

Chapter 3

Gender, Poverty, and the Work–Family Interface

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3.1 Introduction

The work–family interface cannot be discussed without taking into consideration the role that gender plays in work and family systems. Yet much of our understanding of gender and the work–family interface has been through the lens of middle- and upper-class, as well as professional-level, employees’ experiences. As such, the work–family experiences of low-income individuals and those living at or below the poverty line are less understood. Given that women are more likely to be in poverty than men, leading to the coined phrase “feminization of poverty” (Pearce 1978), it is important to consider gender and work–family interactions within the context of poverty. Drawing from multiple disciplines (e.g., psychology, sociology, gender studies, and economics), this chapter examines how gender and the work–family interface interact for individuals who are working in low-wage jobs, and are often found to be living at or below the poverty line. Combining the theoretical frameworks of segmented labor markets and the Job Demands-Resources (JD-R) model (Demerouti et al. 2001), our goal is to integrate the themes of gender, poverty, and work–family experiences, and to develop avenues for future research.

In order to guide our discussion of these issues, in Fig. 3.1 we provide a descriptive model for how gender interacts with employment in low-wage jobs to affect work–family dynamics, which then affect the health and well-being of women. We begin this chapter by first addressing descriptions and explanations of the sex seg-

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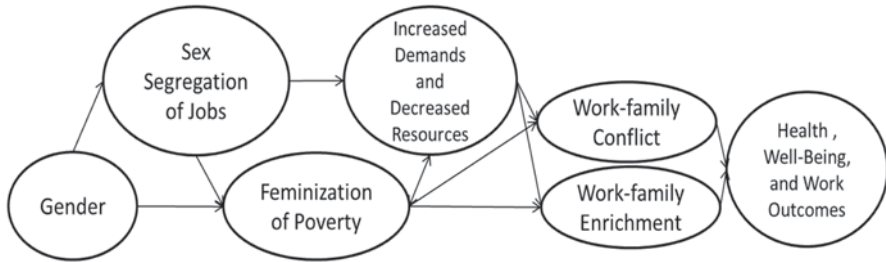


Fig. 3.1 Model of the integration of gender, poverty, and the work–family interface

regation of jobs, or the trend that certain jobs are more likely to be filled by men (e.g., construction workers) while other jobs are more likely to be filled by women (e.g., child care providers). This leads into a discussion of the phenomenon of the “feminization of poverty,” examining the organizational, economic, and labor structures that contribute to the fact that women are more likely to live in poverty than men, which can be directly linked to the sex segregation of jobs.

We then apply the framework of the Job Demands-Resources (JD-R) model (Demerouti et al. 2001) to help describe how different types of jobs are also associated with different demands, resources, and subsequent outcomes for males and females. Specifically, we describe how low-wage jobs, which are more likely to be filled by women, often have higher demands and fewer resources (e.g., wages, flexibility, autonomy) for managing family responsibilities. The lack of resources then contributes to a higher potential for work–family conflict, a lower potential for work–family enrichment, and subsequently compromised levels of health and well-being. We also discuss public programs aimed at curbing poverty and its correlates, relative to the interaction of gender, poverty, and the work–family interface. Our overall model addresses how the sex segregation of jobs contributes toward a context of poverty that is experienced at different rates for men and women, subsequently creating situations in which men and women differentially experience job demands and resources. These differential demands and resources then influence work–family experiences and subsequent work and well-being outcomes.

3.2 Sex Segregation of Occupations and the Feminization of Poverty

The number of low-income working families in the United States reached 10.4 million in 2011 (an increase from 10.2 million in 2010), according to the Working Poor Families Project (Roberts et al. 2012). Across the globe, and especially in the United States, women are more likely to live in poverty than men; in 2011, the poverty rate for women was 14.6%, while the poverty rate for men was 10.9% (National Women’s Law Center 2012). Given that this difference can be largely attributed to the fact that there are higher proportions of women found in low-wage

jobs (Litchenwalter 2005), we attempt to further explore the work–family interface within these contexts.

Single mothers and their children are particularly vulnerable to poverty, often due to limited access to employment and the cost associated with raising children (Misra et al. 2012). When looking at poverty rates of female-headed households with children, the proportion of those women living in poverty jumps (from 14.6% overall) to 40.0% (National Women’s Law Center 2012). Because women are often the main caregivers for children, and because of the risk of poverty associated with women and children, it is imperative to examine how this systemic, dynamic interaction of work, family, gender, and poverty influences the work–family interface.

