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Shortchanged: Why Women Have Less Wealth and What Can Be Done About It

Mariko Lin Chang

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Shortchanged: Why Women Have Less Wealth and What Can Be Done About It Mariko Lin Chang Women now receive more college degrees than men, and enter the workforce with better job opportunities than ever before. Indeed, the wage gap between men and women has never been smaller. So why does the typical woman have only 36 cents for every dollar of wealth owned by the typical man? How is it that never-married women working full-time have only 16% as much wealth as similarly situated men? And why do single mothers have only 8% of the wealth of single fathers?

The first book to focus on the differences in wealth between women and men, *Shortchanged* is a compelling and accessible examination of why women struggle to accumulate assets, who has what, and why it matters. Mariko Lin Chang draws on the most comprehensive national data on wealth and on in-depth interviews to show how differences in earnings, in saving and investing, and, most important, the demands of care-giving all contribute to the gender-wealth gap. She argues that the current focus on equal pay and family-friendly workplace policies, although important, will not ultimately change or eliminate wealth inequalities. What Chang calls the "wealth escalator"-comprised of fringe benefits, the tax code, and government benefits-and the "debt anchor" must be the targets of policies aimed at strengthening women's financial resources. Chang proposes a number of practical suggestions to address the unequal burdens and consequences of care-giving, so that women who work just as hard as men will not be left standing in financial quicksand.

A comprehensive portrait of where women and men stand with respect to wealth, *Shortchanged* not only sheds light on why women lack wealth, but also offers solutions for improving the financial situation of women, men, and families.

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