

Support for Working Women

America's women workers are vital contributors to the national economy – and to family budgets. But most struggle with inadequate pay, unpredictable schedules, and few supports for their efforts to juggle obligations at work and home. What can be done? SSN experts point to the most effective reforms.

Challenges for Working Women and Their Families



Support for Women is Good for Families and the Economy

Heather Boushey, Washington Center for Equitable Growth

Policymakers who care about economic growth need to start by recognizing that most American families include a working woman. For too long, the United States has allowed families to flounder in an environment fashioned for a bygone era when women typically did not work outside the home and many families had full-time, stay-at-home caregivers who could handle all of life's big and little family emergencies. Now the realities of how families interact with the economy are very different, and policymakers need to recognize the new landscape and implement some obvious ideas for helping workers and their families cope. Both families and the entire U.S. economy stand to benefit from new measures to support working women and families.

Families now come in a wide array of forms and, in most, women and men work outside the home, even when children are very young. This is true up and down the income spectrum. Families at the very top are typically busy, two career families, where adults put in fairly long hours of work, while those at the bottom typically have a single mother heading a family with children. In the middle, two parents usually work both inside and outside the home.

The specific challenges depend on where families fall on the income spectrum.

- Retail and service workers struggle with a lack of predictable hours and schedules for jobs with low wages and few, if any, benefits. These workers are among those least likely to have access to any paid sick days or paid family and medical leave.

- At the top, managers and elite professionals struggle with long hours in jobs that place more of a premium on “face time” than on getting things done. Although many of these privileged employees are paid handsomely and enjoy on-the-job benefits and apparent flexibility in work hours, those who take time to meet family needs can end up penalized when promotions or plum assignments are handed out.
- Families in the middle with two working partners often struggle with tag-team schedules, modest pay and benefits, and very little workplace flexibility. Even though they earn enough to put them in the middle class, they struggle to afford high quality care and too often don’t have workplace benefits.

The common denominator for most American families today is stress from the lack of a full-time, stay-at-home caregiver. Of course, the reality of women working outside the home isn’t exactly new. Most have been employed outside the home since the early 1980s. But you would not realize this from listening to politicians. Case in point: during the second debate in the 2012 campaign for U.S. president, the Republican candidate Governor Mitt Romney answered a question on pay equity by saying, “I recognized that *if* you’re going to have women in the workforce that sometimes you need to be more flexible.” If Romney seemed oblivious to the reality that most American women are already in the labor force – the need for flexibility is now. The question is when and how the country will ensure the necessary flexibility.

American families are already struggling mightily to sort out the daily dance between jobs and caring for the young and the infirm. The new, reliable public policies they need include paid family and medical leave, the right to earn paid sick time, and rules for workplace flexibility that benefit employees, not just employers. Family friendly workplace rules must include predictable schedules, a degree of flexibility when family emergencies arise, and relief from sudden demands to work overtime or schedule new hours or days on short notice.

Some workers are fortunate to work for organizations and employers that already have such benefits in place – but not most American workers. Let us just look at one area in detail: paid family and medical leave. Looking across all private sector employees, only 12 percent report having had access to employer-provided paid family and medical leave in 2013, according to the U.S. Bureau of Labor Statistics. And current paid leave benefits are highly skewed across the income ladder. Workers who earn wages in the highest 25 percent are four times more likely to have access to paid family leave through their employer than those who earn wages in the bottom 25 percent.

The United States is the only advanced industrial nation without legally required paid maternity leave and one of few that does not ensure paid family and medical leave, which can be used when a worker is recovering from serious illness or needs to take time off to care for a newborn or disabled relative.

America’s failure to protect workers and their families in these ways hurts the national economy. In the 1990s, the United States had one of the highest women’s labor-force participation rates among industrial economies, but in the most recent two decades the labor-force participation of U.S. women has plateaued and now ranks 17th out of 22 advanced countries. The lack of family-friendly policies is a likely explanation, according to Cornell University economists Francine Blau and Lawrence

Kahn, who explain in their recent book on *Female Labor Supply* that “most other economically advanced nations have enacted an array of policies designed to facilitate women’s participation in the labor force, and such policies have on average expanded over the last 20 years relative to the United States.”