Occupations can be sex segregated, meaning that some occupations are held by a higher proportion of men, while others are held by higher proportions of women. Powell (2011) used the terms “female-intensive” and “male-intensive” to describe those jobs that have two-thirds or more of the workforce made up by males or females, such that those jobs where women make up at least 66.7% of the workforce are considered “female-intensive.” Scholars have described various mechanisms to explain why this differentiation exists, with many explanations being traced back to societal categorizations of sex and the prescribed gender roles that form the expectations of male and female roles in society. One set of these expectations is the division of labor, which outlines the paid work domain as mainly the responsibility of men, while the nonwork, home, and caregiver domains are the obligation of women. Although women have increased their labor force participation to approximately 47% (Powell 2011), there still persists a division of labor in the form of sex segregation of occupations.

There are a myriad of inter- and intraorganizational reasons that help explain why sex segregation takes place, such as the sex composition of the applicant pool, job search techniques of applicants, job assignment, and promotion practices (Reskin and Bielby 2005). While some of these reasons lie with individuals’ choices, there are organizational structures and practices that also contribute to the segregation. Kmec (1995) proposed that sex segregation can arise from both the job applicants’ techniques for attaining jobs, as well as the employer’s organizational practices and policies and their subsequent discretion in hiring decisions. Similarly, Reskin and Bielby (2005) suggested that there are two specific ways that organizations create sex segregation. First, contributing to trends at the societal level, by not hiring a woman for a particular organization, the chance that she will go to another firm that is more likely to hire women increases. Stemming from psychological biases, although some organizational decision-makers may not consider sex when making the initial hiring decision, sex can be a consideration when making job assignments (Reskin and Bielby 2005). For example, in a factory, males may be more likely to be assigned a job that requires heavy lifting, while females are more likely to be assigned to support staff jobs that do not require heavy lifting. So while sex segregation across organizations may be lowered by hiring practices that explicitly, and legally, disregard biological sex, segregation within an organization could still exist and be reinforced through organizational structures, policies, and practices (Reskin and Bielby 2005).

Noting the shifts in our country's economic structure over the past 40 years, Reid and Rubin (2003) recommended Dual Labor Market Segmentation Theory to help describe potential explanations of the wage inequality among men and women. This framework of segmented labor markets, which became popular in the 1960s and 1970s, is often used to describe two types of labor markets: (1) the primary sector that consists of jobs requiring high levels of skills, education, and training, and rewards employees with high wages and benefits, (2) the secondary sector consisting of low-wage jobs that require little training and education, low levels of skills, and pay low wages with little opportunity for promotion (Reid and Rubin 2003). There is an obvious parallel between these two sectors and the differences seen between the jobs that are male-intensive and female-intensive. Not surprisingly, jobs in the secondary sector tend to be female-intensive. Thus, segmented labor theories provide us with a framework for describing the sex segregation of occupations and jobs.

Although not without its critiques (see Reid and Rubin 2003), segmented labor market theories can aid in describing sex segregation of occupations for several reasons. As outlined by Reid and Rubin (2003), wage inequality, and the place of human capital in work outcomes, is of interest to scholars. Additionally, women and minorities continue to disproportionately make up low-wage occupations and do not as often occupy jobs where there are opportunities to develop new skills and "move up" in the organization. Reid and Rubin (2003) note that although intraorganizational processes do influence wage inequality for gender and race, labor market and industrial sectors are also important influences.

3.2.1 The Feminization of Poverty

As seen in Fig. 3.1, the sex segregation of jobs contributes to the feminization of poverty, a term coined in 1978 by Diana Pearce in reference to the concentration of poverty among women as compared to men. When describing this trend, it is important to understand that it is too simplistic to designate the feminization of poverty as that which describes poor women in need of financial assistance. Rather, beyond the struggle to obtain basic living wages for food and housing, the feminization of poverty also refers to the lack of opportunity to move out of poverty and obtain a quality of life that considers more than basic needs. These effects on quality of life then permeate to the family structures in which these women live.

