

Work/Life Balance Policies in a Declining Economy: Are They Still Win-Win?

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Wednesday 12 August 2009

Bradley Forum, [UniSA City West campus](#), Hawke Building level 5, 50 North Terrace, Adelaide

Jointly presented by The Bob Hawke Prime Ministerial Centre, [The Centre for Work + Life](#) and [School of Management](#), University of South Australia

This lecture will examine U.S. federal and state policies and initiatives to improve work/life balance. The U.S. ranks close to the bottom among countries in access of workers to job protected unpaid and paid leave for child birth and bonding, to recover from an illness, or to care for a seriously ill family member. Many workers lose pay, and may even lose their jobs, when they take time off from work to care for a parent who has a stroke or a child who is gravely ill. Research shows, and workers know, that health outcomes are compromised when they can't take time off to care for themselves or their families. Less well known, however, are the costs imposed on businesses and on public health by this lack of paid time off for workers to care for themselves and their families. Improving work/life balance is the second of five goals of President Obama's White House Task Force on Working Families. Initiatives are underway in Congress and in several U.S. states and cities to remedy this lack of access to paid leave. In this lecture I will examine trends over the last three decades that have brought the issue of work/life balance to the fore. As President Obama has made clear, this is a time for change. I will examine current proposals at the state and federal levels to reconcile work and family responsibilities. Finally, I will consider the implications of work/life balance policies for business.

It is a pleasure to be here today and to have this opportunity to speak at The Bob Hawke Prime Ministerial Centre at the University of South Australia. I want to thank Professor Barbara Pocock, who invited me to visit the University and the Centre for Work + Life, Elizabeth Ho, Director of the Hawke Centre, who organized this lecture, and Catherine McMahon and Jen Manning whose help has been invaluable.

I want to begin today by briefly reviewing several trends that have emerged in recent decades, and that have imparted urgency to efforts to address work/life balance via public policies and company practices in all of the industrialized economies. These longer-term structural changes in the economy help explain why work/life balance policies provide broad benefits to employers as well as employees, and underscore the vital role that such policies can play.

I will then examine the prospects for state and federal policies and initiatives in the U.S. to improve work/life balance. As you are aware, the U.S. ranks close to the bottom among countries in access of workers to job protected unpaid and paid leave for child birth and bonding, to recover from an illness, or to care for a sick child or seriously ill family member. U.S. workers also lack statutory guarantees of paid sick days to be used for their own or a child's illness as well as paid vacations. Yet today, in the midst of the worst recession since the Great Depression of the 1930s, we find high interest in public policies that would guarantee that workers have paid family leave, paid sick days, and paid

vacations. This is, perhaps, not as surprising as it seems. Even good employers find it difficult in today's challenging economic environment to honor voluntary commitments to employees that are not also binding on their competitors. Employees facing serious or unexpected demands for care from family members whose health and safety depend on them are confronted with the perils of relying on the kindness of employers when they find that taking time off to care for their families can cost them their paychecks and even their jobs. The Obama administration has made work and family issues a central part of its Middle Class Families Agenda, while in the Congress, bills are being offered in both the House and Senate to provide incentives to states to develop such programs. Grass roots activity at the state and local levels is at its highest level ever, involving broad and diverse coalitions that include labor, progressive employers, and advocates for the elderly and for children.

After reviewing current initiatives, I will conclude my remarks with a discussion of the often-ignored benefits to business when employees have access to such policies and practices, and of the advantages of a level playing field for employers in addressing these challenges.

Long-term Changes in the Economy ***Increase in Paid Employment of Women***

The last 30 years have been a period of rapid increase in the paid employment of women, especially mothers of young children. In the U.S., the labor force participation rate for women in the prime working years – 25 to 54 years of age – increased from 55 percent in 1975 to a peak of 77 percent in 2000. It now stands at 75 percent. The increase in employment of mothers accounted for most of the rise. Labor force participation of mothers with children under the age of 18 increased from less than half of mothers in 1975 to nearly three-quarters today. Among mothers of young children under six years of age, labor force participation increased from 39 percent in 1975 to 63 percent in 2006. In two-thirds of U.S. families with children, both parents work.¹ Australia has seen a similar increase in the employment of mothers. Overall, the participation rate of Australian mothers with children under the age of 15 reached 64 percent in 2006, and 77 percent (quite comparable to the U.S.) among mothers whose youngest child is 10 to 14 years of age. Among mothers of young children under the age of 5, the participation rate of Australian mothers was 52 percent.² Differences in definition and the longer leaves available to new mothers in Australia make direct comparisons difficult, but the increase in women's employment appears to be quite comparable in both countries.

Supports for working families are minimal in the US. Election of the Clinton administration in 1992 brought several changes that affect women's employment incentives and opportunities. Reform of the welfare system pushed poor women into employment while, at the same time, the work supports available to very low-paid working women (e.g., subsidized child care and more generous in-work benefits, as well as health insurance for dependent children) were increased. In addition, landmark legislation – the Family and Medical Leave Act (FMLA) – was passed in 1993 and, for the first time, established a national interest in enabling employees to better combine work and family responsibilities. Coverage of the law is limited to workers at larger companies (more than 50 employees) who meet certain requirements, and provides these workers (fathers as well as mothers, sons and husbands as well as wives and daughters) with a statutory right to up to 12 weeks

¹ Howard V. Hayghe. 1997. "Developments in Women's Labor Force Participation," *Monthly Labor Review*, September: 41-46. Heidi Hartmann, Ariane Hegewisch, and Vicky Lovell. May 2007. **An Economy that Puts Families First: Expanding the Social Contract to Include Family Care**, Washington, DC: Economic Policy Institute, EPI Briefing Paper #190.

² Australian Bureau of Statistics. 2008. "Labour Force Participation Across Australia," *4102.0 Australian Social Trends, 2008*, released July 23, 2008.

of unpaid leave for the birth/adoption of a child or for their own or a close family member's serious illness. Five states go beyond this and provide partial wage replacement to workers who take leave due to their own medical conditions, including pregnancy. In addition, a pioneering paid family leave insurance program was established in California five years ago. It provides partial wage replacement not only for bonding leaves for parents to care for new babies, but also leaves to care for seriously ill family members (including domestic partners). Two other states – Washington and New Jersey – have also passed paid leave legislation, and New Jersey began paying benefits in July 2009. Several other states are considering doing so. Paid family leave insurance provides income to workers who must take leave for family reasons, but does not provide job protection. Employers are only required to hold a job during such paid leaves for those employees covered by the federal FMLA.

