



Public Policy, Work and Families: The Report of the APA Presidential Initiative on Work and Families

Introduction

Most parents with children under 18 years old work outside the home, including a majority of mothers with infants younger than 1 year old. Bureau of Labor Statistics for 2002 indicated that 72% of mothers with children under 18 years old were employed outside the home. Some of these adults are included in the 45 to 50% of working adults who expect significant care responsibilities for aging relatives within the next 5 years, and others care for disabled family members.

Most people say that they would continue to work even if they did not need the money, and there are positive benefits to paid employment, including a sense of well-being and satisfaction, reduced depression, and the benefits associated with additional income, especially when the additional income moves a family out of poverty. However, the primary reason why the vast majority of adults work is to pay for rent, food, insurance, and other necessities. Despite the changing demographics of families, the world of work is still largely organized for a family model that is increasingly rare--one with a stay-at-home caregiver. This mismatch between employment norms and contemporary families has created problems for employers and working families.

What sorts of business policies can provide returns on investments and help working families meet their obligations? What advice can the social science research literature offer to working families who are deciding about work options and schedules and care arrangements for family members? How can we use our empirical data to inform public policies, schools, and community organizations?

Social science research on the intersection of work, family, and children offers data-based recommendations that can realign the world of work with the realities of working families.

▶ **Aligning Public Policies, Schools, and Communities With the Realities of Contemporary Families and the Workplace**

There has been a steady increase in the number of adults who work outside the home, with the greatest increase in the number of working mothers, especially mothers of young children. The dual demands of work and family have created strains for many working families and their employers. The simultaneous changes in family life and the demands of the workplace have not been coordinated in ways that allow working families to care for their children or older family members or promote returns on investments for employers. At the same time, the wage gap that divides workers with complex and technological skills from workers in manufacturing service and manual jobs has widened, creating a large group of low-wage earners, often referred to as the working poor. The working poor lack necessary job skills and often basic skills in English and other basic areas because of low levels of education and, sometimes, recent immigrant status. An additional challenge for many working poor is the location of jobs in the suburbs, while they live in the inner city or in locations without public transportation. The new technological demands of the workplace and knowledge economy mean that every generation needs more education than the preceding one just to stay in the same socioeconomic place. Lifelong learning has gone from slogan to necessity, which means education is inextricably entwined with work and family issues.

This report is a summary of social science research on the challenges working families and their employers face. The work product of the APA Presidential Initiative on Work and Families, it includes specific research-based recommendations on how the workplace, schools, and communities can create policies that will positively interact with the makeup of the 21st century American family.

▶ **Families Are Changing**

The two-parent, single-wage-earner family that was idolized in 1960s sitcoms is becoming increasingly rare in real life, with nontraditional families redefining the statistical norm. A strong, loving family life is still central to most people's

well-being and research shows that a supportive, quality home environment is pervasively related to positive outcomes for children and other family members. Children can develop equally well regardless of the employment status of their parents; the home environment is a far more important determinant of how children fare as they grow up because caring parents sacrifice their own personal time and find ways to adapt their schedules and their own needs to attend to their children's needs (Gottfried, Gottfried, & Bathurst, 2002). But, too often, contemporary families are feeling stressed as they negotiate the sometimes conflicting demands of paid employment especially with long hours and a hectic pace and home responsibilities. Low-wage workers are particularly vulnerable because they have fewer care options for family members, less disposable income to pay for help, especially child care, and less overall support. In thinking about work-family interactions, family composition and type of work are important variables for advancing our understanding of how work and family mutually influence each other.

Working Mothers

Of course, all mothers are working mothers, as anyone who has ever cared for an infant or a child (or children) for even a few hours knows. About 70% of mothers with school-age children work for pay outside the home, with 55% of mothers with infants younger than 1 year old employed outside the home (U.S. Bureau of Labor Statistics, 2004). Infants need to be fed several times during the night and need frequent visits to a health care provider even if they are well, yet only one state (California) has any paid leave to allow mothers of newborn infants to take time off from work to care for their babies. (Mothers of newborns in California can take up to 6 weeks' leave at up to 55% pay before returning to work.) Paid leave is especially valuable for working poor and single parents. With one in three children born to a single mother, a significant number of mothers are raising infants without a spouse. Or considered another way, 7 million mothers in the United States do not have a spouse to share the work of earning a livelihood and caring for children. There are large numbers of children growing up with little or no father involvement, a fact that almost all social science research shows to be detrimental to child outcomes. Of course, well-adjusted children are raised in all sorts of family arrangements, and many single mothers raise wonderful children, but in general, research has shown that children raised without fathers are more likely to be raised in poverty and have the negative outcomes associated with poverty (more crime, less school

achievement) than children raised with supportive fathers (Dudley & Stone, 2001).