The disproportionate number of women in poverty is seen despite increased workforce participation by women and increased education levels. Litchenwaller (2005) analyzed data from the 2000 census in order to examine the contributors to the gender-poverty disparity in the 70 largest cities in the United States. Noting the long-standing sex differences in paid and unpaid labor (i.e., women are usually more responsible for unpaid labor like childrearing and domestic work), the shift toward more single female-headed families, and organizational structures that are themselves hindrances to working women and mothers, Litchenwaller (2005) found

that women were more likely than men to be in poverty when in cities where women work more low-wage jobs and where there were a high proportion of women heading single parent homes. In addition, there was no significant correlation of poverty with education. When using regression analysis, which included the predictors of overall earnings, female representation in low- and high-wage jobs, labor force participation, and proportion of female-headed households, only the proportion of females in low-wage jobs remained a significant predictor of poverty disparity between men and women. What is more, it explained a substantial 41% of the variance in that disparity (Litchenwalter 2005).

The feminization of poverty is not unique to the United States, although it is more prominent in the United States. For example, the risk of poverty for single mothers is below 2% in Sweden, but is 35% in the US (Misra et al. 2012). Casper et al. (1994) compared the correlates of the gender-poverty gap in the US to those of other Western industrialized countries. The results revealed that the US has the largest gender-poverty gap, with women being 41% more likely to be living in poverty than men. In a more recent analysis, Brady and Kall (2007) examined the pattern of men and women's poverty in 18 countries across 31 years. They found that important correlates of poverty for both men and women were economic growth, manufacturing employment, social security transfers (e.g., social security pensions, family allowances, unemployment), public health spending, and labor force participation. However, the feminization of poverty was most related to social security transfers, single motherhood, and labor force participation. In other words, the experiences of work and family are different for women in poverty. We consider these factors when discussing the implications of the feminization of poverty for the work–family interface.

A related issue when discussing the feminization of poverty is that of the motherhood wage penalty, or the occurrence of overall loss in wages and benefits that mothers experience as compared to fathers and to women in the labor force who do not have children. Budig and Hodges (2010) examined whether the motherhood penalty affected women across income levels similarly. They compared low-wage, middle-wage, and high-wage white¹ female workers. High-waged women were more likely to have access to resources that assist in work–family management than their lower-waged counterparts, as well as hold more family-friendly jobs (e.g., have workplace policies that assist in managing family responsibilities).

There are various contexts the authors analyzed to better understand how the motherhood penalty may impact those differently across wage levels, such as spouse's earnings, welfare receipt, age of children at home, and timing of motherhood. Although human capital (e.g., education and experience) plays a part, it is small in that the motherhood penalty decreases (but does not go away) as education increases, yet the motherhood penalty increases with skill levels. What is

¹ Of course, left out of this discussion is the important issue of race and ethnicity that intersects with gender and class in terms of income inequality. See Frevert, Culbertson, and Huffman (Chap. 4 in this book), and Elmelech and Lu (2004) for an insightful analysis of gender, race, ethnicity, and poverty.

more, the authors found that low-wage workers experienced the largest motherhood wage penalty, and that the penalty for low-wage women with young children is five times higher than that of high-wage women with young children. Budig and Hodges (2010) concluded that mothers who are most in need of stable wages (low-income mothers) are the ones most likely to experience the motherhood penalty.

In addition, Glauber (2012) examined if the wage penalty is larger for women in female-intensive jobs or for those in male-intensive jobs. She pointed out that both men and women pay a wage penalty when working in female-intensive jobs, but the penalty is greater for women. Glauber outlined some of the arguments for the production of sex segregation, such as differences in human capital (i.e., women lose job experience and skills after a child is born while they take time off), and discrimination against hiring and promoting mothers. Yet even when controlling for job characteristics, part-time work, education, and experience, the motherhood wage penalty still exists. Based on data collected longitudinally from a national sample, Glauber (2012) found that women in female-intensive jobs were paid less, were more likely to be married and to have children, and were also more likely to work part-time than were women working in male-intensive or sex-neutral jobs. In addition, the wage penalty for women working in female-intensive jobs increased with the number of children a mother had (7% for one or two children, and 15% for three or more), while those women in neutral or male-intensive jobs only paid a penalty when the number of children reached three or more (10%). Overall, women in female-intensive jobs “start out with lower wages and pay a large wage penalty for each child they have” (p. 126). What is more, this penalty does not appear to be offset or compensated for by benefits in female-intensive jobs, such as job satisfaction, access to health insurance, vacation time, flexible scheduling, or maternity leave.