Most families cannot afford to have a woman worker take unpaid leave to meet caregiving needs, because they rely on women’s wages to make ends meet week to week and month to month. Some U.S. firms know this and already provide paid family and medical leave, although not very many, because unless such payments are required of all firms by law, they are costly for many to offer. Of course, firms that can and do offer paid leave understand how economically effective it can be as a tool for retaining and supporting valued employees. Just in the last year, Google increased its maternity leave to about five months fully paid – and noted that attrition by women with children decreased by 50 percent as a direct result.

In short, U.S. policymakers in Congress and the states need to face up to the challenge of ensuring paid family leave for all workers, regardless of the firm, organization, or industry that happens to employ them. It is time for our country to stop asking “if women work...” and start figuring out how to help the large majority of families where women already work for both wages and as caregivers.



Why Less Educated Women Struggle in the U.S. Labor Market – And How We Can Help More of Them Opt In

Susan L. Brown, Bowling Green State University

When former Princeton University professor and former U.S. State Department official Anne-Marie Slaughter declared in a 2012 article in *The Atlantic* that “women still can’t have it all,” her piece generated a media firestorm, rekindling longstanding cultural debates about women’s work and family lives. It also reinforced the notion that highly educated professional women are fleeing the workplace for the comforts of home. A decade ago, Lisa Belkin writing in the *New York Times* termed this trend “the opt-out revolution.”

But the popular media has the basic U.S. labor market story backwards, because opting out is actually a trend led by less educated women. Employment is highest among the most educated women. More than 70% of women with a college degree were employed in 2011 compared with less than half of women who do not have a high school diploma, according to research by the National Center for Family and Marriage Research at Bowling Green State University.

This pattern represents a shift from 40 years ago, when the labor force was disproportionately composed of women with lower levels of education. For example, in 1970, more than three-quarters of women in the labor force ages 25 to 64 had no more than a high school diploma. Today, two-thirds of women in the labor force have a college degree, an associate’s degree, or have spent some time studying in college.

Women who arguably have the fewest resources – as indicated by their relatively modest levels of education – are least likely to be employed. Consider mothers whose youngest child is under age six. Only one-third of these mothers who did not finish high school are employed. Slightly more than half who finished high school are working; and about 62% with some college experience are employed. Mothers with a college degree are the ones most likely to be employed – more than seven in ten of these women are working.

So why are less educated women less likely to work? A key reason is pretty straightforward: the jobs they can get simply do not pay a living wage. A woman without a high school diploma who works full-time typically earns less than \$400 a week; and women who have finished high school earn roughly \$560 for a full week’s work. In contrast, women college graduates earn about \$1,000 a week working full-time. This makes it quite costly for such better-educated women to stay out of the work force – and of course they can use part of their higher earnings to pay for child care and other things they would do if they stayed home.

What might be done to encourage and more fully support women’s employment below the upper reaches of the educational and salary scale?

One way is to **raise the minimum wage**, which has not kept pace with inflation. The minimum wage is a women’s issue – because nearly two-thirds of workers who earn no more than the minimum are

women. The push to raise the minimum wage is gaining momentum among workers and politicians alike. Fast food workers are pressing for \$15 wages and on Labor Day, President Obama trumpeted his support for both a minimum wage hike and equal pay for equal work.

Paid family and medical leave is another obvious step. Currently, only workers for large firms have the right to take time off from a job if they are seriously ill or need to care for a child or other family member – and legally mandated leaves are unpaid, which means they are not realistic options for workers in families with low and moderate incomes. Some states have moved to mandate paid leave for all workers, and the U.S. Congress could do the same. Employers and employees cover the cost with very modest payroll contributions.

Apart from higher wages, women would benefit if businesses treated low wage employees less like a contingent, disposable labor force by offering them **predictable work schedules**. A recent *New York Times* feature about a Starbucks barista laid bare the travails of most low wage workers, who regularly deal with hastily announced, variable shift assignments that, week in, week out, leave them scrambling to plan for the care of children and other family members. Worse, just because such workers are on the schedule does not mean they will put in the hours and collect the wages. If customers are scarce, workers can arrive ready to work only to get sent home without pay. A more predictable work schedule might lure some less educated women into the workforce – and it would certainly go a long way toward keeping such women employed. Otherwise, women in low-wage jobs face a near impossible juggling task, because after all, most are mothers who need to coordinate employment with child care.

