“Family Life and the Economy: Graver Responsibilities and Scarce Resources”

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Contents

Foreword by Rev. Thomas P. Lynch  /  1

Introduction by Frederick H. Brigham, Jr. and Steven Preister  /  3

Chapter I
Family Life and the Economy: Graver Responsibilities and Scarcer Resources by Dr. Paul Scherrish  /  9
Summary of Paper  /  19
Summary of Discussion  /  20
Consensus  /  23
Discussion/Reflection Questions  /  23

Chapter II
The Church as Workplace and Its Impact on Family Life by Sr. Barbara Garland, SC  /  27
Summary of Paper  /  58
Summary of Discussion  /  39
Consensus  /  40
Discussion/Reflection Questions  /  41

Chapter III
The Church and Economically Distressed Families by Dr. Patricia Wydanoff  /  43
Summary of Paper  /  52
Summary of Discussion  /  53
Consensus  /  55
Discussion/Reflection Questions  /  55

Chapter IV
The Impact of the Rural Economy on Farm Families by Rev. Einar Meis, OFM Cap.  /  57
Summary of Paper  /  73
Summary of Discussion  /  74
Consensus  /  75
Discussion/Reflection Questions  /  76
Chapter I

Family Life and the Economy
Graver Responsibilities and Scarcer Resources

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Introduction

All my people are larger bodies than mine, quiet, with voices gentle and meaningless like the voices of sleeping birds. One is my mother who is good to me. One is my father who is good to me. By some chance, here they are, all on this earth; and who shall ever tell the sorrow of being on this earth, lying on quilts, on the grass, in a summer evening, among the sounds of the night (James Agee, A Death in the Family).

The history of modern society, from one point of view, is the assertion of social control over activities once left to individuals or their families. During the first stage of the industrial revolution, capitalists took production out of the household and collectivized it, under their own supervision, in the factory. Then they proceeded to appropriate the workers' skills and technical knowledge, by means of "scientific management," and bring these skills together under managerial direction. Finally they extended their control over the worker's private life as well, as doctors, psychiatrists, teachers, child guidance experts, officers of juvenile courts, and other specialists began to supervise child rearing, formerly the business of the family (Christopher Lasch, Haven in a Heartless World. The Family Besieged).

These two passages depict radically different images of the nature of family life. The first suggests a warm vision of the quiet inner life of the family, one shielded from the ravages of work, poverty,
breakup and social turmoil. Those familiar with James Agee’s moving novel will recall that despite the sudden death of the young narrator’s father in an automobile crash, the “death in the family” failed to precipitate the death of the family. For the young boy recounts the events leading up to and surrounding the funeral of his father as occurring within the warm embrace of family and friends, drawing comfort especially from the kind perseverance of his gentle mother. In reading this story or in recalling others like it from literature or our own lives, one must resist the temptation to idealize them. After all, we often forget the harsher memories of everyday life. Nevertheless, our continued yearnings for such abiding security and love in the family, even if only fleetingly glimpsed or sparingly tasted, help us develop a critical perspective on the shortcomings of our present circumstances.

In contrast, both in imagery and tone, is Christopher Lasch’s analysis of the contemporary degradation of the family. The passage provides the basis for a critical assessment of precisely those factors that have debilitated the family in our day. Most writing on the modern family, he argues, assumes the “isolation” of the nuclear family both from the extended family and from economic forces. Families valiantly struggle to sustain the nurturing “haven” aptly described by Agee, but we fail to recognize how forceful the “heartless” modern world “intrudes at every point and obliterates its privacy”: “the sanctity of the home is a sham in a world dominated by giant corporations and by the apparatus of mass promotion.”

Analysis of this contemporary crisis of the family thus requires a careful designation of exactly what comprises the economic life of the family and how this changed as modern industrial society supplanted traditional agricultural life.

I begin by elaborating a conceptual model of the role of the family in the economy, stressing how it receives income through its relations to government and the labor market, and how it meets its physical needs through its relations to producers in the product market. I then draw on this model to help describe the changing economic role of the family.

