

## **CAUGHT IN THE WHIRLWIND: WORKING-CLASS FAMILIES FACE THE ECONOMIC CRISIS**

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The great recession has no doubt punctured American celebration of the unregulated market and generated anger at wealth disparities and shock at the loss of the American dream. Yet three decades of conservative dominance and political drift to the right have taken their toll. With the cooptation/destruction of vehicles for working-class resistance (especially unions, civil rights and community-based organizations), most working-class families are not engaged in collective action but are instead fending for themselves, desperately seeking ways to avoid the brunt of this crisis. Reliance on (and continued possibilities for) individual survival strategies tends to reproduce existing social divisions; these, in turn, undergird the prevailing populist response to the crisis. In this political discourse, where 'Main Street' confronts 'Wall Street', deserving Americans (aka 'working families') are caught between an irresponsible, self-serving elite and a dependent, parasitic (of colour) 'underclass'. There are more and less conservative versions of the 'Wall Street/Main Street' discourse; however, they all share the assumption that self-sufficient family households are both sign and substance of the American ideal. Although the male breadwinner family is no longer the unitary standard for 'good' families, the hard-working family that takes care of its own remains central to the actual survival strategies on which the vast majority of working-class people rely and, therefore, also remains at the centre of hegemonic definitions of citizenship, virtue and the good life.

The ideal of the self-sufficient family is of course a myth obscuring the many private and public subsidies that allow successful families to maintain standards of living, protect their children from harm, and transmit class and race privilege from one generation to the next. This ideal also justifies the continuing dependence of family households on the extensive exploitation of women's labour. Women have kept working-class family households afloat

by increasing their participation in waged work in addition to their unpaid labour, freeing both male partners/spouses, corporations, and government from fully supporting the work of social reproduction. Further, although some family households headed by women are able to make it financially, single motherhood is more often a ticket to poverty than to independence.

Yet, insofar as single mothers survive even in impoverished circumstances, they often do so by relying on social networks that include their children's fathers and other kin. Familial connections, in other words, are crucial to the reproduction of people and social class. They are also a narrow form of solidarity that, in ordinary circumstances, reinforces rather than challenges the competitive striving endemic to capitalist economy and society. Family networks are not inevitably or always conservatizing. When embedded in broader communities of resistance, they can be mobilized for collective action expressing expanded boundaries of solidarity. Outside such circumstances, however, because familial networks tend toward socio-economic and racial/ethnic endogamy, working-class survival strategies organized through family networks also tend to reinforce rather than transcend existing social divisions.

In the short run, then, we can expect these divisions to retard the development of radical, anti-capitalist movements in response to what promises to be a long-lived slide, if not a continuing acute crisis, in working-class standards of living and conditions of work. On the other hand, the family survival strategies that have so far allowed a large part of the working class to weather the recent crisis and the decades-long attack on male workers' wages as well as the dismantling of the 'private welfare state' comprised by employer-based pensions and health insurance, will inevitably run into their limits. Like the earth's resources, there is a limit to the carrying capacity of the human body.

Of course, distress does not automatically lead to resistance. But increasing strain on what had been relatively successful survival strategies will surely open some opportunities for the left. In thinking about how to take advantage of these opportunities, the left should carefully consider both the kinds of reforms we support and the language we use to defend and justify those changes. If we intend to use the fight for reforms to prefigure alternatives to capitalism, then we need to develop alternatives to gendered and racialized familistic political discourses, while at the same time acknowledging and respecting the emotionally laden and materially based commitments that give those discourses such power.

## PRELUDE TO THE CRISIS

The rise of a new capitalist regime of flexible accumulation, global restructuring of the economy and a one-sided class war extending over the past thirty years have reshaped the living and working conditions of the US working class. One fundamental consequence of capitalist victory in this war has been the precipitous decline in men's wages and their access to secure employment; this decline undermined the material basis of the working-class male breadwinner family household.<sup>1</sup> Married couples maintained their standard of living by sending mothers into the labour force and by taking on enormous amounts of debt, while single parents drifted ever deeper into poverty.

*Women keep families afloat*

Between 1972 and 2005, the labour force participation rate for men aged 25-54 declined from 95 per cent to 90 per cent. This overall decline was driven primarily by a reduction for men with a high school education or less. Meanwhile, women in the same prime working age group increased their labour force participation from 51 to 75 per cent, the most significant change being the entry of married mothers with young children into wage work.<sup>2</sup> Although there is no doubt that a good portion of this increase reflects the declining employment and earning opportunities of working-class men, even mothers who work out of necessity appreciate their paid working lives and express a preference for reducing their work-family conflicts rather than leaving paid work altogether. More women than ever are doing a double day and the gender division of labour within family households persists. While a majority of mothers juggle paid and unpaid work, professional managerial-class women and working-class women confront this issue with distinctly different resources.

