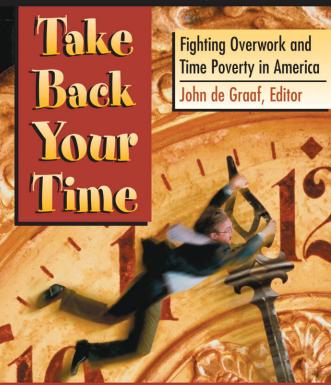
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—Barbara Ehrenreich, author of the bestselling *Nickel and <u>Dimed</u>*



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The Official Handbook of the National Movement



with chapters by Vicki Robin, Juliet Schor, Bill Doherty, David Korten,
and over 30 other national leaders, experts, and activists

Take Back Your Time: Fighting Overwork and Time Poverty in America

An Excerpt From

by John de Graaf, Editor Published by Berrett-Koehler Publishers



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Take Back Your Time Day

JOHN DE GRAAF

Welcome to the official handbook for Take Back Your Time Day, a new national consciousness-raising event that will be held for the first time on October 24, 2003. The date falls nine weeks before the end of the year and symbolizes the fact that we Americans now work an average of nine full weeks more each year than do our peers in Western Europe. It wasn't supposed to be this way.

Back in the late 1960s, I studied sociology. I remember distinctly some of the class discussions we had then. We were told that American society would be facing a serious social problem by the end of the twentieth century. That problem was *leisure time!* With all our advances in labor saving technology, with automation and "cybernation," we'd be working less than 20 hours a week by the year 2000. Just what would we do with all that leisure time?

It would be a Big problem, one that we sociologists would have to help solve. As you are no doubt aware, it didn't happen. We got the technology but we didn't get the time. In fact, most Americans say their lives feel like a rat race. Millions of us are overworked, overscheduled, overwhelmed. We're just plain stressed out.

It starts at work. Despite those promises of leisure, we're working harder and longer today than we were back in my college days, as several chapters in this book make clear. Americans work more than do the citizens of any other industrial country. Our work days are longer, our work weeks are longer, and our vacations are disappearing. In fact, one quarter of American workers got no vacation at all last year. Even medieval peasants worked less than we do!

My personal interest in this issue was re-kindled in 1993 when I coproduced a PBS documentary called *Running Out of Time* that explored the epidemic of overwork that seemed to be sweeping America. Then followed another documentary called *Affluenza*, which looked at our obsession with achieving everhigher material standards of living at the expense of other values we once held dear. Working on those programs allowed me to meet many people who were trying to find more balanced lives amid the pressure to work and spend, amid the constant barrage of messages urging all of us to work and buy more and more and more and more and more and more and more

These were people who were beginning to ask big questions, and the biggest of them was: what is an economy for? Why for the sake of "the economy" were we caught up in patterns of life that force us to pay an enormous price in terms of our health, our families and communities, and the earth itself, and that, in fact, leave us less happy than we were decades ago when we had half as much stuff or less?

About two years ago, I was invited by Vicki Robin, one of the authors of this book, to join an organization called the Simplicity Forum, made up of recognized "leaders" of the voluntary simplicity movement. I ended up as the co-chairperson of the Forum's Public Policy Committee. The Committee was formed because all of us had become aware that simplifying our lives wasn't a purely personal choice.

We knew that for millions of Americans simplicity was anything but voluntary. We knew that the rising cost of key necessities (such as housing and health care) in America kept many people struggling to make ends meet. We knew that sprawl, well-meaning but misguided zoning laws, and poor public transportation made it difficult for us to reduce the amount of driving we did, despite our concerns about energy use, the Arctic National Wildlife Refuge, or global warming.

As we talked about what we might do to help create a more simplicity-friendly society with more balanced, healthy and sustainable lifestyles, it became clear that we couldn't just stand *against* overconsuming. We needed to be *for* something, something that was clearly missing in our society despite all its material wealth. Most of our committee felt that something was *time*.

Many of us were overworked ourselves and constantly rushed. Others saw the phenomenon among our friends; every time we wanted to get together with them they'd have to take out their calendars and look weeks ahead for a little white space amid work and scheduled appointments.

We also talked about our lives outside of work, about how time-pressured and overscheduled even our children's lives had become, despite warnings from prominent child psychologists that kids need time just to be kids. We were shocked to learn that many school districts had even eliminated recess in a misguided effort to make their students "more productive."

As we shared experiences and further researched the issue, we came to understand that overwork, overscheduling, and time poverty threaten our health, our

marriages, families and friendships, our community and civic life, our environment, and even our security. I promise that you'll see what we mean as you read through this book.

