

# How Money Culture Hurts the American Family

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# Introduction

**O**ur word “culture” finds its root in the Latin *cultus*, meaning caretaking or worship. Every human culture is powered by some sense of what is highest, most valuable, most worth pursuing or preserving. As the novelist David Foster Wallace famously argued in his 2005 Kenyon College commencement address, “In the day-to-day trenches of adult life, there is actually no such thing as atheism. There is no such thing as not worshipping. Everybody worships. The only choice we get is what to worship.”

This worship is enacted in the forms of both belief and action—what we value and what we do. As a culture develops, these two aspects continually morph and intensify each other. What we do changes what we value and what we value changes what we do—it’s a subtle, ever-humming feedback loop. This worship forms the background of our days, often slipping by unexamined. In a culture like ours, one that has become misaligned to the needs of its people, and which often leads them away from human flourishing, there might be an ambient, ill-defined sensation of futility, anxiety, fear or rage floating just beneath the surface. There might, depending upon the available technology, be a widespread, half-conscious flight to the psychic distractions and chemical sedations most able to dull the subterranean current of dread.

We find ourselves in such a situation now. Opioid, pornography and smartphone addictions, deaths of despair, widespread obesity—these are evasions, reactions to life lived in a time and place where the dominant culture—our core values and practices— runs against some of our deepest, most natural and non-negotiable desires. We want, among other things: commitment, belonging, safety, stability and nurture. We want to build and maintain, to see things through and make them

better, to know deeply and be known. Most of us want deep relationships, children, families, descendants. But our culture pulls us constantly away from these, because they buck against the feedback loop of what we worship—what we value and what we do in this time and place. They won't be entirely destroyed by that feedback loop, of course—they're too central to what we are as humans. The family is never going away. But it exists under considerable stress here and now, warped and prohibited from playing the function it typically promises to play.

But what is this culture that contains and forms us? Writing in the first decade of the twentieth century, Max Weber announced that under our modern economic regime, “Man is dominated by the making of money, by acquisition as the ultimate purpose of his life.” Weber writes, almost mystified, that money seems to have escaped the utilitarian role we would naturally imagine for it. The tool has become the master:

*Economic acquisition is no longer subordinated to man as the means for the satisfaction of his material needs. This reversal of what we should call the natural relationship, so irrational from a naïve point of view, is evidently as definitely a leading principle of capitalism as it is foreign to all peoples not under capitalistic influence. At the same time it expresses a type of feeling which is closely connected with certain religious ideas.<sup>1</sup>*

Weber saw these realities early, and remarkably clearly. The quasi-religious rage for acquisition has only grown in the years since he first identified it, spreading its roots ever deeper into the soil of our society. The historian Eugene McCarragher has recently written that our current instantiation of capitalism is:

*a form of enchantment, a metamorphosis of the sacred in the raiment of secularity. With money as its ontological marrow, it represents a moral and metaphysical imagination as well as*

<sup>1</sup> Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, 18

*a sublimation of our desire for the presence of divinity in the everyday world.*<sup>2</sup>

But if this is right, what is the divinity that we're chasing? And why do we want it? If money is the highest value in our culture, the one most influential in shaping our practices, the one that we tacitly *worship*, we should try to figure out what in the world it is.

But of course it isn't anything, exactly. It can be transformed into a boat, a new suit, a house, prompt service, favorable legislation, a vacation. It's precisely nothing, and that's the point—it is infinite changeability. It allows me to slide a card through a groove and alter just about anything, or so the promise goes. This, then—the wide open space of indeterminacy, the capacity for infinite adaptation—is what we worship in our culture: simply not to be fenced in or tied down. Never limited. If there's an archetypal name for this god it is Proteus, the Greek god of water, famous for his ability to change into any shape at any moment. This protean freedom just is excellence for us, and those who possess it are accorded the highest status. Money is not, to be clear, the only thing that can confer high status in our society—there remain subcultures oriented towards art, learning, altruism, etc.—but it is the dominant one, and many subcultures share in the fetishization of untrammelled freedom.

A protean culture is ultimately a nihilistic one—nothing here and now, nothing visible or graspable is worthy of my commitment. The only thing I'm sure of is that I need to maintain my ability to wriggle free of any belonging, to trade this thing I have for that, should future inclination demand it. Money is the practical lever of this protean freedom, and it cuts hard against many of the things that we actually need the most. A spouse, offspring, a family, a home—these things, if

<sup>2</sup> <https://hedgehogreview.com/issues/re-enchantment/articles/we-have-never-been-disenchanted>

pursued well, involve long duration. Like anything real, they are necessarily imperfect, not quite as you wish they were, and not infinitely changeable. Decidedly illiquid. To treat them with any kind of decency, you must make your peace with being tied down, kept from other possibilities, restricted. A money-centered culture such as ours rebels against such confinement.

Not all of this is purely spiritual or philosophical, of course—many or most of us find ourselves pulled into the hot, desperate pursuit of money by our inculcated desires, to be sure, but at the same time we are *pressed* into it by forces beyond our control; we act as we must to survive, and in the process, we come to value what we must. In what follows we'll examine a few central mechanisms of this compulsion.

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# Management and the Family

In the headiest days of Reaganite free market fundamentalism, the most ardent, bow-tied evangelists spoke constantly of entrepreneurs and small business owners—brave, noble, latter day yeomen. There are some of these, to be sure, but the self employed constitute just 10% of our workforce.<sup>3</sup> The vast majority of our working population works for someone else, is *managed* by individuals who control our capacity to make a living. Much, therefore, swings on contemporary norms of management.