Wider access to good-quality child care and early education programs could also help even women who must work variable or long shifts. If we want women to be productive members of society who support themselves and their children, then we need to ensure they have the tools to succeed. Child care or universal pre-kindergarten is a fundamental first step to allow women to handle workplace demands while still knowing their children are safe and in places where they can learn.

The United States can make progress for all working women and their families in many ways, because it currently lags woefully behind other industrialized nations in helping families navigate the workplace – putting American women workers at an extra disadvantage and undercutting a key resource in the national economy. Higher wages, predictable schedules, and parental and family leave benefits are critically important scaffolding to support steady labor force participation by women (and men), especially those with family obligations. So is affordable child care.

No wonder, as things stand, so many less educated American women are holding back from an unrewarding and unforgiving labor market. Although financially advantaged women can "opt out," forsaking employment for work at home when employers are not sufficiently responsive to their needs, relatively few do. Instead, it is the least advantaged women who are shut out of employment. Low wages coupled with irregular work schedules and limited support for families and children prevents many less-educated women from holding down a job.

But as we have seen, some very simple changes can ease the burden on women clinging to the lowest rungs of the ladder, enhancing the economic well-being of our nation's most at-risk families.



The Urgent Need to Support Women Workers on the Lower Rungs of the Labor Market

Ruth Milkman, City University of New York Graduate Center

One of the most difficult challenges facing the nation today is rapidly growing income inequality, including growing economic gaps among women. Although much progress has been made toward ensuring equal rights for women and improving their situation in workplaces and society at large, highly educated women in professional and managerial occupations have benefitted disproportionately. Often left behind and forgotten are the majority of women working in less privileged sectors of the economy – especially women of color and immigrants, but also non-college educated white women born in the United States. Many of these working women are the sole or major wage-earners for their families.

Lagging wages and tough working conditions for most Americans are problems that have been growing for decades, and there are no quick fixes. But local, state and federal governments could take two immediate steps to deliver important benefits that would make an immediate difference for millions of workers, especially women, stuck at the lower levels of the labor market.

First, **paid family leave and paid sick leave can be extended to all workers**, including those employed at small businesses. Most managers and professionals at large firms already have access to these forms of paid leave – which allow workers to continue to hold their positions and receive much needed basic wages when they are sick or need to care for newborns or sick or disabled family members. But many women struggling with family responsibilities while working in white-collar and blue-collar jobs do not have paid leave rights. California, New Jersey and Rhode Island have created state-level paid family leave programs; Connecticut, California and many cities, including major metropolises like New York and San Francisco, have legislated paid sick days programs. These make a real difference in women's lives, and should be extended nationwide.

Recent polls suggest paid leave measures have broad public support from conservatives and liberals alike. One piece of model legislation is the proposed federal FAMILY Act (see <http://www.nationalpartnership.org/research-library/work-family/paid-leave/family-act-fact-sheet.pdf>), which would create a universal paid family and medical leave program and deserves immediate passage. This would be a vast improvement on the existing federal law, the 1993 Family and Medical Leave Act, which requires that workers be granted only unpaid leaves and exempts far too many employers from even this minimal requirement.

A **higher minimum wage** is another very popular step that would immediately improve economic prospects for many working women stuck at the bottom of the labor market, helping their families and communities in the process. Right now, the U.S. federal minimum wage is only \$7.25 per hour, the same level as half a century ago once inflation is taken into account. Women in the paid labor force are hurt disproportionately by low wages, because they still earn far less than male workers do. Laws that significantly raise the minimum wage can be passed by states and cities even when the U.S. Congress will not act – and women workers and the families that depend on them will reap the

greatest benefits. Last spring, Seattle demonstrated the right way forward by raising the minimum wage to \$15 an hour.

Much needs to be done to improve the economic prospects of America's working women, especially the vast majority who work in everyday jobs without the generous benefits and salaries that many professional and managerial women can claim. The two steps outlined here are not enough – but they would be an excellent beginning.



