

#### **ABOUT THE CENTER**

The National Women's Law Center is a non-profit organization working to expand the possibilities for women and their families by removing barriers based on gender, opening opportunities, and helping women and their families lead economically secure, healthy, and fulfilled lives—with a special focus on the needs of low-income women and their families.

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# **Executive Summary**

Every day, parents working in low-wage jobs are scrambling. They are desperate to keep food on the table and a roof over their families' heads, and to provide a better life for their children. But even when they work full time, their wages may not lift their children out of poverty. Their employers may give them only a few days' notice of their work schedules, which can have too few hours one week and too many the next, wreaking havoc on child care arrangements. And when they must miss work to meet the demands that all parents face—sick children, doctors' appointments, parent-teacher conferences—their jobs may be at risk.

For many low-wage working parents, the conditions of their jobs effectively set them up to fail: meeting both their work and family obligations becomes an impossible juggling act. And too often, parents' low wages and work conditions undermine their children's chances for success as well, despite parents' best efforts. Research shows that achievement gaps between poor and low-income children and their higher-income peers emerge in the earliest years of life, and these disparities can persist and even widen throughout childhood. Other features of low-wage work that increase parents' stress—including nonstandard and constantly fluctuating work hours, rigid attendance policies, and a lack of any paid time off—can also adversely affect children's development.

High-quality early care and education can help ameliorate the effects of poverty and instability and support children's healthy development. But with limited incomes and volatile schedules, parents in low-wage jobs have tremendous difficulty finding and affording high-quality early care and education—and child care assistance and other

federally and state-funded early childhood programs are often unavailable for these parents or not designed to meet their needs. Parents already struggling to balance their inflexible, unpredictable schedules with their child care needs are also unlikely to be able to find the time or resources to take on training or education that could help them improve their job prospects. As a result, too many parents find themselves trapped in low-wage jobs with no viable route to better work—while their young children grow up in an environment of poverty, instability, and stress.

Set Up to Fail draws on academic and policy research, as well as interviews with workers, to describe the strain that low-wage working parents experience as they try to keep their families afloat and meet their responsibilities at home and at work. It begins with a description of the demographics of the low-wage workforce, and highlights job conditions that significantly, and detrimentally, affect low-wage working parents. The report then considers the impact of those job conditions on children's health, development, behavior, and school readiness. It subsequently examines the barriers that often keep low-wage working parents from accessing the early care and education experiences for their children that would improve children's outcomes, and the education and training opportunities that would improve their own job prospects. It concludes by identifying areas in which policies and strategies to overcome these barriers are needed. The report lays the groundwork for the next phase of this project, which will result in an agenda for change to address the challenges faced by low-wage working parents and help them provide a better life for their children.

#### **CHALLENGES FOR PARENTS: How Low-Wage Jobs Can Undermine** Caregiving

More than 23 million people in the United States work in jobs that typically pay \$10.50 per hour or less—as home health aides, child care workers, fast food workers, restaurant servers, maids, cashiers, and in other demanding jobs. Two-thirds of these workers are women. Of these 23 million workers, more than six million are parents with children under 18—and three-quarters of these parents are mothers. Mothers in the low-wage workforce are disproportionately women of color and immigrant women. Just over half of mothers working in low-wage jobs work full time and many who are working part time would prefer to find full-time work.

With low wages, even a full-time job—or multiple jobs is no guarantee of financial security. At \$10.50 per hour, a full-time, year-round worker earns \$21,000 annually, just above the poverty line for a mother with two children. For a family with young children, even an income equal to twice the poverty line is unlikely to cover all of the basic necessities: housing, food, transportation, health care, and the myriad other things that growing children need—along with the tremendous expense of child care.

For many low-wage working parents, the struggle to make ends meet is compounded by their job schedules: nonstandard and unpredictable hours interfere with caregiving and yield income that is not only inadequate but also unstable. Many low-wage jobs require nonstandard (i.e., non-weekday) work hours that start early in the morning or end late at night, or both, and bleed over into the weekends. Others may require hours that generally fall during weekdays but are not "standard" in any meaningful way, due to "just-in-time" scheduling practices that provide workers with little advance notice of, or input into, their schedules and result in hours that vary considerably from week to week. When a parent never knows whether she will work 10 hours or 40 in a week and has no control over when those hours will be, it is impossible to budget for expenses, secure reliable child care, establish consistent routines at home, hold down a second job to make ends meet, or otherwise plan a life for herself and her family.