3.2.2 Feminization of Poverty and the Work–Family Interface

Research has provided evidence that low-wage workers experience work and family responsibilities differently, and when we consider gender, these negative effects become even more robust. Low-income families have different experiences when managing work and family domains compared to the more commonly studied middle- to upper-class families. Perry-Jenkins (2005) interviewed 153 dual-earner, working-class couples during their transition to parenthood. The parents were working in occupations that would be classified in the “secondary sector” based on the level of education and experience required, as well as the wages paid. Participants described experiencing unstable work hours, the need to “piece together” sick and personal time for maternity leave (thereby leaving limited or no time to take off from work when a child was sick or had a doctor’s appointment), limited health insurance coverage, and rarely any child care assistance or benefits. Relatedly, Offer (2012a) points out that recent research undermines prior thinking that low-income individuals rely more on social support networks for childcare than high-income

individuals, finding that in terms of total financial, instrumental, and emotional support, low-income families tend to have fewer support networks when compared to middle and upper-class families.

When limiting analyses to female-headed households in low-wage families, the picture becomes even bleaker. Offer (2012b) examined how low-income mothers, who often rely on social support for childcare, also face barriers to achieving that support. These barriers include poor health, which is experienced at higher rates among low-income individuals than middle- and upper-class individuals (Burton et al. 2005), as well as “adverse life events” such as domestic violence incidents and illegal activities. Offer (2012b) provided data suggesting that both poor physical and psychological health serve as barriers to social support, including child care support, emotional support, instrumental support, and financial support. Specifically, participants who reported low health at Time 1 reported low perceived support at Time 2. This pattern was also observed for women who experienced domestic violence. Moreover, there appeared to be a mediating effect of poor health on the relationship between domestic violence and low support, in that the experiences of domestic violence lead to poor health, which in turn leads to low levels of perceived support.

In summary, sex segregated occupations have been demonstrated to contribute to the higher proportion of females in poverty as compared to males. This propensity to live in poverty is even higher when considering the presence of children in a household. What is more, individuals in low-wage jobs have very different experiences when managing work and family domains. In the next section, we utilize the Job Demands-Resources (JD-R) model to provide a framework for explaining the effects that the sex segregation of jobs and poverty may have on the work–family experiences of women in low-wage jobs. Components of this model are highlighted in Fig. 3.1.

3.3 Applying the JD–R Theory to Gender, Poverty, and the Work–Family Interface

The JD-R model (Demerouti et al. 2001) contends that job demands deplete energy, and therefore have negative effects on employees, leading to burnout. Alternatively, job resources can activate motivational processes, thereby having positive effects that lead to job engagement. This theory has been successfully applied to the work–family interface, in that resources have also been associated with positive outcomes in the context of work–family experiences. For example, perceptions of family-supportive work environments have been associated with employee well-being (e.g., Odle-Dusseau et al. 2013; Thompson and Prottas 2006).

In considering how demands and resources differ for low-wage individuals, and how these differences might contribute to problems managing the work–family interface, we turn to an analysis of how poverty affects individuals, as provided by Leana et al. (2012). Specifically, these authors view the effect poverty may have on

low-income individuals as developing for three potential reasons: categorical explanations, whereby individual-level factors are seen as the source (e.g., less training can mean fewer skills to take with them to the next job or to deal with specific work stressors, causing an increase in negative personal and work-related outcomes); compositional explanations, whereby the structure of the environment (such as the organization) is the focus (e.g., low-wage workers may not be well integrated into the organization with those who earn higher wages, which can limit opportunities for advancement); and relational explanations, whereby individual relationships and social connections are the focus (e.g., low-wage workers may have a more difficult time engaging in social or networking relationships with higher wage earners within the organization). Each facet may exert a negative influence when explaining how lower income individuals may lack the resources necessary to appropriately combat demands at work, resulting in negative work–family experiences.

