



NATIONAL COUNCIL ON *family* *relations*



NCFR POLICY BRIEF

Families and Work-Life Policy

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INTRODUCTION

The United States may be on the verge of a critical labor shortage. Since 1970 the labor forces of industrialized countries all have grown, some as much as 200%. The next 40 years, however, will see historically low levels of workforce growth – under 1% per year in the U.S. Although immigration and outsourcing may alleviate the shortage, other industrialized nations will face the same challenges.¹ The United States is going to need every worker it can get, particularly in some specific occupations, and is going to have to compete hard with countries around the world for the most desirable workers. Attracting workers to enter and stay in the labor force often requires improvements in working conditions. Like most other societies around the world and throughout history, the United States relies on families to bear and rear children, and to provide emotional, logistical and financial support to their members. Every day, families perform hundreds of useful tasks such as supervising children, making sure that members go to the doctor or the dentist, providing nutritious meals, monitoring use of television and internet and supervising homework. Families also are very important to the economy because they train and support their members' participation in the labor force. It is not an overstatement to say that the well-being of a nation depends upon the well-being of its families.

What is a family? The U.S. Bureau of the Census defines 'family' as "a group of two people or more (one of whom is the householder) related by birth, marriage or adoption and residing together,"² but there are many members of U.S. society who do not meet this definition yet consider themselves part of families. Grandparents raising their grandchildren, families who incorporate more than one household, adults who have made nonmarital commitments to one another or to children and adults with responsibility for dependent elders all may consider themselves to be members of families and perform many of the same functions as families who meet the census definition. Today, the most common living arrangement for married-couple families is two working adults and their children, and recent growth in family income is largely due to the entry of mothers of young children into the labor force. Given that most families now have every available adult in the labor force, policymakers must pay even closer attention to what families

need to function well, stay together, and complete their important work. Financial hardship, work stress and overload all erode the quality of family life, and may cause workers to leave their jobs or the labor force – something the United States can ill-afford. In this brief, we describe research evidence about family well-being as it relates to public policies enacted by local, state and federal governments, and private policies enacted by employers. Our goal is to assist policymakers in removing all the barriers that make it difficult for workers to manage jobs and family life.

FREEDOM FROM POVERTY

Poverty threatens family life. Poor adults are less likely to form families. Poor adults who are married are less likely to be happy and more likely to divorce. Both parents and children in poor families have a shorter life expectancy. Parents in poor families are more likely to have mental health problems, and to discipline their children less consistently and more punitively. Children who are reared in poverty have more physical and mental health problems, live in at-risk neighborhoods and are more likely to engage in deviant or delinquent behavior. The longer a child lives in poverty, the more intense the effects and the more likely he or she will grow up to be poor.³

Poverty is a work-family issue because poverty is often the result of the inability to find adequate hours of work or adequate wages, particularly when trying to care for family members. During the 1990's economic opportunities for American workers bifurcated, with the most educated workers improving their earnings considerably – and lengthening their work hours – while the least educated workers lost earnings and access to adequate hours of work. Access to education is thus also a work-family issue. Forty percent of the workers who earn the minimum wage provide the sole income for their families, but the minimum wage does not come close to providing even poverty-level wages. Good jobs have become harder to find, supplanted by part-time, contingent, or temporary jobs that offer lower pay, fewer benefits and less job security.⁴

NCFR POLICY BRIEF

Access to health care

Access to health care is a work-family issue. More than any other industrialized country, the United States relies upon employers to provide health insurance to citizens, and to do so voluntarily. As a result, large segments of the working population have found themselves with little access to insurance. Workers who are self-employed, workers who work part-time, workers who work in small workplaces and workers with low incomes have much more limited access than other workers to coverage for themselves and their families.³ Recently, access to health insurance has been shrinking further as employers reduce expenses. Between 2001 and 2003, there was a 2.7% increase in the uninsured population among adults aged 19 to 39, and a 1.8% increase among adults aged 40-64. Employer coverage fell 5.4% for younger and 2.1% for older adults.