Even in families where there is a spouse, the unequal division of household work has been slow to change, with the result that women still do more of the housework and child care, even when spouses work approximately the same number of hours and the women earn more money than the men (Bond, Thompson, Galinsky, & Protas, 2003). Child care is still mainly women's work, and when men care for children, they are more likely to "help out," and less likely to assume the executive functions of knowing what needs to be done and when it needs to be done. When children are young or care needs are high (e.g., there is a disabled family member), women often want high-quality part-time and flexible work, which is rarely available (Hill, Martinson, & Ferris, 2004). This is especially a problem for working poor families who cannot afford to pay for care for a child or sick family member.

Working Fathers

Often overlooked, but critically important, is the role of fathers in children's lives. In dual-earner families, the news about fathers is mostly good. Fathers are spending more time caring for children than their own fathers did (although still less than the mothers do), especially when their spouses work. In fact, 30% report that they take equal or great responsibility than their wives in married dual-earner families (Bond et al.). So, total time with parents has not changed much over the last 30 years for children with two working parents, it is just distributed more evenly (but still not equally) between mothers and fathers, and there are benefits to spending more time with Dad. Husbands in dual-earner households do more housework than their own fathers did, thus creating new role models for their children.

More than 1.5 million single fathers are engaged in the difficult day-to-day tasks of raising children without the financial or emotional support of a spouse. Or, considered another way, a father heads one in every five single-parent households. Working fathers have the same access to paid family leave that working mothers do--in other words--almost none.

Some Trends

In general, the most educated women and men have been marrying at

increasingly older ages and having fewer children, a trend that is less pronounced for less-educated adults. The best educated adults are substituting years of education for years of marriage and spending fewer adult years raising fewer children. They also expect to work more years, again showing the way in which work and family are intertwined. The data thus far suggest that a later age at first marriage will translate into fewer divorces and greater investments in time and money into the few children that couples have, increasing the divide between the children of privilege and the children of low-wage workers.

Other Family Types

There are too many types of families to try to name them all, for example, stepfamilies, same-sex parents and couples, grandparents raising second-generation children, childfree couples, singles, surrogate parents, foster care, families with disabled parents and children, and all sorts of informal family arrangements. Even if we focus only on families that are raising children, there is still a great deal of diversity in family type. Almost half of Americans are or will be in stepfamilies at some point in their lives.

Closely linked with step-parenting is the issue of cohabiting couples who are raising children together without the formal benefits of marriage. In 2000, there were 5.5 million unmarried couples who lived together in the United States, and these "cohabitators" represent 9% of all couples in the United States.

Older adults often assume the role of care recipient and caregiver. Older women, in particular, provide significant care for spouses with disabling conditions, as well as grandchildren. Currently, 2.1 million children are raised by grandparents alone. An abused or neglected child enters kinship foster care when a child welfare agency places the child with a relative and a court makes that relative responsible for the child's care. Close to a half-million children lived in kinship foster care in 2002.

▶ The World of Work Is Changing

At the same time that the demographics of the workforce are changing, with a majority of young mothers and older workers remaining in the workforce, the

nature of work is also changing. According to the Aspen Institute, wage inequities are increasing, with the middle class shrinking in size. The better paying jobs require an advanced education and computer skills, which leaves workers with low levels of education and few job skills with low-wage job options. But, perhaps the greatest change over the last several decades has been in the percentage of women in job categories that had been traditionally made up of men.

Women, Men, and Job Segregation

Although poor women have always worked, and women have worked in family businesses and other informal settings for decades, these numbers were not always captured in official government records. Today, however, statistics show that the number of women and of men in the workforce are nearly equal (Bond, Thompson, Galinsky, & Protas, 2003). This growth is not limited to expansion in jobs that were traditionally women's jobs. Women are catching up and passing enrollments of men in many (but not all) fields that were traditionally made up of men. Women today have more formal education and are more likely to hold managerial positions than men, although many jobs are still segregated by gender, especially at the top. For instance, clerical work is over 90% female, while engineering is still predominantly male. Other job categories, such as law and accounting, are beginning to shift from primarily male to primarily female. There are still very few women in the top leadership positions in the corporate world and in governments throughout the world. Most of jobs that require manual labor, such as construction, mining, and truck driving (with loading and unloading), are predominately filled by men. The sex-segregation of many professional and white-collar job categories will be changing in the near future, as over 60% of all college graduates are women, and women now comprise half of medical school and law school graduates and over 75% of veterinary school graduates (U.S. Bureau of the Census, 2000).