Meeting the Challenge of Unstable and Unpredictable Hours for Women in Low-Wage Jobs

Sandra Butler, University of Maine

Two out of every three low-wage workers in the United States are women – and my recent research on the work conditions of home care aides, mostly women, has given me a close look at several challenges facing such workers. Despite the fact that the home care aide occupation is one of the fastest growing in the country, these workers, along with most other low-wage employees, have very little bargaining power to affect their benefits or work schedules. Workers in this situation need backing from labor regulations.

For example, current efforts to raise the minimum wage to \$10.10 per hour would directly benefit home care workers, whose average hourly wage in 2012 was \$9.57. And if fully implemented, the Affordable Care Act of 2010 can assist the one out of three home care workers who lacked health insurance in 2012. My focus here will be on further steps that could be taken to help home care aides meet their third big challenge – unpredictable and unstable hours, a problem found in many lower-wage service sector jobs dominated by women.

The issue of involuntary part-time work and fluctuating hours has been on the rise for many years and was exacerbated by the Great Recession. Employers – especially in the service sector, where labor is a primary expenditure – often rely on practices called “just-in-time scheduling” to help contain labor costs as demands for services go up and down. They make changes in workers’ hours at the very last minute if demand falls off, or schedule more hours on short notice if it rises. Hourly workers are the ones who bear the burden of this practice. As University of Chicago researchers Susan Lambert and Julia Henley have documented, fluctuating schedules not only change paychecks, but can also make it very difficult for workers to arrange child care, transportation, and accomplish other important family tasks such as getting children to and from school and arranging meetings with teachers.

Meeting the demands of work and family needs becomes particularly difficult for workers whose schedules are unusually unpredictable and inflexible – and low-wage workers are most often in this situation. This is documented in a recent report prepared by Liz Watson, Legal Counsel of Workplace Flexibility 2010, and Jennifer Swanberg, Executive Director of The Institute of Workplace Innovation, on “Flexible Workplace Solutions for Low-Wage Hourly Workers.” Low-wage workers are more likely than those with higher earnings to have nonstandard and part-time hours and inflexible schedules. Among all low-wage hourly workers, moreover, one quarter of those working part-time and one-fifth of those with full-time jobs experience reductions of hours or lay-offs when work is slow.

What could be done to alleviate the problems that just-in-time scheduling creates for many of America’s lowest-paid workers? A 2014 policy brief from the Center for Law and Social Policy, Retail Action Project, and Women Employed on “Tackling Unstable and Unpredictable Work

Schedules” suggests two promising policy responses, *reporting pay* and *minimum hours*, both of which have already been tried with positive results for employers and employees alike.

- **Reporting pay policies** – sometimes called “show up pay” – compensate workers for a minimum number of hours for scheduled shifts even if they are sent home because there is no work. This guaranteed pay helps workers offset transportation and childcare expenses and often prompts employers to search harder to find tasks for their employees to do whenever they are scheduled to report to work.
- **Minimum hours policies** guarantee workers a set number of hours each week at their usual rate of pay. If the employer is unable to provide the requisite number of hours, the employee is still paid.

Reporting pay policies have been tried through statutes or administrative regulations in eight states, the District of Columbia and Puerto Rico – and such policies have also been negotiated in a number of union collective bargaining agreements. For example, frontline healthcare workers for the Service Employees International Union United Healthcare Workers West have a clause in their contract stipulating that if any scheduled employee reports to work and the employer cannot utilize the employee, “s/he may leave work and be paid for his/her regular shift.” Unfortunately, many of these existing policies include multiple exceptions and are not easy to enforce. Often, the burden of enforcement falls on vulnerable low-wage workers themselves.

Guarantees for minimum hours have great potential to address a key concern for home care aides – and this approach has been used successfully by Cooperative Home Care Associates, a home care staffing agency in New York City with about 1000 direct care workers. This company is a national model, because it provides high quality care to its clients with employees who are well-supported and retained longer than usual. The company is owned cooperatively and provides health care coverage, paid vacations and sick time, and wages and benefits that equal more than 80% of the hourly contract rate. Employees can choose whether to participate in a program that, at the cost of some flexibility and predictability for work hours, guarantees at least 30 hours of pay per week. More than a third of the company’s employees choose to participate in this program, which started two decades ago. Worker participation has steadily increased.

