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ABSTRACT This congressional hearing contains testimony pertinent to the impact of stress on the American family caused by the workplace. Focus of the hearing is on dual wage-earning parents and the effects on family relationships as well as on non-working recipients of public assistance. The following agencies and organizations were among those represented at the hearing: the National Council on Family Relations; the Department of Family and Human Development, Utah State University; the American Enterprise Institute; and Heritage Foundation. Also included are an article on suggested directions for the federal role of day care and a publication on the nation's families from 1960-1990. (MN)

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WORK ETHIC: MATERIALISM AND THE AMERICAN FAMILY

HEARING BEFORE THE SUBCOMMITTEE ON AGING, FAMILY AND HUMAN SERVICES OF THE COMMITTEE ON LABOR AND HUMAN RESOURCES UNITED STATES SENATE NINETY-SEVENTH CONGRESS

SECOND SESSION

ON

EXAMINATION ON THE IMPACT OF STRESS ON THE FAMILY CAUSED BY THE WORKPLACE, FOCUSING ON DUAL WAGE-EARNING PARENTS AND THE EFFECTS ON FAMILY RELATIONSHIPS, AND THE NONWORKING RECIPIENT OF PUBLIC ASSISTANCE

MARCH 2, 1982

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WORK ETHIC: MATERIALISM AND THE AMERICAN FAMILY

TUESDAY, MARCH 2, 1982

U.S. SENATE,
SUBCOMMITTEE ON AGING, FAMILY AND HUMAN SERVICES,
COMMITTEE ON LABOR AND HUMAN RESOURCES,
Washington, D.C.

The subcommittee met, pursuant to notice, in room 4232, Dirksen Senate Office Building, commencing at 10:15 a.m., Senator Jeremiah Denton (chairman of the subcommittee) presiding.

Present: Senator Hatch (the chairman), and Senator Denton.

Senator DENTON. Good morning.

The hearing of the Subcommittee on Aging Family and Human Services will come to order.

We are fortunate to have our distinguished chairman of the Labor and Human Resources Committee, Senator Orrin Hatch from Utah, who needs, of course, no introduction.

I want to acknowledge his leadership of an extremely difficult committee. And you can understand the derivation of the term "difficult" if you were to look at the make up of this committee which Senator Hatch chairs. He has tremendous responsibilities and he has overcome great handicaps in making the best of extremely difficult circumstances.

He also shares a tremendous interest in the issues under the jurisdiction of this subcommittee which he has privileged me with chairing, particularly the issue of family which we are addressing this morning.

So, it is with pleasure that I turn the microphone over to our chairman.

I understand that some of the early witnesses here are from Utah.

Senator Hatch.

Senator HATCH. Thank you, Senator Denton.

Mr. Chairman, I congratulate you on your continuing efforts to highlight family life, and to continue to direct our attention to the importance of maintaining a strong and healthy family atmosphere in America.

Mr. Chairman, we have a cohort of family scholars who are nationally recognized as leaders in their fields. Two of these experts are from Utah and are with us this morning: Dr. Wesley Burr and Dr. Brent Miller.

Dr. Burr is professor of family sciences and sociology at Brigham Young University. He is also director of the Family Living Center

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at the university. Dr. Burr is the immediate past president of the Utah Council on Family Relations, and he is currently president of the National Council on Family Relations. The National Council on Family Relations is a major organization of family scholars, researchers and educators in America. Dr. Burr has written numerous articles and books on family life, among other things.

Dr. Brent Miller is associate professor of Family and Human Development at Utah State University. He is on the board of directors of the National Council on Family Relations, and is on the editorial board of the *Journal of Marriage and the Family*. He has done family research, and published numerous articles and chapters relating to family study. Most recently he has conducted some very interesting and important research on teenage pregnancy in Utah, in an attempt to determine differences in background and family life for teens who are sexually active, from teens who are not.

Mr. Chairman, I brought a copy of his work on teenage pregnancy which I have autographed for you and I would like you to have because of your great work in this area.

I know the chairman has a particular interest in adolescent pregnancy, and I have enjoyed working together with him on our adolescent family life program which was adopted by the Congress last year. I think that was a step in the right direction.

So, Mr. Chairman, I am happy to give you that copy of Dr. Miller's study, which I know you will find interesting.

I might mention that another old friend I see out in the audience here is Dr. Carlfred Broderick. We have been friends for many, many years. We are happy to welcome you to the committee too.

I am sure that the chairman is going to enjoy the testimony of all three of you as well as the other excellent witnesses here today.

So, it is a pleasure to welcome you to the committee and I am glad I could be here for these few minutes. I have to excuse myself because of the Judiciary Committee markup and then the markup on the Budget Committee. I have three other places actually because the Small Business Committee is holding hearings right now as well.

So, with that, I appreciate you letting me go first and introduce my fellow Utahans, and, of course, express my regards to Carlfred.

Mr. Chairman, I am proud of you and I am proud of what you are doing in these hearings. They are long overdue. Just keep it up.

[Opening statement of Senator Hatch follows.]

OPENING STATEMENT OF SENATOR HATCH

Mr. Chairman, I congratulate you on your continuing efforts to highlight family life, and to continue to direct our attention to the importance of maintaining a strong and healthy family atmosphere in America. Today's hearing is particularly important because it focuses on the values which we associate with families, and serves as a reminder that in our other pursuits in life we must still evaluate our progress by hearkening back to our families as a touch stone. One of our great leaders in Utah in this century was David O. McKay, former president of the "Mormon" church. He was fond of saying, "No other success can compensate for failure in the home."

In some ways I feel that this is a message around which our hearing this morning will focus.

I am proud to say that Utah is known nationally as a State which emphasizes the importance of family life, even in these times of personal stress and social change. There are many forces at work which may threaten family stability.

Divorce rates have skyrocketed during the past decade. They are currently higher than at any previous time and show no signs of significant decline. However in 1979 the number of marriages in the United States was higher than at any other time in the Nation's history. Although marriage rates have declined among younger never-married females, remarriage rates among previously divorced individuals remains high. The desire to marry, and to live in a family situation remains strong across the broad cross section of American society.

Mean desired family has declined during the past decade, but the desire to have and raise children continues to be almost universal. As fertility rates decline we are moving toward a more stable population. Smaller numbers of children coupled with a strong desire for children may mean a larger investment in parenting and developing a stable family life.

One of the significant sources of potential stress on the family is in the economic arena. Median family income increased during the 1970's by about 7 percent; however, after adjustment for inflation, real family income declined about 5 percent. This is the greatest decline since the end of World War II. With many families faced with experiencing a real decrease in standard of living, there has been a significant movement of married women into the work force. In 1980 over half of the women of working age are in the work force this includes 52 percent of all wives with children. I note in passing, however, that working women with preschool children are only about 6 percent of the total work force.

Significant numbers of youth remain unemployed and unemployable. This problem is magnified in urban areas and among minority populations. On the other end of the age spectrum, as fertility rates decline the median age of the population will continue to rise. When mandatory retirement age requirements are reevaluated, larger numbers of older Americans will be remaining at work.

It is against this background that I welcome the opportunity to work with my distinguished colleague from Alabama, who chairs this hearing this morning, as we explore family life today. I look forward to learning from our witnesses, and I look forward to continued collaboration with Senator Denton in discovering ways our Nation's families can be strengthened.

Senator DENTON. Well, it has been a great pleasure to come up here and join you, Mr. Chairman, in a cause which is just as much a vital issue as our defense and our economic problems. And it is only through your courageous support that the Adolescent Family Life Bill passed your committee unanimously last year, representing a reversal, in a certain sense, of the trend in Government involvement in the family, which you and I are very happy to see take place.

I want to thank you for that and thank you for the book. I am sure I and my staff will learn a great deal from Dr. Miller and we look forward to hearing Dr. Miller's testimony this morning as well as reading his book.

I know you have a busy day.

Thank you.

[Whereupon, the chairman, Senator Hatch, left the hearing.]

OPENING STATEMENT OF SENATOR DENTON

Senator DENTON. It is unusual to compliment one's staff at the beginning of a hearing, but the witnesses whom have been brought together, the subject matter which is being examined this morning, the emphasis, the focus away from some of the other points of emphasis which have been all too prevalent to those which have been put together this morning, make me feel as if this may be one of the most significant hearings I will participate in as a Senator.

So, not only do I want to congratulate those staff members of mine who have put this together, I want to congratulate those of you who are here this morning and thank the witnesses for coming.

So, to say the least I am pleased to be chairing this hearing on the work ethic: Materialism and the American family.

I want to say parenthetically that the choice of that title deliberately addresses one side of the work ethic and family relationship biasing this discussion, more in the direction of the materialistic aspect because there has been sufficient, perhaps more than sufficient, emphasis on the need for dual wage earners in the family. We are going to take a look at the limits of that need and what the tradeoffs are this morning, looking at it from the standpoint of two extremes of the problem.

We will examine the complex subject of stresses on the modern family, particularly those occasioned either directly or indirectly by the attractions of the work force and by the demands of the work force. We will actually be viewing the problem from the two extremes: First, a situation of dual wage-earning parents and the effect of that situation on family relationships, and, second, dealing with the other extreme, the nonworking recipient of public assistance within the family context.

Between these two extremes are many different arrangements, especially including the widespread situation in which a single parent, capable of supplying economic sufficiency to himself or herself and the children, is the single and successful breadwinner for the family while also fulfilling the parental role. I have, of course, nothing but admiration for that breadwinner because he or she has no choice. But for a useful simplicity of approach and to take care of the dearth of emphasis in this area, we are going to deal with the two extremes around that subject area.

It is not a simple issue. Inflation has certainly taken its toll on the purchasing power of today's household. There is no doubt that we must turn the economy around to improve the situation, especially for those most hard hit, the poor of this country.

On the other hand, there are those in this society who strive to live in a certain extravagance which requires both parents in the

family to work. I am not talking about those dual wage-earning families that must have both father and mother working simply to survive or to enjoy what one might consider as a certain condition of dignity. In essence the word "survive" means all those things. But I am referring to a notion that is frequently promoted by much of the media, namely the consumer syndrome that we have, which more or less amounts to "more is better."

I am concerned that the integrity of the family is being compromised by the drive to "get ahead." I am concerned that many families in their quest for an ever-higher material standard of living are making tradeoffs which, in the long term, may not strengthen, but weaken, the family as a unit. These tradeoffs are to forego time with their children and husband or wife in order to obtain that second income.

Today 45 percent of all mothers with children under the age of 6 are working outside the home. This rate has tripled in three decades, and during that time it has increased most among the middle class.

Are children who have all the material benefits of both parents' incomes, but little time with their parents, really better off?

From the suicides of wealthy people, it seems to be proved that money cannot purchase better human beings, cannot purchase happiness, perhaps especially it cannot purchase happy children.

We may be losing sight of what makes human beings human, what makes them happy. What makes human beings really human and not animals is the passage of love and the need to love and communicate that love and the need to receive it in kind. This cannot be bought thoroughly in the day-care program no matter how much money the Government pours into it. For the all-important responsibility of rearing children, there has never been a society on Earth which has found a substitute for the family.

In that regard, I hope those of you who happen to disagree with this approach will keep in mind some of the indirect results which we will not address today, but which might be established as results of unhappy or nonfunctioning families. There is not only the juvenile crime rate, but the adult crime rate; the fact that only one-eighth of our youth have got enough sense of responsibility to register for the draft; the fact that we have so much drug addiction; the fact that we have so much loss of drive in terms of the work ethic.

The welfare system, day-care centers, juvenile delinquency institutions, cannot substitute for the family in raising a child.

Many of the family's historical responsibilities have recently been assumed by the state. The enormous growth of our welfare state is recent in the history of this Nation. The strength of American society has come from families' awareness that they are working together and helping one another. Parents took care of their own children and later in their lives their children took care of them. What might be called the modern welfare state has removed much of that awareness of loving and being loved and working together and has removed much of the sense of responsibility. Children no longer have the privilege of caring for their parents and many parents, it seems, would like the state to care for their children.

I have had personal experience with that. When the upper middle class students at the Armed Forces Staff College grew accustomed to the Defense Department, paying for day-care centers, some of their those wives weren't going out and working. Now, not all of them were this way, but there was a minority that were. They were going out and playing golf or playing bridge or having a noon cocktail party.

I am not talking about the people in need. I am talking about the people who are losing a sense of responsibility, of self-accountability, of accountability for their children.

My concern about our current welfare program is twofold:

First, there is much evidence that, on balance, instead of strengthening the American family, it weakens it;

Second, it weakens our national economy.

Social welfare programs now consume more than 50 percent of the Federal budget. In 1960 it was less, well less than 30 percent. Outlays for these programs have more than tripled in the last 10 years, rising from \$104.6 billion in 1972 to \$364.2 billion in 1982.

President Reagan has proposed transferring many welfare programs back to the States. My State's Governor, Governor Fob James of Alabama, a Democrat, has said that the States should take over more of this responsibility because they can provide services better and more cheaply at the state level. He believes that if the people of an individual State see a real need, they would rather give the same tax dollar to the State government rather than the Federal Government because the State can give them a better product for 60 cents or 70 cents to the dollar. In any event, mismanaged or wasteful spending at either the Federal or State level damages the economy.

They are using terms of "mismanage or wasteful spending." We are not saying spending that is needed. After all, you have to judge a government, particularly a democratic wealthy country by the quality of care it gives to its poor and needy. I am not questioning that. I am talking about wasted or mismanaged money and we can't afford it now with the deficit we have.

In addition to weakening our economy, a consequence of this uncontrolled spending has been to make millions of families wards of the state. Without these excesses, many of the families now dependent on the Government would have been self-reliant. We actually create incentives for people not to work. The absolute economic necessity of our times is, where possible, to reestablish self-reliance.

Parts of our federally sponsored welfare programs are designed in such a way that poor people who choose to work have less income than if they had depended entirely on Federal aid. And in this respect, although I am united with our President, I am aware that Franklin Delano Roosevelt had to apply a relatively coarse solution to a situation in the 1930's in which the Government without doubt was not instilling enough compassion into the freedom of enterprise system. Ronald Reagan, in having to forcefully apply standards to overspending, is aware that business, which is the source of employment, source of productivity, source of what the Constitution refers to as the general welfare in the economic sense, has been overregulated, has been overtaxed. And now Ronald

Reagan, who voted for Roosevelt four times and was a union organizer in his time, sees that we have to free that up a little bit.

So, in spite of all the unity I have with him, I am not sure that in his course of approach—and this is something that perhaps will come out in some of the testimony this morning—we have applied a sufficiently accurate analysis, a precise enough parameter to this work incentive question, in a manner in which we are going at the welfare issue.

Government money, though necessary in many cases, cannot as a rule purchase a stronger family for any society. It is not surprising that as Government expenditures on social welfare increase, our concerns over the family and who is taking care of the Nation's children have also increased. In short, welfare is part of the problem. We must restore the American family to a position of self-sufficiency.

Not unconnected with the problem is this one of teenage pregnancy. Few people would advocate that it is efficacious for an unmarried 13-year-old girl to become pregnant. The presence or lack of presence of the family in that decisionmaking process on her part is historical in the sense of the statutory rape laws which have been in effect for hundreds of years, in which the assumption is made that a 13 or 14-year-old girl is not mature enough to make that judgment considering its consequences.

So, I have no bashfulness whatever in backing Secretary Schweiker on his requiring that there be parental notification within 10 days after a young girl is issued, at our tax expense, and with whatever indoctrination they gave that child—exclusive of parental participation in terms of movies and so forth—when they start issuing that girl IUD's or birth control pills, with the physiological and psychological consequences involved in that decision and that usage, I have no problem with supporting Secretary Schweiker and I have done so in terms of the overall problem.

I would like to thank Dr. Miller for his book and assure him that I will read it carefully and it will be required reading for my staff.

At this point we will insert the prepared statement of Senator Humphrey in the record.

[The statement referred to follows:]

PREPARED STATEMENT OF SENATOR GORDON J. HUMPHREY, A U.S. SENATOR FROM THE STATE OF NEW HAMPSHIRE

Mr. Chairman, I regret that conflicting Committee responsibilities prevent me from attending this morning's hearing on The Work Ethic, Materialism and the American Family. You have gathered a most distinguished group of witnesses to discuss the problems caused the family by the economic and the work related stresses in our society. I congratulate you for holding a hearing on this most important subject and I look forward to reviewing the testimony from the hearing.

Senator DENTON. The first panel of witnesses is Dr. Wesley Burr and Dr. Brent Miller.

Please come forward, gentlemen.

As Senator Hatch indicated, Dr. Burr is president of the National Council on Family Relations and Dr. Miller is from the department of family and human development, Utah State University.

Dr. Burr, if you would proceed with your opening statement, we will then ask Dr. Miller for his, and ask you both a few questions.

Again, welcome to our hearing this morning.

STATEMENTS OF DR. WESLEY BURR, PRESIDENT, NATIONAL COUNCIL ON FAMILY RELATIONS; AND DR. BRENT MILLER, DEPARTMENT OF FAMILY AND HUMAN DEVELOPMENT, UTAH STATE UNIVERSITY

Dr. BURR. Thank you, Senator. It is a pleasure to be here. I appreciate the invitation.

I have prepared a written summary of my remarks which I would like to submit for the record. Rather than read them on a word for word basis, I would like to summarize much of them.

I notice that some of your comments from your senatorial point of view agree, even in the selection of some of the words, with what I will say from the point of view of a social scientist.

Before I get into the statement, the message that I would like to leave, I would like to comment that I guess I am glad that I am the first witness in the hearing because I want to address the issues from a fairly broad perspective with large brush strokes, so to speak, sort of laying a foundation. So, I am not going to deal with very much specific research data, but rather with some ideas that I think would be very helpful in considering the many issues that you have outlined for us.

I would like to center my remarks around four main points. The first two I think I can go through relatively quickly orally.

The first one is that the family is more than just a valuable resource or a nice institution to have around. I want to argue from a social science point of view that it is absolutely indispensable and something which we must give more care to than we have in the past.

I noticed in your introductory remarks that you made the same point. And I have argued, I think quite resourcefully in my written document, that from a sociological, from a psychological point of view, that we need not even have the argument about whether we should have the family system. The argument is what can we do to have an effective and strong family system that will accomplish the functions which apparently only a family type institution can perform.

As you indicated in your opening statement, many of the functions that the family traditionally perform have been taken over by social agencies. Much of that is, I think, because they can be done better by the social agencies. So, there are many social scientists today—most, I think—who are not at all concerned that many of the functions have been taken over by the agencies.

What that leaves us with is a family institution that is a much more specialized organization and we do not know of any kind of social institution that can take over certain of the functions of the family. And those are some to which you have alluded, especially meeting the deeper emotional needs of the people involved, which you just can't do in a secondary kind of relationship. It has to be a primary and long-term relationship.

Assuming that we agree that the family isn't on its way out and couldn't be, a second point that I would like to establish is that the family is in serious difficulty in our society and it is increasingly

serious with the tripling of the divorce rate in the last several decades, not because that is a root problem, but rather because it is a symptom of the underlying basic problems in the family and in other segments of our society that are related to the family processes. The amount of violence, the abuse, the illegitimacy, et cetera, illustrate the terrifically serious problem in our family institution. And you have commented on some of those points too.

So, since the media has been so effective in communicating to us all in the country how serious our family problems are, I don't want to take the time to document that point, but I want to take the time to establish it because these first two points establish those assumptions on which my later points rest.

The third thing that I want to deal with today is what I think are some of the sources of stress, economically related sources of stress, in the family system.

By way of preface to this third part I would like to comment that there are many things going on in our society that are not serious problems, like, for example, women being involved in a work world outside of the home is not by itself a serious problem. There has been a great deal of research simulated since World War II on the correlates of women being employed outside of the home. And when you add it all up—there have been hundreds of studies—when you add it all up, the conclusion that emerges is that by itself female employment outside of the home is not related to any either pathological or very healthful factors. It is just not a factor which should continue to concern us.

How we manage female employment outside of the home, what we do with it, the factors that are associated with it, are very important factors. Let me give you an example of that.

The choice of whether to go outside of the home or stay and whether the husband wants the wife outside of the house or in are two very important factors in the effects of female employment. If the woman goes outside of the home and she doesn't want to, then we are introducing a serious factor. If she can't go out of the home and wants to it is a very serious factor. But it is the matter of being able to choose one's lifestyle that is the important factor rather than the actual goal in the employment world.

I could deal with some other areas which are not problems, but rather than do that I would like to focus now on what I think is a very serious problem in terms of the economic roles. And to do that I would like to go fairly closely to the written word here.

I think there is a pattern in the American life that is gradually being understood better, and the evidence is suggesting that it may be a much more important factor than we have previously realized. It is also very difficult to define. But I think the way that it would be best understood in this context is to harken back to an idea introduced to us by Aristotle 2,500 years ago in his work on ethics. He called the idea the "Golden Mean." In a nut shell it is that the good life is obtained best with regard to most things—there being qualifiers there—by staying in the middle of the road and avoiding the extremes. And this can be applied especially to the areas of life that involve time, effort and energy.

It is not an effective idea when we are trying to deal with the ethical and moral issues. Honesty and physical abuse are not best done in moderation.

But things that involve time, effort and energy are best, most efficient, most wisely done, in moderation. This is especially true in the work force. We can spend so much time on the job that it can interfere with the other aspects of our life or too little time on the job so that we are not accomplishing what we need to to sustain us economically.

Of course, you talked about both of those extremes also in your opening remarks.

The point I want to suggest, and it is the main point I would like to leave at this hearing, is that I think there is a pattern in our society. In fact, it was interesting to me that you used again some of the very words that I wanted to use and I am coming at it as a social scientist point of view. But there is a pervasive view in our society that more is better. The more education people can get, the better. The higher wages, the better. The more we can reduce costs and monthly bills, the better. The more we can have in investments and savings, the better. One car is not enough. We need two, and then we need three. A small screen TV is not enough. We need a larger one, and then a very large screen with remote controls, video recorder, video camera, et cetera.

What I think we need to do is to pause and realize that the underlying mentality, which is pervasive in this cultural heritage that we have acquired—and you can't find its origins in a clear kind of way. It is just something we have inherited as a culture. It is a part of our American way, but it is a part that we need to weed out. This excessive overconcern of material acquisition is very contrary to the Aristotle "Golden Mean" idea. And I think that that ethic, that value, that orientation in our American society, is a serious problem that creates unbelievable stresses on families.

It is part of the problem that brings about results of divorce and child abuse and neglect. It is part of the problem that brings about the problems that we focus on so often in Government circles. But what we have been focusing on very frequently are the end results of the root problem, not what I think is the more root issue, which is this overattention to materialistic things.

My time is passing. I would like to summarize with three brief, but I think important, more specific recommendations in the fourth part of what I want to say.

First, I would like to recommend that steps be taken to somehow more realistically and effectively take into account the implications of legislation and policies on our indispensable national resource of families.

It may be that you ought to have another set of hearings to deal with the method by which we evaluate the effects of legislative programs on family kinds of issues and somehow establish a better mechanism, not with another office or bureau or department, but somehow to create the sensitivity you need there.

The second recommendation is that I would hope that as a result of this hearing and whatever impact those of us in this room can have on other people, that we will take into account the long-term effects in this evaluation process. Too many of our programs and

policies have been short-term-wise and long-term-foolish. The cure has been worse than the illness, to use a saying that really very seriously describes the problem.

The welfare programs are a good example of this. The marriage tax kind of policies is another example of this, that is now being corrected finally, but at great cost to our social failure.

The final recommendation that I would like to make is that in whatever is done in further hearings with regard to these issues, that we take into account the more subtle, less visible aspects of the economic and family connection. And there I am talking about the emotional needs of our people, the needs which are more basic and vital for finding purpose and meaning and love, belonging, being connected to other people. Sometimes we get so carried away with those easily visible things. We do this as social scientists too. We do it in the Government. We need to correct our pattern because we get so carried away with the inflation and unemployment rate and focus on those, and our attention to them and the programs we arrived at after deliberations systematically exclude the attention to the more human, emotional bonding kinds of processes that if not well handled, are extremely serious problems.

I think that much of what we are defining as social problems in our society today have much of their root at not enough attention to these factors.

My time is gone, so I will stop with those recommendations.

[The prepared statement of Dr. Burr and responses to questions submitted to him follows:]

WORK RELATED STRESSES IN AMERICAN FAMILIES *

By

Wesley R. Burr PhD **

I'm pleased to be here to discuss some of the economically based stresses on American families and several ideas about ways of dealing with these problems.

I'd like to organize this presentation around four main topics. First I'd like to demonstrate that the family institution is more than merely an important national resource. It is an absolutely essential component of a society that is based on freedom and democratic processes. The existence of civilization as we know it is dependent on having a healthy family institution. Or, said differently, it is much more than a cliché to say that, as goes the family--so goes society.

The second point I will establish is that the contemporary family institution is in serious difficulty. This will be the shortest part of my presentation because the increasingly desperate plight of our family system can be documented with several briefly stated facts, and these conditions have received so much coverage in the media in recent years that they are widely understood, as the very occurrence of these hearings demonstrates.

I will then explore several of the factors that are contributing to the difficulties families are experiencing...the causes of some of the stresses on the family system. Since a large number of factors are relevant and many of them are interrelated in contributing to stresses on the family, I will limit this analysis to several of the stresses that are created by economic, or work-related factors, since that is the area of primary concern in these hearings.

I will conclude with several recommendations about strategies that seem helpful and feasible in trying to ameliorate these problems. In making these suggestions, I will try to be sensitive to the long-term effects of these proposals, rather than just the short-term effects. I will do this because I think that many of our previous attempts to deal with these difficulties, both in government and in the private sector, have been well intentioned but only effective as short-term solutions. Many of them have created new unforeseen problems directly or indirectly, and sometimes they have not even been effective long-term solutions to the problems they were designed to correct. In fact, as I will demonstrate, part of our current challenge is to find ways to undo some of the damage created by earlier "solutions".

PART I: THE FAMILY IS AN INDISPENSABLE NATURAL RESOURCE

As we try to effectively manage natural resources in this great nation, we have gradually learned that different resources need to be managed in different ways. For example, we learned about a century ago that our forests were a limited resource, but that they are renewable in a generation or two, and we have developed rather effective management strategies for this and many other renewable resources. We have also learned, in the last decade or two, that we have limited and non-renewable resources in areas such as energy and ozone, and we need to deal with these differently. We are only beginning to understand that social systems such as the family institution are a different kind of resource and they need a unique strategy of management. Many have assumed, for example, that the family institution is a hand-me-down method of doing things that could probably be replaced with a better system, such as doing away with marriage and family life (Casler, 1974) or replacing them with some agency funded by the government. I'd like to take several minutes to demonstrate, in what I think is incontrovertible data and logic, that the family institution is an absolutely essential part of our social fabric. In fact, it is one of the most basic foundation stones upon which organized and civilized societies rest, and that it cannot be eliminated. It is a fairly adaptable institution, and it can and should be somewhat modified to accommodate to new technologies and new social conditions. But the basic ingredients of our family system, such as marriage, parenthood, childhood, emotional bonding, long-

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term commitment, selfless giving, kinship bias, legally binding domestic relationships, and inter-generational ties, are so essential that the welfare of our current society and our survival as a civilization is dependent on them. . . and we would be well advised to give more attention to how we manage them.

Sociological Reasons We Need the Family Institution

Sociologists have determined that there are a number of essential functions that must be met if a society is to continue (Parsons, 1951; Winch, 1971). For example, a society must find some method of replacing the individuals in it, because they inevitably age and die. Also, human infants are unable to initially care for their personal needs, and society has to find a method of providing such necessities as food, water, shelter, and nurturance for infants and children. It must also create a system for teaching the children what it means to be human; how to talk, reason, think, feel, and how to provide the necessities for life. Some of the other needs a society must cope with are the need for managing people so they can live in enough peace that they won't eliminate each other, and how to adapt to the changes that are necessary with new technology, climatic changes, and social innovations.

All of us recognize that we have created social institutions to perform these essential functions. We have created governments to provide order, and we have created schools to help young people learn the things they need to learn to survive in life. In addition, we have organized many other social institutions, such as a complex medical system to cope with illnesses and accidents that threaten lives and happiness.

The institutions of marriage and family life perform several of the vital social functions. It is these systems that are responsible for the orderly replacement of people through birth, and these systems are the ones which provide for the nurturance and early training of children. It is also these systems which meet a large number of the emotional and psychological needs of people at all ages by providing love and acceptance and understanding. It is in marriage and the family where people are cared for and loved and accepted, and where they create the bonds with others and commitments and service that meet their deepest and most delicate and sensitive emotional needs, and some of our other institutions are designed so they can effectively perform these functions. The key point here is that when these needs are not met people experience many forms of aberration in startling rates, including mental and physical illness (Frankel, 1963; Kahn, 1981) and earlier death (Lynch, 1977).

It is interesting to speculate about whether it would be possible to create a different social institution which could effectively perform the functions that are performed by marriage and family life. What would the new social institution be like? How would it function?

Some have suggested that communes would be more effective than families. This view was so popular in the 1960's that thousands of people flocked to what they thought were utopian new systems to replace the "defective" family system. Research in the 1970's and 1980's suggests that these communal systems cannot effectively meet the needs of even a small segment of a society. They can last for a short period of time if they have a strong, charismatic leader, or if there is a dominant ideological view to hold them together for a while, but a commune is too large and complex a social unit to be the basic building block of a society. People relate in a long-term, intimate manner with a very few people, and communes quickly divide into factions. Men and women pair off with their biological children in sub-sets that quickly re-create the basic pattern of a husband and wife (with occasional polygamous arrangements) and their biological children being the basic unit. These units then form ties with their immediate kin, such as parents and uncles and aunts. Communes are clearly not the answer.

There have been numerous other experiments where societies or cultures have tried to replace marriage and family life. One of the most publicized of these is the Kibbutz pattern that was begun in the early 1900's (Spiro, 1956). The original settlers of the Kibbutz wanted to do away entirely with marriage and family life, but their dream has not worked. As new generations have been born and reared in this style of life, they gradually want to re-adopt the family and marital institutions. The parents in the Kibbutz have a unique bond with their biological children, and they have begun to gradually want more and more responsibility for rearing and guiding their children. Also, members have begun to ask to have special ceremonies, such like weddings, when they decide they want to share their living quarters with a partner. It is likely that before the Kibbutz experiment is a century old, despite the ideologically extreme views of its founders, the members will have completely re-created the institutions of marriage and family life.

The communist experiments in Russia and China have followed similar patterns. When the Bolshevik revolution occurred in Russia in 1917, the party that eventually gained control relied on the social philosophies of Marx and Engels (1902) in deciding that the family institution is an undesirable obstacle to social progress. They reasoned that the important social unit should be the state, and that the family institution would be an archaic source of interference. They therefore passed laws which made marriage and divorce mere matters of registering with an office, and they adopted policies that would gradually eliminate family life. However, within two decades they realized the ill founded nature of their policies, and they admitted that the welfare of their society depended on family units. They could not invent institutions that would effectively replace marriage and family life. The result was that they reversed their policies and laws in the 1930's and have since encouraged stable marriage and family life (Geiger, 1968).

Several conclusions emerge from this sociological analysis of marital and family institutions. One obvious conclusion is that societies cannot last without the social institutions of marriage and the family. They would disintegrate by not having an orderly method of getting new people and not meeting the needs of the people or the society. Thus, having some form of a family system is absolutely essential.

Another conclusion is that people from Plato to Marx have tried to invent other systems to replace the family, and they have tried to call their inventions something other than marriage and family. It is impossible! Just like the animal that has webbed feet and a flat bill. They can call it something else if they choose, but it is still a duck! People can argue all they want that they can replace the family, or that the world is flat, or that ducks don't quack, but time, experience, and scholarly analysis all argue that the real quackery is in not recognizing the central role of the family in society.

Psychological Reasons We Need the Family Institution

There are many psychological reasons that marriage and family life are the best way to organize humanity; and that the substitutes (such as orphanages, welfare, and being single) are, at best, dismal and unsatisfying alternatives

Urie Bronfenbrenner and his colleagues' (1976) long-term studies of how children develop in different nations has demonstrated that there are several things that are essential if we are to raise healthy, well-adjusted children. Some of these essentials are well understood things, such as good nutrition and proper exercise and the opportunity to learn and grow. One of the other essentials, however, is not as universally understood. It is that children need to have people who care for them 'n non-rational' ways. They need adults who are so wrapped up in the child, so attached to the child, so wild about the child that the child is deeply loved---loved in a way that cannot be bought at any monetary price. In Bronfenbrenner's words, the key adults in the child's life need to be so "crazy" about the child that they truly care, and are willing to nurture, tend, help, assist, nurse, guide, encourage, watch, and invest of themselves in ways they only will if their relationship is centered around non-economic non-rational, non-commercial, non-business, and non-paycheck types of things. It has to be an emotional commitment that comes from committing one's self to values and goals and beliefs that connect the child to the adults in a type of bond that is unique to humans. We call it "parenthood". It happens when a man and woman come together as one in body, spirit, mind and life, and they invest themselves in each other and their children. It is only when we have these ingredients that we have the optimal conditions for creating healthy human beings. And, it is not just the children that need these processes. It is only when these conditions exist for the adults too that they can be truly fulfilled and experience the joy and development that life can offer.

It is important to realize that when marriages are terminated through divorce, abuse and other forms of instability many of the intricate and complex and delicate conditions that are essential in the husband-wife and the parent-child relationship are shattered. While it is possible to make-do with substitutes through remarriage, the ties with the two parents are fragmented as the child tries to move from one to the other. And, attempts to create new and deeply meaningful relationships with the strangers their parents marry are difficult and frequently ineffective. It is second-best, and it leaves permanent scars on everyone involved.

These are some of the psychological reasons that marriage and family life are important and why they are clearly the BEST way to live life! And, when the psychological and sociological reasons are combined we have a conclusive argument for strong families in our society. We have the reasoning that should help us understand that the family system is an indispensable national resource that needs attention---considerably more attention than it has had in the past.

PART II: THE AMERICAN FAMILY IS IN SERIOUS TROUBLE

It is not necessary to spend much time documenting that family life in America is in serious trouble. The media have bombarded us so much with the chaos of our time that it is common knowledge. It is, however, important to demonstrate that even though the media tend to sensationalize and dramatize, this is an area where the message that "we have a problem" is accurate.

The number of divorces in the United States has tripled in the last two decades, and over one million marriages have been terminated each year since 1975. The problem this demonstrates is not divorce itself. It is the shattering of lives, hearts, relationships, meaning and purpose. The only insulation against divorce not being an overwhelming crisis is to not care deeply, and that would be a more serious problem.

Over three million children are involved in the shattering of their home each year, and it is only a small minority of children that live their whole childhood with both of their biological parents. Literally millions of our youth are moving back and forth between two or more homes, as pawns and as almost-orphans with lifestyles that are confusing and tragic.

Recent studies show that millions of families experience the psychological and physical trauma of physical abuse of one form or another. As Strauss, Gelles and Steinhmetz document, "each year in the United States, at least six million men, women, and children are victims of severe physical attack at the hands of their spouses or parents" (1979). And, these are the amounts that can be identified with the crude tools of the social sciences. There is undoubtedly much more that is not detected.

The number of children that are born outside of marriage, where they will only have one individual to care for them has increased over 400% since World War II (Public Health Service, 1968). This represents an unbelievable cost in the quality of human life. Oh, it is possible for a single parent to rear children alone, as an increasing number are doing, and it is possible to get along with one leg or learn to get along without sight or hearing. Never desirable or ideal, and always second-best, but possible.

This brief review of some of the more obvious problems in the American family system is a look at the symptoms...not the base problem or set of problems. It is not the root of the problems. It is like the physician taking the temperature of a patient and learning that the body has an illness. It is looking at the spots on the skin of the measles patient. It is the sneeze or runny nose of the common cold. And, this leads to questions such as... what is the illness? What is it that afflicts the family system that leads to these outer symptoms of a serious illness? And, this leads to the third part of what I want to say.

PART III: SOURCES OF STRESS

I want to preface this part of my comments by recognizing that there are so many complexities and subtleties in the stresses on contemporary family living that it would be impossible to even begin to analyze them all. It would even be impossible to analyze all of the economic or work-related sources of difficulty.

Also, and this is also by way of preface, I think it is important to identify several phenomena that many have suspected are stressful that data show are not sources of stress. And, several of the things that I want to identify as benign phenomena have been rather widely touted in the media and pop psychology literature as serious sources of difficulty.

One of the areas where there is an illfounded concern is the entry of women into the labor force, and its close cousin the dual-career family. I think that there has now been enough research on the effects of dual careers and female employment to conclude that they are not "roots" to family problems. They are not, by themselves, phenomena that should cause concern. Oh, it is true that they do cause certain adjustments in the management of family life, but it is a matter of trading one set of adjustments for a different but fairly equal set. It is choosing problems and benefits A and B rather than C and D. A and B are not better or worse, just a little different (Rapoport and Rapoport, 1976, 1978; Gross et al., 1980; Carr, 1980; and Moss, 1981).

In fact, to pursue this just a little more, we need to realize that women were highly involved in the economic aspects of families and society long before the Pilgrims

started their colony a few years ago, and they have been ever since. And, husbands and wives have had "dual careers" long before that term became popular about a decade ago. The issue is that our industrial and post-industrial society has made it necessary for people to experience some of their careers outside the home, and people have to find ways to juggle several simultaneous careers that are performed in different physical locations, some at home and others where they punch a clock or have an executive restroom.

The research is now substantial in showing that female employment outside the home, by itself, makes no substantial difference on anything, even though several closely related factors do. For example, if the woman has to "go to work" and doesn't want to or can't "go to work" when she wants to, or if the husband is distressed by her employment or lack of it . . . that makes a big difference in what happens in families. The factor, though, that is important is the matter of freedom or choice. It is the ability to choose ones lifestyle that makes the difference (Orden and Bradburn, 1969; Rawlings and Nye, 1979).

There are other factors that some think are stressors that are probably not (Kantor, 1977; Barnett et al., 1978; Gross, 1980; Derr, 1980), but rather than spend all of my time on the factors that don't make a difference, let's shift to some that I think do.

There is a pattern in American life that is gradually being understood better, and evidence is suggesting that it may be much more important than we have previously realized. It is intricately tied to our economic roles and to family life, and the many connections of these two important parts of our lives. It is not, however one of the more obvious economic problems that we hear so much about, such as inflation, unemployment, labor disputes, foreign competition, or even labor corruption. It is an economic and family issue, but it doesn't deal with interest rates or food or shelter.