Despite women's equity in many work areas, women have more complex patterns of work, complex patterns of time-outs, and interruptions in their work lives as they stop and start work to care for family members. The interruptions in the work life of women translate into substantial reductions in lifetime earnings. In a recent analysis of the gender gap in wages, researchers concluded that discrimination against women has not been eliminated and that

the cost to women of wage discrimination ranges "from 62 percent when all workers are included to 36 percent when the comparison is restricted to persistent full-time workers" (Rose & Hartmann, 2004, p. 21). Because most dual-earner families need two salaries to make mortgage payments and other regular living expenses, there is no fall-back if a family member needs care (e.g., someone becomes seriously ill) and one of the earners, usually the woman, has to stop working. The consequence of having no fall-back in case of illness or other life problem for dual-earner families is a record number of bankruptcies, with more American families filing for bankruptcy every year than there are filing for divorce (Warren & Tyagi, 2003)! The male-female differential in lifetime earnings is not entirely a gender gap, as most researchers had formerly believed; instead, it might be better labeled as a "mommy gap," because it is the largest between those women with children and those without children. Although most women with significant care responsibilities (e.g., children or elder care) would like quality part-time employment, it is almost impossible to find a part-time job that pays proportionally for time worked (e.g., 50% pay for 50% work; Wenger, 2003).

Catalyst New Catalyst Study Finds Female Executives Are Just as Likely as Male Colleagues to Aspire to CEO Job (<http://www.catalystwomen.org/>) .
(<http://www.catalystwomen.org/>)

Rose, S. J., & Hartmann, H. I. (2004). Still a man's labor market: The long-term labor gap. Washington, DC: Institute for Women's Policy Research
(<http://www.iwpr.org/>) . (<http://www.iwpr.org/>)

Technology, Wages, and Education

Technology is changing where and how we work, blurring the boundaries between work and home. For the highly educated elite, technology has redefined the workplace, often blurring the line between work and home. For instance, employees are working at home, shopping at work, attending school at home and at work, and learning new job skills from their children and grandchildren. Electronic mail, cell phones, and fax machines, coupled with the expectation that a dedicated employee should be readily accessible at all times, have encroached upon family life and personal time (Jackson, 2002).

Low-wage workers face a different set of problems from middle- or high-wage earners, as they need to work longer hours to pay bills and often face joblessness, unemployment, and the constant threat that low-wage jobs will be sent to other countries where labor is even cheaper. According to the U.S. Bureau of the Census data, approximately one third of U.S. workers earn less than \$15,000 per year and an additional 13% earn between that and \$25,000. Most low-wage earners have no health care, paid sick leave, or other benefits, so a sick child or even a flat tire can set off a financial crisis that can take months to recover.

Workers with high levels of education are better equipped to use the increasing and changing technology in the workplace and consequently are able to get better paying jobs. Thus, with technology constantly changing, lifelong learning is a necessity as increasing numbers of jobs require increasing levels of education. In the United States, there is a serious shortage of workers with high-level skills. Low-wage workers cannot afford the time and money for the training that would give them the more valuable skills. The result is that corporations are prevented from upgrading technology because of the low educational and technical skill levels of their employees. A model of lifelong learning for employment requires an education that builds learner and earner confidence and motivation for future learning and not just specific job skills.

Work Hours

The United States recently passed Japan as the industrialized country with the longest work hours (International Labour Organization, 1999). The concept of an 8-hour workday is changing--it is getting longer for the lowest-wage workers when they can find additional work and for the highest paid workers. In a recent national survey conducted by Wirthlin Worldwide of 560 adults who work outside the home, 40% report that they work overtime or take work home with them at least once a week, 17% report that they work overtime or take work home with them every day, and 15% report that they work overtime or take work home with them 2-3 times a week. In addition, one in four employees is regularly scheduled to work on a weekend day (Bond et al.).

► Creating Win-Win Policies That Benefit Families and Employers

An infrastructure is needed that can support working families and help employers maximize their return on their investment in the employees. In the following recommendations for employers, public policies, schools and communities, and working families, we apply the findings from psychological and other social science research to the real world problems that lie at the intersection of work and family. Family and work are primary concerns to us all. Sound and humane policies can both reflect our values as a society and be financially responsible. The gap between the highly educated elite and unskilled workers is a growing chasm, with many working families living precariously close to the edge. Lifelong learning and affordable higher education must be part of any plan for an educated workforce, financially stable families, and a sound national economy--they are inextricably linked and compatible values for strong families and a strong economy.

► **Recommendations for Employers**

The following recommendations are based on a review of many studies of the interaction between family life and employment. For the specific studies that support the recommendations, see references.

Workers are primary stakeholders in their jobs. When employers invest in their employees with job training, child- and elder-care assistance programs, health insurance, good quality jobs and similar investments in healthy workers, the result is motivated, loyal employees who work harder than they have to and do not leave for other employment--a good return on investment.