Between 1979 and 2007 the real wages of men aged 25 years and older with less than a college education declined, for some groups precipitously: by 28 per cent for men with less than a high school education, by 16 per cent for high school graduates and by 7 per cent for men with some college education. At the same time, with the exception of women who did not graduate from high school, women's wages *increased*. Most spectacularly, the real earnings of women with a bachelor's degree or higher skyrocketed by 33 per cent. (Real earnings of men with the same education increased, but less – by 18 per cent.)<sup>3</sup> College-educated women reaped the benefits of the feminist movement, breaking into what had been the exclusive male preserve of upper managerial and professional occupations.

A gender wage gap remains within all educational groups, since men started

out with earnings substantially higher than those of women. Nonetheless, the gender gap has been narrowing, while the class gap is widening.

In 1979 a woman with at least a bachelor's degree working full time earned *less* than a man with either some college or a high school education (86 per cent of the earnings of men with a high school education and 80 per cent of the earnings of men with some college or an AA degree). By 2007 this pattern had been reversed: men with a high-school education earned 74 per cent of the incomes of college educated women, while men with some college education earned 87 per cent of the earnings of women with at least a college degree.<sup>4</sup>

Such large income gains by professional/managerial men and women inevitably increased income inequality among families. Between 1979 and 2000 household incomes of married-couple families with children grew generally, but exponentially more for those in the top 20 per cent, who saw their income jump by 66 per cent. By comparison, income in the middle quintile rose 24 per cent and in the bottom quintile only 7.4 per cent. With the exception of families in the richest 20 per cent, married mothers' incomes were crucial to this growth in household income, because working-class men's wages were falling or stagnating over the period. Wives' earnings accounted for about half the income growth in the next richest fourth quintile among families, 78 per cent of income growth in the middle quintile, and for *all* of the growth experienced by the worst off bottom two quintiles. In the six years leading up to the crisis, from 2000–2006, when married-couple family incomes were declining or barely growing, wives' earnings made all the difference, reducing the decline in family income which occurred across the bottom three quintiles of all married-couple families with children (and allowing for small increases in real family incomes in the top two).<sup>5</sup>

Indeed, the impact of the capitalist class assault on men's wages (that is, on the wages of the better paid sections of the working class) can be charted also by the increasing importance of wives' earnings to total family income. Throughout the 1970s, the contribution of wives' earnings to family income hovered around 26 per cent, but began to climb after 1980, increasing from that point to 31 per cent in 1991. Remaining fairly steady during the growth years of the 1990s, when the decline in men's wages levelled off, wives' share of family income began to rise again after 1999, reaching 36 per cent in 2007 – an historic high.

The proportion of wives in dual-earner families who earned more than their husbands by the time the crisis hit in 2007 was 26 per cent – an increase from 18 per cent in 1987.<sup>6</sup> Although some of these are professional/managerial families benefiting from the sharp rise in college-educated women's earnings,

many are families in which husbands are low-paid or sporadically employed. A 2007 study of native born men and women aged 25–34 found that while 18 per cent of married male college graduates had wives whose income was higher than theirs, nearly 25 per cent of men in lower education groups earned less than their wives.<sup>7</sup>

Of course, once we chart the changing family fortunes of *all* prime-age men and women, which include, in addition to married-couple families, families where parents living together are not married, single parents with a cohabiting partner, parents living with a relative or other adult, and solo parents, the picture darkens even further. For all families headed by adults aged 25–54, the last thirty years have seen median family income plummet by 29 per cent in the lowest income families – the bottom 30 per cent of all families – and by 13.2 per cent for families in the middle 50 per cent of the income distribution. Meanwhile, rather than losing ground, median income rose for families in the top 20 per cent.<sup>8</sup>

### *Borrowing to keep up*

In addition to increasing women's hours in paid labour, families also survived through taking on debt. Although media and pundit excoriation of 'profligate and irresponsible' borrowing is widespread, household debt, at least for families, reflected efforts to simply maintain their standard of living when housing and healthcare expenses were climbing and employment increasingly unstable.<sup>9</sup> Between 1972 and 2000, due to both deregulation of the mortgage industry and rising housing prices, monthly mortgage payments of families with children increased 69 per cent. By 2001, among 'middle-income families' who owned homes (those making between \$20,000 and \$100,000 annually), the proportion defined as 'house poor' (spending more than 35 per cent of their income on housing) had climbed to 13.5 per cent.<sup>10</sup> Over the last twenty years, average family expenditures for health care increased 74 per cent.<sup>11</sup>

As savings rates plummeted, (in 2006, personal savings averaged 0.04 per cent of disposable income – its lowest level since 1934), credit card debt increased – between 1989 and 2005 by 315 per cent in real dollars. A 2005 survey of 'low and middle' income households with credit card debt found that almost one in three had used credit cards in the last year to pay for basic expenses including, rent or mortgage, medical care, groceries, utilities or insurance.<sup>12</sup>