Fixing the problem of unpredictable and unstable schedules for low-wage workers – many of whom are women with children – is the right thing to do. Solutions can be found that function well for both companies and employees, and everyone stands to benefit. Making work hours and pay more predictable will increase retention and worker loyalty, ease stress for workers who have to juggle paid work and family obligations, and improve compensation for wage-earners who will, in turn, spend more and boost economic activity in their communities.

What Employers, Governments, and Communities Can Do



Stop Imposing Chaos on America's Working Families

Elizabeth Oltmans Ananat, Duke University

Families need stability.

By stability, I don't mean some outdated, unobtainable Leave-It-to-Beaver fantasy where Dad works at the same job for 30 years and Mom is always waiting with a wholesome snack when the kids arrive home from school in the middle of the afternoon. Instead, I'm talking about a much more basic type of stability: **the security to plan for the week and month ahead, which is essential to keeping a family functioning and healthy.** I'm talking about knowing *when* Mom or Dad is going to be at work, knowing that *someone* can watch the kids, and having enough money on hand to make sure there's food in the house for that after-school snack.

For low-income families in today's U.S. economy, just knowing when the next work shift is coming has become a guessing game, as so-called "staffing-optimization software" encourages managers in many workplaces to impose havoc on the schedules of service workers – who are disproportionately women and very often mothers. Many workers learn their schedules just one week in advance, or even the very day before they are supposed to show up! What is more, if the software suddenly detects that business is slower than expected, workers can be sent home without pay after they arrive for scheduled shifts, losing wages they were counting on receiving.

After public outcries, some employers – most notably Starbucks – are now stepping up to reform these scheduling practices. For firms that need more of a push, **a proposed new *Schedules That Work Act* is now under consideration in Congress.** This legislation would help working families in several key ways:

- Employers would be required to provide flexible, stable, or predictable schedules to workers upon request and without retaliation.
- Employers would be required to give employees two weeks' notice of any changes in work schedules – thus allowing working parents to plan child care ahead and avoid arranging or paying for child care they cannot use.
- Employers would be required to pay at least four hours' wages if an employee arrives for a shift only to be sent home. This would put money in parents' pockets and make their paychecks a bit more stable from month to month. Predictable earnings are critical for low-income families, because fluctuations in pay can cause loss of eligibility for important public social supports such as Food Stamps and Head Start.

Although the Schedules That Work Act would help millions, businesses aren't the only ones that need to provide much more predictability and stability to working families. Government programs

are, in fact, often a source of instability for parents, rather than a help as they purport to be. What follows are two examples of ways in which vital public programs can go awry simply because of poor scheduling decisions by policymakers.

Most workers receive weekly or biweekly paychecks. Food Stamps, by contrast, are often meted out just once a month, causing many poor families to run low on food at the end of the month, according to recent research. States could make things better by, instead, disbursing half of a family's Food Stamps allotment at the beginning of the month to allow for bulk purchases, and then providing the rest of the allocation in weekly installments, so that families still have money for daily groceries at the end of the month. An added advantage of such a reformed payment plan would be to prevent stores in low-income areas from using predatory pricing to take advantage of monthly boom-bust cycles in poor families' ability to pay.

Many U.S. states further disrupt family stability when they require mothers or fathers to come to administrative offices every couple of months to re-apply for ongoing programs such as child care subsidies. Poor working parents, like all working parents, find it hard to make it to such frequent work-day meetings, so it is little surprise that research reveals that such requirements can lead to inappropriate disruptions in services families need. Consider what it means when a vital child care subsidy, for example, is unnecessarily interrupted. Children have to be pulled out of care, disrupting the schedules of working parents, as well as the child's relationship with their caregiver. States can easily improve the situation by requiring recertification only every six months. Research studies have demonstrated that this is often enough to identify problems, but not so frequent as to create new difficulties for all concerned.

The bottom line is straightforward. Employers and public policymakers can take clear steps to enhance stability for American families. We do not need to twist twenty-first century society to fit some stereotypical 1950s Hollywood utopia. What we do need to do is create a business and policy environment that allows all working parents, not just the professional class, to predict their pay, benefits, and schedules. America's working families deserve nothing less.