Recognize That Family Friendly Is Good Business

Consider a range of family friendly programs. Organizations that implement family friendly programs, such as telecommuting, job sharing, and flexible start and stop times without jeopardizing job advancement, have increased employee productivity and commitment, reduced turnover intentions and absenteeism, and reduced employee work-related strain. Organizations that offer attractive work conditions and family supportive cultures have an edge in attracting and retaining desirable employees. A recent study of family friendly companies showed that these award-winning companies provided higher

returns on investment than other industry matched companies (Cascio & Young, in press).

Establish Flexible Workplace Policies

The United States is alone among affluent countries in not requiring a minimum number of sick days and vacation days (Heymann, Earle, Simmons, Breslow, & Kuehnhoff, 2004), and it is recommended as a good business practice to offer a minimum number of sick days and vacation days for all employees as a buffer against the negative health effects associated with overtime and as a means of promoting workplace health and employees who are committed to their employer. Employees with sick leave are less likely to come to work when they are sick, and thus will not be spreading disease to other employees. Statistical models that account for reduced productivity from employees who come to work when they are ill--a condition called "presenteeism"--suggest that paid sick leave is good business (National Partnership for Women & Families, 2004). In addition, flexibility in the workplace, such as different start and stop times, which could be fixed for each employee or vary depending on employer needs or part-time options without jeopardizing advancement, give employers many advantages once they seriously consider the possibilities.

Many employers respond negatively to these suggestions, always saying that their business requires workers to be at the workplace for regular workdays or falling back on the notion that presence equals commitment and productivity. But in fact there are many ways to give employees time flexibility. Assembly-line work can be changed so that each person is responsible for assembling an entire unit, which can be done on a more flexible schedule; or employees can decide on start and stop times, with some midday hours, say from noon to 4:00 p.m., when everyone needs to be at work to accommodate meetings; or employers could allow employees to trade shifts as long as the work is done on time. There are many possibilities, if employers are willing to consider them. In fact, in most workplaces, employees make these kinds of tradeoffs with each other, but it is beneath the radar screen. The implementation of flexible schedules attracts and retains qualified employees, reduces stress and absenteeism, and improves productivity. Implement those family friendly policies that make sense for your business. It is good business to be a good employer.

Family friendly policies have little benefit for organizations or their employees if they are not supported by supervisors or the organizational culture (Allen, 2001). Therefore, it is critical that managers and CEOs support, if not model through their own behavior (using these policies for their own families), the family needs of their employees.

Here are some ways employers can support practices designed to be supportive of families (Friedman & Greenhaus, 2000).

1. Cross-train employees so that they can cover for each other as a way of allowing flexible scheduling.
2. Recognize that results, not face time, are what count. That is, focus on outcomes as opposed to the number of hours spent at work.
3. Develop career paths that offer alternatives and flexibility.

Galinsky, E. [When Work Works \(http://familiesandwork.org/3w/index.html\)](http://familiesandwork.org/3w/index.html) .
(<http://familiesandwork.org/3w/index.html>)

Address Stress, Health, and Work

Worker health can be improved by finding ways to moderate work-related stress. Work-related stress together with consequent stresses in the home result in a number of physiological and behavioral consequences that take a toll on the body and brain. Some of the negative consequences include sleep deprivation, increased consumption of "comfort foods," elevated blood pressure, and increased levels of metabolic hormones that contribute to fat deposits. Research shows that stress alters immune system functioning, increases susceptibility to cold viruses, and increases healing time for wounds. It also increases the prevalence of mental and behavioral health problems, such as anxiety, depression, and alcohol abuse. Reducing stress is a good business practice, not a new-age spa gimmick. Stress management programs can also help employees feel better, with shorter and less severe colds and fewer missed days of work (McEwen & Lasley, 2002).

Organize work so that employees do not experience excessive demands and have more decision-making authority as to how to get their jobs done. An employee's ability to make work-related decisions (exercise control over job-related decisions, such as how or when to complete a job) is more important than objective measures of workload in determining perceived stress and job

satisfaction. The ability to exercise control at work predicted both health measures, such as blood pressure, and subjective measures, such as perceived workload, in several studies. Decision latitude or extent to which a worker has the ability to control stressful situations, such as deciding on the rate at which work is completed or the order in which tasks are done, is another factor. Thus, the stress of a job depends on both the nature of the job and whether workers believe that they have the ability to control the stressful aspects of the job. When employees can make decisions related to the way they work and have the support for doing so, they are able to devise coping strategies that can mitigate the effects of stress.

It is important to give employees control over their time at work, whenever possible. There are many work policies that allow employees more control over their time so they can meet obligations at home and at work. Demands can be reduced by not requiring employees to work excessive hours (far in excess of 40 hours), not giving them far more work than they can do, and minimizing their exposure to shift work, especially unpredictable and rotating shift schedules.

