BOOK REVIEW


I. Introduction

At first glance, bankruptcy law is similar to a vacation slide show or a conversation conducted in the language of Silbo Gomero—interesting, but only to a limited number of people. The range of readers who stand to benefit from Elizabeth Warren and Amelia Warren Tyagi’s The Two-Income Trap, however, is wider than the subject matter might initially suggest. Consumer bankruptcy has the undivided attention of citizens at the epicenter of financial trouble, but the importance of the subject seems to dissipate as the issue radiates outward to more financially secure families, political actors, and feminist scholars. With this book, Warren and Tyagi sound an alarm that should unite these divergent groups in the fight against a widespread and severe problem. The Two-Income Trap is a call to arms to a broad coalition of concerned citizens who want to improve the quality of life for themselves, their families, and their neighbors. Feminist scholars and politically active women, arguably unlikely sources of power in the fight against bankruptcy, must shift their focus to heighten the awareness of a women’s issue that is not patently obvious. Though it may come as a surprise, Warren and Tyagi demonstrate that bankruptcy is one subject that deserves the attention of activists concerned with the fate of American women.

II. Understanding the Trap

The Two-Income Trap provides a startling glimpse at the troubles facing the modern middle-class family. The phenomenon for which the book is named reflects the reality of the detrimental effects that have accumu-

---

1 Silbo Gomero is a whistling language of four consonants and four vowels that is only spoken on the island of La Gomera off the coast of Morocco.

2 Elizabeth Warren is the Leo Gottlieb Professor of Law at Harvard Law School, where she is an expert in the field of bankruptcy law. She has co-authored numerous books on the subject, including As We Forgive Our Debtors (1989), The Fragile Middle Class (2000), and three leading bankruptcy law casebooks. In addition to these impressive credentials as a scholar, she also bears the distinction of being a working mother.

3 Warren’s daughter, Amelia Warren Tyagi, is also a working mother, received an M.B.A. from the Wharton School of the University of Pennsylvania, and co-founded the health benefits firm HealthAllies.
lated since mothers began entering the workforce en masse. Despite the efforts of two wage earners, the costs of leading a middle-class life leave today’s average two-income family with less disposable income than the traditional, one-income family of a generation ago. The “trap” leaves families in a perilous position: mothers cannot afford to quit their jobs but they cannot afford to keep them either. The general sentiment that it is more difficult today to achieve a standard of living comparable to that of previous generations is, in many respects, correct. Worse still is a prediction about the future of bankruptcy in this country: one in seven middle-class families with children will be bankrupt by the end of the decade. Motherhood is now the single most reliable predictor of financial ruin. The cold reality of the situation is more frightening than any ominous phrase can convey, and Warren and Tyagi effectively employ numbers, where words alone would fail, in a way that is neither awkward nor inaccessible. The message is clearly constructed, drawing attention to a problem that has serious implications for many different groups of people—but especially women.

There is no misconception as to the general nature of a bankruptcy proceeding; bankruptcy is, quite obviously, not a good thing. The authors do a great deal to accentuate the negative, and with good reason. When bankruptcy is declared, a judge is given legal control over all of an individual’s assets, which are liquidated to repay creditors. Because the judge may consider each property item or piece of jewelry a fungible commodity, this process can entail substantial sentimental loss for a family. There is the additional dilemma of disclosure: parties filing for bankruptcy must submit detailed financial information for the court’s review. While the invasiveness of such disclosure is injurious in its own right, employers, lenders, and insurers also have open access to such information. The book identifies several modern commentators who lament the relative ease with which consumers declare bankruptcy and argues that these concerns are misplaced and ignorant. Bankruptcy is not only an indicator of other ruinous events for families but is in itself harmful. The authors acknowledge the feelings of shame, failure, embarrassment, and anguish that accompany a family’s declaration of bankruptcy and treat those emotions with sympathy and respect.

---

5 Id. at 6.
6 Id.
7 Id. at 75–76.
8 Id. at 79.
9 Id.
10 Id. at 71–75 (citing, inter alia, Senators Orrin Hatch and Patricia Murray, Congressman Henry Hyde, and Fifth Circuit Court of Appeals Judge Edith Jones).
11 See id. at 74.
12 See, e.g., id. at 73–74 (giving examples of many families’ unwillingness to admit to
The increase in widespread bankruptcy begs the question: “What is happening?” In their answer, the authors first debunk a popular explanation for the rising number of bankruptcies. The “overconsumption myth” asserts that consumers in financial trouble have nobody to blame but themselves. Overconsumption arguments presuppose that Americans are spending money on goods and services to such a wasteful, unnecessary extent that they end up with serious money problems. The authors delve into the consumer data to show that this convenient answer, while intuitively appealing, is simply not true. A thorough examination of consumer spending shows that Americans have not undergone a sufficiently sudden and dramatic change in spending habits to explain the growing danger of financial ruin.