Why America Should Have Universal Early Education for Young Children

Lane Kenworthy, University of California, San Diego

Many Americans with young children want to combine family with paid work. But childcare and preschool can be expensive. For families with incomes below \$18,000 who pay for out-of-home care, the average cost amounts to 40% of household income. For those with incomes between \$18,000 and \$36,000, the average is 20% of income. Faced with such unaffordable costs, some parents settle for care that is mediocre or poor. In other families the mother may simply forgo employment.

We can do better. The solution is universal early education for kids aged one to four.

The employment rate for U.S. mothers whose youngest child is six to sixteen years old is similar to the rate for such mothers in Denmark and Sweden. But for mothers with a child younger than six, the U.S. employment rate is 15 percentage points lower. Affordable, good-quality early education isn't available to many American families with very young children, but it is available to all Danish and Swedish families at early education centers. In Denmark and Sweden, early education teachers get training and pay comparable to elementary school teachers, so the quality of early education tends to be high, and the cost to parents is capped at less than 10% of a household's income.

Early education has another benefit: it helps to equalize opportunity by improving the capabilities of children from less advantaged homes. Researchers have not yet pinned down exactly how large this equalizing effect is, but even if it turns out to be small, early education programs still offer the vital benefit of enabling working parents to better handle and balance their obligations at work and in the family.

If the United States decides to institute early childhood education, what form should the effort take? To contain costs, some recommend that public funding for such programs be focused on children from households with low incomes. But a universal system – like America's universal public school system – would have several important advantages. First, it isn't just low-income parents who struggle to find good-quality care that's affordable. Middle-class parents do too. Second, children can be disadvantaged in life by features of family structure or parental behavior that do not occur just among low-income people. If early education programs target only low-income households, many children who need help will be left out. Third, researchers know that children develop cognitively and learn social skills through interaction, and children from economically disadvantaged homes gain by mixing with kids from middle-class homes. Chances for many valuable interactions would be lost if early education was set up only for the poor.

Universal early education doesn't have to be accomplished by government monopoly. Providers of early education can be a mix of public agencies, nonprofit organizations, and private groups. Parents could be given a voucher and allowed to choose among providers that meet quality standards. Some advocates prefer exclusively public provision, but Denmark and Sweden allow private providers, and the United States allows private charter schools to participate in publicly-funded elementary and

secondary education. Similarly, in U.S. Medicare and Medicaid programs, public funds are used to pay for provision by private companies that meet certain standards, and to buy services from private doctors and hospitals.

Can the United States afford to expand education this much? A good-quality universal early education system for one-to-four-year-olds would cost somewhere in the neighborhood of one percent of the Gross Domestic Product. This assumes that three quarters of children would be enrolled and the cost would be about \$12,000 per child, roughly what we spend on schools for kindergarten through twelfth grade. Denmark and Sweden spend about 1.5% of their Gross Domestic Products, but the U.S. economy is larger per person, so we wouldn't need to spend quite as much of it to support a similarly good system.

Though tax revenues would have to be increased, for most Americans the impact would be small. If the distribution of the required new tax payments were the same as for existing tax payments, households in the bottom fifth of incomes would pay \$133 more per year, those in the lower-middle fifth \$333, those in the middle fifth \$666, those in the upper-middle fifth \$1,266, and those in the top fifth \$4,200. In practice, the actual new costs would be a bit smaller, because U.S. governments already spend some public money on early education. The federal government funds Head Start, some special education services, and tax breaks for childcare; and some state governments fund preschool for four-year-olds and subsidize childcare for poor families.

Moreover, some of the needed revenue can come from user fees. Early education is different from police protection and health care, the kinds of services that almost no one opts to go without. Even if good early education programs were readily available, some families would choose not to use them because they prefer to provide stay-at-home parental care for their young children. And of course some American adults have no children. This set of realities argues for having parents who do want to use early education pay something – even parents with low incomes. Here too the Nordic approach is sensible; in Denmark and Sweden programs charge on a sliding scale, with the fee rising in proportion to family income, but never going above 10%.

In the United States, getting to universal early education is likely to be a long and tricky political slog, just as earlier breakthroughs to eventually popular and taken-for-granted social programs have been. The most likely route runs through the states and cities. Places as diverse as Oklahoma and New York City have already moved to provide programs for four-year-olds, and as other states and cities join the parade, pressure will mount for the federal government to get involved, so that Americans wherever they may live can gain access to good-quality early education programs that promise valuable benefits for children, parents, and the entire U.S. economy.



