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# The Work-Family Needs of Single Parents: A Comparison of American and Swedish Policy Trends

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*This paper compares recent policy trends affecting the work-family needs of women heading households, a population that has increased dramatically in both America and Sweden. Unlike existing American policy debates that largely discuss single mothers as a public welfare dependent population, this paper addresses female-headed householders as high-level users of policies and programs aimed at integrating work life and family life.*

*Most cross-national research and policy debate efforts argue that Swedish policy, in stark contrast to American policy, promote women combining employment with parenting responsibilities. This study argues that policy developments directly targeted to enhance an employee's ability to combine work and family exist in both Sweden and the US. In the US, these policies primarily exist in the private sector, while both Swedish public and private sector policy provide family-responsive work policy. However, in both societies, policy supporting employed parents, whether public or private, tends to target groups with strong ties to the labor market. As a result, American single mothers, compared to their Swedish counterparts, are not likely to benefit from existing family-responsive policy due to their weak position in the labor market.*

This paper compares recent American and Swedish public and private policy trends affecting the balance between working life and family life for a population that has increased dramatically in both America and Sweden: women heading households. Policies addressed in this paper include those that directly affect the work-family contingency of this group, such as policies promoting the provision of child-care, and those that indirectly affect this contingency, such as Aid to Families with Dependent Children (AFDC) and the Swedish Public Assistance program.

In contrast to existing policy debates, the paper recognizes female-headed householders as high-level users of policies and

programs aimed at integrating work and family needs. The paper will first provide a brief background of the chosen population. Second, two policy models will be delineated. Third, these will be used to explain recent trends in both countries that directly or indirectly affect work and family contingencies. Finally, the paper will describe how these two perspectives are likely to affect the work-family relationship for women heading households.

The comparison between the U.S. and Sweden is of value for several reasons. First, both societies have seen an increase in the number of households headed by women. Second, both societies are experiencing changes in private and public policy affecting the single parent's work-family relationship. They have both experienced a shift in the public's opinion about the role of public policy, where the concern that government policy negatively affects work behavior seems increasingly to steer policy debates and decision-making. Both are attempting to reduce welfare costs, and both are experiencing an increase in the provision of private family-responsive policy. Finally, the solo-mother family is largely ignored in existing research on the interrelationship between work place needs and family needs.

### Demographic Trends

Currently, close to a third of all families are headed by women (Kahn and Kamerman, 1994, Bureau of the Census, 1993), although female-headed families in Sweden may also include couples cohabitating rather than marrying. In both societies, the majority of single mothers combine work and family responsibilities. Although most single parents are employed, the workplace, as Mulroy and Pitts-Catsoupes (1994, p. 27) argue, "barely acknowledges their presence." In Sweden, the majority of women heading households, 82%, are employed and close to 90% of these women with children over the age of three are employed (Wong, Garfinkel and McLanahan, 1993; Swedish Institute, 1994). Increasingly, this is also true in America. In 1992, 62% of American female-headed householders were in the labor force compared with 50% in 1960. Further, in 1991, 79% of single mothers with children between the ages of six and seventeen were in the labor force (U.S. Department of Labor Statistics, 1993; Bureau of the

Census, 1993). It should be noted that the unemployment rate for American solo-heads of households increased by a third at the same period. As a result, part of the increase in labor force participation is related to a higher number of mothers heading households defined as unemployed rather than outside the labor force. On the other hand, current suggestions for welfare reform in the U.S. by both liberal and conservative policy makers suggest that we are likely to see an increase of single parent mothers in the employed population.

Data also suggest that even when women heading households are employed, they are still vulnerable to poverty. They are, as a result, not likely to purchase services supporting their family-work needs such as child care. Instead, they rely on the public sector, the private informal sector, and the workplace to provide these services. In the U.S., 46% of all female-headed families in 1992 were poor compared with 7% of all married-couple families (Bureau of the Census, 1994). While only approximately 4% of Swedish single are poor, they are highly vulnerable to poverty (Kahn and Kamerman, 1994). Rainwater, Rein and Schwartz (1986) showed that while the large majority single mothers in Sweden are not poor, this was largely due to their ability to pool earnings with public transfers such as child allowance and housing allowance. Wong, Garfinkel and McLanahan (1993) showed that public transfers made up almost 40% of working Swedish single mothers' gross income. Further, Gustafsson (1993) provides data showing that 80% of single parents in Sweden receive a housing allowance.

