six months, I've shared coffee and heart-felt conversation with more than 30 Bay Area moms in their mid-30s to early 50s, all in various stages of transitioning back to work. For some, the economic need is dire; others are looking around at their struggling



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friends and feeling queasy. Many were reluctant to use their real names—but almost all, once they started talking, couldn't stop. Strikingly, many seemed relieved that the economy was forcing them to take charge of their careers again, even as they mourned carefree afternoons with the kids. They knew that by gathering the family for dinner and fundraising for women's shelters in the Mission, they were making important contributions of their own, but a lot of them had been feeling undervalued and cosmically lost.

I've wrestled with this issue for years—the pushes and pulls, the uneasy trade-offs—but now the financial melt-down has jolted me to clarity. Too many moms have been living in a bubble that's not so different from the one we've all occupied for the past decade or so. Not every woman needs to come to her family's rescue now, thank goodness, and not every woman will have to. But at the very least, the downturn should make every one of us stop and consider the downsides—to women and to society—of staying at home too long.

# There's one big lesson women should take away from

the current crisis: The Bay Area is a really terrible place to let your skills lapse. The simple reason is the pace of technological change, which is so fast that even the digiturks can barely keep up. "I was faxing magazine editors in New York when I left," laughs Emily\*, 36, who has been unemployed for six years. The day we meet, her latest idea is to take a \$12-an-hour job tagging words on websites for a search engine optimization firm. ("Whatever that is," she says, rolling her eyes.) She figures that with all the competition from savvy twentysomethings, she might have to settle for even less money, but at least she'll be bringing herself out of the Jurassic period.

The irony is that so many recent innovations—virtual offices, videoconferencing, social networking-actually make the workplace more welcoming for women (and for men). Northern California's flexible, democratic work culture is one of the best things about living here. Yet the Bay Area today is arguably among the toughest places for a woman to be desperately seeking a day job. Age bias abounds, and résumé gaps quickly become impassable canyons. Technology hasn't changed just how we work, but also how we think. These days, you need to learn a whole new language. "I look up and down In Linked, hoping something will catch my eye," says Heidi, a 52-year-old mom in Clements-Hart's group with a laid-off husband and a 10-year lapse in her customerrelations career. She's referring, of course, to the jobnetworking site LinkedIn, where she spends hours scanning industry lists for potential ideas.

But not understanding the difference between Ning and Twitter is far from the only challenge. The family and power dynamics that flow from the decision to quit work can make going back an emotional minefield. In many households with a full-time mom, duties end up dividing along old-fashioned gender lines. Wives handle the food, kids, logistics, house, and cleaning—in other

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words, basically everything—abiding by some widely acknowledged but unspoken contract that states, "He who sits in an office all day is hereby excused from almost all domestic drudgery." Even women who have hired help get stuck with the lion's share of domestic crap. Diane Gabianelli, a former investment banker, acknowledges her conundrum. Because she's not working, "I don't feel like I have as much leverage to say, 'Help with the dishes."

Not that a lot of stay-at-home moms really want the help—or so their families might reasonably conclude. One way women regain the power they've lost in other realms is by staking out their homes as their personal fiefdoms and micromanaging their spouses and kids. "This is the biggest aha in my three years of research," says Palo Alto mom (and former Goldman Sachs managing director) Sharon Meers, who spoke to more than 200 couples while cowriting Getting to 50/50: How Working Couples Can Have It All by Sharing It All (Bantam, 2009). She tells me about a social-science concept known as maternal gatekeeping, in which nitpicking wives make husbands feel incompetent, thus discouraging them from sharing the housework or caring for the kids.

It's a straight shot from "If I want something done right, I have to do it myself" to "Only Mom will do"— a mindset that makes it infinitely harder when and if a woman wants, or needs, to get back to work. "I can't rely on someone else to help my daughter do her homework—it's just not the same," a San Francisco stayat-home mom tells me. Once a financial analyst, she now concludes, "With kids, it's quantity of time, not quality of time, that counts—I'm convinced."

Trisha\*, an East Bay mom, maintains this perspective even as her family falls deeper into financial crisis. Her



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husband has been unemployed for a number of months, and his prospects are poor enough that he is seriously considering commuting out of state, but she recently passed up a high-salary policy job for less stable consulting gigs in order to be more available to her two elementary school–age kids. She doesn't lack ambition. It's just that she has worked the power job, and because her husband was far too traditional to step up as Mr. Mom, her children suffered and her marriage nearly collapsed. "I've made a conscious decision that I'm not advancing my career," she says. Her bottom line: "The mother is the soul of the family, the holder. There is no substitute. I need to make sure I can play that role."