Today, sixteen years later, the FMLA is still the only national legislation in the U.S. directed toward improving the ability of working families to reconcile the demands of work and family. American workers still do not have statutory rights to paid sick days or paid vacations, and can lose pay or even their jobs for staying home when they or a child is sick. Unlike nearly every other high income country, a worker who stays home for five days to recover from the flu is not guaranteed any pay during this period.³

Of course, some businesses voluntarily offer their employees paid sick days. According to the March 2008 National Compensation Survey, 61 percent of private sector workers – 71 percent of full-time but only 27 percent of part-time workers – had access to paid sick days.⁴ But two-fifths of all private sector workers and nearly three-quarters of part-time employees had no paid sick days at all.⁵ More than half of the U.S. workforce either has no paid sick days or cannot use them to care for sick children.⁶ Moreover, access to paid sick days is uneven, with managers and professionals far more likely than lower-paid workers to be able to take paid time off when they are ill. In 2008, only 23 percent of employees in the bottom 10 percent of the income distribution had any paid sick days, compared with 83 percent of employees in the top 10 percent. And although 83 percent of managers and professionals have paid sick days, only 51 percent of production workers, and 42 percent of service workers do.⁷ As a result, children in low-income families are far less likely than other children to have a parent with paid sick days.⁸

³ Jody Heymann, Hye Jin Rho, John Schmitt, and Alison Earle. 2009. *Contagion Nation: A Comparison of Paid Sick Day Policies in 22 Countries*, Washington, DC: Center for Economic and Policy Research (CEPR). San Francisco passed a paid sick days law in November 2006, the first locality in the country to do so. Since then, Washington, DC and Milwaukee, Wisconsin have followed suit. Milwaukee's ordinance passed in November 2008 with 69% of the vote, but a legal challenge from the city's business lobby is holding up implementation.

⁴ A new definition of paid sick days access was introduced in the March 2008 survey. It now includes previously excluded plans for which no worker had made use of the benefit. As a result, the 2008 data for access to paid sick days are higher than, and not strictly comparable to, earlier data from this source that are widely cited in the literature.

⁵ Kramer, Natalie, and Alan Zilberman. 2008. "New Definitions of Employee Access to Paid Sick Leave and Retirement Benefits in the National Compensation Survey." U.S. Department of Labor, Bureau of Labor Statistics. www.bls.gov/opub/cwc/cm20081219ar01p1.htm

⁶ Galinsky, Ellen, James T. Bond, and E. Jeffrey Hill. 2004. *A Status Report on Workplace Flexibility: Who Has It? Who Wants It? What Difference Does It Make?* New York: Families and Work Institute.

⁷ Kramer and Zilberman. 2008.

⁸ Clemans-Cope, Lisa, Cynthia D. Perry, Genevieve M. Kenney, Jennifer E. Pelletier, and Matthew S. Pantell. 2008. "Access to and Use of Paid Sick Leave among Low-Income Families with Children." *Pediatrics* 122:480–

Employee-centered flexibility, in which employees have significant amount of say over how, when and where they work, is critical to work-life balance. The need for such say is especially critical among full-time employees with family care responsibilities. Unlike many other industrial countries in which workers have a right to request a reduction in hours or change in schedule on their jobs that employers must take seriously, the U.S. has no such legislation. Employees who make such requests have no guarantee that employers will respond, and no protections against retaliation by employers who may view them as less committed and more expendable than other employees.

According to the U.S. Census Bureau, 29% of full-time wage and salary workers in the U.S. in 2001 had flexible schedules.⁹ Most commonly, however, this refers to employees – mainly professionals and managers and more often men than women – who are able to change their starting and quitting times within some range of hours. Often these are informal options that management can apply selectively.^{10 11}

Achieving a balance between the demands of work and the needs of a fulfilling personal, home and community life is challenging for Australian employees as well.¹² Nevertheless, most Australian workers have access to more generous public policies than their U.S. counterparts. Currently full-time, part-time or casual employees who have been with their employer for 12 months or more are entitled to maternity leave, paternity leave or adoption leave. Birth mothers get a minimum of 6 weeks unpaid maternity leave, fathers get one week of unpaid paternity leave and parents, including adoptive parents, can share up to 52 weeks of unpaid leave at the birth or adoption of a child.¹³ The leaves are considered unpaid, but all new mothers receive Australia's "Maternity Payment" (which now incorporates the previous "Baby Bonus"). This is a lump sum payment of AUD\$ \$5,000 for each new child, and represents a nontrivial payment. This will change in 2011, when adoption of many of the Productivity Commission's recommendations by the government will entitle new mothers to 18 weeks of paid maternity leave.¹⁴

Moreover, employees in Australia, except casual workers, are entitled to 4 to 5 weeks of paid vacation annually,¹⁵ 10 days paid personal leave or carer's leave a year if they work 38 hours a week, pro-rated for workers who work fewer hours, and 2 days paid

86; Earle, Alison, and Jody Heymann. 2002. "What Causes Job Loss among Former Welfare Recipients: The Role of Family Health Problems." *Journal of the American Medical Women's Association* 57 (Winter): 5–10.

⁹ U.S. Census Bureau. 2003. *Statistical Abstract of the United States, No. 579*, Persons on flexible schedules: 2001, p. 15. www.census.gov/prod/2003pubs/02statab/labor.pdf.

¹⁰ Ellen Galinsky, Terry Bond and Sakai. 2008. *2008 National Study of Employers*. <http://familiesandwork.org/site/research/reports/2008nse.pdf>

¹¹ Lonnie Golden. 2009. "Flexible Daily Work Schedules in U.S. Jobs: Formal Introductions Needed?" *Industrial Relations* 48(1): 27-54.

