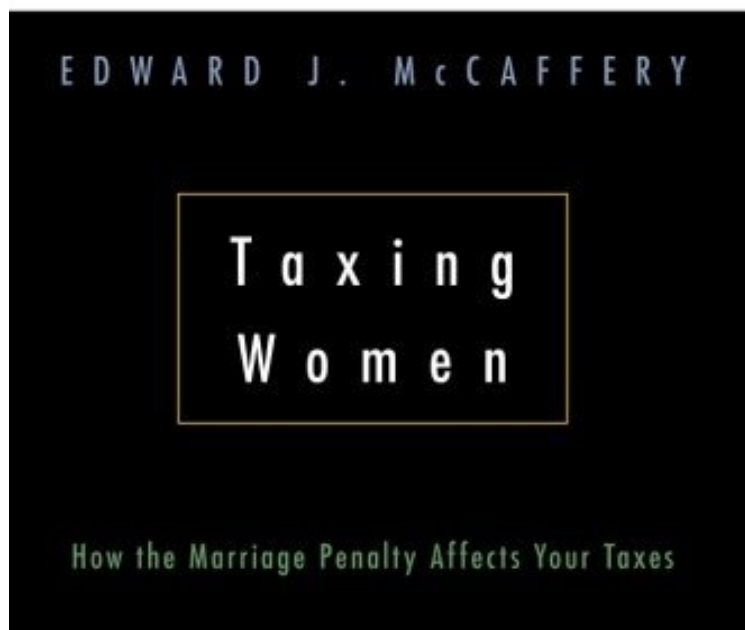


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Taxing Women

Edward J. McCaffery

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Edward J. McCaffery : Taxing Women before purchasing it in order to gage whether or not it would be worth my time, and all praised Taxing Women:

4 of 4 people found the following review helpful. A Thought ExperimentBy Wanda B. RedHere is a thought experiment that McCaffery's well researched and prescient study puts me in mind of. (I wish I could give this book a five plus plus plus.)Imagine that you are playing a game of "Civilization." In your imaginary civilization, you are asked to create a tax code, and in your utopian society you decide that you prefer one that will privilege the single-earner home. This is your bias. You don't think two working parents is a good idea. Kids deserve at least one parent at home.First, in your tax code, you decide that the second earner's paycheck will be aggregated with and then taxed on

top of the first earner's, meaning that the spouse's salary owes a higher, sometimes much higher, marginal rate on each dollar he or she earns than did the first earner. Then to meet your objective of luring the second earner out of the labor market, you ensure that this person will pay her (or his) full social security payroll tax (in 2013 up to \$113,700; meanwhile stay-at-home spouses get to piggy back on half of their partner's social security contribution). When you add these income and payroll taxes onto the expenses that the second earner may incur by joining the work force, your imaginary second earner will face a marginal tax rate of over 50% on every dollar earned, not to mention childcare and other expenses required by employment. As one of my own friends put it, she (and indeed most of these second earners are women) decided to stop working as a lawyer when she realized that she was paying someone else to "live [her] life." But this was your goal, right, to slow down the migration of second earners out of the family and into the work force and thus to protect families. But, over time, what else do you suppose that you would get in your hypothetical "Civilization"? Predictably, your civilization would have not only fewer spouses working but fewer spouses period. At the lower income levels, as the Earned Income Credit phases out, the financial incentives not to marry become strong. A married worker nets less than a single worker as her entitlements phase out. At the higher income levels, especially as economic pressure increases on families during hard times, you might see the primary earner in a household works longer hours to try to keep his (and yes, this is usually a "his") family afloat. In addition, wage rates for second earners stay low because employers rationally fear these spousal workers will not persist as employees in the labor market. This imaginary tax code was the code that Edward McCaffery described in 1997, when he published "Taxing Women," and it is still the American tax code in 2013 (even with enhancements due to the Affordable Health Care Act). Is it any surprise that the conditions desired in this utopian experiment are exactly the conditions we face today: a troubling decline in marriage rates for lower income couples on the margin; a persistent wage gap for second earners across the income spectrum; a persistent lack of options for working families hoping for more flexible options for both fathers and mothers; a glass ceiling for highly trained second earner (mostly women) workers? Can we doubt that we have exactly the society we have purchased through our tax code? Is this the society we want? Apparently it is. As long as we have this tax structure--one that penalizes marriage for working families, one that crushes second earners (usually women) with numbingly high marginal tax rates, and one that encourages primary earners (usually men) to put in punishingly long hours, it is the family we will continue to have. Read McCaffery's book and become radicalized to change this situation. It is the women's issue (the men's issue, the family issue really) that both Democrats and Republicans should be able to agree on.

