

Working-Class Americans' Views on Family Policy

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Institute for

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in collaboration with



Executive Summary

This past year has seen no shortage of policy discussions *about* helping families, but few of these discussions have talked *to* working families about what kind of help they need. This report is meant to bridge that gap.

The Institute for Family Studies, in conjunction with Better Angels, the Georgia Center for Opportunity, and the Texas Public Policy Foundation, organized three focus groups in Spring 2021 to talk to working-class parents about different family policies being proposed and what they wished politicians knew about the challenges facing them and their communities. We heard from a group of white working-class parents in southwest Ohio, black parents in the Atlanta region, and Hispanic parents around the San Antonio area.

What we heard was proof that the discussion in elite policy circles is often disconnected from how public policy is heard and discussed by working-class families. While each group had different concerns and perspectives, there were three themes that were consistent across the sessions—frustration, fairness, and flexibility.

FRUSTRATION: “Damned if you do, damned if you don’t”

One phrase came up over and over again when working-class parents would talk about what they saw as the lack of a safety net for the middle-class: “You’re damned if you do, and damned if you don’t.” Work hard, many parents felt, and you’re rewarded by being ineligible for government assistance or safety-net programs, but at the same time, your take-home pay won’t be enough to cover the ever-escalating cost of living.

FAIRNESS: A “hand up” for those working, no “handouts” for those that aren’t

The single word spoken most often across all three sessions was “work,” pointing to both its rhetorical importance and real source of meaning and stability for the families we talked to. Most of the participants could name families that were struggling and needed help but placed a heavy preference on benefits being “fair” and conditioned on participation in the labor force. The idea of universal cash benefits for parents was not received positively by most participants.

FLEXIBILITY: A middle ground between big government and going it alone

Parents wanted flexibility, not a one-size-fits-all approach. In federal tax credit programs, participants generally preferred being given the choice between delivery of monthly benefit payments or annual lump sums. There was a general consensus in favor of voucher-type plans that would allow them to find a child care provider themselves, rather than expanding Head Start or extending the public education model. Many talked about smoothing out the benefit cliffs that punish workers who are just outside of a given income threshold or cut-off and reducing marriage penalties in the tax code.

We heard working-class parents share their thoughts on a variety of policy topics and their well-being:

• **On Child Tax Credits:**

- “Some people are working and doing their best, but they’re working at, like, McDonald’s, you know? They’re still low-income...but not making a crapload of money.”
- “I think that a lot of people that don’t work and get the benefit, it’s a little unfair...It’s going to just allow them to abuse it, not have to work.”
- “Is it going to have any kind of positive long-term effects on poverty or generational poverty?...\$250-300 a month isn’t enough to transform your life.”

• **On Child Care:**

- “You hear about help for low-income families, but not for the middle, there’s a certain cap that it stops at and I feel like that needs to be revamped.”
- “Everyone has different wants, and [wants] different options. Everyone [should] have a choice, not one-size-fits-all.”
- “Who’s going to be able to qualify? And what sort of income levels are we looking at? Not to mention the state budget—where’s that money coming from to pay for that program? Does that mean higher taxes?”

• **On Making Ends Meet:**

- “I think the middle class is struggling more than the lower class, because the lower class has so many more opportunities for programs, than the working [or] middle class.”
- “I think it takes two financially to hold a household together...I do believe that the man should feel responsible for the family, [but the] cost of living is so high that it does take two incomes to make it happen.”
- “[As a working mom,] I would love not to work. I think my kids would [too]. I noticed that when I’m home more from not working, they thrive.”
- “[In] the skilled trades, there’s a huge deficit of workers and millions of vacancies across the country. No one ever really talks about that...I think there’s this romance surrounding college.”

This report also includes survey results on family policy topics from the 2021 American Compass Home Building Survey. But its primary purpose is to shine a qualitative spotlight on how working-class families think and talk about a range of topics relating to families’ economic and social well-being. Public opinion polls are an essential tool for estimating how many Americans might respond a certain way to a given question, but our hope is that this report gives a better sense of what is running through their heads when they do so.

Introduction

This past year has seen politicians in Washington, D.C., put unprecedented focus on the economic needs of families. Congress passed President Biden's American Rescue Plan, which includes a one-year monthly child benefit payment. The Biden administration's proposed American Families Plan would extend those monthly payments along with a suite of other social welfare spending aimed at supporting families' material needs.

The Biden administration's plans have been joined by those from other lawmakers. These include Sen. Mitt Romney's proposed Family Security Act, a type of universal child benefit paid for by consolidating other provisions in the tax code, Sen. Josh Hawley's proposed Parent Tax Credit, which would provide a new benefit for households with children, and many other ideas about child care, paid leave, education policy, and a host of policy proposals that talk about the challenges facing working-class families.

The Institute for Family Studies (IFS) is dedicated to strengthening marriage and family life, and welcomes more policymakers joining the conversation about how public policy can achieve those goals. But amidst all these proposals, the voice of working-class parents often goes unheard. In collaboration with three partner organizations, Braver Angels, the Georgia Center for Opportunity, and the Texas Public Policy Foundation, IFS conducted a set of three focus groups this spring, consisting of about a dozen working-class parents each.

One group included white parents in southwest Ohio, another hosted black parents from the Atlanta region, and another one included Hispanic parents who live in or around San Antonio, Texas. In each two-hour session, participants shared impressions and thoughts about the challenges facing families today and engaged in rich discussions on a variety of policy topics that impact families, especially tax policy like the Earned Income Tax Credit and the Child Tax Credit.

While each group had disparate impressions and interests, three overarching themes stood out from the panel discussions:

FRUSTRATION: "Damned if you do, damned if you don't"

One phrase came up, multiple times, in each of the three groups, when working-class parents would talk about what they saw as the benefits available to the poor and the lack of a safety net for the middle-class: "You're damned if you do, and damned if you don't." Work hard, many parents felt, and you're rewarded by being ineligible for government assistance, but at the same time, your take-home pay is not enough to cover the ever-escalating cost of living (which participants most often defined by mentioning housing, groceries, and gas.)

One Ohio mom did the focus group session via video chat from the hotel her family had been living in after they had lost their house. She reported that their income was too high to qualify for their county's affordable housing program, but not enough to stably afford their own place. Her take? "It's like you're damned if you do and you're damned if you don't nowadays."

FAIRNESS: A “hand up” for those working, no “handouts” for those that aren’t

A major source of tension among the participants was the heavy emphasis placed on work while also recognizing the need to take care of less-well-off families’ needs. Most of the participants could name families that were struggling and needed help but placed a heavy preference on benefits being “fair” and conditioned on participation in the labor force. One Ohio mom said that a national child care system was “definitely a great idea, as far as putting money into the system to make [work] more available, versus handing out the money to people.”

On the whole, the idea of unconditional cash benefits for parents was received unfavorably, with multiple participants expressing concern that parents couldn’t be trusted to spend the money on child-related items and that the benefit would seem “unearned.”

FLEXIBILITY: A middle ground between big government and going it alone

Families wanted the option of taking advantage of some benefit programs without giving up on work, and prized optionality in the delivery of in-kind and tax programs. In the EITC and CTC discussions, for example, parents generally preferred being given the choice between delivery of monthly benefit payments or annual lump sums. When talking about child care plans, there was a general consensus in favor of voucher-type plans that would allow them to find a provider themselves, rather than expanding Head Start or extending the public education model down to early childhood.

Some participants knew people who had been directly impacted by marriage penalties in the tax code or had faced those penalties themselves. In the words of one Georgia mom, it was unfair to have “to choose between marrying a man she loves or losing the benefits that she has.”

Methodology

Each focus group consisted of around 10 to 12 people, roughly between the ages of 25 and 55. Each session was facilitated by one of our partner organizations on the ground, and participants were given a modest stipend in appreciation of their time. The focus groups were conducted between April and June 2021. Two of our sessions were held over Zoom, due to coronavirus concerns, while the San Antonio group met in person. The full list of questions given to our partners can be found in the appendix, and each facilitator had the freedom to follow the conversation where it led and to ask follow-ups.

For the purposes of this project, “working class” was loosely defined as those who were working for an hourly wage or did not have a four-year college degree (though some of our participants had taken some college classes or were enrolled in continuing education programs.) We recruited participants who were working and trying to make ends meet, rather than those in a career track or in poverty. A substantial majority of our participants currently had children under age 18 at home, and a little less than half were married, with the rest either single or cohabiting.