The problem is also difficult to define. Perhaps, it can be best seen by using an idea developed over two millennia ago by Aristotle in his writings on ethics. He called the idea the "Golden Mean". Briefly, it is that with most things we are better off by staying with the middle-of-the-Road than going to an extreme. The good life is maximized when people avoid excesses and strive for moderation. This principle is the most relevant when dealing with aspects of life that use time, energy or effort. Thus, in spending time on the job, it is usually best to devote a moderate attention to our work, not too little and not too much. Most people could not get by very well if they only worked an hour or two a week, and at the opposite extreme few could have a well-rounded and wholesome life if they spent 100 hours a week on the job. It is the same when we try to manage all of the other aspects of our lives that demand time, energy and effort. We can spend too little or too much time with friends, in recreation, in meditation, in reading, etc. We can be too close to our relatives, or so distant that there is an unnecessary loss, and we can devote too much time to our children or neglect them.

It is also helpful to think about where the Golden Mean doesn't apply. It isn't very useful when we are dealing with moral imperatives, since being honest or fair are best done completely rather than in moderation, and most of us will get along better if we avoid robbery and assault completely . . . rather than use them in moderation. It is when we are dealing with time, energy and effort that the Golden Mean is a useful principle.

Aristotle's idea is a common-sense notion, but that shouldn't lead us to dismiss it. The law of gravity and modern uses of electricity are also common-sense, but they are very useful. The value in Aristotle's idea, and my reason for harkening back to it in this hearing is that there are some economic and family related phenomena in our society where we seem to have lost sight of it, and do would be well informed to apply it. Let us be more specific.

There is a pervasive view in our society that "more is better". The more education people can get the better. The higher wages can be the better. The more we can reduce costs and monthly bills the better. The more we can have in investments and savings the better. One car is not enough. We need two, and then we need three. A small screen TV is not enough. We need a 21" and then a 24" screen, with remote controls, and then we need a large-screen, and a video recorder, and a video camera, etc., etc. We need to pause, and to notice that the underlying mentality of this part of the "American Way", and we need to admit that it is the American way, is inconsistent with the Golden Mean. And, the main point that I want to make today is that THIS IS A ROOT CAUSE OF MANY OF THE DIFFICULTIES IN OUR ECONOMIC AND FAMILY SYSTEMS. I just rest that in the long run, and in the aspects of life that mean the most, this is a much more serious problem than

inflation and unemployment combined. It is ignored, misunderstood, and underappreciated; but in its quiet menacing way it is more serious; and it is extracting a much more devastating toll in our society than what we call poverty, being underprivileged, high interest rates, and many other problems that get more press.

In more plain terms, what is the problem that I'm focusing on? It is the over-concern with economic values. It is the compulsion in our society to strive for material possessions while giving only lip service to some more weighty parts of life. It is when a mother leaves the influence she can have on an emerging life and pursues fame and fortune in the work world. It is when she leaves the care of this life to those who perform a minimal and unemotionally charged service for barter. It is when a friend I know, who is satisfied with his modest professorial salary, donates royalties from books he has written to others and his friends cannot, for the life of them, understand what is going on. It is when the father in a family makes a deliberate choice to move up the management ladder, and he knows that to do it he will sacrifice true depth in his relationships with his wife and children. It is when art and beauty and meeting each other's emotional needs are sacrificed, knowingly or unknowingly, for imagined pots of gold at the end of the "career world" rainbow.

What are the costs of this traditional "American way" of doing things? (And I don't mean to imply that everything about the American style of life is pathological. I'm just focusing on this one part of our cultural heritage.) What is the loss? Again, it is easy to focus on the outer, visible things such as food and shelter, a marriage license or divorce decree, the number of children we have, and whether they graduate from college, and which college they attend. It is more difficult to identify the more subtle and less visible parts of life that perhaps matter more, and are the areas of life that are devastated, perhaps sacrificed is a better word, by our overemphasis on economic factors.

I don't want to wax melancholy or sentimental in the point I'm trying to make. I want you to know that I'm approaching this point as a scholar of social phenomena, and I'm dealing with something that more and more scholars are coming to recognize is an immensely important phenomenon (Kantor, 1977; Lasch, 1979; Prescott, 1979 illustrate this literature).

Each of us have needs that are only met in human relationships that are sensitive and caring, where there is a commitment to us as a person, and a long-term sharing of our aspirations and failures, our feelings and deeply felt desires; where there is a respect for our personal dignity and a patience to allow us to be frail and inadequate and human. Each of us have a need, a fundamental need, to find meaning and purpose in life, to feel good and peaceful about living, and to experience joy. . . true joy. And, how do we meet these fundamental human needs? They can only be met at an optimal level in a society that has a healthy family institution because they are only met fully and adequately in family relationships. They are only met, as many scholars have suggested (Fromm, 1956; Montague, 1965; Prescott, 1979; Lasch, 1979), as we learn the meaning of giving and sharing and concerning ourselves deeply with the lives of others.

How does this all connect with economic stresses on families and people? Does it connect by concluding that we need a certain level of economic well-being to meet these needs? Do we need to rise above the poverty level to meet these needs in ourselves and those around us? When the unemployment rate drops to 1.0 and the prime rate is back to one digit, will that do it? The point is that the pendulum of our concern with economic things in our beloved America is so far over to overconcern that our economic possession is getting in the way of meeting the deeper needs that are ultimately more important. If we are to be human in the fullest sense.

This is relevant in a hearing in the Senate where the issues center around work ethics and economics and families. It is relevant, not because it provides all of the answers about legislation that should follow the hearing, not because solutions to the problems will be easy or obvious; but because it provides a perspective. It provides a foundation upon which we should stand. It provides some guidelines. Some parameters that should influence everything else we should do. It helps us remember that the Golden Mean is truly a golden idea, and that we need to adjust the arenas and focus of some of the debates that occur here in Washington. We need to ask ourselves if we are asking the right questions, if we have a balanced awareness of the needs of the human beings in our society----especially of some of the less obvious but essential needs (Pleck et al., 1978; Carr, 1980; Kahn, 1981; Lynch, 1977).

I could deal with some other stressors, but to do so would probably dilute this point, and I think that it is so fundamental and so important that I want it in capital letters in bold type. I'd rather that, if what I have to say is remembered, this one point is remembered rather than having it be merged with several less important points.

PART IV. IMPLICATIONS OF THIS PERSPECTIVE ON ECONOMIC STRESSES ON FAMILIES

This leads to the final part of what I want to say, and my task now is to try to identify some of the implications of these ideas for social action. Again, a caveat or two is probably relevant. Government is a powerful and important social institution, but it is also very limited in what it can do. It would be futile to turn to Uncle Sam or to state and local government, for all of the solutions to these issues. In fact, in the area we are dealing with, if solutions are to come, most of the improvements will need to come from the private sector (Moss, 1981, Kahn, 1981); and it is likely that the institutions I represent, family oriented professionals and universities, will need to become considerably more involved than they have been in the past.

Recognizing this, it seems to me that there are several implications that are relevant for government. The first is illustrated by a quotation from the director of the recent White House Conference on Families. Jim Guy Tucker had previously served in the House of Representatives of the United States and in his state government, but he observed:

This Year of listening has been an extraordinary experience for me personally. In my previous eight years in elected office as a prosecuting attorney, state attorney general and member of the U.S. Congress, I cannot remember a single witness coming before a government forum to discuss the impact of a law, rule or case on the strength and stability of families. They talked about the economic, racial, political dimensions of issues, what interest group or region of the country would be affected, but not once about how families would be affected as families. That tells us something of the neglect and ignorance we have to overcome.

I also remember coming out of twelve hours of our WHCF hearings in Nashville, Tennessee after listening to case after case of insensitivity or neglect toward families. I picked up a newspaper and read about a major controversy in Tennessee--how the Tellico Dam project had been halted out of concern for the snail darter, a two-inch-long fish. I thought then how ironic it was that a fish had more rights and respect in government decision making than our families currently have. I hope these personal experiences will be seen as legacies of a bygone era which is giving way to a new commitment to support and strengthen our families. I cannot believe that a humane society which wisely acts, and sometimes sacrifices, to protect the habitat of animal species, will fail to act and make similar sacrifices to protect the natural environment of the human species--our families.

White House Conference Report, p. 16.

In the past several years there has been an increasing awareness of the family in government at all levels, but so far it has only been a minor interest. It has usually been an acknowledgement, with few teeth in it, that family concerns should be considered. This is laudable in that it is progress, but it is only the beginning of what needs to occur. Therefore, recommendation #1 that I would like to make is that steps be taken to somehow more realistically and effectively take into account the implications of legislation and policies on our indispensable national resource--families. I'm not sure how this can be the most effectively done. This hearing is a laudable part, and hopefully one of the outcomes will be to increase this type of consideration. One possible strategy for this would be to hold additional hearings on how to most effectively identify and analyze family implications. This would be a hearing on a method, on the form rather than the content but it may be useful. I doubt that it would be wise to create an FPA to follow the model of the EPA, but there are other possibilities. There is an increasing number of family impact analyses being undertaken by private and university agencies, and more of these could be done and they could be used more effectively. It is not that there is a need for a new bureau or department or office, but there is a need for more analysis, sensitivity, care and awareness in the many forms of legislation that impinge on the family system.

A second recommendation that I think is important is that more attention be given to evaluating the long-term issues that are involved in governmental action. Our founding fathers were very wise and perceptive in looking into the needs of the future as they established the basic framework of our government, but later

generations of leaders have not followed their example. There have been a large number of decisions and programs that have been designed to meet short-term needs, and in many cases they were fairly effective in meeting the immediate concerns. In far too many of these situations, however, the unanticipated side-effects or unforeseen but inevitable cumulative effects have created more serious problems than the initial ones that prompted the legislation or programs. Often the cure has been worse than the initial illness.

There are many examples of this. I doubt, for example, that the officials who created the IRS policies about married and single tax rates realized that what has come to be known as the "marriage tax" would eventually eat away at our society's commitment to stable and permanent marital relations. And, I doubt that the designers of our welfare system anticipated that the lack of incentives to get off welfare, the obstacles to getting off, and many of the regulations, such as those dealing with two parents in a home, would undermine long-term, stable relationships among those who need welfare aid. But, the evidence that these really are some of the long-term effects of parts of our welfare system seems incontrovertible. The net effect of the current welfare system would almost lead a family scholar to conclude that the federal government is bound and determined to undermine stable and responsible family relationships.

This recommendation is relevant for many of the programs considered by the Committee on Labor and Human Resources and by the Sub-committee on Aging, Family and Human Services. Let me cite two specific cases. The first one is a situation where positive, affirmative action by the relevant committees can help. It deals with the labor and employment concerns of the committee. The research in the social sciences is becoming overwhelming in showing that it is desirable for many families to have the second breadwinner be involved in the labor force on a part-time basis. This is especially the case when families have pre-school age children (Rawlings and Nye, 1979). So far, however, little has been done to promote this type of participation in the labor force. For example, most people cannot obtain a proportional share of benefits programs if they are not "full-time" employees, and this provides considerable pressure for many people to work full-time when their family and personal needs would be better served with less than full-time employment. I understand that unions remain opposed to programs such as granting proportional benefits to part-time employees, but it may be that compromises could be worked out or policies could be developed that would change this position, if it were given careful attention. The point I want to emphasize here is that the social science data suggest that easier access to part-time work would help strengthen families.

My second example is on the negative side. It is a caution to this committee and others that some of the programs that are currently being widely advocated may have very undesirable long-term effects, even though they seem helpful in the short-run. One example of this is the cry for a nationally funded day-care program. I think that this proposal should be very carefully scrutinized to determine if its long-term consequences really would be desirable. There is no question that there is an immense need for better day-care facilities, especially among those segments of the population who cannot afford to pay for the care. But, on the other hand, it may be that this would be one of the programs that would meet a short-term need well and create more serious problems in 10 or 15 or 30 years. It may have unintended effects such as encouraging people to turn to the market-place for their personal achievements in life rather than to find ways to cope creatively with the personal parts of their life...where their needs might be more effectively met. The program might have the side-effect of encouraging people to become parents without expecting to assume the full responsibility that parenthood should entail. It may further undermine the idea that people need to stand on their own feet and be responsible for their lives and the lives of their dependent children, and these would not be wise consequences. In sum, we need to carefully evaluate the alternatives as we may determine that not meeting the current need through a federally funded day-care program would be the most humane solution.

As I conclude this point, let me emphasize that the more general point of long-term evaluation is the point that I hope is remembered more than the more specific comment about the programs I have used as examples.

The final recommendation that I would like to make hearkens back to the more abstract analysis in part III of my comments when I was pointing out that our overattention to economic phenomena in our society interferes with meeting the more subtle and less obvious emotional and psychological needs. The recommendation I would like to make is that this Sub-committee and the larger Committee of which

it is a part explicitly adopt a policy of considering the more subtle human needs that are met by the family institution in all of your future deliberations about legislation, policies, and programs. This would include an awareness that detrimental effects on the ability of our family system to meet these needs may be one of those illnesses that take a long time to show up. Just as we are now learning about long-term effects of the radiation in nuclear testing done three decades ago, we need to be sensitive to effects we are having now on families that may not be readily visible and may take years to have its devastating effects appear. And, on the positive side, we need to determine how to empower our family system to enable it to effectively accomplish the crucial tasks we want it to...even though these positive effects are also difficult to observe and the beautiful effects it will have in our society will take years to become apparent.

It may be that an analogy will be effective in all of us understanding the importance of this recommendation. Just like hardwood trees, like the oak and walnut, take longer to mature than others, it takes longer to see the destructive effects of programs that undermine the ability of our family system to function effectively; and it takes longer to see the effects of the positive things that are done to empower the family to accomplish its purposes. The oak and walnut take longer to grow, but when they are grown they provide a greater beauty in their grain and texture, and they are more resistant to stress and abuse. It is the same with families. It takes longer to influence their ability to meet our needs, but when the needs are met it provides a beauty to the grain and texture of life that cannot be obtained in any other way. Also, meeting these needs through healthy family relationships provides, like the oak and walnut, a resistance to the stresses of life that can help us all meet the challenges and opportunities we face.

I wish you well in your awesome responsibilities as you face these and your other challenges and opportunities.

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RESPONSES BY WESLEY R. BURR TO QUESTIONS SUBMITTED
REGARDING HIS TESTIMONY BEFORE THE SUBCOMMITTEE AT THE
HEARING ON WORK ETHIC: MATERIALISM AND THE AMERICAN FAMILY

1. We hear voices from some quarters citing statistics which indicate that the demise of the "traditional" American family is imminent. These individuals argue that because less than 20% of America's families currently have a working father, and a mother who stays at home with the children, all our views about how families operate, or used to operate need to be changed. Can you help us understand the meaning of these statistics in terms of the life-span experience of our population, and in terms of the implications for "traditional" family life?

First, I think it is very important that we not be seduced by sensational uses of statistics. To argue that only 20% of America's families currently have a working father and a mother who stays at home with the children does not provide an accurate picture of family life in America. Over 90% of people eventually marry, and a sizeable percentage of those who don't would like to if they had the opportunity. Most of those who marry want to become parents. But an increasing percentage of married people are not choosing to become parents, and it is probably in the best interests of society and children that many of these couples are not parents. We have had far too many couples become parents who have not been effective in that role. The majority of families want to maintain the traditional style of families where they are married for a lifetime, create close bonds, and interact extensively with their kin. Unfortunately, however, we live in a time when there are many stresses on individuals and families, and a sizeable percentage of people in families cannot effectively maintain their lifelong family stability. Also, many people find it necessary to function in economic roles that are not their ideal, and this leads to a sizeable percentage of mothers finding it necessary to, contrary to their preferences, become employed outside of the home. It is folly to argue that even a large number of "our views about how families operate" need to be changed. What we do need to do is examine all of our governmental policies, programs, and legislation to determine whether they are contributing to the stresses on the family system or making it easier for families to function effectively. This will minimize the obstacles that people face which prevent them from attaining their ideals.

2. Can you tell us what percentage of our population live in a traditional family as adults, during at least part of their lives?

I do not have immediate access to data that would document the percentage of the population that live in traditional families during at least part of their lives. However, we need to recognize that most people live a year or two as a married couple before they have children and the median age of adults when the last child usually is launched is around age fifty. This means that the majority of adults in our society live over half of their adult life without minor children being in the home. Most people spend the majority of these non-parental years as a couple, but a large percentage find it necessary through death and divorce to live these years as a single individual. The majority of these people, however, view their lifestyle as fairly traditional, and it's important for those who care about family concerns in our society to

realize that the normal pattern involves a total life span that has different family forms at different developmental stages. This means that the "traditional family" is not a very useful label when we view it as a husband who provides an income and a wife and mother who stays home and is rearing young children. This would only be a small minority of the total population who would live in this family condition even if our society did not have the tremendous social change and stressful conditions that we experience in the latter part of the twentieth century. We need to recognize that even though the number of individuals living a single lifestyle and choosing not to become parents or living in innovative lifestyles such as in communes is an extremely small percentage of the total population, when we look at the percentage increase over the last two decades, there is a discernable increase in the number of people in these conditions, but when we look at total percentage of the population involved in these kinds of non-traditional family forms, it is clear that it is an extremely small percent. When we realize that a sizeable number of the people who are trying these innovative lifestyles are doing it in a "trial and error" method of trying to cope with difficulties and stresses, it helps provide a perspective that shows that it is a small percentage of people trying unique ways to solve their problems rather than a growing revolution that will become a cancer in society. Our mass media and extensive statistical systems are able today to document these minorities who experiment with different lifestyles, but impressionistic data from the last century, such as that discussed by William Kephart in his book on the family individual and society, demonstrates that a small percentage of people have experimented with innovative approaches to family living in earlier times, too, suggesting that we may not be in a unique situation.

3. Do most of our people feel that a husband and wife living together, and raising their own children, is preferable to alternative living arrangements?

I have not seen an opinion poll or survey that would provide a definitive answer to this question, but my familiarity with many attitudinal studies and statistics, such as the statistic that between 90 and 95 percent of people marry at some time in their life, suggest to me that there remains in 1982 a great consensus in our society that the preferable style of life is a husband and wife living together and raising their own children. I would not be at all surprised, if a careful survey were done in the United States, if the percent of people who would agree with that statement were to be over 95%, and I would be very surprised if the percent dropped below 90% or 85% at the very least. The public opinion polls that have been conducted, such as the one quoted by Dr. Hill in his testimony, suggest that not only do most people agree that having a stable marriage and family life is desirable, the percentage of people that think that it is the most important aspect of their life is a very large majority, as I recall the percentage is some place in the 80s.

4. In your opinion, should government policies attempt to deal with the family from a perspective that would recognize and strengthen the husband, wife, children model, or should this model be abandoned in favor of policies that focus on institutional child care and single parent households?

There is no question that government policies should recognize that the ideal family system has a husband and wife, father and mother, and children.

At the same time, however, we need to recognize that it is normal and inevitable that a large percentage of the population at any given time will be living without children in the home. As I mentioned earlier, it is wise for young adults to spend some time as adults and as married couples before becoming parents, and the empty nest period, after children are gone from the parental home, involves a large percentage of our population and policies must take these childless families into account as part of the normal and desirable range of family forms. There is, however, no evidence that institutional child care should even be considered in the same class as a stable, harmonious, and loving family system for raising children. Institutional child care systems are necessary in society because the realities and complexities mean that the ideal of the stable family system is not always attainable. Every effort, however, should be made to maximize the number of people who can live in family systems and minimize the number of children who have to be cared for in non-family settings.

Single parent households are a unique family form that is also necessary because the frailties of humans preclude some people from having the opportunity to live in a more normal family system. Death, desertion and divorce interfere with the structure of some family systems and the best that some people can do is continue their life with single parent households. This condition, however, is never an optimum condition. It is very much like having a deformed physical body. It is possible to get around having only one leg, but it is more difficult, and there is a unique set of challenges and stresses that have to be coped with. It is possible to have a wholesome life without the benefit of sight or hearing, and there are even side benefits that people in these conditions experience that those with the benefit of sight and hearing do not have, but there are also a large number of costs such that few people would argue that humans would be better off without sight and hearing, and the same proportion should conclude that humans would be better off in single parent households.

5. Dr. Burr, from your perspective as President of the National Council on Family Relations, do you think we should adopt public policies that encourage parents to be involved with children? For example, the Department of Health and Human Services has recently published proposed regulations that would require Family Planning agencies to notify parents when young, unemancipated children are provided with prescription contraceptive drugs and devices, which could have a long-range effect on the child's health. Is this kind of a public policy approach towards family involvement a good idea in your opinion?

There's no question that public policies should encourage parents to be involved with their children extensively. In fact, it is imperative for the welfare society that parents be assigned the responsibility of the care of young children. As young people approach the age of maturity there has to be some adjustment in the amount of control that parents have over children. This leads to some ambiguity in the exact point at which parental responsibility is replaced with responsibility for oneself. Technically, it is in the best interest of society to have a policy that family planning agencies should notify parents when young, unemancipated children are provided with any type of service which has risk, long-term consequences, and implications for health, well-being, and mental stability. This certainly includes contraceptive drugs and devices. We must recognize that there will be some situations where this will create unfortunate effects for some individuals, but as a general rule for society it is preferable to empower the

family system by having the parents have license and accountability. It may be that additional experience and deliberation will identify certain conditions under which it is best to not notify parents when certain provisions are given to children, but these should necessarily always be unusual and exceptional circumstances which have to be carefully considered rather than the general rule. This is a situation where the best policy generally will be a situation where there will be some isolated circumstances that will not be best served by the general rule. As I understand the situation, the circumstances when it would be wise to not have parental notification have not yet been clarified by the responsible agencies, such as legislatures and courts, but it is likely that it would be such extreme situations such as when there is clear and convincing evidence that the parents are grossly inadequate or where the information would provide a serious threat to the health and well-being of the child.

Senator DENTON. Dr. Burr, that was succinct and very clear. Thank you.

Dr. Miller.

Dr. MILLER. Senator Denton, I appreciate the opportunity to be invited here focusing on a topic that is of great importance to me personally and professionally. I wish to address this hearing today as a social scientist, one who looks at patterns and tries to understand what the data mean.

I have prepared a written testimony and I would like to submit it for the record. The introduction in my written testimony I will reiterate here. I will summarize and highlight the things that I think are most pertinent here and have the rest of it placed in the record.

The introductory comment I would like to make is that during the 1960's and 1970's particularly there was a great hue and cry and emphasis on the demise or the decline of marriage and family life in the United States. I see the situation as my colleague Dr. Burr does, as a change and a transformation in patterns of marriage and family life in this country which are not necessarily inimical or detrimental to marriage and family life. And I would say that there is certainly no risk whatsoever that marriage or family life are about to be replaced, fall away, or give place to some new kind of arrangement in the way human beings live.

The special function of marriage and family life is affective relationships, is love and belonging and being connected to other people. That is true regardless of where we study marriage and family across the world in all human societies.

Now I would like to profile quickly what marriage and family life are like from a demographic point of view in the United States to place a certain context around what I will say.

We often are not aware of the degree to which we are marriage and family oriented in this country. The vast majority, over 90 percent of people, do marry at one time or another in their lives. If we survey young people who are not yet married and ask them about their future plans—and there have been systematic studies done of high school seniors, for example, asking them about what they see in their futures—and again well over 90 percent of them anticipate marriage, perhaps combined with employment for both sexes outside of the home.

We are troubled by the divorce rate in the United States.

Senator DENTON. Excuse me. You are troubled by what, sir?

Dr. MILLER. The divorce rate in the United States.

Like marriage rates, it is uncommonly high in our country. But I am not quite sure how to interpret that. In many cases people leave a marriage that may have no longer been fulfilling or satisfying to them and seek another one. Remarriage rates have historically been in the neighborhood of 80 percent of those who end their first marriages by divorce will remarry. So, it is not that people are dissatisfied or disenchanted with the idea of a marriage. Those who divorce remarry in very large majorities.

In the decade of the 1970's a number of trends became evident. The tendency toward delaying marriage; toward living together and cohabitating; toward living for a period of time as a single parent. In each case these are situations that are viewed as temporary, not as desired situations by those persons involved primarily.

I will comment also briefly about parenthood in the United States. It is also overwhelmingly normative, expected, desired by people in our country. There have been substantial decreases in the numbers of children that people choose to have, but still there is very little change in the small minority of those who decide to remain voluntarily childless. Approximately 90 percent of the people who can bear children do so.

So, as a summary kind of statement I can say fairly as a social scientist that it would be very unlikely that we will see marriage and parenthood being done away with or reduced in the desires and expectations of future Americans.

The second major part of my presentation, my testimony today, I would like to focus on how people feel about marriage and family life, not what it is like in a demographic sense, but how important it is to them, what their values are regarding marriage and the family. And I will hold fairly closely to some data here that come from national probability surveys, sample surveys, of Americans who were interviewed in their own homes and asked about marriage and family life in relationship to other dimensions of their life—for example, their employment, having a high level of income; recreation; their religion; and so on. These surveys have been conducted for over 20 years at the University of Michigan's Institute for Social Research.

People feel the most satisfaction in life with their marriages and with family life as compared with all other dimensions of life that they can think of or they were asked about in these sample surveys.

Now, it is not perhaps surprising and it may be partly artifact of the situation where they don't have an objective standard against which to compare their marriage and family life with those of others.

In addition to satisfaction and how people feel about marriage and family life, we also have done a number of surveys about how important it is to them. And again marriage and family life are considered to be preeminent among life experiences in their importance to Americans.

Marriage, family life, and health come out as the things that Americans prize or consider to be the most important aspects of their lives.

In the lower extremes of these rankings by importance are areas such as financial affluence, recreation, belonging to different organizations, and so on.

Recently there appeared results of a Gallup poll, within the last month and a half, which found very similar patterns and percentages.

So, I think it is very safe and very fair to say, and it is accurate to say, that Americans feel that marriage and family life is critically important, more important to them than any other aspect of their life, and that they also derive a great deal of satisfaction and emotional positive feelings from their experiences in marriage and family life.

The final section of my testimony will make reference to interfaces between economic work experiences and marriage and family life.

As my colleague Dr. Burr pointed out, there seems to be a great deal of concern about women's employment, but American women always have been employed. The proportion who are employed outside of the home has increased rapidly in the past couple of decades, but women's employment is not a single issue. It is not something to which one can point and say these are its outcomes or these are the problems or these are the benefits of women's employment.

Many people are employed because they choose to be, others because they have to be to support their families, and so on.

We do see some areas of women's employment as reflecting considerable problems, particularly women who are mothers and employed, and those who are single mothers and employed. They experience the greatest degree of feeling that they don't have time to themselves or for the families, conflicts in work and family obligations, and so on. The role of being a working mother, particularly a single working mother, is a very stressful role in our society, as we are well aware.

I am going to refer now to a study that was done for the Department of Labor about areas in which there are conflicts between work and family life. Around a quarter of those surveyed in a nationally representative sample, both men and women, reported there were work and family conflicts from a moderate to a severe nature. The areas in which they felt that these conflicts were most severe were in the areas of scheduling incompatibilities and excessive work demands. These data are provided in detail in the tables that are appended to my report.

Some of the economic difficulties that are faced by marriage and families in our country, however, have been not helped at all and sometimes exacerbated by Government policies, as you are well aware. I will make reference to a couple of them which have been corrected or remedied and others that may not yet have been.

This year the marriage tax penalty is being reduced over a 2-year period and it will be a benefit that married couples where both spouses are employed will no longer be penalized under our tax system for being married.

It was in early 1979 that the legislation made it possible for older Americans who were receiving social security to not have their benefits reduced if they married.

Presently I understand that there are some Government policies which are not in the best interest of marriage and family life. For example, if tax credits are given for child care outside of the home, why should not those same tax credits be available if one's relatives are providing the child care? In other words, strengthening and facilitating family ties rather than undermining them.

The final attachment that I have included in my written report is a series of recommendations that came out of the White House Conferences on Families. Not all of those recommendations I agree with personally, but I refer and highlight those where there was the greatest degree of consensus among the voting conference delegates.

The first one addresses the stresses to marriage and family life, which are imposed by business or by industry that could be made more flexible; flexitime, more flexible leave policies, and so on. Could not the workplace itself enhance family life by taking note of the things that they do that are not helpful to marriage and family life?

Another thing that has been of concern to me is that women who choose to remain at home and be homemakers or housewives, their role seems to have been derogated or depreciated. Is it not possible that either government or industry can recognize or legitimize the career of choosing to work in the home? Some suggestions have been that there could be equal vesting of social security or pensions between spouses and by considering assets accrued during the marriage as equally earned.

I am not sure about the viability or desirability of these, but they are possibilities.

Senator DENTON. Excuse me.

You said equal social security. What was the other?

Dr. MILLER. Equal pensions; equal social security; and assets that are accrued during marriage being considered equally owned. One of our concerns now has been with displaced homemakers who do not currently have these kinds of legitimized recognition or protections.

I think it is very significant that the Federal Government is turning its attention toward the ways that marriage and family life are affected by the economy, by Government policies. And I applaud you and your committee for taking the initiative here in holding hearings on this vital issue.

Thank you very much.

[The prepared statement of Dr. Miller follows:]

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Testimony Prepared For
 U.S. Senate Subcommittee on Aging, Family, and Human Services
Hearing on The Work Ethic, Materialism, and the American Family

by

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Introduction

During the 1960's and early 70's the decay or demise of marriage and family life in the United States was frequently predicted. The predictions were wrong. There have been significant changes in marriage and family patterns in recent years, but these social institutions have not been, and are not likely to be, radically transformed. They are certainly not about to disappear or be replaced by some new social inventions. Marriage and family life are primary integrative and affective arrangements in all human societies. Their form and character varies around the world just as there are notable ethnic, social class, and religious differences within this country. In this brief presentation I will profile marriage and parenthood in the United States, emphasize the favorable values Americans have toward these aspects of their lives, and note selected relationships between economic variables and marriage and family life.

Brief Profiles of Marriage and Parenthood

Americans are remarkably marriage oriented, considerably more so than people are in other advanced societies. About 95 percent of those in the U.S. aged 40 or more have married at least once. About 15 percent have married a second time, and 2 or 3 percent have married three times or more. Divorce rates in the U.S. are also uncommonly high; they have more than doubled in the past 20 years and it is currently estimated that over one-third of young first marriages will end in divorce. Remarriage rates have begun to decline, but of those whose first marriages end in divorce, about three-fourths marry again with men being more likely to remarry than women. Recent trends toward delaying marriage, living together, and single parenthood are usually viewed as temporary situations by those involved, not as taking the place of marriage.

Parenthood in the U.S. is also overwhelmingly normative. Approximately 90 percent of married couples who can bear children do so. Substantial changes have occurred, however, in the number of children desired and born. Into the late 1960's the most preferred number of children among Americans was four, whereas two children has been a relatively stable preference for approximately a decade. Actual fertility has held fairly stable for nearly a decade at or slightly below replacement levels of 2.1 births per married woman. Although there has been much publicity about childlessness, those desiring no children have not increased substantially.

In sum, marriage in the U.S. has been, is now, and in all probability will continue to be a normative, expected event in the lives of nearly all Americans. Likewise parenthood is strongly desired and realized by the large majority although fewer children are desired and being born per family than in any previous generation. This brief overview has been largely demographic, and we now turn to how Americans feel about marriage and family relations.

Value and Importance of Marriage and Family Life

The question of how Americans feel about their marriage and family experiences have been addressed in literally thousands of investigations. I will draw most heavily from studies conducted at the Institute for Social Research at the University of Michigan because these studies have a national scope, they have been replicated over time, and they have also included other issues of interest in this hearing. The ISR surveys are based on nationally representative samples of adults interviewed in their residences about various dimensions of their lives, including their jobs, standard of living, neighborhood, friends, marriage, family, health, and so on. In both the 1971 and 1978 surveys Americans reported the greatest degree of satisfaction with their marriages, followed by their family life, their health, and so on (Campbell, 1981; Campbell, Converse, and Rodgers, 1976; see Attachment A for complete data). They were notably less satisfied with instrumental resources such as financial savings, standard of living, and income. An interesting conjecture about these differing levels of satisfaction was stated by the investigators as follows: "As we see, Americans are most likely to express high satisfaction with their marriage and their family life and low satisfaction with their economic status and education. It can be argued that marital and family relationships have a uniquely intimate character that makes them inherently rewarding while the more impersonal domains of standard of living and education are less central to the emotional life of the person and are less capable of giving satisfaction. It may be, however, that levels of satisfaction in these various domains of life are influenced by a very different consideration, the presence or absence of external objective standards to which the individual's present status can be compared. People may feel most satisfaction with those domains of their lives for which it is most difficult to find an objective standard and least satisfied in those domains for which such a standard clearly exists" (Campbell, 1981, p. 47).

Respondents in the ISR studies were also asked about the importance of these domains of life experience (See Attachment B). That is, they were asked to state in a summary way how important each of these domains was to them. Again I quote from the report: "Marriage seems to be considered the most important domain: over one-half of the sample chooses 'a happy marriage' out of 'he set as one of the two most important things to them, and three out of four rate this item as 'extremely important'. Family life, closely linked to marriage, predictably receives strong importance ratings as well. Good health is another domain seen as very important" (Campbell, et.al., 1976, p. 83). At the lower end of important things in life were organizations, financial affluence, recreation, and so on. These evaluations were direct assessments of what Americans felt were the most important aspects of life.

The importance evaluations are remarkably consistent with the results of a national Gallup Poll which is scarcely a month old. The Gallup survey, released at the end of January, 1982, also found that..."eight in ten participants (82 percent) assigned one of the top two positions on an 11-point scale to the importance of their family life. Similar proportions indicated that their physical health (81 percent), self respect (79 percent), and personal satisfaction or happiness (77 percent) were about equally important to them. On the other hand, fewer than one-fourth the respondents (22 percent) said that social recognition was very important in their lives...Other assets earning relatively low importance ratings include: having enough leisure time (36 percent), having a high

income (37 percent) and having a nice home, car and other belongings (39 percent)." (Gallup, 1982; see Attachment C).

The importance of various life domains has also been assessed indirectly. In the ISR studies respondent satisfactions with life domains were statistically related to how satisfied they were with their life in general. Although having a comfortable financial situation was accorded lower importance in direct evaluations by respondents, satisfactions with their own financial situation was strongly related to their overall sense of well-being. Clearly economic satisfaction contributes to being generally satisfied with life, but it is not the only contributor or even the most powerful one. The authors emphasize how inadequately a simple theory of economic determinism would explain differences in life satisfaction -- there are many satisfied poor people and dissatisfied people who are well off financially. "If we attempt to account for life satisfaction on the basis of economic satisfaction alone, we discover that we have left most of the differences between individuals unexplained" (Campbell, 1981, p. 51).

In summary, Americans value marriage and family relations as the most important dimensions of life and they report very high satisfaction as deriving from them. This is not to deny the very real problems, conflict, and violence in marriage and family life, but simply to point out that, in general, these aspects of life receive the highest importance and satisfaction evaluations from Americans.

Economic Ties to Marriage and Family Life

One purpose of this hearing, as I understand it, is to investigate the general impression that individuals have gradually turned away from social obligations, duties, marriage and family ties, and putting others first to a more self-centered interest in personal fulfillment, personal gratification, and "meism." If there has been such a shift among Americans it is too global and elusive to be effectively pinned down in an empirical way. I can be of little help in illuminating this issue. I will, however, highlight a number of specific and important ways that economic conditions intersect with marriage and family life.

Currently more than half of American women are employed outside the home. Many women work, like men do, because their families need the income. This is hardly a selfish motivation although many women, like men, find enjoyment and fulfillment in their jobs. Mothers who work full time, however, feel particularly stressed about having too little time for themselves, their families, and their jobs. The situation is exacerbated by relatively rigid employment policies and by the fact that their husbands do hardly any more work around the house than do husbands of women who are not employed. The effects on children of having both parents work depends on many factors: their age; quality of substitute care; attitudes of their parents, and so on. (Harris, 1981).

For both men and women it is clear that there are often conflicts between their work and family life. In a national study conducted for the Department of Labor, one-fourth of all workers who were married or living with children under 18 reported "moderate" work-family conflicts and another 10 percent reported "severe" conflicts between their work and family life (Pleck, Staines, and Lang, 1980). The specific working conditions contributing most to work-family conflict were excessive working hours, scheduling incompatibilities, and physical or psychological duties that caused fatigue or irritability (See Attachment D). Among the consequences of these conflicts are lower satisfaction with the job, the family, and less contentment with life in general.

Some of the economic difficulties for marriages and families in the U.S. have been created or held in place by federal laws. For example, the so-called marriage penalty tax has taken more income from married couples with both spouses working than if they were unmarried. In another example, until the law was changed in January, 1979, older couples could receive higher social security benefits by cohabiting than by getting married. It seems to make little sense for family relationships if tax credits currently are allowed for childcare expenses paid to others, but not if paid to relatives. The 1980 White House Conference on Families developed a number of recommendations relating to the economic well-being of American Families (see Attachment E). In closing I will refer to those recommendations on which there was the greatest consensus (endorsed by over 90 percent of the voting delegates at all three conference locations).

Workplace policies. Business, labor, and government could encourage and implement personnel policies that help, not undermine, strong family life. It appears that some of the largest corporations are beginning to make efforts in areas such as flexitime, flexible leave policies, and so on. But, could more be done in the workplace to enhance family life?

Home as a workplace. Government could recognize the economic value of homemaking by making it a career in the Department of Labor, by equally vesting social security and pensions between spouses, and by considering assets accrued during marriage as equally earned.

The Marriage penalty tax, already referred to above, has been acted on by Congress, and hopefully resolved.

Tax credits and deductions. If tax credits are given for child care outside the home, why not for childcare while working in the home? Why not foster family involvement by providing tax credits for the home care of the elderly and those with infirmities?

It is significant that increasing notice is being taken of the ways business and government actions impinge on families. Americans do, after all, place very high values on these aspects of their lives. Thank you for looking into linkages between work, materialism, and family life.