Credit card debt also partially drove the rise in mortgage debt. Homeowners who borrowed on their homes did so to pay off their debts rather than for conspicuous consumption. A 2005 survey of households with

credit card debt found that half of these households used home equity loans to pay down credit card debt.<sup>13</sup> For those homeowners targeted by predatory lenders, refinancing was primarily through ultimately disastrous subprime mortgages.<sup>14</sup>

In 2006, 61 per cent of subprime loans went to people who could have qualified for loans with better terms.<sup>15</sup> Women were 32 per cent more likely than men to receive a subprime loan and 41 per cent more likely to receive a high-cost subprime mortgage. The gap between men and women became greater as incomes rose: women earning over twice the area median income were 46 per cent more likely than men with similar incomes to receive subprime mortgages. Women of colour were more likely than white women to be subprime borrowers. This over-representation of women in the subprime mortgage pool exists for all types of mortgages, but is especially true of refinance and home improvement loans, which are more likely to be subprime and predatory mortgages.<sup>16</sup> Foreclosure rates are higher among women of colour than among any other group, partly because they were targeted for subprime mortgages and also because of the racial wealth gap which meant that women of colour were less able to use savings to cover house payments when they ran into financial trouble.<sup>17</sup>

As debt rose, so did the number of personal bankruptcies, increasing 400 per cent between 1980 and 2002.<sup>18</sup> Again, while pundits and politicians cited consumer irresponsibility to justify restrictive changes in the bankruptcy laws, overspending was not leading families into financial ruin. In 2001 'trouble managing money' or 'credit card overspending' accounted for less than 6 per cent of family bankruptcies; nearly ninety per cent of families were driven into bankruptcy by a job loss, a medical problem, a family breakup or some combination of all three.<sup>19</sup>

#### *Who takes care?*

Although the last thirty years have seen profound changes in gender relations, timing of marriage and first birth, life expectancy, and household formation, the core answer to this question is still the family household and kin networks. Throughout the life cycle, families and family households provide a private safety net within which kin share unpaid care work, living space and income. The first and most important point here is that care remains largely a private responsibility of the family household and takes significant amounts of time. It is only by pooling their time and incomes that individuals are able to deliver the care that children, injured and ill adults, and elders need. In families where women and men work full time, men do more housework and care giving than in families where women work part

time or not at all. Still, across the increasing variety of family arrangements, women's care work provides the bedrock of family survival.

The expansion of mothers' working hours relies on the availability of goods and services that substitute for their unpaid labour in the home. The same forces of capitalist globalization that have shifted the balance of power between capital and labour so sharply in capital's favour have also created the conditions for mothers of young children to work. The '24-7' economy with inexpensive goods and services based on the low-wages of a non-unionized, contingent labour force makes a double day possible. Immigrant women, driven to the US by the destruction of their livelihoods at home, supply the nannies, sitters, childcare centre workers and housecleaners whose very low-paid labour enables professional/managerial women to do career jobs and working-class women to have barely affordable childcare. But if the commodification of household labour allows mothers to work for pay, families still have much work to do.

Just in caring for household members, married couples with children under 18 together put in from almost 7 to almost 9 and one-half hours *every day* on average just in caring for household members.<sup>20</sup> In addition, close to one in five adults are providing unpaid care for a person 50 years of age or older, spending an average of 19 hours per week.<sup>21</sup> Mothers have made room for paid work by cutting back on hours spent in housework and by getting help from male partners. Between 1965 and 2000 married fathers doubled the time they spend in housework (from 4.4 to 9.7 hours a week), while married mothers' time decreased by 44 per cent.<sup>22</sup> Yet women's total unpaid labour time did not decrease commensurately, because some of the time saved on housework was devoted to increased hours caring for children.<sup>23</sup>

### *Caring for children*

Men do more childcare and housework than they used to, but fathers in many dual-earner families still specialize in paid work, while mothers shoulder more responsibilities for care. Among dual-earning married couples with children under eighteen, full-time working fathers worked more hours per day than full-time working mothers (fathers' workdays were 16 per cent longer). Mothers employed full-time performed 52 per cent more housework and childcare than their full-time working husbands. Not surprisingly, fathers had 28 per cent more time for leisure and sports than did mothers. Full-time working mothers work many more hours (in paid and unpaid work combined) than mothers who are employed part time or not employed.<sup>24</sup> In other words, dual-earner strategies rest on an extension

of women's total working hours.