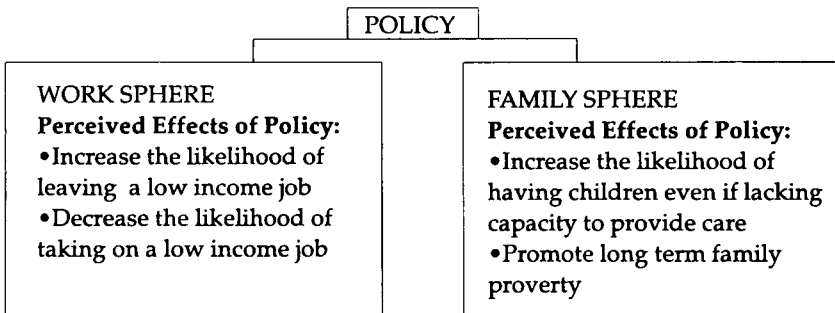
Many working single mothers, due to their economic vulnerability as sole income earners, are likely to work full-time. As a result, they are in high need of family-responsive policies such as pre- and after-school child care. In sum, these data on high levels of economic vulnerability and high levels of labor force participation, combined with a lack of spousal support, suggest that these women are likely to be potential high-level users of work-related, family-responsive policies such as comprehensive child care with flexible hours, preschool child care, pre- and after-school child care and health care services. However, in both the U.S. and Sweden, there is little analysis of how existing policy trends are likely to affect the work-family needs of this population.

### The Interrelationship of Policy-Work-Family

Two perspectives dominate current debates on the effect of policy on the work and family sphere. The first perspective, described in Figure 1, focuses on how the work and family behaviors of low-income populations are affected by existing public welfare policy.

#### Model 1

#### *Policy as Disruptive to Work and Family*

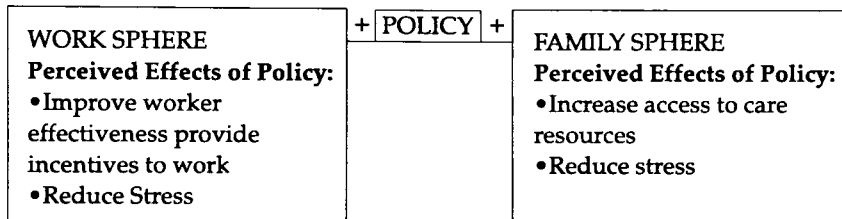


In this model, public welfare policy, and particularly income maintenance policy, is perceived as negatively affecting the work sphere by both providing an economic disincentive to take on low income jobs as well as an incentive to leaving a low paying job (Browning and Browning, 1986; Murray, 1984). This model is consistent with the current tenor of welfare policy debate, which also focuses on public policy as deleteriously affecting the family sphere by having a corroding effect on the morality of welfare recipients. Concerns are expressed that existing welfare policy has negatively affected sexual behaviors, marriage and child-rearing behaviors. For example, Gilder (1995, p. 27) in an argument that public policy has had a harmful effect on sexual behavior and marriage rates, states that "we must eliminate all government programs from coed training to affirmative action, that fail to face the crucial differences between sexes that make marriage possible."

The second perspective on the effect of policy on work-family contingencies perceives policy intervention as positive (see Figure 2.)

## Model 2

### *Policy as the Link Work-Family Spheres*



An underlying assumption of this perspective is that the provision of support to help employees care for family responsibilities will, in the end, promote a more effective and stable work force (Googins, 1991; Galinsky, Hughes and David, 1990). According to Lambert (1993, p. 239) "The rhetoric surrounding family-responsive policies suggests that their purpose is to help workers achieve a better balance between work and family roles." This view underlies much of recent research and debate on policies affecting the work place-family contingency. Based on this second framework, studies, such as those by MacEwen and Barling (1988) and Moen and Dempster-McClain (1987), are conducted on how stress may be related to combining career versus parenting roles, on how either sphere may affect the other, and on the ability of policy to address specific family needs. These studies on promoting healthy families, healthy work places, and reducing stress for individuals juggling career roles and family roles largely have been modeled in the U.S. based on the experiences of middle- and upper-level management individuals, dual earners and women with professional careers. Much of the workplace research is exploratory in nature, case-study oriented and tends to focus on private, corporate family-responsive policy.