Having dispatched one possible cause, Warren and Tyagi consider factors that can be supported by empirical observation. They offer a well-researched, three-part explanation for the growing financial troubles of the middle-class family: the rising cost of being middle-class, the increased risk faced by families without a stay-at-home parent, and the emergence of a deregulated credit industry have combined to dramatically increase the financial danger faced by the American family. A number of factors explain the problem of rising costs, including a bidding war in the housing market, a marked rise in the cost of education, and the additional burden of providing a second vehicle for the working mother. With more money earmarked for the necessities of middle-class existence—house and car payments, insurance costs, educational expenses—there is less flexibility and freedom and a greater chance that expenses will outstrip resources and compel bankruptcy if disaster strikes. “And so the Two-Income Trap has been neatly sprung. Mothers now work two jobs, at home and at the office. And yet they have less cash on hand. Mom’s paycheck has been pumped directly into the basic costs of keeping the children in the middle class.”

Of particular interest is the discussion of the bidding war in the housing market. When mothers first entered the workforce, much of the additional income generated by that shift was allocated to the welfare of their children. Given the nature of public education in this country, in which a child’s zip code determines her school district, the location of a family’s home is the prime determinant of its children’s educational opportu-
nities.\textsuperscript{18} As dissatisfaction with schools increased, more and more families fled substandard districts in an effort to place their children in the best public schools. With two incomes to throw into the market, families bid up the price of safe homes in good school districts.\textsuperscript{19} The additional income generated by working mothers was in many cases applied to the demand side of the housing market, and in the end families found themselves working against one another. This bidding war is an interesting and plausible explanation for the increased cost of middle-class existence. However, it does raise another question: Why has the woman’s increasing contribution to workforce productivity not led to an increase in the quality of schools? If state and federal governments are taxing both incomes and allocating the same proportion of these public resources towards public schooling, why are schools not getting better? This question bears scrutiny, but is not addressed in the book. It would seem that the bidding war for housing would provide increased property tax revenues with which to improve public schools, but apparently this is not happening.

In addition to the rising costs faced by the middle class, there is the issue of an increase in the risk faced by these families. \textit{The Two-Income Trap} acknowledges the valuable contribution of the stay-at-home mother. With one parent at home, the traditional family possessed a hedge against many different types of risk. A skilled laborer without fixed employment commitments is able to respond to sudden contingencies such as a need for in-home medical care or an unanticipated job loss.\textsuperscript{20} With both parents in the workforce, the two-income family is operating without this safety net, and, when things go wrong, the potential effects are more severe. With two laborers, there is twice the risk that layoffs, health problems, or other factors will lead to a sudden decrease in the earning power of a family.\textsuperscript{21} When fixed commitments have been structured around the expectation of a second paycheck, the results of this extra exposure can be disastrous.

A third causal factor completes the picture. The effective deregulation of the credit industry led to a massive increase in the availability of credit.\textsuperscript{22} Unfortunately, the ability to pay for this borrowing has not undergone a corresponding increase. The U.S. Supreme Court’s \textit{Marquette

\textsuperscript{18} \textit{Id.} at 35 (“Short of buying a new home, parents have only one way to escape a failing public school: Send the kids to private school.”).
\textsuperscript{19} \textit{Id.} at 24 & 199 n.35 (noting a survey that found school quality to be the most important determinant of housing prices by neighborhood).
\textsuperscript{20} See \textit{id.} ch. 3, “Mom: The All-Purpose Safety Net,” at 55–70 (noting a stay-at-home parent’s ability to secure temporary employment outside the home while the unemployed parent searches for a new job).
\textsuperscript{21} \textit{Id.} at 82.
\textsuperscript{22} \textit{Id.} at 128–29 (deregulation abolished the usury ceilings that normally restrict the amount of interest that a lender is permitted to charge a borrower, making lending more profitable to creditors and thus more common).
National Bank of Minneapolis v. First of Omaha Service Corp. decision effectively removed usury ceilings from the American financial landscape,23 and, as a result, there are sharks in the water. Warren and Tyagi paint a very unfavorable portrait of the consumer credit industry.24 The practice of loaning money to families identified as at risk,25 with the knowledge that they will never be able to repay those loans, is a major cause of the growing bankruptcy problem.26 Credit card companies and subprime mortgage lenders capture substantial profits by consigning the middle-class family to a modern debtor’s prison: the consumer becomes subservient to a creditor who tolerates, and even induces, excessive borrowing to collect a lifetime of exorbitant fees and interest payments from debtors who never had a chance.