In addition, the expectation that workers will be available 24/7, subject to the whims of their employer, becomes particularly problematic when a parent has to address not only the daily challenge of finding child care, but also the illnesses and emergencies that inevitably arise in children's lives. While many low-wage workers are expected to turn on a dime to meet their employers' demands, they can put their jobs in jeopardy by simply requesting time off to deal with unanticipated caregiving obligations. And although low-wage employers often have formal policies that allow employees to request a limited number of planned absences, few offer their hourly employees paid family leave or paid sick days.

### **CHALLENGES FOR CHILDREN: How Low-Wage Jobs Can Undermine Development and School Success**

A considerable body of research confirms what low-wage working parents know to be true: the features of low-wage work, including low pay, unstable and unpredictable schedules, and lack of paid leaveseparately and cumulatively—undermine their ability to provide the opportunities they want for their children. The relentless struggle to earn a living from low-wage work takes a toll on parents and children alike—and the rapid brain development and skill formation that occur in the first years of life make young children particularly vulnerable to deficits in the nourishment, care, and attention they need to thrive.

To succeed in school, the children of parents in low-wage jobs must beat the odds: research shows that children growing up in poor or low-income families have lower academic achievement relative to their peers from higher-income families, beginning in early childhood. For example, according to a study examining early math and reading skills, learning-related and problem behaviors, and overall physical health among children entering kindergarten, fewer than half (48 percent) of poor children, versus 75 percent of children from moderate- and high-income families, are school-ready at age 5.

Numerous factors may contribute to the association between childhood poverty and negative outcomes, but leading theories focus on the ways in which low income reduces the resources available to parents to spend on their children and increases the stress

experienced by family members. Working conditions in low-wage jobs can further diminish scarce resources—including the time parents have to read, play, and talk with their children—while heightening the tension involved in managing work and family obligations.

For example, like poverty, nonstandard work schedules can increase parents' stress, straining their relationships with their families—and studies show that parents' nonstandard work hours may impair behavioral and cognitive outcomes for children, with young children in low-income families facing the greatest risk. While research specifically examining fluctuating and unpredictable schedules is limited, experts suggest that the extent to which variable-hour workers are able to choose their schedules may determine how such schedules affect their children, with more positive outcomes reflective of workers with more control over their work hours and the degree to which they vary. Children's development may be affected not only by whether parents control their work schedules, but also the degree of control parents exert at work—that is, the extent to which their jobs involve autonomy and decision-making. Moreover, like inadequate income and unstable schedules—and especially in combination with those factors—a lack of paid time off can be a major stressor in parents' lives, which can impair their interactions with their children and affect their development. These specific conditions often affect families and communities already placed at risk by persistent poverty, racial disparities in housing and education opportunities, and other detrimental factors.

## **CHALLENGES TO ADVANCEMENT: How Low-Wage Jobs Can Limit Children's Access to High-Quality Early Care and Education and Parents' Access to Education** and Training Opportunities for Themselves

Educational opportunities, whether high-quality early learning programs for young children or education and workforce development programs for parents working in low-wage jobs, offer families the chance for a better future. But the characteristics of lowwage work make it difficult for parents to provide their children with experiences in high-quality early care and education settings, and unstable work

schedules, caregiving responsibilities, and financial pressures create obstacles to parents' participation in education and training programs.

#### Barriers to high-quality child care & early education

High-quality early care and education benefits children, particularly children from low-income families, helping them gain the early math, language, literacy, social, emotional, and learning skills they need to enter school ready to succeed. Stable, high-quality child care—with well-qualified providers available to offer one-on-one attention to children and have meaningful interactions with them, and with books, toys, and materials to create a rich learning environment—can ameliorate the stress experienced by parents in low-wage jobs and the risks that exist for their children. Yet the very conditions of low-wage work that create those stresses and risks make it difficult to access that care.

