
Meeting Responsibilities at Work and Home

Public and Private Supports

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Public and Private Supports

With over 70 percent of mothers now in the labor force, helping working parents meet their employers' needs while also meeting their families' needs has become increasingly important. Juggling work and family is especially difficult for low-income parents and the companies that employ them since these families typically have the least access to supports and the greatest need. This paper summarizes what we know about approaches to addressing work-family tensions—paid parental/family leave, paid sick leave, workplace flexibility, child care assistance, and links to public programs—and briefly describes families' access, employers' experiences, and public and employer efforts to expand these supports.

Paid parental or family leave. The United States is one of only a handful of countries that do not require provision of paid parental leave when a child is born. Low-income families have much less access to paid parental leave than others, and many either do not qualify for the Family and Medical Leave Act or cannot afford to take the unpaid leave the law offers. Five states provide paid leave at the birth of a child through temporary disability insurance (TDI) programs or through paid family leave insurance. Some employers offer paid leave through their own TDI, though it too is usually not available to lower-wage workers.

Paid sick leave. Paid sick leave can help working parents take care of their own health needs or those of their family, and it can protect coworkers and the public from contagious illness. Almost half of U.S. private-sector workers lack any paid sick leave, and only 42 percent of children in low-income families with at least one working parent have access to sick leave. At the same time, low-income children are more likely than others to have health conditions. Many jurisdictions provide sick leave to public employees; San Francisco is the only jurisdiction to mandate it for all workers. While many employers offer some amount of sick leave, they are disproportionately large organizations.

Workplace flexibility. Low-wage workers in particular may lose a job or face other job action when they don't have workplace flexibility to address emergencies or other family or personal matters. A number of private and public employers are experiment-

ing with strategies to increase flexibility for low-wage jobs, including flexible scheduling systems, flextime, telecommuting, and staff cross-training to increase organizational flexibility.

Child care assistance. Affordable, adequate-quality child care during parents' work hours can be hard to find and expensive, especially for parents with nontraditional or fluctuating schedules or with infants or children with special needs. Public and private subsidies are also in short supply: the largest public program, the federal-state Child Care and Development Fund, serves only about 14 percent of federally eligible children. The most common employer strategies are creating pretax dependent care assistance plans and providing information about care options; a small proportion of employers provide on- or near-site care, subsidized or emergency care, and care for school-age children on vacation.

Employer support to access public benefits. Many eligible low-income families do not participate in programs for which they are eligible—such as tax credits, Food Stamps, child care assistance, and public health insurance—even though these supports can increase family income and well-being. Some employers are working with nonprofit and public organizations to increase low-wage workers' awareness of these benefits, and to facilitate the application process.

Introduction

Now that a large majority of mothers work outside the home, more parents are trying to figure out how to meet the needs of their employers and jobs while also meeting the needs of their children and others dependent on their care.¹ At the same time, many employers face tight profit margins and concerns about global competition, leading them to decline to provide—or to pull back on—such benefits as paid parental or sick leave.

The employee-parent juggling act is a problem both for families and for the organizations that employ parents. But it is particularly challenging for low-income working families and their employers because of the nature of the jobs and industries in which they operate, and because of some of these families' particular circumstances and needs.²

A range of employer-based or public policies can help support this balancing act, and some employers, states, and localities have moved forward to implement them. For this paper, we define the key work-family supports as paid leave for the care of a newborn or newly adopted child or other needy family member, paid sick leave or time off for ill workers or their children, and flexibility in work hours or shifts to attend to children's school schedules or activities or other family obligations. We also explore subsidized child care of adequate quality for the times when working parents cannot care for their own children, and employer-based programs to link low-wage workers in low-

income families with public programs such as the earned income tax credit (EITC) or public health insurance.

There are significant hurdles, however, to making these policies more available to families, especially low-income families. There are costs to choosing to implement or not implement them, and much of the debate is about what these costs are and who should bear them. Many advocates and researchers emphasize that the frequent absence of these benefits in low-wage jobs imposes major costs on working parents and their children (Heymann 2000; Levin-Epstein 2006a; Waldfogel 2006; Williams 2006). On the other hand, many employers, in particular small businesses, express concern about the impact of mandated benefits (even if not employer funded) on their firms' operations and economic viability (Phillips 2002).

This paper summarizes what is known about the need for—and availability of—work-family benefits among working families broadly and low-income working families in particular. It describes employer experiences with many of these benefits and highlights a number of private and public approaches to providing greater support. Finally, it poses several questions to spur discussion about possible ways to move forward.