In a culture that worships money, “all that is solid melts into air,” in the words of Karl Marx, Weber’s contemporary and fellow analyst of capitalism. In service of this central, controlling abstraction, much that is concrete must also be abstracted. As the great historian and cultural critic Christopher Lasch puts it, in our system, your labor and mine is “a commodity, measurable in abstract monetary terms . . . bought and sold on the market like any other commodity.”<sup>4</sup> When this commodification is complete, the theologian William Cavanaugh has recently written, “Hungry people don’t count in the market unless they have money, and workers are regarded as ‘labor costs,’ which need to be minimized.”<sup>5</sup>

As this logic permeates our culture more and more deeply, employees with names and families gradually become depersoned, stripped of their histories and particularities, immersed in the larger pool of “human resources,” which in happy cases is possessed of “human capital” (a catch-all term for your experience, talent, intelligence, etc.). This is not to suggest, to be clear, that every (or perhaps *any*) manager is so comprehensively ghoulish in their posture towards subordinates.

<sup>3</sup> <https://www.pewresearch.org/fact-tank/2019/08/29/facts-about-american-workers/>

<sup>4</sup> Christopher Lasch, *Haven In a Heartless World*, 8

<sup>5</sup> <https://www.commonweal-magazine.org/strange-gods>

As the philosopher Charles Taylor has explained, modern western culture tends to be “romantic in its private and imaginative life and utilitarian or instrumentalist in its public, effective life.”<sup>6</sup> So as a manager I may privately *feel* one way about the people under my direction, but as a decision-maker, steward of fiduciary obligations—a real professional—I know that I *ought* to regard employees in a purely rational, abstract fashion, as resources to be deployed in the most advantageous manner.

Having so systematized and subordinated the messy reality of persons, modern managers are free—indeed obligated!—to extract whatever human capital will prove most helpful, employing validated best practices to smooth the extraction. Wage levels, health care, time off to welcome a baby or raise children, the ability to put down roots in one location, to stay near family, these and much more look squishy and immaterial when compared to the great abstraction of the dollar. And because the dollar is the bottom line, a great deal of great human importance gets subordinated. The consequences of this value hierarchy are expansive—our choice of occupation, home, spouse, number of children, mode of child-rearing and much more fall under its shadow. In what follows we will examine some key examples of these consequences.

<sup>6</sup> Charles Taylor, *Hegel and Modern Society*, 71

# Who cares for children?

## The Rise of the Single-Breadwinner Nuclear Family

**O**ur contemporary ways of organizing family life are not the first, original, default settings of humanity, and neither are our grandparents', nor their grandparents'. The nuclear family—a home populated by mother, father and children alone—is now often considered *the* human norm, but this is not so; it's actually of comparatively recent vintage. The earliest example of this norm seems to be 13th century England, which was for many years an outlier even in Europe, and certainly worldwide.<sup>7</sup>

This arrangement didn't become widespread until after the Industrial Revolution, when new economic conditions made this smaller, more concentrated form of family economically advantageous. Prior to this, the norm had been the *extended* family—multiple generations living together and sharing the burdens, pains and joys of domestic life, and working together to support the family through farming, craftsmanship, cottage industry, etc. And indeed, in America, the multi-generational family only became truly marginal after the Second World War. As the Pew Research Center reports, in 1940, 25% of Americans lived in multigenerational homes, “defined as including two or more adult generations, or including grandparents and grandchildren younger than 25.” This number shrank quickly in the wake of the Second World War, when the expansionist boom made suburban nuclear family homes the norm. The percentage of multi-generational homes continued to shrink through the sixties and seventies. It hit its all time low of 12% in 1980.<sup>8</sup>

<sup>7</sup> <https://ifstudies.org/blog/the-real-roots-of-the-nuclear-family/>

<sup>8</sup> <https://www.pewsocialtrends.org/2014/07/17/in-post-recession-era-young-adults-drive-continuing-rise-in-multi-generational-living/>

As Christopher Lasch describes it, our modern model of family life, which he says “had its heyday in the nineteenth century and now seems to be slowly crumbling,” is founded on what sociologists have called “companionate marriage, on the child-centered household, on the emancipation or quasi-emancipation of women, and on the structural isolation of the nuclear family from the kinship system and from society in general.” As the social world shifted from village to city, field to factory floor, the home was increasingly seen as a refuge, what Lasch calls a “Haven in a Heartless World.”

As Lasch says, this model is under considerable stress, and some wonder whether it was ever a healthy one to adopt in the first place. Kay Hymowitz, a present-day admirer of the nuclear family, keen to defend it against nostalgic evocations of a more pastoral, communal past, writes that:

*Far from being weaker than an extended family clan...the ordinary nuclear family was able to adapt superbly to changing economic and political realities. In fact, the family arrangement so common to England helps explain why it and other nations of northwest Europe were the birthplace of the Industrial Revolution, the launching ground for modern affluence. The young nuclear family had to be flexible and mobile as it searched for opportunity and property. Forced to rely on their own ingenuity, its members also needed to plan for the future and develop bourgeois habits of work and saving.<sup>9</sup>*

This is precisely right. The nuclear family arose as a successful adaptation to changing economic realities, which were pulling more and more men from farm and cottage industry to factory and beyond. As this happened, affluence grew, and domestic duties fell entirely upon wives, who were now alone as caretakers of home and children.