## Trends in US Public and Private Policy Affecting the Work and Family Life of Women Heading Families

### *Public Policy*

The existing American public policy system is largely based on a "hands-off" approach when it comes to workplace and labor market related policy. While the Model 2 perspective on work and family has been used in the development of private sector policy, it is largely nonexistent in U.S. public policy. There are some exceptions, however. These include recent income tax developments that permit employed people to receive tax credits for child care expenses. On the local, public workplace level, according to Galinsky, Hughes and David, (1990), governments have, in limited cases, entered into the area of developing family-supportive programs. They cite, as examples, that many states offer tax incentives to employers who have on-or near-site child care and that the federal government and some states are active in developing family/work programs for their own workers.

However, U.S. public policy debate tends to emphasize Model 1 concerns about the negative effects of public policy on the work and family sphere. This view is particularly evident in the existing debate about Aid to Families with Dependent Children (AFDC). One may debate whether the current AFDC system supports the work-family contingency. The original intention of this policy was to provide an economic safety net for families headed by women, and particularly for the children of these families. AFDC is currently perceived as discouraging the labor force participation of low-income women. Congressional leaders argue that government programs "reward dependency" and have "had the unintended consequences of making welfare more attractive than work" (Gingrich, 1994, p. 67). Similarly, President Clinton criticizes AFDC as "a system that mails checks" rather than "help people find jobs" (The New York Times, 1994, p. 3). In the past two years, both conservative and liberal policy makers have delineated proposals for an alternative welfare system, with the goal of making work preferable over welfare. In these discussions, little focus is given to the changing needs of the families as the family heads-of-household enter the labor market. Also, scarce attention is given to the impact of low-income working women

who often lack the child care supports necessary to combine work and parenting. Instead, the focus is solely on how to get them to enter the labor market and out of the sphere of public policy.

While there are public policies supporting the provision of child care to lower income families, and most likely these policies help address some work-family needs of female headed families, these are largely developed based on a child developmental framework. For example, a main goal of "Head Start," a federally supported child care program, is to promote successful child development. Also, these programs do not target all lower income families in need of child care, but only a select group. Further, existing policy on child-care, such as the open-ended entitlement to child care for Jobs program participants, (a job training program for AFDC dependent populations), is only expected to reach approximately 7 percent of the population on AFDC (Hagen and Lurie, 1993). Finally, these programs tend to emphasize child care as transitional and were not developed as an effort to ease family-work transitions but as a tool to get the welfare-dependent population into the labor force.

#### *U.S. Private Work-family Policy*

In the US, the relatively new and rapid development of corporate workplace-based, family-responsive policy is largely described by its developers in a language consistent with the view described in Model 2. In this view, the workplace is seen as a system that supports family life. Generally, the research in this area focuses on whether these new workplace-based policies indeed are providing the necessary support to combine work and family.

In the past decade, American society has seen an introduction and the expansion of private, primarily, corporate policies such as flexible work hours, part-time work, long-term leave, resource and referral services, and child care and other dependent-care options in flexible benefits plans (Galinsky, Hughes and David, 1990). Their research estimates that in 1989, more than four-thousand companies were helping their employees with child care problems and approximately eleven-hundred provided on- or near-site child care, and these numbers have undoubtedly expanded in the last years. Another example is the rapid increase in part-time work. Kahne (1993) states that today almost a fifth of



the working population is involved in part-time work, many of them on a volunteer bases.

Unfortunately, corporate family-responsive policies have a set of limitations that make them less likely to benefit the large group of women heading families. First, corporate work-family policies are distinguished by their high degree of variation between different companies. Many of existing corporate policies are highly limited and reflect more of a symbolic stance than an actual commitment to the provision of a solution to competing work and family responsibilities. Second, Lambert (1993) argues that many of these policies, although described as family-responsive, are developed to make it possible for workers to adjust their family life to work requirements rather than the opposite.

