# Womenomics and the New American Workforce Majority

Rebecca A. Havens
Point Loma Nazarene University

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## INTRODUCTION

The first gender issue of the JBIB is significant, not because the cover is pink or because there is finally a journal for the women. 1 As this introductory article will reveal, engaging in scholarship about women is timely for American society. Corporate America is interested in recruiting and retaining female talent due to its strong positive impact on the financial bottom line (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007), and female leadership qualities have been identified by global business executives as precisely what is needed for the future (Desvaux, Devillard, & Sancier-Sultan, 2010). In a 2011 Special Report, The Economist said, "Every self-respecting firm, bank, consultancy and headhunter is launching initiatives, conducting studies and running conferences on how to make the most of female potential" ("Closing the Gap," 2011, p. 3). But as the trends in this study will reveal, although American women have become more economically empowered and now make up over half of American workers ("We Did It," 2010, p. 7), they continue to face some harsh structural economic and workplace obstacles. The time is right for Christian business faculty to understand and integrate this knowledge into the instruction of men and women (students) who are moving into business careers or seeking advancement in the business community. Most importantly, a concern for economic justice calls Christians to care about those who are marginalized or dismissed in some way by society and to advocate for change to reduce the burden on the economically disadvantaged. Micah 6:8 says, "And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God." (NIV).

This paper is about the economic realities facing American women today. But it is also about the economic realities facing American society at large, since the challenges faced by women are inextricably linked to the challenges of American society — and the economic empowerment of American women is linked to the economic prosperity of American society. An overview of economic trends and issues particular to American women will be presented, and insights regarding how and why women's economic realities affect the greater American economic climate will be described, including suggestions about

what this means for Christian business faculty and public policy. Throughout the paper, the call for Christians to care about population groups that are under-served or economically disadvantaged will be emphasized. This study will provide evidence that helping women not only honors God, it also serves the greater good.

The lead story of the first issue of *The Economist* of this decade said that "women's economic empowerment is arguably the biggest social change of our times." ("We Did It," 2010, p. 7). The story went on to explain that women have become over half the American workforce and that despite gaining increasing economic power, women still face significant obstacles ("We Did It," 2010, p. 7). Research reveals that women are economically disadvantaged with less access to power and position, but that they have some of the best qualities to offer organizations and that women's leadership behaviors are needed for organizations of the future (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 12-14). And while leaders can alter systems to make workplaces function better for women — and men — to care for their families and create more productivity in the process, public policy and many organizations are stuck in old, outdated practices that aren't working for families (Boushey & O'Leary, 2010, pp. 26-27).

Christians are called to work toward a better understanding of the economic challenges faced by any underserved or disadvantaged group, and to advocate for changes that can make a difference for them — in this case as the research will show, women. Improving the quality of life for women also improves the well-being of their children (Buvinic, 1997, p. 47),<sup>2</sup> and increasing the economic status of women and children improves society overall. The study of women's economic empowerment fits the call upon Christians to administer justice and show mercy and compassion to one another (Zechariah 7:9-10) by caring about the less fortunate members of society, and by using intellect to study economic issues that can make peoples' lives better.

This paper will describe economic trends for American women and then discuss how they have become more economically empowered. Next, the value of female talent and leadership for corporate America will be identified and challenges for women in the workforce will be outlined. Finally, applications for Christian business faculty and public policy will be addressed. The paper will end with concluding thoughts. Christian perspectives and biblical foundations will be emphasized throughout the paper.

#### **WOMENOMICS: ECONOMIC TRENDS**

American women face some challenging economic trends, including globalization, family composition, differential pay, a premium on motherhood, disrespectful attitudes, and the expectation that they will continue to provide free labor without social policy assistance or recognition. This section presents information on these trends and reveals some of the current economic challenges American women confront.

#### Globalization

Globalization, which is the free trade of goods between countries or economic openness (Ghose, 2003, p. 5; Burtless, Lawrence, Litan, & Shapiro, 1998, p. 4), has been an increasing global economic trend over the last thirty years, creating specialization in the use of worldwide labor resources, greater productivity, and the production of more goods and services and higher standards of living in many countries.

However, there have been winners and losers associated with globalization, primarily because economists have discovered evidence that globalization impacts the distribution of incomes in rich countries and that there is a widening gap between rich and poor.<sup>3</sup> Economists believe that globalization has increasingly rewarded skilled workers relative to unskilled workers (Krugman, Obstfeld, & Melitz, 2012, pp. 92-96). American women who are heads of households, as a group, are relatively unskilled, and research shows they have been left behind by the trend toward globalization (Havens, 2005).<sup>4</sup>

# **Family Composition**

Changing trends in the composition of American families has led to declining economic status for women. Families that are headed by an unmarried woman have been on the rise and now represent almost one in five families (Boushey & O'Leary, 2010, p. 35). About half of all women and the majority of children will live in a single female-headed household at some point in their lives (Snyder, McLaughlin, & Findeis, 2006, p. 597). These families rely almost exclusively on women's earnings.

Evidence shows that divorce tends to lower economic status for women and children (Snyder, McLaughlin, & Findeis, 2006, p. 600), while it tends to improve men's economic position (Faludi, 1994, p. 420; Weitzman, 1994 p. 217).

Divorce has a triple whammy effect on women. First, women make less than men. Second, they are more likely

to bear the financial responsibility of children following divorce. And third, they are less likely to have made an investment in education (Tilly & Albelda, 1994, p. 26). Courts treat women as equally capable of earning a living following divorce, so only four in ten custodial mothers are awarded child support (41.7 percent), and only about half of those awarded support actually receive the full amount of the award (47.3 percent). (Boushey & O'Leary, 2010, p. 35). Even the language of a court "award" gives a subtle message that these women are being given a gift, when in reality most have worked for years as a volunteer inside the home without compensation for raising children, managing a household, and supporting a husband's career, making these "awards" some of the hardest money they have ever "received," and implying their time and work in the home is of no real monetary value (Crittenden, 2001, p. 159). In addition, in 47 out of 50 states, marriage law does not entitle women to ownership of assets either during marriage or following divorce, even though they invest many years in unpaid work to benefit the family (Crittenden, 2001, p. 6).5

# Gender Wage Gap

There is also a gender gap in women's wages relative to men's, and although it has declined, women still make 23 cents less for every dollar earned by men. Much of the gap (41.1 percent) is unexplained by differences in the types of jobs women hold or their personal characteristics (Boushey & O'Leary, 2010, p. 58). Regarding college educated women, the recent Shriver report finds that, "A woman who goes to the same kind of school, gets the same grades, has the same major, takes the same kind of job and has the same personal characteristics as her male colleague earns 5 percent less the first year out of school" (Boushey & O'Leary, 2010, p. 59).

Of additional concern is that the initial pay gap accumulates over time, chiefly because pay increases usually are given as a percent of the current salary level (Boushey & O'Leary, 2010, p. 62). This growing disadvantage accumulating over time negatively affects future retirement income and social security, which are also determined as a percent of earnings. In addition, mothers who provide voluntary work inside the home receive no pay for it and no retirement or social security income for doing what Americans at least pay lip service to, as being "the most important job in the world" (Crittenden, 2001, p. 6). Mothers raise the next generation, care for elderly family members, manage the work of the household, and provide support to their husbands to enable their hus-

band's careers to advance, without any future rewards in retirement or social security income for their unpaid work (Crittenden, 2001, p. 6).

### Motherhood

A key factor affecting gender pay gaps and the economic status of women is whether they become mothers. In America, women without children earn almost as much as men; it is mothers who suffer the gender pay gap ("We did it," 2010, p. 7). Studies indicate that there is discrimination against mothers compared to fathers with respect to hiring, starting salaries, evaluation, and advancement. "Job candidates identified as mothers were perceived to be less competent, less promotable, less likely to be recommended for management, less likely to be recommended for hire, and had lower recommended starting salaries" (Boushey & O'Leary, 2010, p. 61). In contrast, fatherhood improves the employer's perception of men. Evidence shows that employers require mothers to score higher on entry tests and perform at a higher level to be considered for promotions (Boushey & O'Leary, 2010, p. 61).