<sup>9</sup> <https://ifstudies.org/blog/the-real-roots-of-the-nuclear-family/>

As the feminist scholar Nancy Fraser explains, there has very often, in human history, been a relative division of labor, wherein women do a larger share of care-giving work like raising children and caring for the elderly—work that Fraser calls “Social Reproduction.” However, she explains, “The rise of capitalism intensified this gender division—by splitting economic production off from social reproduction, treating them as two separate things, located in two distinct institutions and coordinated in two different ways.”<sup>10</sup> This familial arrangement is agile—it provides enough adult managers to sustain the activities of a household, while allowing for quick movements from place to place, in pursuit of economic opportunity and advantage. The long hours demanded by utility-maximizing managers can be satisfied by a single breadwinning parent, because his wife is shielded from any responsibility for economic production, which has been moved entirely out of the family homestead.

As grandparents, uncles and aunts faded from the domestic sphere, left in hometowns by opportunity-chasing parents, the productive, shaping energies of women became refocused on their children, who were now their responsibility alone. As any modern economist will tell you, division of labor leads to specialization and efficiency. Whether it leads to well-rounded, flourishing humans is an entirely separate question, one with which rationalizing economists and managers are, by professional inculturation, little concerned. There is in fact precious little reason to believe that a family structure led by work-consumed public father and child-consumed private mother is natural, necessary or even healthy.

The modern economy was the impetus for the rise of the nuclear family, and the nuclear family has continued to serve as the economy’s life blood. A hiring manager in 2020, looking to fill a high-wage, high-status position, has access to a broad

<sup>10</sup> <https://www.dissentmagazine.org/article/nancy-fraser-interview-capitalism-crisis-of-care>

swath of the American labor pool, and indeed much more than that, because strivers from wherever are willing and able to pull up stakes and move their families to the city where they can find the greatest opportunity. As Christopher Lasch writes, “Advancement in business and the professions, these days, requires a willingness to follow the siren call of opportunity wherever it leads. Those who stay at home forfeit the chance of upward mobility.”<sup>11</sup> If the striver in question is the sole breadwinner for a nuclear family, then his spouse and children can move with him, and adapt to their new climes. This is excellent news for management. A larger labor pool means not only better candidates to choose from, but per the law of supply and demand, lower wages. Two qualified, eager candidates are better than one—and 200 are even better.

**Children do not, however, grow up in careers, at least not yet. An adult world that by turns encourages and forces the choice of career over growing up surrounded by family and friends, in places you know and understand, is an adult world that has not, contrary to the rhetoric, focused its attention on the nurture of children.**

But this mobility means that the dutiful, solitary homemaker can count neither on extended family in the home (that was long ago ruled out) nor a network of kin and friends nearby to aid in the management of the household. These must be left behind in the pursuit of wealth and status. As the writer Wendell Berry succinctly puts it, “the context of professionalism is not a place or a community, but a career.”<sup>12</sup> Children do not, however, grow up in careers, at least not yet. An adult world that by turns encourages and forces the choice of career over growing up surrounded by family and friends, in places you know and understand, is an adult world that has not, contrary to the rhetoric, focused its attention on the nurture of children.

<sup>11</sup> Christopher Lasch, *Revolt of the Elites*, 5

<sup>12</sup> Wendell Berry, *Life is a Miracle*, 130

## The Emergence of the Dual-Breadwinner Nuclear Family

A geographically fluid labor market where families are compact, mobile and headed by one dedicated breadwinner and one dedicated caregiver is very good for the management class. What's even better is a labor market where families are compact, mobile and headed by *two* dedicated breadwinners, who use their wages to pay others to watch their children for them. In 2016, more than half of all married couples with children in America were employing this model, regardless of whether their children were school age or younger.<sup>13</sup> How did this happen?

There are, of course, multiple ways and reasons that these arrangements are adopted in individual families. The stories are complicated, both in aggregate and in particular. During the Second World War, women flooded into the American workforce out of necessity, replacing the labor and wages of bread-winning husbands who'd been deployed to fight against fascism in Europe and Asia.<sup>14</sup> When the men returned, the labor force became once again male-dominated, so at the end of the war “only 10% of married women with children under the age of six held jobs or were seeking them.”<sup>15</sup>

However, according to research from the National Bureau of Economic Research (NBER), “although more than half of the women drawn into the workforce by the war left at the end of the decade, a significant number remained.”<sup>16</sup> The experiential seeds had been planted, and soon feminist authors would begin to vociferously advocate for female labor-force participation, as a matter of equality and economic independence. The triumph of this argument has been astonishing. Today, almost 47% of the American labor force is female.<sup>17</sup>

<sup>13</sup> <https://www.bls.gov/opub/ted/2017/employment-in-families-with-children-in-2016.htm>

<sup>14</sup> <https://www.nber.org/digest/nov02/w9013.html>

<sup>15</sup> <https://www.theatlantic.com/magazine/archive/1986/09/women-in-the-work-force/304924/>

<sup>16</sup> <https://www.nber.org/digest/nov02/w9013.html>

<sup>17</sup> <https://www.bls.gov/news.release/empst.t01.htm>

Many important feminist writings on these matters have tended to be authored by those in the highly educated, professional class, and assume a type of work (like feminist scholarship, for instance) that is deep, rich and rewarding. These writings have, understandably enough, glorified such work as liberating, exciting, fulfilling, a far cry from the drudgery of housework. But this is not, of course, an accurate picture of wage-earning work writ large. The black feminist writer bell hooks attacked Betty Friedan's seminal feminist text, 1963's *The Feminine Mystique*, on similar grounds. Hooks argued that Friedan's wildly influential call for female entry into the workforce had succeeded by painting a tendentious, class-and-race-blind picture of home, family and work. Hooks writes that:

*Friedan concludes her first chapter by stating: We can no longer ignore that voice within women that says: 'I want something more than my husband and my children and my house.' That 'more' she defined as careers. She did not discuss who would be called in to take care of the children and maintain the home if more women like herself were freed from their house labor and given equal access with white men to the professions. She did not speak of the needs of women without men, without children, without homes. She ignored the existence of all non-white women and poor white women. She did not tell readers whether it was more fulfilling to be a maid, a babysitter, a factory worker, a clerk, or a prostitute than to be a leisure-class housewife.*<sup>18</sup>

Despite these significant omissions (or perhaps in part *because* of them) Friedan's was a book whose time had come. It became an instant classic, and many of its guiding images—e.g., the idea of the suburban home as a “comfortable concentration camp” for home-making mothers—did much to set the aspirations and expectations of women after the Second World War.