Although men and women are moving closer in terms of time spent in unpaid labour, on another dimension they remain far apart: women's engagement in paid work is still profoundly shaped by the ages of their children – in stark contrast to men. In 2007, before the recession hit, the labour force participation rate for fathers with children 6–17 was 93.2 per cent and for fathers with children under 6, 95.7 per cent; almost all of these fathers worked full time. On the other hand, the labour force participation rate for mothers of children 6–17 was 77.2 per cent and 63 per cent for mothers with children under 6 and only some three-quarters of these mothers worked full time. Almost half of married mothers with children under 18 either did not work (31 per cent) or worked part time (18 per cent), compared to 9 per cent of married fathers. Mothers with very young children are especially unlikely to work full time. Among married mothers with children 3 years old or younger in 2007 the majority either did not work (43 per cent) or worked part time (17 per cent). This was also true for single mothers with very young children – 36 per cent did not work at all and 16 per cent worked part time. However, more single mothers work full time than married mothers and, in addition, their unemployment rate was quite high at 8 per cent.<sup>25</sup>

Given that welfare reform has substantially ended ongoing income support for single mothers, their relatively low levels of labour force participation are surprising. Part of the explanation may be that at least some of these mothers are not reporting income earned under the table. Additionally, the classification of family households in the labour force participation data obscures some of the shared income support arrangements of non-traditional family households. The labour force participation and employment information provided by the US Bureau of Labor Statistics only compares married parents to parents of 'all other marital statuses'. However, included in this latter group are unmarried mothers living with their child's father, mothers living with another adult (most commonly a relative), and mothers living with a cohabiting partner. In other words, some of these mothers, like married mothers who are not employed or employed part-time, may be exchanging unpaid carework for income support. In 2007, 6 per cent of households with children under 18 were maintained by two unmarried parents and over one-third (35 per cent) of mothers not living with their child's father lived with another adult.<sup>26</sup>

Kin networks have always been important sources of support for working mothers and they remain so today. One-third of working-class families rely on relatives for childcare. Nearly 20 per cent of working mothers with



young children use the children's grandparents for childcare. Single mothers are much more likely to rely on grandparents than married mothers. But one study found that almost a quarter of professional/managerial families rely on relatives for childcare.<sup>27</sup> On the other hand, professional/managerial families were three times more likely than other families to hire sitters/nannies, in part because of the longer work hours their jobs require. They also use centre care more frequently and rely on spouses/partners less frequently than working-class families. Working-class families that use centre care spend a much higher proportion of their total incomes on childcare than do professional/managerial families.<sup>28</sup>

### *Caring for adults*

In 2009, an estimated 61.8 million people provided unpaid care to an adult relative – on average for more than 20 hours a week. About 43.5 million people (19 per cent of all adults) care for a family member or friend who is age 50 or older; two-thirds of these caregivers are women.<sup>29</sup> Although most families will care for adult members at some point, professional/managerial families bring many more resources to this task. Low-income families are more than twice as likely as higher-income families to provide more than 30 hours of unpaid assistance a week to parents or parents-in-law and fully 20 per cent of poor families do so. The burden of caring for ill and disabled people is higher in working-class families because they tend to have more serious health problems.<sup>30</sup> About three-quarters of caregivers to adults also have worked for pay while providing care. Difficulties at work are common for these caregivers, and especially so for working-class caregivers who have less control over their work activities and schedules than do those in professional/managerial occupations. Nor can they afford to buy their way out of work/caring conflicts as professional/managerial families do.<sup>31</sup>

Among adults aged 25, the proportions living with parents between 1970 and 2000 increased 48 per cent for white men, 66 per cent for Black men, 72 per cent for white women, and 73 per cent for Black women. By 2007, 20 per cent of men and 16 per cent of women aged 25–29 lived with parents.<sup>32</sup> The increase in young adults living with parents was most dramatic in the 1980s – when economic restructuring eliminated many living-wage blue-collar jobs. The proportion of adults aged 25–34 living with their parents increased 32 per cent between 1980 and 1990.<sup>33</sup> The share of married couples aged 25 living with parents also rose sharply between 1970 and 2000. As college-educated men and women are least likely to marry in their mid-twenties, married couples in this group are much more likely to be low-wage earners unable to establish independent residence, especially if they have children.

Black men and women were more likely than white men and women to live with parents; and Black men were far more likely to live with parents than any other group, reflecting their exclusion from secure employment and living wage jobs.<sup>34</sup>

The capitalist accumulation strategies that came to define the US economy over the last 30 years have increased class inequalities among young adults. Contrary to popular perception, college education has not become more widespread over the past three decades. In 2007 only 25 per cent of young adults aged 25 to 34 had a bachelor's degree and only 5 per cent had graduate degrees.<sup>35</sup> Meanwhile, the life chances of children not born into professional/managerial families have shifted dramatically. As already noted, men without a college degree have lost ground in wages and employment since 1980; and although the real wages of the women they are likely to marry or partner have risen somewhat, they remain far below the levels that these less educated men used to earn. In the professional/managerial class, postponement of marriage and childbearing in favour of education and savings supports occupational success; for the working class, postponement represents the challenges of establishing an independent household on working-class wages. These differences are also, of course, aggravated by institutionalized racism.