These hiring attitudes and practices translate to less money, which accumulates to a greater disadvantage over a mother's lifetime. Due to a combination of inflexible workforce arrangements, progressive tax rates, and expensive childcare, many women temporarily leave the labor force to have children. This interruption alters women's career mobility, which has an accumulating effect on salary, and further widens the gender pay gap. The foregone income from this phenomenon, which Crittenden calls the "mommy tax," is estimated to be more than one million dollars for an average American college-educated woman (Crittenden, 2001, p. 5). A Harvard Business Review survey finds that more women voluntarily leave the labor force compared to men, and 45 percent of women leaving the labor force cite spending more time with family as the reason (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 9).

Another part of the problem for mothers is that good, professional part-time work arrangements are not available in the United States (Crittenden, 2001, pp. 235-237). In fact, the US workweek has reached 48 hours for professionals and managers. Mothers who wish to return to work often do not find it feasible. An American study found that 93 percent of women who left work to have children wanted to return, but only 74 percent did, and only 40 percent returned to full-time positions (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 9). At the same time, only 22 percent of part-time workers have any

health insurance, and only 26 percent have any private pensions for retirement (Crittenden, 2001, pp. 260-261).

Childcare is also challenging. Not only is it expensive, many women believe that childcare is the problem of each mother, and they don't deserve help from society. Attitudes in the workplace about childcare can be even worse. One mother returning from maternity leave requested a shorter workweek and was told by her female supervisor, "Any woman who can't afford a nanny shouldn't have children" (Crittenden, 2001, pp. 251-252).

# Society's Attitudes

Historically, society's attitude about traditional women's work has been disrespectful in important ways. Women who work long hours giving their time to voluntary labor in the home were classified by economists in the 1890 US Census as "not working," "dependents," and "liabilities," and their role is often referred to as "just a housewife." Economists claim that women "consume" more than they "produce" (Crittenden, 2001, pp. 59-61). This so called "family myth," that men "support" women as well as children, prevents society from viewing women as economic contributors and equal marriage partners. In an 1850 historic example, Harriet Beecher Stowe wrote to her sister describing her activities, "the household had moved to Maine the spring before, she had made two sofas, a chair, diverse bedspreads, pillowcases, pillows, bolsters, and mattresses; painted rooms; revarnished furniture; given birth to her eighth child; run a huge household... 'And yet,' she confided, 'I am constantly pursued and haunted by the idea that I don't do anything" (Crittenden, 2001, p. 53).

Attitudes by Christians toward motherhood can also be challenging for women, and expectations are confusing. Some say that if a mother works, she is neglecting her children; if she stays home to raise her children, she doesn't have a real job (Crittenden, 2001, p. 250). The devaluation of work in the home, disproportionately done by women, and illustrated by society's structures, language and rewards, is not in keeping with biblical principles. Proverbs 31 honors the industry of household work, and the gospel of Christ requires that Christians show humility and respect for one another as members of the body of Christ, in whatever work we are called to do (I Corinthians 12:12-26; Ephesians 4: 1-3; Colossians 3:12; James 3:13; Micah 6:8). As Christians, our work should be a light unto the world (Matthew 5:14), and ultimately it should point others to God (Brown & Wiese, forthcoming). Whether working in the home or outside the home, having regard for one another in love, no matter what part of the body, is what Christ expects (I Corinthians 12:12-26; Colossians 3:12).

#### The Value of Women's Work

In spite of the historic disparagement of women's unpaid work, there is evidence that it is of value both to the family and to society. An economic indicator of this is that as women have increasingly moved into paid employment, domestic service has become one of the fastest growing job sectors. Not surprisingly, immigrant women fill these domestic roles and have now become a marginalized population, making low wages, often under the table (Boushey & O'Leary, 2010, p. 32). Attitudes by families who employ domestic workers unfortunately perpetuate marginalization because they often try to bargain down the wages for their domestic workers. This suggests a traditional yet unrealistic belief that these immigrant women should prove their love and willingness to sacrifice by taking low wages, like all good women who do women's work (Mahar, 2010).

# The Feminization of Poverty

The forces of globalization, household composition demographics, gender wage gaps, and the price of motherhood have "feminized" poverty in America, meaning that women are more likely to be poor than men. In 2011, 16.3 percent of women, 13.6 percent of men, and 21.9 percent of children lived in poverty in the United States (US Bureau of the Census, Table 3, 2011). The proportion of poor American households headed by women has more than doubled since 1960, from 23.7 percent in 1960, to 51.5 percent in 2011 (US Census, Table 13, 1959-2011). More single parent households are headed by females than males, and among families with children, 40.9 percent of those headed by a single female parent are poor, compared to 24.9 percent of those headed by a single male parent (US Census, Table 4, 1959-2011). Motherhood raises the risk of poverty, and it is the single biggest factor in the poverty of elderly women (Crittenden, 2001, p. 6). Poverty rates are highly correlated with the business cycle and greater female poverty is significantly related to higher child poverty.<sup>6</sup> Consistently higher percentages of American women and children fall into poverty, compared to men (US Census, Table 4, 1959-2011).

### FEMALE ECONOMIC EMPOWERMENT

# The Importance of Women's Income to the Family

Despite these documented disadvantages in women's

earnings and economic position relative to men, there is evidence that American families are increasingly dependent on women's incomes to survive (Thurow, 1994, p. 214; "Here's to the next half-century," 19; "The Cashier," 2011, p. 5). Many families have become dependent on two incomes as they stretch their budgets to buy a home in a safe neighborhood with a good school system (Warren & Tyagi, 2003, p. 23). Recent economic data suggests that wives' earnings are no longer optional. For the period 1973-2006, families without working wives have seen no real (inflation-adjusted) growth in family income, and only families with working wives have seen some income growth (Boushey & O'Leary, 2010, pp. 35-36).

The US economy is experiencing one of the most significant changes in history, as women now represent over half of the US workforce ("We did it," 2010, p. 7). Women are contributing more to family earnings than ever before. In married couple families, working wives contribute 42.2 percent of family earnings, and nearly four in ten mothers are primary breadwinners in their families, counted as those who are either single mothers or earn as much as their husbands. Another quarter (24 percent) function as co-breadwinners, defined as those who earn at least 25 percent of the family's earnings (Boushey & O'Leary, 2010, p. 36).

It is also important to recognize that some groups of women have always worked outside the home, particularly African American women, whose labor force participation in 1920 was nearly 40 percent, twice as high as white women. In 2007, African American women's labor force participation was 61.1 percent, followed by 59 percent for white women, 58.6 percent for Asian women, and 56.5 percent for Hispanic women (Boushey & O'Leary, 2010, p. 49).

#### **Macroeconomic Trends**

Considering some of the economic trends during the recent economic downturn, economists predicted that the trend toward more females working will continue. "In the European Union women have filled 6m of the 8m new jobs created since 2000. In America three out of four people thrown out of work since the 'mancession' began have been male. And the shift towards women is likely to continue: by 2011 there will be 2.6m more female than male university students in America" ("We did it," 2010, p. 7). In 2010 the female unemployment rate was 8.6 percent, compared to 11.2 percent for men, and women made up two-thirds of workers in ten out of 15 job categories likely to grow fastest.

The combination of more women getting college degrees, together with the changing structure of the American economy toward skill-based jobs as opposed to muscle-based jobs, means women increasingly compete on a level playing field with men in the workforce, and women are postured to move into these skill-based positions ("Female Power," 2010, p. 51).

Interestingly, as the US economic recovery has continued, men are being rehired back at greater rates than women. *The New York Times* reports that "since the job market in the United States hit bottom more than three years ago, men have benefited from the recovery far more than women have, with middle-aged women doing particularly poorly" (Norris, 2013). This result, given the predictions, seems to further confirm stubborn gender inequality.