Understanding why women in single-parent households are more likely to experience poverty and other negative consequences of low-wage work can be considered within the JD-R framework. Specifically, children tend to create more demands on a household, and are not able to provide equivalent resources to offset these demands (Brady and Kall 2007). In the same vein, childcare (a potential resource) is not available in poor communities at the same rate that it is in more affluent communities, making childcare for low-wage mothers even more difficult to obtain (Budig and Hodges 2010). Thus the demands of having children in single-parent households, in combination with a lack of resources to manage these responsibilities, can contribute to the poverty of single mothers and their children.

The JD-R model can also assist us in understanding how sex segregation of occupations influences different work and family experiences. Reskin and Bielby (2005) point out that segregation, whether at the organizational level or the job level, can result in unequal rewards for men and women. Therefore, inequalities between men and women can be traced to sex compositions of organizations and jobs, not actual differences between men and women (i.e., their biological sex). Some researchers suggest that this can be partly attributed to the devaluation of jobs that are female-intensive (e.g., Rapoport et al. 2002). Importantly, the inequalities are not due to the amount of effort put into work by men and women. Past research has contradicted this suggestion, finding women to report just as much or more effort compared to men with similar household responsibilities (Bielby and Bielby 1988). As this chapter highlights, there are more valid explanations of these inequalities.

When considering why resources may differ for jobs that are lower wage and are more likely to be filled by women, Glauber (2011) compared the opportunities for flexibility in male-intensive, female-intensive, and integrated/neutral (i.e., neither male- nor female-intensive) jobs. Based on the theory of compensating wage differentials, female-intensive jobs should provide employees more access to flexibility as a trade-off for the lower wages. However, Glauber's (2011) results did not support this—individuals in integrated occupations reported more flexibility access than individuals in female-intensive jobs. These results suggest that dual labor market theory is a more appropriate framework for understanding how resources differ among male- and female-intensive jobs, in that female-intensive jobs tends to be those in the secondary sector, thus having fewer benefits like flexibility.

As seen in Fig. 3.1, the sex-segregation of jobs has the effect of increasing the number of demands for female employees, while decreasing the resources available for offsetting those demands. The differential experience of demands and resources has implications for the work–family interface of employees in low-wage, female-intensive occupations. Yet, while there has been some research on the work–family experiences of low-wage individuals, as well as research on how work–family experiences can differ for men and women, the research incorporating all three components is sparse. As such, we turn first to research that assessed how work–family experiences differ for low-wage workers, followed by research showing how males and females can differentially experience work and family interactions. We then discuss how to integrate these findings to fit within the larger context of our proposed model.

Recently, Sinclair et al. (2013) suggested that income or economic status may have an important relationship with work–family conflict. Relatedly, Leana et al. (2012) suggested that poverty is a “strong situation” that affects how individuals process information and respond to their environment. Thus differences in economic standing have the potential to affect how low-income individuals differ on perceptions of various work and family experiences, as well as work-related outcomes. The negative impact of work–family conflict on work, health, and well-being outcomes may be reduced for those individuals in high-earning jobs because of the increased resources and control over work. Looking specifically at the part one’s income plays on the relationships among work demands and work–family experiences, Ford (2011) tested models of the cross-domain effect of work-to-family conflict and family-to-work conflict, hypothesizing that work-to-family conflict would mediate the relationship between work demands and family strain, while incorporating income as a moderator into the models. Finding income to have an important moderating role, Ford (2011) concluded that while high levels of income did not appear to lower the rates of work–family conflict, higher income did seem to provide resources to lower the influence of work–family conflict onto family strain. If gender is taken into account, this effect perhaps could be exacerbated for women, given the evidence that women are more likely to live in poverty.

Other empirical research has shown a direct impact of perceived economic hardship on work and family outcomes. Schieman and Young (2011) hypothesized that the stress from difficulty in obtaining basic necessities due to economic hardship would spill-over into other domains (namely the work domain) and might result in family-to-work conflict. Relying on the premises of the JD-R framework, Schieman and Young (2011) expected that more demanding work conditions would intensify the relationship between economic hardship and family-to-work conflict, but conditions which acted as resources would buffer the negative association between the two. The study found that economic hardship was predictive of family-to-work conflict, and that work conditions also acted as a moderator. For example, those individuals in jobs with less job authority and more job demands experienced a stronger relationship between economic hardship and family-to-work conflict. Although not including gender in their analyses, these findings become relevant as women may be more likely to work in demanding situations with low autonomy, based on the

segmented labor theories (Reid and Rubin 2003), therein perhaps increasing their experiences of family-to-work conflict.

