

## Beyond living wages

By Jennifer E. Swanberg, Ph.D.

Columnist: Work/life issues

Last month this column focused on a contemporary conundrum facing policy makers: what defines a minimum standard of living necessary for the general well-being of working families? And should local, state or federal policies play a role in helping families achieve this standard? Soon after the column was published, a friend (I'll call her Denise) asked me if I knew where in town someone could receive medical care at little or no cost. Denise, a finance professional by training, is a social worker in her heart. She is forever trying to assist friends and family in need. This time Denise needed guidance for one of her colleagues. The dilemma encountered by Denise's co-worker, Liza, demonstrates that full-time employment is not always associated with a minimum standard of living.

Liza, a thirty-something, loving mother of two school-age children, works full-time as an administrative assistant for a Lexington-based employer. According to Denise, Liza earns an hourly wage between \$9 and \$10 and has worked for her current employer for over one year. Although Liza has a four-year college education, in the past she has had difficulty finding full-time employment that also pays a "decent" wage. It took her nearly six months to secure her current job, which she considered a boon because of the good hourly wage. Provided Liza or her children do not experience any unforeseen, negative life events requiring unplanned expenses, Liza saves a few dollars each month.

Generally speaking, Denise reports that life has been good for Liza. Her daughters thrive at school, she enjoys her job, and she looks forward to spending evenings and weekends with her children. One day, as Liza was preparing to take her children to school, she noticed her car had a flat tire. She tried to change the tire, but the deflated spare in the car's trunk was useless. A neighbor generously offered to drive Liza's girls to school and her to work. During her lunch break, Liza made arrangements to have her tire repaired at the end of the week when she received her weekly paycheck. During the four-day interim period without transportation, Liza relied on friends to take her children to school and to give her rides to and from work. Although the flat tire created a cascade of inconveniences, she never missed work.

A few weeks later, Liza's children played tag team with a mean case of influenza. Her oldest daughter was home from school for three days, while her other daughter missed two additional school days. Like any attentive mother, Liza stayed home to care for her ailing children. In total, Liza missed five days of work. Now, this may seem like a minor hassle for those of us with access to paid sick or vacation leave. For us, missing five consecutive days may create a few frenzied days upon our return to work, but our home and safety is rarely threatened by such events. However, for someone like Liza missing five days of work means a 25 percent reduction in monthly income. Yes, that's right. Liza's job is classified as "temporary," and sick or vacation time is not an employee benefit associated with the position. A 25 percent decrease in monthly wages for any working family may create a financial strain. However, for a single mother earning minimal wages, such an extreme drop in pay could prevent timely payments for rent, mortgage or utilities. According to Denise, Liza stretched her income that month by paying her rent in two small rent payments rather than one single large payment.

Almost as soon as Liza's children recovered, she developed a cold, which eventually turned into bronchitis with a high fever. Despite a high temperature, cough and raspy voice, Liza faithfully went to work. Her work

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ethic in combination with her tight fiscal circumstances associated with missing a week of work during the previous month ensured that Liza had perfect on-the-job attendance. Though her attitude and stamina prevented Liza from missing work, it failed to heal her illness.

Enter my friend. Denise naively asked Liza, "Did you see your doctor?" "No," she replied. "I do not have health insurance." Apparently, temporary employees at Liza's workplace are ineligible for health benefits. Denise, frustrated by the situation, proceeded to ask about local health care clinics that offer free or low-cost services. Liza knew them all well. Yet she had been unable to seek medical attention for her recent illness because the clinic's hours of operation were incompatible with Liza's work hours. According to Liza, people seeking health care at the local health clinic must arrive by 8:00 a.m., sign up for a time to see a medical professional and then wait for that appointment - even it means waiting a few hours. Liza had been reluctant to go see a medical professional, because she had not wanted to miss work.

Liza's circumstances illuminate the vulnerabilities encountered by working parents employed full-time, but without private social benefits, such as sick time or employer-sponsored health insurance. Kentucky, like most states, provides a host of private and public social benefits aimed to assist the "deserving" poor. Yet somehow these systems fail some of the most vulnerable working families. Health clinics may be available to people without health insurance, yet from the perspective of a working person, the hours may be incompatible with their jobs. And for employees without sick or vacation leave, visiting the doctor means losing wages - a situation few working families can afford.

Liza did eventually see a doctor; she prescribed rest and an antibiotic. Despite the fiscal hardship associated with missing work, Liza followed the advice of her physician.

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