# Workplace Arrangements

Aside from losing some ground during the recovery, the change in American women's workforce participation represents some significant progress in women's economic power, but there continue to be many challenges for women. And though men seem to have welcomed women into the workforce, there are new challenges for men. A combination of inflexible work arrangements and an absence of public policy to support family-work balance make it difficult for two-income families to juggle work and childcare. In a 2009 nationwide survey conducted by the Rockefeller Foundation and Time magazine, men and women both agree that they are negotiating work-family balance, and that they both are having a difficult time doing it. "What we heard loud and clear is that the Battle Between the Sexes is over. It was a draw. Now we're engaged in Negotiation Between the Sexes" (Boushey & O'Leary, 2010, p. 7). Both men and women regularly spend time planning how they will share work and childcare arrangements. And both men and women are challenged by the inadequate workplace arrangements and outdated public policies which give little support to families. "In 2009, these aren't just women's issues anymore. An overwhelming majority of both sexes believe the structure of the modern workplace isn't meeting people's needs" (Boushey & O'Leary, 2010, p. 10). Both sexes believe that businesses risk losing good workers if they fail to meet the needs of the modern two-income family. Women reported wanting, but being unable, to take time off to care for a child and being afraid to ask for time off for caregiving.

Large majorities of both sexes believe that businesses should be required to pay for family and medical leave (Boushey & O'Leary, 2010, p. 10). "Male workers who now have more caregiving responsibilities than ever before face the same inflexible access to employer-provided leave benefits" (Boushey & O'Leary, 2010, p. 83). Pediatricians recommend that mothers breast-feed for a full year, but American mothers are only guaranteed three months of unpaid leave. In a country with the highest standards of living in the world, and the best medical care, women cannot afford to take a year off to follow the advice of experts. Crittenden (2001) calls this a "sick joke" (pp. 258-259). "The United States is the only industrialized country without any requirement that employers provide paid family leave" (Boushey & O'Leary, 2010, p. 81).

Indeed, juggling family and work is difficult. "But the biggest losers are poor children — particularly in places like America and Britain that have combined high levels of female participation in the labor force with a reluctance to spend public money on childcare" ("We did it," 2010, p. 7).

#### **Mothers Choose**

"It's her choice." This is a common reaction to the economic reality that women interrupt a career path and forego significant earnings to have children. In The Price of Motherhood, Crittenden (2001) explores the idea of personal choice versus the responsibility of social structures. If the expectation is that individual women will sacrifice their own personal aspirations and voluntarily give up their time to provide care for children and the elderly for free, it absolves society of all responsibility. Women's oppression rests in the fact that we expect individuals — namely, women — to carry this burden of care without any assistance from our social structures (Crittenden, 2001, p. 233). While some may argue that the responsibility for raising children is solely the responsibility of the parents, the evidence presented in this paper thus far raises our sensitivities to the social and economic obstacles those parents face. And our Christian conscience leads us to care about those parents and their obstacles (I Corinthians 12:26).

#### **Structure Matters**

Traditional academic positions in Christian higher education illustrate how structures can create an appearance of choice but in reality offer narrow options that do not allow for realistic work and family balance. For example, a highly qualified female faculty member with an infant might "choose" a part-time position even if offered a full-time position because the heavy load of a full-time teaching position is unrealistic to handle the demands of

both motherhood and work. But a part-time academic position typically offers no promise of advancement or future job security. A real "choice" would be to negotiate work arrangements comprising a proportional contract with advancement potential that enables a realistic balance of both family and career commitments.

Faithful Christians who are called to be stewards of their talents in both work and family realms need viable ways to balance the two. It is right that Christians listen to God's call on their talents and serve in the workplace. Frederick Buechner (1993) says, "The place God calls you to is the place where your deep gladness and the world's deep hunger meet." Ephesians 2:10 says, "For we are what he has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life" (NRSV). Structures in America can be changed to accommodate the dual calling Christians feel to the workplace and to their families. This will be addressed following a section on corporate America.

### **CORPORATE AMERICA**

Evidence from corporate America, global business executives, and the leadership literature suggests that women's leadership qualities are valuable for corporate performance, businesses in crisis, and that women possess leadership behaviors needed for the organizations of the future. Women are entering corporate America in greater numbers than ever before, becoming bosses, and gaining power. "And women often define that power differently from men" (Boushey & O'Leary, 2010, p. 9). One woman chief executive officer (CEO) expressed a commonly held belief for many women, "For me the definition of success is not being a CEO and not being the biggest dog and frankly not making the most money. It's living a balanced life" (Boushey & O'Leary, 2010, p. 9). Top women leaders report greater satisfaction and meaning from their work and greater ownership of their professional journeys than men. Because women tend to balance both home and work life and do not compartmentalize family and work, they tend to live more whole, fulfilled lives (Helgesen, 1990, pp. 22-23). In addition, "Motherhood is being recognized as an excellent school for managers, demanding many of the same skills: organization, pacing, the balancing of conflicting claims, teaching, guiding, leading, monitoring, handling disturbances, imparting information" (Helgesen, 1990, pp. 31-32). As one successful top female executive said, "If you can figure

out which one gets the gumdrop, the four-year-old or the six-year-old, you can negotiate any contract in the world" (Helgesen, 1990, p. 32).

# The Price of Firm Leadership

Though motherhood is a great teacher, many more women than men in senior leadership positions do not have children, and the literature suggests that women pay a higher price for senior leadership success than men. McKinsey & Company, a top international management consulting firm, finds that there is a substantial difference in the family composition of top male and female leaders. In 2007 from a study of 891 middle- and senior-level managers from around the world, they found that 54 percent of women were childless, compared to 29 percent of men. Thirty-three percent of women were single, compared to 18 percent of men (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 15-16).

A separate *Harvard Business Review* survey confirms that "the higher women climb up the corporate ladder, the fewer children they have, whereas the reverse is true for men" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 16). For "best paid" women age 41-55 (over \$100,000 per year), 49 percent were childless, compared to 19 percent for men. So there is evidence that the choice between work and family has more consequences for women than for men in top leadership positions, and that women pay a higher price for success (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 16).

### Gender and Senior Leadership

Although women are entering the workforce in record numbers, they are still under-represented in senior level positions. Only two percent of the bosses in large American companies are women, and they are paid significantly less than men ("We did it," 2010, p. 7). The rate of attrition for women in middle-level management has declined in recent years, but the most senior positions are almost exclusively held by men, and women make up only three percent of Fortune 500 CEOs ("Closing the Gap," 2011, p. 5). One reason for attrition is the culture of an organization. "Some women find the culture of organizations so off-putting that they see little point in rising to the top" ("Too Many Suits," 2011, p. 11). A classic Harvard Business Review case by Rosabeth Moss Kanter and Jane Roessner from 2003 discovered that Deloitte, a big four accounting firm, was losing well-qualified female recruits to other firms because "they had got disenchanted with a work environment which they found male-dominated and alienating and felt the whole

system of advancement within the firm that worked well for the men — mentoring, coaching, counseling, networking — worked against them" ("Too Many Suits," 2011, p. 12). Deloitte realized this loss was costing the firm significant money, so they took actions, including changing many of their working practices and offering a more flexible work environment ("Too Many Suits," 2011, p. 12).

The McKinsey report, Women Matter (2007), finds that women are under-represented in senior management and decision-making roles in companies and women face significant obstacles compared to men, which obstructs their entry into senior leadership (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 5-9). The study finds that the growth in female graduates from educational institutions will not in and of itself correct the gender inequality in senior leadership positions and that "unless the current rules of the promotion system are changed, the growth in female graduate numbers will have a very marginal impact on women's representation on governing bodies" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 6). The study goes on to say that "in essence, unless we address the root causes of the problem, the notorious 'glass ceiling' will stay firmly in place, and women's participation in corporate leadership over the next 30 years will remain low" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 6).

# **Structural Obstacles**

Research suggests that the root cause of the "glass ceiling" problem is in part structural. "...Corporate models — historically designed by men — form the pillars on which the glass ceiling is supported" (Desvaux, Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 7). Other major obstacles for women to enter senior leadership include the double burden of family and work responsibilities, the psychological results of lower aspirations, and the absence of female role models (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 7). The culture of an organization — its networks, promotion systems, coaching and mentoring, and work environment — can also prevent the advancement of women ("Too Many Suits," 2011, p. 12). These obstacles will be explored next.

Many women find the double burden of juggling family and work irreconcilable with the male-oriented structure of corporate America which requires that senior leaders work anytime, anywhere; that they have a linear career path with no breaks; and that they have unlimited geographic mobility. Refusing to take a promotion requiring a geographic move for personal reasons is seen as career suicide.

