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On the High Wire: How the Working Poor Juggle Job and Family Responsibilities

Middle class Americans face high hurdles in combining work and family obligations as many journalists and academic researchers have pointed out. The stress of juggling long hours on the job, short hours for schoolchildren, and no hours for pre-schoolers leaves many parents – even those with considerable means – in a state of perpetual exhaustion. For the working poor, whose equally demanding jobs feature a host of less predictable problems (fluctuating hours, overnight shifts, lack of health insurance, and no vacation or sick pay), the task of raising a family and maintaining a steady employment record is that much more difficult. There is much to be learned from a brief examination of the private struggles and personal “safety nets” that low wage workers in one inner city community – central Harlem – have developed to understand the nature of the problems they face and the partial (and always vulnerable) solutions they have engineered. With this background in hand we can ask how government and the private sector might do better, both by parents and children.

What’s the Problem?

To understand the difficulties faced by the working poor, we must begin with the characteristics of their jobs – as fast service providers, hospital attendants, maintenance men, and housekeepers. While tight labor markets in many of the nation’s cities have led to wage increases for these workers, among the working poor who have the misfortune to live in communities that are still plagued with high levels of unemployment, these jobs

typically pay poorly, offer no benefits and frequently demand shift-work or irregular hours. The low pay means that parents have very few options for child care: they have to take what they can get on the unregulated child care market or rely on the kindness of family members to look after their children. Both of these options have their downsides.

Informal or so-called “home care” typically exists below the radar screen of public agencies that monitor the ratio of caregivers to children or the safety conditions of the buildings where children are being looked after. At the low end of the spectrum, caregivers rarely have had any training in early childhood education, but are experienced mothers themselves, who often take care of their own children at the same time that they care for others. This is a career track for many women on welfare, and low skilled women in general, who may return to this job even after their children are too old to need daycare. The costs are high for their working poor customers: typically \$50-100 per week per child, a substantial chunk of a minimum wage earner’s take home pay (which with full time hours would amount to about \$200 per week). Quality is hard to assess. However there are reasons for concern. Jody Heymann of the Harvard School of Public Health has done extensive research with low income mothers on the quality of the child care they receive: her work is filled with stories of young children left in cribs all day, with diapers that are never changed. From own research confirms her findings. Hence it is far from surprising that low income working mothers and fathers worry about their children’s safety because they are not sure that their childcare arrangements are really appropriate.

Because of the expense and the quality concerns, it is not uncommon to find that poor workers turn instead to family members for help with child care. Two patterns were evident among the Harlem families I studied in 1993-95¹: single mothers who working for low wages often relied on their own mothers and sisters who were receiving welfare to look after their children, in exchange for a regular contribution to the maintenance of the household budget. In essence, there is – or rather was, until welfare reform began to take hold – a large army of state-subsidized childcare workers among AFDC recipients. This is the only childcare that many low income workers can afford, hence they rely on

¹ See Katherine Newman (1999) *No Shame in My Game: The Working Poor in the Inner City*. New York: Knopf/Russell Sage Foundation.

family members with whom they live while paying a tithe (that is subject to constant negotiation, leading to efforts to conceal windfalls like tax returns from the watchful eyes of kinship daycare providers who would always like a greater contribution). In some instances, the female kin of the child's father stepped in to offer a hand, but this was generally too irregular to rely upon for steady childcare.

The second pattern of kinship care I observed involved a complex hand-off either between husband and wife (both working low wage jobs) or between sisters, each with children. Someone goes to work while the other person looks after the children; then the roles reverse. In some families, this takes the form of 8 hour childcare shifts, with adults going to work at 6am, 2 pm, and midnight. The children are always supervised, but the adults have almost no time together. Moreover, it is not uncommon to find that the adults "in charge" are sleeping during the time they are responsible for their children's care. Such a pattern is familiar in many blue collar households with young children, where the collective income is not high enough to afford child care or for cultural reasons, institutional childcare is not deemed desirable. I do not know of any studies that assess the consequences of this kind of childcare on marital quality, but our fieldwork suggests that parents are routinely exhausted and find it hard to maintain their own relationships with so little time together.

The difficulties with any of these forms of childcare are legion. When personal relationships fray, childcare can fall through. When quality is a concern, parents can be overwrought with worry. When anyone gets sick – parents, children, or caregivers – the delicate arrangements can come undone in short order. Indeed, pressures brought on by illness are generally ignored as far as families can push it: hence children are sent to childcare with bad coughs; employees are on the job when they are sick. More problematic still are the circumstances of those working families with chronic disease problems. The incidence of asthma and diabetes has been climbing at a worrisome rate among the inner city poor. With medical care often reduced to the emergency room – instead of the preventive care that might make a difference – chronic conditions can become life threatening. Even when they are under control, they can vastly complicate the task of finding childcare and/or managing job obligations when someone has to be hospitalized.

