

Taking Back Our Time

Jerome M. Segal

There is no shortage of complaints about time pressure in American life. The sources of our woes lie deep within the workings of American life. Beyond the specifics of any particular situation, there is a broad sense that something has gone fundamentally wrong with the American success story, that somehow, our lives are not really our own, that we are overpowered by time pressures, and that our lives are becoming ever unhealthier and unhappier.

In this essay my focus is not on data that demonstrate that American life is vastly more pressured than in earlier periods. Nor am I concerned here to explain how we came to be in this situation. Rather, I want to suggest some ideas of what we can do about it. Here my concern is not primarily with personal steps to take as private individuals, but with matters of social policy.

Broadly speaking there are three different ways of taking back your time:

1. **Sell less of it**—that means working less at those things one gets paid for.
2. **Prevent people (or circumstances) from extracting it**—ending those situations in which, against your will, you are forced to devote your time to things you would rather not.
3. **Use your time** (at work or at home) in ways that make it truly (deeply) one's own.

One might say that these are responses to the three problems of Overwork, Time Thievery, and Time Estrangement.

Overwork

Sometimes overwork is self-induced—at times we knowingly place ourselves under considerable stress as we take on a particularly challenging project; at other times our poor judgment leads to over-scheduling, or our poor time-management skills result in our being overwhelmed as deadlines approach. But for many,

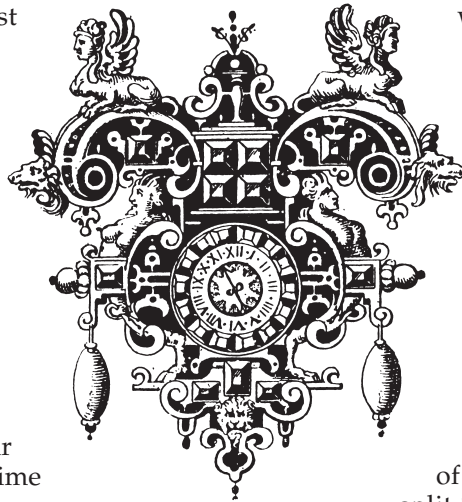
overwork is largely *involuntary*. It may emerge from either economic necessity in pursuit of income to meet core needs or from the requirement of a workplace which will punish, even fire, anyone who refuses to work as much as the boss, or firm, requires.

Required overwork. US legislation has established the eight-hour day and the forty-hour week. But contrary to a widely held image, these are not limits beyond which firms cannot require employees to work; rather, these limits are norms, above which employers must pay higher rates (e.g., time and a half). On the state level, with one or two exceptions, no states limit the number of

work hours that may be required. One response to involuntary overwork is simply to eliminate mandatory overtime, enacting worker's rights legislation that prohibits penalizing any worker who refuses to work more than standard hours.

The most basic policy issues involve the standard hours themselves. For over a hundred years, starting early in the nineteenth century, increasing leisure time (along with increasing consumption) was seen as a key measure of economic progress. Essentially, we split the benefit of increased productivity between the two objectives of higher consumption and higher leisure. But for over a half a century, American society has declined to use productivity growth to expand leisure. As a result, especially given the emergence of the dual career family, we are an overstressed, unbalanced society. Viewed as a unit, the household today devotes nineteenth century levels to the formal labor market, and is starved for time inside the home. The most basic response should be to once again make the expansion of leisure time a fundamental social objective.

We have a wide variety of options. We can pick up where we left off—at the now legendary eight-hour workday / forty-hour work week—and aim for a six-



hour day and thirty-hour week. Alternatively, we could maintain the eight-hour day and institute the four-day week. The approach I suggest is to gradually introduce more holidays. Many workers now have ten paid holidays a year. If we were to introduce two more per year, for each of the next eight years, this would bring the total to twenty-six, allowing for a three-day weekend every other week. Such an approach is gradual enough to be introduced without major disruption and is compatible with an increase in wages during the same period. Further, by allowing some to take off Fridays, and some Mondays, and some the first and third weekends of the month and some the second and the fourth, we would be still have almost a full workforce present on any given Friday or Monday, thus maintaining normal business functions. One further wrinkle is that we would maintain the five-day school day; consequently, parents could find themselves with

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two days a month in which the kids were at school and they were home, alone!