An average European woman devotes twice as much time as men to domestic tasks — 4 hours and 29 minutes per day, compared to 2 hours and 18 minutes for men. Sixty-two percent of women in the US perceive family obligations to be an obstacle to promotion, and 96 percent of female graduates from top French schools believe that having children and being of child-bearing age is a real barrier for mobility (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 7-8).

# **New Organizational Culture**

In addition to the way leadership models and positions are designed, the McKinsey study finds that psychological obstacles further disadvantage women. Women are observed to be more willing to opt out of upper leadership pathways and seem to have lower ambition to reach the top. While opting out is a voluntary decision, the study finds that the reason fewer women aspire to senior leadership is due to their acute understanding of the real barriers, including voluntarily leaving the labor force due to family responsibilities (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 8-9).

But organizational culture may also lead to barriers for women, and it may contribute to their choice not to seek advancement. Males have older colleagues to sponsor them and informal networks to use, whereas there are few senior female role models for women, and so it is a big leap for them to imagine themselves as senior leader ("Too Many Suits," 2011, p. 11). McKinsey finds that mastering the male codes is the only way to rise through the ranks. It says, "The predominance of the masculine model for 'upward mobility' is a further barrier to women's participation in corporate governance bodies: it requires a greater effort of adaptation for women to be more assertive in making their way to the top" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 8). In the US, 64 percent of women believe the absence of female role models is a barrier to their development (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 9).

### The Female Leadership Advantage

Despite the obstacles for women to enter senior leadership and their under-representation in top positions, studies find evidence that women bring unique qualities to leadership that benefit organizations in crisis, improve business performance, and fit the needs of the future. Evidence pertaining to these three issues will be discussed next.

Research on leadership styles suggests that women possess some particularly effective leadership qualities. Women

tend to lead from a collaborative and interpersonal style, building web-structured organizations, and men tend to be more authoritarian and top-down, building hierarchical structures and organizations. A web structure uses strategies that rely on human relationships that create horizontal power, whereas hierarchical structures set up vertical power relationships, goal-oriented planning, and strategies involving efforts to knock out the competition (Helgesen, 1990, pp. 43-59). "As women continue to assume positions of influence in the public sphere, they are countering the values of the hierarchy with those of the web, which affirms relationships, seeks ways to strengthen human bonds, simplifies communications, and gives means an equal value with ends" (Helgesen, 1990, p. 52).

Women's Leadership advantage in economic crisis. In times of economic crisis, a number of experts have written about the need to dismantle hierarchical structures. According to these experts, doing so is also good for corporate performance. In a 2009 Harvard Business Review article entitled, "How to Be a Good Boss in a Bad Economy," Robert Sutton (2009) said that what is needed in times of economic crisis is leadership that will provide predictability, understanding, control and compassion (p. 45). Employees need frequent communication, honest explanations, credibility and clarity from leaders, and leaders who can rebuild their trust (Masterson, 2009). In "How to Be a Good Boss in Bad Times," Stern (2009) concludes that women managers do have an advantage in bad times. Since women tend to be more collaborative and compassionate than men, they are better at delivering bad news and they are better skilled at building emotional ties and fostering a feeling that "we're all in this together."

Women acknowledge the human component of layoffs, that it's not "just business", and they are better at inciting trust in the employees who remain (Stern, 2009, pp. 38-41). "We won't be able to rebuild trust in institutions until leaders learn how to communicate honestly—and create organizations where that's the norm" (O'Toole & Bennis, 2009, p. 54).

Guidelines for building a culture of candor are: tell the truth, tell truth to power, diversify sources of information, admit mistakes, encourage transparency, and share information (O'Toole & Bennis, 2009, p. 57). "Bosses who increase predictability, understanding, control, and compassion for their people will allow employees to accomplish the most in a time of anxiety — and will earn their deep loyalty. A manager who provides all four will be perceived as 'having people's backs'" (Sutton, 2009, p. 49). Women are particularly good at inciting this type

of trust in times of crisis. In times of fear, confusion, and anxiety, charismatic leadership is often desired. Women are more likely to be characterized as "transformational" or charismatic leaders, which is the type of leadership sought in times of crisis (Haslam & Ryan, 2008, p. 532).

The Glass Cliff. In an interesting twist with respect to women's qualities for crisis leadership, research also shows that women are more likely to be appointed senior leadership in failing companies, compared to equally qualified men who are more likely to be appointed senior leadership in stable companies. Haslam and Ryan (2008) call these appointments of women to lead failing companies "glass cliff" appointments because they are high risk and are more likely to associate these female leaders with failure. However, research shows that women are appointed to these crisis positions because of the perception that they are suited for crisis leadership. The concern is that a vicious cycle will develop where women are promoted to crisis positions because of their perceived talents, but at the same time they are promoted onto glass cliffs, with formidable hurdles and increased risk of failure. This cycle might ultimately prevent the advancement of these women leaders to the top positions (Haslam & Ryan, 2008, p. 542).

Rosener's (1990) classic study of women leaders entitled "Ways Women Lead" finds that women are often given their "big break" into leadership opportunities during times of crisis. "The degree of growth or change in an organization is an important factor in creating opportunities for women. When change is rampant, everything is up for grabs, and crises are frequent. Crises are generally not desirable, but they do create opportunities for people to prove themselves. Many of the women interviewees said they got their first break because their organizations were in turmoil" (Rosener, 1990, p. 125). In fast-paced changing environments, tradition, old ways and established networks are less important, and the specific performance of the leader becomes more important. "Fast-changing environments also play havoc with tradition. Coming up through the ranks and being part of an established network is no longer important. What is important is how you perform. Also, managers in such environments are open to new solutions, new structures, and new ways of leading" (Rosener, 1990, p. 125).

### Gender Diversity - a Corporate Performance Driver

There is a concern that if women are given leadership opportunities primarily when organizations are in crisis, that these women will risk failure and be blamed. But studies find evidence to indicate that companies with women in leadership perform better. "The fact that many of the women respondents are in organizations that have clear performance standards suggests that they have gained credibility and legitimacy by achieving results" (Rosener, 1990, p. 125). McKinsey finds gender diversity to be a driver of corporate performance. In the first of a three-part research report series entitled, Women Matter (2007), Women Matter 2 (2008), and Women Matter 3 (2010), they find that "the companies where women are most strongly represented at board or top-management level are also the companies that perform best" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 1). The evidence is based on an assessment of 115,000 performance evaluations from 231 companies using a diagnostic tool of organizational excellence on nine dimensions: leadership, direction, accountability, coordination and control, innovation, external orientation, capability, motivation, work environment, and values. "The companies ranked most highly according to these organizational criteria tended to have operating margins and market capitalization twice as high as those of the lower-ranked companies" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 12).

McKinsey next analyzed 58,240 respondents from 101 of the 231 companies that publish the composition of their governing boards. These were large corporations from a diverse group of industries in Europe, America and Asia. They found that "...Companies with three or more women in senior management functions score more highly, on average, for each organizational criterion than companies with no women at the top" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 12).

Performance increases once a critical mass of three women is achieved on an average sized management committee of ten members. Notably, this correlation mirrors comments from CEO interviews. One board member of a banking group said, "When women sit on an executive committee, the nature of interactions changes ... But, one woman there is not enough, you need several of them" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 12). A vice-president of a leading global health-care company in Europe said, "I think the real benefit of having women and diversity in a team is that you have a richer set of ideas. So, I truly believe there is a direct relationship between team performance and having a diverse team with the best talents" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 12).

Gender and financial performance. In the first report of the series, McKinsey also evaluated whether companies with senior female managers performed better financially. They studied the 89 European companies listed with the Amazone Euro Fund having the highest gender diversity in senior management positions and found their financial performance to be superior (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 12-13). "There can be no doubt that, on average, these companies outperform their sectors in terms of return on equity (11.4% vs. an average 10.3%), operating result (EBIT 11.1% vs. 5.8%), and stock price growth (64% vs. 47% over the period 2005-2007)" (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, pp. 13-14). Companies with a higher proportion of women on their senior management teams have a statistically significantly higher financial performance (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 14).