III. Escaping the Trap

While it may seem that the sky is falling, The Two-Income Trap is not a Chicken Little story. Having identified a serious problem and explored its possible causes, the authors offer several policy suggestions to solve the crisis. Their solutions include a voucher system for public schools,27 an expansion of public schooling to include prekindergarten education,28 a tuition freeze on state universities,29 a reinstatement of usury laws,30 a tax incentive program for family savings,31 a commitment to the preservation of bankruptcy protection,32 and an expansion of state-funded dis-

23 Id. at 128 & 228 n.14 (discussing Marquette, 439 U.S. 299 (1978)), which allowed banks to export interest rates between states, such that no individual state could impose an effective usury ceiling where even one state was without a consumer protection statute).
24 See, e.g., id. at 160 (describing certain industry practices as “legally sanctioned corporate plans to steal”).
25 Id. at 138.
26 Id. at 126–32.
27 Such a system would call for taxpayer-funded vouchers to pay the entire cost of educating a child, with parents choosing schools based on preference and not geographical location. This would make the bidding war for housing within the territorial boundaries of quality school districts unnecessary from an educational standpoint and thus lower the cost of middle-class existence. Id. at 34–35.
28 Id. at 39 “(If Americans generally believe that educational programs should begin at age three, why should public education wait to kick in at age five or six? The decision about how old children should be when they start school was made more than a century ago, when views about the learning capacity of children were very different.”).
29 This policy suggestion may be a hard sell, given the budget crises facing state legislatures. For a description of the authors’ plan, see id. at 44–46.
30 Such a plan would involve closing the loopholes exploited by Marquette. If federal law is changed to prohibit the exporting of interest rates, then states with usury ceilings can once again protect their citizens. Id. at 144–52.
31 This simple policy suggestion would reward working families for maintaining a contingency fund by offering a tax break for doing so. Id. at 69 (asserting that “[a]ll savings . . . should be exempt from taxes”).
32 Id. at 162. Such a commitment would include opposition to bills such as that mentioned infra note 54 and accompanying text.
Of particular interest is the discussion of tax-funded daycare programs. Warren and Tyagi argue against such programs, at least in their simplest form:

[S]uch subsidies would make financial life more difficult for these families [with stay-at-home mothers], because they would create yet another comparative disadvantage for single-income families trying to compete in the marketplace. Every dollar spent to subsidize the price of day care frees up a dollar for the two-income family to spend in the bidding wars for housing, tuition, and everything else that families are competing for . . . . In effect, government-subsidized day care would add one more indirect pressure on mothers to join the workforce.34

This last point is a novel idea in the daycare discourse. A typical argument for such programs is that they provide mothers the option of working, but, in reality, they provide no option at all, compelling some mothers to enter the workplace despite their own preferences to the contrary.

The list of policy solutions offered by the authors is not groundbreaking, but its application towards the newly identified problem of the “two-income trap” is innovative and useful. For example, to the list of other potential benefits, proponents of school voucher programs can add the partial alleviation of the problem of middle-class bankruptcy. Thus, old ideas, pressed into service by Warren and Tyagi, are given new life in the political arena.

IV. Women’s Issue?

On its face, bankruptcy does not appear to be an issue that is of particular importance to women. Warren has argued against such intellectual laziness in the pages of this Journal on a previous occasion.35 The problems identified in The Two-Income Trap disproportionately affect women and thus deserve special attention from that group. The authors point out a number of examples of this intersection between bankruptcy law and feminist thought. Chief among these is the fact that motherhood is the single best indicator that a middle-class woman will go bankrupt.36 The decision to raise children has always carried weighty responsibility, but the reality that this decision can be pinpointed as the single most accurate predictor of a woman’s potential for financial ruin signals a system gone awry. Constrained by the fear of bankruptcy, some women may feel com-

33 Id. at 93–94.
34 Id. at 40.
36 WARREN & TYAGI, supra note 4, at 104.
pelled to avoid the struggle altogether. Indeed, the decision not to reproduce is the logical reaction of a person looking for the most effective means of avoiding bankruptcy. It is an unsavory choice; why should raising a child be so expensive and risky? The problem is especially severe among single mothers: as a group, they are the most likely to file for bankruptcy, ahead of divorced men, the elderly, minorities, and people living in poor neighborhoods. Given the existence of this “two-income trap,” responsible childrearing seems like an impossibility for many women. Until the problem is solved, the goal of successful motherhood carries with it the specter of financial failure.