### Emily, a onetime PR maven and now a mother of two,

has another hurdle: a husband who could be one of the chauvinists on *Mad Men*. Since 2003, she's held down the fort while he gives his all to one startup, then another. They've burned through their savings, and now, with his latest venture hitting some snags, a medical issue has come up, bringing with it potentially major out-of-pocket expenses. They need another paycheck—fast.

Yet her husband sees no reason to make any adjustments at work or at home to help her earn it. He expects that, even after she finds a job, she will keep all their mutual balls in the air: the gutter cleaning, the oil changing, the bill paying. "He says he doesn't have time to do anything more because he has a job," she tells me in an email. "And when I have one, I'll be able to afford the help that I need, apparently."

It's bad enough that Emily's work skills are seriously outdated; her husband's attitude limits her options even more. While he has had open skies to pursue his dreams, she gets a tiny patch. He was dismissive when she ran some of her own small-business ideas past him: "'We don't have the luxury for you to look for something you're interested in,'" she mimics. "'Do you really have time to do a startup?' I say, 'That's crazy, because we've just spent the past five years helping you pursue your passions." But what really makes her angry, she says, is that "he's right. The sad truth is, I don't have the time or luxury. The more you look at it, the worse it is in terms of fairness."

While Emily's story is extreme, Hirshman has seen plenty of women like her. "Once you bind your feet like that, it's very difficult to get yourself back to the emancipated place you were at," she says.

Berkeley author Peggy Orenstein, whose books include *Flux: Women on Sex, Work, Love, Kids and Life in a Half-Changed World*, laments what she calls "hobby careers." Referring to friends around the East Bay, she says, "They're working around their husbands' work. They aren't thinking about making any additional demands. And they don't want to make any adjustments in their children's lives. What are you left with, selling crafts on Etsy?" She thinks one of the problems is that young women have misconstrued the lessons of the past 40 years. "We've been raised to think about work as something that supports us, not supports the family.

"So many women are working around their husbands' work," **Orenstein** says. "And they don't want to make any adiustments in their kids' lives. What are you left with-selling crafts on Etsv?"

The feminist movement taught us that work was something that gave you identity."

Even when the economy is relatively strong, reentering the workforce is tough. In a poll of 2,400 women, the Center for Work-Life Policy found that while 93 percent said they wanted to return to work, only 74 percent had succeeded, and just 40 percent had secured full-time jobs (not including self-employment). Taking time out carries a "severe" and "escalating" penalty, the authors concluded, with a three-year hiatus leading to a 37 percent decline in earning power. The drop-off was especially large for women in business and finance.

Meanwhile, in this downturn, all the extras have been squeezed out of the household budget: the regular babysitter, the housecleaner, the yard guys, the hair colorist, the gym. So, just as women are trying to get their career juju flowing again, they're feeling busier—and schlumpier—than ever. Many of them are also realizing that their kids are now at the age—approaching adolescence—when having Mom around matters even more than it did in the toddler years.

Add to that the fact that many laid-off men are emotional basket cases, so women also have the burden of being tough but tender, of taking over as providers without emasculating their men. It can all feel like much too much. Take Kim\*, a 35-year-old San Francisco gogetter with a baby on the way, who has had to amp up her sales job since her fiftyish husband lost his executive-director position and has no prospects in sight. She feels empowered by what she's pulled off, but also deeply frustrated. The payoff for tripling her earnings selling green products to retailers: "There are no new clothes. No vacations. No extra savings." This lopsided arrangement is making her question the entire partnership. "Wow, this makes me feel like I don't really need him. Maybe it would be easier to be on my own."

Those words are echoed by Deidre\*, a whip-smart marketing executive at a tech startup who is shouldering her family's full financial burden—and watching her marriage fall apart. "I never signed up for this," she says. She resents having to be the man. She wants balance and more time with her kids. "That was our deal. I kept up my side," she says, sounding exasperated.

# So here we are, at a truly vulnerable moment. It's

almost like we've been through a gigantic national divorce, and it's the next day, when women wake up scared and alone and kick themselves about how they were so naïve as to hand over control of every penny. At least, that's my takeaway. It surprises me how few of the women I spoke with have come to the same conclusion or feel the same sense of urgency.

Workshop leader Clements-Hart is one woman who's off and running. The onetime corporate lawyer took a six-year hiatus to care for her three kids, but decided to jump back in because San Francisco on one income—especially in this economy—had started to seem untenable. She figured becoming a coach was a quicker path than the therapist route she had started down years ago,



and she seems to be doing well—holding more workshops on life-balance topics and building her roster of individual clients. But the women in her Back in the Game workshop are mostly retreating. Jane and Sally ultimately decided not to look for work right now. Their financial need seems less pressing, and their flexible schedules have many advantages. "It's more about fixing the life than finding the career," Sally told the group. Ellen decided to put off her hunt until next year, when her daughter starts kindergarten, though she has begun informational interviewing. Heidi absolutely needs a job, but can't seem to get any momentum going in her search.