This result is corroborated by Catalyst on Fortune 500 companies. The companies with the greatest return on equity had the highest representation of women in top management. Companies with boards of directors having the most women were more profitable and more efficient ("Too Many Suits," 2011, p. 12).

In the second study of the series, *Women Matter 2* (2008), McKinsey attempts to answer the "how" question. *How* do women positively influence corporate performance? Nine leadership behaviors that positively influence corporate performance were identified in the first

Women Matter report as: leadership team, direction, work environment and values, accountability, coordination and control, capabilities, motivation, innovation, and external orientation. These nine behaviors were matched to key leadership behaviors identified by academic researchers Bass and Avolio: participative decision making, role model, inspiration, expectations and rewards, people development, intellectual stimulation, efficient communication, individualistic decision making, and control and corrective action.<sup>7</sup>

Women use five of the nine leadership behaviors more frequently than men: people development, expectations and rewards, role model, inspiration, and participative decision making. Men use two of the nine leadership behaviors more than women: control and corrective action, and individualistic decision making. And two of the nine leadership behaviors are used with the same frequency by men and women: intellectual stimulation, and efficient communication (Desvaux & Devillard, 2008, pp. 2-6).

Table 1 shows the results of the study. The first column shows the leadership behaviors used more frequently by women, the second column lists those used more frequently by men, and the third shows those used the same by both men and women.

By demonstrating the behaviors "people development," "expectations and rewards," and "role model," women reinforce three dimensions of corporate perfor-

Table 1: Nine Leadership Behaviors (Avolio & Bass) Displayed More Frequently by Gender

Women Use More Frequently	Men Use More Frequently	Men and Women Use the Same
People development	Control and corrective action	Intellectual stimulation
Expectations and rewards	Individualistic decision making	Effective communication
Role model		
Inspiration		
Participative decision making		

Source: Desvaux & Devillard, 2008

Table 2: Corporate Performance Drivers Reinforced by Leadership Behaviors, by Gender

Women's Behaviors Reinforce	Men's Behaviors Reinforce	Men and Women Reinforce the Same
Work environment and values	Coordination and control	Innovation
Accountability	External orientation	
Leadership team		
Direction		
Motivation		

Source: Desvaux & Devillard, 2008

Table 3: Leadership Behaviors Needed for the Future, by Gender

Top Three Long-term Business Trends Identified	Four Leadership Behaviors	Which Gender Displays
by 1,000 Global Business Executives	Needed for the Future	More Frequently
Faster pace of technological innovation	Intellectual stimulation	Both equally
Increasing availability of knowledge and ability to	Inspiration	Women
exploit it		
Competition for talent will intensify and become	Participative decision making	Women
more global		
	Expectations and rewards	Women

Note: there is not a one-to-one matching between columns one (left) and two (middle)

Source: Desvaux & Devillard, 2008

mance: "work environment and values," "accountability," and "leadership team." Men more frequently exercise "control and corrective action" and "individualistic decision making" and thus reinforce two dimensions of corporate performance: "coordination and control" and "external orientation" (Desvaux & Devillard, 2008, p. 7). Table 2 shows the corporate performance drivers that are reinforced by the leadership behaviors of men and women. The first column shows the corporate performance drivers that women's leadership behavior reinforces, the second column lists the corporate performance drivers reinforced by men, and the third column shows the ones that men and women reinforce equally.

# Gender and Future Global Leadership

Next McKinsey linked the leadership behaviors by gender, to the business trends of the future. Their study identifies critical behaviors that are needed to meet the global challenges of the future, and of the four most critical behaviors, three are more often demonstrated by women. They surveyed more than one thousand business executives around the world and asked business leaders to rank fourteen long-term business trends. The top three long-term trends were identified as "faster pace of technological innovation" (77 percent), "increasing availability of knowledge and ability to exploit it" (74 percent), and "competition for talent will intensify and become more global" (66 percent). The executives then identified the leadership behaviors required to meet the challenges of the future. Overall, four behaviors emerged as critically important for leaders as they deal with the future: "intellectual stimulation," "inspiration," "participative decision making," and "expectations and rewards" (Desvaux & Devillard, 2008, pp. 9-13).

The first column of Table 3 shows the top three long-term business trends identified by global executives. The middle column lists the four leadership behaviors that are required to meet the future trends from column one, although the trends in column one are not individually linked to the behaviors in column two. Column three is linked to column two, showing which of the leadership behaviors are more frequently displayed by men, women, or both. The first behavior that is needed, "intellectual stimulation," is displayed by men and women equally. But the other three behaviors are more often observed in women: "inspiration," "participative decision making," and "expectations and rewards." The study concludes that women can help fill the leadership needs of the future (Desvaux & Devillard, 2008, p. 14).

A 2012 IBM global CEO study of 1,709 face-toface interviews with general managers and public sector leaders from around the globe found that CEOs see growing organizational openness and more interconnectedness between organizations, markets, societies, and governments. This increasing complexity, openness, and interconnectedness will require innovation, shared values, and the ability to engage in ways that embrace the new connected era ("Leading Through Connections," 2012). Female leadership styles and observed traits outlined above are well-matched to meet the needs of the future as identified in the IBM study. Women are inclined to build web-based organizations and reinforce values and collaboration, and so they are well-suited to understand and support the openness and interconnectedness these global CEOs envision for the future.

# The Advantage of Gender Diversity

The Economist reports that "there is a business case

for having more women in senior positions" ("Too Many Suits," 2011, p. 12). Not only would it be wasteful to ignore female talent when businesses are struggling to fill high-powered jobs, but women's management styles are thought to be more empathetic, pragmatic, risk-averse, and stronger on communication. "Women add diversity of experience and outlook, and...a more diverse team is likely to be better at producing new ideas" ("Too Many Suits," 2011, p. 12).

McKinsey agrees that ultimately, leadership diversity is needed. They find that improving gender diversity in top leadership positions is a goal that pays off in business performance results (Desvaux & Devillard, 2008). In studying successful women leaders, Rosener (1990) finds women's success to indicate that a nontraditional leadership style can increase an organization's ability to survive in a world of change. In particular, interactive leadership emerges as the management style that is needed, and so organizations need to go beyond traditional command-and-control leadership models (Rosener, 1990, pp. 120-125). However, Rosener (1990) also points out that, "by valuing a diversity of leadership styles, organizations will find the strength and flexibility to survive in a highly competitive, increasingly diverse economic environment" (p. 125). A CEO of a media group articulated the benefits of gender diversity in leadership by saying, "It is only when there is a critical mass of women who use those behaviors that are complementary to men's that performance significantly increases" (Desvaux & Devillard, 2008, p. 8). So it seems that in the end, embracing and balancing a variety of leaders will provide the best mix of leadership talent to meet the needs of the organizations of the future (Rosener, 1990, p. 125).

#### The Blessed Alliance

Gender diversity is also God's idea. "The notion that things work better and human beings become their best selves when men and women work together is found on page one of the Bible" (James, 2011). When God launched his great project — creation — the team he put together to do the work was male and female. And the creation story makes it clear that men and women need each other. As God says in Genesis 2:18, "It is not good that the man should be alone; I will make him a helper as his partner" (NRSV). Even after Satan's attack on the blessed partnership in Genesis, God sent Jesus to restore oneness. "So whether we are talking about business, banking, politics, ministry, home, or any other human sphere, the Blessed Alliance is still the best way to get the job done" (James, 2011).

In summary, according to several studies, women are wired differently from men. Women excel at "transformational" and "interactive" management, are better lateral thinkers, have different ways of achieving results, are less hierarchical, and have qualities that are becoming more valuable in business ("Womenomics," 2010, p. 48). "The reality is that women solve problems differently" (Boushey & O'Leary, 2010, p. 70). McKinsey management consultants find a correlation between corporate performance and the proportion of women serving on its executive board (Desvaux, Devillard-Hoellinger, & Baumgarten, 2007, p. 12) and evidence that women more frequently display leadership behaviors that are correlated to higher corporate performance (Desvaux & Devillard, 2008, p. 1). In addition, McKinsey claims women's ways of leading are particularly suited for economic crisis and beyond, stating that "Leadership behaviors more frequently adopted by women leaders are critical to navigate through the crisis and beyond" (Desvaux, Devillard, & Sancier-Sultan, 2010, p. 14).