Five Steps Governments, Employers, and Non-Profits Can Take

Christine Percheski, Northwestern University

Research and the experience of other advanced nations shows that there are five straightforward steps governments, employers, and nonprofits can take to better support working women and their families.

First, legislators in Congress and the states need to **require paid maternity leave** for all employed mothers, including to women working for small businesses. The United States is the only industrialized country that does not offer such benefits, and paid leave is crucial to ensuring that women have adequate incomes and time to care for their newborns. Paid family leave is also beneficial to employers, because it reduces employee turnover.

Second, all workers must also have the **legal right to take sick days** to take care of themselves, their children, and elderly family members without risking the loss of their jobs. Guaranteeing workers the right to take sick days would not only help working women; it would likely improve public health by reducing the spread of viruses and contagious diseases from people who stay at work or return too soon while ill. This would benefit all Americans.

Third, non-profits and governments should **provide additional high-quality and affordable day care slots for young children along with after-school slots for children of working parents**. High costs and long waiting lists for child care are a common problem for families with children, and alleviating this problem is crucial if women are to stay in jobs and be successful at work. In addition, ensuring that all young children have access to high-quality child care is one of the ways for the United States to improve educational outcomes and reduce achievement gaps between children from low- and high-income families.

Fourth, working women and their families would benefit from **an increase in the federal minimum wage**. Many working women are paid at the minimum level, which has declined in real value over time, in effect cutting their wages and sharply restricting income growth. The minimum wage should be raised now and then set to rise automatically with the cost of living like Social Security benefits. Such steps would help to ensure that all workers are paid fairly for their labor. And the impact would be even greater if minimum wage protections are extended to cover workers in occupations that have previously been exempt, including tipped restaurant workers. Many women work in jobs that are not guaranteed the federal minimum wage, and as a result they are often left with low and unpredictable pay – which makes no sense at all in an era where most working women are crucial sources of support for their families.

Fifth and finally, employers should **ensure that their employees have predictable and regular work schedules**. Many workers in the service sector have hours that change unpredictably from week to week, making it difficult to budget for expenses and arrange child care and medical appointments. Workers with unpredictable schedules also find it hard to maintain family routines, such as regular family meals and consistent bedtimes for children, both of which are important for child wellbeing.



For Women’s Sake, North Carolina Lawmakers Should Bring Back the Earned Income Tax Credit

Marion Johnson, Think NC First

North Carolina women are hard at work. Over two million women in the state work for wages and salaries, and over 40 percent of those women are the primary breadwinners for their families. That’s more than 800,000 North Carolina women who must provide both financial and caregiving support to spouses or partners, children, parents, and other family members. But, unfortunately, a lot of these women struggle every day to make ends meet for themselves and their loved ones.

Single mother households in North Carolina earn a median income of just \$20,393 a year, and are more likely than any other type of household in the state to live in poverty. Until recently, these households could claim a little extra income from the state Earned Income Tax Credit as a way to keep their heads above water. This credit goes only to employed women and men, and it uses the tax refund system to channel a little more income to them if their wages fall below certain limits. But in 2013 the North Carolina General Assembly voted to eliminate the state credit – making North Carolina the first U.S. state in nearly three decades to roll back this crucial credit providing income support to working families.

Subsequent experience shows that this was an enormous mistake, and one that lawmakers need to remedy soon. As many studies have documented, the Earned Income Tax Credit alleviates poverty and creates incentives for work, especially for less-educated mothers whose wages tend to be low.

At both the national and state levels, the Earned Income Tax Credit is one of the most effective tools that governments have at their disposal to boost incomes at the bottom. In the short-term, it provides a safety net for working families, keeping them above the poverty line. At the state level, the extra money helps offset state and local taxes. By making work viable, the credit improves mental and physical health for many poor mothers and their children.

During the Great Recession of 2009-10 and the anemic economic recovery that followed, working American families needed all the support they could get. During this difficult period, women became increasingly likely to be the primary financial support for their families. In North Carolina between 2010 and 2012, the state Earned Income Tax Credit kept almost 300,000 North Carolinians – including over 150,000 children – out of poverty, shielding them from serious financial instability. At the national level, the federal Earned Income Tax Credit kept an estimated 3.4 million women above the poverty line in 2010 alone.