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Attachment A

Distributions of Domain Satisfactions: 1971 and 1978

Domain	Completely satisfied					Completely dissatisfied		Total	Mean
	1	2	3	4	5	6	7		
Marriage-1971*	58%	25	7	7	2	1	+†	100%	1.73
Marriage-1978	54	27	9	5	2	2	1	100	1.77
Family life-1971	44	30	13	7	3	2	1	100	2.08
Family life-1978	37	32	15	9	4	2	1	100	2.22
Health-1971	45	27	9	9	4	3	3	100	2.22
Health-1978	40	29	12	8	5	3	3	100	2.28
Neighborhood-1971	46	21	13	11	4	2	3	100	2.24
Neighborhood-1978	40	26	13	12	5	2	2	100	2.29
Friendships-1971	37	30	15	12	4	1	1	100	2.26
Friendships-1978	30	35	17	10	5	2	1	100	2.33
Housework-1971‡	44	21	11	15	4	3	2	100	2.29
Housework-1978	35	22	11	19	6	4	3	100	2.65
Work-1971§	36	30	13	13	4	2	2	100	2.33
Work-1978	32	33	15	10	5	3	2	100	2.42
Life in the U.S.-1971	34	25	20	13	5	2	1	100	2.39
Life in the U.S.-1978	31	29	20	13	5	1	1	100	2.38
Community-1971	38	22	15	16	5	2	2	100	2.40
Community-1978	34	26	17	15	5	2	1	100	2.41
Housing-1971	36	26	15	13	5	2	3	100	2.43
Housing-1978	38	27	14	11	5	3	2	100	2.34
Self-1978¶	18	41	23	12	4	1	1	100	2.51
Standard of living-1971	28	25	19	14	7	4	3	100	2.69
Standard of living-1978	23	28	19	16	8	4	2	100	2.78
Family income-1978¶	16	22	20	18	11	7	6	100	3.29
Amount of education-1971	27	15	14	16	9	8	11	100	3.31
Amount of education-1978	20	15	15	18	13	8	11	100	3.57
Savings-1971	19	16	14	15	11	10	15	100	3.73
Savings-1978	14	17	15	16	14	10	14	100	3.78
Life as a whole-1971	22	39	21	11	4	2	1	100	2.45
Life as a whole-1978	22	38	22	11	4	2	1	100	2.46
Number of cases-1971									2146
Number of cases-1978									3692

* Asked only of married people.

† Less than one percent.

‡ Asked only of women, excluding students and retired women.

§ Asked only of people working for pay.

¶ Not asked in 1971.

Source: Campbell, 1981, p. 240.

Attachment B

Table 3-4: Means and Distributions on Importance Ratings of Domains^a

	<i>Extremely important</i> 1	<i>Very important</i> 2	<i>Quite important</i> 3	<i>Somewhat important</i> 4	<i>Not at all important</i> 5	Total	Mean	<i>Proportion naming this as one of two most important domains</i>
Being in good health and in good physical condition	70%	24	5	1	*	100%	1.37	35
A happy marriage	74%	17	3	2	4	100%	1.44	55
A good family life—having family members you can enjoy being with	67%	24	6	2	1	100%	1.46	36
A good country to live in —a country with a good government	62%	26	8	3	1	100%	1.54	17
Having good friends, and the right number of friends	34%	36	19	10	1	100%	2.08	6
A house or apartment that you like to live in	35%	34	19	10	2	100%	2.10	8
An interesting job	38%	32	13	7	10	100%	2.19	9
A city or place where you like to live	28%	40	20	9	3	100%	2.21	3
Having a strong religious faith	38%	22	16	16	8	100%	2.35	23
Things you like to do when you are not working—hobbies, and things like that	14%	28	28	25	5	100%	2.79	2
A large bank account, so that you don't have to worry about money	16%	19	27	30	8	100%	2.94	6
Organizations you want to belong to	3%	8	13	35	41	100%	4.01	*

^aThese ratings were given to item J2 in the interview schedule (Appendix B).

Source: Campbell, et.al., 1976, p. 84.

Gallup Poll

Americans Believe Personal Goals More Vital Than Material Gain

By Dr. George Gallup

PRINCETON, N.J. — The American people consider the personal aspects of their lives — their family, health and self-respect, for example — to be far more important than the possession of material goods. Blacks and whites share this general assessment but blacks place more importance on status-related social goals and such material possessions as a high income, a nice home, car and other belongings.



Dr. Gallup

In a recent Gallup survey eight in 10 participants (82 percent) assigned one of the top two positions on an 11-point scale to the importance of their family life. Similar proportions indicated that their physical health (81 percent), self-respect (79 percent) and personal satisfaction or happiness (77 percent) were about equally important to them.

On the other hand, fewer than one-fourth the respondents (22 percent) said that social recognition was very important in their lives (choosing one of the top two positions on the scale). Other assets earning relatively low-importance ratings include: having enough leisure time (36 percent), having a high income (37 percent) and having a nice home, car and other belongings (39 percent).

Between these extremes lie other social values: the freedom of choice to do what they want (73 percent), living up to their full potential (71 percent), having an interesting job (69 percent), having a sense of accomplishment and lasting contribution (63 percent) and following God's will (61 percent).

Ranking below the 57 percent average for all 19 items in the survey are: having many friends (54 percent), giving time to helping people in need (54 percent), working for the betterment of American society (51 percent), leading an exciting, stimulating life (51 percent), following a strict moral code (47 percent) and taking part in church or synagogue-related activities (40 percent).

While there is greater similarity than disparity in the views of both races, blacks attach greater importance than whites to the religion-related values — following God's will and taking part in church activities (although there is no significant difference in the proportions of each race who give very important ratings to following a strict moral code in their lives).

The principal difference observed in these assessments is that blacks are much more likely than whites to value material possessions and status-related goals — undoubtedly a reflection of their generally lower income level. For instance, twice the proportion of blacks (64 percent) as whites (32 percent) assign a top-importance rating to having a large income. Similarly, blacks are more apt than whites to esteem a nice home, car and other personal belongings, as well as social recognition.

Women in the survey attach more importance to religious, ethical and altruistic values than do men. As a case in point, helping the needy is considered very important by 69 percent of women but merely 47 percent of men. By the same token, following God's will is very important to two women in three (66 percent) compared to roughly half the male sample (33 percent).

Following is the question asked and the key findings in tabular form:

"Using this card, please tell me how important you feel each of these is to you. (Respondents were handed a card with positions ranging from 10 to zero.) If you think something is extremely important, you would call off the highest number, 10. If you think something is extremely unimportant you would mention the lowest number, zero. If you think something is neither extremely important nor extremely unimportant you would mention some number between zero and 10 — the higher the number, the more important you think it is; the lower the number, the less important."

Importance of Social Values
By Race
Considered Very Important

	NATIONAL	Whites	Blacks
Good family life	82%	83%	79%
Good physical health	81	81	83
Self-respect	79	81	75
Happiness, satisfaction	77	78	75
Freedom of choice	73	74	45
Living up to potential	71	73	47
Interesting job	69	69	66
Sense of accomplishment	63	64	59
Following God's will	61	66	49
Having many friends	54	55	51
Helping needy people	54	52	42
Helping better America	51	51	55
Exciting, stimulating life	51	51	59
Follow strict moral code	47	47	50
Active in church or synagogue	40	56	52
Nice home, car, etc.	39	35	43
High income	37	22	64
Enough leisure time	36	34	44
Social recognition	22	31	34

Top two positions on 11-point scale

Importance of Social Values
By Age
Considered Very Important

	NATIONAL	16-17 years	18-29 years	30-49 years	50 and older
Good family life	82%	78%	81%	81%	86%
Good physical health	81	78	82	83	83
Self-respect	79	77	79	81	78
Happiness, satisfaction	77	79	78	75	78
Freedom of choice	73	72	73	78	71
Living up to potential	71	75	71	76	76
Interesting job	69	75	64	65	65
Sense of accomplishment	63	62	65	62	62
Following God's will	61	66	59	74	61
Having many friends	54	56	50	61	59
Helping needy people	54	50	51	59	59
Helping better America	51	65	50	56	56
Exciting, stimulating life	51	59	53	64	64
Follow strict moral code	47	49	47	42	42
Active in church or synagogue	40	29	38	69	69
Nice home, car, etc.	39	34	39	43	43
High income	37	26	46	54	54
Enough leisure time	36	34	34	34	34
Social recognition	22	19	22	34	34

Top two positions on 11-point scale

The results reported today are based on personal interviews with 1,483 adults, 18 and older, conducted in more than 300 scientifically selected localities across the nation during the period Dec. 11-14.

For results based on a sample of this size, one can say with 95 percent confidence that the error attributable to sampling and other random effects could be three percentage points in either direction. For the figures representing the opinions of the 183 blacks in the sample an error margin of about 9 percent should be allowed.

Attachment D

Table 1. Frequency of work-related conflict reported by family members

Group	No conflict	Little conflict	Moderate conflict	Severe conflict
All family members ¹	11	41	24	10
Employed husbands with employed wives	27	42	21	11
No children	35	37	20	7
Preschool children	23	41	23	13
School-age children	20	47	21	12
Employed wives with employed husbands	23	39	28	10
No children	37	34	19	11
Preschool children	12	40	36	12
School age children	16	44	31	9
Employed women in one-parent families	17	58	14	11
Preschool children	19	56	9	16
School age children	16	60	18	7

¹Total sample size is 1,064; percentages based on weighted sample.

Source: Pleck, Joseph H., Graham L. Staines, and Linda Lang, 1980, Conflicts between work and family life, *Monthly Labor Review* 103(3):29-32, U.S. Department of Labor, Bureau of Labor Statistics.

Note: Figures may not add up due to rounding.

Table 2. Family members reporting common types of work-family conflicts

Group	Excessive work time	Schedule incompatibility	Fatigue and irritability
All family members ¹	50	28	15
Employed husbands with employed wives	63	22	11
Employed wives with employed husbands	39	39	27
Employed women in one-parent families	10	50	15

¹Total sample size is 372, percentages based on weighted sample of those experiencing moderate or severe conflict.

Source: Pleck, Joseph H., Graham L. Staines, and Linda Lang, 1980, Conflicts between work and family life, *Monthly Labor Review* 103(3): 29-32, U.S. Department of Labor, Bureau of Labor Statistics.

Note: Figures may not add up due to rounding.

Attachment E

RECOMMENDATIONS RELATING TO THE ECONOMIC WELL-BEING OF FAMILIES
FROM THE NATIONAL WHITE HOUSE CONFERENCE ON FAMILIES

Employment and Work

Full employment (B-86%, 90%, 90%, M-74%, 73%, 77%, L.A.-74%)

All branches of government should strengthen and enforce existing legislation on programs for full employment, specifically implementing the Humphrey-Hawkins Full Employment Act. Full employment programs should be targeted to teenagers, minorities, women, and other underemployed persons. Adequate support services to facilitate full employment must be made available, such as public transportation to connect rural and city people with jobs, child care facilities, and comprehensive training.

Employment discrimination (B-92%, 80%, M-70%, 88%, L.A.-76%, 70%)

Federal, State, and local government should more effectively monitor and enforce existing legislation and enact additional legislation prohibiting all forms of discrimination and harassment in employment. Government should explore ways to define and support equal pay for comparable work.

Workplace policies (B-96%, M-91%, L.A.-90%)

Business, labor, and government should encourage and implement personnel policies that help maintain a strong family life, such as flextime, flexible leave policies for both sexes, job sharing programs, child care centers, dependent care options, and part-time jobs with prorated pay and benefits. Employers should also recognize the possible adverse effects of relocations on families and provide support and options.

Home as a workplace (B-95%, 94%, M-93%, 89%)

Federal, State, and local governments should recognize the economic and career value of homemaking by promoting a positive image of homemaking through media campaigns and education, establishing homemaking as a career by the Department of Labor, vesting social security and pension funds equally between spouses

without reducing benefits; and considering assets accrued during marriage as equally earned. Additionally, there should be a complete system of support services for displaced homemakers.

Inflation and Economic Pressures

Anti-inflation policy (B-78%, M-75%, 91%)

Federal, State, and local governments should support anti-inflation policies which put special emphasis on food, health, energy, and housing, including a national health program and lower interest rates. Anti-inflation policies should not cause unemployment or place the burden of controlling inflation on any one social or economic group.

Energy policy (B-78%, M-78%, L.A.-83%)

Federal, State, and local governments should support a comprehensive national energy policy including support to find effective, safe, alternative energy sources, and support for mass transit

Income Security

Income maintenance programs (M-73%, L.A.-83%)

The Federal Government should bear the major responsibility for financing income maintenance programs, establishing national standards, and supervising State administration of programs. Benefits should be adjusted for regional variations. Programs should interface with federally funded employment, education, and training programs, and should be available regardless of race, sex, language, culture, marital status, educational level, or region.

Social security (B-92%, 91%, M-78%, L.A.-78%)

The social security system should be simplified and integrated with other Federal income programs to ensure a minimum living standard at least equal to established poverty level for all elderly. Changes in social security should provide higher

limits on income earned in retirement; remove dependency category for spouses and develop an earnings sharing program; provide quarters of social security credit for men and women taking off from employment for child rearing time; provide reimbursement for care of handicapped and elderly at home; provide survivor benefits regardless of age and children; provide equitable treatment of homemakers; relax the strenuous eligibility for disability requirements; provide benefits to employed husbands and wives as individuals rather than married couples; and provide for equitable allowances for discrepancies in life expectancy.

Tax Policy

Marriage penalty (B-96%, M-95%, L.A.-92%, 90%, 90%)

The President and the Congress should support legislation to eliminate the tax penalty for two-worker married couples. The aggregate tax paid by a married couple with dual incomes should be no greater than the aggregate tax paid by two single individuals with similar adjusted gross incomes and deductions.

Inflation penalty (B-51%, M-93%, L.A.-90%)

The President and the Congress should support legislation to index the Federal personal income tax rates and brackets to adjust for inflation

Inheritance tax changes (B-96%, M-88%, 95%, L.A.-92%, 90%, 90%)

IRS laws should be revised to eliminate inheritance tax for spouses.

Tax credits and deduction (B-96%, 84%, M-95%, 93%, L.A.-90%, 90%)

IRS laws should be revised to provide tax credit for full-time homemaking and child care, increased child care/dependent care tax credits for working parents, tax credit for home care of elderly and those with infirmities, and tax deduction for family saving plan.

Note: Recommendations have been paraphrased. B = Baltimore Conference, M = Minneapolis Conference, L.A. = Los Angeles Conference. Percentages stand for percentage of voting delegates at indicated Conference who voted for a related recommendation. More than one percentage indicates several related recommendations.

Senator DENTON. Thank you very much, Dr. Miller.

You know, the interrelationships committee-wise here are amazing. In Veterans' Affairs I have had to address the question you just brought up. There are a number of former wives of service men who wish to make it possible for them to be entitled to one-half of—to use a fraction, but I think that is what it was—the man's retirement money automatically in addition to whatever alimony they get, because when he was serving, they were serving, et cetera. You get into all kinds of details about why this shouldn't be done. Like the serviceman moves around and the wife, therefore, can choose the community and property more than anybody else. But it all amounts to the fact, it seems to me, that the peripheral point that you all were touching on, namely the divorce rate having gone up, I hope somebody addresses the fact that we may not be going into marriage with quite the same commitment that we did say a generation or a generation and a half ago, in which that kind of consideration wouldn't even exist.

For example, in my family—and I am not putting myself up as sacrimonious—we only have two kinds of money. our money and her money. There isn't any of my money. I trust her, you know. She handles all of our bills and all the bank accounts. I never know how much money.

So, in a couple that is committed to one another and has a plan to remain together forever, for life, that is not a problem. But when you have a couple who have had indoctrinated in them, or had a lifestyle habit before marriage in which the sexual exclusivity between the two—is achieved, or an unimportant aspect of the commitment, or they get married thinking they can break it any time because everybody else does, it seems to me that that leads to some of these problems which we have to assess, the ones I have to assess and many have assessed in marital affairs.

But I totally agree with you about social security. My wife, who has probably worked harder than I have over my life, isn't entitled to exactly as much social security as I. I am perfectly willing to say that.

They are outliving us, the women are. They say that theory is not true of women that work in the workplace.

So, it is an interesting problem to try to find out where the equality is.

Dr. Miller, at a hearing that this subcommittee conducted last September on "Primary Intervention in Societal Problems. The Role of the Family", we heard testimony that there has been an increasing tendency for parents' responsibilities in child-rearing to be left to schools and even the television set.

Would you trace much of the cause of this transfer of responsibility to the fact that families have less and less time to spend with one another?

And, if you would, is this fact due to external phenomena, such as job pressures or need to keep ahead financially, or is it more because of internal factors such as the perception or persuasion that the role changes within the family?

Dr. MILLER. I am unconvinced that parents now have any less time to spend with their children than parents in former generations have had. I don't know that our lives are that much busier

and I don't know that there are data available that would address that question in a very specific way.

As far as whether changing roles or job experiences have greater effects or one more effect than the other on parent relationships with children, I think it is clear that both play a part and it is not a question of either/or.

Social roles are just expectations about who should or who ought to do things and how they should be done. And I think that the expectations or the acceptance of women's employment, for example, clearly makes it more likely that they will be employed.

But work experiences when it was not normative for women to be employed—for example, during World War II—have been discussed and described as the recent beginning of women's employment in large numbers, that women entered the work force during World War II and it was not really a normative expectation, and have continued to be in the labor force in greater numbers than they were before that time.

So, whether it is a matter of changing roles or experiences on the job that has caused decreased time or decreased quality of time of parents with children, I don't know.

There is also the question of whether, in fact, parents are spending less time with their children. For example, in the area of fathering. There is considerable evidence that suggests that fathers currently are more involved in the birth process, in caring for infants and young children, than they ever have been in the past.

Senator DENTON. Well, that is true.

You say there is no data to indicate that the mother is spending less time with the children on the average day and yet you indicate that there is a great increase in the number of unwed mothers working outside of the home and children in daycare centers.

I find that curious. You say there is no data. It seems almost like commonsense that that would have to be the case.

But the whole issue of quantity of time and quality of time would indicate that there is a difference.

So, I would question when you say there is no data available. I am saying it almost has to be commonsense.

Someone went so far as to say—and this is in articles nationally—that if you spend 10 good minutes with a child, that is fine. Others will say: Suppose that is not the 10 minutes that the child wants. Suppose it wants 3 hours some other time.

Are you saying that there is no difference in the amount of time being spent?

Dr. MILLER. At the level that you just suggested we can clearly imagine that there are differences. But I am saying that I am not aware that data have been collected on a very specific level about the minutes and hours that mothers spend with their children now as compared with what they did 10 years ago.

We know that there are more women employed now. That suggests that they spend less time with their children now than they did say 10 years ago. But it was specific data that I was referring to.

Senator DENTON. Dr. Burr, did you want to comment on that subject?

Dr. BURR. Yes.

There is one thing I didn't get to which I have written in the paper, which is that the social science data is suggesting that there are a lot of women in our society, and probably a lot of men too, but we don't have data about that, which would be much better off working in part time or variable time positions, maybe thirty hours a week.

So, if we could change our system so that we could get the man back in the home more and the woman out of the home enough so that she can be a fully fulfilled person, we probably would have a whole lot better system. But we can't get a whole large segment of our society to make that kind of adjustment.

I notice that this committee also deals with labor issues. I understand that labor has not been very sympathetic to some of those changes in the work patterns. And anything that this committee could do to inspire the labor movement or government policies to make working part time roles more available to people, such as allowing them to get proportional benefits, which is not possible unless they are a full-time employee, I think you would be standing on very solid social science data.

Senator DENTON. Let me pursue that and then I will get back to you, Dr. Miller.

Let's say that we want to give remuneration in proportion to the value of the work done and we are talking about a 3-hour day for someone. Just take that as a postulation.

I wonder if the company would regard that person's three hours a day as valuable a 3-hours as the 3-hours of 8 spent by a full time worker in considering the person's contribution over the year.

What I am getting at is: Do you not think that there is a place for the consideration of a minimum wage exception that goes along with a part-time job?

Dr. BURR. Yes. I think that needs to be considered.

I also think we need to consider that it takes a certain amount of time to start and stop on the job each day, so that the first 10 or 15 minutes are not going to be as productive as during the middle of the work period.

I also think some new innovations that are coming up, such as the college work program.

So that, I think there are many things that we need to consider in this area. The bottom line, however, gets back to the issue I mentioned in the earlier testimony. When people can have the freedom to choose the style of life that they think is most appropriate for them, then their family life tends to be the most effective.

Now, if we have a system in our society that forces people into at least a forty hour week if they are going to get full access to the benefits that surround that work role, then we are creating some unnecessary, undesirable pressures.

There may have to be some give and take in terms of management in industry, Government and labor, et cetera, to work out how to do it. But I think from a social science point of view there is good data that that is a goal worth working toward.

Senator DENTON. Well, we had an intra-staff discussion on some of those matters. And it is more of a coincidence, I guess, that I picked up some of the thoughts and even wording from your opening statement, which I was not able to read in detail, because I

have taken precisely the same position you have on that in searching for a just way.

For example, my own mother, her home was paid for a long time ago. She retired after 30 years of work. She took the time when I came home from school to mother me very much. And after retiring she got all kinds of problems. She got arthritic hands. She was a great typist. Her memory started failing. She got some kind of a liquid swelling problem. I formed a nonprofit organization and it occurred to me after a couple of years that maybe I ought to let her work there free, no money. I didn't have any money to pay her. She worked. Her social life picked up. The arthritis disappeared from her hands. Her memory became better than mine. She re-achieved all of her youth. She is like 20 years younger. And now, fortunately, I think I am going to be able to pay her something. But that is almost incidental.

I think the people who need it, to whom it is important, it is terrific to be able to put these people to work. And I think it is worth an adjustment in our labor laws and regulations to do that.

Dr. Miller:

Dr. MILLER. The issue of it is possible to adjust industry and business cycles from how they have been in the past to enhance and support and make possible a better family life, that raises for me the issue of flexible schedules. It is most prominent in the responses of the national survey that I referred to that there was difficulty in scheduling between work commitments and family commitments. If one doesn't have to be at work say before the children are off to school—or, as you mentioned, when you came home in the afternoon your mother was able to spend time with you—if it is possible for industry to reorient itself that there is a poor time and a best time, the flex kind of concept, I think that has great potential for working out the family life more harmoniously.

Senator DENTON. Is there any interconnection, any rapport, that may be set up, stimulated by the administration's desire to get the private sector involved in relieving the welfare burden in this particular area as you have both enunciated?

But is there any way that sociologists can make the importance of this pitch because it would relieve the welfare burden if you can make a minor adjustment in the private sector to accommodate the scheduling of the part-time minimum wage policy?

Dr. BURR. Yes.

I think that part of what is going on in economics as a strategy of changing a whole host of things in our society, part is a reduction of certain kinds of taxation. It may be that there could be some tax incentives built in to the industrial business sector if they would move toward more flexibility in employment patterns. Because there is some cost. It is just inevitable that there is going to be some cost to that sector in making that kind of an adjustment. It may be a short-term cost and a long-term gain for them in terms of working out some methods of productivity increases. But it may be that, you know, some adjustments could be made in terms of those tax incentives that might provide considerable motivation.

Senator DENTON. So, for the short-term disadvantaged, either a tax credit or a tax incentive of some kind. But for the long term, they stand to gain because everybody's taxes would go down, in-

cluding theirs. That is aside from the human happiness that comes of being felt needed and feeling as if you are accomplishing something, as you would be.

Yes, Dr. Miller.

Dr. MILLER. In addition, they stand to a gain from worker productivity in terms of morale, both on the job and in their family relations.

Senator DENTON. I will direct this at Dr. Burr, and then, Dr. Miller, if you wish to comment, you may.

You have cautioned this committee that some of the Government programs that are being widely advocated in our society may have some very undesirable long-term effects, even though they may seem helpful in the short run. You cited a nationally funded day-care program as one whose long-term effects might be negative for family life.

Would you elaborate on that?

Dr. BURR. Yes.

I know it is a very sensitive kind of issue and that there are many aspects to it.

To illustrate one of the many aspects, I observed in your introductory remarks you were talking about the ladies golfing.

Senator DENTON. And these were all wives of working husbands. These were not single parents.

Dr. BURR. Yes.

And in that very situation I think that it is ever so useful in our society to have a wide range of methods of getting care of children so that the parents don't have to spend 24 hours there. Those women need to go golfing occasionally and the guys need to go out and they need to go out together.

So, we need to have effective methods for caring for children other than the babysitter. We need to promote more day-care facilities that are performing desirable roles.

On the other hand, if we were to adopt some day-care programs which in the long run would start assuming the responsibility for rearing the children in a substantial way, that would have, I think, a devastating effect on meeting the needs of those children effectively and meeting the needs of the adults.

One of the very important things that I think we lose sight of in our society occasionally and have to be reminded of is that there is no free lunch and we need the accountability and responsibility.

It is much easier to bear children than rear them. And parents ought to be the ones that are responsible for the rearing process.

I would hate to see us create some institutional system, institutionalized system, of day care which would gradually transfer the responsibility away from the parents further than we have already come. Because the parental process in the family institution is the place that is going to best meet the total needs of the child.

So that, we could have aides to the parents for temporary care that can be quite effective, but to have extensive federally funded large scaled day care programs that would as one of their long-term effects—and this is really an example of what I was talking about earlier in evaluating the long-term effects—shift the responsibility away from parents, we would just create another problem that would even more serious in 30 or 40 years.

So, I think that there are a lot of things that need to be done in the day-care area. There is some serious evaluation that needs to be done before making those kinds of decisions.

Senator DENTON. Thank you, Dr. Burr.

Dr. Miller, in your testimony you say that the stress of mothers who work full time is exacerbated by the fact that their husbands do hardly any work around the house.

Do you think one solution to this stress is to encourage adolescents and teenagers in the home to accept more responsibilities for themselves? Or do you think there should be peer pressure in our society to make the men do more work?

I am fascinated by the way it worked out with my own children. I have seven. Four or five of them are married. But the men seem to be willing a heck of a lot more than I was to put on an apron and do the dishes, change the dirty diapers, go into the birth of the baby and see how the mother comes out. I guess that is progress.

But I definitely see a sort of neutered-like situation which has developed.

Would you want the man to be doing about the same thing that the woman does in the home? Or do you think the kids ought to start helping the parents instead of having the parents be slaves to the children in terms of their entitlement to education and a car when they reach that age, et cetera?

Dr. MILLER. I think it is very healthy to involve children in the responsibilities that there are in a home. I wouldn't wait until they are adolescents or teenagers to involve them.

There are things that every family needs to take care of: food preparation and caring for clothing and maintenance of the household. Those are things that children, for their own benefit and for the assistance of their parents, ought to be involved in from the time that they are young.

I think one of the losses that we have seen in our society in moving away from an agrarian culture is one does not have those same kind of necessary work experiences around the place that there once was. But still there are things that every family needs to do to maintain itself and that children can and should be involved in.

As far as the division of labor between spouses, again that is something that is, and from my value position ought to be, an individual process, an individual matter. In the research we find again that couples are most satisfied when they are able to work out an arrangement that is agreeable or satisfactory to them, not being pushed into a mold where you do everything because that is what women have to do, or you do this because that is what men have to do. Increasingly in marriage and family life we find the greatest satisfaction and the most positive outcomes when people are able to choose flexibly among alternatives.

I see tremendous benefit in family experiences recently having come to men, particularly older men. I will give an example since you have given several.

Older men who I interviewed saw their first child or two held by a nurse through the glass in the hospital. In more recent experiences they have participated with their wife and have been there for the delivery of the child. They feel immensely different and

closer to those children because of that experience than they did previously.

Senator DENTON. I didn't mean to knock that. I am just somewhat of an anachronism. It is just hard for me. I can see that really is a truly beautiful development and so forth.

Dr. MILLER. I don't see that there is any particular threat that men are going to be expected to do more in housework or home care type activities, but I do certainly, in responding to the first part of your question, think it is helpful for children to be involved from early ages in the responsibilities of family life.

Senator DENTON. Do you both think there can be mutually worked out schedules and responsibilities, to the degree that the couple should expect respectively that there is not going to be a period of real just down right sacrifice with respect to I have said, especially the mother?

I mean when that child is between one 1 old and 4½, is there any way that you cannot acknowledge that it is going to take something more from that mother in the way of giving and taking from life for that time frame, especially if she had more than one in that age group? Or can you just figure out a way where there is going to be just as much give and take?

Dr. BURR. Let me make a comment on that.

Yes. I think that that is one of the beauties of life, beauty with a capital B. That sacrifice and giving is necessary. Because when I talked about families meeting some of those deeper needs that we all have, that is one of the needs that we all have; is to get out of our own "meism" kind of thing and serve and help others. And the family provides the vehicle for that, which is by my value system a beautiful thing for the human race.

So, we ought to promote it, yes. But there is a qualification there too. And that is that I think our society during this particular historical epic, women are the ones getting the short end of the stick because they have new expectations and opportunities and demands, but there also is the pattern, as Dr. Miller has referred to, which is inherently well founded, which is as women take on additional roles, the men have not been proportionately accommodating to do their share of the dirty work. So, during this period of adjustment in our history the women's movement is not an artifact. It is not an ill-founded movement. It is a coming out of genuine social needs.

As a final comment with regard to this, it would be so inappropriate for us to turn to government to try to solve this. We have again the Santa Claus image that if we just go to Uncle Sam and get some new grants or new bureaus or new proposals, that will solve these stresses inside of the family system.

I would hope that we are learning that there are many things that government can't do. It is very finite and limited. This is just another area. And we are going to have to leave it up to some national social processes to create some greater equity in the family system in our society without more Federal regulations.

Dr. MILLER. I understood your question to be isn't there something about the nature of an infant to a 4-year-old child that makes the tie between the mother and the infant somewhat closer or more natural than the tie of the father and infant.

Senator DENTON. Can the responsibilities of the mother be arranged in such a way as to not be relatively sacrificial in her life during that time frame? Or can it be seen as a smooth thing all the way through her married life?

Isn't she going to have a little bit more rugged work or responsibility requirement in that case?

Dr. MILLER. Clearly that is the case for parents, men, and women. The investments of parenting are demanding. There is more sacrifice when children are young in terms of physical demands, fatigue, getting up during the night for feedings, changing diapers. All of those kinds of things it seems are more intensive during the early years of life.

But we can't say that fathers are any less able to get up during the night and care for a baby than a mother would be unless she is nursing and has to get up to feed the baby when the occasion arises.

Senator DENTON. Well, give me the statistics on the mortality rates of the working mother. You know, we haven't had these yet; right?

This guy, who is really the principal breadwinner, which is the situation in most families, he feels that responsibility—and this applies to most animal species as well as the human species—he feels that responsibility for that family's well-being.

Dr. Burr made the assertion that men have not accommodated to the fact that the women's movement, requiring them to fulfill themselves outside of the home, puts extra stresses on them with respect to what they do in the home because they have a dual role. And men have not accommodated to accepting the sort of equality or at least equitability within the home in this responsibility.

I am asking whether or not we couldn't look into whether or not the man feels a little more stress and strain regarding the success or failure of himself as the economic supplier.

I am talking about the dual wage earning traditional family situation.

Dr. BURR. Let me make a comment there or two or three comments.

One. I think that part of what may be happening with regard to the morbidity and mortality rates of women in the work force may be that we are in a transition stage when women are just assuming those kinds of roles and that is a particularly difficult time and period and it does create some difficult stresses. It may be that the stresses are caused by that more than any kind of biological part of women, which means they should be so exclusively the maternal ones and the man out in the work force.

We do have the image that the man is the one that goes out and slays the dragon and brings home the bacon. But, on the other hand, when we look at many other cultures, the agrarian kinds of cultures, I mean the difference is really very minimal and very frequently the wife is much more involved in the economic production and organization and dissemination processes than the man.

Now, we have inherited in our Western World the pattern where the man has been the breadwinner and the woman has been the mother. And some of that is understandable in a frontier kind of society where the physical strength and stamina of the male may

have been useful for some kinds of processes. But now we are in an industrial society where the most difficult thing we do is frequently push a button or move something around so that the automation can do it in a slightly different place. The physical strength is not so important.

It may be that we ought to be about in our society rearranging some of those traditional male and female roles and being much more free in the flexibility of who does what. The initial adjustment period may be relatively difficult, but it may be that we could make rather dramatic modifications without a great deal of difficulty, while at the same time meeting some things that are perhaps not so negotiable, such as the commitment, the care, the service, the love, the long-term bonding in human relationship, which all of us need and which we have not been meeting very well.

Senator DENTON. I am not as familiar as you are, Dr. Burr with that subject and, you know, being old fashioned again, I am sure I have biases that affect my objectivity.

I am familiar somewhat with primitive societies existing today in Thailand, Burma, other places, where, as indeed you say, the women are concerned somewhat with the production that comes into the home and the men do proportionally more in terms of home duties than is the case in Western society.

However, I don't even see an approach, even there, to a blurring of the sexes to the point where there is not the recognition that there is a maternal instinct; that the woman is the only one who can bear a baby; that the man has a somewhat different psychological as well as physiological role in life. You know, it is going to be very hard to get me out of that rut.

I hope that the women do get out and fulfill themselves the way they should. I see great validity to much in the women's movement. I share with the feminists, for example, a tremendous deploring of pornography, for example, which is what got a lot of them in the state of mind that they are in because the men not only were doing a double standard on them, but flaunting it.

Dr. BURR. Maybe the best solution for the immediate future for all of us would be again to go back to the "golden mean" kind of idea in the sense that the extreme of the traditional macho, chauvinistic, and excessive rigidity in the sex roles would not be wise in the modern scene. But it may not be wise to go the other extreme either, be the unisex and complete obliteration of those differences. And, of course, there are people speaking for both extremes.

Senator DENTON. Thank you, gentlemen.

We have other questions which we will submit for the record.

We will ask the next two witnesses to come forward.

Our next panel of witnesses is Dr. Carlfred Broderick, Department of Sociology, University of Southern California, and Dr. Onalee McGraw, educational consultant, Heritage Foundation.

Welcome, Dr. McGraw, and welcome, Dr. Broderick.

I have just seen a light come on up there, which means I will have to go and vote. Rather than interrupt this hearing, I will ask Dr. Broderick to proceed with his opening statement, then Dr. McGraw, and my staff director will preside while the opening statements are being made. I will return as soon as I can get back from voting on the floor.

This is an amendment on busing. I have no choice but to go to the floor. I shall return.

This is Ms. Cynthia Hilton.

[Whereupon, Senator Denton left the hearing to vote, and Cynthia Hilton is now presiding.]

Ms. HILTON. Dr. Broderick, this is one of the reasons it is helpful to get your testimony in before time, so we have some understanding.

Dr. BRODERICK. I understand.

STATEMENT OF DR. CARLFRED BRODERICK, Ph. D., DEPARTMENT OF SOCIOLOGY, UNIVERSITY OF SOUTHERN CALIFORNIA, AND DR. ONALEE MCGRAW, EDUCATIONAL CONSULTANT, HERITAGE FOUNDATION

Dr. BRODERICK. I am happy to share some observations with this committee.

I would like, first of all, to reinforce something that my two colleagues that preceded me said.

I was asked as a trainer of therapists and therapist to focus on some of the special stresses that two career families have, and I will do that. But before I do that, lest my comments be taken out of context to a point that it means something that I don't mean, I want to reemphasize something that was said by Dr. Miller, in particular.

There have been 200, almost 300, studies done on working wives and working mother*. And if you had to summarize them all you would have to make the following three statements:

Working women report they have the same physical and mental health as full-time homemakers as a group. You just can't make the generalization, and make it stick, that working is bad for your health or good for your health on the average. I am sure some of it is good and some of it is bad, but I am speaking on the average. We understand that that is true.

We understand that although working wives have a higher divorce rate, they do not report being less happy with their marriages while they are married. I suspect that they have a higher divorce rate because they have the alternative of getting out of an unhappy marriage. But every evidence is that working itself is not detrimental to marital happiness for the wives or the husbands. It is true that there is a higher divorce rate. I think that does not have much to do with unhappiness, but having to do with a richer alternative because they are themselves employed.

Finally, the majority of the studies have shown that the children of working mothers turn out as well as the children of mothers who stay home. I am going to speak to a couple of exceptions and you may ask more precise questions. But in general if you look at their grades in school, you look at their achievement, you look at their mental health, in general the children of working wives, working mothers, score well and some evidence shows a tendency to score better in certain areas such as independence.

Now, having laid that groundwork, I would nevertheless like to speak to some of the particular problems that working mothers and working wives have in greater degree than others, recognizing

still, once more as a caveat, that all working mothers don't have these problems and all working wives don't have these problems. But I was asked to talk about some of the special problems that they do have.

Some reference has been made already as to whether or not working wives spend less time with their children. There have been hundreds and hundreds of studies. There is no question that when a woman goes to work she increases by about 50 percent her total weekly workload. The 8 hours a day that the average woman who works only in the home spends on the home is reduced to only 4 hours a day.

The consequences are not just true in America. It has been true in Socialist countries where they have a very strong tradition of women in the labor force. It is true in at least 12 different countries where research has been done.

Let me be rather specific on that.

When a woman goes to work the weekly housekeeping goes from 50 hours to 28 hours. Her husband, who traditionally spends 4 hours a week around the house and 4 hours in the yard and with his car, does not substantially increase his participation when she goes to work full time. This results in her cutting down on every measure of leisure activities—gardening, visiting friends and relatives, watching television—whereas her husband does not reduce his expenditure of time in any of these categories when she goes to work.

We have mentioned that she spends less time with her children. Studies have shown that the average woman who stays at home full time spends 80 minutes a day in direct play or interaction with her children, 80 minutes, 1 hour and 10 minutes a day, she has spent directly with her children. That is cut down to 40 minutes a day, when she goes to work. The man doubles his time with the children from 6 minutes a day to 12 minutes a day. That is not fully compensatory, I think.

So that, there is unquestionably a net loss to the home environment and to the child indicated in these studies; a net loss something on the order of 30 minutes a day in parental attention.

So that, we need to know that one of the crises, one of the problems, which families need to deal with when a woman goes to full-time work is that she increases her workload 50 percent while her partner increases the workload not at all. And that causes strain of two kinds.

One, it causes personal strain on her. Anybody who increases their workload 50 percent will have some personal strain.

It also causes a strain on the marital relationship when she calls her husband's attention to the injustice.

There have been studies that have followed the division of labor in homes over at least several decades; 25 years ago it was found that women did 80 percent of the housework, men did 10 percent, and children did 10 percent. In 1978, women did 80 percent of the housework, men did 10 percent, and children did 10 percent. There was no change in the amount of housework that men did, and no change in the amount of housework that children did.

