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STRENGTHENING TIES:
The Case for Building a Social Policy Centered on Families

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About New America

New America is dedicated to the renewal of American politics, prosperity, and purpose in the digital age through big ideas, technological innovation, next generation politics, and creative engagement with broad audiences.

About Initiative

The Family-Centered Social Policy Initiative is a collaborative effort engaging a diverse set of New America policy programs to re-imagine social policy for the 21st century by assessing current conditions, exploring alternatives, and proposing forward-looking reforms to inform public discourse.

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Participating Programs

Programs at New America taking part in this initiative include Asset Building, Breadwinning and Caregiving, Education Policy, the Markets Enterprise and Resiliency Initiative, and the Open Technology Institute.

ASSET BUILDING BREADWINNING & CAREGIVING EDUCATION POLICY

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As the 19th century drew to a close, many social observers noted—some with alarm and others with approval—that families were playing a diminishing role in shaping the next generation. With the spread of public education, urban living, and popular culture, parents' influence over children's lives waned, while that of teachers, dime novels, Saturday matinees, and comic books increased. As the family farm or crafts shop gave way to mass production and consumption, the historical unity of work and family life also began to fray. Most people no longer made a living where they lived, and parents and children were rarely bound together in common enterprise.

The economic and social importance of the family seemed to diminish further during much of the 20th century. With the rapid increase in living standards, young men no longer needed to wait to inherit the family farm or business in order to become independent from their parents. They could earn more than fathers by simply joining the wage economy. For women, unequal wages and barriers to workplace advancement ensured that marriage—and family life—remained the chief means of achieving security and social status, but this, too, was increasingly taking place in suburban isolation, away from extended family networks. The spread of private pensions and other means of financial savings, along with the coming of Social Security, made support in old age far less contingent on the strength of family ties.

Yet while many of these trends continue, the family, it turns out, is hardly the vestigial institution many social theorists predicted. Indeed, owing to deepening inequality and other broad economic and social changes, who gets ahead and who does not in American life has come to depend, arguably more than ever, on the strengths and weakness of one's family network. Perhaps because this reality is so at odds with the future predicted by leading social thinkers over the last two centuries—and because it tilts against the bedrock notion that ours is an up-by-the-bootstraps country where anybody with pluck and determination can get ahead, regardless of family resources or background—our social policies have hardly begun to adjust to its implications.

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Most of the social and economic policies in the U.S. do not explicitly address, or take into account, the growing importance of families as sources of human capital and determinants of individual success. And even the small subsets of programs that we conventionally frame as part of "family policy" are often based on long-defunct assumptions about the actual structure of modern families, including the evolving roles of men and women, the advent of families headed by same-sex couples, and the increasing class-based disparities in marriage and divorce rates. In designing and implementing social programs, policymakers routinely fail to account for the enduring impact of the family, its fast-changing composition, or the pressures created by economic and technological change. Policy "silos" prevent the strategic coordination of support systems and social programs, which range from child care to early and higher education to workforce and small business development to ensuring access to digital technologies.

It is time to correct this failure to adapt—to think of innovative ways to strengthen families and help them thrive and prosper. In response to the new set of realities and large-scale trends, policymakers must develop new ways to support families across generations. To do so effectively will require bringing together expertise from many policy realms. We need new frameworks for analyzing the increasingly critical role of the family in modern America, examining the influence of technology on families and social networks, and exploring ideas for policies and programs that will more effectively support the modern American family in all its diversity.

FAMILIES IN AN AGE OF INCREASING INEQUALITY AND DIMINISHING OPPORTUNITY

Many factors are contributing to the increasing importance of the family as a determinant of both individual and national well-being, but the broadest and perhaps most important are the decline in upward mobility and the stark increase in inequality that have occurred since the 1970s. Over the last two generations, fewer than one out of ten children born to parents in the bottom fifth of income distribution in the U.S. managed to rise to the top fifth as adults.[1] At the same time, the gap between those at the top of the income scale and those at the bottom has widened to a degree not seen since the 19th century.[2] A straightforward consequence has been that the financial, economic, and social cost of losing the "birth lottery" has increased, while the lifetime benefits of being born into a stable, financially secure, and socially well-connected family have arguably never been better.