Vacation time. Most European nations have laws that entitle workers to paid vacations; six weeks a year is quite common. In the US, employers decide whether workers receive vacation *at all* and, if so, how much. (Employers also decide the numbers of paid sick days, personal days, and family leave days as well.) As a result, many workers receive no paid vacations, and rarely do people have more than three or four weeks' worth of paid vacation time. I contend that the US needs statewide and national legislation to guarantee vacations. We might have an initial two or three weeks' paid vacation per year that with time on the job gradually expands to six weeks. This would mirror the vacation policy for employees of the Federal government.

Unpaid leave is a very different matter. Certainly, one should have the right to take unpaid leave during a family emergency, to give and receive care, or to meet with teachers, to mention just a few important events in any worker's life. Perhaps workers should have the right, for *any* reason whatsoever, to limit the amount of time they will put in on the job. Perhaps they ought to have an unrestricted right to not show up on any given day or week? Or to decide, at any point they wish, to simply stop work and go home, or go to the museum. These options sound radical, almost impossible as a

practical matter. Quite likely, it might not be possible for those who produce goods or delivering services to the public to function properly if everyone, without notice, could just work as much or as little as he or she chose. Yet there is here also an issue of personal freedom. Why, in a free society, should a firm or supervisor, have such extensive control over others? We take it for granted that such are the demands of work life, but why? Surely there is a balance to be struck here, yet oddly and passively, we have accepted the idea that employers have very extensive rights to limit employee choice in these matters.

Overwork from Necessity. In an affluent society, people are driven not just by their needs, but also by their aspirations, and even by their runaway appetites. There exists no public policy framework that can protect everyone from possible excessive aspirations or expectations, but as a society we can do a lot better in providing a general framework for a decent life without overwork.

Those suffering the most from overwork are low wage earners, who often hold two or even three jobs. Those most overworked are often those trying to cobble together a decent income, but whose restricted economic opportunities require that they put in extraordinarily long hours. Although the issues here involve the entire gamut of our attitudes and approaches to poverty and low incomes, two policy instruments are central:

1. Minimum wages versus livable wages. The minimum wage is a long-established policy, but the actual level of the current minimum wage is so low that it cannot provide an income sufficient for core needs,

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even with two parents working full time. For instance, working 2,000 hours a year at a \$5.50 per hour minimum wage provides only \$11,000 annual income. Many municipalities across the country have embraced the "living wage" concept, setting minimum wage levels (often only for certain classes of workers) on the basis of an assessment of the costs of meeting core needs. Living wage analyses have typically concluded that we need at least double the minimum wage in order to meet core needs.

2. Earned income credit. Another feature of our existing policy framework provides low-income families with children a refundable tax credit, a form of negative income tax. Over twenty million families cur-

rently benefit from the earned income tax credit, and it pays out varied amounts that rise to approximately \$4,000 a year for families with two children. Within this existing framework it is possible to significantly expand the program, thus limiting the economic pressures towards excessive work hours.

Both of these policy instruments focus on expanding the income of families. But the other half of the equation, one often ignored, is the cost side. One must ask *why* it costs so much in America to meet rather simple needs? Once stated in these terms, it becomes clear that the problem is not merely faced by those living at the poverty level, or those with low incomes. There exists substantial economic pressure on almost everyone—not just on the poor but on middle and even upper middle class families. And unless we deal with these cost issues, we will find that the solution to the time-crunch problem remains elusive.

Often the stories we have told ourselves about economic progress have blurred our vision. For instance, we all know of the great successes over the last hundred years in providing housing with electricity, with indoor plumbing, with adequate ventilation and air conditioning. Yet consider housing from a functional rather than physical perspective. What does it cost to live in a safe neighborhood with access to good public schools? A neighborhood safe enough to send one's kids out to play, a school free from violence and where children are enlivened by their education—these are not artificial desires, nor are they extravagant ambitions. They should be achievable objectives for all of us

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in this wealthiest of societies. Yet there is no doubt that the broad middle class finds such neighborhoods and schools out of reach.