At a meeting in Kalamazoo, Michigan, in March of 2002, we came up with an idea. Why not try to create a national dialogue about our national time problem and how we, as Americans, might begin to solve it? We talked about the first Earth Day in 1970, when, in communities throughout America, people came together to discuss the harm we were doing to the earth and how we might improve our environment.

We knew that within two years of that outpouring of public concern, Congress passed, and a conservative Republican president signed, the most significant environmental legislation in American history—the Clean Air and Water Acts, the National Environmental Policy Act, the Endangered Species Act, and other similar laws.

If Earth Day could do that, we thought, what about a Time Day? Anders Hayden, a member of our group and author of one of the chapters in this book, suggested we hold the event nine weeks before the end of the year—symbolizing the fact that we Americans now work nine weeks more each year than do our trans-Atlantic neighbors.

Thus was launched the first official national initiative of the Simplicity Forum—Take Back Your Time Day.

Since we came up with the idea, thousands of Americans from all corners of our country have joined the Take Back Your Time Day campaign. They will hold teachins at colleges all across the country and speak-outs at labor halls and churches. The outpouring of interest has indeed confirmed our feeling that this is an issue people feel deeply even if they are often shy about expressing their frustrations.

A manager at an aircraft company called to say he'd just suffered a third heart attack and that his physicians blamed his increasingly long work hours and stress on the job. A veterinarian wrote us about seeing animals who had literally chewed off their fur out of boredom, after being left alone for long periods by their "toobusy" owners.

We began hearing from people from all walks of life, from accountants to schoolteachers. Career counselors, therapists, personal coaches, and corporate human resources managers wrote or called to say they were witnessing a major increase of clients or employees who were working beyond what their bodies and minds could endure.

Volunteers joined the campaign, allowing us to build a major event with almost no money. Art students at the University of Minnesota, Duluth have designed our logo and produced the posters and other visual materials for the campaign. You'll see their work throughout this book. Environmental journalism students at Western Washington University devoted an issue of their award-

winning quarterly magazine to the Take Back Your Time effort. Representatives of unions, family organizations, churches and environmental groups readily joined our steering committee.

Take Back Your Time Day is a *strictly* nonpartisan event. All differences in view-points will be welcome—the important thing is to start the dialogue. We will help people to come together and talk about their overworked, overscheduled lives and how personally, or through collective bargaining or legislation, they might find more time for things that really matter. Already, some creative legislation is being developed in Congress—believe it or not!—and at the state level.

The movement for a more balanced American life will begin on Take Back Your Time Day, but it won't end there. In every community, Take Back Your Time organizations will develop local campaigns to win back time. They'll help people act at personal, cultural, workplace and legislative levels. By Take Back Your Time Day, 2004, we intend to ask every candidate for office, and especially the Presidential nominees, what they intend to do to help bring work/life balance to America, providing us with what Europeans already take for granted.

Take Back Your Time Day will produce a broad coalition for change. This issue can unite groups who seldom talk to each other—family values conservatives and the women's movement, labor unions and environmentalists, clergy and doctors, advocates for social justice, enlightened business leaders, and the "slow food" and "simple living" movements. It is an issue that crosses ideological lines. Nobody has any time out there!

As this book makes clear, countries like Norway, the Netherlands, France, and Germany have shown that shorter work time and a balanced life is possible and that it can even be good for business. In fact, most of them are more productive per worker hour than we are!

Shortly after the first mention of Take Back Your Time Day in the press, I received an email of "solidarity" from an organization in Norway called 07-06-05, one that clearly illustrates the gulf that exists between Americans and Europeans where the issues of work time and consumption are concerned. Norwegians may not be the best in the world at coming up with titles for organizations, but they do have the world's shortest working hours—already. And they aren't resting on their laurels.

07-06-05, it turns out, stands for June 7, 2005, the one hundredth anniversary of Norway's independence from Sweden. By that time, 07-06-05 leaders hope Norway will be well on its way to environmental sustainability. They hold up two pillars as the key to achieving their goal—reducing working hours and reducing consumption, so that more of the world's resources will be available for the world's poorest countries.

As I read the 07-06-05 call to action, I thought it must have come from some radical green group, some Norwegian Ralph Nader, maybe. But it turns out that

07-06-05, a campaign complete with TV, radio, and print advertising campaigns throughout Norway, is fully funded by the Norwegian Environment Ministry and endorsed by the prime minister!

Can you imagine an American president of any party actually suggesting we might be better off as a nation if we worked and consumed *less*? But in fact, as this book suggests, such a proposal by an American leader would be music to millions of ears all over the world.