Throughout this report, the individual vignettes from our interviews are complimented by a national survey on family policy conducted by American Compass, a conservative economic policy think tank. The American Compass/YouGov “Home Building” survey, fielded in January 2021, offers insights on family policy and attitudes from a representative sample of 2,000 U.S. adults aged 18–50, including 1,174 respondents who reported being a parent or guardian.

Public Policies for Families

A key focus of our sessions was asking parents about public policies relating to family life, specifically about child- and work-related tax credits and child care assistance, as well as other subjects that came up around welfare, taxes, and the minimum wage.

CHILD TAX CREDIT

Our focus groups were conducted in Spring 2021, before the American Rescue Plan's [ARP] advanced child tax credit began to roll out. Our focus groups, then, provide an incredibly useful point-in-time glimpse of how these payments were viewed before they became a near-universal feature of the landscape for families—at least for one year.

Indeed, we saw some confusion about the (at the time) prospective payments and how they would be administered. Some in the Texas group thought the child credit was a supplement to the Earned Income Tax Credit, while others across the three sites asked clarifying questions about how the payments would be made available, whether they would be made monthly or annually, and who would be eligible. One Texas parent, interviewed in June, said the only news she had heard of the proposed child payments had been on TikTok.

After our moderators walked through two stylized versions of child tax credit proposals – one based on the Biden administration's ARP credit, but hypothetically extended beyond the one-year time frame, the other with elements taken from the Child Tax Credit expansion proposed by leading Congressional Republicans, like Sens. Marco Rubio and Mike Lee – the floor was open for discussion.

Disagreement centered around the question of whether a child benefit should be tied to work, as in the Rubio-Lee plan, or universal, as in the Biden administration's proposal. While many parents acknowledged the expenses that come along with having children, there was far from unanimity about whether the child benefits would be a worthwhile idea. There was an irreconcilable tension in acknowledging the benefit that monthly payments would have for families like theirs, while also wanting to put constraints on how the payments were structured or given to avoid waste or abuse.

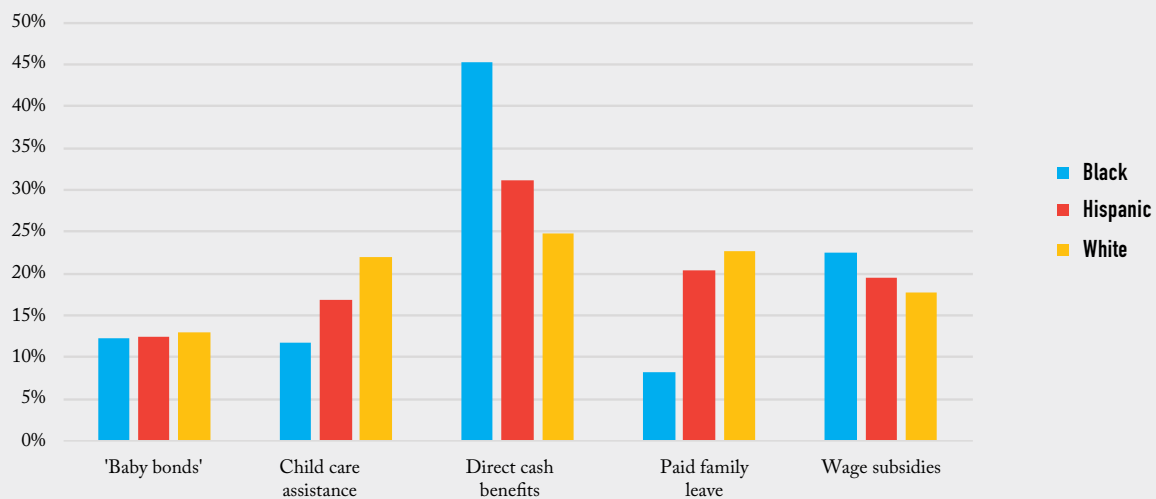
In Georgia, one mom in her 30s noted that “working” or “not working” does not cover a number of other situations that might fall between those two points on the spectrum.

“I think that they should provide that [benefit] whether the person has a job or not...In families where the parent or two are going back to college, that's just like a job too. So regardless of whether you work or not, you should be able to get that help, that extra supplemental income for your kids.”

Overall, participants in the Georgia session, which was comprised of black parents, were more likely to favor the idea of universal child benefits than the other two groups. This jibes with findings from the American Compass survey, which found black parents more likely than white or Hispanic ones to express a preference for universal child benefits over other forms of federal assistance to families

Figure 2. "What would be the best way for the federal government to support families?"

Among parents, by race/ethnicity



Note: Asian and other races not shown due to small sample size.

Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey.

A Texas mom agreed with the idea that a strict work requirement would leave out parents who were most in need: “Some people are working and doing their best, but they’re working at, like, McDonald’s, you know? They’re still low-income...not making a crapload of money.” People with disabilities, another participant chimed in, are often working part-time, and wouldn’t make enough to qualify for a full payment if there was a work requirement associated with the benefit.

A cohabitating mother in the Ohio group suggested that the benefit be made more available to single-parent households:

“If you have three kids growing up in a single-parent home, they’re already seeing very little of that parent, in this case the mother, if she has to work full-time...there’s an emotional toll that that takes on young children.”

Other participants also noted a certain logic in providing a benefit for single parents while requiring one of two parents to work to receive child benefits. “If you are a two-person household, and one of you is capable of working and doing something to provide for your family, you should do that,” an Ohio mother in her early 40s said.

“There being an incentive to that one parent needs to work, I think I agree with that, because it would maybe help control the use of it,” said another Ohio mom with two kids. But at the same time, she worried that more checks

would lead to more avenues for government to interfere in people's lives. "For me personally, I would feel like the government would be able to implement more control, by giving that money to people," she said.

More discussion, particularly in the Texas focus group, centered around the child benefits as an unearned handout to parents who weren't working. "Some people will be responsible with it, and the other people will just live off of it," one male participant in Texas said. "I think that a lot of people that don't work and get the benefit, it's a little unfair," said another Ohio participant in her mid-40s. "It's going to just ... allow them to abuse it, not have to work."

An Ohio mom with three kids noted that, under the ARP, she will "receive \$750 [per month.] That would about pay for rent, if I was to receive it." But with her very next sentence, she highlighted the tension on display throughout the session, with parents in the self-described working-class feeling that those not working have more benefits available to them, but not necessarily wanting those benefit programs for themselves. She continued:

"I don't know that it is something that's needed. They just gave us stimulus money, there are programs out there...and I don't really see if the middle class is where [the checks] really need to go. I don't know that it's necessary."

A working mom from Ohio said that she'd consider it "a handout. There's really no incentive, other than have babies." A Texas mom in her late 30s sounded a similar note: "\$300-400 dollars a month, that would [be] really beneficial...But at the same time, it could also coddle people that don't want to work that are playing the system. So, like, what's the fine print?"

"I do feel like it's a form of welfare," an Ohio mom agreed. "That money would be better spent from the government for working incentives...[or] to offer more affordable child care."

In Texas, one participant mentioned knowing "a couple of people have had more kids to cheat the system." Another woman in that group talked about her niece, who had her first child at age 13. "Who has the babies now? My parents. My parents are the ones raising [them,] because she couldn't take care of them."

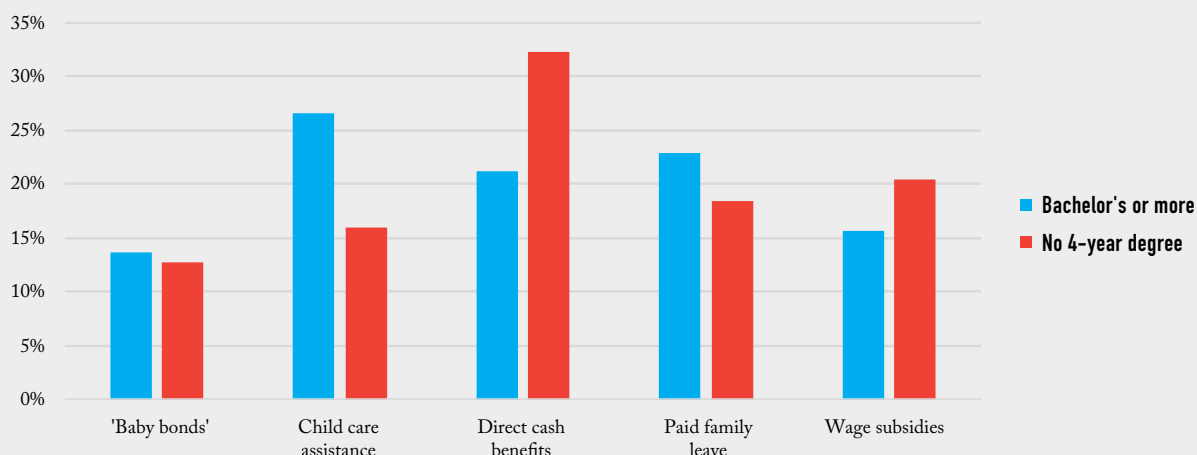
Some of the ideas proposed to make the child benefits more appealing would be attaching more strings to what the money could be spent on. Maybe it could "pay for stuff that's kid-related," one Ohio dad in late 30s said. "If they're going to do it, [they should] without it being abused. I think that maybe it would be a good idea that you pay your electric bill with it or buy food with it...not taking trips to Mexico or whatever."