Finding child care—much less high-quality child care can be challenging for any parent; it can be next to impossible for parents with nonstandard or irregular work schedules. Parents may have tremendous difficulty finding a provider available to care for their children during early morning, evening, overnight, or weekend hours, or able to accommodate a constantly shifting schedule. And if a parent in a low-wage job does manage to find child care that meets her scheduling needs and that offers the type of environment she wants for her child, she may not be able to afford it: the average fee for full-time care ranges from slightly under \$3,700 to over \$17,000 a year—nearly one-fifth to over three-quarters of a full-time working parent's annual income if she earns \$10.50 per hour.

While child care assistance can help families pay for child care, it may be difficult for parents to access this assistance due to eligibility criteria that are incompatible with variable work schedules (and resulting variable incomes), administrative hurdles, and long waiting lists, among other factors. Fewer than one in six eligible children receive assistance through the primary federal child care assistance program (the Child Care and Development Block Grant) and related programs. Parents in low-wage jobs also have difficulty accessing federally

funded Head Start/Early Head Start early learning programs or state-funded preschool for their children: Head Start reaches less than half of poor 3- and 4-year olds, Early Head Start reaches less than 5 percent of poor children under age 3, and state prekindergarten programs reach only 29 percent of all 4-year-olds and 4 percent of all 3-year-olds.

As a result of these barriers, parents in low-wage jobs frequently rely on family, friends, and neighbors or seek out lower-cost—and often lower-quality—care for their young children. These parents may need to cobble together several such arrangements to cover all their hours of work, or to accommodate unpredictable schedules. While some families may have a reliable relative, neighbor, or friend available who can provide nurturing care for their children, other families may be forced to settle for options that do not offer the early learning experiences they want for their children because they have no other choice.

# Parents' lack of access to education & training opportunities

Parents seek education and training opportunities to pursue better jobs for themselves and better lives for their families. Higher education levels are associated with an increased likelihood of employment; higher earnings; receiving health care, retirement, and other benefits through one's job; and better health—all of which have a positive impact on both parents and children. In addition, individuals with higher education levels are more likely to have stable work schedules.

However, low-income parents may find it difficult to forego income from work in order to participate in education or training activities. Intensive programs aimed at helping individuals with the greatest barriers to work may require full-time participation, making it difficult for working parents to coordinate education and training with work, and parents with variable and unpredictable schedules may face substantial obstacles to participating in any educational program at all. Although some child care assistance may be available to individuals taking courses in community or four-year colleges, workforce development programs may have little or no resources available to help parents pay for the child care they need to participate in education or training activities. And sometimes, already overwhelmed parents just

cannot find the time or mental energy to take on the additional challenge of enrolling in school or training programs.

All parents want the best for their children. But for millions of parents in the low-wage workforce, the conditions of their employment and the failure of public policies to ameliorate these conditions undermine their ability to support their families or otherwise meet their children's needs. With volatile schedules—and inadequate paychecks—parents struggle to afford safe, reliable child care, and to access the rich early education experiences they want for their children. Other characteristics of low-wage work, too—notably, a lack of paid time off, an unwillingness to accommodate even small changes in work schedules to address caregiving and other critical needs, and a punitive response to absences compound these challenges. And avenues to better jobs may be difficult for parents to pursue.

Just as the challenges faced by parents in the lowwage workforce and their families are multifaceted and interconnected, so too must be the solutions. This report is the first part of a larger project that seeks to achieve meaningful change through an interdisciplinary process that engages multiple stakeholders, including advocates for low-wage workers, women, and children; academic researchers; employers and other private sector representatives; administrators and policy experts in the fields of workforce development, child care and early education; and low-wage working parents themselves. The next phase of the project will bring together these diverse stakeholders to generate cross-cutting and cross-generational strategies that address the needs of low-wage working parents and their children, and will produce an agenda for action with public policy solutions, model employer practices, and organizing strategies that have the potential to improve the lives of working families across the country.

For more details, workers' stories, and all source information, see the full report, **Set Up to Fail: When Low-Wage Work Undermines Parents' and Children's Success.** 