Danzinger and Gottshalk (1993) showed, in their analysis of data from the Current Population Survey, that only a third of white and African-American female heads-of-households have more than a high school degree as their highest educational level. Therefore, the majority of them would be employed in lower skilled work. Unfortunately, the structure and provisions of private corporate policies tend to exclude lower skilled populations and women (Mulroy and Pitts-Catsoupes, 1994; Lambert, 1993). As Meyer (1990, p. 575) states, "the parents most in need . . . with low wages, part-time hours, and little job security and future may be the least likely to enjoy the benefits of corporate child care."

Further, data from a pilot study by the Center for Work and Family at the Boston University reports that some American low-skill single mothers do not use existing corporate policies even if such are available (Swanberg, 1995). Some reasons given were: 1) that the women could not afford formally provided child-care even after the corporation provided a subsidy, 2) some women who were immigrants were not able to read or understand existing policy documentation and 3) there was a concern that they may risk their employment by using corporate policy.

Moreover, while existing trends of flexible work hours, part-time work and contingent work may provide the flexibility needed for many parents to combine work with family-care responsibilities, the low incomes and the lack of benefits may not only provide a disincentive for single mothers to take on these jobs but may also increase family stress and economic hardship

for women having no other employment alternatives. The rapid increase in contingent work, such as temporary work, has largely affected women workers (Christensen, 1995). Christensen argues that the contingent work population is, as a rule, not protected by either the traditional labor market safety net, such as health insurance, nor are they eligible for corporate family-responsive policy even if such are available to the full-time workforce. In her view, (1995, p. ?) "even the most family-sensitive firms do not see it as their responsibility to assist in meeting the family needs of their independent contractors or temps."

Finally, American women, in contrast to men, are more likely to work in small- and middle-sized companies that do not have family-responsive policies (Galinsky, Hughes and David, 1990). As a result, many American single mothers, particularly those that are low income and low skilled, are not likely to benefit from existing private, workplace-based policies that tend to be aimed at higher skill level populations.

### Swedish Public and Private Policy Trends

#### *Public Policy*

Existing cross-national studies, particularly those developed by American researchers, rely on a model of the Swedish social welfare system that is largely consistent with the perspective described in Figure 2, that is, "policy as the link between work and family." Numerous researchers have identified, as Hubert and Stephens (1993, p. 2) state, that "the Swedish Welfare State has made it much easier for women to combine family and work life than any other welfare state (Kahn and Kamerman, 1988; Baker, 1995)." Others have noted that solo-parenthood is not perceived as a social problem in Sweden and that while Swedish single mothers are not targeted in public policy, at the same time this group benefits from a comprehensive universal benefit system that actively supports the labor force participation of women, including programs such as public child care, housing subsidies, parental benefits and guaranteed child support payments (Kahn and Kamerman, 1988; Wong, Garfinkel and McLanahan, 1993; Rainwater, Rein and Schwartz, 1987).

In contrast to this widely perceived view of Swedish social policy, there is in fact an active debate in Sweden about disincentives in public policy to labor force participation. Marklund (1992) argues that the renewed focus both on a declining work ethic and on government providing disincentives to working have contributed to some of the more recent policy changes in Sweden, including the recent conservative government. Both Marklund (1992) and Abrahamson (1992) argue that current changes in sick-leave benefits programs and in disability insurance reflect these societal concerns about how government policy negatively affects behavior. The sickleave benefits program is aimed at protecting Swedish workers from loss of income at times of illness. Thus, this is a program that naturally affects a family's economic well-being. Prior to the 1990s, individuals received up to 90% of their pay at time of sickness; they were covered from the first day of sickness, and were required to have a physician notification about illness only after the fifth day of illness. A major concern expressed recently in Swedish public media and in policy debates is that this program created an unnecessary reduction in the numbers of days worked by the employed population and that the excessive use of it has created a costly and increasingly growing public administration (Hubert and Stevens, 1993; Marklund, 1992). In order to create a disincentive to the use of this program, in 1993, parliament introduced a one day waiting period before being allowed to apply for this benefit and lowered the benefit rate (Hubert and Stevens, 1993). The benefit rate was cut from approximately 85% of an individual's wage to 65% (Fact Sheets on Sweden, 1994). Also, the Swedish government has constituted new policies to reduce the misuse of early retirement policies and income maintenance policies aimed at the long-term ill. These policy changes include statutes making this program less accessible to many of the current populations likely to benefit and the development of an administrative process to assess if current recipients could be moved out of the program.

