

"I Never Thought It Would Happen to Me"

by Patricia Ryan

As an agreeable pastime, thinking about divorce surely ranks only slightly above self-examination for breast cancer. However, in both cases, ignorance can be deadly. For this reason I feel a growing urgency to communicate the grisly picture that has emerged during my work with the AAFSW Forum.

During the past 18 months I have been in contact with nearly 100 divorced Foreign Service wives in connection with AAFSW efforts to promote retirement income equity for Foreign Service wives. Most of them said two things: "I never thought it would happen to me," and "I went like a lamb to the slaughter."

Let me introduce you to these women. Most are well over 40, married between 20-30 years, many with three or four children. About 75% of them were left by their husbands for younger women. Although a few have been fairly treated by their former husbands or by the courts, most are in dire financial straits. They work at low paid, dead-end jobs, with little time to accrue pension benefits. Whatever portion of the small middle-class nest egg they were assigned in the divorce is rapidly disappearing in children's education, medical bills (the cheap group medical insurance we all enjoy ceases with divorce), or feeding themselves while they job hunt. Many bear the results of inadequate medical care overseas. Several were regularly beaten by their former husbands. Several are gradually going blind. Two have Hodgkin's disease, mercifully in remission. Amazingly, they are gutsy and cheerful.

Let I appear a committed misanthrope, I hasten to add that the majority of husbands and fathers in the Foreign Service are undoubtedly devoted to their wives and families. Many divorced Foreign Service employees surely support their former spouses adequately and continue to nurture their children. My sample is self-selecting. I do not hear from the happily divorced or the remarried or the financially secure. But for a group as small as the Foreign Service, the individuals with whom I have been in contact represent a substantial sample. After hearing the details of their case histories, certain elements are so consistent that I can only conclude that they are not regrettable accidents, but rather the results of a legal system which provides inadequate protection for women.

To explore what is happening and why, we must first look at the overall situation of women in America today. For those of us who have been overseas for many years, it is a surprise to discover that the legal and economic conditions of women are still grim, despite oldtime rhetoric about motherhood and newly minted aphorisms about advances because of women's liberation.

Although women now have greater access to traditionally male occupations, the vast majority of them find employment in non-unionized, low paying jobs with little chance of advancement. Women in America earn only .59 for each \$1.00 earned by a man, a gap that has surprisingly widened over the past decade. When they reach old age the picture becomes even worse; 40% of all women over 65 are living in poverty and 72% of all people over 65 living in poverty are divorced, widowed, or never married women.

Now for the bad news. Let's look at the swinging divorcee.

- 4% of divorced women receive any alimony.
- 98% of divorced women with children have custody of those children.
- 78% of those women with custody of their children received not one cent in child support from the fathers of those children.

- 11% of those receiving any child support received payment amounting to less than 10% of their annual income. (Bureau of Census; *Divorce, Child Custody and Child Support*, June 1979).

American style serial polygamy is expensive. At present women and children bear a disproportionate share of the cost. If present trends continue, young women now in their late 20's or early 30's face a 40% chance that they will be divorced during their lifetime. If divorced they will be mother, father, and full-time breadwinner for any children they have. Small wonder that young women insist on career opportunities and think long and hard about having children.

Several factors are responsible for this situation. The widespread adoption of no-fault divorce in all but two states reflects agreement that it is impossible to decide which partner is to "blame" for the break-up of a marriage. No-fault divorce means either partner may move out, and at the end of a certain period, usually 12 months, is granted a divorce irrespective of the wishes of the other spouse.

Formerly, the division of assets was done by assigning blame and punishing that partner economically. Since no-fault divorce, these guidelines have collapsed, and new ones are needed to provide an equitable division. Only in the eight community property states are the assets accumulated during the period of the marriage divided in half. This takes into cognizance the "sweat equity" of the housewife and mother and, most important of all, the depreciated capital of her peak earning years.

In most states however, little weight seems to be given to the fact that a woman is often left with a fragmented work history because of interruptions for child bearing, child rearing, care of sick family members or of elderly parents, and moves incident to the career of the primary wage earner. For her, the period of the marriage has been unproductive in creating or strengthening job skills or in accumulating time towards a pension for her old age. Whoever is at fault for the breakdown of a marriage, man is left with his higher earning capacity intact, while a woman has lost ground irretrievably.

How do these factors affect Foreign Service wives? Our economic situation is even more fragile if we're faced with divorce. Our time and energies have been spent in family responsibilities which are increased overseas by health hazards, schooling inadequacies, and the need to help children make difficult cross-cultural adjustments; as well as in participating in activities directly related to our husband's career. We are deprived of opportunities for continuous employment, further education, training in marketable new skills, and even the slim margin of protection the Social Security system provides for 95% of our population—insurance if disabled, a stipend in old age if divorced after a marriage of ten years or more, and Medicare for old age medical care.

For months now the AAFSW Forum has worked to diminish this core problem of economic dependency. We have sought creative solutions through changes in regulation and law to increase opportunities for employment and to provide greater equity in retirement income for former spouses. These women we are trying to assist are the same women who met our planes in welcome, entertained us in their homes, visited us in time of need or illness, and consoled us in sorrow. They are now shut out of their former lives by circumstance, cut off from leisure activities by want of funds, anxious about their health, their children's education, and their very longevity during these inflationary times. Now they need our support and help.