Lack of health insurance poses significant threats to family life. Families without health insurance are in poorer health, and suffer more adverse effects of their illnesses because of the need to forgo treatment. Uninsured adults are less likely to receive recommended health screenings or to receive them as often as they should. Uninsured adults are more ill when diagnosed, have poorer outcomes and die sooner than persons with insurance. Uninsured persons with chronic conditions are less likely to get regular checkups or medications to control their disease.⁵ Uninsured children are 10 times more likely than children with insurance to miss out on needed medical care, and African American children are 20 times more likely to miss out if they are uninsured.⁶ In communities with high percentages of uninsured members, local health systems are burdened and availability of primary care, hospital care (especially emergency room and trauma care) and specialty services is reduced.⁵

Access to affordable high quality dependent care

“What ‘works’ for given families depends very much on the resources that are available to them.”⁷ Within the U.S., current policies and expectations for caregiving support focus primarily on 3 social institutions:

- *Families (e.g., direct caregiving, selection of care provided by others, informal support networks such as religious organizations and family friends),*
- *Workplaces (e.g., access to and availability of policies on flexibility and leave, benefit packages that include dependent care assistance and health and short/long term care insurance options), and*
- *Governments, through various social service programs (e.g., health clinics and caregiving programs, income and ability based services, Veteran’s programming, Social Security, Medicare, and Medicaid).*

Research on parents and children, family roles and work/family conflict consistently has identified the benefits of high quality childcare for working families.^{8,9} High quality childcare is associated with positive outcomes for children’s development and in improving overall family well-being. Access to high quality childcare is not equal among all working families; low wage and part-time workers face monetary barriers, shift workers face difficulties in finding quality childcare options outside of the 8-5, Monday - Friday standard “work week” and all parents need at least occasional flexibility to care for sick children.^{10,11}

As the U.S. population continues to live longer, providing high quality care for elders in families is emerging as an important consideration in national conversations about caregiving, in workplace research and policy/benefits development and in research on aging families.¹² As of 1997, 22.4 million households in the U.S. provided some level of eldercare daily.¹³ In 1980, slightly over 1 in 10 members of the population was 65 or older; by 2050 the number will be 1 in 4.¹⁴ Recent research links family caregiving for elders with increased work/family conflict, resulting in difficult choices for the working caregiver.¹⁵ These choices often include absenteeism and may result in job loss or job change due to the caregiving needs of the elderly family member. The availability of supportive eldercare policies and benefits is viewed as positive for the small, but growing employee population caring for older family members.

Access to time with children

When parents have access to time away from work to care for babies and young children, mothers are more likely to breastfeed and children are less likely to get infections and more likely to receive necessary immunizations. Responsive parents who can spend more time with young children can develop stronger relationships with them, which contributes positively to children’s development.¹⁶

Parents who cannot spend much time with their children are less likely to read to them and less likely to provide a sufficiently stimulating home environment. School-aged children and adolescents also benefit from time with parents. When children in this age group have too much unsupervised time, they are less likely to do well in school and more likely to have behavior problems.¹⁷

Time with children is a work-family issue. In countries with paid parental leave, children are less likely to die in infancy.¹⁶ In the U.S., more than 40% of the private sector workforce is not covered by the Family and Medical Leave Act, which provides unpaid leave.¹⁸ In addition to leave policies, work schedules exert powerful influences on parents’ time with their children. Certain categories of workers who work nonstandard hours such as night shifts or rotating schedules face elevated risks of divorce, and their children may receive poorer quality care.¹⁹ Workers who work evening and weekend shifts may have reduced opportunities to spend time with their children, who in turn do less well on cognitive tests and are much more likely to face disciplinary problems at school.¹⁸ Each additional hour that parents work between 6 and 9 p.m. increases by 16% the likelihood that children will score poorly in math.¹⁶

Access to control over work time

Research reveals that access to a flexible work environment is generally associated with outcomes valued by both employers and employees (e.g., greater job satisfaction, enhanced productivity, retaining solid performers, lower real estate costs, improved marital satisfac-

tion, greater ability to meet child and elder care needs and healthy work and life balance).