We talk so little publicly about this issue that people often feel they are alone in their concerns about time. But time, or rather, or lack of it, is the big skeleton hidden in our national closet. Let it out! Talk about this issue around the dinner table and the water cooler, at PTA meetings, union meetings, and book clubs. Use this book, and others recommended in it as resources to help others understand that they are not alone in the time crunch they face, and that they can do something about it.

Join the Take Back Your Time Day campaign, and don't wait, because there's no present like the time!



Visit our Web site: www.timeday.org

One-half of all author royalties from this book will be contributed to Take Back Your Time Day.

Take Back Your Time Day is an initiative of the Simplicity Forum, and a project of The Center for Religion, Ethics and Social Policy at Cornell University.



Introduction

JOHN DE GRAAF

n this book, you'll find a wide range of perspectives regarding time poverty and begin to see the connections between all of them. Frances Moore Lappé pointed out to me the critically important observation by farmer and environmental writer, Wendell Berry, that in the United States, we too often solve problems issue by issue when it would be more effective to solve them by "pattern." What is it about the *pattern* of our lives that exacerbates so many of our social and environmental problems?

This book suggests that a key aspect of our pattern problem comes from an unconscious choice we've made as a nation since World War II. Without thinking about it, Americans have taken all their productivity gains in the form of more money—more stuff, if you will—and none of them in the form of more time. Simply put, we as a society have chosen money over time, and this unconscious value pattern has had a powerful and less than beneficial impact on the quality of our collective lives.

True, we didn't all get the money; in fact, the poorest among us actually earn fewer real dollars than they did a generation ago. Our most significant financial gains went to the richest 20 percent of Americans. Nevertheless, as a whole society we now have much more stuff and considerably less time than we used to.

That's the pattern, and this book shows that the consequences have been and continue to be troubling. The argument here is that if we begin to change the *pattern* in favor of more time rather than more stuff, a host of other beneficial changes in the quality of our lives will follow.

A Collection of Essays

This book is a collection of essays written by academics, religious and labor leaders, activists, work/life and family counselors and personal coaches, physicians, and journalists. Most have devoted years of their lives to thinking deeply about the issue of time and Americans' lack of it. The views of all writers, including myself, are theirs alone, not official positions of Take Back Your Time Day, and not necessarily shared by other writers in this book, although I suspect you'll see considerable agreement as you read along.

You will see, too, that styles differ; some chapters focus on factual data, others on anecdotes and personal stories. Some are conversational, others more academic in approach. Each can be read alone and fully understood, but the whole here is greater than the sum of its parts. As you read along, you'll clearly see how connected these issues are. You'll find some repetition because these glimpses into various aspects of time famine do overlap, but, I trust, not too much.

A word about statistics: you may discover in reading this book some differences in the working hour statistics presented by different authors. As Juliet Schor explains in Chapter one, measuring work time is an inexact science. For example, measuring working hours per job will result in statistics showing shorter hours of work than will measuring hours per worker, since nearly ten percent of Americans hold more than one job. Estimates using the Current Population Survey of the United States show longer working hours than do Time Diary studies. International Labor Organization (ILO) reports on annual working hours show longer hours than do those of the Organization for Economic Cooperation and Development (OECD). Nonetheless, the central point the book makes—that American working hours are getting longer—is backed up by all measurements, although only recently in the case of Time Diary studies. Moreover, the ILO and OECD both show the same *gap* between American and western European working hours, approximately 350 per year. About the fact that Americans work considerably longer hours than the citizens of any other modern industrial nation, there is no longer any debate.

Structure of the Book

The book starts with work-time issues, demonstrating clearly how American working hours have risen since the 1960s. You'll see how American vacations have become an endangered species—the Spotted Owl of our social lives—and how millions of workers face steadily increasing "mandatory" overtime demands that

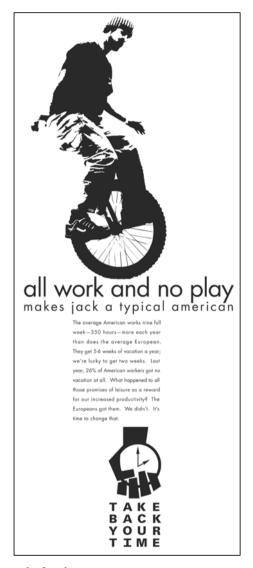
leave them exhausted and leave you less safe and secure.

The next series of chapters examines the impact of overwork and over-scheduling on our families, children, communities, citizen participation, and even our treatment of animals.