Among the low wage workers I studied, it was very common to find steady workers become “unreliable” when their children or grandmothers developed health problems. The working adults in between were solely responsible for the care of these dependents and with no real backstop, often had no choice but to leave work (or among the teens, to leave school) to look after the sick family member. Even when employers are sympathetic, they will not look the other way for very long. Irregular work attendance is a one-way ticket to unemployment. I found this most commonly the case for workers with short job tenure. Employees who had built up a reservoir of good will through long years on the job were shown more flexibility to take time off and make it up later. But it is in the nature of low wage work to be in a high-turnover environment, hence few workers had these “brownie points” to spend. Most were let go if they became unreliable due to family health problems.

Even when employers show flexibility in terms of time, they virtually never provide paid leave to contend with emergencies at this end of the labor market. These workers cannot forgo so much as a single day’s pay and keep their families afloat. They are often on the edge of financial catastrophe even when they work full time. Financial vulnerability pushes most families into safety nets of their own making: borrowing from friends and kin, doubling up in households, taking in boarders to help with the rent, combining low wage earners with welfare, SSI or Social Security recipients in the extended family to make ends meet. These elaborate arrangements run on the rules of reciprocity which in turn require some stability in the resources that members can contribute.

While participants who run dry on occasion can lean on partners to make up the difference, someone who is perpetually down and out will be ejected from these “sharing networks,” sent packing on the grounds of parasitism. This stricture often applies to men who are unemployed – brothers, sons, and boyfriends – who in time may come to be defined as a drain on the resources of a household. Pressure builds among the contributing partners to eject men who are perceived as using up money, food, or patience, while not pulling their weight. Hence one consequence of a stripped down childcare or health care system among the poor is a fraying of the social fabric that might otherwise envelope, however uneasily, the lives of poor men.

The Current Policy Environment

The advent of welfare reform clearly has important implications for the working poor, even though they were not the intended target of this policy shift. The shift to TANF has removed an important source of childcare labor – women on welfare – from the equation. They are being pushed into the labor market themselves and are therefore not available to provide the kind of babysitting service – especially in the home as part of a tithe – as they once were. At the same time, the push to enter the labor market has increased the demand for childcare in urban areas that have long experienced shortfalls. In New York City, the official shortfall in city sponsored childcare was 35,000 slots *prior to the onset of welfare reform*. Some states have taken advantage of sharp declines in welfare expenditures in order to address the childcare problem and now have some cash to do something about it. As it happens, those “windfall” dollars actually amount to relatively little when they are divided by the number of children in need of childcare times the number of years they typically require supervision. Others have not addressed the demand or have done so without as much regard as might be warranted for the quality control issue. Policy makers will want to pay particular attention to what may become a push to weaken licensing requirements to address the demand side. This may be a prudent response to the immediate needs of families, but may have other down side consequences for child safety, development, school-readiness and general well-being.

Ironically, the advent of welfare reform has probably opened up the political possibilities for addressing the nation’s child care policy as no other initiative has done in the past. Now that the problem is discussed in the context of working families, the virtues of doing right by their children are clearer in the public mind than they might have been when the subject was the children of the non-working poor. Indeed, were we to take this opportunity to embrace a national goal of high quality, early childhood education – as is routinely available in Italy or France - this might be an historic opportunity to address the school readiness issues that have become such a source of worry among researchers familiar with the link between poverty and test scores. As Jeanne Brooks-Gunn’s (Teacher’s College, Columbia University) research has shown, impressive gains in infant/early childhood IQ scores can be made when high quality daycare is available to

children in at-risk households. It is not clear that we will “seize the day” on this one, but the conversation is more open now than it once was. It is certainly the case that poor families need reliable, safe child care, now more than ever before, and that the manpower needs of the nation in the long run would be well served by such an investment. Children who emerge from good childcare ready to take on formal schooling will enjoy greater educational success over the long run and better workforce preparedness.