These benefits accrue because a flexible work environment gives the employee more control over when (flextime), where (telecommuting) and/or how much (part time, job sharing) he/she works. Using this flexibility, individuals can choose to craft a life to enhance the quantity and quality of time with loved ones as well as on the job. For example, telecommuters profit from the familiarity and comfort of their home surroundings, no wasted commute time, and being in closer contact with children or adult dependents throughout the workday. When a part-time or job sharing program is offered, employees can choose the work hours that best fit their current life stage. Employees with children could work part time while their children are young, but full time once their children enter school. Employees nearing retirement age, too, could work part time for the final few years of their employment if they desired.

However, research also shows that flexible work arrangements can be problematic. Sometimes flexible arrangements blur the boundaries between work and family such that the job encroaches upon family processes. In addition, workers who use flexible work arrangements may be stigmatized. They can be viewed by management and their coworkers as less dedicated to their positions, with negative career consequences. Finally, employees in skill-intensive, well-paying jobs are more likely to have access to high-quality flexible work arrangements. Workers in lower paying jobs have less access, and less pay and benefits when they do have access.

Freedom from excessive work stress

Although workers in the United States now work the equivalent of about 5 weeks more per year than workers in

Germany, Japan and the United Kingdom, growth in the productivity of U.S. workers has been slower than that of their international counterparts. Perceptions of overwork and overload have increased over the past decade, to the point that more than one in three U.S. workers now complain that they feel overloaded, stressed and burned out.

Job-related stress has a variety of negative health consequences. For individuals, studies of job-related stress have shown that it predicts cardiovascular disease, substance use, psychiatric disorders, turnover and job dissatisfaction. Feeling overloaded and stressed at work is also corrosive to family life. When workers' long work hours are combined with perceptions of overload, workers' relationships with their adolescent children and with their spouses are more conflicted and less close. Job stress is also associated with greater difficulty managing work and family, increased child behavior problems and less nurturing parenting.

Policy options

The United States is unique among industrialized nations in its lack of national policies that support working families. Unlike 163 other nations, it does not guarantee any paid leave to new parents. Unlike 139 nations, it offers no paid leave for illnesses. Ninety other countries have more rigorous standards for student-to-staff ratios in early childhood education settings. Unlike the U.S., 84 countries limit the length of the work week, and 98 countries require at least one day of rest per week.¹⁶

The United States relies on employers to provide many employee benefits, among them health insurance, retirement savings and access to leave. Exclusive reliance on private policies does not always serve workers and their families well – it can be difficult to retain benefits across job changes and the effects of economic downturns can be magnified

when workers depend upon their employers not just for jobs but also for their economic safety net. What policy options would allow governments to make it easier for workers to manage all of their responsibilities at home and at work?

Implementing new policies is not the only effective action governments can take. Governments can enact initiatives to ensure that employers and workers are familiar with their rights and responsibilities. Governments can model exemplary programs and create incentives to encourage their growth.

Freedom from poverty

- Reduce the proportion of jobs that do not pay enough to allow families to live self-sufficiently; track separately the growth of jobs with and without benefits and jobs that do and do not pay self-sufficiency wages.
- Reduce impediments to employment such as lack of access to child care or transportation.
- Encourage job creation in places accessible to poor families.
- Expand access to education for poor families.

Access to health care

- Ensure that employers contribute toward workers' health care costs.
- Make it easier for self-employed workers and workers in small businesses to obtain health care.
- Require that part-time jobs receive pro-rated benefit coverage.
- Expand access to and continuity of health care by reducing the reliance on employment status for coverage.

Access to high-quality dependent care

- Ensure that regulations require quality standards such as developmentally appropriate staff-student ratios.
- Improve the training of the child care workforce.
- Reduce the mismatch between children's school days and parents' work days.

NCFR POLICY BRIEF

Access to time with dependents

- *Extend Family and Medical Leave to a larger proportion of the workforce.*
- *Give new parents access to paid leave.*
- *Provide paid leave to allow parents to respond to children's needs.*
- *Reduce the mismatch between children's school and parents' work schedules*

Access to control over work time

- *Encourage innovative use of flexible work arrangements including job sharing and flexible scheduling.*
- *Improve the quality of part-time and flexible work arrangements.*

Freedom from excessive work stress

- *Encourage attention to quality of work environments when employers are requesting favorable tax treatment or being considered for quality recognition.*
- *Develop and disseminate effective interventions to train supervisors to manage work assignments in ways that do not generate excessive stress for workers.*

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