<sup>18</sup> <https://www.theatlantic.com/sexes/archive/2013/02/4-big-problems-with-the-feminine-mystique/273069/>

It was, on one level, a remarkably easy case to make. Anyone, male or female, who is raised in a country so enamored of money will be easy enough to convince that remunerative work is the real, true, important kind of work, that non-remunerative work is for dupes and pushovers. This value-hierarchy is ham-fisted and foolish, of course, and few people would agree to it so formulated. A good human life contains multitudes—care and competition, sensitive nurture and hard-nosed realism, children and money, private and public. We all know this, of course. The practice of choosing all of one or all of the other is an unnecessary artifact of the modern, factory-minded division of labor. Earlier economies of family farm and cottage industry had many faults, as all human arrangements do, but allowed for a richer array of mixed lifestyles and shared roles. But if we are forced to choose, our culture presents us with pretty clear ideas about which way we should go.

This turn to the two-breadwinner family is not, to be clear, a simple, straightforward story of ideological triumph. The vast gains in female earning power and financial independence are real, and feminism has played a large role in encouraging them. But there have been many other forces at work. Democratic Senator and presidential candidate Elizabeth Warren coined the phrase “The Two-Income Trap” and explored it in a well-known book she co-authored with her daughter. The description is apposite. For many families, the choice to rely on two breadwinners, and farm out the raising of their children, is hardly now a choice.

The dynamics leading to this “trap” are multifarious and interwoven. Some of them made their first appearance in the wake of World War II, as soon as women started to trade home for office in significant numbers. The NBER reports that “increases in female labor supply” after the war “decreased both female and male wages, but had a stronger effect on women’s

wages.” The more women flowed into the workforce, the lower women’s wages got. Men’s wages fell as well, but not all to the same degree; upper class wages were not, initially, adversely impacted. Rather, it was middle-income men—those with a high school education—who saw their wages fall as the pool of available labor swelled. This was the arrangement, at least for a time; a limited but significant group of American men and women could no longer count on a single job to pay what had been called a “family wage.”

This was not, however, the only pressure pushing wages downward in the postwar period. Nancy Fraser traces the odd, unplanned collaboration between an ideology of personal liberation, technological progress, policy decisions and an ethos of profit maximization. She writes: “Feminists rejected the ideal of the family wage as an institutionalization of female dependency—and rightly so. But we did so at just the moment when the relocation of manufacturing kicked the bucket out from under the idea economically.” In other words, just as women were flooding en masse into the workforce, the management class received a second gift from the invisible hand of the market, a gift made in collaboration with the visible hand of the policy establishment. As management gained new tools for communication and transport via technological development, it used new globalization-privileging trade policies to change the way it managed its manufacturing processes. In short, management determined that the human resources available in the Rust Belt, for instance, came with a much higher price tag than human resources in other countries, where wages, regulation and worker protections were far more lax.

So they did what any purely rational actor would do, and shifted production to settings where human resources were cheaper, even if the human capital required some augmentation. Factory town after factory town shriveled away as a result, and

those who wanted to find dignified, remunerative employment were forced to pull up stakes and pursue it elsewhere, away from whatever roots their families had accumulated. Those too attached to family and hometown to move in pursuit of economic opportunity often found themselves languishing in economic ghost towns. But of course, even those willing to move had their limits. If your industry's manufacturing operations are all moving to Bangladesh, is following them really a realistic option? Fraser continues:

*Today, of course, the family wage ideal is dead. It's a casualty, on the one hand, of the fall in real wages, which makes it impossible to support a family on a single salary (unless one belongs to the 1 percent); and on the other hand, of the success of feminism, which de-legitimized the idea of women's dependency that was built into the family wage. As a result of this one-two punch, we now have the new norm of the 'two-earner family'.*

For those Americans not positioned to earn an advanced education, the reality is often now very simple. It is just not possible to afford a middle class life on one salary. Two incomes are now a requirement for household solvency. Fraser thinks this new norm has wide-reaching consequences not just in fiscal matters, but in psychological and social well being. Because the care work she calls "social reproduction" is absolutely vital for a society's well being, it'll have to be done, one way or another.

The neoliberal ideology of the 1980s and 1990s led to the slashing of social welfare programs that might have deployed public funds to help carry the private burden of "social reproduction," even as the dynamics of our economy forced most households to draw on two incomes. It did not thereby make social reproduction unnecessary. Rather, it forced working people, especially women, to not just "have it all" but do it all.

But this is impossible. Something has to give:

*When a society simultaneously withdraws public support for social reproduction and conscripts the chief providers of it into long and grueling hours of paid work, it depletes the very social capacities on which it depends. This is exactly our situation today. The current, financialized form of capitalism is systematically consuming our capacities to sustain social bonds, like a tiger that eats its own tail.*

Fraser is right. We are having an increasingly difficult time caring for the small, weak and sick among us. Most of us have to work, but who will raise our children and care for our aging parents? Whatever the ideological and economic realities of the moment, children and the old need to be cared for—they don't go away simply because the realities of work have changed.