The Two-Income Trap implicates another problem that is familiar to women’s rights advocates. Deregulation, bankruptcy proceedings, and the bidding war for housing may seem far removed from the pressing issue of domestic violence, but the subject of bankruptcy is not unrelated to the problem of abuse. The reality of the situation is that many relationships deteriorate under financial pressure. Consider the following anecdote from the book: “A bankruptcy trustee we interviewed explains that by helping families use the bankruptcy courts to get protection from their creditors, ‘I’m in the abuse-prevention business. Every time I help a family get straightened out financially, I figure I saved someone a beating.’” It may seem misguided to treat the symptoms of the domestic abuse problem instead of attacking the underlying evil that creates and fosters potential abuse. The fight against domestic violence, however, must take place on many levels. If just one woman can be spared abuse as a result of “gender-neutral” bankruptcy reforms, then those policies deserve special attention. Where the increasingly difficult task of maintaining a middle-class lifestyle is destroying families to such an extent that some of them become abusive, change is necessary. Groups organized against domestic violence can open a new front in the war on abuse, and this book offers both a call to arms and the weapons with which to do battle.

Bankruptcy touches women in other ways. Women are generally responsible for handling the finances in cases where families have already fallen on hard times. In times of financial stability, men are more likely than women to control the family finances by a ratio of three to one.

37 See id. at 174 (noting that the proportion of childless women has doubled and a quarter of today’s young women are predicted never to have children) (citing Stephanie Mencimer, The Baby Boycott, Wash. Monthly, June 2001, at 14).
38 Id. at 173 (“By forgoing childbearing, a woman decreases her chances of going bankrupt by 66 percent.”).
39 Id. at 104.
40 Id. at 12 & 195 n.16.
41 Id. at 12.
42 Id. at 11 (citing Lillian P. Rubin, Worlds of Pain: Life in the Working-Class Family 107 (1976)).
This ratio is reversed among couples that have filed for bankruptcy or sought credit counseling. As the authors put it:

As families fall behind on their bills, it is wives who roll up their sleeves and do what must be done. Wives who deal with foreclosure notices, wives who plead with creditors for more time to pay, and wives who insist on credit counseling or legal help. And . . . it is wives who ultimately decide when it is time to file for bankruptcy.

There is, of course, some inequity already built into the structure of family finance; this is a separate but important issue that deserves scrutiny. However, since it is clear that women are generally stuck with the burden of cleaning up the financial wreckage, efforts to minimize such entanglements by attacking the roots of the bankruptcy problem will help many women.

Furthermore, following divorce, women are seven times more likely to take on the responsibility of heading the family. In divorces caused by financial problems, the woman is likely to be given the dual burdens of raising children and facing serious financial troubles. Thus, families with children that experience bankruptcy, of which there will be many, will oftentimes saddle single mothers with two of life’s most grueling responsibilities. An effort to help single mothers must take notice of these circumstances, which account in large part for the difficulties facing this group. The additional problems that result from bankruptcy cast further doubt on a single mother’s ability to succeed as primary caregiver and principal breadwinner.

The financial troubles of the single mother lead to an unsettling realization. The emergence of the working mother was calculated to lessen the traditional relationship of dependence between working men and their wives. Unfortunately, this has not come to pass. Faced with the

---

43 Id. (citing Deborah K. Thorne, Personal Bankruptcy Through the Eyes of the Stigmatized: Insight into Issues of Shame, Gender, and Marital Discord (2001) (Ph.D. dissertation, Department of Sociology, Washington State University)).

44 Id.


47 The authors list numerous detrimental effects of bankruptcy on a person’s credit report and general financial well-being. Credit reports document bankruptcy for ten years, and during that time any form of borrowing or insurance will be more expensive. This makes it more difficult to secure housing and transportation, both of which are vital to the process of finding employment. The job search is further complicated by the fact that a simple credit check will alert the employer of the applicant’s troubled financial history, lessening the chance that an offer will be extended. See id. at 77.