Critically related to these trends has been the rising cost of securing the job skills and other endowments in human capital that are increasingly demanded by today's economy. In the 1950s and into the 1970s, for example, the consequences of not graduating from college, or even high school, were largely benign. Low-skilled, blue-collar jobs were comparatively plentiful, and for men belonging to unions, generally paid enough to support a family. While racial discrimination made this far from a universal experience—in African American families, mothers have historically been obliged to work to supplement men's earnings—the majority of families in the middle of the 20th century could get by with just one wage.

Today, by contrast, a family wage for blue-collar work is exceedingly rare, and most low-skilled jobs pay substantially less, adjusted for inflation, than they did in the late 1960s. Meanwhile, nearly two-thirds of jobs today require some postsecondary education and training, compared to just 30 percent of jobs in the early 1970s.[3] Most also require sophisticated social skills as well as access to and appropriate use of rapidly changing information technologies and complex and ever- evolving social networks.

The social and financial advantages required to obtain these endowments further underscores the importance of the family. Children born into families rich in both money and social capital have an increasing advantage over children whose families lack the social knowledge and financial means to navigate the world of quality early childhood settings, extracurricular learning activities, higher education, advanced technology, and complex professional networks.

Also powerfully underscoring the growing importance of the family in determining the life outcomes of today's children is the emergence of a two-tier family system, one that is both a cause and a consequence of deepening inequality and declining economic mobility. Among the 60 percent of the population that lacks a college degree, family formation and family stability have declined drastically. As recently as the 1980s, only 13 percent of the children of mothers with only a high school degree were born outside of marriage. By the late 2000s that number had risen to 44 percent.[4]

It is not just that parents are not getting married; it is that parents often are not forming long-term unions of any kind. Partners are replaced by new partners, creating a kind of household churning, a coming and going of cohabiting adults.[5] Meanwhile, the college-educated are not only more likely to marry one another—often in unions in which both partners hold well-paying jobs—but to stay married, with consequences that further widen the income and mobility gap across generations. As a politically diverse set of family policy experts put it in a recent joint article published in the *Washington Monthly*:

> American marriage today is becoming a class-based and class-propagating institution. In upscale America, marriage is thriving: most people marry, fewer than 10 percent of children are born to unmarried mothers, and most children grow up through age eighteen living with their two married parents. Among the more privileged, marriage clearly functions as a wealth-producing arrangement, a source of happiness over time, and a benefit to children.[6]

Conversely, the steep decline in marriage rates among the rest of the population correlates strongly with downward mobility among both children and adults. For example, according a study by the Pew Charitable Trusts, women who are divorced, widowed, or separated are between 31 and 36 percentage points more likely to fall down the economic ladder than women who are married.[7]

Meanwhile, the age structure of the U.S. population also is changing, placing new importance—and pressures—on family ties. Owing primarily to falling birthrates since the 1950s, and to a lesser extent to increasing lifespans, America is becoming an aging society, with more dependent elders and proportionately fewer children and working-aged adults. Families face daunting challenges in providing for the long-term care needs of aging relatives. Within the last two years of life, fully 28 percent of Americans suffer from one or more serious disabilities that typically require long-term nursing home care or extensive caregiving by family members.[8] At the same time, stagnant and declining real wages mean an increasing number of families depend on inheritances and other forms of financial support from older family members. Recent years have seen a huge increase in the share of 18–34 year olds living with their parents, which reached 31 percent in 2014.[9] Reflecting the growing interdependence within extended families, multi-generational households, which sociologists in the 1950s considered a relic of a pre-industrial past, are making a significant comeback.

To be sure, historically high rates of immigration over the last several decades have helped to arrest the aging of the U.S. population, and substantially changed its composition. One in seven children entering kindergarten in the United States today speaks a primary language other than English.[10] But the number of people moving to the United States has dropped sharply in recent years and is likely to drop much more in the future, owing to a combination of plunging birthrates and rising living standards throughout the developing world. Media accounts and political agendas notwithstanding, net migration between the U.S. and Mexico both legal and illegal, for example, has been approximately zero, or even slightly negative, since 2005.[11] At the same time, birthrates among Hispanic Americans have been plunging rapidly, resulting in a two-child family norm for Hispanic women now in their 40s. Birthrates among Asian Americans are well below replacement rates.[12] In 2013, following trends found throughout the world, the American birthrate hit another low, with the average number of lifetime children per woman falling to 1.86, or well below the 2.1 needed to replace the population over time.[13]

It is critical to see inequality as both a cause, and a condition, of family-centered pressures today. Demographic shifts and the erosion of the “traditional” family unit are occurring against a backdrop of changing opportunity structures.