**Whatever the ideological and economic realities of the moment, children and the old need to be cared for—they don't go away simply because the realities of work have changed.**

That increasingly means a turn to professional caregivers, especially for those households on the upper end of the income spectrum, Fraser explains:

*We now have a dual organization of care work in which those who can afford domestic help simply pay for it, while those who cannot scramble to take care of their families, often by doing the paid care work for the first group, and often at very, very low wages with virtually no protections.*

These domestic workers tend to be women, who then must find (often lower-quality) childcare for their own children while they provide bespoke care for the children of the more well-to-do. The rise of the two-breadwinner home has created a sort

of pass-the-baton situation in caregiving, where a majority of parents are spending their time working for wages and relying on someone else to raise their children. Fully 89% of the approximately 9.8 million children under age 5 with working mothers are in some kind of regular child care arrangement.<sup>19</sup>

The various wage-depressing forces that have forced the rise of the two-breadwinner nuclear family had, until somewhat recently, left higher income families untouched. But the trap-like element of the dual-breadwinner arrangement increasingly affects even higher-income Americans. As Julius Krein explains:

*The narrowing of economic opportunity into a smaller number of sectors and geographies (partly due to deindustrialization) has resulted in a clustering of elites into a handful of ‘superzips.’ Even among those who have managed to do well in the Heartland, their children will most likely leave for New York, San Francisco, or a handful of other cities. They often have to in order to achieve the same earning potential as their parents. Real estate prices in these areas have risen accordingly. A study by the Brookings Institution showed that the median income rose by 26% in San Francisco from 2008 to 2016, but rents more than doubled during the same period.<sup>20</sup>*

This new reality represents a significant development in the lifecycle of the two-breadwinner nuclear family. The ongoing growth of this clustering dynamic means that many of those upper-income parents whose jobs are both lucrative and ideally fulfilling and ennobling still find themselves forced to rely on two incomes to survive in the kinds of neighborhoods where their kind of work takes place.

“At the same time,” Krein adds, “the costs of passing elite status onto one’s children—elite education—[has risen] rapidly. Between 1973 and 2013, tuition costs rose faster than even the

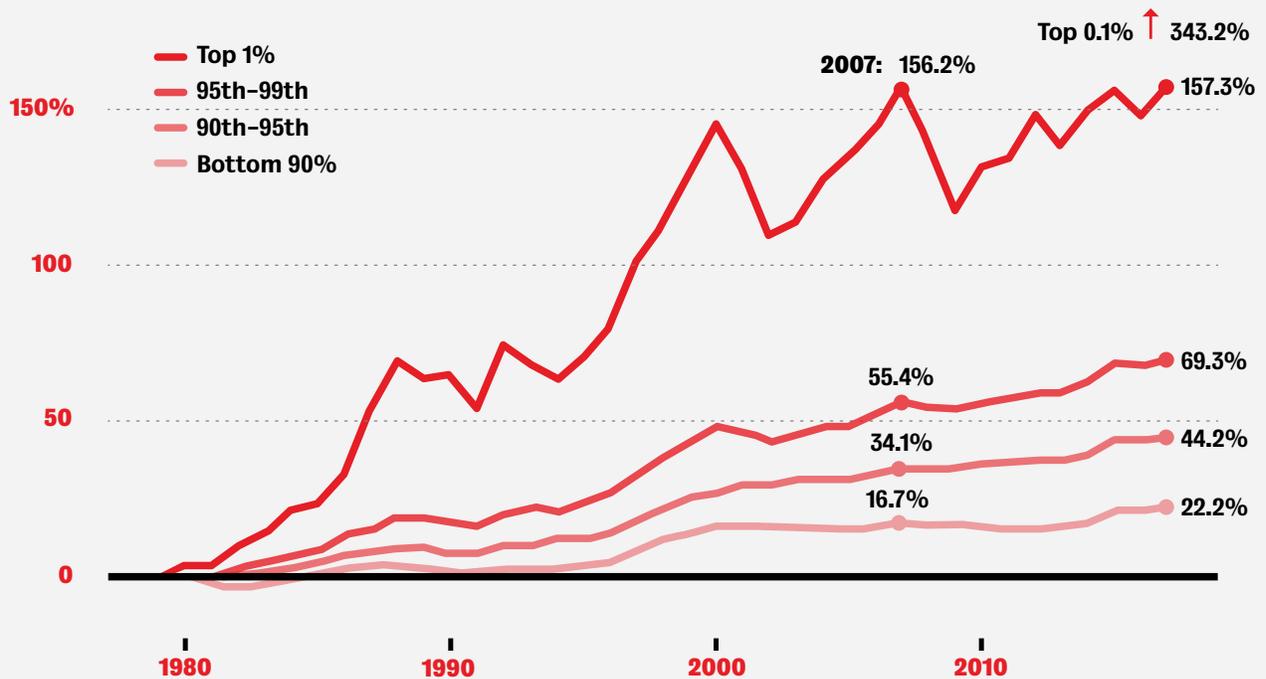
<sup>19</sup> <https://www.urban.org/sites/default/files/publication/27331/412343-Child-Care-Choices-of-Low-Income-Working-Families.PDF>

<sup>20</sup> <https://americanaffairsjournal.org/2019/11/the-real-class-war/>

1 percent’s income growth—and more than twice the rate of the top 5 or 10 percent’s income growth.” Being well-off isn’t what it used to be. Ours is a country that increasingly seems designed to enrich—at staggering rates—those who begin life already wealthy, collecting passive income from investments. The ongoing effort to rig the economy more and more in favor of the capital gains class is simple—the raw pursuit of money for money’s sake, more wealth for people who couldn’t possibly spend what they already have.

