



## Why Low-Income Working Parents Need More than Jobs

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The official U.S. unemployment rate has dipped to the lowest level since the 1960s – good news in the wake of the 2007-09 recession that threw so many Americans out of work. Expanded employment brings wage income and independence to families. And it usually reduces demand for social programs aimed at low-income families.

But for such families especially, more jobs are not necessarily a panacea, because working parents can be stretched very thin. Employment can bring stress and time demands that could actually be detrimental to children. To ensure that job growth enhances the well-being of children and their families, analysts and policymakers need to recognize the downsides as well as the upsides.

### How Paid Work Can Affect Families

Broadly speaking, families need two things: time and money. Employment usually increases family income (though not always), but it also places constraints on the amount of time a parent or parents can spend with children. Stressful job demands or irregular work hours can also reduce the amount of quality time parents can spend with children. Research raises the following issues about the relationship between employment and family well-being:

- Employment can help raise the incomes of families and provide positive role models for children. It can also raise the self-esteem of parents, enabling them to find and take advantage of further economic opportunities.
- But some kinds of employment can involve stresses harmful to the parent's mental health, which in turn can raise stress levels for children. This is especially true for jobs that do not allow parents to take time off work when their child is sick or needs special attention.
- Employment means that parents likely need childcare, but annual, full-time child care centers cost, on average, over \$10,000 for each child. Unable to afford such costs, many employed parents seek out cheaper – but less safe – alternatives. But substandard care may cause problems for parents and place children at risk of harm.

Since 1993, the U.S. federal government has mandated that larger employers provide up to twelve weeks of medical and family leave, allowing workers to return to their jobs after time off. This law does not apply to employees of smaller firms; and unpaid leaves are not realistically affordable for many low- and middle-income workers. Yet workers dealing with family needs who keep working full time or return too quickly after brief breaks may suffer adverse health effects; and new mothers may not have time to bond with infants.

### Single-Parent Households Need Extra Support

The challenges of balancing family and work are especially harsh for single parent households that are usually female-headed. Over half of children are born to unmarried parents and over half of all U.S. children will live with a single mother before their 18th birthday. Employed single parents have special circumstances and needs:

- The annual earnings of single mothers are about one-third of the earnings of a typical dual-earner couple with children (\$36,000 versus \$112,000). Single mothers have much less income to cover their children's needs.

- Many mothers work non-standard hours – that is at jobs are not confined to 9am to 5pm. In addition to the challenge of affording basic childcare, single mothers often face the challenge of finding care during non-standard hours.

## Why Child Maltreatment Can Accompany Low-wage Employment

Given unaffordability and lack of availability of group child care, many single mothers may rely on a patchwork of care provided, week to week, by friends, boyfriends, neighbors, and other social contacts. Not only does this approach lead to unpredictability for children – a situation known to harm child development – it can also lead to unsafe conditions.

In short, employment for parents can endanger children by increasing risks of neglect or abuse. Such extreme risks are relatively rare, but they are real and most relevant for low-wage families for whom the benefits to employment do not outweigh the costs of child care. Employment in difficult jobs with non-standard hours heightens the risks. At **least two** studies have found that increases in employment are associated with more child maltreatment. If the demands of paid work place more strains on already struggling families, then children often suffer.

## Policy Solutions for Working Parents

The conundrum is clear: To become financially independent parents need to work, but children may suffer in the process. Policy solutions are needed, and three potential steps are promising:

- **Make work pay.** If part of the problem is that employment has economic and time costs, policy can at least strive to increase the economic benefit of work. Two complementary studies have demonstrated that the Earned Income Tax Credit and increases in the **minimum wage** have reduced child maltreatment. Further discussion surrounding the expansion of these programs is beyond warranted.
- **Universal preschool** could bring educational benefits to children while relieving child care costs for working parents of pre-kindergartners.
- Infant care would still be needed. Before young children are eligible to attend preschool, the best approach might be to create **public subsidies for parental paid time off after the birth of a child coupled with enhanced childcare subsidies for young children.**

Read more in Kerri Raissian, “**Money Matters: Does the Minimum Wage Affect Child Maltreatment Rates?**” *Child and Youth Services Review* 71 (2017): 60-70.