So, women are quite justified in their increased level of dissatisfaction with their husbands and with the society that caused that.

Working wives and their husbands have issues around the fact that she feels it is unjust that he is not more involved. He may feel very resentful that he is challenged in that way. What he had counted on was being able to come home after a hard day's work and possibly watch a movie on TV. Now he has to feel guilty because he is not doing the things that he sees as a woman's role.

Men are having a hard time with that. Many just won't do it. And that does not enhance the marital relationship.

So, we observe as therapists, there is resentment. The male feels that the rules have changed on him. He didn't expect that his married life would involve his feeling guilty because he wasn't doing these things. And the women are upset because they feel that they are being unjustly overburdened.

Where there is a dual career (as contrasted to the wife merely having a job) and women are making money comparable to their husbands and have career commitments comparable to their husbands—additional problems that come up such as time priorities, overtime, et cetera.

One of the solutions, however, is to develop a business type agreement: your check goes here and my check goes here; if we divorce, you will get this and I will get this; and so on. I count this an unhappy solution in that the quality of the marital bond is changed.

One other issue that might be raised is the evidence that there has been a dramatic increase in infidelity on the women's side. Men have stayed at their traditional 50 percent, which is not a very proud record. However, the women have moved up to match them. Women outside of the home have an opportunity to meet people who are more successful than their husbands, more sensitive to their needs, and so on.

I mention this because I think that part of liberating people has led to a dilution of the exclusive marital commitment.

While it is true that working women are no more extramaritally involved than working men, it nevertheless is true that the number of families involved in infidelity has increased over these years and studies have shown that her employment in the marketplace has been one factor in that.

I think what it shows is that human beings out in the world see more alternatives and have fewer controls upon their activity and behavior. Men always had that situation. Now women seem to take equal advantage, if that is the correct word.

In any case, it does cause a strain on marriages and a great deal of marital stress and divorce.

Now I would like to talk briefly about the mother's employment and the quality of parenting.

I want to say very little about the first few years of life because we have heard so much about that. The evidence is that it is most difficult for young children when their mothers are employed and they are in the care of strangers.

I won't elaborate on that because I haven't the time. But it is well documented. I have quotes in my written document on that.

However, a concern which as a family therapist I run into a great deal is chronic undersupervision, particularly in the early teens. It is very difficult even for parents to supervise this age

child and parents find that teenagers may refuse altogether to accept supervision from non-parents.

Many teenagers—12-, 13-, 14-, 15-, 16-year-olds—are left alone until one of the parents comes home at 6 o'clock. My observation is that in many, many cases Murphy's law that if anything can go wrong, it will go wrong, applies. Generally children of that age are not wise allocators of their own time. And I spend much of my time with the painful consequences premature emancipation at those ages such as involvement in criminal activities or sexual activities. Increased sexual activities among teenagers seems to be one of the key concomitants of the absence of the parents in the home.

Studies suggest that unoccupied homes with both parents gone is the chief place where teenagers get involved with sex.

The problem of supervision of teenagers is one I see no ready solution to. But it is probably, from my point of view, after the problem of young children not having a steady parenting, the No. 1 problem that must be faced in our society.

We have had a generation of young people with no one at home, no one there to account for their time, and the consequences of that are well documented and unhappy.

In summary then, I do not have the solution, but I have observed that families survive creatively despite the challenge.

For example, in some communities they have what is called a "latch-key" after school program for children when the parents are working. Unfortunately, the children who need most to be there are not.

But I feel that communities and families will develop a mechanism for dealing with this, as are shown in the overall statistics.

In my view the Government can best help by facilitating the families that help themselves and not by taking their function from them.

If we have the time and there are questions, I can elaborate on that.

There is one thing I want to say briefly about the relative longevity of men and women. There seems to be the impression here that men die earlier because they work so hard. Actually males die more frequently than females from conception forward. Women have two "X" chromosomes and that seems to make a difference. More males die in utero. More males die in childhood. I don't think we can blame it on occupations. I think it has to do with our chromosomes.

Thank you.

[The summary statement of Dr. Broderick follows:]

Summary of Testimony of Carlfred B. Broderick, Ph.D.,
Professor of Sociology and Executive Director of Marriage
and Family Therapy Training, University of Southern
California.

Panel 2, Hearing on The Work Ethic and Materialism
as it Affects the American Family. Tuesday, March 2, 1982;
4232 Dirksen Center. Senator Denton, Presiding.

It is my privilege today, to share with this distinguished committee some observations about the special problems which a particular set of American families must deal with. These are families in which there are dependent children and both parents are involved in the labor force. In the few minutes allotted to me I wish to touch briefly on challenges such families must face in the area of stresses which impinge upon the quality of the marital relationship and special problems with being an effective parent under these difficult circumstances.

My comments will draw partly upon research that has been done in the field and partly upon my own observations as a family therapist and as a trainer and supervisor of family therapists in several diverse settings.

Before proceeding, however, I wish to state three brief caveats, lest my points be misinterpreted. First, I am aware that research shows that working women report themselves as having physical and mental health on a par with full time homemakers, marital satisfaction on a par with full time homemakers and successful child outcomes on a par with full time homemakers. At the very least this is a tribute to the remarkable creativity and adaptability of the human spirit, since, as we shall see, it is achieved against some odds. Second, it should be clear that the problems I shall discuss are not present in all or even most working mother families and some of them can be found also in the families of full time homemakers. We do believe, however, that they are more common in families in which both parents work away from home. Third, it is true that as a clinician my focus is on the problems rather than on the potential benefits (such as increasing self esteem, greater competence and independence in children) which may also occur under these circumstances.

Wife's Employment and the Quality of Married Life

Time budget studies here and abroad consistently show that the woman's overall workload is dramatically increased if she takes on paid employment, while her husband's load is scarcely affected (Szalai, 1972; Walker, 1970; Meissner et al., 1975). One study found that employed women reduced their weekly housekeeping from

about 50 hours to 28 while their husbands maintained a steady 4 hours per week in this category plus an additional 4 hours in the traditional male household activities such as maintenance and repair. The working wife gave up substantial proportions of her leisure activities, such as gardening, visiting with friends and relatives, and watching television. She even cut down on the time spent eating and sleeping. Her husband did not reduce his expenditure of time in any of these categories, however (Meissner et al., 1975). She cut her daily time with her children in half, from about 80 to under 40 minutes of time devoted exclusively to them. He doubled his daily time with the children - from 6 minutes to 12. All in all, it appears that unless American men reevaluate their commitment to picking up the slack in their wives home responsibilities when she goes to work, it will remain true that a woman with a full time job outside the home will have increased her total weekly workload by about 50 percent without any corresponding shift in her husband's workload.

Given these circumstances it is not uncommon to see wives who are doubly resentful of their husbands. First they hold it against him that he has failed to provide for their family at a level that would make it unnecessary for her to work. Secondly, as a result the wife's burden is increased by 50% without any comparable sacrifice on his part. He on his part may feel resentful that his life style has changed for the worse (no dinner on the table when he comes home, less deference, less control over finances, less of her energy spent catering to his needs.)

An increasing number of women are working, not because they have to, but because they are committed to a career. Two career families may encounter problems that families with a clear sense of the wife's job being auxiliary to her husband's may not. For one thing, careers are more demanding in time and energy and priority than are mere jobs. Husbands and wives may find themselves in direct conflict over job transfers, allocating budget priorities and many other things. Some couples delegate nearly all household chores and child-rearing to others who may not share their values. Some assume the trappings of a corporate partnership with formal rules governing the reciprocal financial and other obligations. In either case, it is our opinion that something is lost from the marriage.

Many of the gains women have made through their greater participation in the labor market are probably beneficial to them and to their partners but some are costly to both. For example, the rate of infidelity among women doubled in the 25 years between Kinsey's study in 1953 and a series of studies in the late 70's. Working wives led the way in this department (although to be fair, they have only mirrored the levels of infidelity being maintained among working men). Whatever the source, this unhappy pattern places marriages under great strain. This is doubtless one factor in the higher divorce rates among working wives.

Mother's Employment and the Quality of Parenting

While, in general, the children of working mothers seem to do as well as others, there is evidence that there may be two important exceptions. Mothers seem to play a particularly important role in getting children off to a good start in the first 3 years of life. As Burton White of Harvard has put it in his book, The First Three Years of Life (Eaglewood Cliffs, N.J., Prentice-Hall, 1975, p. 264):

I have devoted my whole professional career to pursuing the question of how competent people get that way. On the basis of years of research, I am totally convinced that the first priority with respect to helping each child to reach his maximum level of competence is to do the best possible job in structuring his experience and opportunities during the first three years of life. Now, if I am totally convinced of that concept then it becomes painfully obvious that to me, at least, any other kind of job, be it formal or informal, working as an engineer somewhere, working as the president of a bank, working as a career professional in designing, or in the arts, cannot really compete (in humanistic terms) with the job of helping a child make the most of his potential for a rich life. Therefore I do not think any job is more important in humanistic terms than the one this book describes.

A second crucial period seems to be in the early teens. The issue at this age is not working, per se, but rather its some-time derivative, chronic under-supervision. This can occur even when parents are generally responsible. This age group is notoriously difficult to supervise even for parents and they often virtually refuse to accept supervision from any substitute (too old for "babysitters," etc.). As a result, many parents reason that they are old enough to take care of themselves for a couple of hours each day until one or the other parent gets home. Happily, in many cases this works out just as they hoped it would. In the process the child learns much about independence and responsibility.

Unhappily, in other cases Murphy's Law (that if anything can go wrong, it will go wrong) seems to operate. I see a lot of families in which working parents are amazed and dismayed to discover that their trusted teenager has been using their home as a setting for drinking parties or drug operations or for organizing systematic looting of the unattended homes in the neighborhood.

One apparent correlate to chronic under-supervision is a dramatic increase in teenage sexual activity with its ugly concomitants (venereal disease, pregnancy, abortion and illegitimacy). Although many factors have contributed to this change in mores, research suggests that the children of working mothers are the most likely to be sexually active at each age. The most frequent location

listed for this activity is "home."

It is our observation that most parents will resist all but the most concrete evidence that their home is being used for some unapproved or even illegal activity, (and sometimes they will deny it in the face of concrete evidence). One must suppose that this denial is a defense against overwhelming guilt for their parental neglect, unavoidable as it has seemed to them.

In summary, it is my observation that the continuing trend for mothers with dependent children to enter the labor force brings with it a series of serious challenges. In general, families seem to be finding creative ways to resolve most of these problems but I have suggested a number of areas in which the solutions still elude many families. It is not clear to me what the government's response to this information should be other than to keep informed.

Ms. HILTON. Thank you very much, Dr. Broderick.

Dr. McGraw, it is nice to meet you finally. It has been a pleasure talking to you on the telephone.

Dr. MCGRAW. Thank you.

I will just make some very brief remarks because you do have a text of my testimony, to which I would like to add just for the record sections of the booklet which I wrote and call your attention to section I, day care: What should the Federal role be? It might add some perspectives on some of the issues that have been raised in terms of the family over the years.

Ms. HILTON. We will be glad to add that to the record.

[The following was received for the record:]



March 18, 1982

Senator Jeremiah Denton
United States Senator
Chairman,
Subcommittee on Aging, Family
and Human Resources
Washington, DC

Dear Senator Denton:

Thank you for extending to me the opportunity to appear before your subcommittee on the topic of "Materialism and the American Family." This is certainly the time for such deeper questions to be explored.

Specifically, in answer to your question regarding the appropriateness of a Federal role in the protection of children I would respond by saying:

The concept of having a federal agency established to promote the protection of children in such areas as child abuse is now, it seems to me, an outmoded one. On philosophical grounds we can argue quite properly that the best interests of the child are served in the care of normally devoted functioning families. In the cases, which are very tragic, where the family is not functioning to the point where the child is really at risk, the appropriate level of government to deal with this is the local government entity and by extension, the state government. Opening this area up at the federal level has, by past experience, primarily provided a support vehicle for grantsmanship entrepreneurs and political cronyism. Such evils exist at the local and state levels too, of course, but at least, following the principle of subsidiarity, the local and state officials are closer to those they serve and therefore more visible and more accountable for their own actions.

Thank you, Senator, again, for your invitation to participate on this important topic.

Sincerely yours,

Onalee McGraw, Ph.D.

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[Excerpt from--Critical Issues--The Family Feminism and the Therapeutic State, by Onalee McGraw, The Heritage Foundation]

Day-Care:

What Should the Federal Role Be?

Since the stunning defeat of the Comprehensive Child Development bill in 1971, proponents of an extensive federal commitment to day-care have tried on two subsequent occasions to pass comprehensive legislation to establish a nationwide network of day-care/child development centers: the ill-fated Child and Family Services Act (1975) and the short-lived Comprehensive Child Care bill (S. 4) proposed in 1979 by Senator Alan Cranston (D-Calif.), which was withdrawn from active consideration a few months after its introduction. In both instances, proponents of federally funded day-care were confronted with the hard political truth that the public generally did not support such measures.

Meanwhile, in the late '70s, assorted prestigious child and family experts attempted to generate a consensus behind a national family policy, calling for supports to strengthen the family in the form of job and income guarantees, health and a vast array of entitlement services for families that needed them. Two documents advocating this point of view were the report by the Carnegie Council on Children, *All Our Children*,³¹ and *Toward a National Policy for Children and Families*³² by the Advisory Committee on Child Development of the National Research Council. The premise embodied in both was that families are in need of government help beyond the federal social services programs now in place; poverty, inequality and discrimination are the enemies of families and the engine of the federal government must be harnessed to eradicate these evils.

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The reasons why these proposals have had difficulty getting off the ground are twofold. First, the helping professionals who advocate them have trouble forming a political constituency beyond themselves to pressure the politicians. Secondly, the government-supported political network of helping professionals is primarily centered on the preservation and enlargement of existing turf and status. Because top priority is given to turf preservation, the child advocacy movement has had enormous difficulty uniting behind a single policy objective. To correct this deficiency, Marian Wright Edelman, head of the Children's Defense Fund and a leading child advocate, is currently spearheading an attempt to set up child advocacy political coalitions in every state to gain leverage for more government programs.

A classic illustration of how the struggle for turf mitigates against a united front by child advocates occurred in the deliberations on the comprehensive child development-day-care bills. There was intense competition between the public education lobby and the day-care/child development groups to determine which cluster of interests should have the primary responsibility for the programs authorized under the proposed legislation.

Advocates for federally funded day-care advance the position that the policy of the federal government must be to support the movement of mothers into the work force. This is by and large the position of the feminist movement. In testimony given on behalf of the Cranston comprehensive child care bill, President Carter's advisor for women, Sarah Weddington, stated that "by 1990 the need for child care providers could increase by as much as 60 percent and that about 17,400 day care centers and 1 million family day care homes will be required for the estimated 2.2 million or more preschoolers whose mothers will then be in the work force."³⁴

Jill Conway, president of Smith College, said in testimony at the same hearing that economists have indicated that as much as 49 percent of the differences in men's and women's salaries may be the result of women's discontinuous labor force participation. Conway attributed part of this lack of continuity to child care needs, and suggested that

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government action to enable or assist in the provisions of day-care could be "the most significant factor" in arresting the growing differential between men's and women's earnings.³⁵

The arguments for comprehensive federal day-care support are circular, starting with the assumption that it should be the policy of the federal government to encourage mothers of young children to enter the work force and ratify their choice with day-care support. Then, the justification for such a policy becomes the fact that more mothers of young children are in fact entering the work force.

By sticking to the circular argument, proponents of federal day-care support avoid the really sticky questions. Why are more mothers in the work force? Are they there primarily through choice, financial necessity, or some combination of both? What are the current child care choices most working mothers are making? What is the trade-off between the cost of federal day-care in real dollars and inflation and tax pressures on families that cause mothers to go out and work in the first place? Is it in the best interest of women and their families to have government encouraging mothers of young children to enter the work force by providing them with free or practically free "services" as incentives to do so? Finally, is giving government incentives to mothers to place their infants and preschoolers in the hands of others in the best interest of the children?

Working Mothers

Why do mothers work? In many cases, except for those who tend to be in high status jobs, the majority of working mothers work "for the money." These women, busy earning extra dollars for the family budget, for children's college tuitions or house payments, are probably too harrassed to notice that they have been claimed, body and soul, by the women's movement because they work.

By every indication, these women take very seriously their responsibilities as wives and mothers; they are under stress because they are seeking to perform dual roles, and 40 percent of those in lower paying, lower status jobs would quit tomorrow if they didn't need the money.³⁶ At the same

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time, these women, because they are committed to their home responsibilities, often renounce higher paying jobs that require greater job commitment; flexibility is as important to them as the extra income.

Working mothers in families with incomes up to \$50,000 can receive a tax credit for up to 20 percent of day-care expenses. The annual cost to taxpayers of this credit is \$500 million.³⁷

The Preferences of Mothers

One of the points of controversy has been the kinds of day-care working mothers prefer. Many who are skeptical about the validity of more federal child care support point to the fact that most mothers seem to do well with extended family, neighborhood, and informal care arrangements. The record is clear that the overwhelming number of working mothers use such arrangements. A 1975 study showed that only 2.2 percent of the children of families using non-parental care over ten hours per week were in day-care centers.³⁸

Marian Wright Edelman, who promoted the 1971 Comprehensive Child Development bill, solves her day-care problem with a housekeeper whom she employs while she fulfills her career as a child advocate.³⁹ Most of the evidence suggests that Edelman's choice is similar to that of many working mothers who choose informal day-care over day-care centers.

The preferences and practices of most working mothers have been very threatening to the ideological assumptions of the federalized day-care advocates. Clinging to the belief that mothers are anxious to enter the work force and place their children in high quality day-care centers leads these advocates to interesting conclusions regarding the concerns of mothers.

In the hearings on the Cranston bill, a poll was cited showing that "most mothers prefer high quality day care centers to other forms of child care" and that fully 80 percent of the non-working mothers polled indicated that "the biggest problem in entering the work force would be managing both job and family."⁴⁰ The implication is clear that for 80 percent of the mothers not working, the lack of

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"high quality day care centers" provided by the federal government (on an advantageous sliding fee scale), constitutes a "barrier" to their entry into the work force.

Another view of these same responses might point to the conclusion that the 80 percent of mothers of young children polled who are not working are by their response simply acknowledging the full implications of the moral responsibilities they have accepted by having a family. These mothers have concluded that in order to exercise that responsibility fully, they can not have a career outside the home as well. By suggesting that a "high quality day care center" would be "nice," these mothers are not even addressing the issues of whether they would want to pay its costs or have the government pay its costs (which would result in a higher tax bill for the mothers' families). What day-care proponents view as a barrier to their policy preferences, is seen by most mothers as proof that in life "you can't have it all," and that being mature means knowing that there are consequences for all of life's choices.

What is "Quality" Day-Care?

References to "high quality" day-care centers brings up the interesting question of the definition of "quality." For public sector-oriented day-care advocates, high quality day-care means day-care centers that are funded and regulated by the government and "quality control" of care-givers in private homes through government licensing and compliance with government standards. There is a great fear of "Kentucky Fried" franchised private day-care centers while at the same time government bureaucracy is seen as the absolute guarantee for "quality."

This was graphically revealed in the workshop on child care at the Baltimore White House Conference on Families. Although there were sensible proposals for encouraging employer and union arrangements for child care for employees, top priority was given to enlargement of the government role in services, licensing and regulation to provide "quality child care." This approach did not reflect testimony from the grass roots at the state hearings

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held by the White House Conference on Families.

The fatal problem for federal day-care advocates is that their research models of ideal day care centers are expensive university-based centers populated by budding child development professionals who act as willing surrogate parents as part of their studies. These centers, according to some estimates, cost approximately \$3,000 to \$4,000 a year per child and are heavily subsidized by the parent university and by government grants. These centers are the prototype that Bettye M. Caldwell, well-known advocate for federal day-care and one of the high ranking professionals in the day-care field, has used in her research to demonstrate the beneficial effects of day-care centers on the development of children.

Caldwell, in her position paper commissioned by the National Council on Family Relations for the White House Conference on Families, states that, "most citizens fail to appreciate the importance of day care as a developmental service" and that they view day-care as "family weakening rather than family strengthening."¹ Professor Caldwell misses the point: the kind of day-care that she attempts to provide as a "developmental service" in her university-based day-care facility is simply not available as a realistic option for most working mothers. To publicly maintain centers of this kind on a national scale would require an unbearable burden which the taxpayers are not willing to carry.

Syndicated columnist Joan Beck has asked, "would mothers of young children be willing to work full time outside the home if they knew it would lower their youngsters' intelligence measurably?" Beck says this question is one the "women's movement will have to face" because there is evidence that "the quality of happy home life is much more closely related to mental test scores than socio-economic status."²

The mothering necessary for the younger child must be a continuous, stable daily giving of love and interest to the child; it is not the kind of mothering you can concentrate into a tired hour of "quality time" following a long work day outside the home. This kind of mothering needs to be spread over the waking day of the baby or toddler, keyed to his immediate interests, and matched to

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his responses and level of development. The myth of "quality time" is frequently perpetrated in women's magazines as part of the message to women that they "can have it all."

Every Child's Birthright

In her landmark book, *Every Child's Birthright. In Defense of Mothering*,³³ psychiatrist Selma Fraiberg has brought her professional experience to bear in documenting and affirming the vital and irreplaceable role played by mothers in the continuous loving care for their children in the crucial early years, and the terrible psychic damage done to children who suffer deprivation of mothering.

Sidestepping religious and political considerations in the delivery of her message, she demonstrates the social and psychological implications for the child and for society that result from deprivation of mothering, including the deprivation undergone by children who are placed, at a very tender age, in day-care centers for the entire day.

Fraiberg studiously avoids attempting to tell the mothers of young children that they should not embark on full time work outside the home, but she nevertheless feels called upon to deliver to them her uncomfortable message on the effects their course of action might have on the well-being of their children. She challenges all mothers with this statement:

What of babies and small children who are caught in this upheaval? Babies have not changed their nature in the course of human history. They have not been liberated by the changing family styles of the past decades. They have not caught up with the news that they are enslaving their mothers and causing domestic upheavals by the accident of their birth. And while we have been professing that it doesn't make any difference who feeds, bathes, dresses, holds, and plays games with them, they don't believe it. It has taken millions of research dollars to find out what anybody's grandmother knew 50 years ago. Babies know their parents and prefer them to other people as early as the first few weeks of life.³⁴

Children who are in extreme terms deprived of mothering become at a very early age afflicted with the severe psychic disease of non-attachment. Ac-

ording to Fraiberg, a child suffering from the disease of non-attachment has great difficulty even at the age of three or four and cannot easily attach himself to others, even when he is provided with the most favorable conditions for the formation of his humanity. For the non-attached so affected, "drugs and brutal acts are needed to affirm their existence."³⁵ Multiple killers are people with this disease, people who are "part of the floating populations of prisons, in the slums, the carnal show, underworld enterprises, or the streets of our major cities."

The rescuing of children afflicted with the disease of non-attachment, if successful at all, takes "enormous resources of the state and the work of deeply dedicated people for months and years," yet all of this "normally takes place, without psychiatric consultation, in ordinary homes and with ordinary babies, during the first year of life."³⁶

Selma Fraiberg is clearly trying to convey to mothers the enormous importance of their endeavors. The feminist movement, which has in so many quarters demeaned the society-saving function of mothering, reacted predictably with an article in *Ms.* magazine (August 1978) warning women to "Beware of Fraiberg's Apron Strings."

Fraiberg also has a great deal to say about the current situation of mothers who are on the Aid for Families of Dependent Children (AFDC) welfare programs. The efforts to place these mothers in the work force and help to make them self-supporting was the rationale behind the Work Incentive Program (WIN) which was begun in 1973. The WIN program, along with the much larger federal program, Title XX of the Social Security Act, provides federal funds for states which in turn establish day-care programs for AFDC mothers. Selma Fraiberg describes what she calls the "looking glass world" of federal day care in which mothers on welfare place their own children in federally funded day-care centers while they undergo training as caregivers or work in federally funded day-care centers.

The present direct involvement of the federal government in day-care, under Title XX and WIN, is primarily through its access to the AFDC mothers. The rationale behind the programs is that the AFDC mothers can receive training, develop

skills and thereby a sense of self esteem and a measure of independence, permitting them to go off welfare and become self-supporting.

Perhaps a great deal depends on the quality of the training the AFDC mothers are receiving. The amount the federal government spends for "training" under Title XX is considerable, amounting to \$81 million this year.²² The degree to which the Title XX programs in the states reflect Fraiberg's looking glass world and the degree to which they are actually helping mothers to become self-sustaining depends, as it always does, on the quality and dedication of the helping professionals whose living is derived from Title XX and other associated programs built around the AFDC mothers.

Dr. McGRAW. At this point I would like to make a few comments on what I see are tremendous changes in the debate over the years as to what the Federal Government is or is not expected to do about a lot of the problems of the family which we have been talking about this morning.

Certainly over the last decade or so the dominant view was that if there are certain human family related problems, there should be a Federal agency or bureau set up to dispense grants to study and attempt to solve the problems. This is most classically reflected in the effort to increase the role of federalized day care.

We have come a long way when we consider that, the dominant approach has been to consider the absence of federally funded day care as a barrier to women entering achieving self-fulfilment in the work force. In documents of various commissions on women's issues, commissions on day care, and other commissions as well as various local, State and Federal agencies, even in previous hearings probably in this very room, you would find that the rhetoric generally followed that line, which was that failure to provide federally funded subsidized day care constitutes a "barrier" to women being able to fulfill their roles as they see fit.

So, you can begin to see a tremendous change in the framework of the debate. And I would submit that the election of 1980 was a watershed event in that regard because it reflected a concern among many people that, whatever problems exist in terms of the roles of men and women and the family, they are somewhat skeptical about Federal Government being able to address those problems in an effective manner with more programs.

I think what we are still dealing with, however, is basically the two-model approach. The old model still holds an attraction to many people, which is that you are going to come up with some sort of federally funded Government service to provide the therapeutic support to the family, as opposed to looking to the private sector or to voluntary initiatives to generate solutions and means of aiding the family.

An example that I would call to your attention would be a provision in the family protection bill, which proposes that a corporation may obtain a special tax break for providing child care facilities on site. This would represent a positive help for women in the work force. They could bring their children with them to the site of work and they can be close by. I think this could have tremendous ad-

vantages for family ties. There is more time that mother and child can spend in the car or on the bus talking and being together instead of the mother having to worry about the child going to another destination and then getting of her place of work.

Also, one of the things which all of us mothers who work are very keenly conscious of constantly is the sickness and the illness that affects our children. And if you have obligations in the work place and your children fall sick, this can be really the moment when those family concerns are the most telling.

By encouraging companies to provide this kind of onsite day care I think is a very positive way in which Government can encourage the private sector to take those measures which are going to deal with the increased numbers of two earner families.

This is also a positive help to the tremendous numbers of mothers who are single parents and who because of lack of support following divorce, are on their own and must go out and work to sustain that family. The pressure on them is even greater encouraging onsite day care is one way to solve the problem.

This represents a great contrast to the kinds of proposals we have had in the past.

[Whereupon, Senator Denton is now again presiding.]

Dr. McGRAW. I would like also, Senator, to suggest to you another dimension of this tragic problem which you referred to in your opening remarks of the welfare system and the tremendous numbers of families that are involved in that. The overwhelming proportion of those families are single parent families, mothers who are on AFDC. I think this is an area of Federal policy that you, as a representative of that Government, elected by the people, need to take a very close look at, because in contrast to some of these other areas of women's roles and men's roles and problems related to such areas as housework, the problems associated with welfare is a direct result of Government policies in the past.

There is a term that is used among the young in poor families. It is "crib money." Our young adolescent girls learn about crib money very early. Crib money means that they can have a baby of their own and they will have an AFDC household of their own. I refer to the problems of these youngsters in the welfare culture in my heritage monograph, the family, feminism and the therapeutic state. Youngsters are placed on a kind of therapeutic conveyor belt because, on the one hand, they are supposed to contracept, courtesy of the federally funded clinics, so that they will not get pregnant, and at the same time they know full well that if they have a baby of their own they will have an AFDC household of their own.

The tragedy is the numbers of families in the welfare culture that are never formed in the first place, or will very soon break up and consideration must be given to changing the Government policies that sustains, encourages, and fosters family breakup.

George Gilder has written two books dealing with this: "Wealth and Poverty," and "Visible Man." In the latter, Gilder gives a first-hand account of a man who lives his entire life in the welfare culture outside of the family context.

So, there is an urgent question of what Government can do to change its policies, whether it be in the form of assisting the children without regard to whether or not the male is in the home,

and economic measures to promote jobs for males. Promoting jobs for male providers is central to changing the situation in the welfare culture. I consider this a paramount concern and I hope that under your authority more deliberation will be taking place on this problem.

Too often we have been afraid to deal with it because we would be called names or labeled in some way because of racial connotations or class connotations. I think the time is past for us to use such concerns to avoid examining this problem.

[The prepared statement of Dr. McGraw follows:]

FAMILIES AND FEDERAL POLICY

WHERE DO WE GO FROM HERE?

Thank you, Senator Denton for the opportunity to address your subcommittee on the important topic of government policies and their impact on families. It is a paramount concern of all those who understand that strong families are indispensable to the fabric of our national life.

The primacy of family has, of course, been widely acknowledged and very much taken for granted in American life until recent decades. A chief characteristic of our social history is the richness of family life that emerged from the many ethnic groups that comprise American society. These groups traditionally placed a high value on the unique and irreplaceable role of the family in the development of healthy and productive individuals.

The 1960's and 70's however, witnessed a distinct cultural and political breaking away from a consensus on family primacy. Nevertheless, as social historian Christopher Lasch has demonstrated in Haven in a Heartless World, the attack on the family by the dominant academic elite in the fields of sociology and psychology was raging long before those turbulent decades.

It was in the decade of the 1970's that radical charges which placed the American state in opposition to traditional family values occurred. The Supreme Court declared in Roe v. Wade (1973) that mothers had the constitutional right to rid themselves of their unwanted children before birth in virtually all circumstances. Thus, the state was no longer the protector of the human right to life of the tiniest and most defenseless members of the family. Shortly thereafter, federal and

state laws were enacted to provide public funds for contraception and abortion to minor children without the knowledge and consent of parents.

Meanwhile, the feminist movement issued an appeal that rapidly spread through our culture urging women to liberate themselves from the chains of family life and affirm their own self-fulfillment at the primary goal. States adopted "no fault" divorce laws that removed the legal concept of the "injured party," transforming the civil recognition of marriage as a serious contract into a transitory semi-permanent association of individuals, easily formed and easily dissolved.

In matters concerning sexuality, as portrayed in the popular media and in sex education courses in the schools, sex became a matter merely of choices and options that the individual self makes for "self validation" and "growth."

Historian James Hitchcock described this state of affairs:

One does or does not get married, does or does not remain married, does or does not have an affair, does or does not have children, but in each case the conditions of life are arranged in such a way that neither choice implies anything permanent, binding or irrevocable. Parents...increasingly seem to want to arrange their lives so that their children are minimally demanding and bothersome. "Keeping one's options open" is the main concern of a society that has, at long last, finally learned how to have its cake and eat it too.

The lack of permanent commitment reflects a growing cultural rejection of individual moral responsibility, robbing the family of its natural and transcendent role as the vital center for human life, growth and development. The family becomes instead a biological and sociological support mechanism that is only valuable to the degree that the individual finds it so. If the family cannot provide self-fulfillment, the individual merely severs the family tie and moves on

to the next "passage" in the life cycle.

The role of society, and particularly the state, becomes one of facilitating this process by providing therapeutic "coping mechanisms." Schools and other institutions are touted as providers of "survival skills." Leading educational theorists decreed throughout the 1970's that schools in particular were to treat the "needs" of the "total child." The educational theorists, strongly under the influence of such humanistic psychologists as Carl Rogers, Erich Fromm and Abraham Maslow, insisted that schools must replace "incompetent" parents with therapeutic training in sexuality, values formation, death and dying, and decision making, preferably integrated throughout the existing curriculum.

The opening shot in the political battle over the family was fired in 1971. Following their own recommendations, which they had promulgated at the 1970 White House Conference on Children, a coalition of child advocacy/day-care lobby groups pushed through Congress a Comprehensive Child Development bill to establish a national network of federally-funded day-care/child development centers.

The premise of the bill, clearly stated in the hearings and debate, was that millions of American children would fail to achieve their full potential unless placed under the care of federally-funded child advocates and day-care centers. Leading proponents of the bill, including then - Senator Walter Mondale and Representative John Brademas, were stunned at the widespread grass roots opposition that materialized. This opposition generated enough heat to obtain a veto from President Richard Nixon.

In his veto message, President Nixon stated:

All other factors being equal, good public policy requires that we enhance rather than diminish both parent authority and parental involvement with children-particularly in those decisive early years when social attitudes and conscience are formed, and religious and moral principles are first inculcated.

Further,, he stated, this bill would commit:

the vast moral authority of the national Government to the side of communal approaches to child rearing over the family-centered approach,

Since the bill was vetoed on the basis of principle rather than economic or budgetary considerations, the damage done to the child advocacy/day-care lobby was incalculable. Especially damaging to the liberals on this issue were the significant desertions from their own ranks of commonsense liberals who could not swallow the philosophical premises of the bill's proponents. William V. Shannon, then an editor of The New York Times, stated:

The unpopular truth is that any community facility - call it a day-care center or a child-development center - is at best an inadequate, unsatisfactory substitute, and at worst a dangerous, destructive substitute for a child's own mother.

It was becoming clearer by the decade's end that a certain agenda of issues, including abortion, day-care and social engineering in the schools touched upon the central question of the place of the family in our society. At the same time, rising statistics on illegitimacy and divorce accelerated concern about the survival of the family. The family as an institution had become greatly devalued, but the utopia promised by the proponents of liberation had not arrived. The family had been put in its place, but no one seemed to be particularly happy about it.

A tremendous number of women had been liberated by husbands who, through "no fault" divorce, no longer had to support them or their children. Teenagers who were told that the family was an outmoded, authoritarian bourgeois institution watched the lives of many of their friends dissolve in idleness, drug abuse, and suicide. As the number of adolescents receiving sex education, contraception and abortion from government funded "family planning" programs increased, so did the rate of adolescent abortion, illegitimacy and venereal disease.

The irrefutable evidence of a decade had shown how lacking in perception were the proponents of liberation who loudly proclaimed that the family was only one option among alternative life-styles.

As Nathan Glazer pointed out in his article, "The Rediscovery of the Family":

...a funny thing happened on the way to developing a radical critique of the American family: it turned out that the old model was not so bad after all.

During the past several years, the rediscovery of the family has taken on increasing cultural, religious and, of course, political significance. Many would argue, for example, that the overwhelming landslide for Ronald Reagan reflected in large part a concern that American family life had been severely eroded, becoming, in the words of columnist Joseph Sobran, "the lowest administrative arm of the state."

Very probably the public was reacting to the government policies undertaken by the liberal politicians in power. Those policies assumed the responsibility and the authority of the state to service the entire range of human needs. Government commissions assembled to address the topic of women and the family frequently produced reports insisting that anything

less than full government subsidy for the full range of human needs constituted "discriminatory barriers" to full participation in the good life. Job fulfillment, eradication of sex role stereotyping, and government funded day-care are among the "services" the liberals insist the government must deliver.

Contrary, however, to what was billed in the media and at government funded conferences as the dominant opinion on family issues, the public opinion polls done in 1980 told a different story. The 1980 Better Homes and Gardens poll sought the opinion of its readers on the question "Is Government Helping or Hurting American Families?" and a 1980 Gallup poll was commissioned in connection with the controversial White House Conference on Families. Both revealed common themes which were to later be confirmed by the November, 1980 election results. These themes could be summarized as follows. (1) overwhelmingly the family remains the most important thing to most people from all walks of life, (2) a weakening of American family life was perceived which was considered a negative rather than a liberating development for individuals, (3) there was a general lack of confidence in the ability of government to solve essential family problems, (4) although there were differences reflected by class and race, the interesting finding was that essential views on the importance and value of the family were shared by people of all races, religions and walks of life.

For example, the Better Homes and Gardens poll asked, "What do you think is the general effect of government policies on middle class families like yours? An astonishing 88% answered "harmful"; 4% said "helpful" 4% said "no impact" and 4% did not answer.

Clearly a major cultural and political shift has occurred. The question is then, in specific terms, what government policies can be established that

will serve to help family strengthen themselves and meet their essential needs.

We must be clear that in today's political terms we are talking about two models: One is the old liberal democratic model in which government is to have the authority and the capacity to assure delivery of social services to the poor, minorities and all who "need" these services and that in spite of the country's current economic problems those services must continue to flow as they have in the past. The new model, based on President Reagan's political and economic philosophy, calls for a real cut back in government spending with a view toward freeing up precious dollars for capital formation into productive enterprises and jobs. The hope is to restore jobs in the production of authentic goods and services as opposed to jobs and services that are artificially maintained by liberal social policies. Unfortunately, an extraordinary number of our current jobs lie in this artificial layer of contrived "social support" programs which are not producing goods and services that are in demand. Thus, interest groups that are lobbying Congress to prevent budget cuts use the poor and minorities in their rhetoric, but they are really talking about a reduction in the number of government subsidized jobs for which there is no real demand or need.

Accordingly, many argue that since the previous policies have merely increased the number of dependent poor, what is really needed is for government to help families by boldly promoting a truly productive economy. Interestingly the liberal media often refers to this initiative as the "secret agenda" behind the budget cuts. There is nothing "secret" about it. It is the economic recovery program the people voted for at the ballot box in November 1980.

Probably one of the most important missing elements in the years we have had a government solution for every human problem is the sense of personal responsibility for one's individual actions. As layers of government policies and programs multiply at every level, individuals are no longer directly responsible to others for their behavior. Society becomes responsible in the collective sense to its segments and that collective responsibility is met by government programs. Everyone is responsible and no one is responsible. Parents are no longer responsible to and for their children or to each other, those who are paid by the government are not responsible for the moral and practical quality of the services they deliver.

A classic example was the scandal in the California Department of Social Services when it was found that large numbers of children had been placed in the foster care of the Jonestown cult. It came to light that the California Department of Social Services had, in effect, by bureaucratic blunder and looking the other way, "signed off" on giving children into the care of the cult. A spokesman for the Department of Social Services denied all responsibility, attributing the tragic aftermath to an inevitable by-product of our modern society.