What We Know about Supports for Working Families

Paid parental/family leave

Paid parental or family leave programs typically provide a period of time off for employees to care for a new child or an ill family member, with at least partial replacement of their wages. Considerable evidence indicates that time for parents and infants to bond is vital to children's positive development, and that long hours in out-of-home care in early infancy pose risks for children's development, especially in the low-quality settings to which low-income families often have access (Adams, Tout, and Zaslow forthcoming; Waldfogel 2006; Shonkoff and Phillips 2000, 2003).³ Nonetheless, the United States is one of only 5 of 173 nations surveyed for a global index that does not have public policies to provide paid time off for parents to care for and bond with a new infant (Heymann, Earle, and Hayes 2007). Further, while some employers and states provide paid parental leave, low-wage workers are least likely to have access to it. They also have the fewest financial resources to sustain themselves during unpaid time off.

- **Access for low-income families.** The 2002 National Survey of America's Families (NSAF) found that access to unpaid *or* paid parental leave at the birth of a child was closely linked to income. Sixty-seven percent of all working parents with incomes below the FPL said they had access to unpaid or paid maternity or paternity leave; 74 percent of those at 100–200 percent of FPL did; 82 percent of those at 200 percent or higher of the FPL did.⁴ According to the Bureau of Labor Statistics (2006a), among

private industry workers making an average wage of less than \$15 an hour (almost three times the minimum wage), only 5 percent had access to *paid* family leave, while 11 percent of those making \$15 an hour or more did.

- **Limits of FMLA.** The enactment and implementation of the federal Family and Medical Leave Act (FMLA) in 1993 constituted a significant change in U.S. family leave policy, but many working parents remain uncovered or are unable to take leave without pay (Waldfogel 2001).⁵ Only about half of private-sector employees were covered by the FMLA in 2000; in particular, those working for small businesses were likely to be ineligible.
- **Public programs.** Currently, five states provide some wage replacement for some new parents. California has established a Paid Family Leave Insurance Program for qualified workers as a component of its state temporary disability insurance program (Washington State enacted a paid leave program in spring 2007 but it won't be effective until 2009—see box 1). California and four other states (Hawaii, New Jersey, New York, and Rhode Island), as well as Puerto Rico, also provide some leave through their state temporary disability insurance (TDI) programs.⁶ These are funded through employee payroll taxes (in California, New York, and Rhode Island) or contributions from both employees and employers (in Hawaii and New Jersey). Urban Institute

Box 1. Paid Family Leave

The California Paid Family Leave Insurance Program (PFL): The program partially replaces the wages of working parents who leave the labor force to care for a new child or a seriously ill family member. Enacted in 2002 and implemented in 2004, it replaces about 55 percent of a worker's wages, up to a maximum of \$882 a week in 2007, for up to six weeks within a year. It is funded through a mandatory state disability insurance (SDI) payroll tax on employees of 0.6 percent, up to a maximum annual per-employee contribution for SDI of \$500. Most private-sector employees, including part-time workers, are covered (about 13 million workers), regardless of organization size, and parents who have earned at least \$300 during any quarter in a 12-month base period are eligible. In 2006, the average leave length was 5.45 weeks with an average weekly benefit of about \$430 (about 169,000 PFL claims were filed). PFL benefits in 2006 cost \$367 million. In state fiscal year 2005, over 88 percent of claims were for bonding with a new child, with 83 percent coming from mothers and 17 percent from fathers.

The Washington Family Leave Program: A second state program was enacted, in Washington State, in spring 2007, providing a flat payment of up to \$250 a week for working parents to care for a new child for up to five weeks. Part-time workers will receive a prorated benefit, and employees will be covered after they have worked 680 hours in a 12-month period. Benefits will begin October 1, 2009, and the financing structure is to be determined by a public-private taskforce.

Sources: California EDD (2007a, 2007b, 2007c); Economic Opportunity Institute (2007); Secretary of State, State of Washington (2007).

analysis of data from three states indicates that TDI programs play a significant role in supporting working parents of newborns, covering 25 to 38 percent of live births.⁷ But the eligibility requirements, which generally include minimum past earnings or work hours, and the fact that wage replacement is only partial, may limit use by low-income parents.⁸

- **Employer provision.** Forty-six percent of private employers surveyed in one national study who said they offered at least some unpaid or paid time off for maternity (these were largely organizations of 50 or more employees who would generally be covered by the FMLA) also said they provided at least some replacement pay (Bond et al. 2005). This ranged from 36 percent among smaller employers (50 to 99 employees) to 66 percent among large employers (1,000 or more). This leave is typically provided through temporary disability insurance plans. It is also significantly less available to low-wage workers (Center for American Progress 2007).