Those who work, even in elite industries, are being left behind. The following graph indicates in stark terms how far the economic fortunes of top and bottom have diverged.

**Cumulative Percent Change in Real Annual Wages by Wage Group, 1979-2017**



Source: EPI analysis of Kopczuk, Saez, and Song (2010, Table A3) and Social Security Administration

From 1997, the income of the bottom 90% of American workers grew just 22%. By contrast, the income of the top 1% grew by 157%, and the income of the top 0.1% by an astonishing 343.2%—more than 15 *times* the rate of the bottom 90%. As Krein sums it up:

*the economy that has been constructed over the last few decades is nothing more than a capital-accumulation economy. As long as returns on capital exceed returns on labor, then the largest capital holders benefit the most, inequality rises, and wealth becomes more and more narrowly concentrated.*

The high-level engineering of the economy to enrich the very wealthiest means that almost everyone else has to work harder and longer to provide for their families. It means that less and less time and energy is available for “reproductive labor,” the care and nurture of children.

## From Liquidity to Solidity: Changing Culture and Policy

**I**t is clear enough that the family is under a tremendous amount of pressure in our wealth-concentrated, hyper-mobile, hyper-clustered economy. Many families struggle to afford childcare, but have no realistic ability to stay home with their children themselves, or to get help from family and friends. It’s also clear that we need change, but any attempt to push back against this reality needs to be deep and multi-pronged. It will need to be a broad cultural shift, incorporating changes in both values and actions.

The end of life tends to be a time for reflection—funerals and death-beds lend themselves to our philosophizing impulses. And what does life look like from that angle? The old saw, common

enough to be a joke now, is that on our deathbeds, we'll all wish we had spent more time with our families, had placed less of a premium on activities designed to build status and wealth—the fact that Proteus is an unworthy god is no rare, esoteric knowledge. It's simply a fact that we lose track of in the welter of our daily lives. Our need to act in pursuit of money muddies the water of what we should and do value. We all know, on some level, that money doesn't matter so much; but this is a truth that we need to make explicit, to ourselves and others, as often as possible. We need to remind ourselves and each other that money can't buy love or happiness, and that these are what matter. We need a culture of dogged, intentional commitment, attachment, and clear-eyed realism about the human condition.

Many of our pop culture's most fervent love songs—from Beyoncé and Bruno Mars to Drake and Panic! at the Disco—are penned in praise of wealth and status. This idolatry needs to be resisted. As discussed above, we don't always have the ability to choose commitment and belonging over money, but when we do, we should. In pursuit of such an arrangement, we should make and consume cultural products that tell the truth about human life. What we believe about these things matters a lot for what we do.

In a better, more humane society, care work (or Fraser's "social reproduction") would be seen for the beautiful, heroic, vital thing that it is. Easing our young into adulthood, and our old into death, is far more important than the achievement of slightly better quarterly returns for our company's shareholders. We should praise, lionize, respect that work as the most central in our society—indeed, it's the thing for the sake of which we typically do remunerative work in the first place. Parents or other family members who choose to spend some, most, or all of their productive hours on care work should be congratulated and thanked, not pitied for giving up on their dreams. It will be

no small thing to reverse the course of so old and large a ship, but the tool of money must come to be recognized once again as a mere tool, nothing remotely worthy of worship.

The relationship between management and labor force can often seem like a radically unequal one, with management calling the shots and labor complying, or going hungry. But of course companies don't run without employees. Working parents can and should raise their voices and demand a way of working that allows them to be present, active caregivers for their children. If more and more employees object to the demand for draconian work hours, if they refuse to pull up stakes and move in pursuit of the next opportunity—if they change what *they* believe and do—companies will eventually be forced to catch up. There is a great deal that we can all do, working from the bottom up, to help build a culture where families and children can flourish both financially and personally.

**Working parents can and should raise their voices and demand a way of working that allows them to be present, active caregivers for their children.**

### **Recommendation One: Build A Better Childcare System**

These cultural changes are vital and necessary, and we should commit ourselves to them, but once again, for many parents the choice of how they spend their time is currently no choice at all; they're compelled by financial necessity to sink their time into remunerative work or find themselves and their children mired in poverty. The Pew Research Center finds that among American women with children under 18, a clear majority would prefer to work either part-time or not at all.<sup>21</sup> Some remunerative work is of course necessary for life, and

<sup>21</sup> <https://www.pewresearch.org/fact-tank/2013/08/19/mothers-and-work-whats-ideal/>

such work can be a genuine good, provided it doesn't squeeze out other good things such as the nurturing of children. Too many American parents, however, are forced to choose between working so they can feed their children and providing them with the direct care and nurture they need.

Many on the Left have called for the government-funded provision of high-quality childcare, including a number of contemporary presidential candidates. This is a salutary suggestion. Many parents who need professional childcare cannot afford it, and others only have access to low-quality care. A white paper from the Urban Institute has recently found that:

*Despite the widespread experience of early nonparental care and its importance to families, employers, educators, and the public good, the early childhood care arrangements families use for their young children vary considerably by type of care, setting, provider, and content and quality of care. In fact, much of this care is of mediocre or poor quality for children's development.<sup>22</sup>*

The care of children—the literal formation of society's future—is too important to be left to the fluctuating whims of the market, or an individual's job status. Poor and middle class Americans should have the ability to secure safe, enriching care for their children. Government provision of high quality childcare makes good moral and practical sense.