The Family in the Economy

The economic relations of the family in a free-enterprise economy are clarified by the circular flow diagram in Figure 1. According to this model, the economy consists in the relations between three actors: households or families, business firms, and the government. These actors participate in the economy in their relation to two sectors and two markets. The household sector is made up of families and individuals; the business sector is composed of firms and the government in its capacity as an employer of labor and provider of goods and services; in addition, as is indicated in Figure 1, the government also serves as a legal and economic environment for the economy as a whole.

In a free-enterprise economy, these economic factors are connected by two markets. A market is the arena of exchange in which supply and demand are matched. Markets are often characterized as competitive exchanges between actors with equal power. But, in fact, market transactions more often than not transpire between actors of unequal power.

As can be seen in Figure 1, the product market is the arena of exchange connecting families and firms in the realm of production and consumption. From the point of view of the family, a demand for the goods and services supplied by firms is expressed by consumption expenditures. From the point of view of the firm, family consumption expenditures become revenues which stimulate a supply of goods and services.
The labor market is the second link between families and firms in the economy. In contrast to the product market that links families and firms in the areas of production and consumption, the labor market links families and firms in the areas of employment and earnings. From the point of view of the family, the labor market functions to provide earnings in exchange for labor. From the point of view of the firm, the labor market provides labor in exchange for payroll expenditures.

Despite its brevity, this summary of the circular flow model indicates the key actors and relations emphasized in economic analysis. What is crucial to note from the outset is that both theoretically and historically the family is a key economic actor. Analyzing the economic role of the family is, thus, central to an understanding not just of the family but of the economy as well.

The Separation of Production from Consumption

The major transformation of the American economy over the past two centuries has often been characterized as the movement first from a primarily agricultural society to an urban-industrial society, and more recently to a less geographically concentrated service and high-technology society.

Although much can be learned from tracing the journey of the American family through these phases of socioeconomic life, the more fundamental shift affecting the family derives from the transformation of the family from combining the functions of production and consumption to one in which the two functions become separated and carried out with less control. In terms of the model just described, the economic functions of production and consumption once carried out by a family unit under its own initiative have now become market activities. Instead of serving an economic role within their own sphere of semiautonomous decision making, families become forced to carry on their economic role through market transactions with other economic actors, especially private business. While up to this point, economic transactions occurred between actors of relatively equal size and economic power, now families face more powerful firms in their efforts to fulfill their needs for consumption, employment, and income.

Consider the popular television series, Little House on the Prairie. This drama about the Ingalls family, situated in the nineteenth century, depicts life in a small rural town wherein families are the unit of production. Proprietorship of productive enterprises is a basic aspect of family life. Note, for instance, that the society of Walnut Grove is composed of other family farmers, small-business operators, and service professionals, including law enforcement officials, physicians, and lawyers. Though the critical viewer will remain unpersuaded by their predictably cheerful conclusions, the episodes accurately portray the basic structure of the economy during that frontier era of American history. For instance, at the time of the American Revolution, 80% of the nonslave working population was engaged in either self-directed farms and businesses or in self-employed trades and professional occupations. The physical producers of goods and services—the family members—were also the ones who retained day-to-day decision-making authority over the choice of what to produce, how and when to produce it, and its sale price.

The family served as both the basic unit of production and the basic unit of consumption. Many goods and services not produced by a family were bought from others, but the role of the family in producing goods and services, nevertheless, served as a fundamental organizing principle shaping family life. Much time and effort were devoted to those aspects of family life concerned with its economic role; for example, the procreation of a larger number of children, as well as the spatial and psychological inseparability of family life and work life. In addition, until the dawn of the urban-industrial age after the Civil War, all members of the family, including children, were engaged in providing a considerable portion of their consumption needs from their own efforts. Food, clothing, and shelter are only the most obvious examples.