48 See id. at 99–100.
pressures of competing with two-income families, many divorced mothers are compelled by the conditions of the market to remarry in an effort to provide a middle-class existence for their children.49 However, assuming this situation to be true, the husband now bears reciprocal dependence in that he also relies on the working mother’s second paycheck for his success in providing a middle-class life for his children. This is little consolation to a modern woman who, in spite of her increasingly rewarding employment opportunities, feels compelled to remarry in order to compete with two-income families for the necessities of middle-class life.50

The Two-Income Trap is likely to elicit a range of responses from feminist readers. Some of the authors’ messages are directly addressed to that readership, while others are embedded within the analysis of the bankruptcy problem. Chief among these messages is the book’s stance on women in the workplace. An analysis of the book that goes no deeper than the dust jacket raises the justifiable question: If two incomes are at the root of this problem, does that mean that working mothers are to blame? Warren and Tyagi meet this concern head-on, and their view on the subject could not be clearer: “To all those critics who are calling for selfish mothers to return home, we have to ask—are you kidding? Do the math.”51 The problems identified by the authors do not necessitate a return to the kitchen—quite the contrary. The bidding wars that have inflated the costs of housing and tuition place a great deal of pressure on mothers to enter the workplace, not to leave it. The “two-income trap” is a self-perpetuating phenomenon:

Is the only solution for all the mothers to scurry pell-mell back to the hearth? It may sound like a tidy resolution, but it won’t work. Like it or not, women now need those paychecks to pay the mortgage and the health insurance bills. Their incomes are committed, and calling for them to abandon those financial commitments would mean forcing them to give up their families’ spot in the middle class. No, the real solution lies elsewhere—in addressing the reasons behind the bidding war and helping all families, both dual- and single-income, to get some relief.52

49 Id. at 114 (asserting that “[e]ven now, a generation after the Women’s Revolution, the surest way for a woman to regain her financial footing after a divorce is to find a husband—and to do it quickly”).
50 See id. at 112–14.
51 Id. at 52.
52 Id. at 10.
The authors improve the discourse on consumer bankruptcy by putting to rest an argument that latently insults women’s capacity for rational thought. The “overconsumption myth” mentioned earlier is often presented in a way that unfairly tarnishes the image of the woman as a judicious and responsible money manager. While never expressly stated, the overconsumption camp relies on the incorrect stereotype of a “silly woman ruefully explaining that she bought too many frills.”[^53] Too many people accept without question the mistaken notion that women are incompetent in the ways of money management. Such an attitude can be used to reinforce the traditional allocation of financial responsibilities within families—at least until things go wrong and the woman becomes the financial manager. Warren and Tyagi do not address the issue of media bias in the reporting of financial distress or the underlying notions that invite such coverage, but to the extent that they debunk the “overconsumption myth,” they rob that stereotype of much of its impact.

Warren and Tyagi level a fair amount of criticism at several politicians who often command the attention and support of politically active women. Senator Hillary Clinton is taken to task for her willingness to change her stance and support an “awful [bankruptcy] bill” (as she once called it)[^54] that would have made it harder for women to collect child support payments.[^55] Given the banking industry’s sizable donations to Clinton’s Senate campaign,[^56] it is hardly surprising that she changed her position in order to reward her political supporters. After all, bankrupt, single mothers would not have much money to withhold from Senator Clinton were they aware they had been stabbed in the back.[^57] Still, it is disappointing to see Clinton’s ideology sold to the highest bidder, and sadder still to realize that many politically active women remain unaware of such transactions.

[^53]: Warren, supra note 35, at 46.
[^54]: Warren & Tyagi, supra note 4, at 154. Initially, Senator Clinton was very opposed to the Bankruptcy Reform Act because of the detrimental effect that it would have on women. However, following her election to the Senate, she voted in favor of the bill, despite the fact that minor modifications had not alleviated the problems associated with collection of child support payments. Id. at 123–26.
[^55]: The proposed bill, the Bankruptcy Reform Act of 2001, discontinued the precedence that child support payments have traditionally taken over credit card debt. The Act would have made it difficult for single mothers to secure child support payments from bankrupt fathers because they would be competing with collection agencies for a limited pool of resources. Id. at 154 (citing the Bankruptcy Reform Act of 2001, H.R. 333, 107th Cong. (2001) [hereinafter Bankruptcy Reform Act]). Ultimately, the bill died in the House. Id. at 156–58.
[^56]: Banking industry executives donated $140,000 in campaign contributions to Clinton, making her the second largest recipient in the Senate of such funds. Id. at 126 (citing Alexander Bolton, Bankruptcy Bill Is Conflict for Daschle, The Hill, Mar. 14, 2001, at 1).
[^57]: Id. (noting that “[c]ampaigns cost money, and that money wasn’t coming from families in financial trouble”).
Senator Joe Biden is also criticized in the book for his actions in the legislature. Biden supported the credit industry-backed bill,\(^{58}\) which was opposed by the NOW Legal Defense and Education Fund and nearly thirty other women’s groups.\(^{59}\) Despite this stance, his support of the Violence Against Women Act earned him a photograph in a NOW periodical and a reputation as pro-woman.\(^{60}\) If the label of “pro-woman” is to mean anything at all in the political arena, it must be distributed with greater care. To the extent that the criticisms of Clinton and Biden inform the discussion as to politicians’ worthiness of feminist support, they are valuable additions to a larger political discourse.