Women bring critical leadership talent to organizations. They have qualities particularly well-suited in times of crisis, and organizations with a critical mass of women at the top perform better. Yet corporate America needs to make some serious changes to incorporate the talent of women. Until male-centric structures are addressed and the double burden of work and family is reconciled with the expectations of senior leadership positions, organizations will continue to lose critical talent needed for the future. The next section addresses solutions at both the societal and organizational levels.

# SOCIAL POLICY AND ORGANIZATIONAL SOLUTIONS

The economists of the new decade tell us that "women's economic empowerment is arguably the biggest social change of our times" ("We did it," 2010, p. 7). Despite the obstacles of globalization, gender pay gaps, the discrimination of motherhood, and glass ceilings and cliffs, women are now over half of the workforce, contribute more to family earnings than ever before, and they are beginning to slowly break into top leadership positions. As they do, organizations perform better and are better prepared for the future.

# **Restructuring Organizations**

Given these economic realities surrounding women, there is more reason than ever before to restructure organizational models to reduce male-centricity, make work arrangements more flexible, help families reconcile the double burden of work and family with workplace expectations, and change our public policies to support the needs of families. These changes will serve to benefit future generations and society at large. Society has the chance to respond by making female economic empowerment pay off at an even greater rate of return on an investment in our future, through restructuring corporate America and modernizing public policy.

# **Public Policy**

"Nearly all of our government policies — from our basic labor standards to our social insurance system — are still rooted in the fundamental assumption that families typically rely on a single breadwinner" (Boushey & O'Leary, 2010, p. 77). Public policy changes which would make it possible to better juggle work and family responsibilities include paid parental leave, professional part-time jobs with benefits, flexible work arrangements, expanded hours of operation for public offices and businesses, changes to the traditional school calendar, universal pre-school, work-related social insurance for all workers including unpaid care-givers, changes to the tax code bias against second incomes, a reduced professional work week, and health care for children and their primary care-givers (Crittenden, 2001, p. 256-274).

A public investment to improve the lives of families must be analyzed for its impact on both efficiency and equity. However, using public policy to close the gap for women will help families and children; it is defensible on fairness grounds, which should appeal to Christians; and it will likely make workers more productive on the job, since their family responsibilities are properly supported.

# **Workplace Opportunity**

According to the Gender Gap Report of the World Economic Forum (WEF), "The most egregious gap between men and women is still in the world of work" ("Here's to the next half-century," 2011, p. 16). In three of four areas — health, education, and politics — progress on closing the gender gap has been rapid. But on the fourth area — economic opportunity — the gap has been slow to close. Ms. Saadia Zahidi, head of the WEF's Women Leaders and Gender Parity Programme, says, "... Smaller gaps in economic opportunity are directly correlated with greater competitiveness, so increased equality helps to promote economic growth" ("Here's to the next half-century," 2011, p. 16).8 There is evidence to indicate

that policies to help women and families are both equitable and efficient.

Egalitarian solutions — solutions that treat women exactly the same as men — do not always work well since women's circumstances are often different from men's. And sometimes the gap is blamed on the women themselves for not being aggressive enough. However, "we shouldn't be fixing the women but the system," says author Alison Maitland ("Here's to the next half-century," 2011, p. 19). Fixing the system will also help men since many men would like to see workplaces organized more flexibly. "...Young men now at the start of their career see the world differently from their fathers. They are less inclined to work extreme hours to advance their careers and more interested in achieving a reasonable balance between their work and the rest of their lives. That's what most women have been asking for all along" ("Here's to the next half-century," 2011, p. 20).

The Economist in its Special Report on Women and Work (2011), reports that "legislation makes a difference." Laws that prioritize the following issues can help ease the workforce structures holding women back: (1) equal opportunities and equal pay for women, (2) tax rules that do not discriminate against dual-earner families, (3) maternity and paternity leave, (4) school hours that allow both parents to have paid jobs, and (5) subsidizing child care for the very young, or making it tax-deductible ("Here's to the next half-century," 2011, p. 19-20).

Next consider structural change at the organizational level. In 2012, *The Wall Street Journal* created a task force to brainstorm solutions to the barriers women face that prevent them from fully participating in the economy. They created "A Tool Kit for the Organization" with the following top four recommendations: (1) enlarge strategy meetings by including mid-level female managers; (2) set goals, measure them, require regular reports, and hold senior managers accountable to specific outcomes by tying results to compensation and promotions; (3) audit the culture by examining the assumptions being made about how women leaders should behave; and (4) use top leaders, not direct supervisors, to mentor and nominate prospective talent for leadership development (Shellenbarger, 2012).

# Stewardship

And so it is time to ask whether our society and our organizations must be structured the way they are. As Christians, we should care about public policy and organizational structures to reduce the bias against women in the workplace, in keeping with God's call on us to be righ-

teous and just (Micah 6:8, Zechariah 7:9). It is also right to work toward changes in these systems so that women's talent can be respected and utilized appropriately. To devalue women and their contribution is not morally defensible, and squandering potential female talent, from a stewardship perspective, is wrong. Christians must each grapple with God's call on their lives with respect to work, but once a person enters the arena of work, her talent should be honored and utilized to its full potential, which is in keeping with scripture (Matthew 25:14-30). Advocating for change in our systems when necessary with these issues in mind honors God's intent.

From a Christian perspective, it is unfair and unrealistic to expect mothers to be "self-sacrificing" at the expense of their own aspirations and financial futures. For mothers and children to shoulder more economic poverty and financial uncertainty compared to the rest of society is not in keeping with scripture, or with Christian principles (Malachi 3:5; Mark 12:38-40; Matthew 25:31-46; Deuteronomy 15:11). We have a responsibility to ensure that women's contributions are honored and that their lifetime work is not devalued. We need to call for our society to create a level playing field of opportunity and our organizations to rethink their cultures. We should want, work for, and make sure that our structures support people to be self-sustaining and have financial responsibility and freedom, especially women and children.

# CHRISTIAN BUSINESS FACULTY RESPONSE

Christian business faculty members have an important role to play as Christians and as instructors of future business leaders. As Christians, we should understand potential structural obstacles that individuals face as they enter the workforce and come alongside the individuals who experience obstacles. We are to act in ways that show love to our neighbor (Matthew 22:36-40; Luke 10:25-37; Colossians 3:12; Zechariah 7:9-10). As Christian business faculty who are shaping the next generation of business leaders, we are responsible to exemplify the love of Christ, not only in how we treat our students, but in how we shape their understanding of the world. Faculty can infuse our course design — content, assignments, and discussions — with sensitivity to important issues facing women and society.

Helping our students understand the systems and structures they will face in the business community, including the economic realities, obstacles, and contributions of women, will allow our students to be prepared and empathetic. It may provide them with the desire to be change agents as well. If we help students embrace diverse issues, including the position of women, it can positively impact society and our economic future. Asking students to grapple with life issues and the importance of prioritizing the needs of families as they simultaneously enter and advance in traditional business organizations will help students think about values. They will be better able to cope with the realities facing their own families, and they will be better citizens and more enlightened voters.

The issues in this article also challenge us to examine our own academic institutions and sharpen our sensitivities. How do our cultures either obstruct or support the contributions of all persons? Do we value opportunities and contributions of diverse individuals, and if so, what kinds of goals do we set? How do we set up systems of measurement and accountability for those goals? As this paper has demonstrated, rethinking our structures and advocating for change where necessary will move us in a positive direction as Christians, organizations, and society.

Amos 5:24 says, "But let justice roll down like waters and righteousness like an ever flowing stream" (NRSV). Christian business faculty members are called to let justice and righteousness transform us and let them impact the way we think and live. As Christians, we should reduce the double-bind for working families and reduce the bias against women in the workplace.