In the area where I live, the Washington DC suburbs, the price of admission to such neighborhoods is a house that is upwards of \$400,000. The cost does not reflect such luxurious appointments as walk-in closets or three-car garages. In this and many other areas of the country, access to safe neighborhoods and decent public schools command housing prices out of reach for many middle class families.

As a society, the US response to many social questions takes an individualistic turn: each of us is supposed to seek ever higher levels of income so that we can move out and move up. One's success is partly measured by the ability to live in those "better" areas.

Yet, unless the supply of good neighborhoods increases, then higher levels of income earned through great and greater overwork leads to a bidding war that pushes the cost of access still higher. Clearly, we need a fundamental change, increasing the, let us say, ten million homes in "good neighborhoods" to fifty, even one hundred million.

The problem of overwork cannot be separated from the cost of meeting core needs, and ours is a remarkably inefficient society when we consider the income needed to address very basic matters. Consider for instance the case of transportation. Today, the average American family devotes approximately *twenty percent* of its household budget to transportation. This is more than it spends on food and clothing combined, and it is approximately what is spent on shelter! Yet a century ago, transportation costs accounted for only *one percent* of household spending. While for those in the upper income brackets there is spending on SUVs and other transportation indulgences, this is far from the reality for most families.

Every society confronts the fundamental problem of transportation—how to get around among the central locations of daily life, from home to work, to school, to

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the market, and to the homes of friends and relatives. For most of human history, mankind solved this problem locally—our spatial organization and our economic and social lives were such that this need could be met with only a minute fraction of the society's economic resources. Put in labor terms, because we worked, lived, and socialized in a small area, transportation costs required only a minute fraction of our labor time. Thus, at the beginning of the twentieth century, when people only spent one percent of their income on transportation, only three days of work per year were needed to solve the transportation problem (i.e., 1% of the 300 days of work). Today, we devote 50 days of work to meet our transportation costs (20% of 250 days of work). If one adds to that, the time spent in commuting, and just getting around by car, most of us are devoting the equivalent of at least three, perhaps four, months of 40 hour weeks, either in our cars or working for the privilege of being in them. In short, we are now automobile slaves. Most of this could have been avoided had we had forward-looking social and economic policies designed to provide a more leisurely life.

Time Thievery

It's one thing to sell too much of your time, but it's even worse to have to work without being paid *at all*. "Time thievery," comes in many forms; often they seem too petty to merit a public policy response, but in truth we have become a society in danger of "being nibbled to death by ducks." Here is a sample list of problem areas, including some where we are making some progress:

The traffic jam. The commute is bad enough, but what about the jam, when wedged in, front and back, there is no escape? For some, this is a daily affair, linked to a structural imbalance between the carrying capacity of highways and automobile usage at peak hours. Quick solutions are not readily available, as the problems are rooted in patterns of work and development, plus the absence of adequate public transportation. But what about those incredible backups that are caused by tolls booths, especially on holiday weekends? For decades, we suffered this idiocy passively, with legislators not having the sense to suspend toll

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collection on busy weekends, or more generally to find other ways of raising revenues. In recent years the situation has been importantly improved by the simple introduction of computer scanned pass systems—but even here we have the absurdity of being backed up for miles before one can enter a fast moving lane for people who will zip through the toll station, once they get there.

