

PITTSBURGH TRIBUNE-REVIEW

Downturn drives women into role of family breadwinner

By Margaret Harding
PITTSBURGH TRIBUNE-REVIEW
Sunday, February 28, 2010

Life was going swimmingly for Michelle Pagano Heck last year. She loved her part-time job at a Downtown consulting firm, which gave her time with her 4-year-old daughter, and she and her husband, Chris, were ready to begin a kitchen renovation in their Mt. Lebanon home.

"Everything was terrific," she said. "In March of 2009, we went on vacation to see my parents in Florida. The Monday we came back, Chris went into his office and was let go. That was at 10 in the morning. He was home by 11."

In an instant, the Hecks' income dropped by about 65 percent. Michelle's financial responsibilities went from making enough to cover their mortgage payment to becoming the sole provider for the family.

She wasn't alone.

In December 2007, 2.3 percent of households, or 840,000, in the United States had women working while their husbands hunted for a job, according to data from the Institute for Women's Policy Research. By December 2009, that number jumped to 5.9 percent, or slightly more than 2 million.

"It's a big increase," said Ariane Hegewisch, a study director with the institute. "Most of the jobs that were lost where people were actually laid off have been lost by men."

Three out of four jobs lost in 2008 were lost by men, according to the Bureau of Labor Statistics.

"Companies are cutting back," said Daniel Romesberg, a professor of sociology at the University of Pittsburgh. "Many times, the first targets are the people who are making the most money, and that tends to be the husband."

When Chris showed up at home after losing his job as a senior manager of business development at a Downtown law firm, Michelle said her first reaction was to reassure him and shield her daughter from sensing anything was wrong.

"That was exactly split with venomous anger toward his employer," she said. "At that time, everybody was losing their jobs. We were all just plummeting off a cliff of finances."

The couple immediately adjusted to their financial situation. Chris signed up for unemployment, the baby-sitter was let go and the kitchen renovation canceled.

"It was this trickle down effect — we're not getting paid, so now you're not getting paid," Michelle said. "I knew it hurt (the contractor). It hurt my baby-sitter that this source of income wasn't there. The home-equity loan we had qualified for to do our kitchen, that became our safety net."

Beth Caldwell, executive director of Pittsburgh Professional Women, said she's found that when husbands lose their jobs, wives step up and make it work. A physician she knows went from part-time to full-time, while a business woman took on more clients to make up for the missing income, Caldwell said.

"Women don't go falling apart when their husbands get laid off," Caldwell said. "They become very resourceful and figure out a way to do it. "

Michelle began taking the bus to work, and packed her lunch rather than eating out. The family stopped picking up special treats at Whole Foods and instead shopped at Aldi and Wal-Mart. Dewey & Kaye, a division of the Downtown accounting and consulting firm McCrory & McDowell where Michelle works, increased her hours after she told them about the layoff.

"It was still really tough," she said. "My credit score was affected adversely — there were a couple department store charges that got paid late because it was just a matter of priorities. 'We need to buy groceries this week, so pay Macy's late.'"

The upside was Chris' new role as Mr. Mom, as he called it.

"I really enjoyed it," Chris said. "I never sat down and turned the TV on. My yard never looked better. The stupid competitiveness in Mt. Lebanon of having your grass look greener — I was all about that."

After job hunting for a few hours in the morning, Chris would do laundry, plan dinner, clean the house and do yard work.

"I just felt like I was accomplishing a lot," he said. "People were happier in the house, other than I didn't have the ability to constantly shell out money to everybody."

Michelle said the two discussed Chris staying home full-time, but neither wanted that.

"There's a part of me that just loves to have Chris at home," she said. "He's better at home than I am. He's so industrious and disciplined at home. Ultimately, I know that happy kids come from happy moms and happy dads. And what makes Chris happy is to work, and what makes me happy is to work."

The seven months Chris was unemployed took a toll on Michelle's emotional health. She said she constantly worried about money and suffered from anxiety

problems, but Chris was able to maintain a positive attitude.

"I always believe it wasn't me, it was the global situation," Chris said. "I did worry, sure. I worried about things, but I did look at the big picture in more of a positive way, saying somehow, this has to turn around. The first moment that people are hiring, I'll be OK."

Chris caught a break in November, when he was hired as a vice president at Fifth Third Bank. But even after three months of dual incomes, the family hasn't gone back to its old spending habits.

"Now that I have a good income, it doesn't mean a free-wheeling spending spree," he said. "We're very cognizant of every penny we spend. There's also a period of digging out of unemployment."

The Hecks are paying back the home equity loan they took out for the kitchen renovation that became their financial safety net. And although the idea was reintroduced, Michelle firmly said "No new kitchen."

"This whole episode really taught me the difference between what it is that I want and what it is that I need," she said. "When I look around — we are healthy, my daughter's really happy, Chris is working, I'm working — I have everything that I need. The fact that my kitchen counters and my kitchen floors are outdated — that's something that I want (to update), but I don't have to have the things that I want right away."

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