As a result of the processes noted by Lasch in the quotation cited at the head of the paper, the self-employed, independent producer family no longer dominates the economic terrain. Today, only 8.6% of the work force remains self-employed, with a good proportion of these actually working for others in contract work. Privately directed firms produce goods and services, and families must interact with the impersonal forces of the product and labor markets to fulfill their economic needs. Instead of producing for their own consumption or dealing personally with other producers, instead of serving simultaneously as a haven and a window on the world, the family has come to rely on the activities of others largely beyond their control for provision of their needs. As Kenneth Keniston succinctly states in the 1977 Carnegie Council on Children monograph, All Our Children: The American Family under Pressure:

In our time, the family economy has disappeared almost completely. While once almost all American family members worked together at a common economic enterprise on whose success they collectively
depended, today most American adult family members work for pay, while children rarely work at all. No common economic task remains. Work and family life are separate enterprises; families consume as a unit but do not produce as a unit.

The Family Forced into the Marketplace

This realignment of the family's economic function required the family to turn outside itself and negotiate with persons and forces whose primary concern is entrepreneurial advantage rather than parental care. This gets expressed in many ways, but the most telling manifestation of the intrusion of market values occurs in the very meaning of children. As Keniston argues, the economic value to cost in terms of housing, feeding, and clothing. This is not to encourage the evaluation of our children as mere liabilities. Rather, it is simply to recognize the undeniable fact that children are a grave responsibility. Parents must negotiate constantly with the world on behalf of their children. The affluent must ward off the mesmerizing consumerism bombarding their children, while the poor must combat the deprivation gnawing at their 20% of our nation's children. In the absence of family allowances and socially supported day care, child rearing is viewed as economically nonproductive labor.

Other consequences follow as well. Education and the teaching of values are removed from the family, as are the care of family dependents: children, the aged, poor, sick, and mentally ill. In each case, the diminished role of the family has been accompanied by the necessity to resort to the government or the market for services. The result is a demanding new role for parents wading through the contingencies of such provisions. By relying on others for family services, parents are forced either to take what comes their way or to pit themselves against political and economic bureaucracies. Thus, within the family, says Keniston, parents become "like executives in a large firm—responsible for the smooth coordination of the many people and processes that must work together to produce the final product."

The Contradiction between Needs and Demands

Although families suffering from such diminished economic authority are not completely powerless in asserting their needs, one serious limitation on their ability to do so is that, increasingly, needs are recognized by the economy only if they are communicated through the buying power of money. This often results in a contradiction between what is actually needed by families and what is provided. The reason for this discrepancy is that markets respond only to what economists call effective demand, or desires expressed through dollars.

It is one thing for a family to need adequate housing, food, and medical care; but it is quite another to translate such needs into the kinds of signals to which a profit-maximizing business will respond. In order to exert such signals, families must voice their needs through dollars, thereby constituting an effective demand. Those lacking sufficient income to translate their needs into such effective demand are, therefore, doubly injured. Not only must they rely on forces beyond them to provide for their families, they must do so with a proportionately weaker voice.

The inability of some families to obtain proper prenatal care illustrates this point. Prenatal care is necessary in order to reduce the number of low-birth-weight babies and, thereby, infant mortality. Through the ability of families in the past to express this need either politically or economically, improved prenatal care has contributed to a reduction in the last twelve years of infant mortality rate from 20 per 1000 to 11.5. Yet despite these general advances, those families lacking sufficient money to express their need for prenatal care in the form of an effective demand have suffered dramatically as relevant federal programs have been cut. For instance, officials in Michigan say the black infant mortality rate in parts of Detroit has been as high as 33 per 1000 births. While all families share equally the need to protect the health of their infant children, it is obvious that for economically impoverished families, the need goes unmet when the government reduces its provision of such services. A serious fact of life in a market economy is that in the absence of sufficient income or government intervention, needs cannot be transformed into effective demand.