Paid sick leave/paid time off

Paid time off that can be used for workers' short-term illnesses or those of their children, routine medical care, involvement in children's school meetings or activities, or for other family or personal needs can play an important role in fostering family well-being. Paid sick leave can also protect coworkers, customers, and the public from contagious illnesses spread through the workplace or children's schools.⁹ Some organizations offer paid sick, annual, vacation, or personal leave separately, while others have grouped all paid leave together into paid time off (PTO).¹⁰ There is no federal requirement, however, that private-sector employees be provided with paid time off of any type. In contrast, 137 other countries require the provision of paid annual leave, and at least 145 provide paid sick leave or leave for short- or long-term illness (Heymann et al. 2007). Almost half (48 percent) of American private-sector workers are estimated to lack any paid sick leave, amounting to over 54 million employees.¹¹ Many others are not authorized to use their sick leave for care of their children or other ill family members (Lovell 2004).

- **Access for low-income families.** In general, low-income families experience greater health, developmental, academic, and other issues that can require parents to take time away from work for themselves or for their children.¹² At the same time, low-income working families typically have access to much less leave. According to new Urban Institute analysis of 2003–04 data from the Medical Expenditure Panel Survey, among low-income children with at least one employed parent (part-time or full-time in an establishment), 42 percent had access in the family to some amount of paid sick leave (58 percent had access to paid sick leave *or* vacation time), in contrast to 83 percent of higher-income children in families with an employed parent (91 percent had access to sick leave or vacation time) (Clemans-Cope et al. 2007). Where there was a child with special health care needs in fair or poor health, only 35 percent of low-income families with an employed parent had access to sick leave (51 percent had access to sick leave or vacation). Further, when families had access to paid sick leave,

parents were in fact more likely to take time off to care for themselves or a family member.

- **Potential affects of “presenteeism” on employers.** There is also some evidence that presenteeism—when employees come to work sick—can impose significant productivity losses on employers (Levin-Epstein 2005b, 2007a; Lovell 2004). Almost half of over 300 human resources executives recently surveyed indicated that sick employees coming to work was a growing problem in their companies (CCH Incorporated 2005). One 2005 analysis estimated that the provision of seven days of paid sick leave for each full-time worker per year would result in a net savings to the national economy of \$8.1 billion a year in higher productivity, lower turnover, and the reduced spread of illness in the workplace (Lovell 2005).
- **Public initiatives.** A number of jurisdictions have moved to require paid sick leave, most typically for public-sector employees, but so far, only the city of San Francisco has mandated that employers provide the benefit for all employees (box 2). In March 2007, U.S. Senator Edward Kennedy (MA) and U.S. Representative Rosa DeLauro (CT) also reintroduced into Congress the Healthy Families Act (S. 910), which would mandate employer provision of up to seven days of paid sick leave for all workers in organizations of more than 15 workers employed more 20 hours or more a week.
- **Employer provision.** Private employers have typically resisted mandates to provide paid sick leave, although many voluntarily or through collective bargaining offer some type of paid leave that can be used for short-term illness. In general, large organizations are the most likely to offer paid sick days—77 percent of workers in organizations with 5,000 or more employees receive it, in contrast with 42 percent of those in organizations with one to nine employees (Hartmann 2007). Employers have argued that voluntary provision has been sufficient and that uncovered positions tend to be entry

Box 2. Paid Time Off

San Francisco Paid Sick Leave. In November 2006, San Francisco voters approved a sick leave referendum (by a vote of 61 to 39 percent). Effective 2007, all employers in the city must provide paid leave for all employees, including part-time or temporary workers. Employees receive one leave hour for every 30 hours worked, up to a cap of 40 hours for those in small organizations (fewer than 10 workers) and 72 hours for those in all other organizations. Leave can be used for employees’ own medical care or for care of family members or other “designated persons,” including domestic partners, foster children, or step-relationships. Leave starts to accrue 90 days after the employee begins work, and can be carried over annually. San Francisco businesses were said to offer little resistance, viewing the measure’s approval as largely inevitable in the historically liberal city.