Our organizational structures are "man-made" but are built to help humans survive and work productively together. Creating structures that treat people with respect and enable them to work productively in the market and raise a family with some semblance of Sabbath is in keeping with God's intent (Genesis 2:1-3; Exodus 20:8; Mark 2:27). Being good stewards of talent requires that we utilize all talent in the market to its full potential, including women's, while not requiring anyone to sacrifice their health or completely forego time to raise their children. Living a balanced life where both work and family is possible is in keeping with God's commandment to honor the Sabbath (Deuteronomy 5:12; Exodus 20:8; Exodus 23:12; Mark 2:27). Christian business faculty members are in a unique position to help men and women who are preparing to advance into leadership in the business world understand how structures matter. Not only can we influence our own organizations, through educating our students we become responsible for their influence (James 3:1-12).

#### **CONCLUDING THOUGHTS**

A leading economist once said, "Women are just men with less money" ("Womenomics," 2010, p. 48), or "Women are men without money" (Weinstein, 2009), depending on the source.9 He intended his quip as a defense of women, due to the career and salary inequities they face. However, this statement is only true in the worst possible sense because our society only treats women like men when it comes to acting like they have equal access to earning power following divorce. But we know from the evidence this is only wishful thinking. We do not treat women like men in giving them access to social security for their countless hours of unpaid work to care for children and elderly family members. We know women make less money for their work than men do, even with equal qualifications, and that despite the gender pay gap, women still bring home a significant portion of the family earnings. We know that without women, family earnings would not be keeping up with inflation. We know that a significant percent of women are primary breadwinners. We know that women bring excellent leadership skills to corporate America but are significantly under-represented in boardrooms. And yet, if we embrace more women in senior leadership, our organizations will perform better, and be better prepared for the future.

We also know that workplace arrangements are inflexible and hiring practices discriminatory to mothers. We know that there are not good part-time professional positions available for parents who would like to continue working part-time after they have children, and even though families need two incomes to survive, our public policies have not caught up with that reality. We know that children suffer the most from the refusal to change public policy. Most importantly, we know that if we want to change workplace arrangements and public policy, we can.

My life journey — what God called me to care about, my academic studies, and my experiences — has taken me to a place of concern. What I know, and what I have come to believe, is that not only can we change America, we must. We must set up systems that allow greater access to disadvantaged groups. We must level the playing field of our society and our organizations for women. We must give children improved access to educational opportunity and a way out of poverty. We must give both men and women improved public policies and workforce arrangements that allow them to navigate the balance between work and family responsibilities. These changes will be good for individual people and families and right for

society. Not only will individuals have a better quality of life, but our organizations will be more productive, and our society will be placing a stronger value on caring for our families. By doing so, we will better care for the next generation and as a result, improve our collective future.

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# Appendix: Scripture References

The biblical texts of scriptures cited and referenced in the paper appear below. In some cases if an entire chapter is referenced, excerpts from the chapter are provided.

Chapter	Verse and Text (NRSV)	
Amos 5	24 But let justice roll down like waters, and righteousness like an ever flowing stream.	
Colossians 3	12 As God's chosen ones, holy and beloved, clothe yourselves with compassion, kindness, humility, meekness, and patience.	
I Corinthians 12 (excerpts)	12 For just as the body is one and has many members, and all the members of the body though many, are one body, so it is with Christ.	
	17 If the whole body were an eye, where would the hearing be? If the whole body were hearing, where would the sense of smell be?	
	18 But as it is, God arranged the members in the body, each one of them, as he chose.	
	19 If all were a single member, where would the body be?	
	20 As it is, there are many members, yet one body.	
	21 The eye cannot say to the hand, "I have no need of you," nor again the head to the feet, "I have no need of you."	
	22 On the contrary, the members of the body that seem to be weaker are indispensable,	
	23 and those members of the body that we think less honorable we clothe with greater honor, and our less respectable members are treated with greater respect;	
	24But God has so arranged the body, giving the greater honor to the inferior member,	
	25 that there may be no dissention in the body, but the members may have the same care for one another.	
	26 If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it.	

Chapter	Verse and Text (NRSV)
Deuteronomy 5	12 Observe the Sabbath day and keep it holy, as the Lord your God commanded you.
Deuteronomy 15	11 Since there will never cease to be someone in need on earth, I therefore command you, "Open your hand to the poor and needy neighbor in your land."
Ephesians 2	10 For we are what he has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life.
Ephesians 4	1 I therefore, the prisoner in the Lord, beg you to lead a life worthy of the calling to which you have been called,
	2 with all humility and gentleness, with patience, bearing with one another in love,
	3 making every effort to maintain the unity of the Spirit in the bond of peace.
Exodus 20	8 Remember the Sabbath day, and keep it holy.
Exodus 23	12 Six days you shall do your work, but on the seventh day you shall rest, so that your ox and your donkey may have relief, and your homeborn slave and the resident alien may be refreshed.
Genesis 2	1 Thus the heavens and the earth were finished, and all their multitude.
	2 And on the seventh day God finished the work that he had done, and he rested on the seventh day from all the work that he had done.
	3 So God blessed the seventh day and hallowed it, because on it God rested from all the work that he had done in creation.
	18 Then the Lord God said, "It is not good that the man should be alone; I will make him a helper as his partner."
James 3 (excerpts)	1 Not many of you should become teachers, my brothers and sisters, for you know that we who teach will be judged with greater strictness.
	5the tongue is a small member, yet it boasts of great exploits
	8 but no one can tame the tongue—a restless evil, full of deadly poison.
	9 With it we bless the Lord and Father, and with it we curse those who are made in the likeness of God.
	10 From the same mouth come blessing and cursing. My brothers and sisters, this ought not to be so.
	11 Does a spring pour forth from the same opening both fresh and brackish water?
	13 Who is wise and understanding among you? Show by your good life that your works are done with gentleness born of wisdom.
	17 But the wisdom from above is first pure, then peaceable, gentle, willing to yield, full of mercy and good fruits, without a trace of partiality or hypocrisy.
	18 And a harvest of righteousness is sown in peace for those who make peace.

Chapter	Verse and Text (NRSV)
Luke 10 (excerpts)	25 Just then a lawyer stood up to test Jesus. "Teacher," he said, "what must I do to inherit eternal life?"
	26 He said to him, "What is written in the law?"
	27 He answered "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself."
	28 And he said to him, "You have given the right answer; do this, and you will live."
	29 But wanting to justify himself, he asked Jesus, "And who is my neighbor?"
	30 Jesus replied, "A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead.
	36 Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?"
	37 He said, "The one who showed him mercy." Jesus said to him, "Go and do likewise."
Malachi 3	5 Then I will draw near to you for judgment; I will be swift to bear witness against those who oppress the hired workers in their wages, the widow and the orphan, against those who thrust aside the alien, and do not fear me, says the Lord of hosts.
Mark 2	27 Then he said to them, "The Sabbath was made for humankind, and not humankind for the Sabbath;
	28 so the Son of Man is lord even of the Sabbath.
Mark 12	38 As he taught, he said, "Beware of the scribes, who like to walk around in long robes, and to be greeted with respect in the marketplaces,
	39 and to have the best seats in the synagogues and places of honor at banquets!
	40 They devour widows houses and for the sake of appearance say long prayers. They will receive the greater condemnation."
Matthew 5	14 You are the light of the world. A city built on a hill cannot be hid.
Matthew 22	36 "Teacher, which commandment in the law is the greatest?"
	37 He said to him, "'You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.'
	38 This is the greatest and first commandment.
	39 And a second is like it: 'You shall love your neighbor as yourself.'
	40 On these two commandments hang all the law and the prophets."