Another problem is that government funded services are in many cases expected to be completely value-neutral with regard to the moral questions that underlie family problems. A young social worker recently told me of the problems she had in counseling child abusing fathers, step-fathers and boyfriends under the supervision of a county human services department. Social workers were firmly told they were not permitted to impose their values on the child abusers, abusers were to be counseled with psychological techniques but under no circumstances could any God-centered

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values enter into the counseling. The frustrated social worker who related this contends that this kind of misguided assumption about "the separation of church and state" determines much of what passes for a philosophy of service in government funded social work.

A juvenile judge in the same state contends that his only success stories with kids in trouble are those where youngsters are placed in private rehabilitation facilities that are guided by transcendent values and personal responsibility.

Several proposals in the Family Protection Act suggest the approach that can be taken to help families help themselves. One proposal would establish a savings plan whereby relatives may deduct up to \$2,500 tax per year to save toward the education of a child in the family. Another provision, already adopted, provides special tax exemptions for families adopting handicapped youngsters. A third provision allows a corporation a deduction in taxes for contributions to joint employee-employer day-care facilities.

Another area in which government policies damage family strength is the perpetuation of a welfare culture that runs on families that are broken or never formed in the first place. George Gilder's Visible Man and Wealth and Poverty should be required reading for all who believe that strong family life is not inevitably the exclusive privilege of the middle class. Too often, attempts to deal with the perpetuation of the welfare culture are branded as discrimination against minorities and the poor.

The tax-paying populace is continuously whipped into a form of class warfare in which it is coerced into subsidizing programs alledged to be for the benefit of the poor, but which in reality are welfare programs for the "new class" of helping professionals. The individuals

who are vulnerable precisely because they are not functioning within strong and stable families are placed on a kind of therapeutic conveyor belt providing the indispensable clientele for the vast hordes of human service providers who derive their livelihood from this government subsidized dependence. Will we continue to subsidize government policies that weaken the family? There is a tendency to look the other way in the face of a vast welfare program whose effect is to subsidize broken families. As George Gilder has pointed out, "in the welfare culture, money becomes not something earned by men through hard work, but a right conferred on women by the state."

Most family studies, including those that are federally funded, point to the family as the indispensable, irreplaceable support system for the individual. What kinds of supports in turn strengthen families? If the family unit is held together by acceptance of moral responsibility, supports that help make families strong are intangible, non-material values, ethnic and racial ties, community traditions, societal norms, shared values, and strong religious commitments. For example, effective cures for alcoholism are found in self-help groups like Alcoholics Anonymous; parents prone to child abuse find help in groups like Parents Anonymous, and studies show that strong religious and traditional ties are the determining factor for stable marriages.

Strong families in turn enrich the secondary institutions where they live, providing a social tie upon which trust, good will and generosity of spirit can thrive. Do we need a spate of sociological studies to tell us that when people in families learn to care for each other, they also learn to care for others?

Our current situation is that we all have the right to kill our children before they are born if we so choose. At the same time, the experts are advising us that incest is an "irrational taboo," that spanking should be outlawed, and that parenthood should be licensed.

The recovery of the family is nothing less than the recovery of our common humanity.

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Senator DENTON. Thank you, Dr. Broderick and Dr. McGraw. I am sorry I had to go vote. In fact, we had two votes and I am missing another meeting called on short notice by the Judiciary Committee. I hope they get a majority because they didn't tell me about it ahead of time. So, I am going to deal with this here.

As to your last few remarks there, Dr. McGraw, you may be sure that we are looking into that sort of thing and we are doing so in such a way that I am mostly relying on the advise, in my own State of black people. I find no segment of our society, no color,—yellow, black, white—that is more concerned, more conscientiously concerned, with what is happening to the institution of the family than the irresponsible. There are irresponsible black people, yellow people and white people.

But to avoid that inference of the racial issue—and there is none—I let them be the spokesmen. I find the black people having come through this labor experience and discrimination experience remarkably tenacious when it comes to family values and spiritual values.

So, I understand the nuance of what you say about the sensitivity of addressing it. So, I am dealing with those who might otherwise accuse me of something that is not so.

Dr. Broderick, in your testimony you refer to studies which show how much a woman's overall work time is increased if she takes employment outside the home, and how husband's work time does not increase to pick up the slack. That was a theme that was mentioned earlier.

You said that it is up to men to reevaluate their commitment to work in the home.

I would react the same way as I did with the other gentlemen. I agree with it, but to what extent do you have to reevaluate?

But you did not mention children's work contributions.

One of the studies you cited—Walker's—shows that children of all ages in dual wage families contribute less time to home responsibilities than their fathers do even after the father's worked on a job all day. Other studies show that children spend much of their time watching television.

Do you think the work inside the home should also be shared by children who are capable of doing so?

Do you think it is healthy for the family today for children to feel entitled to a great deal of labor from their parents, but for parents to be entitled to little or nothing from their children?

Dr. BRODERICK. When we asked mothers why they don't get their children (or their husbands) to do more housework—they say by the time they have them motivated to do it and explained to them how to do it, got it ready for them to do, supervised their doing it and cleaned up after them, it is easier to do it yourself, which is to say that there is not the belief in our system that children—have a real obligation to share in housework in a serious way. In most American homes children's main job is to do their homework. They do not conceive of themselves as having real obligations in other areas.

I think that women will not be able to get husbands and children to do more work until our society seems to believe there is a com-

munity obligation with respect to that work, which is not quite so today in our society.

Senator DENTON. As a personal example, I was a pretty hard kid to get to work. I remember my grandmother trying to get me to mow the lawn, which I wouldn't do as often as I should. I think I got a quarter for mowing the lawn.

Dr. BRODERICK. I did it free.

Senator DENTON. So, I guess it is not a peculiarity of this particular generation.

One thing that is a peculiarity though is the extra cost proportionately of the child's education, for example, to the parents.

Dr. BRODERICK. One of the things that wasn't mentioned in any of the testimony because it was on working wives was the alternative to the wife going to work is the husband having two jobs. That is very frequently happening now. You will have a man working 16 or 18 hours a day so she doesn't have to take a job.

I see families where the man is never home. One wonders how they manage to see the children.

So, that is an alternative to the woman working. It is a two job family where both jobs are held by one partner.

I don't think that that works out much better either. I mention it only because it is an effort on the part of families to sustain the traditional role, yet it who leaves her more alone, with less support, and the children with less cohabitation with their father.

We are going through a difficult time trying to find solutions to the problem of escalating costs and standards and no escalation of time.

Senator DENTON. Have you identified a characteristic that might indicate that a particular family might be more vulnerable to stresses placed on it because of insufficient time spent with one another?

Dr. BRODERICK. Well, as a clinician, I see the ones who refer themselves to me and to others whom I supervise because they are unhappy. But my observation is that the people who come for help are the most resourceful. They are asking for the help that is available to them. They see the minister or marriage counselor.

Now, the ones I am more concerned with are on the ones that just sink without seeking any help at all. And we do know who those people are. More than likely they are those who have not developed the skills at using the network of friends and relatives and other resources that are around them. The most valuable are those who are socially isolated. The handicapped, the aged, the ill, the unskilled.

We have spent a lot of our time helping people build friendship networks, using the facilities that are available to them, not at Government expense. Those unable to do so are people who have moved too often and don't have social skills, who are alcoholics or drug dependent and, therefore, don't have the skills to move out to the network of help that is available to them.

Senator DENTON. Dr. McGraw, as we have already mentioned in this hearing, the percentage of mothers of young children who work outside the home has tripled in three decades. This has been called the single most outstanding phenomenon of this century.

What do you think has caused that?

Dr. McGRAW. I think that the overwhelming number of those mothers are probably doing this from what they view as a need to supplement the family income. I think that is the main thing that is causing them to go into work outside the home.

Now, I think that a number of other things might enter in. Certainly the culture is sending a signal that this is a good thing for women to do. But I really think that economic need is the main factor.

There was a major study done by the Urban Institute on women in the work force. Your staff might look into that. They examined the work situation of mothers from many different vantage points; the mothers of young children and the ones that had children in school. The message that came through was, that No. 1, mothers were mainly motivated by the need to supplement the family income. Moreover, the study revealed the stress and worry from having two roles.

My own experience confirms this, although I did not go to work outside the home until my children were in school. But those moments come when they are sick, when there are problems, and you are just absolutely split into two people.

Senator DENTON. I must say that I have seen that so much in this Senate building with women caught in that and not knowing any more than we do precisely where to draw that line. It might not even leave the children lacking, but it leaves them torn.

Dr. McGRAW. I think it is a very important thing and I agree with the previous speakers. I know it has been true with my own work experience, but I feel very fortunate because I am with a small foundation where there is a lot of flexibility rather than a large corporation. I have been lucky in that I haven't had to experience that split personality feeling as so many other women have.

But I certainly would argue for that kind of understanding and for women being willing to accept less pay in terms of a tradeoff for more flexibility.

Senator DENTON. Especially if it is a part-time situation with an arrangement. That is what I meant by the 3 hours versus the 8. And I think it is worth it. Yet it is presented as so demeaning and unequal and all that.

Dr. McGRAW. It is a matter of equity and justice and the right relationship between the employer and employee.

Senator DENTON. We are always talking about the difference between men's pay and women's pay.

Dr. McGRAW. Yes. If women seek flexibility but do not insist on receiving benefits equal to those who do not have flexibility, the employers should respond in a positive way.

Dr. BRODERICK. Recent studies show that actually when you talk about women working say 45 percent, they are not full time employed women.

Actually there is a very good study by George Masnick and Mary Jo Bane that was just published. It is appended for your information.

It shows that actually only about 30 percent, rather than 40 percent, are working full time. The rest are working either part time during the day or part time during the year, perhaps during the school year, for example, and not in the summer, or only during

the summer when their husbands might be off because the husband is a schoolteacher or whatever.

So that people are trying to find in our society flexible ways to deal with their family, not just marching off. They are doing the best they can. And where part time is available, that is what they choose.

[The study referred to follows:]

THE NATION'S FAMILIES: 1960-1990

GEORGE MASNICK AND MARY JO BANE

with

Neal Baer
John Pitkin
Lee Rainwater
Martin Rein
Barbara Wiget

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Auburn House Publishing Company
Boston, Massachusetts

Chapter 3

WOMEN'S WORK AND FAMILY INCOME

A second way in which the households of 1990 will look very different from the households of the late 1970s is in the number of workers they contain. Figure 1.2 shows quite dramatic decreases from 1960 to 1990 in the proportion of one-worker husband/wife households. Over the same period increases are projected for two-worker husband/wife households, one-worker households of single parents and of men and women living alone, and for households with no workers. This chapter explores the dynamics behind those changes, particularly the jump in labor force participation rates of women. Officially the term labor force participation means being at work or looking for work.

The trends suggested by Figure 1.2, however, may be only the tip of the iceberg. Along with shifts in labor force participation, the next decade may see substantial changes in the degree of attachment women have to labor force careers and in their contributions to family income. These latter changes—which, it is important to note, have not yet occurred—are likely to influence in major ways the allocation of time, money and energy within households. They are also likely to create households that are more diverse in both the amount of time and money that is available and in how each is spent. The diversity will, in turn, have important implications for the sorts of choices households make in terms of location, housing, and consumer goods and in demands for public and private services.

Three aspects of women's paid work outside the home should be distinguished from one another: participation, attachment to careers, and contributions to family income. Participants in the labor force are a diverse group. They range from women who spend trifling amounts of time and energy at work to those pursuing full-time careers.

Simple "participation" in the workforce may mean that only the most minor adjustments need be made in women's time use, roles, and perceptions.

"Attachment" is measured by the extent to which a woman's involvement in her work is substantial and permanent. High attachment is characterized by continuous participation over a period of years and by full time work throughout the year. Women who are strongly attached to careers differ both from women who do not work outside the home and from women whose work attachments are weak. They spend their time differently, and their families function in different ways.

The third aspect of women's work has to do with earnings, and contributions to family income. Women who are not in the paid labor force or who are only weakly attached to it are not very likely to contribute much to family income. Even women who are strongly attached labor force participants, however, may hold low-paying jobs and thus be able to contribute relatively small amounts to family income. Both the level of family income and its source—whether it comes from men's earnings, women's earnings, or other income sources—significantly affect family consumption and time allocation patterns.

Of the three aspects of women's work we are considering (participation, attachment and contribution) only the first has changed in any dramatic fashion across the age groups in our three adult generations. The revolution in labor force participation has not extended to attachment or to contribution. From our reading of the data, we believe that a second revolution is just under way in attachment, particularly among the women of the younger generation born after 1940 who also are revolutionizing family structure. A change in relative contributions to family income may be in the wings, but the data are too sketchy to confidently predict its coming on stage.

Labor Force Participation

The rise since World War II in labor force participation of women, especially of wives and mothers, is visible and well publicized. The official estimates are based on participation during the week before the monthly labor force survey is taken and are only a rough description of work activity. Some "participants" are unemployed or marginally employed; some non-participants may have worked at other

times during the year or may want to work at the time of the survey. Nonetheless, it is an estimate, which we can compare over time, of the extent to which people work and earn. According to the official estimate, 78.4 percent of men 16 and over and 51.1 percent of women 16 and over were labor force participants in 1979.¹ In that year women made up 42.2 percent of the total civilian labor force in the United States, an increase from 38.2 percent in 1970 and 29.6 percent in 1950.² The shift was brought about by a slight reduction in men's participation and a jump in women's participation.

The population pyramids in Figures 3.1 and 3.2 depict how the changing age structure and participation rates from 1950 to 1978 affect the composition of the labor force and the division of the population between workers and non-workers.³ The pyramids are shaded to show the proportion of men and women by age group who were employed, unemployed, and not in the labor force. For 1960 and 1970 the pyramids also divide the employed between full-time and part-time workers.

The shifting age structure of the labor force reflects the shifting age structure of the population as a whole which was caused by the older generation's Depression-linked low birthrates and the middle generation's post-war baby boom. In 1960 and 1970 the largest employed groups were in the pyramids' middle age ranges, by 1978 the younger baby boom generation was beginning to move into the labor force, creating a bulge at earlier ages. By 1990, when the younger generation is in its late 20s and 30s, its behavior will have a strong impact on the labor force.

Almost all 25- to 60-year-old men were employed every year from 1950 to 1978.⁴ Employment rates of older men have declined, a sign of earlier and partial retirement. Employment rates of men under 25 fluctuate, probably because of short-term economic conditions, changes in the size of the armed forces, and changing rates of school enrollment.

Women have made the biggest changes in the labor force, as shown on the right side of the population pyramids. Since the proportion of women in the labor force has been moving up in all age groups, the 1978 female pyramid resembles the male pyramid much more closely than was the case in 1950. Employment has increased both over the life course of one group and in succeeding age groups. The proportion of 25- to 29-year-old women who are employed, for example, has increased steadily from 1950 to 1978. At the same time, a comparison of women age 25-29 in 1950 with 35- to 39-year-olds in 1960, 45- to

49-year-olds in 1970, and 55- to 59-year-olds in 1978 shows that women born between 1921 and 1925 kept adding their numbers to the labor force over that time.

In addition to illustrating information about workers, the population pyramids also point out changes in the number and character of non-workers. In 1950, prime age women, 25-60, made up a substantial portion of the nonworking population. In 1960 and 1970 children dominated the nonworking population (young children in 1960 and teenagers in 1970). By 1978 older men and women were beginning to be an important component of the nonworking population. As the population ages over the next decade, men and women over 60 will become an increasingly larger proportion of total nonworkers. This increase, however, will be offset by the entry of the baby boom into the workforce. Workers as a percentage of the total population will thus continue to increase much as they have in the past. Workers moved from 37.8 percent of the population in 1960 to 47.1 percent in 1978.

Predicting the shape the population pyramids will take in 1980 and 1990 requires attention to labor force participation rates by age groupings, our next topic.

Age Patterns (Period Data)

Both men's and women's participation in the labor force varies with age. Smaller proportions of young men work than do men age 25-54, the latter's participation rate in 1978 was 92.7 percent. Male participation falls gradually after age 55 and more steeply after age 65. In 1978 men 65 and over had a participation rate of 19.6 percent. The age and participation patterns of women are much more complicated.

Figure 3.3 plots labor force participation rates by each year of age from 20 to 70 for 1940, 1950, 1960, and 1970 for women, and for 1970 for men. These more detailed age data still show the pattern for men to be quite simple. Participation rises gradually to the mid-20s, and then levels off until the mid-50s. (The pattern has hardly changed over time. Since the curves for 1950 and 1960 for men were almost identical to those for 1970, we did not enter them into Figure 3.3.)

Women's participation rates after 1940, in contrast, show an "M" pattern, rising from the late teens until the early 20s, falling until the late 20s (then childbearing and child rearing years), rising again until the middle and late 40s and falling during the 50s and after

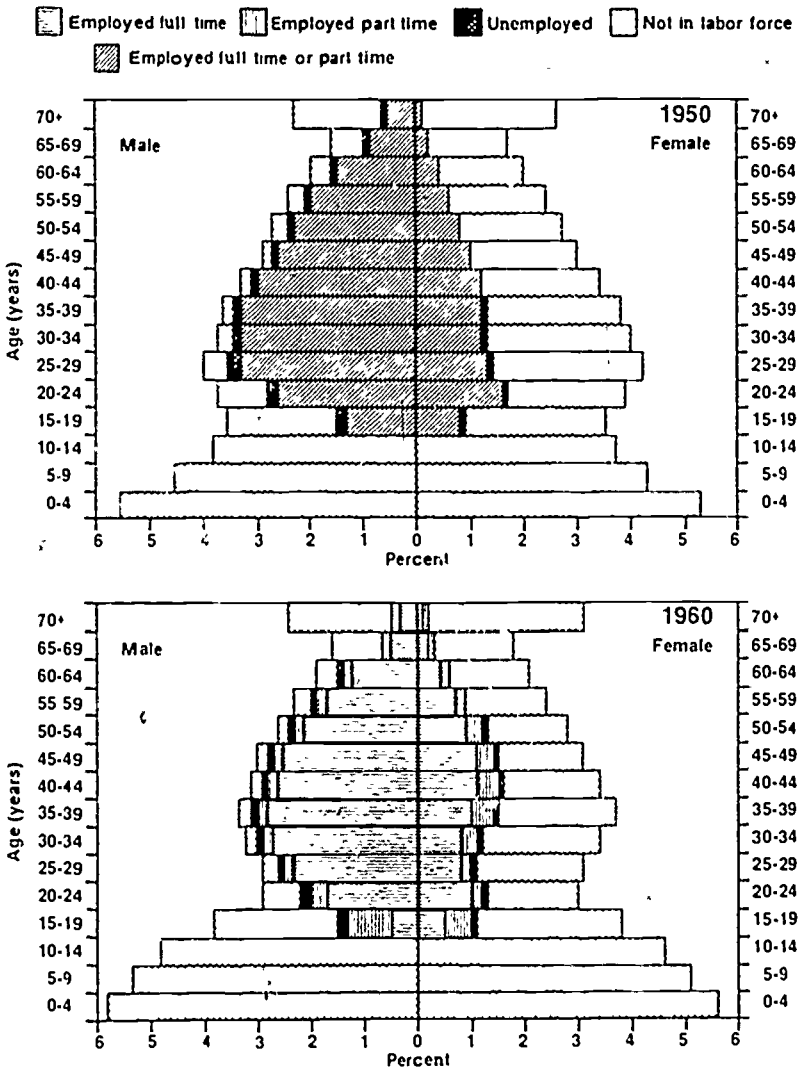


Figure 3.1. Population, by Labor Force Status, 1950 and 1960 (Source: Appendix Tables C 1-a and b)

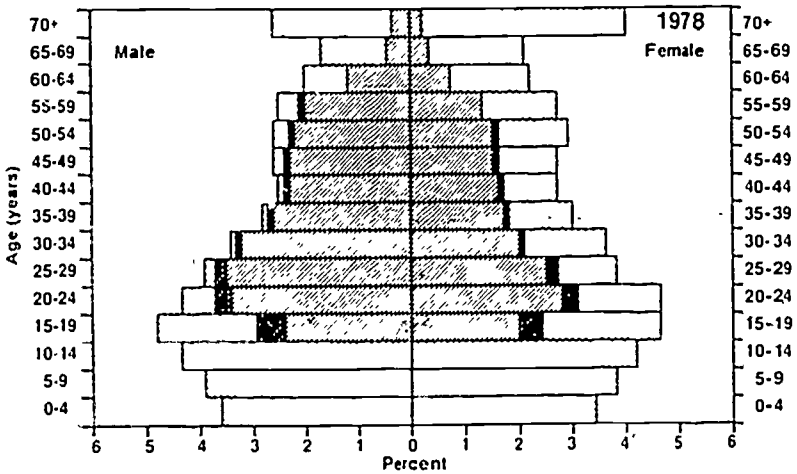
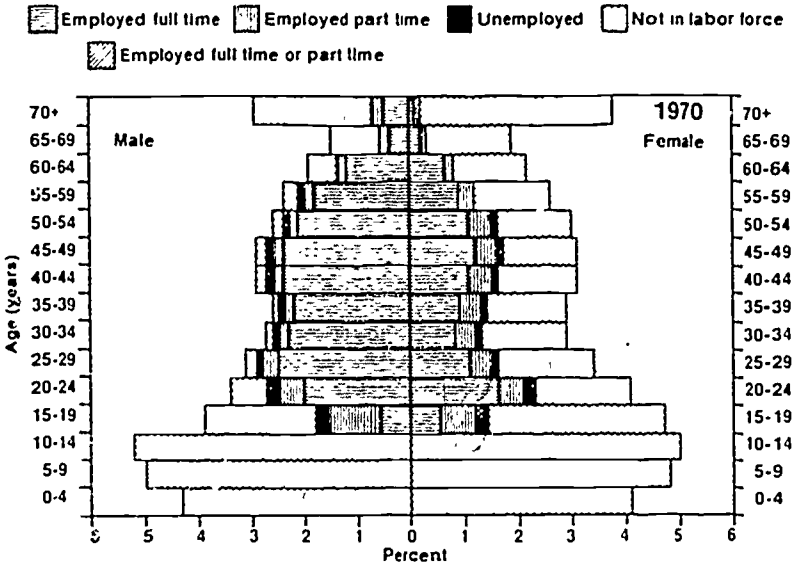


Figure 3.2. Population by Labor Force Status, 1970 and 1978. *Source: Appendix Tables C 1 c and d.*

The age curves show, as the pyramids did, that labor force participation rates have been rising since 1950 for women at all ages between 20 and 55. (The continuing rise since 1970 is suggested by the dashed line showing 1979 labor force participation rates.) The curves also suggest that the participation pattern may be changing, with the "M" dip for women in their 20s and 30s gradually flattening.

One might predict, then, that the curves for women in 1980 and 1990 would not only be the same shape as those for men but would approach the levels of men as well. The broken line in Figure 3.3 showing projections of the 1990 female labor force does assume that shape. The disappearing "M" curve could be expected to indicate a new life course pattern for women, one of high and continuing attachment to the labor force even through the childbearing period. To further examine both of these issues, we must turn to data on birth cohorts.

Age Patterns (Cohort Data)

Figure 3.4 shows labor force participation for cohorts born 1901-05 through 1951-55. The data plotted by cohort are even more striking than the earlier data for particular years. Labor force participation rates increase steadily from older to younger in almost all age groups. Participation of age cohorts born before 1940 show a distinct "M" curve pattern, but among younger cohorts the trough of the "M" appears to be shallower and to occur at an earlier age.

The changing cohort patterns can be shown even more clearly by using single year of age data for women in their 20s and 30s (Figure 3.5). These curves show the "M" dip for cohorts before 1945 and project its gradual flattening out among women born after 1945. The regular shape of the curves gives some hints about the future, and suggests that the labor force participation of women in 1990 will be the same shape and approach the same levels as the participation of men.

Marital Status Patterns

The patterns and projections presented thus far have been based only on age data. One way to check on the logic of the projections is to compare the conclusions with data on labor force participation by marital and family status.

Traditionally, women's decisions to work or not have been tied to

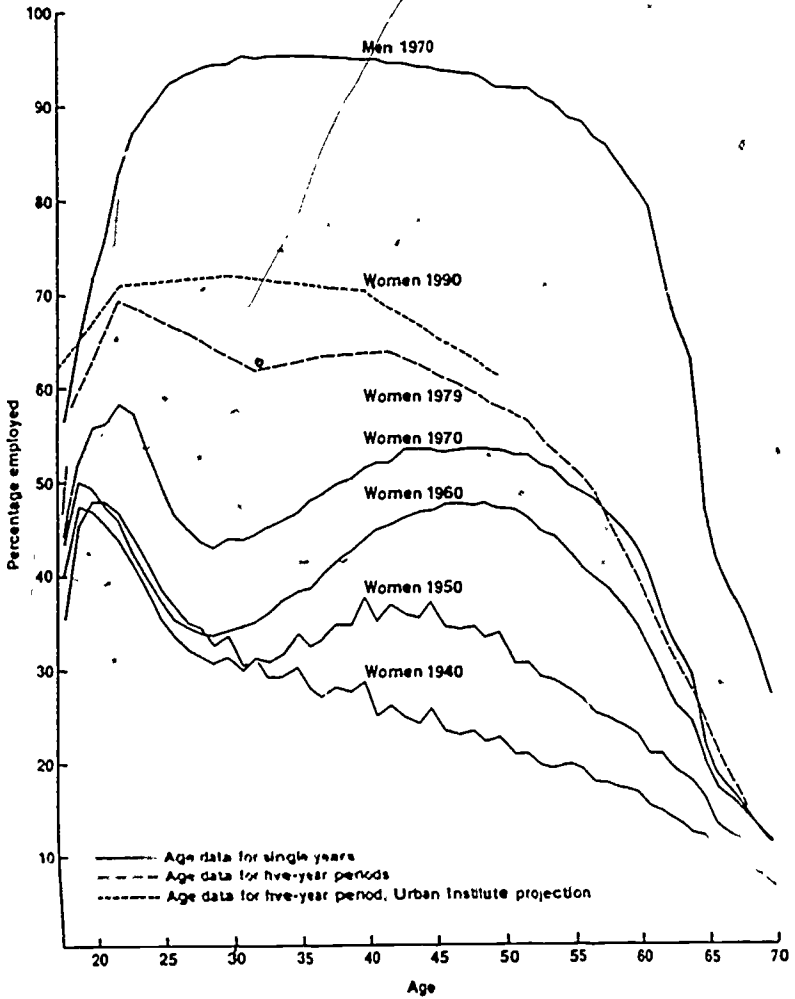


Figure 3.3. Labor Force Participation Rates for Men and Women by Age, 1940-1990. (Source. Appendix Tables C. 3. a and b.)

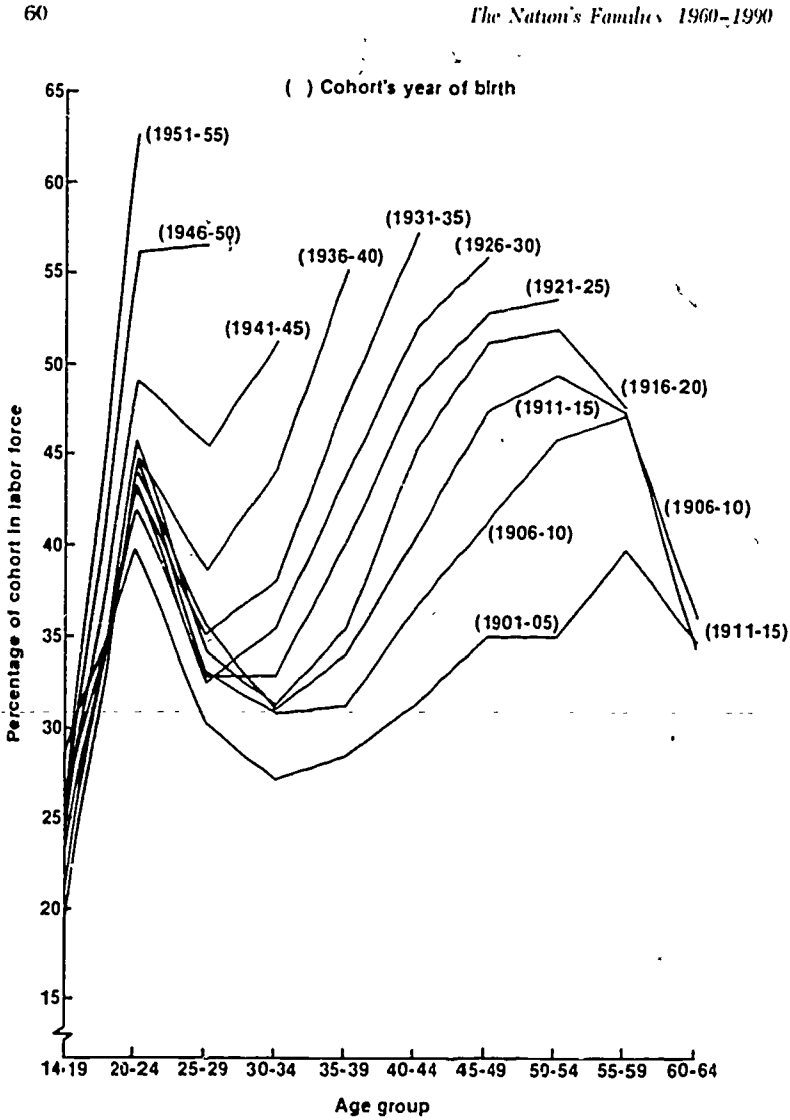


Figure 3.4. Labor Force Participation Rates for Birth Cohorts of American Women. (Source: Appendix Table C. 4.)

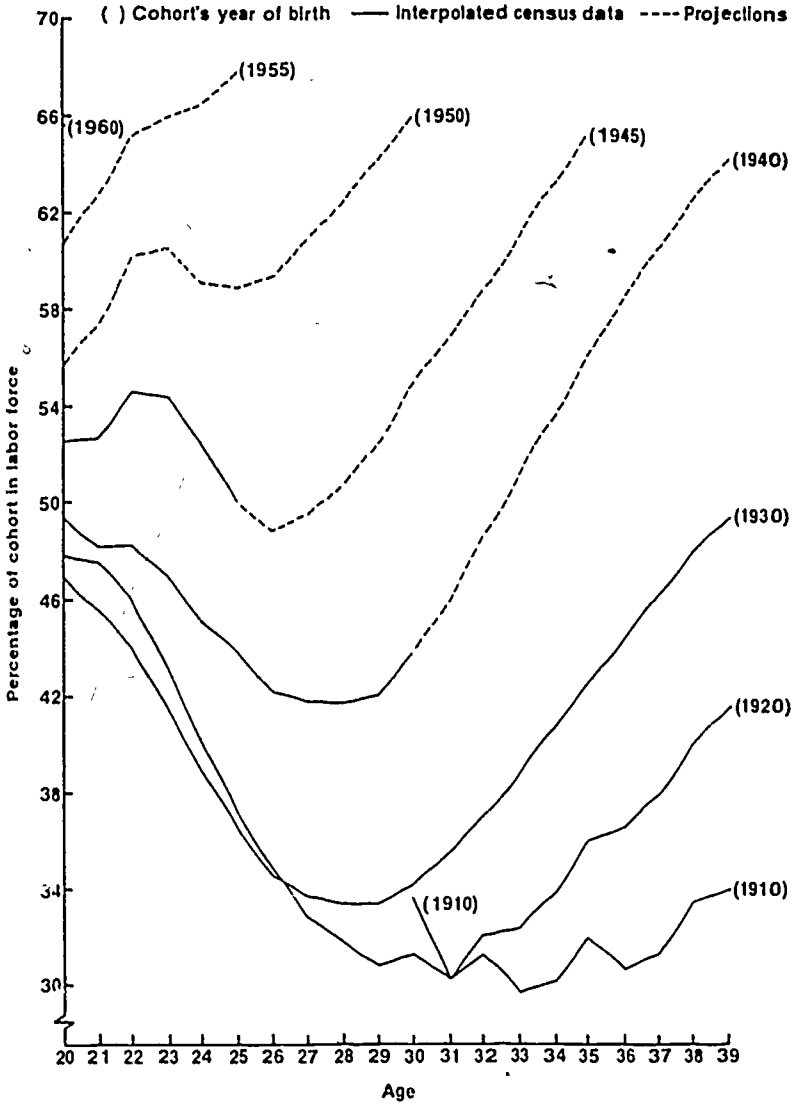


Figure 3.5. Labor Force Participation Rates for Selected Birth Cohorts of American Women, Age 20-39 (Source, Appendix Tables C.5 a and b.)

decisions about marriage and children, to norms of appropriate behavior for wives and mothers, and to constraints and opportunities in the fluctuating demand for women workers and in general economic conditions.

Figure 3.6 shows that participation rates among never-married women, especially young women, have been quite high from 1950 right up to the present. The same applies to divorced, separated, and widowed women below age 60. The percentage of these groups in the labor force is climbing toward 80 to 85 percent at all ages, with the rates rising even more quickly at older ages. Married women, especially those with children, show the sharpest increase in participation rates. Within the group with children, the greatest increase in participation is among those with young children. In 1978, the rates of married women living with their husbands reached an unprecedented 37.6 percent in the labor force for women with children under 3, and 47.9 percent for women with children age 3-5.

Explanations for these shifts include changing expectations and norms, changing economic pressures and demands, or—perhaps most plausibly—a combination of adjusting attitudes in response to changing economic conditions. For example, women in the older generation (born before 1920) may have expected to work before marriage but to drop out of the labor market permanently when they became wives and mothers. They may have been pushed back into the paid workforce during the 1930s and 1940s by the Depression and World War II, in the one case by severe economic pressures on their families and in the other by strong labor market demands for women workers.⁵

Women of the middle generation (born between 1920 and 1940) came of age in the 1940s and 1950s. They may have felt both the strong wartime and post-war demand for labor, especially in the professional and service occupations traditionally appropriate for women, and the strong sentiments in the 1950s for marriage and childbearing. Although these women produced the baby boom, they also had high labor force participation rates after their childbearing years. Their high rates may have been induced by work opportunities, by economic needs, by changed attitudes about the relative satisfactions to be gained from family or market work, or simply by inertia.

Women of the younger generation (born after 1940) are marrying later and having fewer children at a later time in life. Before marriage their labor force participation rates are high. By working in their 20s,

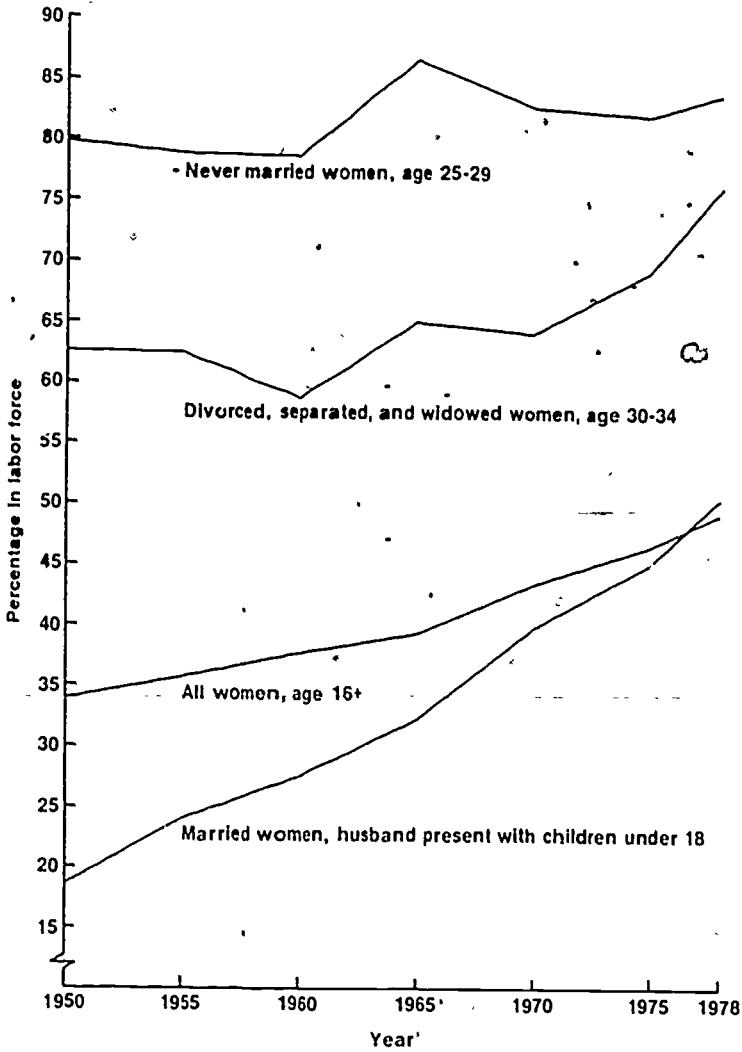


Figure 3.6. Labor Force Participation Rates for Selected Groups of Women, 1950-1978. (Source: Appendix Tables C. 6. a and b.)

they may establish positive expectations about work and patterns of work generally, which are reinforced by the difficulty of maintaining standards of living in unsettled economic times. Changing attitudes toward women's roles both shape and are shaped by work behavior.

The data on participation by marital status support our projections of a rising and flattening labor force curve for women. The fastest growing categories of women—never-married, previously married, and married without children—have had high participation rates historically. These are likely to go even higher among women in their 30s, 40s, and 50s. Married women with children, a very large category, have sharply and continually raised their participation rates—a trend that is likely to be kept in motion by the work patterns young women are now establishing. The changes seem to reinforce each other, and it is difficult to foresee a dynamic that would substantially disrupt them.

Participation in 1990

Our data are not precise enough to project with confidence numerical labor force participation in 1990, even our 1950 estimates are approximate. A rough guess would put participation rates in the 70 to 80 percent range for women in their 20s, 30s, and 40s in 1990 (with a drop-off at older ages).

The more precise and more conservative projections of the Urban Institute for women age 20-54 by marital status and presence of children, and the projections of the Bureau of Labor Statistics for women age 55-64, were used in calculating the distribution of households by workers presented in the bar charts of Figure 1-2. They assumed labor force participation rates of about 70 percent for female heads under 65, with and without children, of about 60 percent for married women under 65 without children—many of whom will be age 54-65, thus bringing down the average rate, and of about 65 percent for married women without children. The projections assumed the same labor force participation rates for men and for those over 65 in 1990 as in 1975. (The projections are explained in Appendix Table B-1.)