Some employers perceive the stress complaints of employees as a mere nuisance, but the large body of science literature linking stress to physical health shows that it can be severe, costly, and life threatening. Long-term stress is also predictive of low job performance and cynicism and burnout on the job, which can be contagious in that these negative behaviors and attitudes spread throughout the workplace (Maslach, in press). Data show that it is cost effective for employers to promote exercise and other aspects of healthy life styles, such as good eating habits, because these programs reduce the cost of health insurance. Few employers understand that stressful work conditions are not conducive to high profits, because the employers often do not factor into their business costs the high cost of absences, errors, and employee turnover, and escalated health care costs or if they do, employers often fail to see any link between work conditions and these employee-related and organizational costs.

Bishop, G. D.; Enkelmann, H. C.; Tong, E. M. W.; Why, Y. P.; Diong, S. M.; Ang, J., and Khader, M. (2003). Job Demands, decisional control, and cardiovascular responses. *Journal of Occupational Health Psychology*. 2003, 146-156.

Ganster, D. C., Fox, M. L., & Dwyer, D. J. (2001). Explaining Employees' Health Care Costs A Prospective Examination of Stressful Job Demands, Personal Control, and Psychological Reactivity. *Journal of Applied Psychology*, 86, 254-264.

National Institute of Occupational Safety and Health

(<http://www.cdc.gov/niosh/docs/99-101/>) . (<http://www.cdc.gov/niosh/atwork.html>)

Stress...at Work. (<http://www.cdc.gov/niosh/atwork.html>)

Lifestress (<http://www.lifestress.uwaterloo.ca/>) . Canadian Database on Time

Pressure, Stress, and Health. (<http://www.lifestress.uwaterloo.ca/>)

► Recommendations for Public Policies

The following recommendations are based on a review of many studies of the interaction between family life and employment. For the specific studies that support the recommendations, see references.

Work, family, and children are primary concerns for every policymaker, employer, and family member. Everyone has parents, and workers without nuclear families have friends and neighbors who function as family and will, at some time, need others to care for them. We need sound policies that are consistent with our values and the bottom line. Despite numerous social changes in how we live and work, public policies have not caught up with the contemporary realities of working families.

Be Aware of the Complex Linkages Among Work, Education, Wages, and Poverty

Poverty continues to be a high-risk factor for child development, and the prevalence of children in poverty is a major and growing concern in the United States. Research shows both short- and long-term negative consequences that include increased criminal behavior and the intergenerational transmission of poverty. By the time they reach adolescence, children who grow up in poverty are more likely to experience lower academic achievement and higher rates of dropping out of school, teenage pregnancy and childbearing, delinquent

behavior, poverty, and welfare dependency. The longer children live in poverty, the poorer their cognitive development, and the worse their social and emotional well-being are likely to be. Programs that keep families with children above poverty are fiscally conservative because the consequences of poverty have financial costs to society--welfare dependence, criminal behavior, jail time, and other direct expenses. Children in poor families lag behind on important measures of well-being, including repeating a grade, being suspended or expelled from school, having poorer health, and having less positive attitudes toward their community (Heymann, 2000). It is likely that at least some of the health disparities between the poor and the middle class are related to the stresses of poverty. Several researchers have suggested that changes in the way we work would be an effective way to eliminate social inequalities in the incidence of coronary heart disease (Marmot, Ryff, Bumpass, & Shipley, 1997). This is a strong statement with important public policy implications.

Support Job and Parent Training

Education and training for mothers on welfare is a good investment. Children with mothers who are consistently on and off of welfare benefit more than other children when their mothers participate in education and job training programs. More than 60% of low-income children who live with their mothers and whose fathers live outside the home do not receive child support. The main reason why noncustodial fathers fail to pay child support is that they have low incomes themselves, limiting their ability to pay. Work-oriented programs designed to ensure that fathers are doing what they can to support their children financially are beneficial. Job training and early childhood education classes for young men should be a top priority for fathers who are not paying child support because they are unemployed or earning very low wages. Programs that assist low-income parents to obtain quality jobs are a good investment and could include assistance with transportation, resume writing, job searches, the purchase of suitable clothing, and job retention services.

Education in the responsibilities of parenting should also be required of those parents for whom these classes would be beneficial. When fathers are able to pay child support and participate in parenting classes, they will become more involved in their children's lives. Media campaigns that reinforce the message that fathers are important can help to encourage father involvement.