¹² Barbara Pocock. 2005. "Work-Life 'Balance' in Australia: Limited Progress, Dim Prospects," *Asia Pacific Journal of Human Resources*, 43: 198-209

¹³ Rebecca Ray, Janet C. Gornick, and John Schmitt. 2008. *Parental Leave Policy in 21 Countries: Assessing Generosity and Gender Equality*. Washington, D.C.: Center for Economic Policy Research (CEPR); Australian Government, Workplace Authority (accessed June 27, 2009) www.workplaceauthority.gov.au/documents/pdf/fact-sheets/ParentalLeave_factsheet.pdf

¹⁴ Press release, The Hon. Julia Gillard MP, May 12, 2009. www.deewr.gov.au/Ministers/Gillard/Media/Releases/Pages/Article_090512_183005.aspx

¹⁵ Australian Government, Workplace Authority (accessed June 27, 2009) www.workplaceauthority.gov.au/documents/pdf/fact-sheets/AnnualLeave_factsheet.pdf

compassionate leave for each occasion that they need it. (Casual employees, get 2 days unpaid carer's leave for each occasion that they need it.)¹⁶ Of course, the casual workers who lack paid sick days and paid vacations are disproportionately women – about 31% of women employees compared with 21% of male employees lacked these most basic entitlements in 2003 – and casual employment is increasing as a share of all employment in Australia. Working part-time to facilitate a better balance between the demands of work and family, as many women do, comes at a high price in terms of job quality.¹⁷

In addition to supports for the employment of women with care responsibilities, social and cultural expectations about parenting and the division of unpaid care work in the home also constrain women's decisions to work or not. Most high income countries have laws aimed at increasing the ability of employees to adjust their hours of work, with work-family reconciliation the most prominent objective of such flexible work arrangement policies.¹⁸ The U.S. and Australia are among the high income countries that do not currently provide access to flexible work arrangements as an employment right. However, two Australian states – New South Wales and Victoria – have expanded anti-discrimination statutes to include people with care-giving responsibilities as a category to be protected against discrimination and to require employers to make 'reasonable' accommodations in hours, schedules and/or the location of work.¹⁹

The Australian Fair Work Act, which goes into effect on January 1, 2010, will expand national employment standards to provide all Australian parents of young children the right to request flexible work arrangements that can only be refused by employers on reasonable business grounds.²⁰ A recent survey of Australian employees by Barbara Pocock and her colleagues has examined workplace flexibility and work-life interference.²¹ The survey found that while two-thirds of employees are broadly satisfied with their work-life balance, many – especially men working long hours and women employed full time – experience interference from work in their personal, home and community lives. Women are much more likely than men to feel rushed and pressed for time, and these time pressures are growing among women employed full time. As in the U.S. Australian women may seek part-time employment in order to gain control over work schedules and, as in the U.S., this often entails a shift to casual work, with negative effects on the quality of jobs, earnings, careers, and retirement income. In the past year, in advance of implementation of the Australian right to request legislation, a fifth of employees (29% of women and 16% of men) asked for a change in schedule and/or hours. About two-thirds of the requests were fully honored, ten percent were denied, and the remaining requests were partially granted.

Women entering the workforce also find their opportunities constrained by the gendered nature of labor markets in both the US and Australia. The large growth in employment in 'care' services (health, social services and education) over the last 30 years

¹⁶ Australian Government, Workplace Authority (accessed June 27, 2009),

www.workplaceauthority.gov.au/documents/pdf/fact-sheets/Personal_Leave_Factsheet.pdf

¹⁷ Barbara Pocock. 2005. "Work-Life 'Balance' in Australia: Limited Progress, Dim Prospects, *Asia Pacific Journal of Human Resources*, 43: 198-209.

¹⁸ Ariane Hegewisch. 2009. *Flexible Working Policies: A Comparative Review*, Equal Rights Commission Research Report: 16, www.iwpr.org/pdf/Flexibleworking.pdf

¹⁹ Juliet Bourke. 2004. "Using the Law to Support Work/Life Issues: The Australian Experience," *Journal of Gender, Social Policy and the Law*, 12(1): 22-68.

²⁰ Steve O'Neill, Miles Goodwin and Mary Anne Nielsen. 2009. "Fair Work Bill 2008," *Bills Digest No. 81*, Parliament of Australia, Parliamentary Services, January 31, 2009:24.

²¹ Barbara Pocock, Natalie Skinner and Reina Ichii. 2009. *Work, Life and Workplace Flexibility: The Australian Work and Life Index 2009* (AWALI), Center for Work+Life, University of South Australia, www.unisa.edu.au/hawkeinstitute/cwl

and continuing even today has made it possible for the economy to absorb large numbers of women into paid employment without a massive restructuring of the labor market since these industries have traditionally employed women. It is true that women as well as men have benefited from the general growth of professional employment – in business, consulting and financial services as well as in health and education. University-educated women have gained an increasing share of these higher-status, better-paid jobs. At the same time, however, other, mostly low-paid growing occupations – home health aide, nursing assistant, child care worker, stock clerk, housekeeper – have become more gender segregated. These jobs were undervalued initially because they are “women’s work” – both in the sense that these are tasks that women performed in the home and because they were traditionally held by women. As more women have moved into higher paying jobs, a steady stream of immigrants – notably immigrant women -- has continued to fill these low-paying jobs, obviating the need for employers to raise wages to attract and retain workers.

Increasing Importance of Knowledge Work

The growing prominence of the knowledge economy makes this lack of opportunity a problem for the competitiveness of the economy, and not just a problem for women and their families. Knowledge work is increasing across a wide spectrum of industries and occupations. New knowledge is developed by professional specialists engaged in research, by engineers and technicians engaged in developing new products and services, by interdisciplinary teams engaged in collaborative learning or high-stakes problem solving, and by front-line workers engaged in incremental refinement of production processes and the delivery of customized services. Encouraging and managing the development and sharing of knowledge across the occupational spectrum have emerged as a major challenge for organizations.²² Traditional hierarchical decision-making and authority relations are no longer sufficient to manage the production and diffusion of knowledge. Status and gender differences may actually impede these processes.

In manufacturing, the adoption of just-in-time logistics practices have resulted in changes in the demands jobs make on front-line workers – in thinking, acting, learning, and doing in high performance organizations.²³ In services, computer and information technologies have automated many transactions and enabled firms to organize work in ways that either limit or enhance employees’ ability to provide customer service, and that reduce worker skills through the use of electronic algorithms and scripts or, alternatively, enable skilled operators to customize services and to negotiate sales and service contracts.²⁴

The creation and sharing of knowledge across functions or disciplines requires leadership but is impeded by the hierarchical authority relations typical in organizations. It requires a psychologically safe, high trust context, in which collaboration and learning from mistakes are rewarded rather than punished.²⁵ Community forms of organization, in which

²² For a skeptical view of the knowledge economy see Francis Green, 2006, *Demanding Work: The Paradox of Job Quality in the Affluent Economy*, Princeton University Press: Chapter 2