Turning to the part that gender plays in the links among poverty and work–family experiences, it is difficult to find research that specifically addresses these relationships simultaneously. The experience of women in professional and managerial-levels jobs has been studied to a much larger extent. For example, in a study of white collar, dual-earner workers, Batt and Valcour (2003) found that women reported marginally higher levels of work–family conflict than did men, but significantly less control over managing work and family conflict. So how do these experiences translate for low-wage women? Unfortunately, the influence that income may have on these relationships is not well understood. As seen in Fig. 3.1, we would hypothesize that the higher levels of work–family conflict experienced by employees in low-wage jobs (that are more likely to be occupied by a greater percentage of women) have the potential to more negatively affect the work, health, and well-being of the employees.

The negative work outcomes brought on by lack of resources when facing a stressor can be numerous, and in the work–family literature, the outcomes experienced by those facing work-to-family conflict have been shown to include lower performance, job satisfaction (Bruck et al. 2002), and organizational commitment (Aryee et al. 2005), as well as higher turnover intentions and actual turnover (Shaffer et al. 2001), and absenteeism (Kirchmeyer and Cohen 1999). Work–family conflict has also been linked with job performance, with meta-analyses finding that such conflict is related to decreased employee performance. In a review of work-to-family conflict and performance outcomes, Kossek and Ozeki (1999) found that, on average, increases in both work-to-family conflict and family-to-work conflict were associated with decreased performance metrics. This finding was echoed by Hoobler et al. (2010), who reported both work-to-family conflict and family-to-work conflict were negatively related to manager-rated performance ($r = -0.19$ for work-to-family conflict; $r = -0.16$ for family-to-work conflict), and self-rated performance ($r = -0.03$ for work-to-family conflict; $r = -0.22$ for family-to-work conflict). In addition, the perception of family support from one’s supervisor (a potential resource) has been linked across time with increased perceptions of work–family enrichment, and to subsequent supervisor ratings of performance (Odle-Dusseau et al. 2012). If, as outlined by our model, we expect resources to be fewer for those working in low-wage jobs, we would then expect less likelihood of increases in work–family enrichment and any consequent effects on job performance.

Advancement in one’s career is another work-related outcome that stands to be differentially influenced by income, demands, and resources for women. The “glass ceiling effect,” or the seemingly invisible barriers women face in advancing their careers, was the focus of Hoobler et al.’s (2009) research. When asked to rate their subordinates’ family-to-work conflict and performance, managers tended to rate females lower in performance. These results were obtained even while controlling for a number of variables that can be related to family-to-work conflict (i.e., caring for a dependent, number of children, and marital status). Additionally, managers also perceived those subordinates high in family-to-work conflict as having less fit with

the organization, a variable that was also shown to have a significant impact on subordinate promotability. These results show that women in particular are perceived as experiencing more family-to-work conflict, regardless of how much conflict they may actually experience. In turn, these perceptions predicted how employees were rated for performance and fit with the organization, ultimately affecting the promotions an employee may receive.

Health and well-being outcomes are also important factors to consider when examining the outcomes of work–family conflict. The JD-R model (Demerouti et al. 2001) provides an explanation as to why individuals experiencing work–family conflict may subsequently experience other negative outcomes, such as depression (Kossek et al. 2006), hypertension, poor physical health, and heavy alcohol use (Frone et al. 1997), decreased well-being (Karimi et al. 2011), and decreased life satisfaction (Greenhaus et al. 2003). Individuals experiencing the demand of work–family conflict may use up their resources attempting to deal with the demand, leading to negative personal outcomes. Additionally, individuals in low-wage jobs may be at a further disadvantage in that they also likely have fewer resources to buffer the negative consequences of work–family conflict, again leading to negative personal and work-related outcomes. For certain, the research examining the intersection of work–family outcomes, gender, and poverty is limited. Additional research is clearly needed in this area in order to understand more fully how contextual variables such as poverty and gender can help to explain differences in work–family experiences.