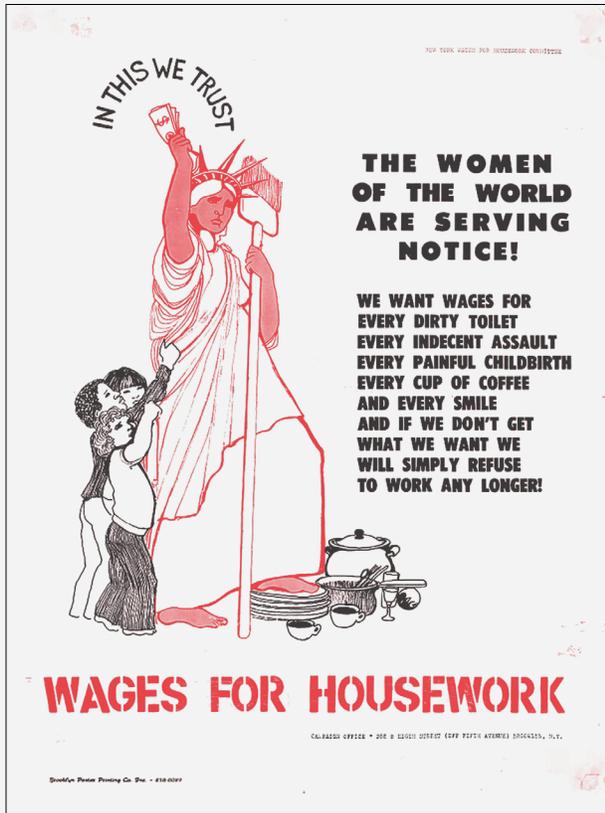
Pushing even further against the grain of our current arrangements, now is the time for a public discussion of a more “radical” idea: paying parents to stay home with their children, at least from birth through age three. Child psychologists report that infants and toddlers who spend their days at home during their first three years tend to experience less stress, less illness, and fewer behavioral problems.<sup>23</sup> After the first three years of life, this dynamic shifts, and the social and cognitive benefits of preschool or daycare begin to present themselves.

<sup>22</sup> <https://www.urban.org/sites/default/files/publication/27331/412343-Child-Care-Choices-of-Low-Income-Working-Families.PDF>

<sup>23</sup> <https://www.psychologytoday.com/us/blog/going-beyond-intelligence/201702/preschool-nanny-parental-care-daycare-what-s-best>

The idea of paying parents to stay home isn't a new one. It began in Europe in the early 1970s, around the time women were first flooding into the workforce in significant numbers.

A 1976 poster by Jacquie Ursula Caldwell. Library of Congress



The International Wages for Housework Campaign was launched in Italy in 1972 and subsequently spread to the U.K. and U.S.<sup>24</sup>

Like many ideas originally tarred as radical, this one actually has the potential for broad-based support. More than half of Americans say they believe young children should have a parent at home.<sup>25</sup> As *The New York Times* reports, the idea of paying a parent to stay home and care for their child is “an idea that blurs partisan lines”<sup>26</sup>—as well it should. The well-being of our next generation is a value we all share. At the moment, some partisan commitments on both sides of the aisle are preventing the emergence of a large,

united coalition on this particular policy question, but this has the potential to change.

“Many on the Left,” according to the *Times*, “fear that paying at-home parents—who are most often women—would reinforce unequal gender roles and set women back in the labor force.” There are signs that many on the Left are open to the idea, however. Senator Warren called for paying stay-at-home parents as long ago as when she published *The Two-Income Trap* in 2004, and Vermont Senator and presidential candidate Bernie Sanders made it a plank of his candidacy. We should be honest, though: it's entirely possible that if pay were offered to stay-at-home parents, the majority of those taking advantage would be women. Whether these women would be choosing against

<sup>24</sup> <https://newlaborforum.cuny.edu/2017/03/03/recognize-reduce-redistribute-unpaid-care-work-how-to-close-the-gender-gap/>

<sup>25</sup> <https://www.pewresearch.org/fact-tank/2016/10/10/most-americans-say-children-are-better-off-with-a-parent-at-home/>

<sup>26</sup> <https://www.nytimes.com/2019/10/03/upshot/paying-for-parenting.html>

their own interest is a philosophical question. As bell hooks argued vis a vis Betty Friedan, when hazarding an answer to this question, we should be careful not to project our personal experiences and values onto people whose lives are different than our own. We should also keep a careful eye on the influence that our protean money culture has on our assumptions about what is better and worse for human flourishing.

Conservatives have their own reservations, motivated by a tradition of free-market boosterism, the mirror image of which is a commitment to “small government.” As the *Times* reports, “On the right, proponents appreciate that the proposal supports traditional families and allows young children to be home with a parent.”<sup>27</sup> Yet many on the Right resist the expansion of government benefits, especially without work requirements.”<sup>28</sup> Happily, many conservatives are beginning to turn away from this “small-government” fundamentalism. Lawmakers such as Senators Mike Lee of Utah and Josh Hawley of Missouri, for instance, are leading the charge to create a conservatism that values community over the demands of the market. These are encouraging signs, and Americans of every political stripe should commit themselves to examining their ideological commitments to see whether they truly are oriented towards the full flourishing of their fellow Americans.