²³ Eileen Appelbaum, Thomas Bailey, Peter Berg and Arne L. Kalleberg, 2000, *Manufacturing Advantage: Why High-Performance Work Systems Pay Off*, Ithaca, NY: Cornell University Press

²⁴ Rosemary Batt, 1999, “Work Organization, Technology, and Performance in Customer Service and Sales.” *Industrial and Labor Relations Review*, 52:539-564

²⁵ Amy Edmonson, 2008, “The Competitive Imperative of Learning,” *Harvard Business Review* July-August: 60-67; Christopher J. Collins and Ken G. Smith, 2006, “Knowledge Exchange and Combination: The Role of Human Resource Practices in the Performance of High-Technology Firms,” *Academy of Management Journal* 49:544-560

mutual trust rather than authority is the coordinating mechanism, are emerging in a variety of contexts in which knowledge creation, sharing or management are important.²⁶

In many industries increased international competition has placed a premium on a better educated workforce. Firms engaged in the development of knowledge, as well as those looking to move more of the planning and decision making or customization of sales and service to front-line workers, require better educated and more highly skilled workers.

Countries have responded to these demands by expanding access to post-secondary (tertiary) education. Worldwide, the OECD reports that the number of students enrolled in tertiary education has more than doubled since 1990.²⁷ In both the US and Australia, the entry rate into tertiary education – university enrollments and vocational associate's degree programs – is about 64 percent. However, female entry rates into tertiary education exceed those of males by a substantial margin – they are 29 percent higher in the U.S. and 23 percent higher in Australia.²⁸ Women are more than 55 percent of college graduates in both countries. Both countries invest heavily in the education of women – in today's highly competitive global economy this is a resource no country can afford to squander.

Social Policies and the Employment Relation

Since the 1970s, the inclusiveness of labor market institutions and the industrial relations and workplace governance systems that prevailed in the post-war period in the United States and other industrialized countries have been in decline. National employment models have frayed and collective bargaining regimes have been seriously weakened. Both the U.S. and Australia have experienced sharp declines in union membership since 1980 – from about a quarter of U.S. workers to just 12.4% in 2008, and from about half of Australian workers to 20 percent in 2006. In both countries union membership in the private sector is even lower, at just 7.5 percent of workers in the US and 15 percent in Australia.²⁹ The decline in union membership together with the growth of employment in industries and occupations that have traditionally not been unionized has left large parts of the labor force in both the US and Australia without representation in the workplace.

As unions and labor market institutions have lost strength over the last three decades, political mobilization in the US by groups organized around social identities, often with the active engagement and support of unions, have succeeded in enacting new social policies that protect workers. I am not as familiar with developments in Australia, but I suspect that something similar may have developed here as well. In the U.S., mobilization by the black civil rights movement and, later, the women's movement led to passage and enforcement of effective equal employment opportunity legislation. Beginning with the Equal Pay Act of 1963 and Title VII of the Civil Rights Act of 1964 and continuing with subsequent legislation including the Americans with Disabilities Act of 1990, discrimination against racial and ethnic minorities, women, the physically disabled, the aged and other stigmatized groups in hiring and promotion became illegal. Administrative rulings and court decisions over the next three

²⁶ Paul S. Adler, 2001, "Market, Hierarchy and Trust: The Knowledge Economy and the Future of Capitalism," *Organization Science* March-April: 214-234

²⁷ OECD, 2008, *Tertiary Education for the Knowledge Society*, Vol. 1

²⁸ OECD, 2008, *Education at a Glance 2008*, Tables A2.4 and A2.5
<http://ocde.p4.siteinternet.com/publications/dofiles/962008041P1G002.xls>

²⁹ US Department of Labor, Bureau of Labor Statistics, *Union Members in 2007*, www.bls.gov/news.release/pdf/union2.pdf; Australian Bureau of Statistics, 6310.0 - Employee Earnings, Benefits and Trade Union Membership, Australia 2006.

decades clarified and expanded the workplace protections afforded these employees. Thus, political mobilization and social policy add a new social identity dimension, concerned with inclusion and recognition, to the employment relation.

Employers have responded to the enactment of equal opportunity legislation by developing internal systems for managing human resources. These are often based, at least in larger companies, on written personnel practices intended to guard against the arbitrary and disparate treatment of employees. Organizations want to avoid litigation over discriminatory treatment of employees and damage to their reputations brought about by the unfavorable publicity as well as the large financial settlements such cases often bring. Yet, despite the fact that more overt forms of discrimination are now illegal, women – especially those with care responsibilities – still face long-standing practices that create the so-called “micro inequities” that are barriers to advancement to higher status jobs and that keep the “corner office” off limits.

Today, women’s groups, unions, and advocates for the elderly or disabled are working to extend protections against discrimination in hiring and advancement to workers with family or other care responsibilities along the lines of what has already been accomplished in New South Wales and Victoria. A broad coalition of organizations has joined together to push for enactment of minimum employment standards – (paid sick days and paid vacation) and for social insurance to provide income to workers who need to take time off from work to care for themselves or their families.

Workers who are covered by the 1993 federal Family and Medical Leave Act (FMLA) have – as I noted earlier – access to unpaid leaves, for childbirth or bonding with a new child or to recover from one’s own illness or care for a seriously ill family member. But many working families can’t afford to take unpaid leave, and FMLA coverage is far from universal, since smaller firms are exempt and workers whose tenure with their current employer is limited are often ineligible. Low-wage workers are the least likely to have access to paid time off, and are regularly forced to make wrenching choices between a day’s pay and the welfare of their children and families. Indeed, for working-class women, having a baby is strongly associated with poverty spells. Lack of access to family leave for caregivers also lengthens recovery periods for the elderly and forces many into expensive nursing homes, rather than allowing them to remain at home. Lack of access to paid time off to bond with a new child, recover from an illness, or look after a seriously ill family member is stressful for workers, who may have no option but to quit their jobs in order to care for their families in a crisis. Even routine illnesses – a cold or stomach virus – can create insurmountable problems for the two-fifths of U.S. workers whose employers provide no paid sick days. The U.S. stands alone among high-income countries in not providing paid time off from work for an employee’s own illness or to care for a sick child.³⁰

With or without access to paid sick days or family leave, workers must find ways to care for themselves and their families. Absence from work can mean a loss of income and often disciplinary action--including being fired. The lack of protection for workers who miss work because of family demands creates impediments to job retention and economic stability for workers – especially but by no means exclusively women -- raises turnover costs for employers, accelerates the spread of colds and flu among co-workers, customers and clients and adds to the high cost of health care.