Another approach to estimates of the future is to look at the labor force participation of unmarried women in their 20s and 30s. In 1975, 86.6 percent of never-married women age 25-34 participated in the labor force, while divorced women age 25-34 with no children had a 91.1 percent rate. This suggests a much higher upper boundary for

women's participation than the rates we projected for 1990. Interestingly, black and other minority men of the same age (25-34) have participation rates around 85 percent. The similar rates for both women and minority men may have something to do with labor markets and the country's unemployment rates.

It is probably also the case, however, that most women who have children will continue to stop working or to cut back for some period of time. How these interruptions will affect labor force participation rates depends not only on what women actually do (how long and how often they stop working) but also on how they report their status to the labor force survey during that period. It is entirely possible for mothers to leave their jobs for six months or a year around each birth, but to think of themselves and to report themselves as temporarily out of work or unemployed and thus to be counted in the labor force. If they work at all, no matter how few hours a week, they are reported not only as in the labor force but also as employed. Considerable attention to the duties of motherhood, therefore, can be consistent with very high rates of labor force participation.

It is our hunch that today's very high labor force participation rates in the younger generation reflect these attitudes. Almost all young women work at some point, most may look on work as the normal course of events and on periods of non-work as temporary. It is entirely possible that married women with children will think of themselves as being in the labor force almost continuously and that their reported participation rates will approach those of unmarried women and minority men.

"Being in the labor force," of course, does not necessarily mean working either full time or continuously. High labor force participation rates among women in their 20s and 30s can mask wide fluctuations in work schedules to accommodate child care. The reported rates may mask much of the movement back and forth between paid work and child care, they may do so even more in the future. As women's labor force participation rates approach or even exceed 80 to 85 percent, which we believe they will, it becomes increasingly important to know just what that means.

Labor Force Attachment

Women's work will be more important to women themselves, to families, and to the society generally if it is substantial and permanent

rather than temporary and part-time. The official category of "labor force-participants," which includes the entire range of hours and years worked, should be refined so that we can understand the extent to which changes are actually taking place. We can narrow the definition somewhat by looking at two characteristics of labor force attachment. (1) full time full year work and (2) number of years in the labor force.

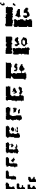
Type of Work Experience

The labor force population pyramids in Figures 3.1 and 3.2 divide the employed in 1960 and 1970 into full-time (35 hours or more per week) and part-time workers. In 1960 and 1970 about two-thirds of the women workers were full time, a proportion that changes very little over time. Part-time work was most common among very young workers but not unusual among any of the groups.

Part-time work, however, is only one indication of the extent of labor force attachment. Equally important is whether women work all year or on an intermittent or seasonal basis. We turn, therefore, to an analysis of full-time full-year work by women.

Figure 3.7, which includes data for men and women by age groups, plots labor force participation rates in March 1975, proportions who worked at all during 1977, and proportions working full time for 50 to 52 weeks during 1977. The proportions who had worked any time during the year are consistently higher than the labor force participation rates. That is because more people work at some point during the course of a year than are working at the one point when the official surveys are made. For both men and women, though, work during the year and labor force participation rates are very similar. For men, the two curves are nearly identical. For women, the labor force participation rate is consistently lower than the proportion who worked during the year, which suggests that women move in and out of the labor force more often than men.

The proportions of age groups who work full time for 50 to 52 weeks during the year are well below the work-at-all curves, especially for women. Among males age 25-54, about three-quarters of those who had worked during the year were year-round full-time workers, among women age 25-54 less than half of those who had worked were year-round full-time. Only about a third of all women age 25-54, in fact, were year-round full-time workers in 1977.



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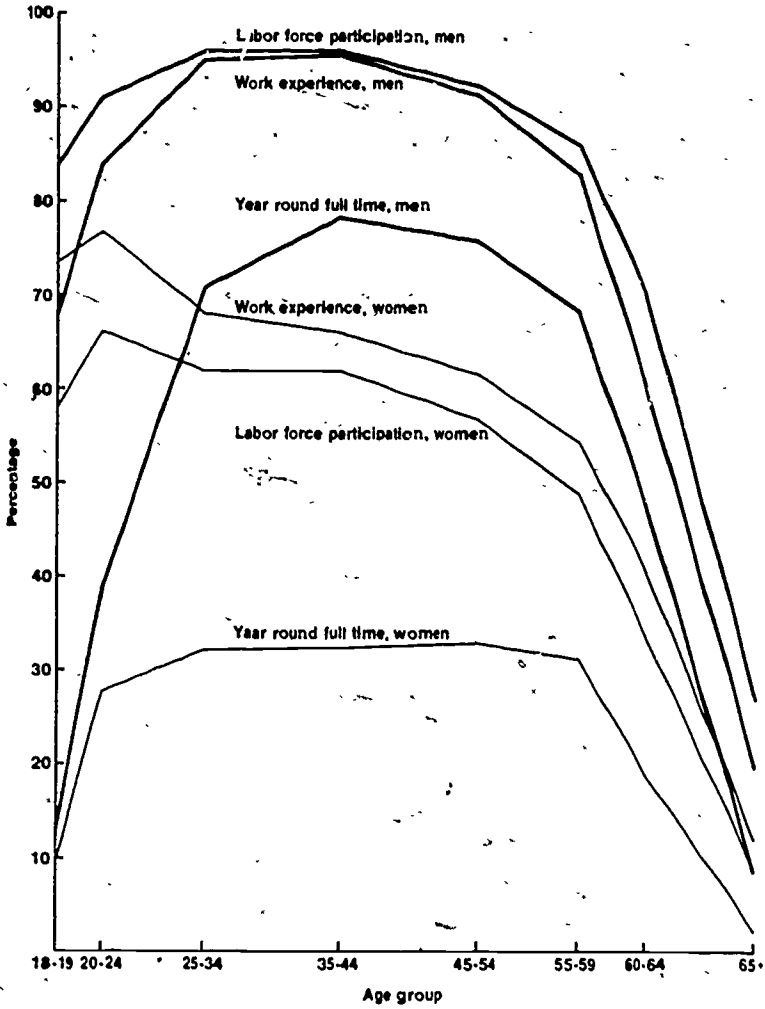


Figure 3.7. Labor Force Participation in 1978 and Percentage Working Year-Round Full-Time in 1977. (Source: Appendix Table C. 7.)

If an attachment revolution has begun, it has a long way to go: two-thirds of the 25- to 54-year-old women in 1977 were not fully employed. Perhaps the next question is whether an attachment revolution is even in progress. Has there been movement over time toward full-time careers? Or are the participation increases mostly accounted for by part-time workers who move in and out of jobs and spend a good part of each year not working?

Figure 3.8 shows by age the proportions of women who worked year-round full-time from 1960 to 1977, and points up two interesting patterns. First, the proportion of women working year-round full-time rose during the 1960 to 1970 period for women age 25-54. The increases were small for the 20- to 24-year age group, probably reflecting both high rates of school enrollment and high unemployment rates. The increases were largest for the 24- to 35-year-olds. The proportion working year-round full-time almost doubled over the 17-year period. Among women age 35-44, the proportion working year-round full-time increased steadily and substantially, showing a 40 percent gain between 1960 and 1977. Year-round full-time participation for women 45-59 rose from 1960 to 1970, fell in 1975, then rose again between 1975 and 1977. The pattern for younger women is clear; that for older women is less so.

A second pattern suggested by Figure 3.8 is an apparent flattening in 1975 and in 1977 of the "M"-shaped pattern for the 24- to 35-year-olds. Ten-year age groups can, of course, mask substantial age fluctuations within a group. Nonetheless, it is worth noting that the largest increases in proportions working year-round full-time occurred among women age 25-34, who are in their prime child-rearing years.

The idea that year-round full-time work is becoming more common among mothers is supported by information comparing work status with marital status and presence of children. Figure 3.9 shows the changes from 1960 to 1978 in the work patterns of married mothers living with their husbands.

Married women with children of all ages showed sharp increases in both full- and part-time work from 1960 to 1978. Among women with school-age children, year-round full-time work increased more steeply than part-time work and accounted for most of the increase in the proportions who worked at all. By 1978 the proportion working year-round full-time exceeded the proportion working part-time. Among those mothers of school-age children with work experience, about 40 percent were working year-round full-time.

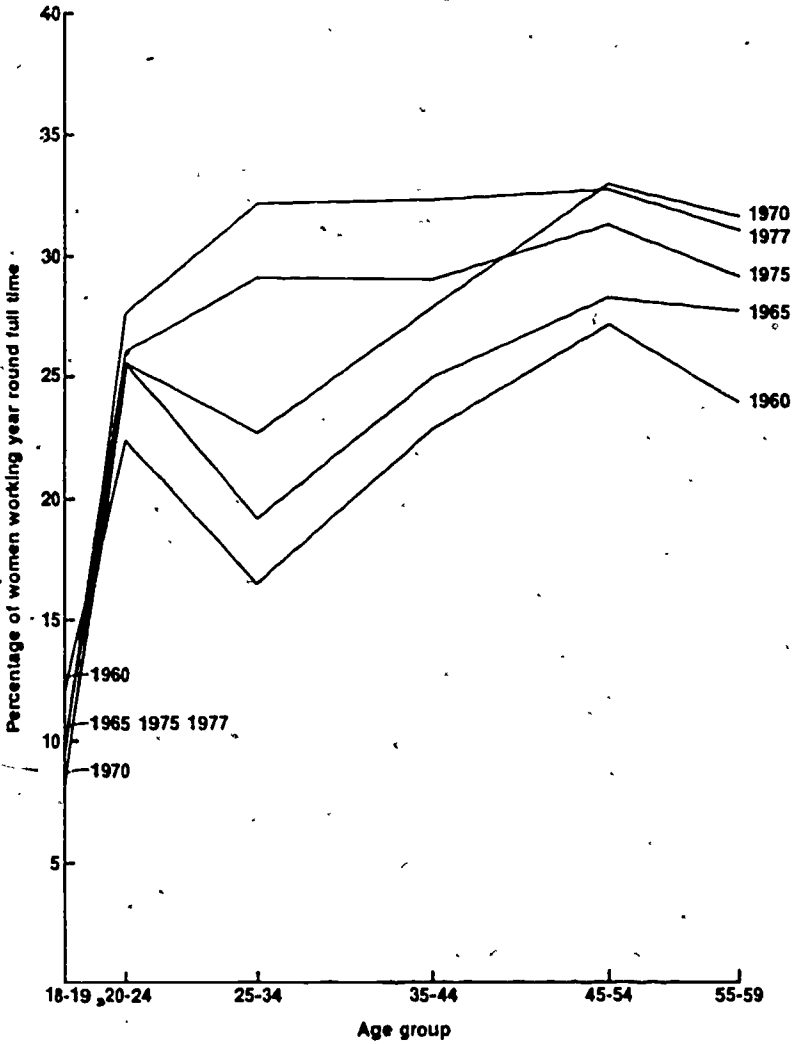


Figure 3.8. Percentage of Women Working Year-Round Full-Time by Age, 1960-1977. (Source: Appendix Table C. 8.)

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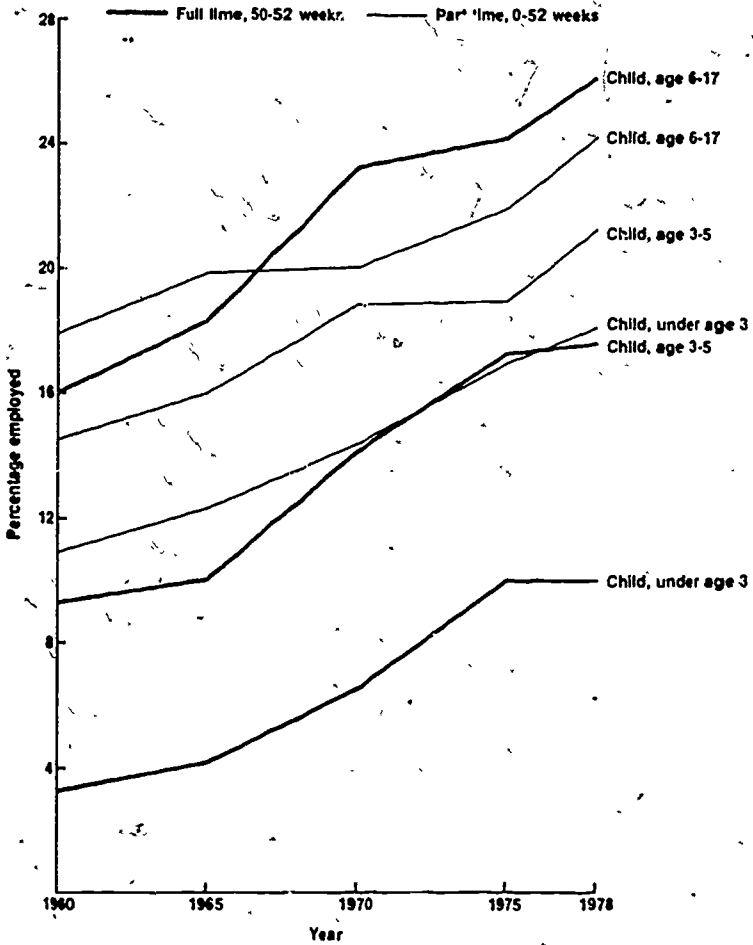


Figure 3.9. Percentage Working Year-Round Full-Time among Married Women, Husband Present with Children, by Age of Youngest Child, 1960-1978. (Source: Appendix Table C. 9.)

Among women with children age 3-5, year-round full-time work increased more sharply than part-time work. In 1978 about a third of this group who had work experience were year-round full-time workers. About half of the increase in work experience between 1960 and 1977 in this group was accounted for by an increase in year-round full-time work and about half by part-time work.

Among mothers of children under 3, about a fifth of those with work experience (roughly 10 percent of all mothers with children under 3) were year-round full-time workers. For that group, the sharp increases in part-time work were what caused most of the increase between 1960 and 1978 in the proportion with work experience.

Taken together, the data point to a picture of gradually increasing attachment to the labor force among women. Full-time year-round workers are increasing as a proportion of all groups whether based on age, marital status, or ages of children. But by no means is all of the recent sharp increase in labor force participation accounted for by fully employed women, even among the young. For women with young children, much of the movement into the labor force has been into part-time and part-year work. Though fewer mothers are dropping out of the labor force, they continue to adjust their work lives to the demands of home and children.

Continuity of Labor Force Experience

Table 3.1 shows the number of years women age 18-47 worked from 1968 to 1977. It is divided between women who were wives all ten years and women who headed families without husbands all ten years. Working was defined as earning more than \$100 in a year.

The table shows a fair amount of movement between working and non-working status for both wives and unmarried heads. Eighty-two percent of the wives had earnings at least one year out of the ten. Only about 21 percent of the wives, however, had earnings all ten years. Another 62 percent worked between one and nine years. If we define working at least seven years out of ten as a measure of relatively permanent attachment to work, slightly less than half (44 percent) of the women who had been married all ten years fell into the permanent category.

Women without husbands who headed households all ten years had more permanent work histories. (Remaining a head for ten years is a relatively unusual occurrence. Most divorced women remarry less

Table 3.1. Proportion of Women with Earnings for Specific Lengths of Time, 1968-1977

Age in 1968	n	Number of Years with Earnings				
		0	1-3	4-6	7-9	10
<i>Wives</i>						
18-27	352	13.6	22.4	23.5	21.4	15.9
28-37	472	15.7	23.1	16.6	25.2	19.5
38-47	461	22.8	18.7	12.9	20.5	25.0
Total	1,285	17.7	21.1	17.2	23.4	20.5
<i>Heads</i>						
18-27	48	14.6	10.5	8.1	11.6	52.1
28-37	126	13.5	19.8	12.0	13.5	41.3
38-47	167	12.0	13.8	9.0	19.2	46.1
Total	341	12.9	15.6	9.9	16.1	45.2

SOURCE: Tabulations from the Panel Study of Income Dynamics, 1968-1977 by Neal Baker. Percentages do not always add to 100 because of rounding error.

than five years after the divorce.) Eighty-seven percent of these women had earnings in at least one of the ten years, and 45 percent had earnings all ten years. Among this group of women, nearly two-thirds (62 percent) qualify as permanent workers according to our seven-out-of-ten-year criterion.

Patterns of labor force attachment vary by age as well as by marital status. When we compared, for example, married women age 18-27 in 1968 (born 1941-1950) with those who were 10 and 20 years older, we found that attachment to the labor force (seven out of ten years) increased with age (Table 3.1). Of the married women age 38-47 in 1968 (born 1921-1930), 46 percent worked at least seven out of the ten years between 1968 and 1977. The attachment of those born between 1931 and 1940 was slightly less (45 percent), while the youngest age group's rate of 40 percent was lowest of all. Interestingly, this trend is reversed if we look at the proportions having zero compared with one or more years of work experience. Only 14 percent of the younger group had no earnings over the ten years, whereas 23 percent of the older group did not work at all. Young women in the sample were more likely to be workers at some point, but older women were more likely, if they worked, to have worked continuously.

One explanation for this pattern of stronger attachment with increasing age pertains to stage of the life course. The oldest-age

grouping, which was between the ages 38-47 in 1968 and 47-56 in 1977, had finished both bearing and rearing young children. Younger women, on the other hand, may have been less strongly attached to the labor force because they were in school or they took time off to start and raise families.

We also compared women 18-27, 28-37, and 38-47 years old who were unmarried heads over the ten-year period. Not surprisingly, Table 3.1 shows that single women's permanent attachment to the labor force is stronger than that of married women. Both the youngest and oldest age groupings had a permanent attachment rate close to two-thirds. That of the middle group (born 1931-1940), however, was only 55 percent.

Attachment in 1990

The labor force participation of women during the 1970s was both more widespread and less permanent than is generally realized. Over a period of several years, a large majority of women worked, but only a minority worked full-time all year. An even smaller minority worked full-time all year for several years. Most women were in and out of the labor force, many worked part-time. In most cases, women adjusted their work schedules to accommodate family responsibilities. Few demanded substantial changes in family organization to accommodate their work schedules.

Changes in the latter direction may, however, be down the road. Year-round full-time workers are becoming a larger proportion of both age groups and of workers. This is especially true among young women.⁶ Attachment, however, is surely not keeping pace with the participation revolution. The picture is much too unclear even to predict with accuracy the proportions of women who will take on continuous full-time work careers, or the extent they will work throughout the time they have young children.

Contributions to Family Income

In assessing the scope and implications of the "revolution" in women's work, we cannot ignore their contributions to family income. The issues, of course, vary from one household to another. In traditional husband/wife families, the wife's contributions may do little more than alter saving and spending decisions.

In female-headed families, women's work and earnings can make the difference between poverty and an adequate living standard, and between independence or a dependence on alimony, help from relatives, or public welfare. Female-headed families are able to make it on their own only when the woman has regular work and adequate earnings.

For unmarried women without children, the issue is apt to be whether their earnings are enough to support an independent household. With adequate incomes, young women can live independently of their parents and older women can live independently of their children.

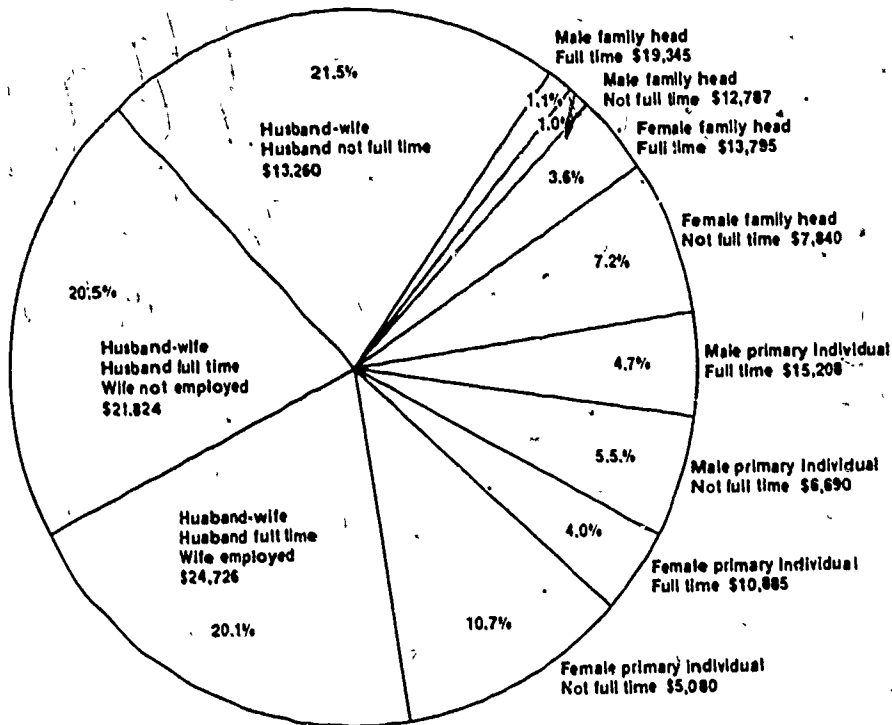
Potentially, changes in women's work and earnings could transform the income and life-style patterns among different types of households, between one- and two-worker husband/wife households, between male and female family heads, between men and women living alone, and between husband/wife and other types of households. When added to changes in the distribution of types of households, these work and earnings changes could create a fundamentally different landscape of households—that is, different spending patterns, demands for time- or money-saving goods and services and demands for public services.

Households, Work, and Income

Labor force attachment, not mere participation, is the real issue behind potent al changes in household income. Figure 3.10 depicts working and non-working households in 1977, based on whether or not the head worked year-round full-time. Mean income is also shown for the different types of households. A few of the facts shown by Figure 3.10 are particularly relevant:

1. The difference between labor force participation and working year-round full-time (seen by comparing Figure 3.10 with the 1975 bar in Figure 1.2):
 - The proportion of no-worker husband/wife households is twice as large if working is defined as year-round full-time.
 - The proportion of female heads working drops from about a half to a third when working is defined as year-round full-time.
 - If working wives were defined as year-round full-time, the proportion of two-worker households would fall to about 10

Figure 3.10. Types of Households and Employment with Mean Income in 1977. (Source: Appendix Table C.10.)



- percent, since only about half of working wives work full-time all year.
2. The smallness of the average income differential between one- and two-worker husband/wife families—that is, only about \$3000.
 3. The substantial income differentials between male and female year-round full-time workers.

The mean incomes by household type shown in Figure 3.10 reflect both the effects of working and other differences among the household types. The income differences are substantial, as can be shown by comparing the mean incomes of the different types of households. Two-worker husband/wife households had incomes in 1977 about 13 percent higher than one-worker husband/wife households. The difference of \$3000 in 1977 was accounted for by wives' average earnings of about \$6000 which were offset by about \$3000 less income from other sources—most often in the husbands' earnings.⁷ No household type other than two-worker households had an average income as high as that of one-worker husband/wife families. Average income was higher in households that contained year-round full-time workers, and income was higher for men than for women. The income of male family heads who were full-time workers, for example, averaged 59 percent of the income of one-worker husband/wife families, while male primary individuals averaged 70 percent. At the other extreme, women who lived alone and who were not full-time workers had average incomes only 23 percent of those of one-worker husband/wife families.

The distribution represents an interesting and perhaps unprecedented diversity of household income levels and life-style possibilities. High-income households include husband-wife families, full-time working male family heads, and men living alone. Medium-income households include many of those in the category of husband/wife families without a full-time working husband (retired couples, for example) and full-time working female family heads and women living alone. Low-income households include female family heads and men and women living alone who are not working full-time.

This diversity in households will increase as we move toward 1990. We project increasing labor force participation by women and, more slowly, their increasing attachment to the labor force. Projections call for growth in two-worker compared with one-worker husband/wife families, in working compared with non-working single-parent families, and in the households of working women (under 65) living alone

This household diversity has, we think, interesting implications for a variety of economic and social issues. Before moving to those issues it is useful, however, to ask further questions about household diversity: What are the trends in average income differentials among different types of households? That is to say, are two-worker and one-worker households likely to remain so close in average income? Are male- and female-headed households likely to have more equal incomes? Are non-working, partly working, and fully working households likely to maintain their current income differentials?

Table 3.2 shows the changes between 1960 and 1975 in the average income of various household types compared with the mean income of married couples with children. In general, the income of the other types stayed about the same relative to that of married couples with children. Only two changes are noteworthy, one for female heads with children and the other for single or previously married women over 65 (mostly widows). Both groups improved their income position relative to married couples with children between 1960 and 1975. The improvements for female-headed families could be due to increases either in hours worked (which we have already suggested took place), in wages, or in public assistance. Improvements for women over 65 are most likely to have come from transfer payments.

Table 3.2. Ratio of Income of Different Household Types to Income of Married Couples with Children, 1960-1975

Household Type	Ratio		
	1960	1970	1975
Married Couples with Children	100	100	100
Married Couples, No Children			
Wife under Age 35	97	91	94
Wife 35-64	102	102	103
Wife 65+	56	55	56
Men Single or Previously Married, No Children			
Man under Age 65	65	62	65
Man 65+	35	32	37
Men with Children	68	69	71
Women with Children	30	34	40
Women Single or Previously Married, No Children			
Woman under Age 65	11	41	45
Woman 65+	22	23	29

SOURCE: Tabulation of 1960 and 1970 Census Public Use Samples and 1975 Annual Housing Survey tapes by J. Lee Palka.

Two-Worker Families

In 1977 working wives brought in on average about a quarter of family income. Table 3.3 shows the percentage contribution of employed wives from 1960 to 1977. Surprisingly, the portion of family income that wives contribute in two-worker families has hardly changed, either overall or within full-time and part-time work categories. The consistently low percentages from 1960 to 1977 will not necessarily continue into the future. It is worth asking, to start, if young women are establishing a different pattern.

*In young families (wives age 14-24), 71 percent of the wives had earnings in 1976 and contributed 30 percent of the earnings of two-earner families. In families where the wives were aged 25-44, 61 percent of wives had earnings and contributed 28 percent of the earnings of two-earner families. As with participation and attachment, the earnings pattern for younger women differs somewhat from that of older women.

Table 3.4 shows the percentage of married women earning 20 percent and 33 percent of family income over a ten-year period. Only seven percent of the wives contributed more than 20 percent of total income in all-ten years, only 2.1 percent contributed 33 percent or more in every year of the ten-year period. At the opposite extreme, in 45 percent of the families wives never once contributed more than 20 percent, in two-thirds of the families wives never once contributed at least 33 percent. These last two figures are slightly misleading because they include both families with wives who worked and those who never entered the labor force over the ten-year period. If we look only at wives who worked, we find that one-third of all the

Table 3.3. Contributions to Family Income of Employed Wives, 1960-1977

Time with Earnings	Median Percentage of Family Income			
	1960	1965	1970	1977
Full Time, 50-52 Weeks	38.1	38.1	37.8	38.2
Full Time, 27-49 Weeks	31.6	30.4	29.8	29.8
Part Time or Less than 27 Weeks	(5.7)	(6.9)	11.7	11.1
Total	(20.0)	(22.1)	26.5	26.1

SOURCE: Department of Labor, *Special Labor Force Reports*, "Marital and Family Characteristics of Workers, 1970-78," nos. 11, 64, 130 and 219.

*NOTE: Percentages in parentheses include wives with unpaid work experience, not comparable with 1970 and later.

Table 3.4. Proportion of Women Earning Greater than 20 and 33 Percent of Family Income for Specific Lengths of Time, 1968-1977

Age in 1968	Years with Earnings Greater than 20 Percent				
	0	1-3	4-6	7-9	10
18-27	35.2	28.4	15.3	16.2	4.8
28-37	45.8	20.2	14.2	12.0	7.8
38-47	51.7	15.5	9.5	15.5	7.8
Total	45.0	20.7	12.8	14.4	7.0
Age in 1968	Years with Earnings Greater than 33 Percent				
	0	1-3	4-6	7-9	10
18-27	51.7	3	11.3	8.9	0.9
28-37	64.0	19.0	7.9	6.2	3.0
38-47	69.0	16.5	7.1	5.1	2.2
Total	62.4	20.4	8.6	6.5	2.1

SOURCE: See Appendix Table C.11. Percentages do not always add to 100 due to rounding error

working wives never earned more than 20 percent of the family income in any given year

The more years a wife had worked, the more likely she was to have had earnings greater than 20 percent of the total family income. Of those wives who worked two out of the ten years, only 9.5 percent earned more than 20 percent of family income for both years. Among those wives who worked all ten years, over a third had earnings greater than 20 percent of the total family income every year. Married women with a strong attachment to the labor force, whether they choose to work or have to for financial reasons, undoubtedly get better paying jobs than those who move in and out of the workforce.

A smaller portion of young women (35 percent) never had any yearly earnings greater than 20 percent, compared with 46 percent of those born between 1931 and 1940 and 52 percent of those born between 1921 and 1930. A larger percentage of the older group had earnings for all ten years that were greater than 20 percent of the total family income—7.8 percent compared with 4.8 percent of the 18- to 27-year-olds.

These data suggest that wives' contributions to family income are likely to increase as their labor force attachment increases. They also suggest that, on the average, wives' contributions over a period of years are rather small. Their contributions do, however, make a substantial difference in the income levels of their families. Table 3.5 defines six income levels, from poor to rich based on income from all

Table 3.5. Wives' Contribution to Family Income Level, 1971

Living Level	No children	Children
<i>Based on All but Wife's Income</i>		
<i>Percentage of Couples without Working Wives</i>		
Poor ^a	9.1	13.2
Near Poor ^b	6.4	16.3
Getting Along ^c	18.6	30.7
Comfortable ^d	21.3	15.6
Prosperous ^e	31.2	15.6
Rich ^f	10.5	5.1
<i>Percentage of Couples with Working Wives</i>		
Poor	9.5	16.4
Near Poor	11.9	21.0
Getting Along	23.3	29.1
Comfortable	21.1	20.8
Prosperous	27.2	9.9
Rich	7.1	2.8
<i>Based on Total Family Income</i>		
<i>Percentage of Couples with Working Wives</i>		
Poor	1.2	5.9
Near Poor	1.3	12.0
Getting Along	9.8	21.4
Comfortable	17.8	26.7
Prosperous	15.1	25.6
Rich	22.8	5.4

SOURCE: Tabulations by Lee Rainwater from the Panel Study of Income Dynamics 1971 panel as reported in "Mothers' Contribution to the Family Money Economy in Europe and America," *Joint Center Family Policy Note* 12 (1979).

^a Less than half of median income.

^b 50-70 percent of median income.

^c 70-100 percent of median income.

^d 100-130 percent of median income.

^e 130-200 percent of median income.

^f More than twice median income.

sources except wives' income and shows the percentage of both working wife and non-working wife couples at each level. Without wives' earnings, about 9.5 percent of working-wife families without children and about 16.4 percent of families with children would have been poor; about 44.7 percent of working-wife families without children and 66.5 percent of families with children would have been below the comfortable level. Non-working-wife families were somewhat better off, which suggests that wives tend to work when family income is lower.

Table 3.5 also shows the distribution of working-wife families by income level with wives' income included. Among working-wife couples with no children, the proportion defined as poor has fallen from 9.5 to 1.2 percent, implying that 88 percent of families were moved out of poverty by wives' earnings. Among couples with children, 52 percent were moved out of poverty by wives' earnings. The proportion of working wife couples with no children at the comfortable or above levels increased from 55.4 percent to 85.7 percent, while 72 percent moved from getting along or below to comfortable or above. Among families with children, 36 percent of those at the poor, near poor, or getting along levels were moved to comfortable or above by wives' earnings.

In short, wives' earnings often move their families out of poverty and, more generally, to higher living levels. This effect is likely to become even more important over the next decade as wives' attachment to the labor force increases.

Single-Parent Families

The income of women who head families, mostly single parents living with children, is much lower than that of two-parent households (see Figure 3.10). These differences in average income between one- and two-parent families occur partly because low-income families are more likely to divorce, separate, or have one of the spouses die than are higher income families. Most of the difference, however, occurs because family income must be shared between two households and is not always shared equitably. Figures 3.11 and 3.12 (and Appendix Table C.12) show mean incomes of divorced, separated, and widowed women with children. All experience a decline in family income between the last year of marriage and the first year after the break, which is by and large not recovered during the following three years. Widowed women experience less sharp income declines than the divorced and separated, though their beginning income position is lower. Women in the upper-income levels have larger income declines than others, but they begin and also end up at higher levels.

Earnings of single mothers are the most important source of income for their households, providing on the average between 60 and 70 percent of family income. As we would expect, women who are unmarried and household heads contribute more to their family income than married women contribute to theirs. Table 3.6 presents the data for 1968 to 1977 on years unmarried women had earnings.

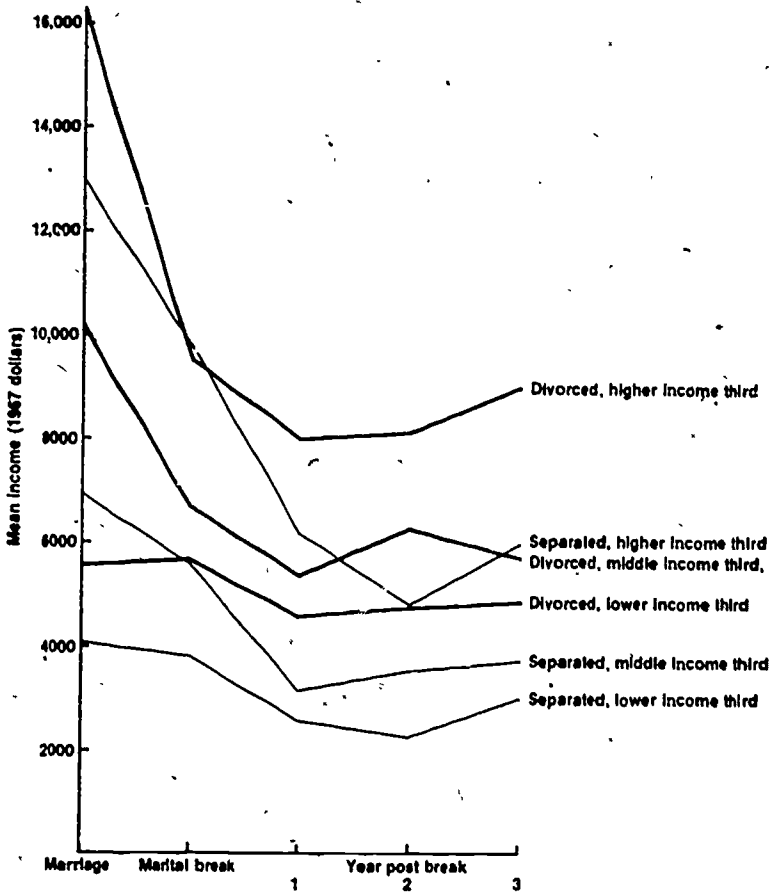


Figure 3.11. Mean Family Income of Mothers before and after Divorce or Separation by Income Thirds during Marriage, 1968-1977 (Source: Appendix Table C. 12.)

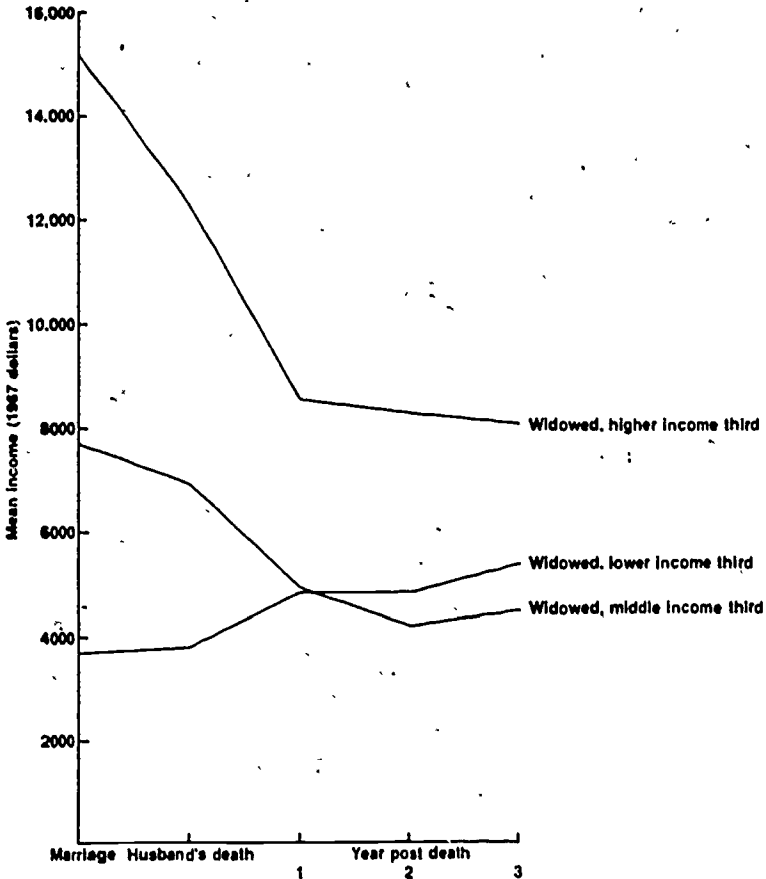


Figure 3.12. Mean Family Income of Widowed Mothers before and after Death of Husband by Income Thirds during Marriage, 1968-1977. (Source: Appendix Table C. 12.)

Table 3.6. Proportion of Unmarried Women Earning Greater than 20, 50, and 75 Percent of Family Income for Specific Lengths of Time, 1968-1977

Age in 1968	Years with Earnings Greater than 20 Percent				
	0	1-3	4-6	7-9	10
18-27	18.8	10.5	6.3	16.8	47.9
28-37	21.6	16.7	10.4	15.1	33.3
38-47	21.6	11.1	9.6	22.8	31.7
Total	22.3	13.2	9.3	19.1	36.1
	Years with Earnings Greater than 50 Percent				
18-27	20.8	10.4	10.5	27.2	31.3
28-37	31.7	22.3	11.2	14.3	20.6
38-47	29.3	18.0	13.2	19.8	19.8
Total	29.0	18.5	12.0	18.8	21.7
	Years with Earnings Greater than 75 Percent				
18-27	29.2	14.7	10.5	23.0	22.9
28-37	47.6	19.1	10.4	13.6	9.5
38-47	39.5	20.4	12.0	18.0	10.2
Total	41.1	19.1	11.1	17.1	11.7

SOURCE: See Appendix Table C.13. Percentages do not always add to 100 due to rounding error.