One female participant in Texas suggested the IRS "put it on a card where you can only use it at certain places, for groceries or clothes or something, as opposed to just giving it straight to the parent."

In the American Compass survey, parents without a four-year degree were more likely to say the best way for the federal government to support families would be to provide direct cash benefits. Parents with a college degree, on the other hand, were more likely to cite child care assistance or paid family leave.

Figure 3. "What would be the best way for the federal government to support families?"

Among parents, by educational attainment



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey.

All three groups expressed a consensus that the plan should not benefit high-income families. “Of course,” said one Georgia mom in her early 50s, “if you’re making hundreds of thousands a year, you shouldn’t get it. But I just don’t like how there’s always a cap,” referring to an earnings threshold to be able to receive the full payment. “Instead of there being a [income threshold,] just saying if [at least] one parent is working, I just feel for at least for a certain period of time, everybody who has kids really should get it.”

Another source of opposition to the idea of child benefits was the long-run implications on the federal debt and the assumed tax hikes or benefit cuts to pay for it. “I can understand the government having to take on the brunt of [helping low-income families],” said a man in Texas. “But if the government does that, they’re going to need a lot more taxes, and I’m not cool with that. I’m going to be paying a lot of taxes.”

One Ohio mom with teenaged children was more concerned about what additional payments would do to long-term entitlement programs. “I am concerned more if we keep doing these handouts...[with] Social Security, me and my husband will be fine, but what about my kids?” A dad in Texas had a similar long-term outcome: “If everybody is getting this extra money every month, that doesn’t necessarily need it, who’s going to have to pay that back someday? Our children [are] going to have to pay that back, and in larger taxes.”

Figure 4. Preference for type of child benefit

Among parents, by family income



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

One mom in her late 30s in the Ohio group worried about whether the money would do much good at all for low-income families:

“Is it going to have any kind of positive long-term effects on poverty or generational poverty?...\$250-300 a month isn’t enough to transform your life...It’s [like] saying the floor is clean because you swept all the food and dirt under the rug. It’s still there, you’re just not really addressing it.”

When it came to administering the benefit, most of the parents in the focus groups saw the benefit of receiving a child benefit monthly, but also saw some merit to the forced-savings approach of the annual lump sum. In the American Compass survey, low-income parents were much more likely to express a preference for monthly payments.

One Ohio parent mentioned they’d prefer a monthly payment to help pay for expenses associated with having a kid, such as diapers. Another suggested her family would be more likely to spend an annual payment on larger expenditures, like bikes or beds. Overall, most parents ended up coalescing around the idea that parents should be given the option to choose between annual or monthly payments.

Another wrinkle raised in the Texas group was how the benefit would treat single parents. A non-custodial father noted that he has expenses associated with his daughter when she visits him for the weekend but would himself not be eligible for the new benefit, which would go to his ex-wife. “If you’re a [divorced] parent, you got it worse,” another participant sympathized. “He should get something to be able to feed her because he’s only budgeting for himself.”

CHILD CARE

Many parents, particularly single ones, cited the cost of child care as a burden on their household. In response to the question “Do you struggle to afford any of the things that you feel are important to you or your family?”, a number of participants across the sites volunteered their struggles with the cost of child care.

In Georgia, one mom in her early 30s said: “I couldn’t afford day care. I couldn’t get assistance with day care. If I didn’t have my mom [nearby], I probably would have had to quit my job.” A dad in Texas lamented that “when it comes to day care, it just keeps going up...it’s like a house payment basically, depending on where you go.” And one of the mothers in Ohio said that the biggest issue that government should take on would be “lowering the cost of day care for some of the middle-class people who are struggling...to make the second income so that they can provide enough for their families.”

There was also a perception that working-class families are caught between making too much money and not making enough: “You hear about help for low-income families, but not for the middle, there’s a certain cap that it stops at and I feel like that needs to be revamped,” one Atlanta mom in her early 40s said.

Multiple parents compared a child care subsidy or direct provision to the current K-12 system’s relationship to homeschooling, in which a minority of parents opt out of the dominant choice and provide education at home. In Ohio, one grandparent who is the primary caretaker for her grandchild noted some children greatly benefit from early childhood programs, depending on where they would otherwise be spending the time. “I thought it was easier when I had day care for my [granddaughter],” she said, who benefits from “a real structured environment, which I’m not really good at giving her, honestly... it was easier for her to be in daycare part-time.”

The Georgia mom in her early 40s felt that a national approach to child care would help the socialization process: “I feel like all kids just need that interaction with other kids...it should be across the board, like it is [with] public schools.”

In general, and especially in the Georgia group, the participants did not see the provision of more child care assistance as improperly favoring one group of parents over another. The framing that providing child care to working parents would be a penalty against moms or dads who wish to stay at home did not seem to intuitively resonate. “How it would unfairly penalize the person that wants to stay home when it’s just an opportunity, or availability, of child care for the working parents?” one Georgia mom in her late 30s asked.

But many parents also expressed hesitations about large-scale public provision of child care. A dad in Texas expressed sentiments we also heard in Georgia—that the sense of community and belonging would be essential for any child care option. “I wouldn’t want to put my kids in the wrong spot...The church person taking care of

my kids, they're going to get to know each other, love each other...you're going to have a sense of community," he said. A mom of elementary-school daughters in Georgia shared similar hesitations about whether a national child care program could provide the kind of environment she would want:

"To me it all depends on what that national child care model looks like. Cultural concerns [were] what came to my mind...there are still questions that our kids are coming across on tests that aren't appropriate, or refer to slavery, and stuff like that. So we do have a valid concern when it comes to cultural things, concerning our kids' upbringing."

And while a few parents talked about extending the Head Start or K-12 models to early childhood, they were outnumbered by parents in all three groups, expressing their preference that any support for child care take the form of subsidies or vouchers rather than direct government provision. "Everyone has different wants, and [wants] different options," said one Texas mom. "Everyone [should] have a choice, not one-size-fits-all."

The Georgia session was the most open of the three groups to the idea of receiving a monthly payment instead of a national child care program. One mom there said that, given the choice, she would "definitely [choose] a monthly payment. And then you can decide whether or not you want to use that source for your child care."

A minority of parents didn't think child care merited a federal response. "There's already programs out there you can get a voucher," said one Georgia mom who is a social worker. "I think the money should be allotted somewhere else."

Cost issues were raised in conjunction with a national child care program as well. "Who's going to be able to qualify?" one Texas dad asked. "And what sort of income levels are we looking at? Not to mention the state budget – where's that money coming from to pay for that program? Does that mean higher taxes?"

WORK AND WELFARE

Welfare

In Georgia, one of the moms noted the centrality of a work-first approach to our current welfare system:

"A lot of people are not able to go back to work because they don't have child care. And you can't get [assistance] if you're not working at least 24 hours per week. So if you can't get child care, because you're not working, how can you work when you have no child care?"

Another Georgia mom in her early 50s felt frustrated that people on welfare seemed to achieve the same standard of living as the working-class without having to spend long hours at a low-wage job. "It's like we damned if we do, damned if we don't," she said. "If we work, we don't have any type of resources," like government assistance programs.

A Georgia working mother felt a similar dynamic at play in her experiences applying for public housing, nutrition assistance, child care, and health care, and expressed frustration that people working less than her would be receiving more benefits.

“I bring home a little under \$30,000 a year, and I get no assistance. They say I make too much...When my son was [in] Head Start, I had to lie and say I wasn’t working, because I couldn’t afford to pay day care...To me, it seems like the people who are not working seem like they’re better off because they get all the assistance.”

In Ohio, one mom suggested that those who work are actually worse off than those who don’t: “I think the middle class is struggling more than the lower class, because the lower class has so many more opportunities for programs, then the working [or] middle class.”