In a broader sense, as children become relatively scarcer, their contribution in human capital becomes more essential not only to government finance—and Social Security payments—but to employers and the economy, further underscoring how the strength and stability of the family is an increasingly crucial key to sustainable, broad prosperity, even for people who do not have children themselves. It is critical to see inequality as both a cause, and a condition, of family-centered pressures today. Demographic shifts and the erosion of the "traditional" family unit are occurring against a backdrop of changing opportunity structures.

Even as the family itself undergoes deep changes in its size, structure, and diversity, the challenge of framing effective social policy is further complicated by a series of enormously important megatrends. Policymakers will need to recognize these changing conditions before they are able to help craft an effective policy response. These trends are reshaping how families live together, participate in the economy, and interact with the world around them.

CHANGING ROLE OF WOMEN—AND MEN—IN THE WORKPLACE

The past half-century has brought a massive entry of women, including mothers of young children, into the paid work force. The proportion of women ages 25 to 54 who are working or looking for work stands at 75 percent, up from 35 percent in 1950.[14] Of the 66 million women who are employed—up from 30 million in 1970—three-quarters work full-time.

On average, today's working women earn significantly more than did working women a generation ago, primarily as a result of rising educational attainment and the increasing share of women in higher-paid professions. For women without a college degree, who constitute the majority, wage and salary increases have been hardly measurable from one generation to the next. For example, among women age 25–34 who lack a college degree and who work full time, median annual wage and salary income, adjusted for inflation, increased by barely more than $2,000 between 1969 and 2005.[15] Even before the Great Recession, women without a college degree who worked full time earned not much more than their counterparts did two generations before.

At the same time—even though full-time female wage and salary workers still earn only 82 percent of what full-time male earners do,[16]—women bear an ever-larger share of the burden of the family breadwinning. Wives are breadwinners or co-earners in about two-thirds of American marriages. Among families with working wives, the percentage in which the wife out-earns the husband has risen from 23.7 percent in 1987 to 38.1 percent in 2012. Almost 7 percent of wives—nearly four million women, up from 1.7 percent in 1967—are in the paid labor force while their husbands are not.[17]

Men's workplace standing has meanwhile been moving in the opposite direction. Between 1969 and 2009, a period in which U.S. GDP per capita more than doubled after adjusting for inflation, the real median annual earnings of working -aged American males declined by 28 percent. The steepest downward mobility was among male high school dropouts, who in 2009 earned 66 percent less than their counterparts did in 1969. The slide for men with only a high school degree was a staggering 47 percent. Even for prime-aged male college graduates, real earnings were 12 percent below that enjoyed by their counterparts 40 years before.[18]

This decline in male earnings has been accompanied by a huge decline in the percentage of men who remain in the workforce. In the late 1960s, only about five out of every 100 working-aged men did not have a job in any given week. By 2000, this figure had more than doubled, to 11 out of every 100 men. By the end of 2014 it reached 16 percent.[19]

Including men who are in jail reveals an even sharper drop in the male labor force participation rate. Four times as many American men, per capita, are incarcerated today as was the case in 1975. Among African Americans, the change is even more dramatic.[20] African American men are more likely to go to prison than to graduate from college with a four-year degree. In 2010, more young black male high school dropouts were behind bars (37 percent) than were employed (26 percent).[21] One in nine African American children (11.4 percent) has an incarcerated parent.[22]

RISE OF SINGLE PARENTHOOD

The number and proportion of families headed by a single parent has increased dramatically, particularly among working-class whites. In 1979, unmarried parents accounted for 22 percent of families with children; by 2012, their share jumped to 34 percent.[23] Forty percent of mothers with children under 18 are the primary earners in their families, up from 11 percent in 1960.[24] While most single women say they want to get married, many are deciding to go it alone when they have children, preferring life as a single parent to a life in which they are supporting not only children but also a male partner.

Continuing high rates of divorce among working-class parents add to the number of children being raised by single parents. Though causation can be difficult to determine, one study from the American Enterprise Institute finds that “at least 32 percent of the growth in family-income inequality since 1979 among families with children . . . can be linked to the decreasing number of Americans who form and maintain stable, married families.”[25] At the same time, the declining economic fortunes of working-class Americans, particularly men, has depressed marriage rates to all-time lows and become itself a source of increasing family instability.