Surprisingly, a substantial number of unmarried women (22 percent) never had yearly incomes greater than 20 percent. Forty-one percent never earned more than 75 percent of the yearly income. Obviously, unmarried women were receiving income apart from their own earnings. They may have received alimony, pensions, or social security, or perhaps other household members contributed to these family incomes. Older women (between 38 and 47 years old) contributed less to the total family income than younger women. Older unmarried women may represent a more heterogeneous group than younger unmarried women (more divorcees and widows) and may receive income from a wider variety of sources.

Unmarried women, like married women, contribute more to yearly family income as their attachment to the labor force becomes stronger. Eighty percent of the unmarried women who worked for ten years contributed more than 20 percent of the total family income (data in Appendix Table C.13). Of those single women working two or three years out of ten, only 37 percent contributed more than 20 percent of the yearly family income over the number of years they

worked. Looking at the single women who contributed over 75 percent of the yearly family income, we see that 26 percent who worked all ten years earned most of the total family income, whereas only 3 percent of the women who worked two or three years contributed significantly to the family earnings in those years.

Women's Occupations and Earnings

Despite recent increases in labor force participation, in full-time work status, and in women's income, the contributions of wives to husband/wife family earnings do not match the husbands' contributions. The income of both female-headed families and women living alone is also lower than that of men. One reason is that many women work part-time, part-year, and intermittently over a period of years.

A second reason for lower earnings has to do with the occupations that women tend to go into and the pay scales of those occupations. Table 3.7 shows the occupational distribution of working women and mean earnings by occupation. In 1978 the largest proportions of women were clerical workers, service workers, operatives, and professionals. More detailed occupational categories show even more clearly that women are concentrated in a relatively small number of occupations. Interestingly, the occupations of women have not changed much since 1960. Women go into secretarial and clerical work, light factory assembly work, retail sales, services, and certain of the professions—particularly teaching, nursing, and social work.

Table 3.7 also shows the mean earnings in 1977 for women workers by occupation and compares the mean earnings of male and female year-round full-time workers. The mean earnings of female workers stand at about 56 percent of those of males, a rate that has been surprisingly constant over time. In 1955 the median earnings of year-round full-time female workers were about 64 percent of males, 60 percent in 1965, and 59 percent in 1975. The ratio of female to male earnings has, if anything, declined slightly over time.⁸

Like so many other patterns we have examined in this report, the ratio of female to male earnings varies by age. Figure 3.13 shows the ratio for year-round full-time workers by age groups in 1977. The ratio is highest for women in their 20s, falls during their 30s and early 40s, then rises again in their late 40s and 50s. While women's earnings do not rise as rapidly as men's as they move from youth to middle age, neither do they fall as rapidly during the older ages.

Table 3.7. Profile of Women's Labor Force, 1960-1978

Type of Job	Occupational Distribution	Occupational Distribution	Women as % of Workers	Mean Earnings Women	Mean Earnings Full-Time, Year-Round Women Workers	Mean Earnings Full-Time, Year-Round Men Workers
	1960	1978	1978	1977	1977	1977
Professional Technical	12.2%	15.6%	42.7%	\$8,991	\$12,350	\$21,320
Managerial-Administrative	5.1	6.1	23.4	8,205	10,329	20,633
Sales	7.6	6.9	44.8	3,933	8,006	18,646
Clerical	29.9	34.6	79.6	6,239	8,937	14,314
Craft	1.0	1.5	5.6	6,499	9,838	14,838
Operatives	15.0	11.8	31.7	5,310	7,659	13,120
Non-Farm Laborers	0.4	1.3	10.4	4,425	7,933	11,133
Service Workers	14.7	17.7	39.1	3,609	6,576	11,181
Private Household	9.8	2.9	97.7	1,479	3,150	—
Farm	4.5	1.3	18.2	1,418	1,741	7,832
Total	100.0%	100.0%	41.2%	\$5,826	\$ 9,133	\$16,171

SOURCE: Current Population Reports, "Money Income in 1977 of Families and Persons in the United States, 1979," series P-60, no. 118 (1979)

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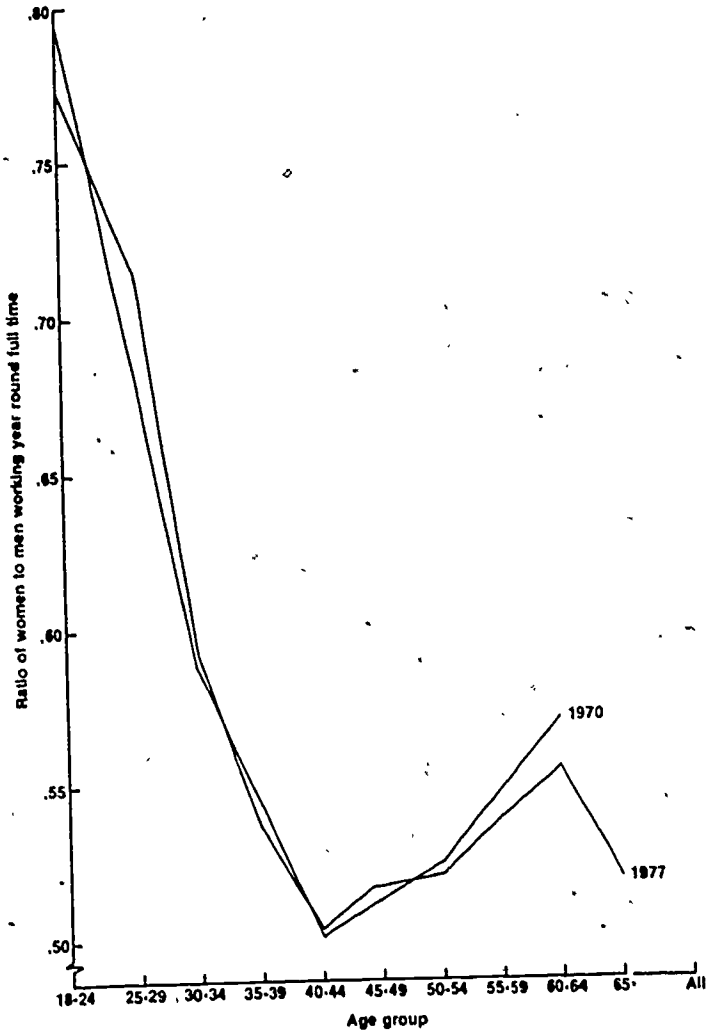


Figure 3.13. Ratio of Earnings of Employed Women to Earnings of Employed Men, 1970 and 1977. (Source: Appendix Table C. 14.)

Other Income Sources

Figure 3.10 shows that only about 54 percent of all households in 1977 had a year-round full-time working head. The other 46 percent of households included some young able-bodied adults, but most were households of the elderly, the disabled, and female-headed families with children. These latter households rely a good deal on income from public and private sources other than earnings. The growth of public assistance programs may be partly responsible for the increases in independent households set up by the elderly and female-headed families.

Table 3.8 shows the sources of all income in 1977 for selected households. Social security accounts for about 40 percent of the income of those 65 and over, with private pensions and other private sources adding about 14 percent. Public assistance (mainly Aid to Families with Dependent Children, or AFDC) provides about a third of the total income of young single-parent families, but under 10 percent when the single-parent head is over 25. Private sources (mainly alimony and child support) contribute about 9 percent of total income.

Both social security and public assistance have grown over the past few decades. Between 1950 and 1977 the percentage of those over 65 eligible for social security benefits grew from 25 percent to well over 90 percent. In the same period the average monthly payment for a retired worker and his wife grew from \$71.70 to \$373.10, more than keeping up with the over-all growth in family income.⁹ Old age, survivors, and disability insurance payments grew from about 0.4 percent of total personal income in 1950 to about 5.5 percent in 1976, while the percent of the population over 65 grew from 8.1 to 10.6 percent. Public assistance and related payments grew only from about 1.0 percent of total personal income in 1950 to about 1.6 percent in 1976 (Figure 3.14).

Social security is especially important to older men and women living alone. Expanding eligibility and rising benefits occurred at the same time as headship rates increased among older men and women. It seems reasonable to infer that the two trends are related, and that the expansion of public assistance provided the financial backing that enabled older men and women to establish independent living arrangements. AFDC and other public payments have affected the headship rates of single-parent families in a similar fashion. Although public assistance is only a small proportion of the income of single-parent families in general, it is quite important to young women. The

Table 3.8. Proportion of Aggregate Income from Various Sources, 1977

Household Type	Total	Earnings	Income Other than Earnings				Mean Income	N
			Social Security	Public Assistance & SSI	Dividends, Interest, & Rent	Private Pensions, Alimony, etc		
<i>Households with Head over 65</i>								
Husband-Wife Households	100.0	33.1	33.9	2.4	16.7	11.0	\$12,604	7,015
Male Unrelated Individuals	100.0	19.1	11.6	5.3	16.6	17.3	6,104	1,539
Female Unrelated Individuals	100.0	10.2	48.5	4.5	23.5	13.3	5,101	7,650
<i>Female-Headed Families</i>								
Head <25	100.0	60.6	3.3	28.5	0.2	7.4	4,853	795
Head 25-64	100.0	69.9	7.3	10.6	4.3	8.0	10,079	6,277
Head 65+	100.0	46.3	26.4	5.9	13.3	8.1	11,743	1,164

SOURCE: Current Population Reports: Characteristics of the Population below the Poverty Level, 1977, series P-60, no. 119 (March 1979), Table 3b. The category "Husband-Wife Households" also includes a small number of male-headed families.

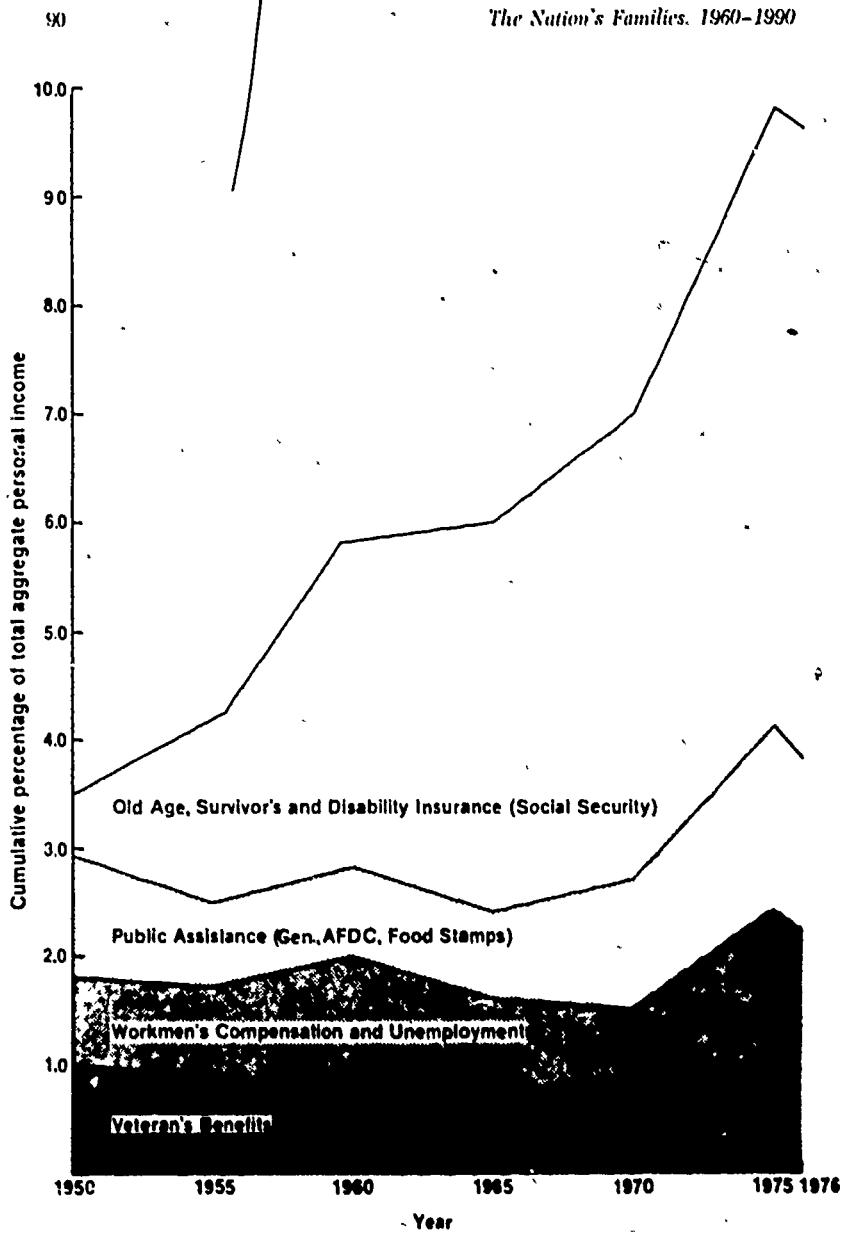


Figure 3.14. Transfers as a Percentage of Aggregate Personal Income, 1950-1976. (Source: Appendix Table C, 15.)

availability of public assistance, if only as a transitional source of income, ensures the financial base that makes it possible for single, divorced, and separated women with children to head their own households.

Because of changes since 1960 in the headship rates of older men and women and of single and previously married women with children, changes in average income of those household types are difficult to interpret. What is clear is that the relative rates of expansion of government transfer programs go hand-in-hand with changes in the poverty rates for various population groups since 1960 (see Figures 3-14 and 3-15). Poverty rates for those 65 and over in 1977 were about 40 percent of their 1959 levels, indicating a substantial rise in over-all standard of living for older people. Poverty rates for female-headed families fell less dramatically; 1977 rates were about 65 percent of 1959 levels. Evidently social security has effectively moved older people out of poverty, while public assistance and other sources of income for female-headed families have been less effective.

Today almost all elderly people live in independent households and almost all are covered by social security. Any changes in the relative income of non-working households, therefore, are likely to arise simply from changes in the levels of public benefits and in changes in the other sources of income available to those who are not full-time workers. Social security benefits are now indexed by law to the Consumer Price Index and are likely to remain at about 40 percent of previous wages for the average worker. Private pensions may expand to fill some of the income gap for older people, but in 1977 they accounted for only about 14 percent of the aggregate income of those over 65. Earnings from part-time work will probably continue to be, as they are now, an important source of income for the elderly. We would expect, though, to continue to see a substantial income gap between the households of older people and those of year-round full-time workers. We would also expect the proportion of the elderly in poverty not to move above the poverty rate for other population groups because of the income floor guaranteed by social security.

Trends in public assistance are harder to predict. Welfare is certainly more controversial than social security and more likely to be cut back during times of government budget tightening. This may lead to more doubling up by some single-parent families, or—continuing a trend that is already evident—more reliance on earnings. Whatever happens, the gap between single-parent and two-parent families is likely to remain large.

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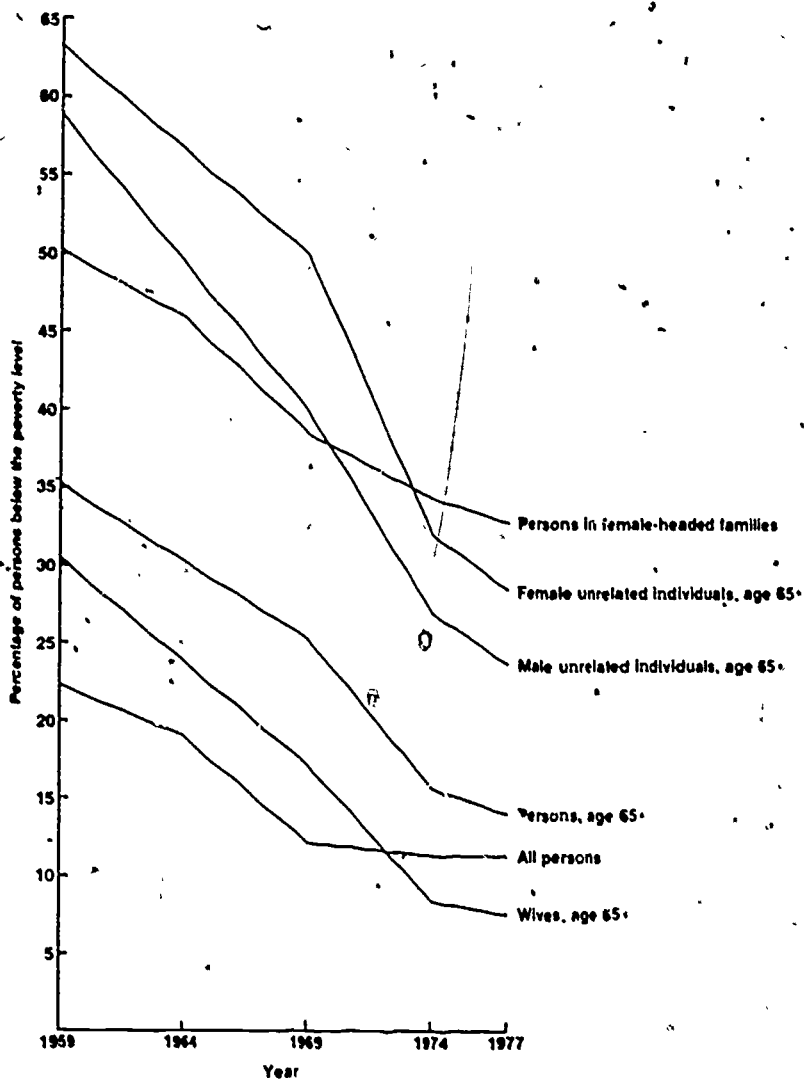


Figure 3.15. Poverty Rates, 1959-1977. (Source. Appendix Table C. 16.)

Income Differentials in 1990

Although the distribution of households is likely to look quite different by 1990, there is not much reason to expect that the substantial income differences between types of households will change much. Women's earnings as a percentage of men's are increasing slowly, if at all. The incomes of two-worker families and of working single-parent (female) families relative to one-worker husband/wife families are likely to increase somewhat because of increased work hours by women, but not because of women's increased wages. We expect the gap to widen slowly between one- and two-worker husband/wife families and to narrow slowly between female-headed and husband/wife families and between working men and women living alone.

Social security income relative to wages is likely to increase somewhat over the next few years as more and more social security recipients are eligible for full benefits, and then to level off. The future of public assistance is much less certain. We would expect to see a slowly narrowing income gap between non-working and working elderly households; and a widening gap between working and non-working households and between one- and two-worker households of other ages.

Notes

1. U.S. Department of Labor, Bureau of Labor Statistics, "Employment and Earnings," vol. 27:1 (Washington, D.C.: GPO, January 1980), Table A-2.
2. *Ibid.*, Tables 2 and 4.
3. Population pyramids represent pictorially the employment and unemployment rates for the total population for 1950, 1960, 1970, and 1978. Population pyramids are based on data presented in Appendix C.
4. Labor force participation rates of men and women from 1950 to 1978 are shown in Appendix Table C 2.
5. Valerie K. Oppenheimer, "The Easterlin Hypotheses: Another Aspect of the Echo to Consider," *Population and Development Review* 2:3&4 (1976), 433-457; Myra H. Strober, "Wives' Labor Force Behavior and Family Consumption Patterns," *American Economic Review* 67:1 (1977), 410-417; Jacob Mineer, "Labor Force Participation of Married Women," *Aspects of Labor Economics*, National Bureau of Economic Research Special Conference Series no. 14 (Princeton: Princeton University Press, 1962), pp. 63-97; Glen G. Cain and Martin D. Dooley, "Estimation of a Model of Labor Supply, Fertility, and Wages of Married Women," *Journal of Political Economy* 84:4, pt. 2 (1976), S179-S199.
6. Permanent attachment to the labor force, defined as working at least seven years out of ten, characterizes about half of 18- to 47-year-old married women and shows no sign of declining.

7. U.S. Dept. of Commerce, Bureau of the Census. *Current Population Reports*. "Consumer Income, 1977," series P-60, no. 118 (March 1979), Table 28.
8. Department of Labor, U.S. Department of Labor Bulletin, *U.S. Working Women: A Databook* (1977), Table 37.
9. In 1950, the average social security benefit was equal to about 26 percent of median family income. In 1977 it was about 30 percent. See Annual Statistical Supplement 1976, *Social Security Bulletin*, and Social Security Administration, Washington, D.C. unpublished data (1980).

Senator DENTON. I will ask one more question and then submit the others in writing for the record.

Dr. McGraw, what in your opinion is needed to reinstitute this sense of commitment that you speak of into those parents who have been neglecting childrearing responsibilities?

And how would you reinstitute in the children some degree of commitment to the family in turn?

What is the nature of this commitment? What can be done?

Is there anything you would like to say on that?

Dr. MCGRAW. Senator, this is a very intangible kind of thing. Where do values come from? How are values eroded?

I know when you came back from Vietnam you were astonished at the way our traditional values had eroded so quickly. I noticed that with great interest because many of us who were here while you were there were also wondering the same thing.

Senator DENTON. You can only imagine the kind of contrast I saw.

Dr. MCGRAW. That is right.

I would say that what has happened in recent years has been a rediscovery of the importance of the intangibles of the fabric of our society. I think during the 1960's and 1970's it was just not considered important. There were other priorities. The notions of community ties, roots, family ties and traditional values were somehow just lost sight of.

I think there has been a rediscovery of the importance of social fabric as a support to the individual, which is superior to Government programs. It is something that you can't always measure through opinion polls so that the social scientists can measure it. But it is there, nevertheless, even if they have to measure it in these other terms.

So, I think that is the first thing: that there has been that rediscovery and that change comes primarily through the atmosphere of culture and the fabric of society.

I think people in the media have to bear a tremendous personal moral responsibility, for the images they project at the expense of other images; the news stories that they project at the expense of other news stories.

People are rediscovering that there is something really more important that we must recover, whether it is in our community, or in family groups. Boy Scouts and other groups are enjoying a resurgence.

I am not one that believes that all problems can be solved by the Government. President Reagan, without advocating that the Federal Government is going to be the engine by which we will restore traditional values, has nevertheless sent signals which change the atmosphere. I believe that everyone has an opportunity to change the atmosphere and I think that is how it is going to be done.

Senator DENTON. And I guess although many of us are capable of some sort of special movement from within our own characters, we are all to some degree a victim of the circumstances in which we find ourselves.

We certainly found ourselves in more difficult circumstances in the 1960's and 1970's and yet perhaps you would concur with me in this: I find tremendous inspiration in the observance that it is often the young who from within themselves, perhaps having seen the scene deteriorate to its present condition, whose conscience has rebelled against it, and then, you know, almost miraculously become so dedicated and I hate to use the word "pure" because it sounds corny, that it inspires me. I see more kids that way percentage wise than I did among my own crowd when I was a kid.

Dr. McGRAW. The young people in the 1960's and 1970's, exemplified an idealism and a desire to help others.

But there was something that was going on at the same time, it was important to go into the inner city and to help other people less fortunate, at the same time the moral fabric was not viewed as important. It was considered important to have large numbers of people whose conduct was guided by a moral code, is a right and wrong. Indeed such a moral code was viewed as irrelevant or even wrong, and in need of change.

Love in the family, a strong family life, and a recognition of the dignity of human life and traditional values, these are the means by which people learn to care for others. Strong family life makes it all possible.

Senator DENTON. That is where it all started.

Dr. McGRAW. Recognizing the dignity of all human beings.

Traditional values are not negative; they are an absolute necessity.

Senator DENTON. Well, that is not a judgment rendered only by the older generation. It is across the generation gap.

A young man who is the head of the Guardian Angels came down from New York and testified. He said just what you said. He said we have the wrong role models. What do you expect? You ask the kids what the role models are and, who is it, Burt Reynolds is always No. 1.

In our day we might have had 17 or 20 movie stars. You know, like the Long Ranger. It is different now.

But the youth see the problem and identify it the same way as I think we older people do.

Thank you very much.

We will submit more questions to you in writing.

Our next witness is Dr. Jack Meyer, economist, American Enterprise Institute.

Dr. Meyer, I am concerned about all factors that may tend to weaken family relationships, including those instances where the Government steps in and takes over responsibility that has tradi-

tionally been the family's. And this has implications not only for the family, but also for the economy.

We are looking forward to your testimony, Dr. Meyer.
Please proceed.

**STATEMENT OF DR. JACK MEYER, ECONOMIST, AMERICAN
ENTERPRISE INSTITUTE**

Dr. MEYER: Thank you, Mr. Chairman.

With your permission, in the interests of time, I would like to deliver simply an abbreviated version of my testimony touching some of the highlights and then submit the full statement for the record.

The effort to meet basic human needs and to improve persistent social problems in the United States has been on a collision course. Over the past two decades, rising Federal outlays for social programs have been our answer to the social problems besetting us. These rising outlays have emerged from a pattern of initiating new programs, broadening the coverage of existing programs, and increasing benefits per recipient. This pattern has been accommodated in the past by the willingness of the American people to cut defense outlays as a share of GNP and live with higher taxes and the adverse effects of large, continuous Federal deficits. But, in recent years, the tolerance of U.S. citizens for all of these ways of financing this growth in social spending has been wearing thin.

The collision results from the fact that the need for human services will continue, and may even accelerate as the elderly population swells in the future, at the same time as the public willingness dwindles to meet these needs through some combination of cuts in real defense outlays, higher taxes, and deficits.

Recent data from the U.S. Office of Management and Budget illustrate the dramatic growth in social spending. Total Federal per capita real outlays for social programs doubled as a proportion of all Federal outlays over the past two decades.

Chart 1 in my testimony shows that the large increase in social spending occurred at the same time as defense spending fell as a proportion of all Federal outlays. Indeed, about half of the build-up in social program outlays was rendered possible by the drop in defense outlays from about 10.5 percent of our national output in the mid-1950's to about 5 percent in the late 1970's.

I might add that the trend is a little deceptive because the defense budget grows every year in nominal terms, but I am talking about real terms.

A further disaggregation of these Federal outlay figures reveals that the surge in social spending over the past two decades occurred despite little if any growth in programs targeted primarily to lower income groups since 1972. Programs accessible to all economic groups—which include various retirement programs and medicare—have accounted for a large portion of the surge in spending over the past decade.

Now, I think it is important to recognize that a number of our retirement programs, as currently structured, represent ticking time bombs. Failure to make any alterations in the benefit structure facing future retirees or in the financing mechanisms will lead, ultimately, to an explosion of costs.

In the Federal Civil Service Retirement System real outlays per capita have roughly tripled over the last 12 years and now account for about 30 percent of the payroll for Federal civilian workers. But, according to the President's Commission on Pension Policy if this retirement system were funded according to provisions of ERISA—that is to say, if the Federal Government practiced what it preached to the private sector—outlays for retirement would soar to nearly 80 percent of payroll.

In poverty, income maintenance, and retirement programs, we need to pay more attention to improving work incentives for able-bodied, healthy individuals. High effective marginal tax rates on earnings discourage work effort; in a short-sighted effort to save current outlays through sharp benefit reduction rates associated with increased earnings, the government has glued people back into a state of dependence and, ironically, probably boosted Federal outlays over the long haul.

Regrettably, some of the disincentives for work by welfare recipients were augmented in the recent 1981 Omnibus Budget Reconciliation bill, and the Reagan administration, which supported these changes, has proposed further steps in its fiscal year 1983 budget that would exacerbate this problem.

In last year's legislation the Congress effectively repealed the "30 and a third" rule that at least provided some incentive for an AFDC beneficiary to increase work effort. Under the new law, the disregard may be applied only for the first 4 months of employment. After 4 months, every penny of net earnings is subtracted from welfare benefits, effectively negating any advantage to current recipients of continuing to work.

I think in evaluating the program changes we should understand that some changes may save the Federal Government a few dollars today, but could cost the taxpayers more tomorrow. And it could be costly also to the social fabric facing low income families.

Congress could improve work incentives for current program recipients either by lowering the benefit reduction rate under individual programs like AFDC or food stamps or by capping the cumulative tax rate for those receiving benefits from more than one program.

The 1981 Reconciliation Act also allows States to—

Senator DENTON. Excuse me.

Capping what? Would you say that again, please?

Dr. MEYER. By capping the cumulative tax rate for those receiving benefits from more than one program.

So that, instead of lowering one of them, it would simply say that the combined tax rate couldn't be more than say 70 cents on a dollar.

In fact, one of the ironic things is I find that the same people who complain about high tax rates facing business people and relatively high income people have not addressed the even higher tax rates facing our low income people. I think what is fair for one is fair for the other.

Senator DENTON. How is that? I am not familiar with that: that the higher tax rates occur at the lower income levels.

Dr. MEYER. Well, the problem, Senator, is that as a female head of a welfare family begins to work, after 4 months she loses an equivalent amount of benefits—

Senator DENTON. You mean in effect, a tax rate.

Dr. MEYER. In effect, a tax rate. It is not a Federal income tax rate. You are quite right. I should put a quote around the word "tax".

The 1981 Reconciliation Act also allows states to institute required workfare programs for AFDC recipients and authorizes States to offer a work supplementation program. The administration and the Congress now seem to place more faith in requiring many AFDC recipients to work than in motivating them to work. It seems unfortunate and unfair for the Federal Government to reduce the incentive to work through changes in programmatic features and then tell the States to find a way to get recipients working.

The judgment implicit in this legislation is that in female-headed families where no children are under 3 years old,—that is the cut off—the woman's day time hours are always spent more productively at work than at home. I question this implicit premise. Society may save a few dollars in public assistance payments as these women work at low-wage jobs, only to lay out many more dollars through the juvenile justice system or other systems as children without much parental attention get into trouble.

Senator DENTON. Exactly.

Dr. MEYER. And I think we need to pay more attention to the impact of these requirements on family life rather than trying to save a few dollars here and there.

Frankly, I would prefer to offer financial inducements to work so that those who wish to will do so, but permit those household heads, male or female, who believe that their family needs are better served if they postpone working to stay at home.

We need to question the basic structure of a program like AFDC that makes benefits contingent upon both unemployment or underemployment by a male head and employment by a female head of household.

Public assistance recipients are not the only Federal beneficiaries to face stiff work disincentives. The strong penalty on earnings above \$6,000 per year for social security recipients discourages work among the elderly who can work and wish to work. The Reagan administration had an effective plan for phasing out this earnings ceiling in its 1981 social security reform plan, but this prudent phase-out was a casualty of that overall proposal.

These penalties on work are not only pennywise and pound foolish—

Senator DENTON. Do you mean that Congress has finally dealt with it or the Reagan administration altered it?

Dr. MEYER. Well, the proposal was, as I recall, Senator, fairly quickly withdrawn. It ran into something of a fire bomb.

There is a task force set up now that I believe is under the direction of Alan Greenspan, appointed by the President, to study the social security program. I am sure that the Congress is participating in that, too, and, of course, studying it through its other committees.

But we still have a stiff disincentive on work. It has been addressed in the Congress, but it has yet to be significantly altered.

These penalties on work are not only pennywise and pound foolish from the perspective of the Federal Government, but also dispiriting to beneficiaries whose sense of self-worth and usefulness would often be enhanced by voluntary participation in the work force.

Beginning about 2 years ago, the share of our resources devoted to defense spending started to increase. At the same time the rate of increase in social spending by the Federal Government has slowed, but not by nearly enough to avert huge ongoing Federal deficits, given planned defense spending and the limit to future tax increases already enacted. The combination of these trends is likely to yield huge Federal deficits even as sharp cuts in social programs are enacted. Indeed some experts have estimated that such deficits would be in the range of \$200 billion per year in the mid-1980's, or even higher.

Although our competing goals—holding down an increasing tax burden, reducing deficits to improve our chances for reducing inflation and interest rates, and increasing our defense capabilities—are not inherently irreconcilable, it may be extremely difficult, in both economic and political terms, to make significant progress on all three fronts simultaneously over a short period of time. Therefore, it is vital to establish priorities among these objectives, while indicating that none of the goals is being abandoned, and to establish realistic timetables for achieving them.

Now, in closing let me say that by delivering an adequate quantity and quality of social services at a lower resource cost, we can lessen the need to respond to the evaporation of available funds simply by cutting eligibility or reducing benefits. None of these strategies is desirable.

Regrettably, structural reforms in social programs often fall victim to short-term budgetary concerns. Thus, long-term budgetary relief is sacrificed to the reluctance of any current policy regime to forego short-term savings. Over the past decade welfare reform proposals were discussed and discarded. The plans entailed somewhat higher costs initially as a result of lower effective tax rates and more equal benefits across geographic areas, but held out promise of an eventual slowdown in outlay growth as improved work incentives encouraged welfare recipients to substitute work for dependence.

A similar situation exists in health care.

By reforming the system of retrospective cost reimbursement, open-ended tax subsidies, and a heavy reliance on Government planning and regulation characterizing our current policies, we might achieve an abatement in health cost increases over time without jeopardizing the quality of or access to care. But, the growth in outlays will not be reduced immediately, and could accelerate under these proposals, while increased revenues may initially be minimal.

Instead of a promising set of reforms in health care, however, we have seen, from both the Reagan administration and its predecessors so far, a continuation of budget ceilings, rate caps, and

cost-shifting as the Federal Government strives for short-term savings.

Finally, to the extent that these opportunities for reform are missed or postponed continuously, efforts by the Federal Government to cap or reduce its own involvement in these programs will only shift the difficult choices between tax increases, benefit reductions, and price controls to lower levels of Government. There are numerous examples in areas such as housing, child-welfare, and health care where programs could be re-directed away from costly delivery mechanisms to more effective, efficient strategies that are also more consistent with consumer choice and the dignity of program participants.

Thank you, Mr. Chairman.

[The prepared statement of Dr. Meyer follows:]

Prepared Statement .

of

Jack A. Meyer*

Resident Fellow in Economics and
Director, Center for Health Policy Research
American Enterprise Institute for Public Policy Research

before the

Committee on Labor and Human Resources
Subcommittee on Aging, Family, and Human Services
United States Senate

Washington, D.C.
March 2, 1982

*The views expressed in this testimony are those of the author and do not necessarily represent those of the American Enterprise Institute, a nonprofit research and educational institution that does not take positions on public policy issues.

The effort to meet basic human needs and to improve persistent social problems in the United States has been on a collision course. Over the past two decades, rising federal outlays for social programs have been our answer to the social problems besetting us. These rising outlays have emerged from a pattern of initiating new programs, broadening the coverage of existing programs, and increasing benefits per recipient. This pattern has been accommodated in the past by the willingness of the American people to cut defense outlays as a share of GNP and live with higher taxes and the adverse effects of large, continuous federal deficits. But, in recent years, the tolerance of U.S. citizens for all of these ways of financing this growth in social spending has been wearing thin.

The collision results from the fact that the need for human services will continue, and may even accelerate as the elderly population swells in the future, at the same time as the public willingness dwindles to meet these needs through some combination of cuts in real defense outlays, higher taxes, and deficits. Recent skirmishes over proposed cuts in such programs as Social Security, Medicare, Medicaid, AFDC, and Food Stamps dramatize this collision, but are merely a warm-up exercise for the major battles looming ahead, as ongoing social needs conflict with other national economic and foreign policy objectives.

Through an expansion of social welfare spending, the U.S. has made implicit promises--and signed a kind of "social contract"--which it will find increasingly difficult to meet. We have enacted and enriched an array of spending programs that cannot be fully financed in today's climate that features an upturn in real defense outlays, a limit on the

federal tax burden, and a desire and commitment to reduce federal deficits.

In my view, spending on social welfare programs has gotten out of control, and I say this as one who is sympathetic with the aims of almost all of these programs. Indeed, many of these programs have properly addressed the problems toward which they were aimed, and there is a considerable amount of "mythology" relating these programs to evils which they have not caused. The problem is that we can no longer afford the total cost of these programs, as they are currently structured. Moreover, this sobering reality will not be significantly altered by an all-out attack on "fraud and abuse." While I favor reducing fraudulent claims under social programs, I am not as sanguine as some observers about the magnitude of the net savings that are likely to emerge from a "crackdown."

It is tempting to attribute the growth of overall federal spending on social programs simply to the initiation of new programs and the phasing in of beneficiaries under existing programs. If these factors were largely responsible for outlay growth, we could stop initiating new programs or entitling new groups and presume that the spending growth would taper off. But, the growth of spending on social welfare programs in the U.S. reflects not only these factors, but also such factors as demographic changes which will be accelerating, not tapering off; the faulty design of some programs which builds in excessive cost increases, and lax claims review processes. These factors, taken together, will continue to increase both the number of eligibles and the benefits per recipient, at least until fundamental changes in program design and administration are developed.

Recent data from the U.S. Office of Management and Budget illustrate the dramatic growth in social spending. Total federal per capita real outlays for social programs (including all payments to individuals, education and training programs, and social services) doubled as a proportion of all federal outlays over the past two decades.

Table 1

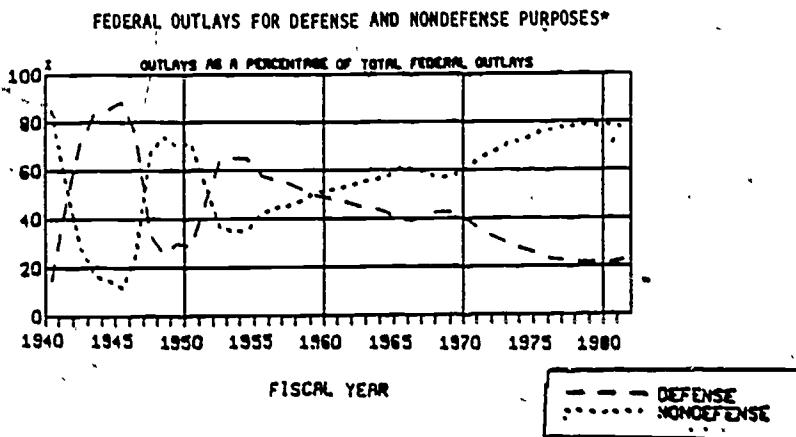
Federal Government Outlays for Social Programs
as a Proportion of Total Federal Spending

<u>Fiscal year</u>	<u>Percent</u>
1960	28.5
1967	33.4
1971	44.1
1981	55.5

Source: Calculated from data compiled by the Office of Management and Budget, 1981.

Thus, after adjusting for inflation and population growth, federal outlays for social programs rose from 28.5 percent of all federal outlays in 1960 to 55.5 percent in 1981. In dollar terms, real per capita outlays for social programs rose from \$332 in 1967 to \$745 in 1981 (1972 dollars).