Years after the recession, North Carolina working mothers are still trying to find their footing in a shaky economy, so this was not a good time to kick one of the legs of the stool out from under them. If the North General Assembly is serious about its oft-proclaimed desire to support working families and strengthen the state’s economy, it will reinstate this valuable program



Turning the Double Day into One Working Day at a Time

Randy Albelda, University of Massachusetts Boston

I like conjuring up the term “double day” – the old-school phrase used to describe the plight of working mothers. It succinctly depicts the exhaustion experienced by so many American workers who pack in two days’ worth of work into one – combining a paid day on the job with an unpaid day of work at home. This dilemma is most pressing for employed mothers, but also applies increasingly to fathers and other workers that also have significant family responsibilities. The goal for policymakers and American democracy should be to turn a double day into a single day, so that every day every worker can do the paid job and also have the time, energy, and income to provide necessary physical and emotional care to family members and him or herself.

What can be done? Think of the possibilities as a two-sided coin. One side provides more time to workers to care – or just clean the house – especially at times when care needs are most acute. The other side of the coin ensures the availability of more care services provided through publicly financed work. Specific suggestions have been around for a long time:

To make more family time possible:

- **Enact a federal paid family and medical leave law** to ensure that all workers can take short periods of paid time off to cope with illness or care for vulnerable family members. This can be financed either through unemployment insurance systems in the states or by expanding Social Security Disability Insurance.
- **Require all businesses to provide a minimum of five paid sick days a year.**
- **Require employers to negotiate with workers around work time**, so that workers can bargain for more predictable or flexible work schedules.
- **Make it easier for workers to organize.** Unions have and continue to be a strong voice for workers’ needs and the best agents to raise employment standards for all workers.
- **Move toward a standard 35 hour work week.**

To expand publicly available caregiving services:

- **Provide taxpayer funded early education for three to five-year-olds.**
- **Fund a longer school day and summer programs.**
- **Enhance public provision for elder care services**, including respite care to give family caregivers some time off.

- **Boost the pay and prospects of care workers**, who today frequently labor in poor conditions for paltry wages, leading to worker stress and constant workforce turnover that harms the quality of care for children, the disabled, and feeble older people.

Indeed, the rigors of the double day take their largest toll on low-wage workers in low-income families and communities. That happens because low-income workers cannot “buy” their way out of double binds. They cannot easily afford to cut corners by eating out, renting a car when the family vehicle is in the shop, or paying for safe and enriching after-school programs. In addition, low-wage workers cope with conditions of employment that are typically much less flexible than for higher paid workers, leaving them less space to carve out personal solutions to meeting demands of both jobs and families. Low-wage workers usually can’t work from home to wait for the repair person or schedule work hours to be at home when kids get home from school. In addition, their capacities to care for families are undercut when low-wage workers must reside in unsafe neighborhoods and take jobs that do not have health benefits. Given all of these realities, U.S. efforts to help working families need to be targeted to give extra help to low-wage workers.

Because U.S. working women are more likely than their male counterparts to work for modest wages and low annual incomes, they stand to benefit most from such appropriately targeted new policies. In addition, specific measures can further help women with low or modest earnings (as well as men in similar situations) carve out more family time and afford additional caregiving supports:

- **Increase the minimum wage.** This would immediately allow many low-income working mothers the choice of working less or buying more of what they need for their families.
- **Assure health care coverage for all U.S. residents.** This can happen if all states extend Medicaid coverage under the recent Affordable Care Act to all poor adults, and if health coverage is ensured for immigrants.
- **Make higher education more affordable and expand other education and training programs.**
- **Increase employment and education opportunities for low-income youth**, which would help their mothers stay employed even as the young people themselves gain better prospects for the future.
- **Make neighborhoods safe and affordable.** If children can’t walk the streets, employed mothers (and fathers) face additional worries; and everyone suffers if families cannot afford decent housing and move frequently or end up without any place to live.
- **Reform anti-poverty programs to support low-income working women and men.** Most current “safety net” programs have such low income eligibility requirements that newly employed parents immediately earn too much to get any help at all. This penalizes employment and forces too many poor families into no-win choices between long work hours and time for family care.