<sup>27</sup> <https://ifstudies.org/blog/how-to-make-family-life-more-achievable>

<sup>28</sup> <https://www.nytimes.com/2019/10/03/upshot/paying-for-parenting.html>

**Americans of every political stripe should commit themselves to examining their ideological commitments to see whether they truly are oriented towards the full flourishing of their fellow Americans.**

## Recommendation Two: Shifting Fully From The Nuclear Family Back to A ‘Clan’

This next recommendation is largely a matter of cultural evolution and private planning. Americans should reclaim the joys, advantages, burdens and pains of multi-generational living. It’s an objectively strange arrangement, wherein parents pay strangers a large chunk of their income to watch their children, while those children’s grandparents sit alone in retirement, wishing they saw more of their grandchildren, increasingly afflicted by an “epidemic of loneliness” that drastically worsens their psychological and physical health.<sup>29</sup>

There is promising new evidence that Americans are increasingly open to housing multiple generations of family under one roof. In 2012, 18% of Americans lived in multi-generational homes, after steadily climbing from 12% in 1980, and spiking during the Great Recession. The current numbers are still far short of the 25% of Americans who lived with multiple generations in 1940, but contemporary architects and homebuilders are responding to this steady growth by rethinking the way a home can be laid out. As the Times reports:

*architectural historians, statisticians and builders themselves are pointing out that the new household—and the house that can hold it—is much like the old household, the one that was cast aside after World War II by the building boom that focused on small, tidy dwellings for mom, dad and their two children.*<sup>30</sup>

This turn toward clan, and away from the rigid isolation of the nuclear family, is to be welcomed. However, there is reason to be concerned. The greatest driver of the increase is *not* grandparents moving in with children and grandchildren, but adults between 25 and 34 (especially men) *moving back home* with parents, motivated by difficult economic circumstances. Increases, albeit

<sup>29</sup> <https://www.mailman.columbia.edu/public-health-now/news/older-adults-face-epidemic-loneliness>

<sup>30</sup> <https://www.nytimes.com/2012/11/30/us/building-homes-for-modern-multigenerational-families.html>

smaller, can be seen across all demographic groups, with one vital exception: The share of Americans between the ages of 65 and 84 living in multigenerational homes actually *shrunk* between 2010 and 2012, the only age cohort for whom this was true.<sup>31</sup> This is a tragic waste of human potential— grandparents who could be lavishing love and support on their grandchildren are instead passing their final days alone. This voluntary quarantining of our elderly is costly, on a number of fronts. Social isolation is an independent risk factor for a variety of poor health outcomes. It is as great a risk factor for ill health as smoking 15 cigarettes a day, and greater than obesity.<sup>32</sup>

As suggested above, the root of this problem is mostly cultural. Older Americans came of age during the postwar boom, when the independence of the nuclear family was being loudly trumpeted by planners and real estate agents. We must carefully reconsider the American fetishization of independence, and the related sense that interdependence is a matter of shameful weakness. In truth, we're all weak and we all need each other. This is a good and beautiful part of being human. One way that government can help with this transition is to get out of the way. Many municipalities make it difficult to build a home with a so-called “mother-in-law apartment,” for example. Michael Litchfield, author of *In-Laws, Outlaws, and Granny Flats: Your Guide to Turning One House into Two Homes*, reports that: “We still have zoning that was put in place in the 1950s, when farmlands turned into suburbs overnight, with houses designed for mom, dad and 2.3 kids.”<sup>33</sup> This is a change that would be relatively easy to make, and political leaders should make it.

<sup>31</sup> <https://www.nytimes.com/2012/11/30/us/building-homes-for-modern-multigenerational-families.html>

<sup>32</sup> <https://www.sciencedaily.com/releases/2015/03/150311160521.htm>

<sup>33</sup> <https://www.nytimes.com/2012/11/30/us/building-homes-for-modern-multigenerational-families.html>

## Recommendation Three: Balance the Culture of Work to Benefit Families

Here is a shocking statistic: 80% of working Americans get no time off to welcome a newborn into the world, and into their homes.<sup>34</sup> This is unconscionable, and unheard of in other developed democracies. Companies should turn their attention from mere, simple profit margins, and realize that their employees are not tools to be deployed, not “human resources,” but full human beings whose lives do and must contain a great deal more than efficient fulfillment of corporate objectives.

It’s nowhere carved in stone, for instance, that the default work week needs to be full-time. Many more parents could balance work and family if businesses offered variable work weeks—say, half-time, three-quarters’ time, etc.—flexible work hours, telecommuting arrangements, and so on. Our technologies of communication and collaboration have advanced a tremendous amount in the past decade, and these advances should be turned to the advantage of families and children.

It’s unlikely that the wage stagnation and radical inequality that Krein outlines will be voluntarily changed by those who benefit from it and currently sit in positions of power. These arrangements have been carefully, intentionally engineered, and they need to be carefully, intentionally dismantled. Americans of every political party or viewpoint should begin to vote for leaders who will undo the decades of economy-rigging that have made ours a “capital-accumulation economy.” Happily, there are signs of hope on both sides of the political aisle. We are, perhaps, reaching the end of an era where shameless self-dealing on the part of the rich and powerful is considered a normal, natural, irresistible part of a free economy. This would help to ameliorate the conditions of precarity that afflict so many Americans, and lead to a situation where more families have the option to make do with one income, one-and-a-half, etc.

<sup>34</sup> <https://www.bloomberg.com/news/articles/2020-01-30/the-parental-leave-boomlet-in-the-u-s-is-leaving-women-behind>

There is no question that we have a very great deal to do. Things in America are in many ways less than they could be. American families have borne the brunt of a system designed—from top to bottom—for maximum changeability, a protean money society. The harm being done by this system has grown increasingly difficult to ignore. Families and children are drowning in Proteus' churning waters, even as a privileged few grow drunk on more liquidity than any human could ever need. Perhaps in the face of this glaring injustice and harm, we Americans can turn our eyes homeward and apply our famous agility and optimism to changing our culture—from one that chases ever more liquid possibility, to one that builds an ever more solid reality for its children to inhabit.

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