For workers, being laid off in the midst of the worst recession in more than 60 years – what in the U.S. has been termed the Great Recession – can be disastrous. Firms are doing

³⁰Jody Heymann. 2007. *Forgotten Families: Ending the Growing Crisis Confronting Children and Working Parents in the Global Economy*, New York: Oxford University Press.

little new hiring, and the number of long-term unemployed workers is at record high levels. Firms are not likely to replace workers let go for taking time off to care for their families, thus contributing to the downward slide in payroll employment and the continuing economic downturn. And the action is likely to prove to be short-sighted for firms as well. It creates morale problems among remaining staff members, who are both stressed by the increased work load and upset by management's dismissal of a colleague for attending to the needs of her family. And it adds to costs for recruiting, hiring and training new workers when the economy picks up again.

Time for Change: Prospects for Work/Life Balance Policies in the U.S.

Evolving family structures and the demands of the highly competitive global market place have placed unprecedented pressures on American workers, their families and their employers. The trends described above – the dramatic increase in paid employment of mothers, including mothers of young children; the demands of the knowledge economy and the huge investment by society in the education of women; and the low levels of union representation for workers in the private sector to negotiate over employment standards and working conditions that meet the needs of working families – call for a fundamental rethinking of the need for public policies that enable workers to reconcile their work and life responsibilities, promote gender equity in the workplace and in the home, and support the aspirations of women in their roles as paid employees and unpaid family caregivers. Entirely apart from the very important but narrower arguments and evidence that make the “business case” for particular policies, business has a fundamental interest in assuring that labor resources – now about 45 percent female – are effectively deployed. It is a financial burden for women, and no favor to employers or society at large, when women feel they must take casual jobs below their qualifications as a means (often unsuccessful) of reconciling work and family demands. Businesses cheat their shareholders out of potential profits and the economy out of potential productivity gains when top managers give plum assignments and a disproportionate share of company resources and rewards to employees who most remind them of themselves, rather than actively seeking out the best qualified employees for the task.

Barack Obama may be the first U.S. president who genuinely understands these issues. Perhaps that's among the reasons that women – especially women of color – voted for him in record numbers last November. Notwithstanding Sarah Palin's presence on the Republican ticket, 56 percent of women, compared to 49 percent of men, voted for Obama, according to exit polls. In addition, women turned out to vote in greater numbers than men in 2008, making up 53 percent of all voters.³¹

Their confidence was not misplaced. During the presidential campaign, Obama expressed a willingness to make family and medical leave more accessible and more affordable, and to establish a new minimum standard of paid sick days. As President, he immediately signaled his commitment to improving the lives of working women by signing the Lilly Ledbetter Fair Pay Act, which provides redress for sex discrimination in pay, just days after taking office. His commitment to helping working families also became apparent early on. During his first weeks in office, he established four new high-level bodies to address issues affecting working women: the White House Task Force on Middle Class Families, which has improving work-life balance as one of its five goals; the White House Council on Women and Girls; the First Lady's office; and the White House Domestic Policy

³¹ Institute for Women's Policy Research, “Women's Vote Clinches Election Victory,” Press Release, Nov. 6, 2008.

Office. In addition, he has promised to reinvigorate the Department of Labor's Women's Bureau.³²

Policies that support working families are essential to rebuilding the middle class. Most families now depend on the paychecks of all available adults, and their economic security depends on maintaining those income streams during bouts of illness or when caring for a new child or an ill family member.

Polling data for the U.S. indicate that paid time off for workers when they need to care for their families is an idea whose time has come. In a recent poll 35 percent of women indicated that Obama would best meet the needs of women if he addressed "family and work-life balance" issues, whereas only 22 percent chose the economy as their top concern, and 10 percent chose pay equity.³³ Moreover, policy interventions on these issues enjoy broad public support, among both women and men, and across party lines.³⁴ Even workers who don't have children themselves, some of whom may occasionally grouse about picking up the slack for co-workers who do, can get on board with paid family leave, especially if it addresses the growing need for leaves from work to care for aging parents and other seriously ill family members. Requiring employers to provide paid sick days as a minimum employment standard also enjoys broad public support. A 2007 national poll found that 89 percent of voters – 83 percent of Republicans and 94 percent of Democrats – favor paid sick days.³⁵ It is easy to understand this high level of support across the political spectrum. In addition to the loss of wages when an employee misses work, unapproved absences may also be punished with suspensions or even with job loss.³⁶

Thanks to Obama's electoral victory, and to the effects of the continuing economic crisis, the ideological pendulum is swinging away from the market fundamentalism that favored deregulated labor markets and placed only minimal requirements for employment standards on employers. The renewed legitimacy of a role for the state in protecting workers and firms from the worst effects of the Great Recession presents a unique political opportunity to win legislation requiring paid sick days as a minimum employment standard as well as federal support for the establishment of state insurance programs (similar in design to unemployment insurance) to provide paid family leave. Apart from universal health care, which is already at the top of the Obama administration's agenda, this is an urgent priority for working families that deserves immediate attention. Several bills are, or soon will be, before the Congress.

- The *Federal Employees Paid Parental Leave Act of 2009*, a version of which passed the House of Representatives in 2008, has been reintroduced in the

³² Top staff are Jared Bernstein, White House Task Force on Middle Class Families; Jocelyn Frye, the First Lady's Office; Martha Coven, the White House Domestic Policy Office; and Tina Tchen and Jenny Yaeger, White House Council on Women and Girls.

³³ WomanTrend/Lake Research polling, reported in *The New York Times Magazine*, Jan. 4, 2009, p. 9.

³⁴ See, for example, Lake Research Partners and the National Partnership for Women and Families, "Key Findings from Nationwide Polling on Paid Family and Medical Leave," September 25, 2007, http://www.nationalpartnership.org/site/DocServer/Paid_Family_Leave_Poll_Results_2007.pdf?docID=2521

³⁵ See, for example, Lake Research Partners and the National Partnership for Women and Families, "Key Findings from Nationwide Polling on Paid Family and Medical Leave," September 25, 2007, http://www.nationalpartnership.org/site/DocServer/Paid_Family_Leave_Poll_Results_2007.pdf?docID=2521

³⁶ Lisa Dodson, Tiffany Manuel, and Ellen Bravo. 2002. *Keeping Jobs and Raising Families in Low-Income America: It Just Doesn't Work*. Cambridge, MA: Radcliffe Institute for Advanced Study.