Sources: San Francisco Office of Labor Standards Enforcement (2007); San Francisco Department of Elections (2006); Greenhouse (2006).

level or part time.¹³ Further, a required minimum sick leave threshold would constitute an unfunded mandate and create technical and logistical problems for employers who increasingly are providing consolidated paid leave such as PTO (King 2007).

Workplace flexibility

Flexibility for employees to change start or end times, take time out during work hours for emergencies, request shift changes or exemption from mandatory overtime, or otherwise adjust work hours for family obligations can also help parents fulfill their responsibilities to their employers and their families.¹⁴ But the availability of flexible schedules for American workers is limited. In one national survey, 57 percent of workers indicated in 2002 they did not have access to traditional flextime (the ability to set alternative start or quit times within a range) (Galinsky, Bond, and Hill 2004). The flexibility to accommodate children's school schedules, participate in their educational activities, supervise older children and adolescents—and meet the needs of other family members such as elderly parents—can play a significant role, however, in supporting parental and family well-being and helping parents retain their jobs (Williams 2006; Bond and Galinsky 2006b; Heymann 2000).

- **Access for low-income families.** Low-wage workers often experience the loss of a job or other “job action” when they don’t have the flexibility to address family or personal matters, or family emergencies not covered by the FMLA (Williams 2006; WFD Consulting 2006; Dodson, Manuel, and Bravo 2002). They are significantly less likely than higher-income workers to have access to flexibility (WFD Consulting 2006; Bond and Galinsky 2006b). The 2002 study noted above found that 10 percent of low-wage workers in low-income families had jobs with high levels of flexibility, while 38 percent had jobs with low levels of flexibility; in contrast, 30 percent of mid- and high-wage employees had jobs with high flexibility and 19 percent had jobs with low flexibility (Bond and Galinsky 2006b). Further, low-wage jobs are more likely to have unpredictable hours and to require work during nontraditional hours (Presser 2003).
- **Employer experiences.** The 2005 national survey of employers found that, in contrast to patterns found in paid parental leave, smaller employers (defined as 50 to 99 employees) were more likely than larger ones to provide flexibility along a range of dimensions, though employers often limited flexibility policies to a subset of employees (Bond et al. 2005). Data from another study of 29 major U.S. companies indicate that effective programs to expand workplace flexibility increase worker commitment, engagement, and retention, in turn improving productivity and financial performance. These findings hold for both lower-wage hourly workers and higher-wage salaried employees (WFD Consulting 2006; CVWF 2005).¹⁵ Finally, a 2002 study by consulting firm Watson Wyatt found a 3.5 percent increase in shareholder value attributable to workplace flexibility broadly (Watson Wyatt 2007).
- **Public initiatives.** A number of states have instituted laws to encourage workplace flexibility, though typically within state or local government agencies and often in

ways that do not necessarily benefit low-wage employees. For example, an Oregon law requires state agencies to consider employees' requests to telecommute, a California law requires—"to the extent feasible"—state agencies to make part-time work available to employees who want it, and a New Jersey law provides a tax credit to employers that grant alternatives such as telecommuting, flextime, and compressed work weeks (Workplace Flexibility 2010 2006). Overseas, the United Kingdom and the Netherlands adopted policies that requires employers to consider a worker's request for a change in arrangements such as start and stop times or full time to part time but leaves employers with the right to decline the request (Levin-Epstein 2005a, 2006a).

- **Employer initiatives.** A range of employers has experimented with approaches to implementing greater workplace flexibility for low-wage workers, such as alternative work schedules, flexible scheduling systems (typically automated or online) that give workers greater control over their schedules and address peaks in service or production demand, and personnel policies allowing more flexible use of personal time and paid sick leave (box 3). Related approaches include recruiting to specific shifts so workers can plan for these schedules, "shift bidding," cross-training staff for greater organizational flexibility, and investment in technology to support work at home¹⁶ (Levin-Epstein 2007b; WFD Consulting 2006; Kim, Lopez, and Bond 2003; Corporate Voices for Working Families n.d.).