Financial support from parents to adult children has generally increased over the past twenty years and is significant even beyond the substantial investments many parents make in their children's education.<sup>36</sup> One study found that at age 29-30, 13 per cent of respondents received at least some economic support (covering living expenses) from a parent. Another estimated the amounts received on average to be about \$1,600.<sup>37</sup> Here again, income inequality among families has powerful effects. A survey of parents aged 41-50 with at least one child aged eighteen or older found that almost one-half of parents earning \$75,000 or more were providing primary support for a child, compared to one-quarter of those earning less than \$50,000.<sup>38</sup>

#### FAMILIES IN THE CRISIS

The crisis has accelerated all the trends described above and revealed the fragility as well as the importance of these family survival strategies. Women's wages are even more crucial sources of household income, young adults are turning to parents for financial support and housing, intergenerational families are growing, marriage and fertility rates are declining.<sup>39</sup> Existing divisions within the working class are widening as some families manage to hold on, while others – solo mothers, low-wage couples, the long-term unemployed – plunge even further into financial disaster. And for many

families, the strategies that worked in the past are reaching their limits – there are simply not enough hours in the day, nor enough jobs, nor people available to help care.

*Shelter from the storm*

Where women's earnings once kept families afloat, now they are cushioning families with unemployed men from total disaster. Women's unemployment rates are lower than men's because the hardest hit sectors of the economy, construction and manufacturing, employ many more men than women.<sup>40</sup> Although women have lost jobs, their unemployment rate in 2009 was 8.1 per cent, compared to 10.3 per cent for men.<sup>41</sup> Between 2007 and 2009 the proportion of families with an unemployed member almost doubled (from 6.3 per cent to 12 per cent, the highest level since this data began being collected in 1994). In two-thirds of married-couple families with an unemployed husband, the wife remained at work.<sup>42</sup>

The proportion of married-couple families with children in which the mother was the only job holder rose dramatically – from 4.9 per cent of all such families in 2007 to 7.4 per cent in 2009.<sup>43</sup> In response to fathers' unemployment or wage reductions, more mothers have been seeking employment, although not necessarily getting it. Whether women's expanded hours in paid work will extend their total working day depends on their household resources. There is some evidence from previous recessions that unemployed married fathers increase their involvement in housework and childcare and decrease it when they return to work.<sup>44</sup> Mothers not living in a married couple household are faring very badly in the crisis; between 2007 and 2009 their unemployment rates skyrocketed from 8 per cent to 13.6 per cent.<sup>45</sup>

When the crisis hit, many adult children turned to parents for help. A survey of unemployed adults found that 50 per cent had borrowed money from friends or relatives, predominantly from parents.<sup>46</sup> Even college educated young adults have needed extensive support from their parents, about 40 per cent of whom have drawn money out of savings to help their children, with one in six parents taking out a loan.<sup>47</sup> A survey of low- and middle-income families in 2008 found that credit card debt among people over 65 was 26 per cent higher than it had been in 2005.<sup>48</sup>

The recession caused a significant spike in the proportion of young adults living with parents. In just twelve months between 2007 and 2008, the number of Americans living in a multi-generational family household increased by 2.6 million. The proportion of adults aged 25-34 living in multigenerational households grew 6 per cent.<sup>49</sup> In 2009, 13 per cent of

parents reported that an adult child had moved in with them. Although these were most likely to be young adults whose unemployment rates have increased dramatically, older adults have also been forced to go back home. Eleven per cent of those aged 25–34 said they had moved in with their parents because of the recession.<sup>50</sup> The proportion of people of this age living in the home of a parent was 10 per cent higher in 2009 than in 2007. What is more, fully 11 per cent of people in what is considered the prime working years, aged 35 to 44, had moved in with parents or in-laws.<sup>51</sup>

*Uneven impacts, uneven resources*

The effects of the crisis on families are widespread – a December 2009 survey found that 44 per cent of families had experienced the job loss of one or more members, a reduction in hours, or a cut in pay over the past year.<sup>52</sup> But they are also very uneven. Some families are managing much better than others and these differences map along familiar lines – single parent households, workers who are not part of the professional/managerial class, families of colour, are much more likely to experience unemployment, to be ineligible for unemployment benefits, to have given up looking for work, to have lost health coverage, to be in foreclosure, to be renters pushed out of their homes by foreclosure. In 2009, the unemployment rate for college educated Black workers was double the rate for whites. Before the crisis hit, between 2000 and 2007, Black employment *decreased* by 2.4 per cent and incomes declined by 2.9 per cent. One third of Black children lived in poverty. Those years were already a recession for Black communities; today, what the crisis has wrought for them can only be described as the Great Black Depression.<sup>53</sup>