An Ohio father of two shared:

“In a perfect world, I would rather rely on the ingenuity of citizens to make things better...the best thing that government can do to people is to point toward the direction for long term gains to where constant help isn’t needed, if possible.”

While some noted the benefit cliffs facing those on anti-poverty programs, others in the Texas focus group worried about the work disincentives facing those who receive government aid. One talked about people who will “stay low-income, knowing that they’ll get housing, Medicaid, food stamps, and they’ll continued to stay at that level, just so they won’t have to get off it...There’s no incentive for them to work.”

Another woman in Georgia talked about facing benefit cliffs in safety-net programs:

“I remember I was making \$9 an hour, applying for food stamps...they said I was making \$47 over the cap before taxes. What do you mean? \$47?...I just don’t understand, what do they want us to do? You cannot provide housing, food, off a minimum wage...I love my job. I love working. I don’t think that I’m going to downgrade my hours for \$47 for food stamps. But I need food.”

Earned Income Tax Credit

Most of the participants in our discussion were familiar with the Earned Income Tax Credit (EITC), and some had received or were receiving EITC on their tax returns. A few of the parents currently receiving EITC expressed moderate gratitude for their benefits, while others noted how the credit phases out with additional earnings.

Similar to the child benefit discussion, participants in each group were asked whether they would prefer the EITC be paid out annually in their tax returns, or on a monthly basis. There was more consensus in the Ohio and Texas groups that once-a-year payments were preferable.

“I think I feel like if it was paid out throughout the year monthly, I don’t feel like it would amount to a whole lot,” said an Ohio mom in her late 30s.

A Texas mom of three elementary and middle school-age kids talked about using her EITC benefits to afford their braces, while a monthly benefit would get “eaten up” in smaller spending.

Another early-30s Georgia mom agreed: “A lot of times, people are struggling throughout the year, they’re always behind on their bills. So tax season is their time to enjoy their families do stuff that they really can’t do throughout the year.”

One of her counterparts, however, preferred a monthly approach. “We should just get it throughout the year. The earned income credit is good [but] takes time.” Some parents wished there was an option to choose between annual or monthly payments.

Not all parents saw the EITC as straightforwardly beneficial. It “incentivizes someone to go out and get kids,” said one mom. A single dad agreed: “I got my income tax done and he was like if you had a [custodial] kid, you would get like \$3,500 extra back.”

Meanwhile, another Texas participant noted that an annual lump-sum payment encourages unnecessary spending: “During tax time, people get their refunds and it’s like, ‘Okay, let’s go to the beach. Let’s look good. Like, let’s go on vacation. Let’s go out to eat. Let’s buy a big TV.’”

Another Georgia participant expressed frustration with the lack of EITC for childless adults: “Right now, with [how] the government set it up, it really depends on if you have kids. If you have no kids, and you’re trying to make ends meet, there’s no way.”

Minimum Wage

Support for raising the minimum wage, even among those who had earned it in the past, was the majority position but far from universal. A father in Ohio, who started off working at minimum wage, talked about the inability of low-wage workers to support a family. “The minimum wage is crazy. [There is] really no way that one person can work and provide for three or four people in the house,” he said. “I really believe that they need to raise the minimum wage.”

Multiple participants argued that increasing the minimum wage had costs associated with it, even if they weren’t immediately apparent. In Ohio, one mom pointed out that raising the minimum wage “also raises the cost of living. If you could keep the cost of living kind of low, [while] being able to raise the minimum wage, that would be perfect.”

Another parent in the group agreed:

“I think that raising [the] minimum wage might sound good but it’s going to raise everything else, so you’re going to be at a standstill...in the past when we have raised the minimum wage, the cost of living raises also, so you’re really not doing anything there.”

In Texas, a dad who worked in retail agreed: “If you raise the minimum wage, and then everything goes up with the price of [the] minimum wage, people would be in the same place that they are.”

In the Atlanta area, which has seen rising housing costs, some participants specifically noted the differential between the cost of living and more rural locations in the state, suggesting that high-cost areas should have a higher minimum wage. One mom in her mid 40s suggested that “the minimum wage really needs to be raised, or the cost of living lowered. Like, help us out. It’s like the government want us to stay at a certain level instead of having everybody come up together.”

MARRIAGE AND PUBLIC POLICY

In response to a question of whether they knew anyone impacted by marriage penalties in the tax code or safety-net programs, one single woman from Atlanta said, frankly,

“Yes, I chose not to marry. We’re considering a domestic partnership...I get a lot of assistance for my children for myself, so if I did marry or put any other type of income in, I would not qualify for anything. And then the person that I live with is also on child support. And he has back child support payments. So if we did marry, that will fall on me as well, to make those payments.”

A wedding would be nice, she added, but when it’s over, “boom, you live life,” and it’s not worth the extra financial burdens.

Participants in the Atlanta group, in particular, shared stories of ways families had tried to get around marriage penalties in safety-net programs. One woman, who grew up in Georgia in the late 1990s, remembers her married mom lying about being divorced in order to be eligible for Medicaid and food stamps.

Another recounted her childhood best friend using her mother’s address to apply for food stamps, so her and her husband’s combined income would not surpass the income limits for the program. “I just feel like they should do something when it comes to married couples,” she said, “because it’s sad that she has to choose between marrying a man she loves or losing the benefits that she has. That shouldn’t be a choice that any working American or any American should have to make.”

An older mom in the Georgia focus group said that marriage penalties should be addressed: “I feel like the government should promote family and marriage. It don’t feel right that you cannot have a man in the household in order to receive any type of government assistance.”

But a single mom in the same group said she thought the government shouldn't put a thumb on the scale between marriage and other forms of family formation:

"I think they should stay out of the way...we live in a society that nothing is traditional anymore...It's nice to promote families, everyone loves the family, everyone wants everyone to be together, [to] be happy and in love and everything. But that's really not where we're at in the world today. It's sad! But I don't think that that is any of their business, really."

There was a slight difference between older and younger participants on the question of whether government should encourage marriage, with older participants tending to want to focus more on government action and younger parents suggesting a focus on pre-marital education and counseling to reduce rates of abuse and divorce instead.

A younger single father in the Texas group thought the idea of incentivizing marriage in the tax code was "stupid. It's an antiquated, antiquated mentality. Like trying to enforce arranged marriages," he said with a laugh. Another middle-aged Texas dad urged caution about getting government involved.

"It's too much of a slippery slope....[They] are slowly getting into your home and at what point are we going to put a stop to it? At that point, it's going to be maybe too late. I think it just falls back on individuals taking responsibility."

A Texas mom in her late 50s, who had just celebrated her 33rd wedding anniversary, saw things a little differently. "It all comes down to the kids," she said. "I mean, society right now tells you just go from one to another to another: 'Hey, it's alright. Get a divorce. Go and keep on going. The kids are okay. Just go ahead and send the kid to counseling, "right?"' But, she continued, there needs to be a message offering counterpoints from the other side. She talked about her experience going through a trial separation before reconciling, an example her children both thanked her for years later: "It's all [about] relationship education. I don't know how to figure that out. But it's out there somewhere."

Work, Family, and Gender Roles

Our focus groups also spent some time discussing big-picture questions around cultural norms and expectations, with moderators asking participants for their thoughts on a variety of questions around their jobs, families, fertility preferences, and the economy.

WORK

Work was the word mentioned most often in our three groups. Work was seen as many things—part of the social contract, the foundation of a meaningful life, the price of admission for meriting government assistance, a requirement in order to avoid having to go on government assistance, a source of frustration while trying to balance the responsibilities of parenting, and the pathway to better outcomes.

Virtually all of our panelists placed a strong importance on working, though a few mentioned the burdens it can put on parents, especially moms. Many parents felt the demands of work conflicted with their desire to spend time with their families.

“I feel like I should be there more, and I should be able to spend more time with them,” said a mid-30s single mom in Georgia, who is taking continuing education classes at night while her relatives watch her kids. “I do the best that I can,” she added. “But I try to explain to them, ‘you know, Mommy’s doing something for the greater good.’”