With all these changes in family structure, less than one-fifth of American children today live in a “traditional” family with a sole male provider. Yet our current policies fail to address this reality, or address it awkwardly. For example, the emphasis on “work first” in our welfare policies forces mothers of young children back into the labor market. While this can be source of stability, too often erratic hours, lack of child care, low wages and the general precariousness of work mean the effect on the family is stress and chaos.

RISING COST OF LIVING FOR FAMILIES

While the cost of many items in our economy, such as consumer electronics, is growing cheaper, the cost of the particular goods and services parents most need to help themselves and their children get ahead has grown much faster than family wages or general inflation. Between 2005 and 2015, the cost of attending a public or private college, for example, rose 40 percentage points more than the Consumer Price Index.[26] The cost of higher education is increasing at the same time that the labor prospects of those without a college credential grow ever bleaker. Parents and children are increasingly relying on debt to finance their own and their children’s postsecondary education, creating drag on the economy and stress on families. The share of young adults with student loans rose from 26 percent in 2001 to 40 percent in 2013.[27] Sadly, much of this debt is held by people who never finished college, and who have often been victimized by predatory lending practices.

Meanwhile, health care costs rose nearly 20 percentage points more than general inflation.[28] The total annual cost of healthcare for a family of four covered by a typical employer-sponsored plan reached $23,215 in 2014, or roughly the equivalent cost of buying a new Honda Accord LX every year.[29] The growing burden of health care costs is a major reason why employers are so reluctant to hire and wages remain stagnant.

Even after passage of the Affordable Care Act, health care costs continue to grow much faster than wages and salaries, putting extreme pressure on family budgets. A higher percentage of Americans is uninsured today than in 2001. And despite a massive increase in Medicaid spending and insurance premium subsidies offered under Obamacare, a recent Commonwealth Fund survey finds that a higher share of Americans (35 percent) now report difficulties in paying medical bills or had medical debt than in 2005.[30]

This huge increase often affects families directly. Economic theory holds that the price of manufacturing the same product should decline over time. Yet when it comes to children's vaccines, for example, the exact opposite is true. Between 1986 and 2014, the price for the basic five vaccines soared 434 percent, from $215 to $937 per child, adjusted for inflation. As a July 2014 *New York Times* article explained, this hike appears to be the result of consolidation and monopolization among pharmaceutical companies.[31]

Child care expenses have also surged far faster than either family wage or general inflation. In many places, families are paying more for child care than for rent and food, especially when their children are younger than three years old. In 2012, in 31 states and the District of Columbia, the average annual average cost for an infant in center-based care was higher than a year's tuition and fees at a four-year public college. Even at these prices, waiting lists are common and families report not being able to find high-quality, affordable options, leaving them scrambling to find any care at all.[32]

GENERATIONAL DOWNWARD MOBILITY

Throughout most of American history, despite vast disparities across various racial, ethnic, and other demographic groups, almost all American families realized a rising material standard of living from one generation to the next. This is a relationship that still largely holds for today's older Americans, who typically have enjoyed, at each stage of life, a higher net worth than people their age a generation before. For example, Americans who were 74 years or older in 2010 had an average net worth that was 149 percent higher (after adjusting for inflation) than that enjoyed by Americans in 1983 who were the same age.

But starting with those born in the early 1950s, this pattern disappeared, and for younger Americans as a whole, it has been thrown into steep reverse. So, for example, the net worth of Americans who were 29–37 years old in 2010 was more than one-fifth lower (adjusted for inflation) than was the net worth of people that age in 1983.[33]

This trend of intergenerational downward mobility is particularly pronounced among members of minority groups. Among African Americans who were raised in middle-class families in the late 1970s, for example, 37 percent fell out of the middle class by the time they reached middle age. The corresponding number for their white counterparts was 25 percent.[34]

Whether today's young adults will experience a permanently lower standard of living than their parents' generation remains unclear. Most Millennials have at least the good fortune of having been too young to have bought into the top of the last decade's housing bubble, unlike so many members of Generation X. But Millennials do face continued exposure to predatory lending, and low real wages in the aftermath of the Great Recession, in addition to their record levels of student debt. According to a recent report by the Kauffman Foundation, though Millennials have high levels of education and lifelong exposure to information technology, their shaky finances mean that most "can't afford to become entrepreneurs."[35] The median family headed by someone under 35 earned $35,300 in 2013, down 6 percent from 2010 and down nearly 20 percent from 2001.[36] Young adults today are more likely to have a college degree than their counterparts in 1980, but also more likely to be in poverty.