Their struggles have gotten me thinking about my own situation. While I'm not peddling homemade jewelry online to pay for my sitter, I do worry about the extent to which I have worked myself into a "hobby" career. Casting my lot with print journalism, a lowpaying and now imploding industry, was hardly the smart-girl path to security and prosperity (though I do feel like I'm making a useful contribution to society). My husband works in the financial industry, which has suffered huge job losses in the past year. What if his firm went down or something happened to him-like the man whose house we just moved into, who died last year in a freak sporting accident, or the dad at my kids' school who was cycling through Napa in a triathlon this past July when a tree fell on him, crushing his spine? "Could you really just dust off your business degree tomorrow and support your family?" a stay-at-homemom friend prodded me when I shared a draft of this story with her. My unsettling answer: Uh, no.

The pushback from my other full-time-mom friends has been equally thought-provoking. A biz-school classmate took issue with my definition of fulfillment. "I used to define myself and my success 100% on my career," she told me in an email. Not only does she feel like she is chasing her "big dream"—devoting the time she wants to her kids, her marriage, her extended family, and her community—but "I actually feel more balanced and confident [now] than I ever have in my life."

What bugged her most was my assertion that stay-at-home-moms aren't out in the world being powerful. This woman, like so many I know, is a force, as well as a natural-born connector: She's generally the first person I—and many others—call for any information or help. Her family doesn't need her salary, and she is genuinely happy. So what's my problem?

Point taken. Everybody has a different story, vision, timeline, and set of priorities. But here's where I stand my ground: While financial independence and power do matter, they are truly not the heart of the matter for me. This is a harrowing moment—and I'm not just talking about the economy. Our state, our country, and our planet are a mess. We face daunting problems that we must fix for our children. Here in the Bay Area, at the nexus of so much awe-inspiring medical, technological, and social innovation, our responsibilities are even greater, because our opportunities are so expansive. It seems wrong to waste a single person or idea.

Our state, our country, and our planet are a mess. Here in the Bay Area, at the nexus of so much aweinspiring medical. technical. and social innovation, it seems wrong to waste a single person or idea.

We have also discovered, some of us quite painfully, how exposed we actually are. When the sky falls, no one is invulnerable. Now we know: The sky does fall. And despite the uptick in 401(k) values, it could fall again. This is no time to heave a sigh of relief and pretend the past 18 months never happened.

For all these reasons, I'm convinced of the importance of women's staying in the game. This means engaging in the world in a significant, challenging, and meaningful way through a job, project, or community involvement. (Surely we can think of some cause that needs us more than the building campaign at our kids' private school does.) Moms who do this are better off by a long shot. "What I'm finding," reentering mom Diane Gabianelli reflects, "is the women who stuck with their jobs in the baby years"—or worked part-time, or threw themselves into a project—"are the ones in the sweet spot now." Trisha, for example, who passed up her dream job despite her family's money woes but continued consulting, has just stabilized their cash flow by securing a part-time post. The owner of an East Bay film company, whose business dried up last year, just got hired, with full benefits, by the Alameda Food Bank. Clements-Hart was always an übervolunteer and kept up with her lawyer ex-colleagues. The women in the lurch now are the ones who entered the mommy bubble and floated off to Neverland.

Regardless of the jam women are finding themselves in these days, getting back to work is much more than a women's issue. Historian and UC Berkeley visiting professor Ruth Rosen, who writes about creating policy for a world where women really matter, insists that we cannot be freighted with all the blame; nor can we blaze new trails alone. It's also unfair that while women expect to have freedom and flexibility, men don't even get to ask what a balanced life would look like. These are societal issues, political problems, she tells me. We are operating within a broken system; childcare, eldercare, workplace policies, and gender norms must all be reengineered.

So let's roll up our sleeves and get to it. As Orenstein and I have discussed, every woman is free to make her own choices—but there is a collective effect (and cost) when so many women choose to stay home. It becomes the norm. Happily, the reverse is also true. In pushing so many women out the door, the Great Recession may be doing us all a gigantic favor. If current labor trends continue, women will have become a majority in the U.S. workplace for the first time by the time you read this. Soon, when girls and college-age women and new moms look around, they will increasingly believe that work is just what women do. More power to them.

**DIANA KAPP**'S SEVEN-YEAR-OLD DAUGHTER, ELLIOT, WANTS TO BE A RESEARCH BIOLOGIST WHO REINTRODUCES WOLVES INTO THE SAWTOOTH MOUNTAINS OF IDAHO. HER FOUR-YEAR-OLD, EMMA, WANTS TO BE A PRINCESS.