The Family, Work, and Income

Another aspect of the link between the family and the economy is through the labor market. In this regard, the primary focus is on the array of relationships concerned with employment and earnings. As already stated, in the absence of social provision, the condition for the fulfillment of family needs depends in large part on one's ability to generate income through employment. But in this area, too, many families face a crisis.
The inability of the labor market to provide sufficient income for a large part of our population stands as a sad but familiar tale. Official poverty statistics count 35 million Americans as poor even after government money transfers through the welfare and social security systems. Moreover, estimates that the number of poor would approach 60 million in the absence of such programs indicates a fundamental weakness in the argument that the private market left to its own devices would generate employment and earnings sufficient to alleviate poverty. In this regard, it is worth mentioning, if only in passing, the 8.5 million unemployed, the over 1 million discouraged workers, and the 5.4 million involuntary part-time workers seeking but unable to find full-time employment. For the families of these workers, the labor market is a source of distress rather than a means for fulfilling needs.

This failure of the labor market in the area of employment and earnings takes its greatest toll on the family through its effect on children. The poverty rate among preschool children is 23%, and among school-aged children it is 21%. In total, there were 13.8 million children under the age of eighteen in poverty in 1983. Even after correcting for in-kind income, the poverty rate among children declines only about one-quarter. As for families, about 7.6 million were poor in 1983. Of these, 3.8 million were two-parent families, 3.6 million were single-parent female-headed families, and .2 million were single-parent male-headed families. In regard to these figures, it is important to refute recent arguments by Charles Murray (in his *Losing Ground: American Social Policy*) and others that the dramatic poverty rate among children and female-headed families is due to increased reliance on AFDC. In the 1985 Godkin Lectures on the family at Harvard, Daniel Patrick Moynihan draws on evidence provided by David Ellwood and Lawrence Summers of Harvard to show that while the number of children in female-headed families increased since 1972, the number of homes receiving AFDC remained stable and, among blacks, even declined. In addition, notes Moynihan, those receiving AFDC are substantially less well off. From 1969 to 1980, he calculates, "AFDC payments, in constant dollars, declined 56%.

But, this is not the whole story. Even among the population at large, the promise of economic advancement beyond that of our own parents has collapsed, with stark consequences for family life. In a recent Urban Institute paper Frank Levy and Richard Michel demonstrate that since 1973 the American economy has been in what they call a "quiet depression." During this period of stagnation, neither real wages nor real family incomes grew. Figures tracing the level of income for the average male over his lifetime show that it is no longer possible to count on increased income during one's working life. A thirty-year-old man in 1949 increased his income 63% by the time he was forty in 1959, just as a thirty-year-old in 1959 increased his income by almost 50% by the time he was forty in 1969. In contrast, the average thirty-year-old male in 1973 received no increase in income over the decade to 1983. Family income followed the same pattern, say Levy and Michel: "From 1947 to 1973, it rose from $13,000 to $26,000 (in 1983 dollars) and never went more than three years without setting a new record. The 1973 record still stands today."

What are some of the implications for family life? Levy and Michel cite three strategies by which families have attempted to sustain a growing level of consumption in the face of declining or stable income. I quote them directly:

**Postponement of marriage:** Young workers began to postpone marriage until they were established in their career. Since 1973, the median age of first marriage has increased from 21 years to 22.5 years for women and 23.2 years to 25.2 years for men. These ages are now higher than at any time since the early 1900s.

**Dependence on two earners:** When young workers do marry, it is increasingly likely that the wife will continue to work. Among 25 to 35-year-old married couples, 47% of the wives worked in 1973 while about 65% of the wives work today.

**Reluctance to have children:** During the 1970s, young families continued the late 1960s trend toward fewer children. Since 1973, the average number of children per married couple has fallen from 1.2 to .97—a 20% drop in the number of young mouths that need feeding.