House by Representative Carolyn Maloney and in the Senate by Senator Jim Webb. It would provide paid parental leave to the 1.8 million workers employed by the federal government. The bill has cleared its first hurdle and passed out of the House Oversight Committee on March 25, 2009.

- Representatives Pete Stark, George Miller, Lynn Woolsey and Carolyn Maloney introduced the *Family Leave Insurance Act of 2009* to provide up to 12 weeks of paid benefits to workers who need to take time off to care for an ill family member, a new child, or because of their own illness. These leaves would be financed through a new fund to which employers and workers would contribute equally –less than \$7 a month for the average worker and half that for employers of less than 20 workers.
- Congresswoman Lynn Woolsey introduced the *Family Income to Respond to Serious Transitions (FIRST) Act*, which would allocate \$1.5 billion in incentives to states to establish family leave insurance programs, as promised by President Obama during the campaign. The FIRST Act provides discretionary grants to states to implement programs that provide partial or full wage replacement for those taking family or medical leave. The legislation had its first hearing in the House of Representatives on June 11, 2009.
- The *Healthy Families Act*, strongly supported by Senator Ted Kennedy, requires employers to provide workers with 7 paid sick days each year to be used to care for the worker's own illness or preventative care, or to provide care for a sick family member. The first hearing in the House was held on June 11, 2009.
- The *Working Families' Flexibility Act* introduced by Representatives Carolyn Maloney, George Miller, John Lewis and Elijah Cummings in March 2009, would give workers the right to request flexible work options to balance the demands of their jobs and home life. An earlier version of this bill was co-sponsored in the Senate by now-President Obama.

Broad coalitions of advocates representing the elderly, the disabled, children, low-income families, military families, medical practitioners, minority and immigrant communities, and working women have formed both nationally and in many states. On their own, however, they generally lack the political clout to pass paid sick days or paid family leave legislation. Determined opposition by business lobbies (e.g., Chambers of Commerce, National Federation of Independent Businesses) has given labor unions an opening to play a leadership role in obtaining passage of this very popular legislation, an opportunity that in some parts of the country has been warmly embraced by state-level union organizations.

The Business Case for Work-Life Policies

Long-term structural changes in the economies of the industrialized economies – the growth in paid employment of mothers, the rise of the knowledge economy, and increasing reliance on the state to establish minimum employment standards – have led nations to adopt policies and firms to adopt practices that support the employment of women with families. A growing body of research has shown the direct and immediate benefits to business from specific work-life policies. I want to conclude my remarks today by briefly reviewing these studies.

Benefits of paid family and medical leave

A solid body of academic research finds that paid leave policies benefit employers as well as employees. The largest benefit to employers comes from reductions in employee turnover. The job is vacant but the work still has to get done when an employee quits, and the employer has the added costs of recruiting, training, and waiting for the employee to reach full productivity in the job. In addition, there is evidence of improved productivity and morale, reduced absenteeism, and lower turnover and training costs as a result of paid leave policies. Workers who can meet their family responsibilities and are feeling healthy are less-stressed and better able to focus on their jobs while at work.^{37 38}

The benefits to firms of paid family leave show up most clearly in terms of reduced employee turnover. Women who had access to leave – either paid or unpaid – at the birth of their first child are more likely to go back to their job after childbirth. Paid leave is a better retention policy than unpaid leave – in one study the probability of returning to the same employer after having a child is 5.4 percentage points greater for women who received paid maternity leave than for those who received unpaid maternity leave.³⁹

Differences in turnover rates for workers receiving paid leave compared with those taking unpaid leave under the FMLA are important in all types of family leaves, not just those associated with childbirth. In a study of such leaves, ninety-four percent of workers with fully paid leave under FMLA returned to the same employer, while only 77 percent of those with unpaid leave did so.⁴⁰ Access to workplace flexibility, including paid maternity and parental leave, is particularly important to the decision of new mothers to return to employment rather than quitting altogether.⁴¹

Analysis of a survey of a random sample of more than 1,000 employers in California, carried out prior to implementation of that state's paid family leave law, yields further insight into which workers have access to more generous family leave benefits, and what the

³⁷ Jane Waldfogel.1999. "The Impact of the Family Medical Leave Act," *Journal of Policy Analysis and Management*, 18 (Spring); Christine Siegwath Meyer, Swati Mukerjee, and Ann Sestero. 2001. "Work-Family Benefits: Which Ones Maximize Profits?" *Journal of Managerial Issues*, 13(1):28-44; Families and Work Institute. 1998. *Business Work-Life Study*, New York: Families and Work Institute, available at <http://www.familiesandwork.org/summary/worklife.pdf>; Children's Defense Fund-Minnesota. 2000. *Parental Leave in Minnesota: A Survey of Employers*, Winter, available at <http://www.cdf-mn.org/PDF/Publications/ParentalLeave.pdf>.

³⁸ Similar results have been found for Australian workplaces – work/life measures reduce employee turnover and absenteeism and increase the return rate from parental leave. Barbara Pocock. 2003. *The Work/Life Collision*, Australia: Federation Press.

³⁹ Christopher Ruhm. 1998. "The Economic Consequences of Parental Leave Mandates: Lessons from Europe." *Quarterly Journal of Economics*, 285-317; Heather Boushey. 2008. "Family Friendly Policies: Helping Mothers Make Ends Meet," *Review of Social Economy* 66(1):51-70.

⁴⁰ S.L. Hofferth and S.C. Curtin. 2003. *The Impact of Parental Leave on Maternal Return to Work After Childbirth in the United States*. OECD Social, Employment and Migration Working Papers No. 7, Paris, France: Organisation for Economic Co-operation and Development, p. 20. Available at www.oecd.org/dataoecd/26/45/2955849.pdf; Commission on Family and Medical Leave. 1996. *A Workable Balance: Report to Congress on Family Leave and Medical Leave Policies*. Washington, DC: U.S. Department of Labor, p. 114. Available at www.dol.gov/esa/regs/compliance/whd/fmla/chap9.pdf.

