

# Family Economic Stability



Many working families today face increasing economic and social pressures. According to the U.S. Census Bureau, almost one in three working families were considered low income in 2009, meaning that there are more than 10 million low-income families that, despite their hard work, are struggling to meet basic needs. These challenges directly affect these workers' ability to effectively manage work and life responsibilities.

More and more, low-income workers find themselves juggling the competing roles of employee, parent, spouse, student and caregiver in a difficult economy. Hourly low-income workers feel the stress of high unemployment and stagnant wages more keenly than any other group of employees. Given that 58 percent of American workers are hourly and low-income workers, they are the backbone of many industries on which our economic prosperity and future competitiveness depend.

**Corporate Voices for Working Families** works with businesses, policymakers, non-governmental organizations and others to create a broader understanding of the public and private-sector resources that increase job opportunities, enhance productivity, build assets and help improve the financial stability of lower-wage workers. Through our research, initiatives, practical toolkits, modeling of corporate best-practice initiatives, and media and legislative outreach, Corporate Voices continues to shape innovative policies and practices that benefit working families, while also contributing to the business bottom line. Our family economic stability portfolio aims to help create working conditions that are more conducive to the success of lower-wage working families and to promote their economic self-sufficiency. The portfolio includes:

## ■ Toolkits

- **Corporate Voices' EITC Employer Toolkit (annual):** Corporate Voices annually releases an employer guide to the Earned Income Tax Credit (EITC) and other earned benefits, which provides employers with the tools to help employees take advantage of tax credits and other federal and state benefits available to them. The guide provides detailed information about the EITC, Child Tax Credit, Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and other benefits.
- **Workplace Lactation Toolkit (updated 2011):** With the passage of the Affordable Care Act in 2010, all employers are required to provide time and space for nonexempt nursing mothers to pump milk at work to be able to successfully breastfeed their babies. Supporting hourly and lower-wage employees who choose to breastfeed also makes good business sense. Corporate Voices for Working Families has developed an online workplace lactation toolkit to give employers the resources and tools they need to comply with this new federal lactation provision and to help them establish successful workplace lactation programs. This toolkit offers free, practical, high-quality resources and information in multiple languages.
- **Workplace Flexibility Toolkits for Hourly Employees and Managers (2010):** A comprehensive guide and detailed worksheets for implementing flexibility programs with an hourly and nonexempt workforce. These toolkits also provide tips and tools for hourly workers to request, implement and evaluate flexible work options.

## ■ Initiatives

- ***Workplace Flexibility: Ensuring Success for the 21st Century: A National Challenge for Business* (2010–11):** Corporate Voices is leading a national campaign to create a broader awareness of the positive business and employee benefits of workplace flexibility. Corporate Voices launched this campaign in June 2010 after the White House Forum on Workplace Flexibility, with the goal of creating the critical momentum needed to expand flexibility within the business community. Through a series of National Dialogues on Workplace Flexibility, focus group research, micro success stories and a blog series, Corporate Voices is shaping and representing the many ways businesses use flexibility to modernize their workplaces to become more competitive in the global economy.

## ■ Research

- ***Innovative Workplace Flexibility Options for Hourly Workers* (2009):** This study examines the benefits of workplace flexibility for hourly workers and employers. The data for this comprehensive report highlight best practices from five companies that have implemented innovative flexibility programs for their hourly workforce.
- ***Workplace Flexibility for Lower-Wage Workers* (2006):** Research shows that, for a variety of reasons, low-wage workers generally have less access to voluntary flexibility than higher-wage workers. But when it is available to them, flexibility can have equal or even more powerful outcomes for the lower-wage population.
- ***Struggling to Make Ends Meet: Low-Wage Work in America* (2004):** One of the major trends in the American labor market is the increased and increasing numbers of jobs in our economy that are low wage. Between 2002 and 2012, the Labor Department expects the economy

to create more than 7.5 million new jobs; however, almost 6 million will be low-wage jobs that require limited education and provide minimal training.

- ***The Economic Security of Low-Wage Workers: An Analysis of Public Opinion Data* (2003):** This report presents important conclusions and recommendations for the future by analyzing existing public opinion data regarding issues related to the challenges and opportunities facing the low-wage workforce.

## ■ About Corporate Voices for Working Families

Corporate Voices for Working Families is the leading national business membership organization shaping conversations and collaborations on public and corporate policy issues involving working families. A nonprofit, nonpartisan organization, we create and advance innovative policy solutions that reflect a commonality of interests among the private sector both global and domestic, government and other stakeholders.

We are a unique voice, and we provide leading and best-practice employers a forum to improve the lives of working families, while strengthening our nation's economy and enhancing the vitality of our communities.

## ■ Stay Engaged with Our Work

We invite you to keep up to date on the most pressing issues of concern to businesses and working families through our activities and publications. You can do this by visiting [www.corporatevoices.org](http://www.corporatevoices.org) to:

- Subscribe to Corporate Voices' *Weekly Update* e-newsletter;
- Subscribe to Corporate Voices' blog;
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- Follow us on Twitter.

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