**Conclusion**

My purpose in this paper has been to describe a number of the economic aspects of the contemporary crisis of the family. I argued along with Lasch, Keniston, and others that families, in an effort to preserve the values embodied in Agee's vision (one in which the sounds of the night offer peace and the earth's abundance), must confront the menacing forces imposed by the family's increasing subordination to the impersonal mechanisms of the market. The responsibilities of families, and parents in particular, to safeguard the haven have grown graver just as the resources available to them for doing so have grown scarcer. Parents so caught in this bind of administering their family's multidimensional contacts with forces largely out of their control are described by Keniston as "weakened executives."
Today, the environment of market relations within which families obtain income through work and fulfill needs through consumption requires families to interact with a system of individualistic values of competition, self-interest, and accumulation. It is a tribute to the abiding determination of parents that, in the face of such formidable economic constraints, they continually strive to construct a family life devoted to nurturing its members’ needs and happiness. Thus, an analysis of the family and the economy leads, in the end, to the recognition of the contradiction between family and economy. On the one hand, the contemporary family strives to fulfill the aspirations and values woven into its communal fabric; on the other hand, it is forced to pursue these goals within the debilitating, individualistic environment of inadequate pay and employment in the labor market and the associated difficulties of translating needs into effective demand in the product market. This contradiction embedded in the way our economy works, and not the failure of parents to act in their children’s interest, comprises the contemporary assault on the family and constitutes the fundamental challenge to its vitality.

References


Recommendations for Further Reading


Preister, S. “Social Change and the Family,” *Social Thought* (Summer 1982), vol. 8, no. 3.


Summary of Paper

In his paper, Dr. Schervish outlines the change in our economy and its effect on families. In the nineteenth century, 80% of the people were self-employed; now that number has diminished to 8.4%. As a result, most families are separated from production: production and employment have left the home. Families are now forced to look to the marketplace to provide for child care, care of the elderly and other family dependents, and other related human needs.

With this change, there is a basic contradiction between needs and demand. The economy only recognizes need backed up by money. Take the case of prenatal care: the need is constant, increasing numbers cannot pay for it. Moreover, the poverty rate, unemployment, and underemployment make it impossible for 35 million poor and the 60 million above the poverty level who do not have the income to purchase what they need in terms of such human services in the marketplace.

He references the comments of Kenneth Keniston in the Carnegie Council on Children Monograph that describes how families attempt to organize themselves as corporations to cover their expenses, all in the context of a stagnant economy. Between 1949 and 1959, there was a 63% increase in real income for individuals; between 1959 and 1969, a 50% increase; but, between 1973 and 1983, there has been no increase in real income. All this makes it much more for economically marginalized families.

Families are adjusting their functions and structures to these realities by postponement of marriage; increased dependence on two earners (in 1973, 47% of women with dependent children were employed; and 1983, 65%); and reluctance to have children.

Moreover, inadequate income makes it very difficult for people to purchase a first home. There have been increases in abuse of children, incompatibility, and other examples of stress.
Dr. Schervish observes that the present draft of the pastoral letter on the economy does not address the economic role of families and their needs. He urges that the Church—not just the hierarchy but the whole community of believers—must look at the family as it is and its many needs and insist on income of sufficient level; grant proper pay for providers (e.g., teachers); and recognize the role of women in the Church (if we are to be a believing community that properly emphasizes family life).

Summary of Discussion

Dayton/Archdiocese of Cincinnati: The representative for the participants from Dayton and the Archdiocese of Cincinnati made the following comments resulting from their discussion: The Church must change its perception of family life to include blended families, single parents, and older children living and working at home and how each of these are affected by the economy. The Church must recognize how consumerism, with its emphasis on luxury items, automatically increases the cost of essentials and that economic pressures are contributing to the breakup of families, child abuse, and other related trauma. The Church, in this letter and in its activities, must reaffirm family life and support it through day care, education, and other human services. The Church should advocate a national budget that pays attention to the needs of families, their health, and their welfare.