Box 3. Workplace Flexibility for Lower-Wage Workers

Some companies are pursuing increased flexibility for lower-wage and hourly employees, using strategies such as home-based reservation agents (JetBlue Airways); online shift bidding and scheduling systems (JetBlue and JC Penney); job-sharing, compressed workweeks, flextime and flexplace/telecommuting (Eastman Kodak); and summers off and peak-hour teller positions (PNC Financial Services). About 40 percent of Citigroup's approved flexible work arrangements so far have been for hourly employees. One medium-sized family-owned firm based in Colorado, Johnson Storage and Moving Co., replaced its prior 8 to 5 shift with a 24-hour timeframe for accounting and administrative workers, as well as some customer service employees, after consulting with workers about their needs. They may work at home, as long as they fulfill their responsibilities and performance and customer satisfaction remain high. This flexibility has allowed workers responsible for children or those with health problems to work full time; co-owner Jim Johnson estimates that about 95 percent of the company's 175 to 250 employees are full time. According to Johnson, the policies have paid off in business terms, allowing the firm to reduce headcount through attrition while still accomplishing the same work: "By all the things that we rank—accounts receivable, turnover, all sorts of metrics—our staff is excellent." In addition, he says, by allowing employees to work at home, the firm saves about \$3,000 per worker a year in the cost of headquarters space.

Sources: Center for Law and Social Policy (2007); Levin-Epstein (2007b); Corporate Voices for Working Families (n.d.); Rose (2007).

Child care

Access to affordable, consistent, and adequate-quality child care available during work hours can make an important difference to parents' productivity and reliability on the job, and to children's well-being. Families rely on a mix of different kinds of early care and education, ranging from relatives and friends to family child care homes and child care centers. The cost of care varies widely by location, type, and quality, ranging from nothing (for some care by family or friends) to more than \$13,000 a year for care of an infant (NACCRRRA 2006).¹⁷ As a rule, the child care market does not provide a sufficient supply of affordable adequate-quality care, which can create particular challenges for low-income families. Shortages of specific types of care—in rural areas, for children with special needs and infants, and during odd hours or for parents with fluctuating schedules—are a particular problem. A lack of care and supervision options for school-age and adolescent children during parents' work hours can also create difficulties for some families.¹⁸

- **Access for low-income families.** With increasing numbers of low-income, often single parents working, the affordability, availability, quality, and consistency of care for their children has become a fundamental public and private issue. Subsidized care is in short supply, with only a fraction of potentially eligible low-income families benefiting from the CCDF and other subsidies.¹⁹ Federal and state governments provide free Head Start, Early Head Start, and prekindergarten services to roughly 1.9 million children (mostly 4-year-olds and some younger children), but many of these programs are part day, part year and may not mesh with the schedules of working parents.²⁰ Further, the subsidy system is designed to help low-income parents gain access to the child care market, rather than to improve the quality of the market or facilitate the continuity of children's care (Adams and Rohacek 2002). Research shows that the existing market does not on average provide care that meets children's developmental needs. And some studies suggest that the quality of care may be of even greater importance to children at risk of poorer developmental outcomes than other children (Adams, Tout, and Zaslow forthcoming).
- **Implications for low-wage workers and their employers.** The availability of child care assistance is associated with better work outcomes for low-income parents, according to one analysis of multiple national and state studies of parents leaving welfare and others who are poor and low income. Mothers who receive help paying for care are more likely to be employed, to earn more money, and to stay off welfare (Matthews 2006). Child care assistance also appears to help workers retain their jobs (Boushey 2004). In addition, a lack of reliable, affordable child care appears to affect employers. A multi-industry employee survey found that 45 percent of parents said they missed at least one day of work every six months because of a failure in their child care arrangements; 65 percent said they were late to work or had to leave early because of child care problems. A 1998 analysis estimated that U.S. businesses lost \$3 billion from employee absences to handle breakdowns in their child care arrangements (Bright Horizons 2002 and Child Care Action Campaign 1998, cited in Matthews 2006).

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- **State initiatives.** In addition to the federal-state subsidy system and federal and state investments in Head Start and Early Head Start, 38 states (as of 2005–06) have established prekindergarten initiatives (Barnett et al. 2006). States have also developed policies to improve child care quality. These include licensing systems to set a minimum floor, and efforts to further improve the quality of the child care market, such as statewide quality rating systems (in 14 states as of November 2006) (NCCIC 2007c).
 - **Employer initiatives.** By far the most common employer strategies appear to be creating dependent care assistance plans (DCAP) to allow employees to pay child care expenses with pre-tax dollars, and providing employees with information about child care options in the community. According to the 2005 employer survey, 45 percent said they provided DCAPs, and 34 percent said they provide access to information (Bond et al. 2005).²¹ Although much less commonly provided, other approaches are child care at or near the worksite (7 percent), emergency care (6 percent), sick care for employees' children (5 percent), reimbursement for care when employees work late (4 percent), employer-subsidized vouchers (3 percent), and child care for school-age children on vacation (3 percent). Large companies were more likely to provide these benefits than smaller ones, though the survey did not break out provision by employee wage level. Finally, employers' willingness and ability to modify their own workplace scheduling and other policies can make it easier for parents to arrange and maintain stable child care, but this survey did not explore this. (See box 4 for an example of one employer's approach to its low-wage workers' child care needs.)