VI. Conclusion

With The Two-Income Trap, Warren and Tyagi have sounded the alarm for all to hear. The authors state their intentions early on: “We write this book so that [working mothers], along with politicians and pundits, child advocates and labor organizers, pro-family conservatives and liberal feminists, will take a serious look at the economic forces that have battered the American family.”\(^{61}\) The “Financial Fire Drill” offered in chapter seven is addressed to the middle-class families who find themselves in danger of succumbing to the “trap.” Policy suggestions, such as the arguments for school vouchers and usury laws, speak to politicians and voters interested in helping the middle class. The message that the book delivers to women is of special interest to readers of this Journal. Women’s groups must devote more attention to issues, such as bankruptcy, that appear to be gender-neutral but carry burdens and disadvantages that disproportionately harm women. As the authors bluntly put it, “Women’s issues are not just about childbearing or domestic violence.”\(^{62}\)

While this may be an oversimplification of the feminist position, there is a grain of truth in the statement. Worthy causes that have traditionally held the attention of feminist activists are still deserving of womanpower; those fights have not yet been won. But there are great gains to be had in arenas not typically subjected to the critical review of powerful women’s groups. An example of such a payoff can be found in the Equal Credit Opportunity Act of 1975.\(^{63}\) The Act, passed under pres-

\(^{58}\) Bankruptcy Reform Act, supra note 54.
\(^{59}\) Warren & Tyagi, supra note 4, at 161 & 240 n.109 (citing a letter from the NOW Legal Defense and Education Fund and dozens of other women’s groups).
\(^{60}\) Id. at 161 & 240 n.110.
\(^{61}\) Id. at 13.
\(^{62}\) Id. at 161.
sure from the women’s movement, opened new employment opportunities for women and contributed substantially to their exodus from the home to the workplace.\textsuperscript{64} Bankruptcy law is just one such subject that, under pressure from a united core of strong women, could yield appreciable gains in the status of the American female.

The authors offer a powerful argument for this shift in focus. Allocating time and resources towards the issues raised in \textit{The Two-Income Trap} could benefit women’s organizations by mobilizing a new wave of feminist activists. “If it were framed properly, middle-class economic reform just might become the issue that would galvanize millions of mainstream women to join the fight for women’s issues.”\textsuperscript{65} Economic analysis may seem slightly out of place in the dialogue on women’s issues, but the authors argue compellingly that this should not be the case. A new cadre of nontraditional feminist activists and scholars would be well-equipped to identify and solve the hidden problems that silently harm millions of women but have so far received insufficient attention from the ideological champions of women’s rights. Politically active women can add their own support by scrutinizing elected officials more carefully and holding politicians such as Clinton and Biden accountable when they give to women with one hand and take away with the other. A shift in focus towards the inclusion of seemingly “gender-neutral” topics could benefit millions of women, as well as the groups that support their interests.

The “two-income trap” is a significant problem that threatens to impose the humiliation of financial collapse on hard-working families who seem to have done everything right. By analyzing the causes of the problem and considering a wide range of solutions, the authors offer ways out. In the process, they demonstrate a concern for their audience that is genuine and powerful. \textit{The Two-Income Trap} is an ambitious book that attempts to deliver an alarming message to a popular audience made up of middle-class families, influential political actors, and feminist scholars is a great success in this regard. Through their book, Warren and Tyagi have done a great service for the middle-class mothers who had no idea they were in desperate need of such expert counsel.

—James Sullivan

\textsuperscript{64} Warren \& Tyagi, \textit{supra} note 4, at 29.
\textsuperscript{65} Id. at 161.