⁴¹ Heather Boushey. 2008. "Family Friendly Policies: Helping Mothers Make Ends Meet," *Review of Social Economy* 66(1):51-70.

benefits are to employer of providing more generous leave programs.⁴² Over a third (35.5%) of California employers responding to the 2003 Survey of California Establishments (SCE) provided family and medical leave benefits beyond what was then required by law. Larger employers, those with the fewest low-wage workers, those with a large proportion of professional, managerial and technical (PMT) employees, and those where unionization is present were particularly likely to provide such extensive leave benefits. Unionized employers were 2.8 times more likely to have leave benefits beyond those required than were employers with no union, holding establishment size and proportion of PMT employees constant. Given that fringe benefits are often improved in collective bargaining, this is not surprising. Establishment size also mattered: the odds of having more extensive leave benefits were twice as high in larger establishments (those with 250 or more employees) than in smaller establishments, holding unionization and proportion of PMT employees constant.

The SCE survey also indicates that relatively few employees go on leave at any one time. When asked, "In the past twelve months, how many employees, if any, at this establishment took maternity or other family or medical leave?" respondents indicated that 6.3% of their employees, on average, had done so over the one-year period. As one might expect, a higher proportion of workers (8.0%) went on leave in establishments that offered family and medical leave benefits beyond those required by law than in establishments that did not (5.3%). In establishments with more extensive leave policies, however, leave takers also were more likely to return to their jobs. In establishments that provided leave benefits beyond those required by law, 87.7% of workers returned to their jobs following a leave, whereas only 75.8% returned in establishments that did not provide benefits beyond those required. Small businesses with extensive benefits had significantly higher employee retention rates, with an average of 95.4% of employees returning to their jobs following a family or medical leave.

Benefits of paid sick days⁴³

Many workers who lack access to paid time off for illness go to work sick,⁴⁴ jeopardizing their own recovery⁴⁵ and the health of coworkers,⁴⁶ customers and patients. For example, nursing homes whose employees have paid sick days have lower rates of illness among the patients they serve.⁴⁷ Between 20 and 70 million U.S. workers go to work

⁴² Ruth Milkman and Eileen Appelbaum. 2004. "Paid Family Leave in California: New Research Findings," *State of California Labor*.

⁴³ Jody Heymann, Hye Jin Rho, John Schmitt, and Alison Earle. 2009. *Contagion Nation: A Comparison of Paid Sick Day Policies in 22 Countries*, Washington, DC: Center for Economic and Policy Research (CEPR).

⁴⁴ Vicky Lovell 2004. *No Time to be Sick: Why Everyone Suffers When Workers Don't Have Paid Sick Leave*. IWPR Publication No. B242. Washington, DC: Institute for Women's Policy Research. <http://www.iwpr.org/pdf/B242.pdf>

⁴⁵ Alison Earle and Jody Heymann. 2006. "A Comparative Analysis of Paid Leave for the Health Needs of Workers and their Families around the World," *Journal of Comparative Policy Analysis*, 8(3): 241-257.

⁴⁶ John Douglas Skatun. 2003. "Take Some Days off, Why Don't You? Endogenous Sick Leave and Pay." *Journal of Health Economics*, Vol. 22, No. 3, pp. 379-402; Vicky Lovell 2004. *No Time to be Sick: Why Everyone Suffers When Workers Don't Have Paid Sick Leave*. IWPR Publication No. B242. Washington, DC: Institute for Women's Policy Research. <http://www.iwpr.org/pdf/B242.pdf>

⁴⁷ Jiehui Li, Guthrie S. Birkhead, David S. Strogatz, and R. Bruce Coles. 1996. "Impact of Institution Size,

sick because of a lack of sick leave or because employers will penalize them financially for taking the time off.⁴⁸ The flu, which is highly contagious, accounts for 10 to 12 percent of illness-related employment absences;⁴⁹ reducing spread of this virus in the workplace is likely to be the largest effect of a Paid Sick Days act. The expected outbreak of Swine flu in the U.S. this fall underlines the implications of having workers go to work sick because they have no paid sick days.

Employees who lack paid sick days are also more likely to send their children to school or child care when they are sick, putting the health of other children at risk and increasing the rate of respiratory and gastrointestinal illnesses in daycare centers and schools.⁵⁰ Compared with parents who lack paid sick days, those with paid sick days are five times more likely to stay home with a sick child.⁵¹ Aging parents also do better recovering from heart attacks and strokes if they receive support from family members.⁵²

Companies that provide paid sick days tend to have lower absenteeism, turnover rates, and recruitment and training costs.⁵³ They also have higher productivity because employees who come to work sick cannot work at full capacity, may spread contagious illnesses to co-workers, and may end up taking a longer absence if their condition worsens.⁵⁴

Staffing Patterns, and Infection Control Practices on Communicable Disease Outbreaks in New York State Nursing Homes.” *American Journal of Epidemiology*, 143(May): 1,042-1,049.

⁴⁸ Jody Heymann, Hye Jin Rho, John Schmitt, and Alison Earle. 2009. *Contagion Nation: A Comparison of Paid Sick Day Policies in 22 Countries*, Washington, DC: Center for Economic and Policy Research (CEPR). Jody Heymann, Hye Jin Rho, John Schmitt, and Alison Earle. 2009. *Contagion Nation: A Comparison of Paid Sick Day Policies in 22 Countries*, Washington, DC: Center for Economic and Policy Research (CEPR).

⁴⁹ M.A. Keech, M., J. Scott, and P. J. J. Ryan. 1998. “The Impact of Influenza and Influenza-Like Illness on Productivity and Healthcare Resource Utilization in a Working Population.” *Occupational Medicine* 48 (February): 85 – 90.

⁵⁰ Jody S. Heymann. 2000. *The Widening Gap: Why American Families are in Jeopardy and What Can Be Done about It*. Basic Books: New York.

⁵¹ Jody S. Heymann, Sara Toomey and Frank Furstenberg. 1999. “Working Parents: What Factors are Involved in their Ability to Take Time off From Work When their Children are Sick?” *Archives of Pediatrics & Adolescent Medicine*, 153(8): 870-874; Jody S. Heymann, Phuong Hong Vo, and Cara A. Bergstrom. 2002. “Child Care Providers’ Experiences Caring for Sick Children: Implications for Public Policy.” *Early Child Development and Care*, Vol. 172, No. 1, pp. 1-8.

⁵² E. Tsouna-Hadjis, K.N. Vemmos, N. Zakopoulos, and S. Stamatelopoulos. 2000. “First-stroke Recovery Process: The role of family support.” *Archives of Physical Medicine and Rehabilitation*, 81: 881-887.