Chapter	Verse and Text (NRSV)	
Matthew 25 (excerpts)	14 "a man, going on a journey, summoned his slaves and entrusted his property to them;	
Parable of the Talents	15 to one he gave five talents, to another two, to another one, to each according to his ability	
	16 The one who had received the five talentsmade five more talents.	
	17the one who had the two talents made two more talents.	
	18 But the one who had received the one talent went off and dug a hole in the ground and hid his master's money.	
	19 After a long time the master of those slaves came and settled accounts with them.	
	20the one who had received the five talents came forward, bringing five more talents	
	21 His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.'	
	22the one with the two talents also came forward, saying, 'I have made two more talents.'	
	23 His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.'	
	24 Then the one who had received the one talent also came forward, saying	
	25I was afraid, and I went and hid your talent in the ground	
	26 But his master replied, 'You wicked and lazy slave!	
	27you ought to have invested my money with the bankers	
	28 So take the talent from him, and give it to the one with the ten talents.	
	29 For to all those who have, more will be given,but from those who have nothing, even what they have will be taken away.	
	30 As for the worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth."	
	31 "When the Son of Man comes in his glory, and all the angels with him, then he will sit on the throne of his glory.	
	33he will put the sheep at his right hand and the goats at the left.	
	34 Then the king will say to those at his right hand, 'Come, you that are blessed by my Father, inherit the kingdom prepared for you	
	35 for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me,	
	36 I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.'	
	37 Then the righteous will answer him, 'Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink?	
	38 And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing?	

of these who are members of my family, you did it to me.'  41 Then he will say to those at his left hand, 'You that are accursed, depart from me into the eternal fire prepared for the devil and his angels;  42 for I was hungry and you gave me no food, I was thirsty and you gave me nothing drink,  43 I was a stranger and you did not welcome me, naked and you did not give me clothing, sick and in prison and you did not visit me.'  44 Then they will also answer, 'Lord, when was it that we saw you hungry or thirsty or a stranger or naked or sick or in prison and did not take care of you?  45 Then he will answer them, 'Truly I tell you, just as you did not do it to one of the least of these, you did not do it to me.'  46 And these will go away into eternal punishment, but the righteous into eternal life.  Micah 6  8 And what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?  Proverbs 31  (excerpts)  8 Speak out for those who cannot speak, for the rights of all the destitute.  9 Speak out, judge righteously, defend the rights of the poor and needy.  10 A capable wife who can find? She is far more precious than jewels.  11 The heart of her husband trusts I her, and he will have no lack of gain.  15 She girds herself with strength, and makes her arms strong.  18 She perceives that her merchandise is profitable. Her lamp does not go out at night 20 She opens her hand to the poor, and reaches out her hands to the needy.  26 She opens her mouth with wisdom, and the teaching of kindness is on her tongue.  27 She looks well to the ways of her household, and does not ear the bread of idleness.  30 Charm is deceitful, and beauty is vain, but a woman who fears the Lord is to be praised 31 Give her a share in the fruit of her hands, and let her works praise her in the city gate.  Zechariah 7  9 Thus says the Lord of hosts: "Render true judgments, show kindness and mercy to one another;  10 do not oppress the widow, the orphan, the alien, or the poor; and do not devise evi	Chapter	Verse and Text (NRSV)	
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The heart of her husband trusts I her, and he will have no lack of gain.  17 She girds herself with strength, and makes her arms strong.  18 She perceives that her merchandise is profitable. Her lamp does not go out at night 20 She opens her hand to the poor, and reaches out her hands to the needy.  26 She opens her mouth with wisdom, and the teaching of kindness is on her tongue.  27 She looks well to the ways of her household, and does not eat the bread of idleness.  30 Charm is deceitful, and beauty is vain, but a woman who fears the Lord is to be praised.  31 Give her a share in the fruit of her hands, and let her works praise her in the city gate.  Zechariah 7  9 Thus says the Lord of hosts: "Render true judgments, show kindness and mercy to one another;  10 do not oppress the widow, the orphan, the alien, or the poor; and do not devise evil		9 Speak out, judge righteously, defend the rights of the poor and needy.	
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Zechariah 7  Give her a share in the fruit of her hands, and let her works praise her in the city gates  7  Thus says the Lord of hosts: "Render true judgments, show kindness and mercy to one another;  10 do not oppress the widow, the orphan, the alien, or the poor; and do not devise evil		27 She looks well to the ways of her household, and does not eat the bread of idleness.	
Zechariah 7  9 Thus says the Lord of hosts: "Render true judgments, show kindness and mercy to one another;  10 do not oppress the widow, the orphan, the alien, or the poor; and do not devise evil		30 Charm is deceitful, and beauty is vain, but a woman who fears the Lord is to be praised.	
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	Zechariah 7	, , , , , , , , , , , , , , , , , , , ,	
in your hearts against one another."		10 do not oppress the widow, the orphan, the alien, or the poor; and do not devise evil in your hearts against one another."	

Source: The Holy Bible, New Revised Standard Version (NRSV), 2007.

#### **ENDNOTES**

- This comment was made lightheartedly. But, I have personally heard CBFA members make these comments as jokes when the gender issue of the *JBIB* was being discussed. Ironically it is precisely these dismissive attitudes toward women, represented in some ways by the larger society as this paper will reveal, which motivates the need for this paper. As this paper will show, by giving attention to the importance of scholarship about women, CBFA will be joining what *The Economist* in a Special Report on Women and Work (2011) calls "every self-respecting firm" in the global arena in their attempts to understand how to utilize female talent, because they know that using it improves the bottom line.
- The research cited is for global women. However, the results are so consistently strong across several countries that these results are very compelling and likely to hold in general for all women.
- For a detailed discussion of the economic costs of globalization including its link to income inequality, see Dani Rodrik (1997). See Krugman, Obstfeld and Melitz (2012), Chapter 5, for a discussion of the Heckscher-Ohlin factor price equalization theory of international trade and its impact on income distribution, and see the case study on pages 92-96 for an explanation of how trade has influenced income inequality in developed economies.
- <sup>4</sup> The article by Havens in the present issue of the *JBIB* entitled, "Left Behind by Globalization," outlines detailed economic theory and trends regarding globalization, and presents empirical evidence to show that American female heads of households are among a group of workers hurt during a period of increasing globalization.
- Of course, women receive significant psychological and emotional benefits from work inside the home, but so do the members of the home they serve, and the point here is that this work does not lead to retirement income for the women doing the work. In addition, one could argue that men receive emotional and psychological benefits from their paid work (at the office) and they do receive retirement income (social security) by doing it.
- A regression of US child poverty rates on US female poverty rates, US unemployment rates, and a time trend over the period 1966-2008 yields a statistically significant fitted line:

$$Y = -7.24 + 1.47 \ X_{\text{female poverty rate}} + 0.41 \ X_{\text{unemployment rate}} + 0.8 \ X_{\text{time trend}}$$

The adjusted R<sup>2</sup> indicates that 90.8 percent of the variation in child poverty rates is explained by the three factors, with a statistically significant F-test for overall significance between Y

- and the block of X's at the 99.99 percent confidence level, and statistically significant t-tests for each of the X factors at the 99.99 percent confidence level. The results of this regression reveal that child poverty is strongly related to female poverty and macroeconomic structure (as measured by unemployment rates) and that a large percent of the variation in child poverty over the 1966-2008 time period is explained by female poverty rates and the unemployment rate (macroeconomic structure).
- These nine leadership behaviors are from Bass and Avolio's classic leadership work entitled, *Improving Organizational Effectiveness through Transformational Leadership* (1994).
- For a detailed discussion of the social costs of income inequality and restricted economic opportunity, see Joseph E. Stiglitz (2012), *The Price of Inequality: How Today's Divided Society Endangers Our Future*.
- The first version of the quote is a quip stated by the late Nobel laureate economist, Paul Samuelson, and used in the article "Womenomics" from *The Economist* to motivate the subject of women and money. The article says that his statement provides a great one-sentence definition of classical feminism. Samuelson's obituary in the *New York Times* quotes him as saying, "Women are men without money." (Weinstein, *NYT*, 2009). It credits Samuelson with "adding bite to academia" with a lucid and articulate speaking style and a "snap at the end" (Samuelson's words). In Samuelson's defense, he intended this "snap" to defend women when they began complaining about career and salary inequities. It is used in this paper as a thought-provoking statement to motivate concluding thoughts about what is *not* the same between the sexes with respect to money.

### **ABOUT THE AUTHOR**



**Dr. Rebecca A Havens** (Becky) is associate dean for undergraduate programs and professor of economics for the Fermanian School of Business at Point Loma Nazarene University in San Diego, California. Her primary research interests include poverty, inequality, and gender.

Becky has served two terms on the board of the Christian Business Faculty Association (CBFA), and as its board chair from 2002-2003. She received the CBFA Richard C. Chewning Award in 2010.