1 of 1 people found the following review helpful.
This book is a great overview of the American personal income tax system.
By Customer
This book is a great overview of the American personal income tax system. It also provides thoughtful insight to the socio political climate in which the system lives. The law is digestible as is the revolutionary last chapter. Very well done.
4 of 4 people found the following review helpful. Who knew taxes influenced decisions so much?
By Tax Lawyer
A fascinating read. I never knew how taxes played such a large affect on marriages and on working women. After reading this book, I suddenly understood that some of the root causes of the economic dilemmas for working mothers are actually caused by our tax system. McCaffery is right--we need change, and this book explains why.

Taxing Women comprises both an insightful, critical analysis of the gender biases in current tax laws and a wake-up call for all those concerned with gender justice to pay more attention to the pervasive impact of such laws. Providing real-life examples, Edward McCaffery shows how tax laws are actually written to punish married couples who file jointly. No dual-income household can afford not to read this book before filing their taxes. "Taxing Women is a must-have primer for any woman who wants to understand how our current tax system affects her family's economic condition. In plain English, McCaffery explains how the tax code stacks the deck against women and why it's in women's economic interest to lead the next great tax rebellion." —Patricia Schroeder
"McCaffery is an expert on the interplay between taxes and social policy. . . . Devastating in his analysis. . . . Intriguing." —Harris Collingwood, Working Women
"A wake-up call regarding the inequalities of an archaic system that actually penalizes women for working." —Publishers Weekly

From Library Journal
In the Taxpayer Bill of Rights 2, passed in July 1996, Congress directed the Secretary of the Treasury and the General Accounting Office to report on the current system's effect on working spouses, responding to allegations that gender biases were deeply imbedded in federal tax laws. McCaffery (law, Univ. of Southern California and the California Inst. of Technology) here offers an earnest, scholarly dissection of those biases. While intended for general audiences, the book is rather dry and would have benefited from more charts and summaries and less theory. However, it is significant in its demonstration that the tax system is biased against working wives and mothers, favoring traditional male-headed families. The author criticizes the Contract with America as an attempt to take America back to the 1950s but concludes that, while necessary, change is unlikely.
?Harry Charles, Attorney at Law, St. Louis
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From Booklist
Supply-siders tout a flat tax; Republicans want middle-class tax cuts as a part of any balanced budget deal; McCaffery, a law professor at the University of Southern California and California Institute of Technology, argues that the current tax structure is built on gender bias and urges

change. Tax provisions developed to benefit the dominant single-earner family of the mid-twentieth century work "against stable families at the lower-income levels, against working wives at the upper-income ones and, by limiting satisfactory options, against the many families in between . . . [with] dramatic effects on fundamental decisions such as whether to marry or stay married, to work or not, to work part time or full." McCaffery analyzes the effects on individuals and families of joint filing, Social Security, child-care expenses, and so on, demonstrating that, amid rapid social change, "women have had to alter and even contort their behavior to fit traditional male patterns, while men, families, and the workplace have changed little, if any." A provocative call to action. Mary Carroll

From Kirkus sAn unconventional argument that occasionally overreaches but nevertheless provides a significant challenge to orthodox discussions of taxation. For most people taxes are not only as inevitable as death, they are about as much fun to ponder. As a result, the social implications of tax policy are even less well understood than the forms provided by the IRS. McCaffery (Law/Univ. of Southern California) builds his effort to remedy this public ignorance on a basic truth: Taxes embody normative values because they cannot be levied without rewarding some people and punishing others. In the US these values have included traditional attitudes about women and the family, and have produced a tax system that punishes women. McCaffery's primary evidence for this claim (buttressed by real-life cases) is the "secondary-earner penalty" faced by working wives. When couples file jointly, they qualify for the maximum amount of relief through exemptions and deductions, even if only one has an income. A second income, almost always considered to be the wife's, is therefore taxed in full, effectively bearing a heavier tax burden. Moreover, her net income is even further reduced if she must pay for child care. In recent years the taxation of families has been a prominent component of many political agendas, of course, but the most common proposal--a credit per child payable whether or not both parents work--actually adds to this secondary-earner penalty rather than alleviating it. For McCaffery the ulterior motive here is clear: Those who favor keeping mothers out of the workforce and in single-earner homes are again looking to tax policy as a vehicle for pursuing their goals. And if history is any indication, unless those with alternative values wise up about the social implications of tax policy, the champions of the patriarchal family will again prevail. This is intended to be a provocative volume, and it is. (15 line drawings) -- Copyright copy;1997, Kirkus Associates, LP. All rights reserved.