Chart 1



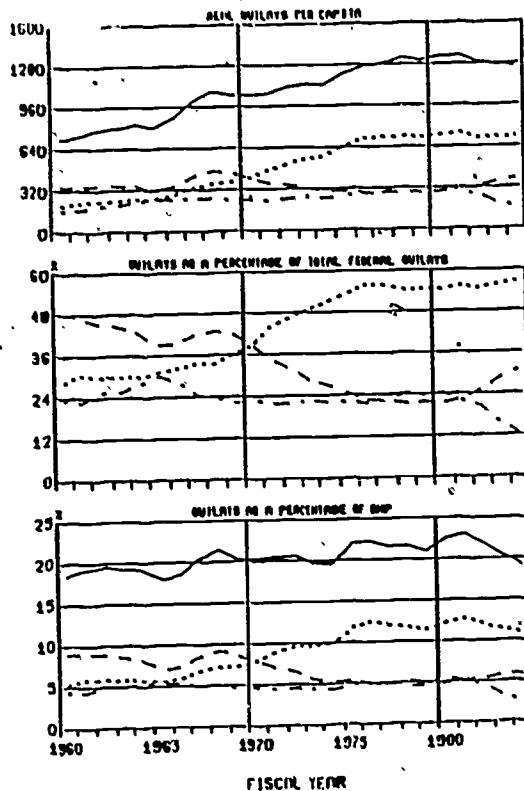
*Military retirement pay is excluded from defense spending and included in nondefense.

Chart 1 shows that the large increase in social spending occurred at the same time as defense spending fell as a proportion of all federal outlays. Indeed, about half of the build-up in social program outlays was rendered possible by the drop in defense outlays from about 10 1/2 percent of our national output in the mid-1950's to about 5 percent in the late 1970s.

It is important to disaggregate the sum of all non-defense federal outlays. One useful distinction isolates social programs^{1/} from all other non-defense outlays. Chart 2 reveals that over the past two decades the growth in non-defense outlays has stemmed primarily from the growth in social programs. The "all other" category was about the same percent of total outlays and of GNP in 1980 as in 1960. Moreover, social programs are unlikely to bear the brunt of the impact of budget cuts in the early 1980s. Even though some individual programs may be cut sharply, others such as Social Security that are much bigger will remain largely untouched, so that spending on these programs as a whole may remain about the same proportion of all federal spending and of GNP in 1984 as in 1980. If this occurs, and defense spending plans remain intact or are beefed up further, then the only real battleground against sharply rising deficits would occur along the fairly limited turf occupied by non-defense, non-social program areas such as revenue sharing, agricultural, and community development. (See Chart 2).

^{1/} Social programs include all retirement programs (Social Security, railroad, federal employees and military); unemployment compensation; medical care; housing assistance; food and nutrition assistance; public assistance; education and training; student assistance; veterans benefits, and all other payments to individuals. Other non-defense program areas include international affairs; general science, space, and technology; energy; natural resources and environment; agriculture; commerce and housing; credit; transportation; community and regional development; administration of justice; general government; general purpose fiscal assistance; interest, and off-setting receipts.

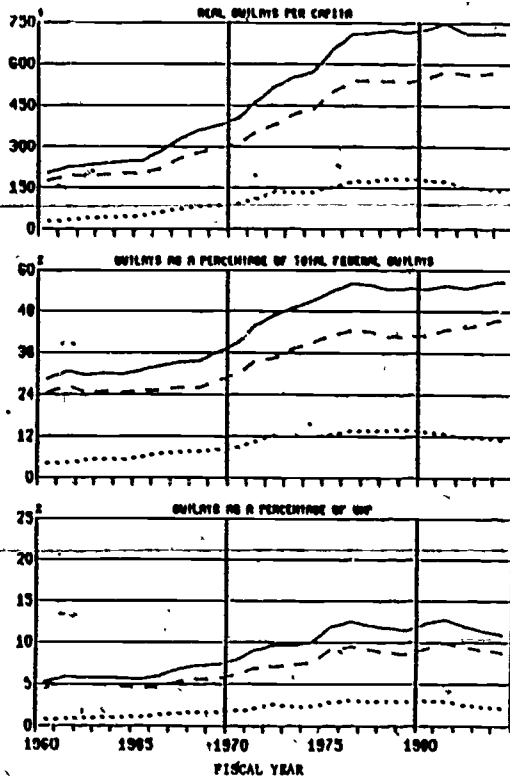
CHART 2



— TOTAL FEDERAL
 OUTLAYS
 - - - DEFENSE
 SPENDING
 SOCIAL
 SECURITY
 - · - · - ALL OTHER
 PURPOSES

Note: Projections were made in 1981 and would be somewhat different with each subsequent update.

OFFICIAL PROJECTIONS TO 1984



— ALL SOCIAL PROGRAMS
 - - - A PROGRAMS
 . . . P PROGRAMS

Note: Projections were made in 1981 and would be somewhat different with each subsequent update.

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^{3/} Components of "A" and "P" programs refer to those available to all income groups versus those keyed to the poverty group and are defined in footnotes 4 and 5 on p. 6.

A further disaggregation of these federal outlay figures reveals that the surge in social spending over the past two decades occurred despite little if any growth in programs targeted primarily to lower economic groups^{4/} since 1972. (See Chart 3). Programs accessible to all economic groups^{5/} --which include various retirement programs and Medicare-- have accounted for the surge in spending over the past decade. Real outlays per capita for poverty programs rose steadily during the 1960s and early 1970s as new beneficiaries were phased into these programs, but under current law projections, will be no higher in 1984 than they were in 1972 (about \$150 per capita). Spending under social programs available to all is scheduled to rise in the next three years while poverty-oriented programs drop as a proportion of total federal outlays over this period.

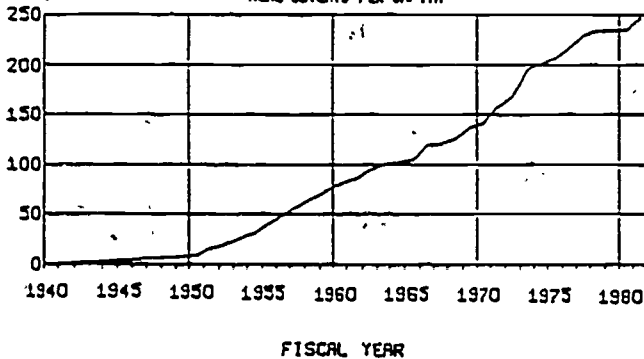
~~Data disaggregated one step further to the program-area-level illustrate the distinction between trends in poverty programs and trends in "all income class" social programs. Chart 4 shows the enormous growth~~

^{4/} Programs targeted primarily to lower economic groups include Medicaid, housing assistance; food and nutrition assistance; public assistance; elementary, secondary, and vocational education; and training, employment and social services.

^{5/} Programs that are accessible to all economic groups include social security and railroad retirement; federal employee and military retirement; unemployment compensation; medical care except medicaid; assistance to students including GI Bill; all other payments to individuals; higher education and research and education aids; and residual expenditures not included in payments for individuals.

Chart 4

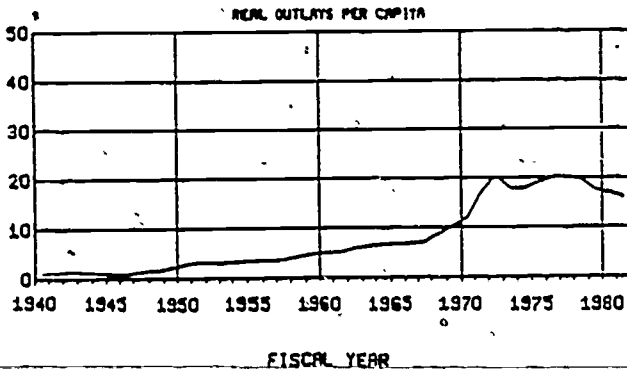
OLD-AGE AND SURVIVORS INSURANCE
REAL OUTLAYS PER CAPITA



in real outlays per capita under Old-Age and Survivors Insurance, and graphs of spending under the other two Social Security funds--Disability Insurance and Medicare--would show a similar trend. Between 1960 and 1980 real outlays per capita under OASI roughly tripled. By contrast, real assistance payments per capita under the Aid to Families with Dependent Children (AFDC) reached a peak in 1972 and have tapered off since then. (See Chart 5). In FY 1981 AFDC outlays were \$8.5 billion, and under President Reagan's proposed FY 1983 budget, outlays for AFDC are scheduled under current law to decline to \$7.2 billion in FY 1983 and stay at that level through FY 1985. Outlays for AFDC would fall further to \$5.9 billion in FY 1983 under Reagan's proposed legislation for AFDC. In any case, despite all the rhetoric about welfare costs, outlays for AFDC will comprise no more than 1 percent of the Federal budget in the early 1980's.

Chart 5

AID TO FAMILIES WITH DEPENDENT CHILDREN



One sector where the distinction between poverty social programs and other social programs breaks down, however, is health care. Outlays under both Medicare and Medicaid have been doubling in nominal terms about every four years. Even after adjusting for inflation and population growth, federal outlays quadrupled under Medicare and increased more than four-fold under Medicaid between 1967 and 1981 (see Table 2). The Food Stamp Program was expanded in 1971, but as table 2 shows, real outlays per capita for this program have tripled since this date. Furthermore, this growth far exceeds the growth in the number of beneficiaries. In Medicaid, for instance, the number of recipients grew sharply in the early years (from 11.5 million in 1968 to 19.6 million in 1973). But, between 1973 and 1978, the increase was quite small (19.6 million to 22.2 million). Yet real outlays per capita continued to soar over this period, rising from

Table 2

The Growth of Federal Outlays
for Selected Social Programs, 1967-81
(real per capita outlays, 1972 dollars
and as a percent of total federal outlays)

<u>Fiscal years</u>	<u>Food Stamps</u>		<u>Medicare</u>		<u>Medicaid</u>	
	<u>real per capita dollars</u>	<u>Percent of Total Outlays</u>	<u>real per capita dollars</u>	<u>Percent of Total Outlays</u>	<u>real per capita dollars</u>	<u>Percent of Total Outlays</u>
1967	\$0.70	0.1%	\$21.50	2.2%	\$7.40	0.7%
1971	7.80	0.7				
1981	22.20	1.6	84.40	6.3	33.00	2.5

Source: Office of Management and Budget Data

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\$21.00 in 1973 to \$31.50 in 1978. Thus, while the number of Medicaid beneficiaries rose by 13 percent from 1973 to 1978, real per capita outlays rose 50 percent. This growth reflects the fact that in recent years over half the increase in Medicaid outlays represents utilization increases by a fairly fixed population.^{6/}

It is important to recognize that a number of our retirement programs, as currently structured, represent ticking time bombs. Failure to make any alterations in the benefit structure facing future retirees or in the financing mechanisms will lead, ultimately, to an explosion of costs. For example, proposals to bail out the OASI fund by borrowing from the Medicare fund represent a classic case of "robbing Peter to pay Paul." As long as we treat the current age of retirement with full benefits, the current indexing formula, or the current low limits on earnings associated with Social Security as untouchable or sacrosanct, we will be faced with a grim choice between bankrupt funds (renegeing on our social contract with future retirees) or steeply rising payroll taxes. Indeed, by the year 2020, payroll taxes on employers and employees combined would reach a staggering level of about 21 1/2 Percent under the present benefit structure.^{7/} Moreover, meaningful reforms (instead of more Band-Aids) need not rob current retirees of any of their benefits. Instead, they would arrest the process whereby each succeeding cohort of

^{6/} See Frank A. Sloan, "The Rising Cost of Medicaid," forthcoming paper.

^{7/} This figure is for OASDHI. It is based on projections of the 1981 Trustees of the Social Security Administration that assume for the long run an inflation rate of 4.0 percent, an unemployment rate of 5.0 percent, and real GNP growth of 2.7 percent. Less optimistic assumptions, of course, would mean that it would take an even steeper increase in payroll taxes to maintain the current benefit structure.

retirees receives a higher living standard than the preceding groups. These changes could be phased in gradually over time without adversely affecting current recipients.

In the Federal Civil Service Retirement System real outlays per capita have roughly tripled over the last twelve years and now account for an estimated 30.8 percent of payroll for federal civilian workers. But, according to the President's Commission on Pension Policy (1980), if this retirement system were funded according to the criteria established under the Employee Retirement Income Security Act (ERISA)--that is to say, if the federal government practiced what it preached--outlays for retirement would soar to an estimated 75.8 percent of payroll.^{8/} To put such a figure in perspective, consider that it is roughly double the proportion of payroll accounted for by all employee benefits, taken together, in the private sector.^{9/} The combination of fully-indexed cost-of-living adjustments, early retirement with full benefits, the generous treatment of Social Security income for dual-beneficiaries, and other factors has contributed to the disparity between retirement benefits in the federal and private sectors. That this situation represents a ticking time bomb is dramatized by the President's Commission's estimate of the unfunded liability for accrued benefits under the Civil Service Retirement Fund--\$304.8 billion. A more recent estimate by Congressman John Erlenborn places this figure at \$469.5 billion. When all nine federal pension funds are aggregated, Erlenborn calculates an unfunded

^{8/} President's Commission on Pension Policy, Federal Pension Programs, January 1981, pp. 11-111, p. 8.

^{9/} This proportion was estimated to be 37.1 percent for 1980. See U.S. Chamber of Commerce, Employee Benefits 1980.

liability of \$906.8 billion.^{10/} The Reagan administration deserves some credit for its attempt to address one aspect of this problem in its FY 1983 budget proposals. To correct the inequity that finds current retirees with lower annuities than those with the same work history who retired earlier, the Reagan budget adjusts future civil service retirement annuities by the lesser of the increase in the CPI or the increase in General Schedule pay for Federal employees, and holds down future adjustments for these annuitants until they fall in line with the benefits of new retirees with comparable service.^{11/}

Regrettably, however, the latest Reagan proposal for Federal pay dropped the administration's 1981 request that Federal pay determinations be broadened to include total compensation comparability rather than annual pay adjustments based on salary alone. Other reforms with support from GAO and a series of Presidential commissions, such as the broadening of the scope of the Professional, Administrative, Technical and Clerical workers survey, are also missing from the administration's latest proposal.

The need to improve work incentives

In poverty, income maintenance, and retirement programs, we need to pay more attention to improving work incentives for able-bodied, healthy individuals. High effective marginal tax rates on earnings discourage work effort; in a short-sighted effort to save current outlays through

^{10/} Congressman John Erlenborn, News Release, January 19, 1982.

^{11/} See Budget of the United States Government, FY 1983, pp. 5-147-148.

sharp benefit reduction rates associated with increased earnings, the government has glued people faster to a state of dependency and, ironically, probably boosted federal outlays over the long haul.

Regrettably, some of the disincentives for work by welfare recipients were augmented in the recent 1981 Omnibus Budget Reconciliation bill, and the Reagan administration, which supported these changes, has proposed further steps in its FY 1983 budget that would exacerbate this problem. In the 1981 legislation, Congress effectively repealed the "30 and a third" rule that at least provided some incentive for an AFDC beneficiary to increase work effort. Under the new law, the "\$30 + 1/3" disregard may be applied only for the first four months of employment. After four months, every penny of net earnings is subtracted from welfare benefits, effectively negating any advantage to current recipients of continuing to work. Moreover, the expense disregard used to calculate net earnings was standardized and capped so that over time its value will shrink, further dampening the incentive to work. The work expense disregard was set at \$7½ per month, and the child care deduction limited to \$160 per month per child for full-time work throughout the month. Also, the law imposed an eligibility limit restricting benefit payments to families whose gross family income does not exceed 150 percent of the states' need standards. The Act also tightens the family resource limits by lowering the cap on assets (other than a home and one car) from \$2,000 to \$1,000 and allowing states to consider as income the value of Food Stamps and rent or housing subsidies to the extent that these amounts duplicate food

or housing components in the state's standard of need. The Reconciliation Act also institutes retrospective budgeting and monthly reporting, and requires states to correct payment errors promptly.

In evaluating the impact of the benefit reduction rate on labor supply, it is important to include not only the effect on the work effort of current recipients, but also the effect on families with slightly higher incomes who are newly qualified by the higher break-even lines associated with lower effective tax rates as well as the effects on the work effort of taxpayers who are supporting both groups. Studies of labor supply effects of the AFDC program indicate clearly that the effect on current recipients of higher effective tax rates is negative.^{12/} Increasing the "tax rate" by 10 percentage points, for example, is predicted in two studies to lower employment rates by an estimated 1.4 - 2.1 percentage points.^{13/} Studies which include the other groups are more inconclusive, as the effects on labor supply of newly-qualified AFDC recipients seem to offset the effects on existing recipients to a significant degree.^{14/}

^{12/} See, for example, Irwin Garfinkel and Larry Orr, "Welfare Policy and Employment Rate of AFDC Mothers," National Tax Journal, June 1974 27(2), pp. 275-84; Robert Williams, "Public Assistance and Work Effort," Princeton, N.J.: Industrial Relations Section, Princeton University, 1975; and Daniel H. Saks, "Public Assistance for Mothers in an Urban Labor Market," Princeton, N.J.: Industrial Relations Section, Princeton University, 1975.

^{13/} Garfinkel and Orr, op. cit., and Williams, op. cit.

^{14/} For a thorough review of the literature on this subject, see Sheldon Danziger, Robert Haveman, and Robert Plotnick, "How Income Transfer Programs Affect Work, Savings, and the Income Distribution," Journal of Economic Literature, vol. XIX (September 1981), pp. 975-1028.

A recent survey of the literature on work disincentive features of social programs by Danziger, Haveman, and Plotnick indicates that relative to a counterfactual of zero public transfers, the combination of all social insurance and public assistance programs reduces work hours by transfer recipients by 4.8 percent of the total work hours of all workers. The authors suggest that this is likely to be an upper boundary because private transfers would have their own work disincentives. The extent to which this reduction in work by current recipients would be offset by the effects on the work effort of others is uncertain.

In evaluating program changes, we should understand that some changes may save the federal government a few dollars today, but could cost the taxpayers more tomorrow. Proponents of these changes argue that with the prior incentives in place, the number of welfare recipients who "worked themselves off welfare" was not very impressive; but this is not the proper criterion. Many people who were still "on welfare" were less dependent on welfare as earnings from work provided a relatively larger proportion of their total incomes and public assistance benefits provided a relatively smaller share of their total incomes. As taxpayers, we should not prefer a higher total welfare bill with a marginally smaller caseload to a lower total price tag with a marginally higher caseload. It is not the number of people "on welfare" that we should focus on as much as how many of them are on the path toward reduced dependency on the taxpayers (if they are able to work) and a relatively greater--even if

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See Danziger, Haveman, and Plotnick, op. cit., p. 996.

not yet total--reliance on their own individual work effort.^{16/}

A similar trend is evident in changes in the Food Stamp program where the earnings disregard was lowered marginally from 20 percent to 18 percent in 1981 and a current proposal by the Reagan administration would eliminate the disregard altogether and increase the benefit reduction rate from 30 to 35 percent.

Congress could improve work incentives for current program recipients either by lowering the benefit reduction rate under individual programs like AFDC or Food Stamps or by capping the cumulative tax rate for those receiving benefits from more than one program.

In addition, by leaving the cap on the Earned Income Tax Credit frozen at \$500 per year (where it has been for three years), Congress has allowed any beneficial effect on work incentives associated with this program to erode in real terms.

The 1981 Reconciliation Act also allows states to institute required "workfare" programs for AFDC recipients and authorizes states to offer a work supplementation program. The administration and the Congress now seem to place more faith in requiring many AFDC recipients to work than in motivating them to work. It seems unfortunate and unfair for the federal government to reduce the incentive to work through changes in programmatic features and then tell the states to find a way to get recipients working.

^{16/} For a comprehensive analysis of the issue of work incentives in social programs, see Vee Burdick, "Work Disincentives in Income-Tested Programs," Congressional Research Service Report No. 80-158 EPN, October 24, 1980.

The concept of workfare treats welfare benefits as a kind of "stigma" or punishment that must be "worked off." In this sense, it is worth recalling that despite the popular mythology depicting lazy men refusing to work, only about 10 percent of all AFDC families have a father in the home. While 26 states offer the AFDC-UP program for families where a father is unemployed, only 5 percent of all AFDC families in December 1980 were covered under this program.

The judgment implicit in the 1981 act is that in female-headed families where no children are under three years old, the woman's daytime hours are always spent more productively at work than at home. I question this implicit premise. Society may save a few dollars in public assistance payments as these women work at low-wage jobs, only to lay out many more dollars through the juvenile justice system as children without much parental attention get into trouble. I would prefer to offer financial inducements to work so that those who wish to work will do so, but permit those household heads who believe that their family needs are better served if they postpone working to stay at home. We need to question the basic structure of a program like AFDC that makes benefits contingent upon both unemployment or under-employment by a male head and employment by a female head.

Finally, other features of public assistance programs damage work incentives by treating applicants for public assistance who are working less generously than current recipients (AFDC denies the work incentive bonus to applicants) and by ending eligibility abruptly when a threshold is reached (e.g., Medicaid and AFDC-UP). The latter feature discourages full-time work by the father of a welfare family and can cause the loss of

hundreds of dollars of medical benefits when one dollar is earned at the threshold line. The former work disincentive could be ended by extending AFDC eligibility to the break-even level of earnings for everyone, while the full-time work disincentive under AFDC-UP could be reduced by a straight earnings test for two-parent families combined with dropping the requirement that a father be unemployed in order to receive benefits.^{17/}

We need to alter features of our welfare system that either encourage families to break up in order to receive assistance or encourage unemployment for program eligibility.

Public assistance recipients are not the only federal beneficiaries to face stiff work disincentives. The strong penalty on earnings above \$6000 per year for Social Security recipients discourages work among the elderly who can work and wish to work. The Reagan administration had an effective plan for phasing out this earnings ceiling in its 1981 Social Security reform plan, but this prudent phase-out was a casualty of the fate of the overall Reagan Social Security proposal.

Skilled workers in manufacturing industries also faced a strong work disincentive prior to 1981 from the cumulative structure of Unemployment Compensation, Trade Adjustment Assistance, and private Supplemental Unemployment Benefits. The changes proposed by President Reagan and adopted by the Congress helped reduce this work disincentive and end the situation in which many workers on layoff actually received more after-tax income than if they had been working.

These penalties on work are not only penny-wise and pound foolish from the perspective of the federal government, but also dispiriting to beneficiaries whose sense of self-worth and usefulness would often be enhanced by voluntary participation in the work force.

^{17/} See Vee Burke, op. cit., pp. 83-84.

Facing difficult choices

Beginning about two years ago, the share of our resources devoted to defense spending started to increase, and today is about 6 percent. At the same time the rate of increase in social spending by the Federal government has slowed, but not by nearly enough to avert huge ongoing federal deficits, given planned defense spending and the limit to future tax increases enacted in the form of tax cuts for 1981-83 as well as the indexation of marginal tax rates beginning in 1985. The combination of these trends is likely to yield large federal deficits even as sharp cuts in social programs are enacted. Some experts have estimated that such deficits would be in the range of \$200 billion per year in the mid-1980's, or even higher to the extent that additional defense spending increases beyond those currently projected are undertaken.

Some observers have discounted the importance of these projected deficits on the grounds that either there is enough slack in our economy to render deficits relatively harmless or that the deficits continue to be a relatively small percentage of our GNP, smaller than for many other countries. But, while deficits may be less problematical in a slack than a buoyant economy, the dangers of deficits cannot be easily dismissed. First, because of the rise in the so-called full-employment unemployment rate, our definition of "slack" has changed over time, so that there is a tendency to believe, mistakenly, that we have enough slack in the economy to render sizeable deficits relatively harmless. Higher rates of unemployment today than in earlier periods of our history are a reflection not only of slack demand, but also of demographic changes in the labor

force and of extended voluntary search for work. The latter development has probably been fostered by the adverse work incentives incorporated in some of our social programs.

Second, the share of GNP accounted for by deficits must be measured against the available pool of savings. If we had a savings rate as high as the Federal Republic of Germany or Japan, there would be less reason for concern about deficits of the magnitude that are projected through the mid-1980's. But, in our low-savings economy, such deficits would use up a very large proportion of the total pool of savings, and would surely limit housing and capital formation. The contention that the savings rate will rise enough to make room for such deficits, thereby averting higher interest rates, is more of a hope than a reality, and reflects an unduly sanguine view of household behavior. Instead, we are likely to see a squeeze on private investment which, in turn, will both complicate the task of our monetary authorities and contribute ultimately to lower productivity and supply shortfalls as private investment projects are postponed. What I am suggesting is that federal deficits add to inflationary pressures if they are monetized because they constitute dissaving and are unlikely to be offset by sharply higher rates of personal and business saving. But, if deficits do not lead to a more expansive money supply, they will drive up interest rates, with an adverse impact on housing, automobile purchases, thrift institutions, etc.

The process of holding back on an upturn in the tax burden is likely to conflict with our desire to reduce federal deficits in the

ensuing years, unless deep cuts in federal nondefense outlays are accomplished. I am not advocating such cuts; rather, I am observing that they would be necessary to reconcile the tension among the objectives inherent in current government policy. Moreover, the more we want to expand the share of our output devoted to national defense, the more Draconian the cuts in nondefense outlays would have to be to reconcile the tax, defense, and deficit objectives.

Although these competing goals--holding down an increasing tax burden, reducing deficits to improve our chances for reducing inflation and interest rates, and increasing our defense capabilities--are not inherently irreconcilable, it may be extremely difficult (in both economic and political terms) to make significant progress on all three fronts simultaneously over a short period of time. It is vital 1) to establish priorities among these objectives, while indicating that none of the goals is being abandoned; and 2) to establish realistic timetables for these objectives to reduce the tensions between them.

A New Strategy: Program Overhauls and Private Sector Initiatives

The conflict between ongoing social needs and the diminished capacity of the Federal government to address these needs necessitates 1) the development of fundamental reforms in the benefit structure and the delivery and financing mechanisms of social programs; and 2) a greater reliance on private sector initiatives to alleviate social problems.

Program Redesign

By delivering an adequate quantity and quality of social services at a lower resource cost, we can lessen the need to respond to the evaporation of available funds by 1) cutting eligibility; 2) reducing benefits per eligible recipient; and 3) putting price controls or rate ceilings on service providers that lead to a reduction in the availability and/or quality of the services. None of these strategies is desirable.

Regrettably, structural reforms in social programs often fall victim to short-term budgetary concerns. Thus, long-term budgetary relief is sacrificed to the reluctance of any current policy regime to forego short-term savings or to incur a temporary upturn in outlays. Over the past decade, welfare reform proposals were discussed and discarded. The plans entailed higher costs initially as a result of lower benefit reduction rates (welfare "tax rates") and more equal benefits across geographic areas, but held out promise of an eventual slowdown in outlays as improved work incentives encouraged welfare recipients to substitute work for dependency.

A similar problem faces current market-oriented reform proposals in health care. Currently, cost sharing in Medicare and Medicaid occurs at the "back-end" when people have incurred huge medical bills and is quite limited for routine services at the "front-end." Federal aid to the poor is inequitable, systematically excluding millions of people on the basis of family status. Open-ended tax subsidies encourage first-dollar insurance coverage for a broad variety of health services which in turn has led to increased demand for services. We have "stacked the deck" against a variety of innovative delivery systems that promise to compete

with the dominant delivery system. And we have entangled the health care system in a labyrinth of largely ineffective government regulations.

Health care reform proposals feature: 1) a more rational system of consumer cost-sharing that encourages people to economize on the use of routine health services while at the same time offering better protection for expenses associated with serious illnesses; 2) federal aid that increases with increasing need, and vice versa; 3) fixed dollar instead of open-ended federal subsidies to aid those who are unable to purchase adequate health insurance; and 4) fair competition among alternative health care plans for the consumers' dollar. In the long run, incorporating these changes into government policy will require a major overhaul of federal programs.

By reforming the system of retrospective cost reimbursement, open-ended tax subsidies, and a heavy reliance on planning and regulation characterizing current government health care policies, we might achieve an abatement in health cost increases over time without jeopardizing the quality of or access to care. But, the growth in outlays will not be reduced immediately (and could accelerate) while increased revenues may initially be minimal.

Instead of a promising set of reforms, we have seen, from both the Reagan administration and its predecessors, a continuation of budget ceilings, rate caps, and cost-shifting as the federal government strives for short-term savings.

In Medicare and Medicaid, the Reagan administration thus far has offered an agglomeration of marginal budget cuts that simply shift the

cost of caring for the elderly and the indigent to patients, providers, and employers. This strategy allows the actual cost of these programs to continue to skyrocket, while chipping away the edges of those costs and changing their form. In the end, this strategy simply spells a combination of cutbacks in services to the groups in need or a shift in the cost from taxes to higher out-of-pocket health outlays and higher health insurance premiums.

To the extent that these opportunities for reform are missed or postponed continuously, efforts by the Federal government to "cap" or reduce its own involvement in these programs will only shift the difficult choices between tax increases, benefit reductions, and price controls to lower levels of government. There are numerous examples in areas such as housing, child-welfare, and health care where programs could be re-directed away from costly delivery mechanisms to more effective, efficient strategies that are also more consistent with consumer choice and the dignity of program participants.

Private sector initiatives

We are now facing a dilemma in social policy: the American people still want to pursue the basic social goals embodied in past government programs; but they are reluctant to continue paying the freight. Moreover, as people ratify, if not compel government's pursuit of other goals (e.g., returning the tax increases attributable to past "bracket creep" and enhancing our defense posture) a squeeze is placed on the government resources available for social programs, exposing this latent contradiction

in public attitudes.

In part, this dilemma may be resolved as elected officials perceive the public's desire to maintain the basic governmental role in meeting human needs and ease up on budget cutting. This development, which is already unfolding, will force a choice between higher taxes and large deficits translating into either higher interest rates or inflation. As argued earlier, basic reform and redesign of our government programs is a promising way to ease the tension among the public's desires. But, such reforms cannot be devised and implemented over night. Thus, we need to pay more attention now to the potential of private sector initiatives for improving our social problems.

I do not suggest a greater reliance on the private sector in the provision of basic human needs such as health care, nutrition, or public assistance. These needs must be met primarily through government assistance, and as I have indicated, we can effectuate long-term savings in government programs in these areas by fundamentally redesigning the delivery and financing mechanisms and improving the work incentive features of these programs. Moreover, I believe that meeting these basic human needs is the responsibility of the federal government. These problems are national in scope, and will not be addressed by devolving them to lower levels of government. Such a step would only transfer the difficult choices between benefit cutbacks, tax increases, and program reforms to the States, and would foster an uneven access to basic social services across geographic boundaries. While "privatization" of such vital human

services is unrealistic, it would be possible to build more market-oriented incentives into our federal human service programs.

In other non-defense program areas such as community development, housing rehabilitation, education, agriculture, and transportation, I do see a growing role for the private sector. We have relied too heavily on rigid, uniform federal programs in these areas that are more amenable to localized solutions tailored to local circumstances.

Concluding Remarks

It is worth reemphasizing that I view the increasing inability to fulfill our social contract with program beneficiaries as a major social problem in the U.S. The enormous cost of fully meeting the expanded obligations of the government to recipient groups is putting a strain on those who are paying the bill. And, the huge increase in social spending is not attributable to welfare programs, but rather primarily to program benefits available to all economic groups. Indeed, many of the benefits under such social programs are indexed for inflation while most workers do not have cost-of-living escalator clauses.^{18/} Moreover, many of the benefits are tax-exempt while earnings from work are subject to income and payroll taxes.

The typical worker in the private sector of the U.S. economy has

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About 6 of 10 workers in major union contracts (1000 or more workers) are covered by escalators, but outside of this sector--which is only about one-tenth of the U.S. work force--escalators are unusual. Moreover, escalator clauses in the collective bargaining contracts typically do not match the full increase in the Consumer Price Index. The average "yield" or recovery was 58 percent of the Consumer Price Index in 1980. (Source: U.S. Department of Labor, Bureau of Labor Statistics).

experienced a decline in real income in recent years as higher taxes and accelerating inflation eroded the purchasing power of employee compensation. Many program beneficiaries are insulated from this decline in real income by the indexation and tax-exempt status of their benefits. And, some of these beneficiaries are not impoverished by any means. The "social contract" referred to earlier covers not only the poor, but also groups such as auto and steel workers receiving Trade Adjustment Assistance while waiting to return to their prior jobs. This program--originally designed to relocate workers from dying industries to more vibrant ones-- became largely an income maintenance program for middle class manufacturing workers. The cost of TAA soared from \$34 million in FY 1976 to about \$3 billion in FY 1981. This is not to argue that social programs serving non-poor individuals lack justification entirely, but rather to observe that the process of raising the protective umbrella to cover more groups has led to a situation where some who are less needy are being protected--often in a tax-free, inflation-proof fashion--by others who are more needy and more vulnerable to both higher inflation and higher taxes.

This disparity between the experience of those who are assisted and those who are assisting has both diminished the willingness of workers to continue financing these programs and damaged the incentive to trade a status of dependency for work among benefit recipients who are able to work. Indeed, the adverse work incentives associated with some of the overlapping benefit programs have probably increased unemployment. If ways are not found to ease the strain on the working population who must support both the non-aged in a dependent status and the steadily-swelling

number of aged people, the result could be growing class and inter-generational conflicts in U.S. society.

In part, these conflicts could be eased by a relaxation or postponement of the commitments to increase our defense capability or to reduce inflation. A retreat from these objectives, of course, would bring other problems and conflicts to the foreground. I will let the reader decide how much emphasis or priority to give these different objectives. My main point is that they cannot all be achieved simultaneously in a brief period of time, and the resultant tradeoffs must be soberly addressed. These tradeoffs can be reduced, however, to the extent that we are willing to 1) remove the non-needy from income maintenance programs; 2) improve the work incentive features of social programs, 3) tighten up claims review, returning programs to their original intent; 4) redesign programs with uncontrollable cost increases, and 5) rely to a greater extent on the resources of the private sector to meet our social needs.

Senator DENTON. Thank you, Dr. Meyer.

I think that the President is heading more in your direction than you might believe. But he had to put some kind of a bandage around his finger here in terms of caps, which might not be favorable to programs.

Could you elaborate on the role of the private sector in meeting the social needs of the American people?

Dr. MEYER. Yes.

I think that there is a tendency in the country today, which is often fed by media accounts of this, to think of a dollar cut from the Federal budget, particularly in social programs, as a dollar of unmet needs. It is almost like you put an ax to the dollar.

But, in fact, there exists a wide variety of groups in our society, other than the Government, that are helping to meet those needs. We see business, labor unions, church, and neighborhood organizations often coming up with low budget, but effective solutions to our social problems: youth crime, drug addiction, and so on.

We are studying many of those areas at the American Enterprise Institute. We have looked at programs by firms like Honeywell, IBM, and also many labor unions and volunteer organizations.

One of the things that I find—and I think this might be of interest to you—is that these efforts in the private sector often spring from individual efforts related to family considerations.

For instance, a woman in West Philadelphia that we have talked with became interested in the problem of youth crime when she found out her son was a member of a youth gang that was involved in homicides. She took some direct action that started at the family level by bringing some of his friends in this gang into her home. She ultimately expanded by purchasing the town-house or row

house next door and developed a kind of extended family context and tried to re-channel some of the energy that these people had. And the results were dramatic.

She now has an ongoing program throughout west Philadelphia. But it started with her concern over her son.

Similarly, a major labor union initiative sprang from the interests of one individual, a steelworker, who saw his uncle very depressed and deteriorating, having just left 30 some years of active work. This gradually developed into a small community project and is now a nationwide program run by the steel workers union.

I don't mean to suggest, sir, that these efforts will immediately fill the gap. There has been too much of that rhetoric. There will be pains of adjustment as the Federal Government scales back its effort. But I think we should pay more attention to and highlight the kinds of solutions which are developed closer to the people in need, run by people whom they turn to and trust in times of need, to get an idea of how we might begin to adjust to this scaling back of Federal Government programs.

Senator DENTON. Well, I certainly agree with you, sir. I believe that we in this field of endeavor up here, especially the staff people involved, need not fear that they will be called upon to phase themselves out of a job by this federalistic approach because (a) we are handling way more than we can give the proper time and pains to handle properly, and (b) it is wasting money. And they can be put to work, if they will but find the will to shift the emphasis from the ineffective Federal approach, which has grown like topsey.

I can use this example a thousand times, of Socrates when he went through his many potential governments or democracies. Sooner or later the people will proceed and get their hands in the till and the elected officials will start favoring greed over the individual's best interest. And I believe that in our conscientious effort to avoid that we were successful in perhaps the last 15 or 25 years, during which time frame we got into it in a big way.

Dr. MEYER. I would like to add one thing to that.

In addition to studying more and highlighting more of the role of the private sector, we should also look at the various barriers that the Government, particularly the Federal Government, but also State and local governments, have placed in front of these self help groups.

Senator DENTON. I agree with your premise. I think there is one major weakness in what the administration has done.

We intend, as you know, to work with you all on this and we will try. The problem with welfare reform is the incremental approach you can take. But we will try. I have Paul Laxalt and others' encouragement to go ahead and do it.

Dr. MEYER. I am sure that the President didn't intend to discourage work effort, knowing his philosophy. I think that the work disincentives may be an accidental side effect of steps he was taking for other reasons, which he felt were justified for other reasons. And I understand that.

But I was going to say that I think the Government at all levels has placed barriers in front of these people. Credentialing requirements. Someone referred earlier to tax incentives for a grandmoth-

er or an aunt to watch a child instead of all this institutional day care.

Well, it turns out there are many requirements in certain areas. You have to have a masters degree in social work or you have to meet this and that zoning code, which if you are a residential unit you can't do.

But across the Federal Government there is a whole panoply of these kinds of regulations that need to be studied, as well as incentives that the Government could use.

Senator DENTON. I think you have answered the remainder of our questions, at least 80 percent.

So, I want to thank you, Dr. Meyer. I look forward to a continuing relationship with your Institute.

I would like to thank the few members of this audience that have remained. It is not a very exciting subject perhaps, but I think a lot of the action required to solve the Nation's source of the illness is in the area we have been addressing this morning.

Thank you again, Dr. Meyer.

The subcommittee is adjourned.

[Whereupon, the subcommittee was adjourned at 12:50 p.m.]

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