⁵³ Vicki Lovell. 2005. *Valuing Good Health: An Estimate of Costs and Savings for the Healthy Families Act*. Washington, DC: Institute for Women’s Policy Research. <http://www.iwpr.org/pdf/B248.pdf>; Jodie Levin-Epstein. 2007. *Responsive Workplaces: The Business Case for Employment That Values Fairness and Families*, Washington, DC: Center for Law and Social Policy. http://www.nationalpartnership.org/site/DocServer/CLASP_Responsive_Workplaces.pdf?docID=2082

⁵⁴ A study of costs and benefits of paid sick days in the state of Massachusetts found cost savings to employers from turnover, spread of flu, and reduced productivity from working while sick of \$634.5 million a year. Costs to employers of providing this benefit were estimated at \$808.7 million a year, or \$1.07 per employee per week. Vicki Lovell. 2005. *Valuing Good Health in Massachusetts: An Estimate of Costs and Savings for the Paid Sick Days Act*, Washington, DC: Institute for Women’s Policy Research: Table 9.

Benefits of the right to request a change in hours or schedule⁵⁵

A substantial body of research points to the benefits for business from improvements in productivity and decreases in turnover and absenteeism when employees are able to request a reduction in hours or a change in schedule on their current job. Studies of the “right to request” flexible work arrangements in the UK and New Zealand find that a large majority of employers, including small employers, experience positive or neutral effects on performance and productivity, with only a small minority reporting negative consequences.⁵⁶ Companies with programs that support flexible working programs are at least as profitable as those without such programs.⁵⁷ Benefits to firms come from reduced costs as a result of reduced labor turnover and absenteeism and from improvements in employee productivity due to less fatigue and health problems, increased employee motivation, greater investments in training, and better customer service.⁵⁸ A UK study estimates the annual benefit to employers of extending the Right to Request to 8 million working parents of older children at £91 million compared with a cost of £69 million, a net gain for companies.⁵⁹

Conclusion

A period of economic decline is the worst time to lose a job because of family care responsibilities – it will be difficult for the employee to find another job once the family crisis passes, and the employer is unlikely to want to incur the costs of replacing a worker in current recession conditions. This will change as the economy begins to expand again. The high cost to employers of turnover is well documented. In the U.S., the costs of recruiting, training and getting a new employee to full productivity amount to 2 to 3 months’ salary in less skilled jobs⁶⁰ and may be as high as 150% of the annual salary of a middle manager.⁶¹

⁵⁵ Ariane Hegewisch. 2009. *Flexible Working Policies: A Comparative Review*, Equal Rights Commission Research Report: 16, www.iwpr.org/pdf/Flexibleworking.pdf

⁵⁶ Bruce Hayward, Barry Fong, and Alex Thornton. 2007. *The Third Work-Life Balance Employer Survey: Main Findings*. Department for Business, Enterprise and Regulatory Employment Relations Research Series No. 86, London: BERR www.berr.gov.uk/files/file42645.pdf; New Zealand Department of Labour. 2008. *Work-Life Balance and Flexibility in New Zealand*, Chapter: “What is the Impact of Flexible Working?” www.dol.govt.nz/worklife/research/wlb-flexibility-nz-2008/wlb-flexibility-08.asp

⁵⁷ Riley, R., Metcalf, H. and Forth, J. 2008. *The Business Case for Equal Opportunities: An Econometric Investigation*. Department for Work and Pensions Research Report No. 483, London: HMSO. <http://www.dwp.gov.uk/asd/asd5/rports2007-2008/rrep483.pdf>; Kelly, E.L., Kossek, E E., Hammer, L.B., Durham, M., Bray, J., Chermack, K., Murphy L.A. and Kaskubar, D. 2008. “Getting There from Here: Research on the Effects of Work-Family Initiatives on Work-Family Conflict and Business Outcomes,” *The Academy of Management Annals*, 2, 1: 305-49; New Zealand Department of Labour. 2008. *Work-Life Balance and Flexibility in New Zealand*, Chapter: “What is the Impact of Flexible Working?” www.dol.govt.nz/worklife/research/wlb-flexibility-nz-2008/wlb-flexibility-08.asp

⁵⁸ Johnson, A.A. 1995. “The Business Case for Work-Family Programs,” *Journal of Accountancy*, 180(2): 53-58.

⁵⁹ Bruce Hayward, Barry Fong, and Alex Thornton. 2007. *The Third Work-Life Balance Employer Survey: Main Findings*. Department for Business, Enterprise and Regulatory Employment Relations Research Series No. 86, London: BERR www.berr.gov.uk/files/file42645.pdf

⁶⁰ Douglas J. Phillips. 1990. “The Price Tag on Turnover.” *Personnel Journal* 2162(December):58-61.

⁶¹ Walter E. Johnson and Dan M. Tratensek. 2001. “Employee Turnover.” *Do-It-Yourself*

Policies that help workers reconcile work and family demands when care responsibilities become reduce job loss and turnover; they are especially valuable in periods of high unemployment.

Employers with generous leave policies, in excess of the minimal or nonexistent U.S. statutory requirements, find it difficult to maintain such voluntary practices during an economic downturn when competitors do not offer similar benefits to their employees. Enlightened employers must still contend with influential business leaders such as former General Electric CEO Jack Welch, who recently declared that there is “no such thing as work-life balance,” and that employees have no choice but to sacrifice either work or family.⁶² Public policies in the U.S. similar to those in other industrialized countries would level the playing field for employers. Policies that support employee-initiated workplace flexibility – such as job protected leaves for all workers at the birth of a child or the right to request shorter hours or a different schedule – would enable employees to maintain employment while coping with these infrequent but demanding events and, more generally, to reconcile work and life interests and commitments. A government program, similar to unemployment insurance, to provide employees with partial wage replacement during extended parental leaves for mothers and fathers to care for a new child or during leaves to attend to a family member with a serious health condition, would eliminate the cruel choice many American workers face between caring for their family and being able to pay the mortgage. In the absence of such policies, turnover and unemployment are higher than they would otherwise be. Passage of the Healthy Families Act to guarantee workers a minimum number of paid sick days and the FIRST Act to subsidize states to develop paid family and medical leave programs, or enactment of a national paid family and medical leave program, would go a long way toward reducing job loss among workers facing intractable care responsibilities as well as the costs to employers of replacing these workers. This is more important now that unemployment is rising than ever.

Retailing 180 (June).

⁶² Jack Welch speaking to the Society for Human Resource Management, 6/28/09, quoted by Andrew Leonard. http://www.salon.com/tech/htww/2009/07/14/jack_welch_and_women/index.html?source=newsletter Accessed 7/17/09.