One of the men in the Georgia focus group suggested his view of work was influenced by his upbringing:

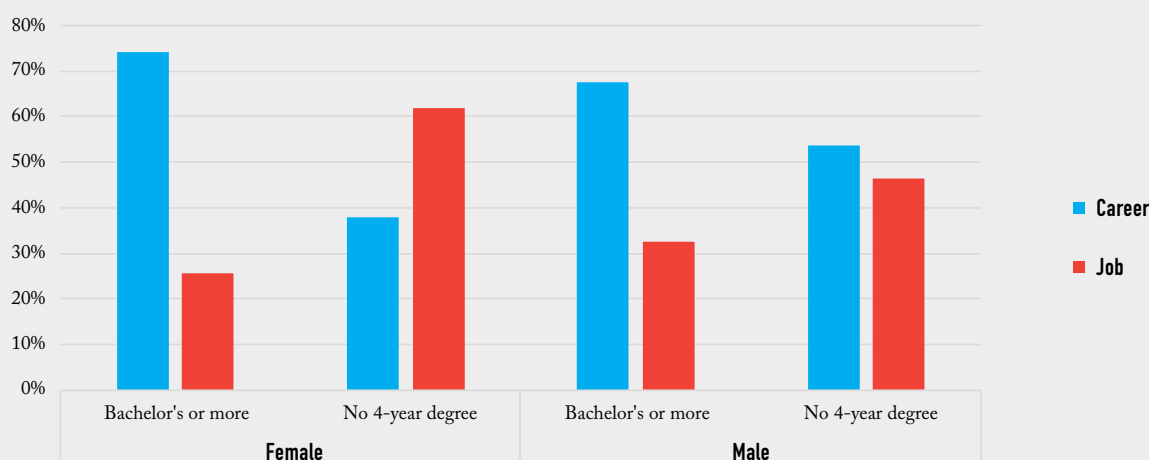
“I was raised by a single mother, having that disadvantage overall and economically, really didn’t have the support...Seeing [her] struggles kind of made me aware of what things I need to work on personally, as a man. So now I’m working three different jobs, so I can be a provider for my family.”

Many, though not all, of our participants tended to talk about their jobs as a way of providing for their families, rather than a career in which they found intrinsic meaning. This maps onto findings from the American Compass survey, which found a similar pattern in describing their work as a “job” rather than a “career” for women without



Figure 5. Consider work to be a career or a job

Among working parents, by educational attainment



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

a college degree, as well as men without children and with no college degree (college-educated respondents, or dads without a college degree, were more likely to opt for talking about a “career” over a “job.”) Interestingly, the focus-group participants most likely to refer to a career tended to be those who worked in the trades, like an Ohio electrician or a HVAC installer in Texas, who had gone through apprenticeships and training as part of their work history.

Some saw government action (or inaction) as making it difficult to be a reliable worker and a good parent. One single mom in Texas expressed her frustration that getting a raise made her ineligible for child care subsidies and nutrition assistance:

“Here I am thinking, ‘Okay, I finally got a decent paying job, I can earn \$15 an hour.’ But yet now I’m hurting because it’s like, ‘oh, you’re making more, so we’re not gonna help you as much.’ And that’s not fair to those people that are trying to [work hard] for their kids.”

One dad in Texas said his wife currently receives some disability payments but wants to work part-time to help cover their house’s increasing property taxes. But in doing the math, they realized they’d lose more in benefits than she’d earn through wages. He said his wife told him “Forget it. [They] are gonna take away the little assistance I get, the medical help I get.’ It’s like, what’s this for? You’re damned if you do and you’re damned if you don’t.”

Another of the Ohio respondents said she felt over-regulation had put a crimp in the ability of individuals to pursue economic opportunity. “Years ago, there weren’t as many restrictions as far as how you ran your business... There’s [now] so many rules and regulations, liabilities, and just walls that are put up from our government, that I feel maybe contributes to it being harder” to raise a family.

At the same time, a working mother in the Ohio focus group said the impact of the shifting nature of work and de-industrialization has made it harder to find meaningful work.

“I don’t think there’s the same amount of support in our country for just encouraging hard work or working-class opportunities. I think the opportunities are shrinking, I think the pay for those jobs are shrinking, because of technology and a more global economy.”

“Not to be political,” another Ohio mom said, “but I feel like the money our country is saving by getting things made in China actually is hurting us in quality, and also hurting working Americans. The jobs are there, but I feel like [they] need to be more available, and [more] Made in the USA products.”

On the whole, participants in the Georgia focus group were the most likely to look on the bright side of economic trends compared to the other two groups. “Our families are living a lot better than how we lived growing up,” said one relatively older mom in the Atlanta region.

“I watched my father build two businesses from the ground up. And it wasn’t easy, he put in long hours,” said another Georgia woman in her late 30s. “But today, with social media and the things out there, the opportunities where you have to be able to build a business or reach the masses of people out there to sell your product.”

Multiple parents also mentioned technology and being able to work from home as having made it easier to balance their desire for family time with their need to support their family.

Work and Gender Roles

In the American Compass survey, the group that most strongly disagreed with the statement “it’s better when the man is the main provider in the family” was college-educated mothers. Among parents without a four-year degree, however, more than half either strongly or partially agreed with the idea that the man should be the primary breadwinner, without one single position holding majority support.

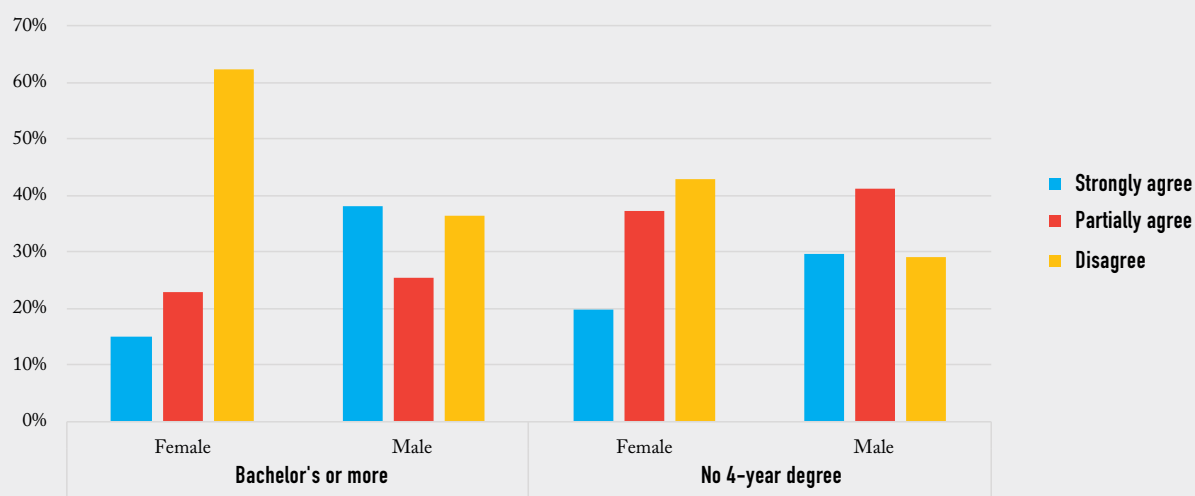
We saw similar dynamics across our three group sites—there was certainly a lack of consensus. A couple of the mothers in Georgia noted they still believed in the traditional gender roles they were taught in childhood. “That’s just how I was raised,” said one. “The man is the provider, the woman takes care of the household. I don’t see the issue with everybody playing their role, because it’s all a team effort at the end of the day.”

One of the dads in the Georgia group agreed. “Culturally, it’s acceptable to work as a team, I guess...But I feel like you’re the man, supposed to be the main provider, to overall help with everything...responsible for taking care of [everything.]”

A cable installer in Ohio put it in terms of self-sacrifice: “I’m a blue-collar worker. I’ll work 100 hours a week if I got to, just so my wife can stay home if she needs to ... I’d miss the kids a lot, don’t get me wrong, but I would sacrifice here and there if I had to.”

Figure 6. Parents' attitudes towards the male breadwinner model

Share agreeing “the man should be the main provider,” by sex and education



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

One Ohio man said he thought women were more “caring, nurturing,” especially with young children, while a mom in the same group said she thought it was good for kids to have someone to act as provider and disciplinarian: “Kids kind of get [more] leeway with Mom, and not so much leeway with Dad. Dads are more firm on smartphones; that’s good.”

But plenty of others disagreed, with an Ohio crane operator noting that his unit recently welcomed their first female operator, who worked as hard as the men and been welcomed as a full member of the team. “Everybody bonds in a different way when it comes to a parental role,” he said. “I think I’d have to disagree that a man should make more or be the sole provider. It could be one way or the other.”

A woman in the same group noted that she earns more than her child’s father could, so she serves as the family’s sole financial provider. “I’m able to give [my son] a more stable life than he would have had otherwise,” she said.