This pattern of cross-generational downward mobility amplifies the importance of inherited wealth, and with it, the importance of family ties in determining the future of success in America.

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The same trend also presents challenges for programs, such as Social Security, that transfer income from young to old, since such programs cannot rely on rising real wages among each new generation of taxpayers to finance the benefits for each new generation of retirees. The fact that the next generation of elders is likely, on current trends, to be less well off than the one before, and therefore more dependent on government support—and/or more likely to stay in the workforce longer—only adds to the financial, as well as the moral challenge.

FAMILIES AND THE DECLINE IN THE NUMBER AND QUALITY OF JOBS

When industrialization first began undermining the economic basis of the family as a holistic unit in which all parties worked together in common enterprise, the response of many reformers was to press for child labor laws and for labor contracts that would guarantee working-class fathers a "family wage." That way, progressive-era figures such as Mary Harris "Mother" Jones reasoned, children and their mothers could be saved from capitalists who sought to exploit their labor in the mills and mines.[37] The upshot, by the middle of the 20th century, was a middle-class family that some people today inaccurately think of as the classic traditional family: a male breadwinner employed outside the home in the formal economy who leaves behind each morning a "home maker" wife and several non-working children. Historians such as Stephanie Coontz have convincingly demonstrated that this "Father Knows Best Family," with its unique division of labor, was, however, little more than a historical blip.

By the 1970s, it, and the last vestiges of the old family wage regime, largely gave way to the two-paycheck family. This dramatic change offered many women unprecedented opportunities to develop their skills, seek professional advancement and fulfillment, and free themselves from financial dependence. By deploying both spouses to the paid workforce, many families were able to cope with the long-term decline in real male wages and with the escalating fixed cost of family life.

Still, this strategy had its downsides: the lack of childcare and paid family leave place enormous pressures on parents trying to combine work and parenting. Leisure time vanished. And, as (now U.S. Senator) Elizabeth Warren and her daughter, Amelia Warren Tyagi, pointed out in their 2003 book, *The Two Income Trap*, families in which both partners must work to meet their fixed expenses face inherent financial risks. If one partner becomes sick or laid off, or must tend to an aging relative, the other cannot make up for the loss of income by joining the workforce. At the same time, Warren and Tyagi noted, in many areas two-paycheck families may bid up the price of housing, childcare, and other goods and services related to raising children beyond what most one-paycheck families can afford.

Even as employers and government policy have failed to accommodate to the emerging two-paycheck family norm, that norm itself has begun to give way to a variety of transitional, often fragile, and unstable arrangements. The most basic problem is that, relative to the size of the workforce, there are fewer formal jobs than in the 1970s, and these jobs pay less than before. There are many reasons for this change. One that has been widely noted is the decline in the power of labor unions. Among men in private sector jobs, the percent who belong to unions fell from 35 percent in 1973 to 8 percent in 2007, while among women the figure declined from 16 percent to 4 percent.[38]

Growing evidence shows that consolidation among employers is further reducing the relative bargaining power of the employee. This is true for professional workers; the Justice Department recently won a case against some of Silicon Valley's richest employers, for forming an illegal cartel in which they promised not to hire one another's workers. It is even more true for workers at the lower end of the employment spectrum. For instance, the rise of supergiant retailers that combine many lines of business under one roof can often dramatically reduce the total number of potential employers competing for workers in a given community.[39]

Even as the quality and security of jobs decline, the entry requirements of many occupations are increasing. Jobs that were once accessible to individuals without a college degree—those of bookkeepers, office managers, human resource professionals, for example—increasingly require a postsecondary degree. The growth of the service sector and the decline of manufacturing have generated significant increase in the number of licensed occupations. Between 1950 and 2008, the percentage of the U.S. workforce with an occupational license grew from five percent to almost thirty percent.[40] Obtaining an occupational license often requires some form of postsecondary education, which aspiring workers have to pay for themselves. As job security declines, Americans are also far more likely than previous generations to need access to job training or skill-upgrading opportunities throughout their lifetimes.