San Francisco: Representatives for the Diocese of San Jose and the Archdiocese of San Francisco mentioned some conditions in the Silicon Valley impacting on families (e.g., employees expected to work sixty hours a week, short-term jobs, and the influx of people to California seeking jobs where there are none). All these factors have added pressures on families, resulting in increased marital discord and child abuse.

They are of the opinion that the pastoral letter does not address properly the question of IRAs and other pension and profit-sharing plans. These are good for middle-class individuals, but they exclude the marginally poor and the poor. Dr. Schervish agreed that this need should be met through cooperative efforts, whereas IRAs reflect our capitalistic individualized economy, and families must look out for their own future.

New York: Rev. John Woolsey, speaking for the participants in New York, said it was their conclusion that economic factors are most influenced by culture. Mr. Holland agreed that the values of production and reproduction reflect culture. As Pope John Paul II stated, culture can have a positive or negative influence on the economy, depending on the values it embodies.

In response to a question on tax reform, Dr. Schervish said it is imperative that we create the potential for generating adequate income for families. However, the tax reform proposals are inadequate to do so, and the present format fails to address seriously poverty and problems of income distribution.

Orange, California: Rev. Jerome Henson of Orange raised the question of ecumenical approaches to assist in improving the economic functioning of families. Dr. Schervish said that it is time for us, as the Church, to look to where the resources are, including other Churches, because we are part of a larger community—be it political, religious, or economic—and we must begin to see ourselves that way.

Omaha: Sr. Barbara Markey of Omaha remarked on the Church’s role as an advocate for those things essential for family life. She spoke specifically of the plight of many rural families today. Dr. Schervish replied by pointing out President Reagan’s ability to motivate public opinion by stressing the contribution of every citizen (e.g., the student doing well in school helps the country). The bishops, in the pastoral letter, need to call all of us to sense one another’s pain, anger, and frustration and to respond as families and as members of the Christian community to these issues nationally and locally through political action, particularly as we listen to the suffering of the rural community.

Houston: The participants in Houston asked Dr. Schervish if the pastoral adequately addresses structural changes that will deal with inequalities in the economy and bring back a balance of power for families (e.g., labor unions, cooperative ventures). Dr. Schervish said that this is insightful and the bishops have come to grips with this: the economy is essentially an economy of people. For a market economy to guarantee social good, the actors have to be engaged in the process with equal power. The bishops do recognize that the present economy can no longer be the guarantor of the social good. What they call for in order to guarantee this is the new American experiment. The family should be the basic unit for this experiment, and the pastoral should call for this. That is why the bishops have been advised to move the section of the pastoral on the “new American experiment” (one of the application sections) to the front of the document to give it proper emphasis.
**Boston:** Rev. Peter Casey, director of Family Life, Boston, indicated that housing is a major part of the family budget, yet emphasis is on investment and profit, making the cost of housing extremely difficult for many. The bishops should give more attention to the housing market (i.e., reduction of costs, support of job training that will increase supply of housing for needy families). Mr. Holland recommended that a cooperative movement for housing be encouraged as it is in Spain. He said that we need to design housing so that it brings people together to increase participation and interaction.

**Hartford:** The local group included representatives from Hartford, Norwich, and Bridgeport dioceses. They said that the pastoral should encourage an economic system that has as its goal the support of family life as the basic unit of society. The development of local economies serves the families in the area. Families can be empowered to advocate practically for this. They can be involved, through community organizing, to advocate for appropriate policies. Low-income families in cities can be trained in how to meet with economic developers and city councils to guarantee jobs, improvements in schools, job training for youth. Churches can assist. For example, they can organize workers into cooperative ventures for buying out viable plants. The Industrial Cooperative Association of Boston has been doing this in Connecticut. Family owned businesses could be sold to workers. We need to look at parish-based credit unions. Emphasis in the pastoral should be on systematic-based models.

Dr. Voydanoff agreed with this, and said that most job creations are in new small businesses. Churches can get involved by providing loans as venture capital and voluntary expertise in skills to help new businesses succeed.