One divorced Ohio dad noted that while single mothers often get the most attention, single fathers are often neglected or left out of the spotlight. “On the man’s side it doesn’t receive too much attention...I’ve been getting hammered with child support, it’s like they’re trying to pull money out of me that I don’t have.” He wished that talking about supporting families would include more talk about child support reform and custody arrangements.

In Ohio, a large share of the working-class parents said they wished it was easier to have a parent at home. “I think for our family, we would prefer my wife being able to stay at home,” said one dad. “We’d rather have our kids be able to spend the day with their mom, more so than a babysitter or a day care.”

A mom of two who started her own home cleaning business said that ideally, she “would love to not be working. I would love not to work. I think my kids would [too]. I noticed that when I’m home more from not working, they thrive.”

Another Ohio parent agreed: “It’s easier for us when one of us are at home, it seems like our son tends to do better when one of us are home than when we’re both working.”

Another Ohio dad said that after his work had given him a promotion and a raise, and his wife had been able to leave her job to stay home full-time. “It’s kind of a blessing, not having to work as many hours because then you have more time to spend with your kids.”

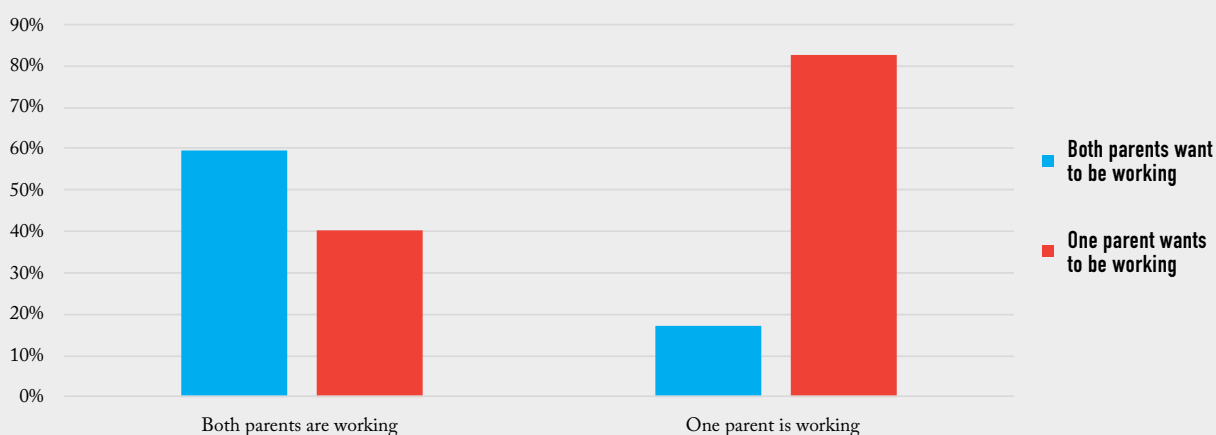
A married mom in Georgia suggested that the increasing cost of living is forcing some parents into the work force who would rather stay home. “I think it takes two financially to hold a household together...I do believe that the man should feel responsible for the family, [but the] cost of living is so high that it does take two incomes to make it happen.”

Another Atlanta mom in her early 40s agreed: “I believe nowadays, it takes two, because of the cost of living. It’s like a lot of pressure on one person.”

The American Compass survey reflects a similar gap between reality and ideal for many families. Over one-third of families with both parents in the labor force say their ideal work-family arrangement would be to have one

Figure 7. Ideals versus reality in work-life arrangement

Among parents



Note: "One parent is working" includes one parent working full- and the other part-time; "other" not shown.

Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

parent work full-time and the other work part-time or stay home. Conversely, only about one in six families with children at home and only one parent working said they wished both parents could be working full-time.

“For us, we would really prefer for me to be able to stay home and take care of [our son],” one Ohio mom said. But at the same time, “it was really, really difficult for us to get by on just my husband’s income,” so she’s added on a part-time job for ten hours a week. “My mom lives down the road and is able to help us with that...[but] we would definitely love for one of us to be able to stay home with him as much as possible,” she noted.

“Your jobs want so much out of you,” said a single mom in Georgia, noting how her middle school-age daughters’ grades suffer when she doesn’t have time to monitor her homework:

“Those eight, 10, 12 hours [I] work...by the time I get home, I’m so beat, to where I just tap out. I’ll take a nap, or mentally I’m gone. And they always ask me ‘Mommy, why [do] you work so much?’...So I feel like it should be more balanced.”

Another single mom in Atlanta expressed the tension she feels between being there for her kids and providing for them through work: “I prefer to spend a lot more time with my kids than I can... even still, [with] flexibility, I think that children deserve more of us than what we’re really able to give, especially if you’re a single parent.”

THE COST OF LIVING

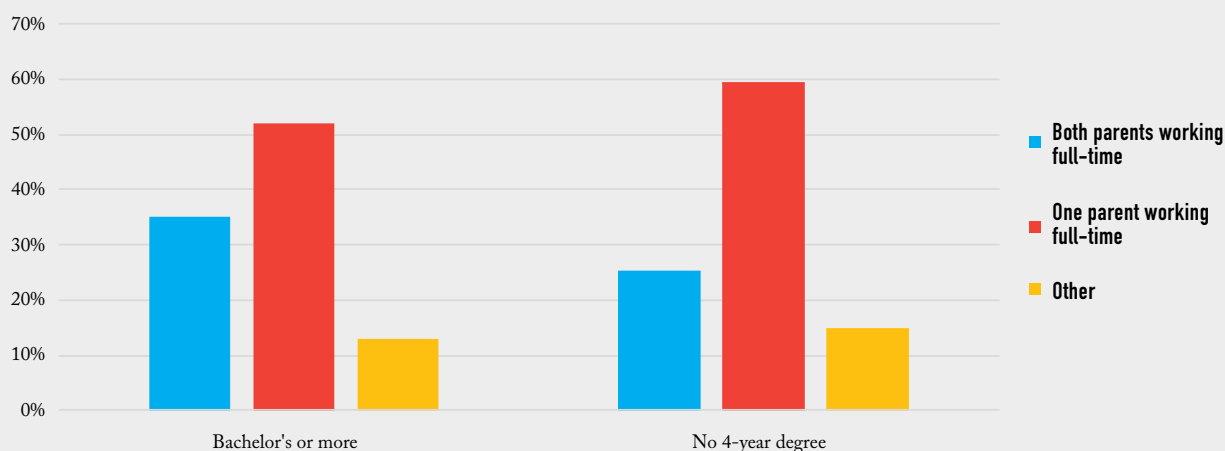
When we asked participants about whether things have gotten easier or harder for families since they were a child, one theme that emerged was the idea that families now can’t afford the “cost of living” without having two parents in the workforce.

“It’s been so much harder to maintain a home and home life...without having two incomes to complete everything,” said one early-50s participant in Ohio. “Financially, it’s become more difficult for families.”



Figure 8. Preferred work-family life arrangement

Among parents, by educational attainment



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

One Georgia mom suggested that politicians not just “raise [the] minimum wage, but also lower the cost of living, so housing and groceries and gas, everything can be affordable.” Those three components—shelter, food, and fuel—were the three elements of the “cost of living” explicitly mentioned most frequently, with health care also brought up repeatedly.

A worker in Ohio mentioned that in the post-pandemic recovery, “the cost of gas is going up so rapidly that me driving the kind of vehicle I do, I’m hardly able to afford gas in 45 minutes one-way to get to work.”

For the working-class parents that participated, a stay-at-home parent was seen as a “luxury,” especially for those in low-wage or hourly work. “I think those with college degrees, typical white-collar jobs, they may have more of an opportunity to have that situation,” said one Ohio mom. “Whereas I think the working class, it may not be as readily available to have that kind of circumstance.”

This roughly maps onto the American Compass survey. When asked what their “preferred work-family arrangement” would be, over one-third of parents with a college degree and children under 18 said having both parents working full-time would be ideal. Among those without a college degree, that fraction was only about one-quarter.

Housing

Housing was specifically mentioned repeatedly in our Atlanta and San Antonio groups, two metro areas that have seen housing prices increase dramatically over the past decade.

A mom working as a social worker in the Atlanta metro area said the increase in housing prices there has put pressure on moms and families:

“If housing was affordable, people wouldn’t have to go looking for a dump [with] holes in the floor or ceiling, not suitable for living...Or if someone is evicted, they could have a second chance. We see a lot of people living in hotels, where they have to pay more for rent because they have an eviction on their record. I see that every day.”

At the same time, another Georgia mom who was working and taking night classes noted the drawbacks of some affordable housing programs: “You have to work your ass off just to stay somewhere or [go to] affordable housing, which is probably in a location where crime rate is high, and within that area the education is not up to par compared to others.”