Resources to deal with the crisis are also unevenly distributed. For example, although one in four homeowners owe more than their properties are worth, most US homeowners still have some equity and nearly 24 million owner-occupied homes don't have any mortgage.<sup>54</sup> College-educated people caring for disabled, ill, or elderly adults have more paid help and are much less likely to be the person providing most of the care. In contrast, many working-class families have had to increase the amount of unpaid labour they provide to ill, disabled or elderly family members. The use of paid aides, housekeepers, or other services to care for adults declined from 41 per cent in 2004 to 35 per cent in 2009.<sup>55</sup> Households which were able to afford paid help in 2004 were less able to do so in 2009.<sup>56</sup> Access to the public safety net is uneven as well. Only 30 per cent of unemployed contingent workers (low-wage, part-time and temporary workers who are more likely to be women and men of colour) receive unemployment benefits compared to 55 per cent of

unemployed non-contingent workers.<sup>57</sup>

The uneven impact of the crisis on families and the skewed distribution of resources (savings, home equity, adequate pensions, income) among families, have political effects. For now, among many sectors of the working class, it is possible for family networks to offer significant shelter from the storm. Yet, the crisis, unlikely to end quickly or with a new burst of economic growth, will ratchet up the pressures on families, as savings are depleted, as joblessness extends month after month, as mothers seek to re-enter paid work or extend their hours, and as women's employment comes under new attack – a consequence of the fiscal crisis in state and local government, paired with the conservative drumbeat demanding deficit reduction at the federal level. Without serious infusions of cash from the federal government, state and local spending is slated for slashing cuts.

While some of the cuts will be taken through reduction in public workers' pay (direct cuts and unpaid furloughs), decreasing employment in the public sector is quite likely. Since women workers are over-represented in the public sector, these shifts will increase their unemployment rate, removing some of the cushion that women's employment has provided to families thus far in the crisis. Public sector cuts will also worsen the conditions under which families provide unpaid care work. Shorter school days or school years, cuts in public transportation, cuts in spending on home care, reduction in subsidized childcare, all increase unpaid labour time that the household must deliver. Single mothers are more likely to rely on all these services, but women in two-parent families will also be forced to spend more hours on care work.

#### *Developing a politics of care*

Misery of course does not create resistance. But as current family survival strategies run up against their limits, openings for organizing will appear. Meanwhile, the accelerating drumbeat of opposition to public sector workers is forcing their unions into a last-ditch battle. If the unions are ready to embrace strategies for building community-labour alliances that offer more than lip-service, it might be possible to overcome the growing hostility directed at public sector workers and build an effective movement around the politics of care. This politics of care will challenge the devaluation of carework and careworkers as well as create links between those who use care services and the workers who provide them.

We are not likely to make gains very quickly; but in fashioning our strategies, the basis can be laid for a new politics of care that challenges capitalism's animating principles and embodies a vision of social solidarity

and participatory democracy.

Three themes might be useful in making the case for reforms in a way that promotes a broader anti-capitalist politics:

*From private to public:* In defending and even demanding the expansion of public services, we want to emphasize the inequality and insecurity that pervades marketized provision of care. For example, the fight for single-payer health insurance highlights the injustice of relying on family resources to access health care.

*From hierarchy to democracy:* One of the most effective neoliberal political discourses is the demand that government be made more accountable by contracting out government services to private and non-profit organizations that are supposedly more flexible and responsive to those who depend on their services. We can effectively counter this neoliberal agenda by building on the experiments in democratizing government that have been won through popular and trade union struggles; these creative initiatives offer alternatives to bureaucracy far more compelling than phony involvement and superficial accountability.<sup>58</sup>

*From exclusion to inclusion:* The campaigns for immigrant rights and the rights of lesbian, gay, bisexual and transgendered (LGBT) people have posed, in different ways, the question of social citizenship – who belongs to the ‘we’ that cares for and about each other. Rather than emphasizing, as these campaigns often do, that immigrants and LGBT families are ‘hard-working’ – ‘like us’ – and, therefore, deserving, we could demystify the self-sufficient family ideal, expose the important, but now too limited, ways that we collectively support each other, and demand that these helping hands be extended to all.

Might we say from each according to ability and to each according to need?

## NOTES

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- 1 In 2008, 20.7 per cent of all families with children were male breadwinner families, compared to 44.7 per cent in 1975. Heather Boushey, ‘The New Breadwinners’, in Heather Boushey and Ann O’Leary, eds., *A Woman’s Nation Changes Everything*, Washington: Center for American Progress, 2009, p. 35.
- 2 Explanations for the decline for working-class men include a decrease in available jobs, declining wages, expansion of the federal disability program (between 1980 and 2004 the number of beneficiaries rose from 2.9 to 5.2 million), and