Employer support to access public benefits

Finally, public programs can provide financial and other support to many low-income families with low-wage workers, but typically many eligible people do not participate in them.²² In recent years, public and private efforts have been undertaken to increase potential participants' awareness of and access to these supports. Some employers have worked in partnership with nonprofit and/or public agencies to facilitate the access of low-wage workers to key programs such as the EITC and other tax credits, Food Stamps, child care assistance, public health insurance, and transportation assistance (Frank, Greenberg, and Zdenek 2006; The Finance Project 2005; Scott 2004).

- **Access for low-income families.** Research indicates that participation in key work support programs can increase family income and potentially improve job retention (Patel et al. 2002), and that receipt of work supports can positively affect child well-being (Huston et al. 2003). Little appears to be known, however, about the proportion of low-income families that have access to work-based programs to facilitate links to these support programs.
- **Employer initiatives.** Twenty percent of employers, however, said in the 2005 survey that they offer help to potentially eligible employees in gaining access to public benefits, including tax credits, food stamps, child care assistance, and housing subsidies (Bond et al. 2005). Smaller and larger employers were generally equally likely to say

Box 4. Child Care Assistance

When ConAgra Foods, Inc., expanded its Huntsville, Arkansas, Butterball Turkey plant, it sought to address the child care needs of its low-wage employees. It faced a local job market with about 3 percent unemployment and had high turnover, and learned from its workers that safe, affordable child care was a concern. Because the company had no expertise in child care, it partnered with a nonprofit organization that, in turn, facilitated a partnership between ConAgra and the Northwest Arkansas Head Start program. Ultimately, a nonprofit entity, Northwest Arkansas Child Care, Inc., was established to construct and manage the center, which is informally known as Paul's Place (after the Butterball manager who initiated its creation). The center operates Monday through Friday, 5 a.m. to 10 p.m., and offers extended hours when parents have unexpected overtime, family emergencies, or schools are closed. The center can serve 150 children, and the company purchases half the slots for its workers, for whom it subsidizes 50 percent of the cost (when care is required by mandatory overtime or weekend work, the company bears the full cost). The other 75 slots are available to the community. Since starting Paul's Place, ConAgra has established centers in several more communities, also in partnership with area Head Start and child care agencies.

The funding for these initiatives typically includes an initial contribution from ConAgra through its foundation to help with start-up costs and the company also donates land when necessary. ConAgra spends over \$200,000 annually to subsidize the child care costs of about 155 employees in total. Other funds come from Head Start, and federal, state, or local agencies. Turnover among employees whose children are in the centers has declined 50 percent, and the benefit has been an important recruiting tool. It has also helped families by giving them access to high-quality early childhood care and education.

Sources: NCCIC (2007a, 2007b); Kim et al. (2003).

they did so. One study of six sites in five states found that private intermediaries and public agencies worked with employers to increase low-wage workers' awareness of available benefits and the eligibility requirements, as well as to facilitate the application process (Frank et al. 2006). Among other approaches, they provided information about the EITC, child care subsidies, children's health insurance, and other benefits in employees' paychecks; allowed for prescreening and/or benefit application on site or through mobile clinics; provided enhanced Employee Assistance Program benefits that included help attaining housing, health, transportation, education, and legal assistance; and assisted with EITC preparation and financial education.²³

Conclusion

With the majority of mothers working outside the home, and many low-income families headed by single parents, finding better ways to support both work *and* families is critical for low-income working parents, their children, and the organizations they work for. Varied supports have the potential to help working parents better meet their respon-

sibilities to their employers while still doing right by their families. While resolving the financial, logistical, and political challenges around these policies is not simple, much is at stake in finding ways to advance. Several questions may help us think through how best to expand support for low-income parents *and* their employers in managing the work and family balancing act.

First, what specific supports would bring the greatest benefit for families?

Second, what are the greatest challenges for the employers of low-wage workers who would like to move forward with these types of supports? Which particular supports would they be most open to providing? What most limits them and what would most help them? What might persuade or enable more low-wage employers to move in this direction?