There are also concerns expressed about the misuse of the public assistance program. The public assistance program in Sweden is relatively small compared to other social welfare programs. However, it is increasingly a focus for debate. Interestingly, while single mothers are the highest users of public assistance, this

group is not targeted in the welfare debate. Instead, alcohol and drug users and immigrants are populations perceived in the public debate as taking advantage of this policy viewed as negatively affecting their work and family behaviors (Marklund, 1992; Bergmark, 1992). Also, there is little evidence of future reductions of the public assistance program aimed at families with children.

With respect to the other policy changes described, Swedish women heading families are not likely to be disproportionately affected by the changes in disability insurance due to their high likelihood to be employed. The population groups who have been targeted by cuts in long-term disability insurance are those close to being eligible for old-age pension and those who are long-term unemployed, particularly those long term unemployed with alcohol and drug problems. Solo mothers are not targeted as high users of the sickleave benefits program. Instead, populations with drug and alcohol problems, youth and those working under harsh employment conditions are viewed as the high level users of this program. In short, it seems that the Swedish populations affected by changes in public opinion reflected in new policy are largely the populations with weak ties to the labor market, or a low labor market value. This hypothesis is supported by a Swedish study by Bergmark (1991) where he describes Swedish single persons with low skills and without children as being in a far more unfavorable situation compared with their counterpart with children largely due to the former groups' higher levels of long-term unemployment.

It should be mentioned, however, that existing Swedish public policy trends since the late 1980s also reflect the goal to reduce welfare costs, and these are embodied in relatively minor, but steady reductions in program benefits (Fact Sheets on Sweden, 1994). While these changes have less of an ideological undertone, they are more likely to affect women disproportionately since women not only benefit from the Swedish comprehensive family policy system but also are more likely than Swedish men to be employed in the public sector (Froman, 1994). Almost half of all Swedish women are employed in the public sector compared with 12% of men (Fact Sheets on Sweden, 1993).

The existing program reductions include the 1992 reduction in benefits paid during parental leave from 90% of the pay rate to

80%, the reduction in the number of days of parental leave from 450 to 360 and the reduction in the benefits paid when staying home to care for sick children from 90% of pay to 80%. (Fact sheets on Sweden, 1994). In addition, after-school care, which in Sweden is provided by local municipalities, is one of the areas cut most significantly at the local level. For example, some municipalities recently changed their policies from accepting children up to the age of thirteen to accepting children up to the age of nine. This naturally increases the number of latch-key children and is likely to have a more negative effect on the single parent family compared with the dual-earner family.

In short, the Swedish public policy changes that have originated out of the perspective that government policy has a negative effect on work and family behavior are not likely to affect Swedish women heading families. Instead, it is argued that this population is likely, due to their high likelihood of being employed, to continue to benefit from policy developed to support parents working. On the other hand, if existing trends of welfare cuts in Sweden will continue, it will not only negatively affect the public work-family support system, it may also negatively affect Swedish women employment status.

### *Private Policy Trends*

Existing evidence suggests that Sweden, and Scandinavia in general, is experiencing a relatively new development of private-sector, family-responsive policy. As in America, these private policies are generally framed as tools to improve the balance between work life and family life. Interestingly, the public sector is involved with encouraging "workplaces to be more family friendly (Holt and Thaulow, 1995)." For example, the Danish government has started research projects aimed at supporting private, family-responsive policy development.

Some new private policies in Sweden include corporate-provided child care, flexible work hours and private insurance policies. With respect to corporate policy, it is primarily the large corporations that have set forth independent program efforts such as flex-time, private insurance and pension plans. As in the US, these efforts tend largely to benefit mid- and upper-level management who are mostly men (Holt and Thaulow, 1995). A 1995

study of 2,300 married women and men employed in a variety of industries at a variety of occupational strata, in Sweden, Denmark and Norway found that access to corporate provided child-care opportunities and flexible work hours geared toward providing time to care for children were mainly associated with type of occupation. Individuals employed in higher level occupations had greater access to flexible care opportunities compared with individuals in lower level occupations (Holt and Thaulow, 1995).