Phone solicitations and "wait" time. With phone solicitations it is not so much the amount of time, but the intrusion into one's life that constitutes the outrage. Again progress is being made, with the introduction of the national "Do Not Call" list. What is astonishing is that within weeks, tens of millions of families asked to be placed on that list, yet somehow for decades nothing was done. While solicitations are down, another problem grows worse—the use of automated option systems whenever one calls a major business. Among the more infuriating experiences is after working one's way through several levels only to discover that service center is closed. Typically, there is an opportunity to speak to a live person, but, based on my experience, 90% of the time "due to high volume no attendants are currently available." So we wait, and wait. As a first step towards dealing with this major cause of high-blood pressure, we could require all users of such systems to provide the caller an estimate of the length of

the wait time. More fundamentally, at least for certain services, for instance those having to do with medical insurance claims, we could require that wait times be limited to one or two minutes. And as a general approach we could at least require public reporting of average wait times for reaching customer service. Such information could be part of product labeling, similar to what have with food ingredients. Thus, if one went out to buy a computer, the choice between Dell, IBM or Hewlett Packard would at least be informed by information about how long it takes to reach a live person at customer service. There is not doubt that if manufacturers were required to provide this information, wait time would decrease dramatically.

Tax preparation. While many taxpayers grumble most during the weeks leading up to April 15th, as they search for receipts, try to obtain forms, struggle with computerized financial tracking tools, and muddle through filing procedures, time theft occurs at other parts of the year too. Clearly, much time throughout the rest of the year is spent in self-accounting—keeping receipts, financial records and statements. One way to end this kind of time theft is to vastly expand the Standard Deduction so that most people would lose no tax advantages by not keeping thorough records. True enough it would likely cost some revenue to have a standard deduction of sufficient size that most of the middle class could give up self-accounting—but revenue loss is a more general description of tax cuts. As part of the last national tax cut, rather than cutting taxes for the well off, we could have introduced a system that freed ourselves from this morass and in doing so would have been more equitable and at least as successful in stimulating the economy.

Health insurance red tape. I've already mentioned health insurance in the context of time wasted waiting to speak to service representatives, but the problem goes much deeper than wait-time. We have institutionalized a system that requires countless phone calls, record keeping, photocopying, form filling and mailing, just to be reimbursed for out-of-pocket expenses.

The time-theft issues here are part of larger questions about our health system, but generally they are not included in the debate. At the very least we need to create a health insurance option that is rarely seen, a genuine insurance program, not a system of bill payment. Most of what we call health insurance, isn't insurance at all. Rather it is a system through which portions of virtually all medical bills are routinely paid. A vastly simpler option, one that in the end would cost the country less and exert consumer pressure to hold down medical costs would be a very low-cost insurance plan that offers complete coverage in the rare year when catastrophe strikes and bills are really high. We would insure against calamity, but

that's all. Run of the mill expenses would be between patient and doctor. Imagine the impact if we eliminated the middleman, the "health insurance" company, for 90% of medical procedures. This option would not work for all families, and surely those with low incomes would need additional and subsidized protection, but for many, including doctors, it would be a major step forward to have very low health insurance costs, protection against catastrophe, and very little contact with the insurance company.

The endless homework nightmare. Added to overwork, commuting, and interruptions from telephone solicitations, and the many other time-robbing activities of the day, too many parents feel compelled to spend their evenings making sure their children do

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their homework. Assignments are long, and patience in cajoling children wears thin as the week progresses.

As a national dialogue we might want to consider the idea that children also have a right to a workday that ends, and a weekend that is truly time off. A family with free time during weekday nights would be happier, certainly, and it might be healthier too. Moreover, the evidence that homework results in educational benefit is inconclusive, and in any event, much of what we are doing is simply trying to have our children get a leg up on the other guys children in the national competition for success. We (and our kids) would all be better off if we took a collective "time out."

Time Estrangement

Time estrangement—engaging in work that is not truly one's own—is not generally viewed as a public policy issue. On one hand, it is seen as a personal matter having to do only with individual psychology and choice. On the other hand, it is view as a systemic issue and thus not really open to amelioration through specific policy choices (consider for instance Karl Marx's discussion of the problem of alienation under the capitalist system).

Both of these orientations are wrong-headed. Suppose that, after consulting widely among psychologists and psychiatrists we reached the conclusion, at least for the rich countries of the world, that the absence of meaningful activity (time estrangement) is a central cause of mental illness, and just plain unhappiness. Suppose also that we reached a further conclusion: that

in American life, time estrangement is epidemic. We might then well ask: "Is there anything that government can do about this?" In fact, one response to time estrangement was proposed twenty-five years ago.