Consider State and Other Government Programs that Provide Paid Family and Medical Leave

The Family and Medical Leave Act (FMLA) provides job security for employees working in companies with 50 or more employees who need to take up to 12 weeks of leave to care for an ill family member or a newborn or newly adopted child. But the low-income employees cannot afford to take unpaid leave, and they are most likely to have ill family members. Ill family members miss medical appointments, often resulting in increased health care costs, prolonged illness, and ultimately the loss of employment for the caregiver (with unemployment costs and possible welfare costs) and untold stress to an already overstressed family. Seriously ill or injured children recover more quickly and leave the hospital more quickly when parents are permitted to care for them (George & Hancock, 1993; Taylor & O'Connor, 1989). Long-term costs of health care and psychological costs to families are likely to be reduced with paid family and medical leave.

George, Alan and Hancock, Janice. Reducing pediatric burn pain with parent participation. *Journal of Burn Care and Rehabilitation*. 1993; 14(1):104-107. Issue: Family Leave. When parents participate in the healing process of children with burns, it improves parents' coping strategies, a better understanding of the healing process, and parents reported that their children had less pain during invasive procedures.

Taylor, M. R. H. and O'Connor, P. Resident parents and shorter hospital stay. *Archives of Disease in Childhood*. 1989; 64:274-276. Issue: Family Leave. The hospital stay of children with various medical conditions (who are expected to have a short stay no more than 14 days) is shorter when there is a resident parent staying at the hospital; Children of higher income families (the only group in study in which all had medical insurance) were more likely to have a resident parent;

Data collected by the Department of Labor show that caretakers in working families often lose their jobs when another family member becomes seriously ill, a situation that could be prevented if paid or partially paid leave were available. Paid family leave programs exist in Europe and South America and can be funded through a variety of methods, including employee contributions

to disability insurance funds. There are fiscally sound ways to keep working families together and healthy. The California Paid Family Leave Insurance Program is an employee-funded program that provides up to 6 weeks' leave at up to 55% pay at little cost to employers. Employees should consider paid family leave programs, which can keep families off assistance programs and keep sick family members out of hospitals.

Employment Development Department

(<http://www.edd.cahwnet.gov/direp/pflind.asp>) . About the Paid Leave Insurance Program. (<http://www.edd.cahwnet.gov/direp/pflind.asp>)

Explore Options that Provide or Supplement Health Insurance for the Working Poor to Eliminate Health Disparities

Uninsured Americans receive about half the medical care of those with health insurance, and as a result, they tend to be sicker and die sooner. Only half of uninsured children visited a physician during 2001, compared with three fourths of insured children. Lack of regular care can result in more expensive care for preventable or treatable conditions and disruptions in learning and development. When even one family member is uninsured, the entire family is at risk for the financial consequences of a catastrophic illness or injury. One reason for these health disparities is that health insurance is tied to employment, and low-wage earners disproportionately do not get insurance benefits at work. Public policies that provide or supplement health insurance or address the relationship between health insurance and employment would help reduce health disparities in the United States.

Make Small Business Loans Available to Family Businesses

Family businesses make up from 75% to 90% of the business enterprises in the United States (U.S. Bureau of Labor Statistics, 2003). Many of these businesses are started by new immigrants or by widowed or divorced women who, because of their lack of the types of job skills, experience, or language proficiency in demand by U.S. employers, would otherwise have difficulty finding an employer who will hire them. Despite their poor fit with the job market, many people have skills that can be used in a small business venture, such as a babysitting service, retail clothing shop, a food store, or a restaurant. Unfortunately, they often have difficulty raising the necessary startup capital

from friends and relatives. Small business loans and advice are needed for this significant segment of the population.

► **Recommendations for Schools and Communities**

The following recommendations are based on a review of many studies of the interaction between family life and employment. For the specific studies that support the recommendations, see references.

Child care, and, increasingly, elder care, is THE CENTRAL ISSUE for working families. Low-wage workers cannot afford quality care unless it is subsidized. The savings to society have been calculated by numerous groups, including the Children's Defense Fund. The lack of available child care, especially sick child care, is the top reason why women fail to stay off welfare--they cannot get the children to day care before work starts, and if a child gets sick, they lose their jobs. Child and elder care services need to be available at hours when working adults need them. This is not rocket science, but we are losing money and failing families at rocket speed because we fail to coordinate the needs of work and family. The need for elder care over the next two to three decades is projected to rise exponentially, yet there have been few systematic preparations. Communities need to offer services for older adults now and plan to increase their capacity over time based on local demographic projections. Innovative plans for elders to provide child care should be considered.