3.4 The Effects of Public Programs on Managing the Work–family Interface

We have established that low-income workers, who are more likely to be female, are more likely to experience negative work and family interactions. Public policy has been developed to address some of the correlates of these patterns, in the spirit of decreasing the negative outcomes on one’s health and well-being. One important assumption of work–family policies on a societal level is that people should not be at risk of falling into poverty because of family care demands (Misra et al. 2007). Although there are public policies in place in the United States that are aimed to assist low-income individuals, Casper et al. (1994) noted that some feminist analyses have demonstrated that welfare programs are often unsuccessful at increasing gender equality, but rather reward households comprised of heterosexual, married couples. In other words, single mothers are often unable to become financially independent with current welfare programs.

It is important to understand how public policy influences all types of families so that the effectiveness of such policies can be evaluated holistically. Hennessy (2009) proposed that societal expectations of the roles held by men and women are exacerbated by the current policies that are created to assist low-income women, creating a moral dilemma for these women who need to provide financially for

their families, but are also expected to be the primary caregiver to their children. Hennessy (2009) described how low-income women are expected to fulfill work responsibilities because they should be responsible for pulling themselves out of the need for welfare. At the same time, a mother's commitment to her family, rooted in societal expectations, is one associated with intense mothering, and is based on the experiences of white, middle-class women. Specifically, work and family conflict arises not only from the need to provide for families, but also from "cultural and moral contradictions that arise out of constraints on poor mothers' ability to do so" (p. 560). The part that public policy plays to reinforce societal expectations that perpetuate scenarios for women to remain in poverty is an important component of this discussion.

Looking directly at how work–family policies (i.e., parental leave and child care policies) influence poverty outcomes via support for employment, Misra et al. (2012) noted that we need to be aware of how individual and societal factors intersect to influence the risk of poverty. Misra et al. (2012) examined two types of policies across countries: those that provide state support (such as financial allowances), and those that provide employment opportunities (such as parental leave policies). Based on a sample of women with children, across countries in 11 developed welfare states (i.e., wealthy Western Europe and North American countries, as well as Australia, Israel, and former socialist nations in Eastern Europe), Misra et al. (2012) found that single mothers were at a higher risk of poverty than mothers with partners, and that this probability of poverty was increased when there were fewer family allowances, less generous parental leave policies, and fewer child care provisions. For example in Sweden, where mothers have a low probability of falling into poverty, there are moderate levels of government financial allowance along with generous child care provisions, and high levels of women working full-time. In the United States, where women have a high risk of falling into poverty, there are high levels of women working full-time, but no government allowance for paid leave and low amounts of childcare provisions. Thus, policies that support single mothers outside the home are just as important as supporting them inside the home when it comes to reducing the risk of poverty.

Relatedly, Ray et al. (2009) noted the need to consider the effect that generosity (of time) of family leave has on gender equality. These authors looked at the degree to which family leave policies, across 21 countries, promote an even distribution of time devoted to child care by a mother and father. Interestingly, policies that were more generous to the mother actually created less gender equality, in that the women receive more incentive to take time off of work, therein decreasing the ease with which they could re-enter the workforce after giving birth because of the amount of time she is away from the workplace. With more generous family leave time, mothers end up working even less compared to fathers. What's more, there is also evidence that policies requiring fathers to take parental leave or "lose it" (i.e., not transfer it to the mother) increases gender equality.

Yet, a lack of family paid leave is also harmful. The United States is the only industrialized country to not offer paid leave when a child is born or adopted into a family. Although the United States does not currently provide paid leave, there is

some protection of one's job if time is taken off work when a child is born or adopted, as well as due to the illness of an individual (or one of their family members). The Family and Medical Leave Act (FMLA) protects jobs up to 12 weeks for those employees who have been working for at least 1250 hours over the past year at an organization that has 50 or more employees. However, there are several limitations of the FMLA. For one, there is a large number of workers not covered—only 11 % of work establishments are eligible (Kelly 2008). In addition, those who are eligible also tend to have higher levels of education and income. Put another way, the poorest individuals and families have the least eligibility (Ray et al. 2009), yet these are the ones who need it the most. Finally, the lack of pay makes it hard to take time off. As a result, men are less likely to use FMLA, because they tend to be paid higher amounts than women, and people tend to take shorter leaves so as not to lose out on pay (Kelly 2008). Given that those who fall into low-income categories are in greater need of such a resource, it becomes clear that improvements are necessary. By comparison, Sweden provides 47 weeks of paid leave, the United Kingdom provides 31 weeks, Canada provides 28 weeks, Japan provides 26 weeks, and Italy provides 25 weeks of paid leave (Ray et al. 2009).