In Texas, there was a sense that the state’s booming population growth was attracting deep-pocketed new residents that could outbid the natives for houses. “There’s bidding wars for houses for a lot of us that are working, trying to buy our first home,” said a blue-collar worker. “I think the government should step in.”

Health Care

Some parents expressed the sentiment that those economically worse off benefitted from more generous safety-net programs. “It’s a struggle to afford my son’s medicine,” one Ohio mother said. She and others lamented that their out-of-pocket costs would have been lower had they been on Medicaid and felt that they were missing out on benefits by working compared to those below them on the income spectrum.

On the other hand, an Ohio mother who gave birth on Medicaid felt like she received poorer-quality care than she would have with private insurance. Her delivery left her with a hip injury:

“Maybe they would have treated me differently in the hospital if I’d had insurance, and then maybe I wouldn’t have ended up with \$20,000 in medical bills...If they had made insurance more affordable to begin with for working families, then it would be less of an issue.”

In addition to broader health care affordability, one Ohio mom pointed out, policymakers should focus on

“maternal health, because I feel like there’s not a lot of emphasis put on it...I feel like if the government put stronger regulations, where people were forced to be held accountable...every woman that went to the hospital would get the same treatment in the same health care, so that everybody could have a safe and healthy delivery.”

The need for care doesn’t stop at delivery, another chimed in: “My company had several loopholes so they didn’t have to offer me any sort of maternity leave, so I was pretty much unpaid, and then they could demand me to come back to work after six weeks, or I’d risk losing my job.”

The Price of Parenthood

Many politicians and commentators have expressed concern that the increasing cost of having a child is a cause behind the nation's declining birth rates. In our groups, when asked if “people you know usually end up having as many kids as they want,” the barriers that were most often mentioned were medical in nature, rather than financial, whether due to the struggles with infertility or other medical conditions that make pregnancy or childbirth difficult or impossible.

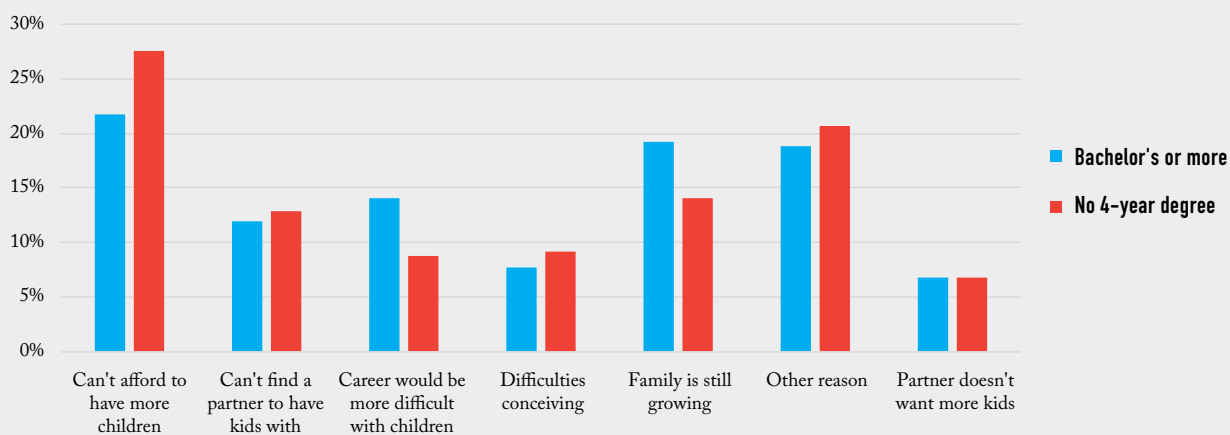
But many of the decisions mentioned around fertility certainly included some financial aspects. The American Compass survey suggests that non-college educated respondents were more likely to mention financial concerns than those with a college degree, and less likely to express an inclination for delayed parenthood or concerns about impact on a career.

One Ohio mom of three said she originally “didn’t want to have kids because I knew that the way that society had changed...[but now] wouldn’t change my life for anything.” One Ohio parent felt the strain in simply the cost of “having our family. We have three kids and ourselves and it’s been really hard for us to get a car, just to save up to have a car, with the daily bills and everything.” Another family in Ohio mentioned only having one car because of the associated expenses, which, combined with the cost of daycare, meant that only one parent was working.

Another mom in Georgia did mention the extra strain of “day care, finances...I can’t see myself bringing another child in here right now; I can’t afford any more ‘oopses,’ you know?”

Figure 9. Primary reason for not having as many children as desired

Among respondents with lower than desired fertility, by education



Source: IFS analysis of 2021 American Compass/YouGov Home Building Survey

There was a perceived divide between “planners” and those who “just let it happen” in both the Georgia and San Antonio groups. One woman mentioned that those in her extended family who had gone to college had all postponed childbearing until they were financially stable, while those who only attended high school tended to have more children, and to have them earlier. Others in the same group shared how they may not have planned their first child, but when the associated expenses with pregnancy and parenthood became apparent, they became more intentional about having additional children.

EDUCATION

Education, construed broadly, was mentioned multiple times as a pathway to better outcomes for lower-income individuals. Many in our groups often recommended it as a way to help poor and working-class kids to move up the socioeconomic spectrum.

One of the dads in our Georgia panel talked about the importance of education for his children. Growing up, he said, he had rolled his eyes at “the whole ‘knowledge is power’ thing.” But as he’s grown up and matured, he’s seen how “especially being black in America, every day is a struggle,” and how a solid education can be a pathway into the middle-class. “It’s made me a lot wiser” about what I have my kids focus on, he said. “Education is important.”

One Texan mom argued for a greater focus on financial education in schools. “What I was taught [growing up] is after seven years in your credit card, it falls off...My mom taught me that and nobody ever told me what [actually] happens – they just reset it and you’re continuously in debt. I was never taught that. So I had to figure all my finances out and learn that the hard way.”

Higher education did not come up much in the conversations. One of the Ohio dads had gone to trade school to become an electrician. “I think one of the biggest disservices that our government and the education system does for the working class, is there’s really no PR or advertisement for the opportunities that are out there. There are millions of vacancies across the country,” he said. But, he felt, our public policy has been tilted towards a college-for-all mindset: “The government doesn’t have financial ties with trade schools like they do with universities. They’re not making money off interest for loans for trade schools because that those are usually employer-funded.”

Another blue-collar worker in Ohio talked about the inadequacies of an educational system that prioritizes a college-for-all mindset:

“I think our country really for the past 60 years has hammered down on every child in this country that they need to go to college...[While in] the skilled trades, there’s a huge deficit of workers and millions of vacancies across the country. No one ever really talks about that. You’ve heard a little bit more chatter about it in the last 10, 15 years because there’s a level of desperation, but I think there’s this romance surrounding college...I guess from a policy standpoint, there needs to be a level of guidance and education on the opportunities that are out there.”

One dad in the Texas group suggested financial assistance should be conditioned on financial education classes: “If they give a parent food stamps, put them in a financial class, so they can learn how to stretch out those food stamps. ‘Don’t go buy your brisket when it’s \$4, wait for till it comes out on sale at \$2 a pound.’ Teach them how to work with that [assistance] and get out of poverty.”

Sex education was another type of education that was mentioned in two of the discussions. The Texas group, in particular, coalesced around an attitude that education should be prioritized over child-rearing for young adults, at least until they are financially stable. “I’ve told mine,” one mom in her late 50s said, “‘hey, look, I’m working full time. Don’t you go out and go have a kid and think I’m gonna sit here and take care of them.’ Yes, I’m gonna love my grandchild. But I also have to pay the bills.”

THE IMPACT OF COVID

The pandemic wrought innumerable changes to work and family life, and families in Ohio and Atlanta were eager to share how their attitudes had and hadn’t changed. Moms, especially, appreciated the new ability to spend time with young children. “We had always said that if it was possible, I would stay home with the baby as much as I could, but we didn’t really think it was feasible,” one Ohio mother said. “And then the pandemic hit, and... it was a really big blessing to be able to stay home those first seven months with him.”

“Before the pandemic hit, I was supposed to go back to the office two weeks postpartum. And I was having a huge issue with that, I did not want to leave my son that young,” another working mom in Ohio said:

“I was really panicking about missing out on all those milestones and being able to see him grow and develop...it’s solidified my desire to be home with him in the future, and then the other future kids too. I wouldn’t want to do six weeks [off] and back to an office right away.”