Advocate for Universal Quality Early Childhood Programs Near Public Transportation

Early childhood education and preschool (for ages 0 to 5 years) have substantial, persistent long-term benefits for children, including large positive increases in academic performance, better social relationships, better emotional and psychological well-being, and happier parents and families. Current research shows that quality early childhood programs can be beneficial for children, especially for children from low-income families because these programs can close the huge gap in children's readiness to start school, in their vocabulary and literacy and in putting them on more equal

footing with their more affluent peers. Children benefit from early childhood programs when

- Teachers and caregivers are well trained, warm and receptive, and want to be in their job
- The program focuses on children's social, emotional, and intellectual learning and all areas of development (developmentally appropriate)
- It follows a fairly regular and stable schedule
- The hours are not excessive (e.g., over 40 hours per week)

Disabled children who require special education benefit from preschool experiences, which also increase the psychological well-being of their parents. Given that the minimum wage in the United States is \$5.15 an hour and that child care costs can range from \$4,000 to \$10,000 a year, low-income parents cannot afford quality child care. According to the Children's Defense Fund, child care problems often interfere with parents' getting or keeping a job; when families receive financial assistance for child care, they are more likely to work.

"High-quality, educational child care and preschool for low-income children by age 15, reduces special education placements and grade retentions by 50% compared to controls; by age 21, more than doubles the proportion attending four-year college and reduces the percentage of teenage parents by 44%" (U.S. Department of Education, December 2003, p. iii). We recommend that families who receive welfare cash assistance, those transitioning off of welfare, or low-income working families get the child care and early education programs they need to find and keep a job. This is critical to securing their financial independence. Good-quality, center-based child care is beneficial to all children, but children in poverty have the most to gain from these experiences. In addition, follow-up studies show that the gains last for many years.

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Support After-School Programs

With so many adults at work, many youngsters are alone and unsupervised when the school bell rings at the end of the day. A large number of juvenile offenses occur during these afternoon hours, and recent studies show that working parents with unsupervised children worry about this situation. The obvious solution is a quality after-school program that combines academic enrichment with physical activity and physical safety until parents retrieve their children after work. There is a considerable body of research that shows many positive outcomes for children and adolescents who participate in organized, high-quality after-school activities (Brooks & Mojica, 1995). These data show that compared to children and adolescents who do not participate in such activities, children who participate report less depression and greater psychological well-being and more positive emotional experiences across the entire school day, demonstrate greater academic achievement and social competency (including more positive peer relationships), are described more positively by teachers, and engage in less misconduct.

But, there are contradictory data on the effectiveness of after-school programs as well. A recent large-scale study funded by the Department of Education failed to find any appreciable gains in academic achievement, involvement in drugs, or feelings of safety. In addition, it seems that the after-school programs reviewed by the Department of Education did not reduce the number of children who were unsupervised after school because participation was voluntary, and those children who participated were not the ones who were unsupervised when the after-school program was not available (U.S. Department of Education, 2003).

The controversy over these data leaves us with the recommendation that after-school programs are needed for young children who cannot be left unsupervised. Physical activity programs are needed because of the growing obesity problem, especially among inner city adolescents. After-school sports activities offer opportunities to prevent and reduce obesity in children and adolescents. A quality program for children in need of academic help is required under the No Child Left Behind Act and could be offered during after-school hours. We have good evidence that additional time spent in directed learning tasks results in better academic performance. After-school programs

also reduce parental stress, which peaks during the after-school hours. Recent studies suggest that parental after-school stress may reduce performance at work. For these reasons, we believe that after-school programs are important and defensible public policies. Better designed programs that do not permit "drop-ins" (which were allowed in the programs assessed by Department of Education and resulted in low attendance rates by many adolescents) and require parents to sign out children at the end of the day and combine sports and tutoring should have better success in meeting the multiple goals of increasing physical activity, keeping children safe, improving academic achievement, and reducing parents' after-school stress.

Align School and Work Calendars

The long summer break in the school year was designed for agrarian societies, where children were needed to pick the crops. This calendar is no longer functional, and the long summer break has been shown to be particularly disadvantageous to students in poverty because they have less exposure to academically stimulating experiences during the summer months. Students from low-socioeconomic status backgrounds who participate in summer programs do not show the increasing annual gaps in academic achievement relative to their richer peers, which are found with low socioeconomic students who do not participate in summer learning programs. Thus, there are many reasons to abandon the current school calendar to bring it in line with their parents' work schedules.

Arrange Multiple Services at Sites and at Times When People Need Them

Working families need routine well-child health services at or near school sites at times that do not conflict with work schedules. Routine government services can be made available at times that do not require time away from work or family. Low-wage workers lose needed income because government services--even services for aid to needy families--are still based on a model of a family with a single wage earner with two adults by only offering services during standard work hours. Medical and other services need to be near public transportation, at or near schools, and offered to coincide with the close of the school day, in the evenings, and on weekends.

▶ Recommendations for Working Families

The following recommendations are based on a review of many studies of the interaction between family life and employment. For the specific studies that support the recommendations, see references.