Then there are the growing numbers of men and women who no longer hold full-time jobs at all, but instead work two or more part-time jobs, often at odd hours and on weekends. In many cases, these workers perform duties that not long ago were handled by formal full-time employees, albeit now as "independent contractors," "freelancers," or "contingent workers." Here too, much of the problem appears to stem from the growing imbalance of power between the individual and the large corporations that increasingly dominate business activity. It is often the largest firms that choose to subcontract so extensively, in some cases for all but their core business activities. This can destroy career ladders for entry level and low-skilled workers. It can also significantly destabilize family life.[41]

In a growing number of instances, upstart firms are taking advantage of new technologies to disrupt entire lines of work—like taxi driving—in ways that reduce the number of people who can earn a living wage in that sector. According to a 2012 report by the McKinsey Global Institute, technology is enabling employers to "unbundle" occupations into discrete tasks and skills, which they can buy on a contract basis, eliminating the need to hire employees. Companies such as Federal Express, Uber, or the cleaning service "platform" Handybook escape employer mandates by classifying those who work for them as contractors.[42] Such contingent workers increasingly make do not only without the benefit of a regular paycheck but without any employer-provided benefits whatsoever.

Even high-skilled workers are now increasingly threatened by automatization, outsourcing, and by the workplace trend toward "on demand" relationships. New technologies, or more precisely, the patterns of ownership and control that restrict how certain new technologies are used, seem to destroy more living-wage jobs than they create.[43] And "just in time" scheduling technologies cause workers to lose what little control they once had over their schedules, from week to week or even day to day, wreaking havoc on their ability to find safe and stable child care.[44]

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To be sure, for some parents, the ability to work as free-lancers or home-based entrepreneurs is welcome. But the general pattern across America is that workers are losing market power, so their vulnerability to exploitation is increasing, whether they be janitors, delivery drivers, copywriters, or ad hoc professors.

FAMILIES AND THE DECLINE IN FAMILY BUSINESS

The number of families who run their own businesses is a small fraction of what it was two centuries ago, when the great majority of Americans lived on family farms. But as recently as the 1970s, the U.S. political economy was regulated to protect and promote family businesses in dozens of everyday activities. These included traditional activities like farming and shop keeping. They also included areas many Americans do not normally associate with small business, like the "owner-operator" model in trucking and taxi driving or the "independent agent" model in insurance sales. Added up, the number of American families that earned their living from running small farms, groceries, hardware stores, plumbing and HVAC services, garages and gas stations, pharmacies, restaurants, insurance agencies, community banks, real estate agencies, community newspapers and television stations, or by driving their own trucks and taxis, amounted to a significant portion of the total working population.

This small business model also provided vital support and a pathway to the middle class for many minority and immigrant communities. In many African- American communities during the era of segregation, for instance, small business enabled families to develop skills and assets that were otherwise unattainable in the wider economy. For generation after generation of immigrants, small business provided the first step on the ladder to success. This tradition continues to this day, be it for the Korean greengrocer, the Mexican contractor, or the Ethiopian cabdriver.

Until recently, most Americans assumed that the U.S. remained just as entrepreneurial as a generation ago. But there is mounting evidence that it is getting much harder for families to start, build, and maintain small businesses. One recent study showed a 50 percent per capita decline between 1977 and 2009 in the yearly creation of new businesses that employ at least one person in addition to the owner.[45] Meanwhile, many of the people who still run small businesses, such as franchise restaurants, find it much harder going than a generation ago.[46]

This decline in the creation of new businesses is especially important. Small businesses have traditionally been one of the main ways families build up assets and pass those assets from generation to generation. Small family businesses have also been the primary source of new jobs in America, especially in immigrant communities. Further, the competition among many small businesses for employees has traditionally provided workers with a wide variety of employment options.

This sharp decline also helps us to more clearly distinguish between individual entrepreneurs who are building traditional multi-person businesses, and workers who have been forced to labor on a contingent basis outside the boundaries of the traditional employer. According to a recent survey, about 53 million Americans, or 34 percent of the workforce, are now in one way or another self-employed.[47] But only a small and falling proportion of these workers count as part of traditional family businesses.