As of January 2014, there is a proposal in the United States Senate that would pass the Family and Medical Insurance Leave Act, otherwise known as the FAMILY Act. The FAMILY Act would allow both full-time and part-time employees, regardless of the size of their employer or tenure with their current employer, the opportunity to take partially paid leave in the event of pregnancy or childbirth, a personal serious health condition, or a serious health condition of a child, parent, spouse, or domestic partner, or for specific military leave purposes. Paid leave would be available for 12 weeks at 66 % of the average monthly income, with a cap of \$ 1000 per week (Center for American Progress 2013). The ability to take paid leave from work would assist low-wage workers in managing health issues and would be particularly important for women, to whom the majority of caregiving responsibilities (not to mention childbirth medical needs) fall.

Policy makers, therefore, need to consider the information gained through research on the influence of work–family policies on those families they are intended to help. It would be advantageous for policy researchers and work–family researchers to work together to assess the intricate interactions that influence the success of such policies for individuals, organizations, and society, so that policy makers have the information that is necessary to help those who are most in need.

3.5 Conclusion

In sum, it becomes apparent that sex (the biological characteristics that make an individual male or female) and gender (the societal expectations of how women and men are to behave/stereotypes) are critical considerations when having conversations surrounding the experiences of low-income individuals and the work–family interface. Based on this review and integration of information on poverty, gender, and work–family experiences, we make several conclusions:

1. Women are more likely to fill lower-wage jobs, a result of sex segregation of jobs. One of the correlates of this sex segmentation of jobs is the fact that women are more likely to live at or below the poverty line.
2. These low-wage, secondary market sector jobs have more demands and fewer resources, including the ability to move into higher levels of the organizational hierarchy (that are also paid higher incomes), as well as resources that allow for the successful managing of family demands in conjunction with work demands.
3. The high level of demands and low amount of resources can create a higher probability of work–family conflict and lower levels of work–family enrichment.
4. This interaction of gender, poverty, and work–family interactions therein produce a greater likelihood of lower well-being and greater numbers of health symptoms for women compared to men when balancing work and family responsibilities in the context of poverty.

We see these interactions as a cycle wherein women and others in low-paying jobs have difficulties in managing the work–family interface that place them at greater risk for well-being and health-related problems, which hurts the quality of life for themselves and their families. As such, there is a systematic nature of poverty that includes feedback loops, with a myriad of predictors and outcomes. Work–family researchers have recently begun to incorporate a systems approach to understanding the work–family interface (e.g., Hammer and Zimmerman 2011), allowing for a more holistic evaluation of work and family systems. This approach incorporates the importance of reciprocal relationships, which clearly become important when poverty and gender are incorporated into the overall systemic nature of work and family domains.

To add to the understanding of the interactions among these systems, we encourage future research that examines how workplace demands and resources differentially impact work–family conflict, work–family enrichment, and subsequent work, family, health, and well-being outcomes for low-wage workers compared to the more traditionally-studied professional and managerial employees. In addition, a better picture of how policy change could improve the ability of low-wage employees, especially women and single mothers, to move out of poverty and into positions where their overall life quality can improve is warranted. We also recommend using a systems-based approach for modeling these variables and their dynamic, inter-related contexts and processes.

We have proposed a descriptive model (Fig. 3.1) to understand the part that poverty plays on the relationship between gender and work–family experiences. We see poverty as a moderator of this relationship, in that poverty differentially impacts women’s work–family experiences compared to men’s work–family experiences. This is especially important to consider given the societal role expectations that women are assumed responsible to fill. The restrictions poverty imposes on resources available to manage the work–family interface is pronounced among women in comparison to men. However, we also see poverty as part of the process that explains *how* sex impacts work–family experiences. Specifically, we see sex as a predictor of poverty, which in turn predicts work–family experiences. As such,

we also view poverty as a mediating mechanism explaining how sex can predict work–family experiences. In sum, poverty creates a context for understanding these differences between men and women in work and family domains, and as a result, should be included in discussions of gender and work–family experiences.

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