Third, what are the most useful ways that government can support employers and families? Are these best pursued at the local, state, and/or federal level? By what mechanisms (tax incentives, direct expenditures, regulation, and so on)? What are the key barriers to effective government action and how might these best be overcome?

Finally, are there useful ways that research can contribute? If so, what types of research would be most valuable? What are the major unanswered questions that objective research could inform?

Notes

1. Seventy percent of mothers of children under age 18 were in the paid civilian workforce as of 2005, compared with 47 percent 30 years earlier (BLS 2006b). In addition, parents work more hours than they did 30 years ago (Waters Boots 2004).
2. Low-income is generally defined as twice the federal poverty level, or about \$38,000 for a family of four in 2006. It is worth noting that many low-wage workers do not live in low-income families. It is also worth noting that about one-third of low-income families are headed by only one parent (Acs and Nichols 2005).
3. There is also a significant need among employees for time to care for elderly parents and other relatives (Heymann 2000; Bond et al. 2002).
4. The NSAF did not differentiate between paid or unpaid parental leave, nor did it ask if parents in fact they had used or felt they could use the leave to which they had access.
5. The FMLA provides access to up to 12 weeks of job-protected unpaid leave within a 12-month period to workers with 1,250 or more work hours in organizations with at least 50 employees within a 75-mile radius of all work locations (thus covering about half of U.S. workers). The leave is intended for the care of a newborn, adopted, or foster child, or for the care of a seriously ill family member (Waldfogel 2001; Ross Phillips 2004). According to a U.S. Department of Labor survey of employees and employers conducted in 2000, over half of those who took leave said they worried about not having enough money to pay their bills, and “a substantial share” of those who said they needed but did not take leave did so because they could not afford it (Waldfogel 2001).
6. The legislatures in several states with TDI programs, including New Jersey and New York, have considered expansion to family paid leave insurance programs during the 2007 session. Others without existing TDI programs, such as Illinois, also considered establishment of paid family leave.
7. Calculations by Wayne Vroman of the Urban Institute, based on 2000–03 data for California, New Jersey and Rhode Island.
8. In addition, Minnesota has an at-home infant care program that provides some financial assistance to certain families income-eligible for the state’s child care assistance program during the first year after a child’s birth.
9. Research indicates that when parents are available to be with and care for their children when they are sick, children have fewer symptoms and recover more quickly. Further, parental involvement is one of the most critical factors influencing children’s school achievement, and access to paid leave (and workplace flexibility) appears to be linked to children’s achievement in math and reading (Heymann 2000). There are also public health implications when employees come to work sick, especially because many industries with the lowest provision of paid leave have the highest level of public contact. For example, only 22 percent of workers in accommodation and food ser-

vice have employer-provided sick days (Hartmann 2007). In their pandemic planning materials, the Centers for Disease Control recommends workers and their children be prepared to stay home if ill (<http://www.pandemicflu.gov/plan/individual/checklist.html>), although many low-income workers in jobs with a high degree of public contact lack paid leave to allow them to do so.