Another mom in Ohio said her employer initially planned on having her come back at six weeks post partum. The silver lining of the pandemic, then, was the “incredible blessing” of being able to spend more time with her new baby, solidifying her desire to “be a stay-at-home working mom. I’ve gotten to spend the time with him that I wouldn’t have had I had to go back to work.”

“I feel like things were going pretty rough before the pandemic,” a mom in Atlanta said. “I feel like it made me appreciate life a little bit more, made me slow down and kind of cherish the time I have with my family. And there also was a lot of resources out there financially during the pandemic, so it hasn’t been as bad.”

Members of our Georgia panel were especially likely to note how the stimulus checks, part of the unprecedented fiscal response to the pandemic, had bolstered their financial position. “I was able to catch up with the bills that I was behind on,” said one mom who works in social work. “So really, the pandemic has put me and my kids in a better space financially.”

“When we got the stimulus, any bill that I had that was outside of my normal monthly bills, I paid off,” another

Georgia mom said. “That put me in a good position...except for student loans right now, I’m debt free.” Another in the same group said she wasn’t sure when the other shoe would drop. “I appreciate the stimulus. I thank God for it. Right now, I’m saving it just in case they want their money back or something,” she said with a laugh. “I’m serious!”

Not all the parents were able to name a silver lining from the pandemic so easily. One mom, who works as a ride-share driver and delivery worker, said that “previous to the pandemic, things were going pretty well, and [then] our family suffered a traumatic experience. It was a huge setback.” Her manager let her bring her son along on rides, because of the school closures and lack of day care, but it was still “just very difficult, more mentally and emotionally than anything. Re-budgeting everything, explaining to your child why they can’t have any social interaction.”

OTHER CONCERNS

In addition to families’ economic concerns, we also asked about whether participants had any cultural concerns about raising their children today. In southwest Ohio, which has been hit hard by the opioid epidemic, parents mentioned the impact of the crisis on families. “You have a lot of opioid and other drug uses where grandparents are raising their grandkids,” said one. “I know that those things have always been a battle in our world, but it feels like it’s more prevalent now, and I think the effect that it’s having on working class is a lot harsher, because of those things.”

All three groups brought up pornography, disagreeing on how seriously to take the issue and to what extent it would be appropriate for policymakers to tackle. One Texas mom shared a story about her child’s school allowing students to use school tablets to send uncensored messages to each other. “They’re talking about fights, they’re talking about girls, they’re talking about having sex, and this is like middle school,” she said. Even after some parents complained, the school opted to keep the software, she added, and “at that point, what can you do?...You can call the school, call everybody and it still doesn’t matter. Because I literally did that. I called the district, and it didn’t work.”

Most of the parents in Texas felt there wasn’t an appropriate role for government in cultural issues, save cyberbullying and school content discussions. At the same time, many of them expressed agreement that the wide-spread adoption of technology among kids and young adults had made it harder for parents to prioritize education. “I got a 14-year-old that’s always on, constantly on,” said one San Antonio mom.

In Georgia, the general consensus was that parents have a hard time monitoring their children’s access to age-inappropriate content. “Parents should be concerned, things have gotten out of hand,” said one Georgia mom of a teenager:

“A lot of things that are going on culturally are impacting our children greatly and deeply. There’s too much access [to violent and sexually-explicit content]...We have lost touch with those kinds of systems that can help parents be aware. Like, what is going on on TikTok? What’s going on in these different communities that our kids have access to?”

“I have a preteen, and she is all into TikTok. But I’m also very protective on her devices as well, I have parental controls,” another mom in the same group said. “But then, they can get around their friends and their friends might have an open account and they can be exposed to different things.”

At the other end of the spectrum, a married mom in Georgia suggested that expecting policymakers to address these problems was ill-founded. The government “won’t be as in touch with the family... and parents coming together and individuals on a local level coming together. I don’t know if the government is going to have a proper understanding of how to really help those communities.”

Another mom in Georgia expressed her concern about school curriculum presenting material that “is not appropriate for our children. However, parents are not connected to that information or don’t know about [it.] I think it’s just a misuse of our stewarding our children’s minds well.” Another mom chimed in: “We cannot rely on the government. They can’t even take care of us at this moment. We have to take care of our children.”

One single mom in the Georgia group expressed a loss of sense of community since her childhood:

“The village to raise children was definitely more hands on than it is now. You have a lot more family to help you and friends that were willing to help you. Now it’s just kind of like everybody’s trying to survive and do their own thing. You don’t want to step on anyone’s toes by asking them ‘hey, can you help me with this?’ A lot of families don’t even look out for you. They’d rather just talk about you, instead of helping.”

Conclusion

Policymakers often talk *about* working-class families, but rarely *to* them. The issues and proposals that get the most media headlines are not always the ones that families feel would benefit their lives, and that disconnect motivates our work in this report. This paper is a chance to hear how working-class parents think about government action to support families and respond to the type of policies being proposed at the national level.

It should go without saying that these focus groups only capture a slice of reality for working-class families writ large, as well as each group we highlighted. The experiences and thoughts they shared with us should not be treated as representing their racial or ethnic group. But they can help illustrate what is going through some parents’ minds as they hear about and react to the challenges and policy proposals that could impact their family.

By combining our focus groups discussions with the survey data, we can get a better sense of how working-class families think about policy. Our sessions are meant to be a different lens for understanding how family policy proposals are understood from the types of quantitative responses summarized in public opinion surveys. Polls are an essential tool for estimating how many Americans might respond a certain way to a given question, but our hope is that this report gives a better sense of what is running through their head when they do so.

Appendix

Below is the set of questions provided to moderators for each of the three focus groups, though each were given full discretion to follow the conversation wherever it led.

ISSUES FACING WORKING-CLASS FAMILIES

- Let's set the table for our discussion by with two broader questions.
 - Overall, have things gotten easier or harder for families since when you were a child?
 - Do you struggle to afford any of the things that you feel are important to you or your family?
- To you, what would be the ideal situation for parents when they have young kids at home?
 - Is it better for both parents to be working or to have one parent staying home?
 - What about for children of single parents?
- Different people have different attitudes about gender roles in the family. Would you agree or disagree with the following statement: "*It's better when the man is the main provider in the family*"? Why or why not?
- Do you think people that you know usually end up having as many kids as they really want? If not, what prevents them from doing so? Financial problems? Work? Can't find a suitable partner?

POLICY QUESTIONS

- Now let's talk about some specific ideas that policymakers are considering to make life easier for families. To start off – what, in your mind, is the biggest issue facing working-class families today that the government could address?
- Recently, Congress debated a plan to provide monthly cash benefits to parents. Have you heard of this? There are two plans that are most often talked about:
 - One plan would give \$300 per young child per month, and \$250 per month for children aged 6 to 17, to all families, including ones where there is no adult working. Some people say this plan is a form of welfare that will lead to more single moms living on government benefits, while others say this is a necessary step to combat child poverty. What do you think?
 - Another, competing plan would provide the same amount or more money each month, but would only give it to families who make above a certain amount in income, so that families would have to have at least one parent working to receive the monthly benefit. Some say this plan would penalize families with low earnings, while others say it helps ensure that encourage work among low-income families. What do you think?

- Some politicians have proposed guaranteeing every family access to child care, including by introducing universal pre-kindergarten. Some say this will make it easier for low-income parents to find jobs. Others say it put pressure on parents who wish to stay home with their children to enter the workforce instead. What do you think?
 - Should we have a national program to guarantee access to child care? Thinking back to our earlier conversation, would it be better for the government to spend money on creating universal child care, or providing cash to parents who could choose between child care and staying home?
- What do you think would be, or would have been, more helpful to you while raising young children: A monthly cash child benefit or a national child care program?
- Let's talk about work and wages. Are you familiar with the Earned Income Tax Credit? *[If anyone isn't, briefly explain that workers with a low annual income are given a boost when they file their taxes.]*
 - What do you think about the EITC? Is it helpful and easy to understand? Would you prefer it be paid out monthly instead of once a year at tax time?
 - What about raising the minimum wage? Why or why not?
- In addition to economic concerns around family life, many parents have cultural concerns about raising their children too. Some parents worry about the curriculum in schools, the availability of pornography for children, excessive screen time, messages in popular or social media, or other concerns. Do you think politicians should be doing more in these areas? Or is this for something for parents to handle on their own?
- Besides the policies we have talked about, are there other policies you would like to see to help families in America? Do you think it is government's business to promote stronger marriages and family life? Or would it be better to stay out of the way?

About the Author

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