

**Testimony Presented by Carol Buchdahl of Saxton's River
Commissioner and Chair of Health Safety and Civil Rights Committee
Vermont Commission on Women
Vermont Spousal Support and Maintenance Taskforce Public Hearing
November 6th, 2017, Vermont Law School**

Hello everyone. My name is Carol Buchdahl, and I'm the longest-serving Commissioner currently on the Vermont Commission on Women and chair of our Health, Safety and Civil Rights Committee.

Nationally, we know that 97% of recipients of spousal maintenance are women. I'm honored to address this important women's issue.

I'll be recounting three stories of women the Commission has heard through our online survey form and through emails and phone calls, and I'll include some data related to those stories.

The first story is from a woman whose 35-year marriage ended in divorce, and her ex-husband was ordered to pay alimony until she turns 65, then she gets half of his pension.

The ex-husband refuses to retire. At an advanced age, she now works part time and receives social security, but is slipping into poverty. She has no money to pay a lawyer to help extend the alimony payments until he retires.

Older women are already significantly economically disadvantaged compared to their male counterparts. In Vermont, the average social security draw for women is half that of men's, and women are significantly more likely not to have a pension and to have reduced retirement savings. In recent years, nearly a fifth of cases in the U.S. include alimony recipients age 65 or older.

The second story is from a woman with children, divorced after a 21-year marriage. She was earning approximately \$120,000 when she gave up her career to stay at home with her children. During divorce proceedings, with their youngest child of pre-school age, her ex-husband agreed she should be allowed to continue to be the primary caregiver. He moved out of state, so although they shared custody, he was unable to share childcare responsibilities.

The final financial agreement reflected this. Returning to the workforce part time after a 15-year absence, she now makes less than \$20,000. The solace she has is that the child support and spousal maintenance agreement is not modifiable.

In order to care for a child or a family member:

- Mothers are 14% more likely than fathers to reduce work hours;
- 15% more likely to report taking a significant amount of time off;
- 17% more likely to have quit their job; and
- 3% more likely to have turned down a promotion.

My last story is from a woman who divorced after 30 years of marriage. She stopped working at her husband's request when their third child was born. She reports it was not her first choice, but it made financial sense at the time, given that they had children in three different day cares and her husband traveled fifty percent of the time for work. They had many discussions before making this agreement. She took time off with the understanding that he would support them all financially.

Once their youngest child was in school, she started working at her husband's office. Years later, when she discovered that her husband was having an affair, they separated. She left her job because it was at her husband's work.

She receives alimony until he turns 65, and then she'll only get half of his social security income. She's not sure she can retire until at least age 70, because she's stuck maintaining the family home. She feels the agreement should have included reduced

alimony payments once he retired. He earns several hundred thousand dollars a year. She doesn't earn much now, and says she earns less than the men in her office. He has an inheritance, she doesn't have anything like that.

Women fare worse after divorce than men: Census Bureau data from 2009 examined women who had divorced that year reported less household income than recently-divorced men, were more likely to receive public assistance, and were more likely to be in poverty than recently-divorced men.