Welfare reform has also had an impact on Medicaid enrollment, a problem of no small import for the working poor. The source of the decline is not perfectly understood. In part, Medicaid rolls are dropping because workers new to the labor market are now earning too much to qualify, but are not necessarily covered by their employers, resulting in an increase in some communities in the uninsured population. Child Health Plus, a medical insurance system designed to cover the children of poor workers, has been expected to pick up much of this slack, but thus far, the solution does not seem to be working. Enrollment in this program is woefully below its target, for reasons again that are poorly understood. No doubt some combination of lack of information, paperwork burdens that are too complex, and a general climate of fear among eligibles (particularly those who are new immigrants) explains the shortfall in expected enrollments. In any case, the combination of Medicaid ineligibility and the low numbers of participants in Child Health Plus has meant that many working poor families are vulnerable to health care deficiencies.

What Can Be Done?

The high wire balancing act performed by millions of the nation’s poor workers needs to be addressed in the private and public sector, with a combination of policies that address both the workplace side of the equation and the domain of family needs. The suggestions presented below are hardly original; they have been debated and discussed in the policy community for some time. However, they bear repeating in the present context because all too often the “work/family” issue is deemed of concern mainly to white and blue collar families, leaving the needs of the working poor (primarily in the low wage service sector) off to the side. All American families are in need of assistance on this score and all of them will benefit from positive policy change.

The first issue involves the extension of the Family and Medical Leave Act (a) to small employers and (b) to include paid coverage for all workers. Millions of the nation's poor workers are employed in small firms that are currently exempt from the requirements of the FMLA. Their employers are therefore not required to provide even unpaid leave with job protection. Without speculating on the political feasibility of such a proposal (not my expertise), it is clear that job protection for one day's emergency or sick leave per month is the minimum necessary for low wage workers to manage their family responsibilities. It would make a world of positive difference if this leave policy were extended to cover those workers who presently do not log enough hours to meet the minimum work hour requirement, including part-time workers and those who have multiple employers in a given year. Moreover, the current wording of the FMLA provides leave only for employees whose family members have a serious illness. Not covered are those workers whose children contract routine illnesses (less than 2-3 weeks in duration) or who need occasional time off to contend with the special burdens of children with severe learning disabilities or behavior problems in school. Low income families are unusually burdened with children who have such severe disabilities that their school attendance and performance is profoundly affected for the worse. Surely the nation gains by keeping these kids in school. Yet without the capacity to intervene when needed, parents are often at a loss to "do the right thing." None of these conditions – from routine illness to severe learning disabilities – are covered by the provisions of the Family and Medical Leave Act.

For all the nation's employees – particularly those who earn so little that they qualify for the EITC – paid leave is urgently needed. Middle class workers in skilled jobs do receive varying amounts of paid maternity leave, sick pay or personal time. Poor workers generally receive none of the above, though their need for income replacement is undoubtedly more pronounced. Heymann's work demonstrates that the single biggest predictor of working parents staying home to care for a sick family member is the provision of paid leave. This comes as no surprise, but it suggests the need for additional resources in order to bring the United States even close to western Europe where paid sick leave is the norm.

The second issue involves the need for comprehensive health care coverage for the working poor. To be sure, the federal government and its partners at the state level have taken constructive steps, particularly for the children of poor workers, to extend health care coverage. The effort, while important, is insufficient. Parents who work need coverage and Child Health Plus doesn't do it for them. Raising the income cutoffs for Medicaid enrollment might be a useful first step. Just as the EITC return tax dollars to the pockets of the working poor, lifting the income cutoffs so that both full time and part time workers remain eligible for Medicaid would be a big step in the right direction. Why does this matter so much for the work/family balancing act? Insurance coverage is more likely to promote preventative health care, which is particularly important for poor workers afflicted with chronic conditions (or pregnancy, where prenatal care is so important to the health of babies). Emergency room medicine – the present default – is expensive, impossible to schedule in ways that mesh with job obligations, and delays medical care until routine problems become serious and debilitating. None of this promotes steady job performance.

Childcare policy is a critical part of the picture. A national commitment to high quality early childhood education would make an enormous difference. However, the needs of working poor families do not taper off when their children reach school age. High quality before- and after-school programs are essential. Coverage during the summers and school vacations weeks is very hard to come by for the working poor, but essential if they are to remain on the job. Among the Harlem workers I have studied, parents were frequently left with no alternative but to leave their children at home during summer and vacation months while they go to work. Urban and inner-ring suburban schools need to stay open until 6:00 pm, offer homework assistance, and provide a safe, secure and reliable environment for children of school age so that their parents can stay on the job.