Mr. Holland said that Catholic universities could be of enormous help here in exploring opportunities where they could supplement the work of groups such as the Industrial Cooperative Association of Boston. Dr. Schervish pointed out that Boston College was assisting the growth of small businesses. For example, its Department of Sociology offers a course in Industrial Democracy and Workplace Democracy, and the Business School offers a joint degree program in this area. The Archdiocese of Boston, working with the Industrial Cooperative Association, has started a cooperative to demonstrate how the Church can meet the local needs of families and people.

**Miami:** Msgr. Walsh, director of Catholic Charities, said that the Miami group is of the opinion that the pastoral does not underline sufficiently the need for youth employment. In response, Dr. Schervish said that youth unemployment does not respond to the same stimuli as the economy at large. For us to address this, we are looking at lifelong careers of whole groups in society, and we need to target programs in schools and in the community on a cooperative basis. Without this, we are mortgaging our future. He added that there is a strong racial dimension to youth unemployment, with large numbers of blacks and Hispanics in dead-end or short-term jobs, with the duration of unemployment increasing. These groups need to be targeted. Growth in the economy alone will not meet their needs.

**Consensus**

The following consensus was reached at the video teleconference on issues related to the economic responsibilities of families:

- Families tend to adjust to capitalism rather than change the economic structures. They adjust their own economic functions, structure, membership, marriage, consumption patterns, etc.
- The family must be recognized as a basic economic unit for the purposes of social policy (e.g., taxes, human services, etc.). Church and society need to address the economic roles and responsibilities of families and their basic economic needs.
- Systematic, structural economic changes are needed that deal with inequalities in the economy and bring back a balance of power for families. The goal of these structural changes should be the support of family life as the basic unit of society.
- The Church must serve as an advocate for families. In part, this requires promoting the family as the basic unit in the "new American experiment" called for by the Catholic bishops of the United States. In part, it means empowering families themselves to become proactive economic actors.
- The diversity of families should be recognized, and all in need and without resources should be helped, regardless of family structure, class, and religious and ethnic heritage.

**Discussion/Reflection Questions**

1. Dr. Schervish offers a conceptual model of the basic circular flow of the economy. What makes the family a key factor in this flow?

2. Since the turn of the century, there has been an ever increasing separation of family life from work. How has this separation affected
the meaning of having children? Their education? Their value system?

3. With the separation of production from consumption, the family has been forced into the marketplace. This has made serious "economic demands" on the family. What are some consequences of these demands?

4. Do you feel that the values of family life are contradicted by the requirements of economic life? Why? What are some of these values and requirements? Conversely, how does economic life in this country enhance family life?

5. Kenneth Keniston uses the term "weakened executives" when referring to parents. What does he mean by this? What are some examples of parents being required to act as "weakened executives"? How do church-sponsored services (e.g., education, health care) contribute to this problem? How can church-sponsored services better support families and prevent the "weakened executive" syndrome?

6. How does a stagnant economy force the family to struggle for economic security rather than to provide for or enhance the family's inner life? What changes have taken place in the family model over the past few decades due to increased financial pressures?

7. Economists use the term "effective demand." What is meant by this? When the family does not have sufficient income to express its needs in the marketplace, how does this affect the economic cycle and the family's role in it?

8. Do you agree with Dr. Schervish regarding the necessity of insisting on a sufficient income level? Granting proper pay for providers? Recognizing the role of women in the Church? Why?

9. To what extent does your family utilize the marketplace for services such as child care or care of elderly or infirmed dependents? What medical and social services are not available to you or your friends because they are too costly?

10. Because of our economy, many families have had to adjust their structure, responsibilities, and functions by postponing marriage, depending on two incomes, and reducing family size. How has your family been affected by the economy? What adjustments have you had to make?

11. What kinds of programs (e.g., educational, advocacy, etc.) can the Church initiate to help families cope with some of the issues raised in this paper? In what ways does your parish/community support families so that they can meet their own economic responsibilities? How effective are they?