

[Work & Family]

THE PARENT TRAP

Working American parents have twenty-two fewer hours a week to spend with their kids than they did thirty years ago. Here's how to help the new "juggler family"

BY KAREN KORNBLUH

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The American family changed dramatically over the last decades of the twentieth century. In the postwar years up to the early 1970s a single breadwinner—working forty hours a week, often for the same employer, until retirement—generally earned enough to support children and a spouse. Today fully 70 percent of families with children are headed by two working parents or by an unmarried working parent. The traditional family—one breadwinner and one homemaker—has been replaced by the "juggler family," and American parents have twenty-two fewer hours a week to spend with their kids than they did in 1969. As a result, millions of children are left in unlicensed day care or at home with the TV as a babysitter.

Further reading

selected by Karen Kornbluh

Yet the nation clings to the ideal of the 1950s family; many of our policies for and cultural attitudes toward families are relics of a time when Father worked and Mother was home to mind the children. Every time a working parent has to risk a job to take a sick child to the doctor, and every time parents have to leave their children home alone or entrust them to inadequate supervision, families are paying the price for our outdated policies.

The 1950s family is not coming back anytime soon, however, in part because the economic conditions that supported it no longer exist. Starting in the 1970s de-industrialization, corporate restructuring, and globalization led to stagnating wages and greater economic insecurity. Many women went to work to help make ends meet. Indeed, conservatives who lament that feminism undermined the traditional family model overlook the fact that the changing economic environment made that model financially impossible for most American families.

These days most women and men—across all income levels—expect to remain in the workplace after having children. Thus to be decent parents, workers now need greater flexibility than they once did. Yet good part-time or flex-time jobs remain rare. Whereas companies have embraced flexibility in virtually every other aspect of their businesses (inventory control, production schedules, financing), full-time workers' schedules remain inflexible. Employers often demand that high-level workers be available around the clock, and hourly workers can be fired for refusing overtime. Moreover, many employees have no right to a minimum number of sick or vacation days: more than a third of all working parents—and an even larger percentage of low-income parents—lack both sick

and vacation leave. Though the Family and Medical Leave Act of 1993 finally guaranteed that workers at large companies could take a leave of absence for the birth or adoption of a baby, or for the illness of a family member, that leave is unpaid. This means that the United States is one of only two countries in the Organization for Economic Cooperation and Development without paid maternity leave—and the other country, Australia, is actively considering providing it.

Many parents who need flexibility find themselves shunted into part-time, temporary, on-call, or contract jobs with reduced wages and career opportunities and, often, no benefits. A full quarter of American workers are in these jobs. Only 15 percent of women and 12 percent of men in such jobs receive health insurance from their employers. In other developed countries health benefits are often government-provided, and therefore not contingent on full-time employment. The United States is the only advanced industrial nation that relies on a voluntary employer-based system to provide health insurance and retirement benefits to its citizens.

Our nation has also failed to respond to the need for affordable, high-quality child care. Schools still operate on an agrarian schedule, closing at three every day and for more than two months in the summer. After-school-care programs are relatively scarce, and day-care standards are uneven. (Training requirements for hairdressers and manicurists are currently more stringent than those for child-care workers.) And the expense of day care—which is often more than the tuition at a state college—is borne almost entirely by parents alone. In stark contrast, most European nations view child care as a national responsibility and publicly subsidize it. In France, for instance, day-care centers and preschools are heavily subsidized—and staffed by qualified child-care workers whose education is financed by the government.

sensible modern family policy—that supports rather than undermines today's juggler family—would have three components. The first is paid leave. No American worker should have to fear losing a job or suffering a reduction in pay because he or she needs to care for a child or a parent. Every worker should be entitled to at least a minimum number of days of paid leave for personal illness or that of a family member, or to care for a new child. In September, California adopted the first law in the country that provides workers with paid family and medical leave, up to six weeks' worth.

The second component of a smart family policy is high-quality child care. The United States is practically alone among developed countries in leaving day care almost entirely to the private market. At a minimum, U.S. day-care facilities must be held to higher standards than they are now, and parents should be eligible for subsidies, so that they do not have to shoulder the cost of this care all on their own. In addition, preschool and after-school programs should be universally available.

The third and most important component is more fundamental: we should sever the link between employers and basic benefits. In today's labor market, when working parents need maximum flexibility and people move frequently from job to job, it no longer makes sense to rely on employers for the provision of health insurance and pensions. The

link between them is an industrial-era relic that often denies benefits and tax subsidies to parents who require nonstandard working arrangements. We need a new approach to our social-insurance system, one in which control and responsibility lie with individuals, not their employers, and in which government subsidies are granted based on an individual's ability to pay, rather than on whether he or she works full time, part time, or flex time. Unlinking benefits from employment could do wonders for the American family: parents could have the flexibility of part-time work with the benefits that today accompany full-time work.

How to unlink pensions from employment—by providing universal 401(k) accounts that offer government subsidies to the poorest workers—is addressed elsewhere in this issue (see "[Spendthrift Nation](#)," page 102). Unlinking health care from employment could be accomplished in a number of ways. One way would be to expand Medicare to cover all citizens, not just the elderly, thus creating a single-payer system. But a better approach would be to create a system of mandatory self-insurance, with government subsidies for low-income workers and for people taking time off to care for family members. Creating such a system—one that ensures that everyone is covered while keeping costs low—could not be done easily or quickly, of course, but there are precedents. Switzerland, for instance, provides universal health-care coverage without relying on a single-payer system. Another model can be found closer to home: auto insurance, which almost all American states require car owners to have. In the health-care version of this model everyone would either choose a plan from a regional insurance exchange or be enrolled in a default plan by the government. Participating health-insurance providers would be required to offer a "basic" plan—with a minimum level of coverage—and to cover anyone who applied. Federal subsidies would ensure that no one spent more than a fixed percentage of income on basic health insurance.

Though the government would have to subsidize those who cannot afford to pay for a basic plan on their own, this cost could be largely offset by redirecting both the funds currently spent on Medicaid and the nearly \$100 billion that workers get in tax breaks through their employer-provided health insurance. Employers should welcome the change, because although they would likely continue to provide employees with the same level of total compensation they do now (for instance, by increasing wages), they would be relieved of the administrative burdens and the restrictions on flexibility imposed by the current social-insurance system.

For the past few decades both Democrats and Republicans have tried to lay claim to the "pro-family" mantle. Neither party, however, has offered a coherent plan for giving American parents the security and the flexibility they need. A plan that offers both would appeal powerfully to the many voters who are having such difficulty balancing their work and family obligations.