Even students of middle school and high school age would benefit from increased opportunities for adult-supervised activities. Working parents in low income communities face extraordinary pressures when their children hit adolescence, particularly if they live in high-crime areas. Pressures to leave the labor market to supervise young people who might be at risk are not unknown to these parents. At

present, few can rely on the schools to assist them in the search for safety. Though skeptics have dismissed programs like midnight basketball, the fact is that supervised recreation, homework assistance, and enrichment activities do help the parents of teenagers maintain the work/family balance by relieving them of worries about the well-being of their older children. Parents are better able to maintain reliable work profiles. Their children, in turn, perform at a higher level in school when they have more consistent support from caring adults.

Transportation policy makes a difference for working poor families as well. As William Julius Wilson has shown, poor neighborhoods have seen the exodus of employment opportunities as poverty becomes increasingly concentrated. Jobs have followed the suburbanization of the nation's population, but the transportation structure has not kept pace. Job seekers in inner city communities cannot easily search for work or maintain their families responsibilities with long commutes. Particularly hard hit are the autoless poor, who depend upon public transportation. For this group, job search costs (in time and money) are very high indeed. Experiments underway under the auspices of Mark Hughes and the Philadelphia think-tank, Public/Private Ventures, show some promise: van pools, special bus routes, and other "Bridges to Work" have helped workers in five cities maintain employment in suburban areas in need of labor. A particularly important feature of the P/PV program guarantees participants emergency cab fare to return home in case a child is sick. No parent can afford to be hours away from a children in the event of an emergency. The emergency provisions reassure them that they will be able to respond when the need arises. Suburban jobs are more likely to pay well and to offer prospects of long term advancement, but they are out of reach without reliable and affordable transportation.

Community policing and related strategies to reduce crime are bearing fruit in the nation's high crime neighborhoods. Why is this important to the working poor? They are the most likely victims of violent crime because they live in neighborhoods that are the centers of the drug trade, the gun trade, and gang violence. They are law abiding citizens doing their best, but they do not earn enough to run from these problems. Moreover, once their children are at the age where autonomy is required or expected, the consequences of leaving them without adult supervision are not trivial. As the New Hope

experiment in Milwaukee shows, poor parents are especially concerned about the fate of their boys whom they perceive as being at greater risk than girls in early adolescence. When given extra resources, they devote them to improving the opportunities for their sons to enjoy supervised activities while they are at work. Efforts to reduce crime rebound to the benefit of working poor parents, lessening the worry they experience about their children's safety and the need to leave work to attend to the security of their kids.

We should not ignore the power of cash in the pocket to relieve some of these stresses as well. The Earned Income Tax Credit, coupled with increases in the minimum wage, have made a significant difference in increasing the income of working poor families. While we have a way to go to make up for the erosion of the minimum wage over the past several decades, recent increases have started to make a difference: wages at the bottom are showing an uptick and that is good news for the working poor. Though periodically threatened, the EITC has been increased three times since its inception and it too has made a difference. These additional resources provide the working poor with more disposable income to address the strains that the work/family balancing act imposes upon them. Moreover, the closer we come to boosting people out of poverty, the closer they come to moving out of substandard housing, poor diets, bad health habits, and the psychological/sociological burdens of poverty that can spell hopelessness. There are miles to go before we should sleep: the rate of poverty among the nation's children has increased rather than decreased. The sustained prosperity of the past five years has not lifted all the boats. But the longer tight labor markets and rising wages are the news of the day, the more likely it is that poor families will be able to find employment and enjoy the benefits of the nation's good fortune.

Finally, we must do more to insure that low wage workers who have proven themselves can look forward to jobs that will lift them up the occupational ladder. A lifetime of entry level employment leaves workers stranded in poverty even when they are working full time. I have written at length – in the Brookings Review and in my new book, *No Shame in My Game* – about the need for employer consortia that will link employer with higher wage jobs on offer to employers with a good farm team of low wage workers who could be harvested for better opportunities. We need to rebuild the job

ladders that once existed in industries like manufacturing that offered workers a chance to move up over time. Those job ladders are hard to come by in many inner city communities, where service sector opportunities are more likely to sport short job-chains and fewer opportunities for advanced skill training.

Of this I am convinced: the working poor in America do not need a values transfusion. They take the jobs none of the rest of us want. They spend hours on their feet doing hard labor and then go home to attend to the needs of their families on wages that are too low to pull them above the poverty line even when they work full time and year 'round. They have demonstrated, year after year, that they have their culture in order. What they need are some of the supports outlined here so that they can continue to do the right thing: stay in the labor market and raise their children to follow in their footsteps toward a better life. This is not an easy task at present. To do better by them is to do better by the whole country's future.