10. This paper uses “paid sick leave” and “paid time off” interchangeably.
11. State and local government employees are far more likely to be covered by paid sick days (87 percent) and 100 percent of federal employees are granted paid leave (analysis by the Institute for Women’s Policy Research of the BLS March 2006 National Compensation Survey, the November 2005–October 2006 Current Employment Statistics, and the November 2005–October 2006 Job Openings and Labor Turnover Survey in Hartmann 2007).
12. Children in low-income families are more likely to have health, cognitive, or other conditions than higher-income children (Duncan and Brooks-Gunn 1997; Heymann 2000, 2007). According to the NSAF, low-income children are approximately three times as likely as higher-income children to be in fair or poor health (Vandivere, Gallagher, and Moore 2004). Learning disabilities, school engagement, and school achievement are also skewed by income (Heymann 2000; Vandivere et al. 2004).
13. Provision of paid leave to part-time workers is especially limited: according to the BLS, 68 percent of full-time workers have access to paid sick leave while 22 percent of part-time workers do (BLS 2006a). This pattern is consistent for other types of leave.
14. Workplace Flexibility 2010 describes flexible work arrangements (FWA) as flexibility in the scheduling of hours worked, flexibility in the number of hours worked, and flexibility in the place of work (Workplace Flexibility 2010 2007). Bond and Galinsky (2006b) suggest 15 important dimensions to work place flexibility, including traditional flextime, choosing start and quit times daily, taking time off during the work day for personal or family needs, working at home for some paid hours, choosing part-time work in the same position, rare requirements to work paid or unpaid overtime, and the belief that use of flexible arrangements will not endanger workers’ advancement. They also include an adequate amount of paid time off for personal or family members’ illness and paid time off—other than vacation time—for the care of a sick child. This paper emphasizes the ability to set or revise one’s hours to accommodate family responsibilities (traditional flextime) and the ability to take unpaid time off during the work to attend to family or other responsibilities.
15. The same 29-company database finds that commitment/engagement levels are 50 percent higher for lower-income workers who have flexibility than for those who don’t, that “stress and burnout” is 45 percent lower for those with flexibility than those without, and that the intention to leave the company within two years is 30 percent lower for low-income workers with flexibility than those without (WFD Consulting 2006).
16. Real or perceived barriers to greater flexibility for low-wage work include a historic lack of trust (leading to greater management control of schedules and processes), the nature and context of these jobs (i.e., the need for around-the-clock coverage for production or customer service), the influence of collective bargaining agreements and Fair Labor Standards Act requirements (which may inhibit experimentation), current scheduling systems and practices (which may limit managers’ ability to coordinate multiple workers’ preferences with business demands), and company and managerial culture and policies (WFD Consulting 2006).
17. Funding comes from families (about 60 percent of the total, according to a 2001 study); federal, state, and local government (39 percent through direct expenditures such as the Child Care and Development Fund [CCDF] or tax credits); and private sources (1 percent from business and philanthropy) (Mitchell et al. 2001).
18. For parents with traditional schedules, the time outside school hours that overlaps with their work amounts to about two to four hours a day. For those who work evening or weekend schedules, it

is even longer (Waldfogel 2006), and the summer poses a further problem. Urban Institute research found that on average, in 2002 about 15 percent of all 6- to 12-year-olds regularly were in self-care during the summer, amounting to 10.3 hours a week (compared with 4.8 hours a week during the school year) (Capizzano, Adelman, and Stagner 2002). Further, there is evidence that supervision of adolescents outside school hours is also an important and often unmet need: one less-expected finding of some rigorous welfare evaluations was that some adolescents did less well when their parents moved from welfare to work, experiencing significantly poorer school outcomes (Gennetian et al. 2002).

19. About 1.8 million children receive vouchers each month from the federal-state CCDF program, the largest source of publicly subsidized care. But this is a small proportion of the children in low-income working families that might benefit from such assistance—according to one estimate, only about 14 percent of federally eligible children are served by CCDF (Mezey, Greenberg, and Schumacher 2002). The administrative requirements of the subsidy system itself in many states also are not designed to deal easily with the relatively frequent job changes of many low-wage workers, meaning that parents and their children often lose their subsidies and the child care slot that went with them, making it harder for parents to get and keep subsequent jobs (Adams et al. 2002). Some low-income working families also receive subsidy through tax credits that cover up to 35 percent of their expenses through the child and dependent care tax credit (CDCTC). It is not refundable, however, and can only be used to offset taxes owed. Flexible spending accounts that allow parents to withdraw money for dependent care expenses pre-tax also constitute a subsidy, although, again, it is of limited use to families who pay little in income taxes.
20. Office of Head Start, “Head Start Program Fact Sheet,” <http://www.acf.hhs.gov/programs/hsb/research/2006.htm>, and Barnett et al. (2006).
21. DCAPs may be of limited use to low-income families if they don’t owe much in taxes, however.
22. For example, 82 to 87 percent of eligible tax filers claimed the EITC (Berube 2003), and an estimated 60 percent of all people eligible for food stamps—and 51 percent of the eligible working poor—received benefits from that program in 2004 (Cunningham, Castner, and Schirm 2007).
23. While employers can be key points of contact with low-wage workers, they may hesitate because they are concerned about cost, the benefits to their organization are unclear, their involvement highlights their status as a low-wage and/or low-benefit employer, or they are simply cautious about being connected with public benefit programs (Frank et al. 2006; Scott 2004). The six-site study and other research identified a number of lessons about facilitating employer engagement and developing potentially effective initiatives, including the need to educate employers themselves about these benefits and their usefulness to low-income workers, the benefits of finding ways to limit employers’ direct role in service provision and building on their relative comfort with EITC outreach and financial education, and the importance of using a clear, straightforward, and business-relevant message to get employers involved. Some employers saw greater financial security and stability as linked to better job retention, less absenteeism, and higher productivity, and this message resonated strongly (Frank et al. 2006; The Finance Project 2005; Scott 2004).

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