Work sabbaticals. In the 1970's Donald M. Fraser, Congressman from Minnesota, introduced legislation that would have created "work sabbaticals" for everyone covered by Social Security. Here was his thinking: the Social Security program allows people to retire at age 62 and receive partial benefits, or to retire at age 65 and receive full benefits. Yet many people would treasure three years of retirement-type living—not at age 62, but as a sabbatical during their work lives, affording them the opportunity to return to school, volunteer for a service that really made a difference in people's lives, or to simply try something completely new. Under Fraser's scheme, every person, after ten years of work, would be eligible to take one of those three years off with partial benefits. After another ten years, one became eligible for another sabbatical. Each person could do this up to three times during his or her work life.

To Fraser's proposal one could add many caveats, as well as some protections. For instance, one might insist that after a one year sabbatical, workers had the right to return to their original jobs, if they so chose. Not only would workers be protected, but one could also imagine that the personal leave that allowed one to recharge, rethink, and redirect their work lives would also result in a worker with much more to contribute to his or her job.

Although work sabbaticals would give some the opportunity to start in a new direction, except for the most entrepreneurial among us, work sabbaticals would not increase the *supply* of interesting, meaningful work. Here's a proposal that would:

Refundable tax credits for contributions to non-profits. The non-profit sector not only provides key services to those in need, but it also provides meaningful jobs for a large number of Americans. In most cases, those who work for non-profits could make much more money in the private sector. The fact that they chose "meaning" over "money" makes clear that the direct route to fulfillment (choosing work that matters, in this case) is a powerful alternative to the standard, high-income/high-consumption path.

To a great extent, non-profits receive their support from contributions, and these in turn are fostered by tax policy that makes such contributions tax-deductible. Essentially, the government covers a portion of your contribution. We could expand the flow of resources to the non-profit sector, thus increasing non-profit job opportunities and service provision, by providing *even greater* tax incentives for contributions. With current tax deductions, people in high tax brackets have more government backing than those in lower

brackets. By shifting to a tax credit, (for sake of argument, say the tax credit would be equal to 50% of one's contributions) we would equalize the extent of government support among people in different tax brackets. Further, by making the credit refundable (that is, if one owes no federal taxes, then the government will reimburse 50% of one's contributions up to a certain limit) we can empower the poor and low-income segments of society to direct non-profit growth to the areas they experience as most in need.

Summing Up

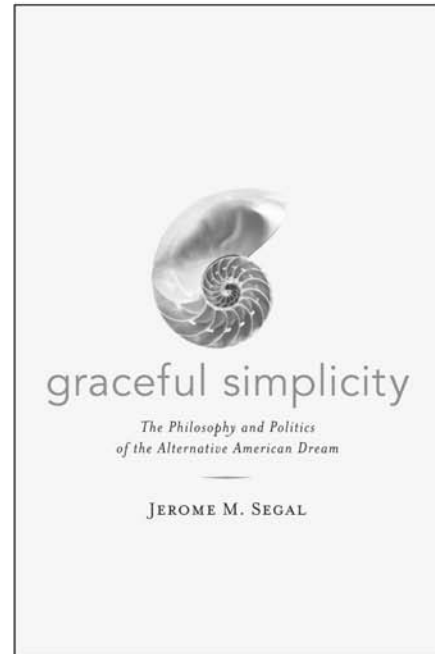
Taking back your time, having time for life, is not a simple proposition. It engages the most fundamental aspects of our social organization and our cultural assumptions. We can approach the problem with policies enacted incrementally—with this good idea and that, but at bottom what taking back your time is about is a fundamental paradigm shift. It is about keeping the question "What is an economy for?" central in our public discourse. It is about seeing that the answer to that question involves a vision of the good life that is balanced between meaningful work and leisure, friends, children and family, books and play, religion and theater. It is about being open minded and creative in looking for new ways of making that life a possibility for all of us.

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