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I wish to comment on the proposed rule that only independent income be considered when extending credit to married people. I am against this rule for several reasons. First, it is based on the incorrect presumption that the non-earning spouse (unless living in a community property state) has no legal claim to the income of the wage-earning spouse. A simple Google search shows that even in states that are NOT community property states, the work contribution of the non-earning spouse (usually a stay-at-home mother) will be considered during divorce proceedings. For minor children, childcare alone would be worth at LEAST \$20 000 per year, and in my area up to about \$50 000 per year. In practice, therefore, a non-earning spouse will often have a legal claim to some of the income of the wage-earning spouse, as long as he/she files for divorce in order to get it, in the form of child-support or alimony. Indeed, on page 67501, you note that alimony and child support can be used to support a credit card application. It is irrational to allow a divorced person access to credit when the same person could not get credit on his/her own prior to divorce simply because his/her work was "paid" within the marriage by informal access to the bank account of the wage-earning spouse. Second, this rule will likely discourage parents from staying home with their children. Sometimes it is in the best interests of children for a parent to be at home with them. For example, 3.9% of children under age 18 have food allergies (<http://www.dcgov/nchs/data/databriefs/db10.htm>) and 9.1% of children under age 18 have asthma (http://www.cdc.gov/asthma/pdfs/asthma_fast_facts_statistics.pdf). For kids with these and other chronic conditions, it benefits both the child and the community when a parent has the option to be the primary caregiver. Having these children in daycare increases exposure to allergens and infectious disease, and increases emergency room visits and therefore overall healthcare costs. It is bad public policy to discourage parents from being the primary caregiver to their children by imposing the high financial consequence that this rule would have on that choice. Third, this rule will re-create in the minds of men and in our culture, the idea that stay-at-home mothers do not have a claim on the incomes of their spouses. This rule would give the wage-earning spouse (usually male) inordinate power in the marriage and collapse the apparent value of the stay-at-home parent's work to zero. The wage-earning spouse would get the benefit of fulltime (and often overtime!) childcare without having to allow his wife access to the family's money. The wage-earning spouse would have the power to withhold access to credit, and thus would be able to make the non-earning spouse permanently financially disabled. It would provide a means for cruel people to abuse their spouses without leaving a visible mark. Given these ramifications, I find it highly unlikely that Congress intended for this rule to be applied to married couples.