How do women and men negotiate their obligations at home and at work when the two are in conflict? This section draws on the research literature to suggest ways that work and home can become allies for working adults.

Acknowledge Positive Outcomes Working Mothers Provide

Research shows that having a mother who works outside the home is not harmful for children. Although well-publicized research reported a connection between early center-based child care and children's negative behavior, the vast majority of children are doing fine, and most research shows that having a working mother may lead to positive outcomes for children, including increased academic achievement and fewer behavior problems, especially when the mother wants to work and has sufficient support at home and at work. There is an emerging consensus that effects are more likely to be negative when the caretaking parent's (usually the mother) work schedule is erratic and unpredictable; the hours are long; and she faces other significant stressors, such as poor health, poverty, and little control over work-related events and little support at home for working. In other words, children, families, and work suffer when the recommendations suggested by our best evidence are ignored.

The work status of a parent per se is not as critical a determinant for child development as having a supportive home environment, warm, loving parent or other adult, and avoiding the negative correlates and consequences of poverty. Study after study has shown strong, long-lasting, positive effects for children in center-based care, especially when the quality of care is high and the hours spent in care are not overly long. In the words of the leading researchers in this area: "A major policy implication of these findings is that universal, high-quality, center-based care seems likely to be beneficial to all types of participating children" (Hill, Waldfogel, & Brooks-Gunn, 2002, p. 622).

There are also benefits for adults whose mothers were employed when they were growing up. Young men and women who grew up with mothers who were employed outside the home have more positive attitudes toward dual-

earner families and are more likely to believe that husbands and wives should have equal responsibility for household work (Riggio & Desrochers, 2004).

Acknowledge Positive Outcomes Involved Working Fathers Provide

Children with involved fathers experience better outcomes along multiple dimensions. They are less likely to exhibit behavioral problems, engage in risky behaviors (such as drug, alcohol, and cigarette use), or drop out of school, and they have better school attendance, higher college aspirations, and are more likely to become compassionate adults (according to a 26-year longitudinal study). Children also benefit from the additional income provided by working fathers, especially when the additional income moves the family out of poverty. Men show gains in reported life satisfaction and overall happiness when they are involved in the lives of their children. Fathers should be actively involved in the lives of their children.

Lessen Parental Work Stress

Parental work stress can create difficulties for families, including strained marital relationships and parent-child relationships. Stress and work overload are most likely to have a negative impact on employed mothers, especially when mothers are expected to accomplish the majority of household work. Support from husbands or others, great equity of household duties, and effective time management by both parents lead to less stress and greater psychological well-being for parents, which lead to more satisfying relationships within families overall. All of the research supports equity in division of household tasks for working families as a way of reducing stress.

Workers who work nights, overtime, and have high job stress are more likely to report health problems. Shift workers are at greater risk than other workers for accidents and making errors at work, probably because they are sleepy; shift work can also aggravate health conditions such as heart disease and digestive disorders (Rosa and Colligan, 1997). Working mothers (and presumably fathers with primary child care) lose the equivalent of one night's sleep per week. It is best to match work schedules to care responsibilities, arranging to be at home in the afternoons and evenings when children and teens are still in the home. Working parents experience less stress, less work-family conflict, and higher-quality family relationships when work environments and supervisors are

supportive of working families. It may be worth changing jobs to find a supportive supervisor and work schedule that fits your family.

Women and men in jobs combining little skill discretion, job control, and self-direction and supervisor and coworker support with high demands are more likely to be depressed. Work-family conflict also correlates with higher levels of depressive symptoms, including among women with difficulties arranging, managing, and paying for child care. When possible, people should take action to obtain adequate insurance, including mental health coverage, and discuss ways to gain control over reasonable aspects of their jobs.

Recognize the Benefits of Combining Work and Family Roles

Combining work and family roles can contribute to the well-being of men and women. This occurs when individuals successfully apply a resource acquired in one role to a task in the other role. For example, parents may develop interpersonal skills through interactions with their children that they subsequently apply to their work role, thereby enhancing their managerial effectiveness. Conversely, employees learn skills or develop perspectives at work that can enable them to be more effective as parents. And, the income earned at work is beneficial to an employee's family. It is important for organizations to recognize the value of having employees with an active life outside of work. Although the majority of working parents report that they are "squeezed for time," there are benefits to paid employment for all adults--when work pays. These include feeling good about successes and reduced depression, with the greatest gains for those whose families are moved out of poverty. Even though most families work to pay the bills, surveys show that the majority would continue to work even if they could afford not to because of the psychological benefits of enhanced self-esteem, the supportive social network, and increased income. Work and family can offer mutual benefits with positive and reinforcing effects that create win-win situations for families and employers.

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