Swedish women are less likely than men to work in the private sector and to have management level positions. Less than 10% of private sector managers are women and less than one-half percent of senior managers are women (Froman, 1994) In contrast, in the public sector, 30% of managerial positions are filled by women. As a result, Swedish women, even among those in managerial positions, are not likely to benefit from private, corporate family-responsive policy.

There is also a new development of private non-corporate educational institutions and child care institutions. These are primary educational institutions and private nursery school settings. In all probability, Swedish women heading households are less likely to use new, privately-provided child-care compared with dual parent families. As a rule, single parents are given preference over two parent families for publicly provided child care, and the development of the private system is perceived as a response to the lack of available public child care (Fact Sheets on Sweden, 1993). Also, many of the new child care systems are geared toward parents working part-time.

In summary, the development of new workplace based family-responsive policy in Sweden is not likely to substitute for any future loss of government provided work-family policies that now benefit the families of working single mothers. Also, private sector policies in Scandinavia seem to have been developed more to supplement the existing public policy system rather than as a result of a nonexistent policy system.

### Summary and Conclusion

The following conclusions are based on the above discussion. First, policy developments directly targeted to enhance an employee's ability to combine work and family exist in both Sweden

and the US. In the US, these policies primarily exist in the private sector, while both Swedish public and private sector policy provide family-responsive work policy. Second, an ideological concern over the negative effects of policy on the work and the family sphere are also part of existing policy debate in these two societies. In the U.S., this debate has had negative consequences for single mothers' likelihood of having their work-family needs responded to by public policy. In contrast, single mothers are not a focus of the Swedish debate.

American public policy trends affecting the work-family needs of single mothers support limited and no government involvement in the work and family sphere. However, there are some notable exceptions: recent public policy actions suggest a strong interest in moving single mothers into the labor force without promoting their family care needs, and isolated developments of local public workplace policy aimed at supporting family needs such as the need for child care. Existing Swedish public policy trends reflect three views: (1) support for the traditional role of Swedish government with a strong policy safety net developed to enable working parents to combine work and family, (2) new concerns over potential misuse of public policies and programs, over public policy negatively affecting work behavior and over increased public bureaucracy and (3) pragmatic efforts to reduce or maintain welfare costs.

This analysis of American and Swedish policy trends suggests that single mothers in both societies will continue to look to the public sector for policy solutions aimed at improving the relationship between the work sphere and the family sphere. Except for higher skill-level single mothers, this group is not likely to benefit from the increased development of private workplace-based family-responsive policy. American corporate family-responsive policy developments largely exclude low skill populations and are, as a result, likely to exclude large numbers of working single mothers. Similarly, in Sweden, most corporate policies are geared toward management employees. Few Swedish women are in those professions. In addition, a large number of Swedish women work in the public sector.

Moreover, it is highly unlikely that the private sector will be able to move away from the basic economic principles guiding

them. While an increasing number of companies may perceive it to be cost-effective to provide higher skill level workers with options to participate in policies and programs benefiting their family needs, few companies will use this rationale to provide lower skill-level workers with similar benefits.

Finally, this review of policy trends shows that in both societies, the "policy as the link between the work and family sphere" model mainly benefits populations with strong ties to the labor market and those with relative high labor market value. In the U.S., higher skill and unionized laborers are those who predominantly benefit from comprehensive workplace-based policy. In Sweden, single mothers, due to their high likelihood of being employed, continue to benefit from family policy that primarily is aimed at working parents. While this model has been used for the development of American and Swedish private corporate policy, it is only in Sweden that it is used in the large scale development of public policy supporting working parents. As a result, the majority of single mothers in Sweden who are employed, and employed full-time, will most likely continue to be able to effectively combine employment and family through their use of public family responsive policies. On the other hand, American single mothers and particularly low skill single mothers, who often move in and out of the labor force, are most likely going to find themselves without a policy network promoting their needs to combine employment and family responsibilities.

In the end, further cross-national empirical studies are needed on these complex relationships between a populations relative value and ties to the labor market and public and private family responsive policy developments.

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