- the negative impact of rising incarceration rates on the employability of men, especially men of colour. Abraham Mosisa and Steven Hipple, 'Trends in Labor Force Participation in the United States', *Monthly Labor Review*, 129(1), 2006, pp. 49-51. Richard A. Settersten Jr. and Barbara Ray, 'What's Going on with Young People Today? The Long and Twisting Path to Adulthood', *The Future of Children*, 20(1), 2010, p. 18. In 1975, 39.6 per cent of mothers with children under 6 worked for pay, by 2008 64.3 per cent did. Boushey, 'New Breadwinners', p. 35.
- 3 US Bureau of Labor Statistics, *Highlights of Women's Earnings in 2007*, Washington: US Department of Labor, October 2008, Chart 3, p. 5.
  - 4 *Ibid.*, Table 17, p. 72.
  - 5 Lawrence Mishel, Jared Bernstein, and Heidi Shierholz, eds., *State of Working America 2008/2009*, Ithaca: Cornell University Press, 2009, Table 1.22.
  - 6 In families where wives have earnings, but husbands may not, wives were much more likely to earn more than their husbands. Wives in one-third of these families did so compared to 26 per cent in families in which both wives and husbands have earnings. US Bureau of Labor Statistics, *Women in the Labor Force: A Databook*, Washington: US Department of Labor, 2009, Tables 24 & 25.
  - 7 Richard Fry and D'Vera Cohn, *Women, Men and the New Economics of Marriage*, Washington: Pew Research Center, 2010, pp. 15-16. The proportion of wives making as much or more than their husbands doubled between 1967 and 2008. However, increases were much greater for women with less than a college degree than for those with a college education. In 1967 30 per cent of college educated wives made as much or more than their husbands; in 2008 41 per cent did so – an increase of around 33 per cent. In contrast, the proportion of wives earning as much or more than their husbands grew 152 per cent for wives with a high school education and 88 per cent for those with some college. Boushey, 'New Breadwinners', p. 38.
  - 8 Heather Boushey and Joan C. Williams, *The Three Faces of Work-Family Conflict*, Washington and San Francisco: Center for American Progress and Center for WorkLife Law, 2010, p. 6.
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  - 10 Elizabeth Warren and Amelia Warren Tyagi, *The Two Income Trap: Why Middle Class Parents are Going Broke*, New York: Basic Books, 2003, p. 230n33
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  - 12 Garcia, *Borrowing to Make Ends Meet*, pp. 1-3; Cindy Zeldin and Mark Rukavina, *Borrowing to Stay Healthy: How Credit Card Debt is Related to Medical Expenses*, New York: Demos - A Network for Ideas and Action, 2007, p. 2.
  - 13 Garcia, *Borrowing to Make Ends Meet*, p. 3.
  - 14 Most subprime loans were not made to home buyers but to home owners.

- Nicolas P. Retsinas and Eric S. Belsky, eds., *Building Assets Building Credit: Creating Wealth in Low-Income Communities*, Washington: Brookings Institution, 2005, p. 210.
- 15 Rick Brooks and Ruth Simon, 'Subprime Debacle Traps Even Very Credit-Worthy As Housing Boomed, Industry Pushed Loans To a Broader Market', *Wall Street Journal*, 3 December 2007.
  - 16 Allen J. Fishbein and Patrick Woodall, 'Women are Prime Targets for Subprime Lending', Consumer Federation of America, Washington, December, 2006.
  - 17 For example, median wealth for single black and Latina women is \$100 and \$120 respectively, while their same-race male counterparts have \$7,900 and \$9,730. The median wealth of single white women is \$41,500. Insight Center for Community Economic Development, *Lifting as We Climb: Women of Colour, Wealth, and America's Future*, Spring 2010, p. 5, available at <http://www.insightcced.org>.
  - 18 From \$291,000 in 1980 to \$1.5 million 2002. Warren and Tyagi, *Two Parent Trap*, p. 215.
  - 19 *Ibid.*, p. 132. This contrasts with all households filing for bankruptcy, where credit card overspending or trouble managing money was cited in 55 per cent of the cases (p. 230n28).
  - 20 The range here reflects differences between families where mothers work part-time or not at all (more likely to have young children and therefore a higher total demand for hours of care) and those where they work full time. Calculated from Bureau of Labor Statistics, 'Married Parents' Use of Time, 2003-06', News Release, Bureau of Labor Statistics, Washington, 8 May 2008, Table 2.
  - 21 National Alliance of Caregiving, *Caregiving In The U.S.: A Focused Look at Those Caring for Someone Age 50 or Older*, November 2009, pp. 11, 13, available at <http://www.caregiving.org>.
  - 22 Suzanne M. Bianchi, John P. Robinson and Melissa A. Milkie, *Changing Rhythms of American Family Life*, New York: Russell Sage, 2006, pp. 91-94. Possible reasons for this decrease are smaller family size, lower standards of cleanliness, and increased marketization (employment of housecleaners and other services, availability of prepared foods, inexpensive fast food as an alternative to meals at home, etc.).
  - 23 *Ibid.*, ch. 4. This trend has occurred in both working-class and professional/managerial families, although the increase among college-educated parents was twice that for other parents. The upward trend was most marked from the mid-1990s and is apparently accounted for by increases in time spent with children six years and older. Reasons for this trend remain debated. See pp. 87-8 and Garey Ramey and Valerie A. Ramey, 'The Rug Rat Race', Brookings Papers on Economic Activity, Spring 2010, available from <http://www.brookings.edu>.
  - 24 Calculated from Bureau of Labor Statistics, 'Married Parents' Use of Time', Table 2. Fathers with wives employed part time or not at all do more hours of paid work than do fathers whose wives work full time. Averages of course hide subgroups of dual-earner/dual-carer couples – for example, 'tag teaming'



parents who work different shifts so one parent can be at home with children. Fathers in service occupations (higher paid such as protective services and lower paid such as janitorial work) are twice as likely to tag team as professional/managerial fathers.