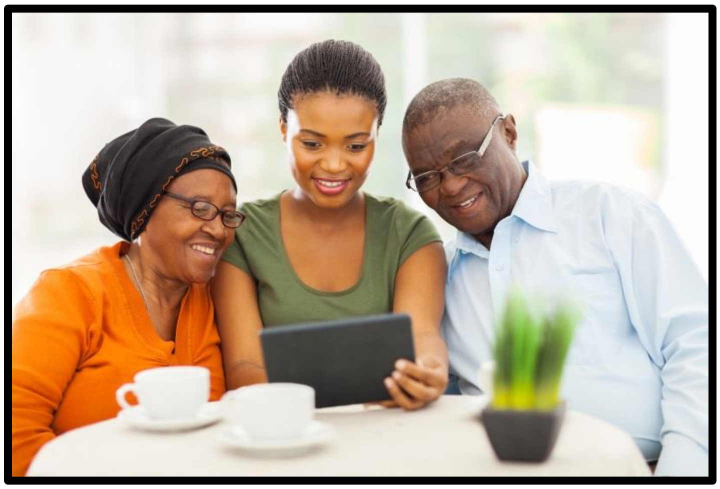
FAMILIES AND THE PRESSURES OF DIGITAL TECHNOLOGIES

The advent of the personal computer and the Internet has changed society profoundly—and the family no less, as households face significant new threats and opportunities. Widespread diffusion of information communication technologies has helped quicken the pace of globalization; disrupted 19th and 20th century labor practices, including divisions between work and leisure time; embedded new kinds of automation in all facets of public and private decision making; and escalated the need for Americans to be able to comprehend and filter a constant stream of information to participate fully in work and community life. Within homes, technologies such as television, video games, and smartphones have ushered in daily routines that affect, for better and worse, how parents and children interact with each other and with extended family members. These changes affect families of all income levels, but the downsides are especially challenging for families already buffeted by unemployment and de-stabilizing cultural shifts.

As the U.S. economy transitioned from traditional family businesses and old hierarchical industrial models, getting even a low-level job increasingly requires access to, and understanding of, digital technology. Eighty percent of Fortune 500 companies, including Walmart, Comcast, and McDonald's, now only accept job applications online.[48] Internet use is prevalent among 94 percent of jobholders across industries, including non-technology firms, big corporations, and small businesses in urban and rural settings, and places in between, according to Pew Research Center.[49]

This increasing reliance on digital technologies has created intense pressures and opportunities for families. Digitization, for example, presents new threats to the financial security of many families by making them more vulnerable to surveillance and discrimination in the marketplace. Take automated prediction and targeting: credit unions and banks are using automated computer decision systems to remotely disable the cars of people who owe money on subprime loans, sometimes stranding borrowers in the middle of their drive to work or school.[50] And educational software companies now offer end users—from young students to lifelong learners—data-driven products that track and adapt content based on user behavior and ability. For young students, that might mean educational content that pegs them to a lower social stratum, and hence, content that carries a lower expectation for the user. That is, beyond traditional concerns for narrow- or niche-targeting, advanced technologies are producing new forms of data-driven, automated discrimination.[51]

At the same time, technologies are providing important connections, as families scattered across the globe stay connected and engage in "remote caregiving." The Bureau of Economic Assistance estimates that in 2009, foreign-born individuals sent $38 billion in remittances—something that would have been nearly impossible prior to the advent of electronic payments and information infrastructures—to households abroad.[52] Money aside, members of "transnational" and "commuter" families use social technologies like Skype and Facebook as connective tissue, to reach out to children or aging parents abroad, keep relationships current, and pass on familial knowledge.[53]



Researchers, policymakers, popular pundits, and journalists often note that digital technologies have the power to disrupt personal relationships and deliver uninvited content. This anxiety centers on the impact that new technologies can have on the well-being of children and the strength and social cohesion of families. Child development experts worry that cell phones and personal computer devices—now common fixtures at the dinner table—distract parents from their children (and vice versa) and prevent them from engaging in positive, nurturing conversations. In a study of caregivers and smart phones in a fast-food restaurant, researchers observed nearly two-thirds of participants using mobile devices during meals, eating and talking while engrossed in their screens, only putting them down briefly to engage in other activities.[54]

The "anytime anywhere" access of Internet-enabled technologies has produced a thicket of benefits and dangers that families struggle to navigate. The same information technology that allows today's children and young adults to trade friendly emails with grandparents and "kick start" micro investments in worthy causes also exposes them to a range of content and activities, including violent video games, "sexting," pornography, cyberbullying, and other forms of online harassment.[55]

There are also great disparities in how families use technology, whether merely for entertainment, or for social and educational betterment.

The effects of new technology vary widely across socio-economic and other divides. Children from low-income families, for example, spend more time with TV and videos than children from affluent families, and are three times more likely to have a television in their bedroom.[56] There are also great disparities in how families use technology, whether merely for entertainment, or for social and educational betterment. Parents in low-income families struggle to acquire digital literacy and often do not have easy access to teachers, librarians, mentors, and other educated professionals to help.[57].