- 25 Calculated from Bureau of Labor Statistics, 'Employment Characteristics of Families 2007', News Release, Bureau of Labor Statistics, Washington, 30 May 2008, Table 5.
- 26 Almost all fathers living with their own children were living with the child's mother (94 per cent) or with another adult. Only 3.4 per cent of fathers living with their children were actually solo parenting compared to 17 per cent of mothers. Rose M. Kreider and Diana B. Elliott, *America's Families and Living Arrangements: 2007*, US Census Current Population Reports, P20-561, Washington: US Department of Commerce, September 2009, pp. 6 and 12.
- 27 Boushey and Williams, *Three Faces*, p. 18.
- 28 *Ibid.*, p. 9.
- 29 National Alliance of Caregiving, *Caregiving In The U.S.: Executive Summary*, pp. 4-7, available at <http://www.caregiving.org>.
- 30 Boushey and Williams, *Three Faces*, pp. 11-12.
- 31 National Alliance of Caregiving, *Executive Summary*, p. 17.
- 32 Settersten Jr. and Ray, 'What's Going on with Young People', p. 25.
- 33 In 1980, 8.7 per cent of adults 25-34 lived with parents; by 1990, 11.5 per cent did so. US Bureau of the Census, *Family Arrangements Historical Time Series*, Table AD-1 Young Adults Living at Home: 1960 to Present.
- 34 Settersten Jr. and Ray, 'What's Going on with Young People', pp. 25 and 27.
- 35 *Ibid.*, p. 27.
- 36 A 2005 survey found that 37 per cent of adults ages 60 and older whose grown children were financially independent (i.e., not receiving their primary financial support from their parents) reported giving money to one such child in the past year. Paul Taylor, Cary Funk and Courtney Kennedy, *From the Age of Aquarius To the Age of Responsibility Baby Boomers Approach Age 60*, Washington: Pew Research Center, 2005, p. 10.
- 37 Settersten Jr. and Ray, 'What's Going on with Young People', p. 40n47. See also, Karen Fingerman, 'Giving to the Good and the Needy: Parental Support of Grown Children', *Journal of Marriage and Family*, 71(5), p. 1220.
- 38 Paul Taylor et al, *From the Age of Aquarius*, p. 17.
- 39 Gretchen Livingston and D'Vera Cohn, *US Birth Rate Decline Linked to Recession*, Washington: Pew Research Center, 2010; Alex Roberts, *Marriage and the Great Recession*, available at [stateofourunions.org](http://stateofourunions.org).
- 40 Between 2007 and 2009, employment dropped 23.3 per cent in construction, 16 per cent in manufacturing, 7.6 per cent in trade transportation and utilities, and 7.8 per cent in professional and business services, while increasing or staying steady in education and health services which employed 1/3 of all women in 2007 but less than 10 per cent of all men. Rebecca M. Blank, 'The Impact of the Recession on Women', presentation sponsored by Women's Policy, Inc, 21 January 2010, available at <http://www.womenspolicy.org>.

- 41 Black and Latino women are more likely to be unemployed (13.4 and 11.3 per cent respectively) than white or Asian women (7.2 and 7.7 respectively) – and this is also true among men. Heidi Hartmann, Ashley English, and Jeffrey Hayes, *Women and Men's Employment and Unemployment in the Great Recession*, Washington: Institute for Women's Policy Research, 2010, pp. 28-9.
- 42 Black and Latino families were more likely to have an unemployed member (17.4 per cent and 16.9 per cent) than were white and Asian families (11 per cent). Bureau of Labor Statistics, 'Employment Characteristics of Families 2009', News Release, Bureau of Labor Statistics, Washington, 27 May 2010, p. 1.
- 43 *Understanding the Economy: Working Mothers In The Great Recession*, Washington: US Congress Joint Economic Committee, May 2010, p. 3.
- 44 Lynne M. Casper, *My Daddy Takes Care of Me! Fathers as Care Providers*, US Census Bureau, Current Population Reports, P70-59, Washington: US Department of Commerce, September 1997, pp. 3-5.
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- 49 Paul Taylor, Jeffrey Passel and Richard Fry, *The Return of the Multi-Generational Family Household*, Washington: Pew Research Center, 2010, p. 1 and Table 1, p. 22.
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- 51 US Bureau of the Census, *Family Arrangements Historical Time Series*, Table AD-1 Young Adults Living at Home: 1960 to Present; Wadler, 'Caught in the Safety Net'.
- 52 Valerie Adrian and Stephanie Coontz, 'The Long-Range Impact of the Recession on Families', A Report Prepared for the 13<sup>th</sup> Annual Conference of the Council on Contemporary Families, Augustana College, Rock Island, 16-17 April 2010.
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- 54 Ruth Simon and James R. Hagerty, 'One in Four Borrowers is Underwater', *Wall Street Journal*, 24 November 2009.
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