While researchers are unlikely to come to consensus about the beneficial or harmful effects of digital technologies, these technologies will continue to play an integral role in families' life choices and opportunities. Today, families have no choice but to use digital communication to interact with the many public institutions that no longer accept paper applications or other communications. Public assistance programs have increasingly become "smart," meaning participants are now more likely to interact with an algorithmically trained virtual assistant rather than a human caseworker.[58] Caregivers must also contend with digital systems in schools and elsewhere, as learning processes become computer-driven. In short, technology is becoming the primary medium through which people gather, do schoolwork, shop, apply for jobs, schedule child care, communicate with teachers, read to their children, share neighborhood news, and spread the word about family celebrations and hardships.

Families that lack adequate access to and understanding of modern information technology are now at risk of falling prey to technology's threats while missing its opportunities. Yes, access has improved: between 1984 and 2011, the number of households that reported having a computer increased from 8.2 percent to 75.6 percent. The number of households accessing the Internet increased from 18 percent in 1997 to 71.7 percent in 2011.[59] But despite this rapid diffusion of computer-driven technology, poorer families still struggle to join the information age. The U.S. Department of Commerce reported that among low-income households ($25,000 or less), computer use stands at 57 percent, while Internet use is at 49 percent. For the wealthiest households ($100,000 or more), 97 percent have computers, and 96 percent have Internet access.[60] Many rural areas lack broadband infrastructure, and even in some cities, up to 50 percent of families do not have access to broadband services at home.[61] Local library systems—many under severe budget constraints—are overloaded with patrons, often children and job seekers, seeking Internet access.[62] It is crucial for students to be able to use tech tools and different types of social media; yet in some regions, commercial establishments such as McDonald's, Starbucks, or other restaurants with WiFi are the only places for low-income students to do their homework.

BUILDING A FAMILY-CENTERED POLICY FRAMEWORK

New America has convened experts from a variety of programs—ranging from early education to workforce development to our Open Technology Initiative—who will focus on issues and policies affecting the family at both a macro and micro level. At the macro level, we are exploring how diverse policies, not normally conceived of as "family" policy, are nonetheless profoundly affecting the family as an institution. These include policies involving asset-building and consumer finance; open access to and regulation of digital technology and e-commerce; trade, anti-trust and competition policy; as well as a broad range of other policy realms. Over the next year, New America will visit some local communities hardest hit by the Great Recession that have attempted to rethink the programs and services they offer to better meet the needs of families. We will use takeaways from those visits and from our conversations with others working in the field to create a new federal policy framework, a vision, even, for what might be called a family-centered social policy.

In addition to a general failure to address or even acknowledge the effects of the megatrends discussed above, family policy in the U.S. today is also often poorly designed technically. In our initial survey, we have identified four types of common structural challenges:

1. **The silo challenge**: Interventions focus on distinct areas (housing assistance, food, income, workforce training) without coordinating and integrating support systems.
2. **The diversity challenge**: Families are diverse (number of adults, relationship of caregivers to children), but many nontraditional family arrangements are not supported by policy.
3. **The intergenerational challenge**: Policy interventions often focus only on either children or adults, even though they may be more effective if they supported the family as a whole across generations.
4. **The gender challenge**: Even when policies are designed to support parents and children together, many focus only on the relationship between the mother and the child, and offer little or no support to fathers, despite the fact that research confirms the positive impact that fathers can have on children's emotional and even language development.

Our approach is to reject explanations that treat abstractions such as "globalization," "free markets," "technology," or even "demographics" as if they were unalterable laws of the universe. Instead, we view the problems facing the family as matters of political economy, of being wholly within the power of humans and human institutions to mold and shape.

At the micro level, we are seeking to craft innovations that offer better coordinated, evidence-based, up-to-date family-centered policies and programs. We will examine, for example, the many policy interventions that ignore prevailing household dynamics, such as those that focus on adults or children rather than the whole family. We will also examine programs to see how they account for the power of social media and new communication technologies that could enable families to support each other while also connecting them to resources that match their unique needs.

Finally, we seek to ensure that the design of programs fits the real world in which families live, and that rules or eligibility requirements do not undermine program goals. The problems of the American family are solvable. By applying a cross-cutting perspective, we can foster alternative frameworks for social policy that recognizes the centrality of the family in American life while crafting programs that better address the needs of the family as a whole.

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