Health and security concerns follow. A criminologist suggests that long working hours make us less safe, while two doctors examine the impact of our rush, rush, work, work, hurry-up existence on our health as individuals *and* as a nation.

We explore the environmental impact of overwork, and the time cost of our sprawling land use patterns and automobile dependence. We reveal a new study showing that people who work fewer hours are not only happier than are the overworked, but also more benign in their environmental impact.

Two chapters explore history and tradition. For more than half a century, the United States was the *leader* in the worldwide movement for shorter work time. Moreover, our great religious and spiritual teachings all emphasize the need



for rest from work, for time to be instead of to have.

But this is also a book about solutions, and they start with personal choices and responsibility. We see how our spending patterns and unconscious acceptance of the plethora of consumer messages we get each day actually *cost* us time. Thousands of Americans are finding out how to simplify their lives and sharing their ideas with others.

Others are finding ways to share jobs and win more flexible work schedules through negotiation with their employers.

We present the case for phased retirement options and for sabbaticals—for ordinary workers, not just academics. We find out what labor unions are doing to

4 INTRODUCTION

challenge mandatory overtime and win more family time for their members and other workers.

Some critics suggest that shorter working hours would be bad for the economy, bad for business. But this book counters that assumption.

We also look at possibilities for cultural change, seeing how the "slow food" and "slow cities" movements are changing everyday life in ways that give us time.

But Public Policy has a place here as well; many Americans will not win more time through personal action or even workplace bargaining alone. We examine the enlightened laws that have given Europeans the choice of far more balanced lifestyles than their American counterparts enjoy—shorter working hours, longer vacations, generous family leave policies, and other innovative approaches that assure benefits for part-time workers.

Can we develop American public policies that put work in its rightful place, as part of life, not the be-all and end-all of life? We offer some bold ideas to do just that. Finally, we ask the big question: some economists say shorter work hours and more balanced lives are bad for "the economy," but what's an economy for anyway if not for happier, balanced lives?

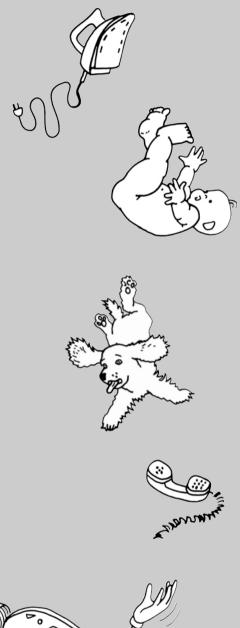
A Practical Appendix

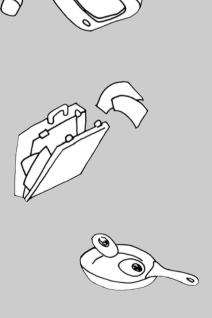
The appendices comprise a practical organizer's toolkit, giving you the ideas you'll need to organize Take Back Your Time Day activities in your community or college (you'll find more of them at our Web site: www.timeday.org.) You can use this handbook in classes or discussion groups. You'll find suggested discussion questions on our Web site, as well.

If you are like most readers, you will find many things to agree with here, and other points that call forth exclamations of "no way!" But the point of this book, and of Take Back Your Time Day, is not to get us all to agree on everything, but to begin the conversation about an issue that deeply affects the great majority of us in this country, yet one which our leaders seem not to think and speak about at all. We cannot solve the time crunch until we talk seriously about it as Americans and make it part of our social, workplace, and political agenda. Let the discussion start with this book.

PART ONE

Overwork in America









The (Even More) Overworked American

JULIET SCHOR

I consider Juliet Schor to be one of America's intellectual treasures—a scholar whose profound gifts have been devoted to making ours a happier and more balanced society. I first met her in 1991. Then an economist at Harvard, she was just finishing her powerful book, The Overworked American, the first to document and challenge the steady rise in hours worked by Americans since the late 1960s. Her book impressively examined the high price Americans are paying for their new epidemic of overwork, and it suggested a strong connection between long working hours and consumerism—what Schor called "the work-and-spend cycle." Schor's work has been a wake-up call for many Americans, including myself, but sadly, the problems she analyzed have only grown worse, and are in even greater need of attention today. —JdG

ne of the most striking features of American society is how much we work. Now the world's standout workaholic nation, America leads other industrial countries in terms of the proportion of the population holding jobs, the number of days spent on those jobs per year, and the hours worked per day. Taken together, these three variables yield a strikingly high measure of work hours per person and per labor force participant.

In 1996, average U.S. work hours surpassed those in Japan. And they haven't stopped climbing. Through booms and busts, both work hours and employment have continued to rise for more than three decades.

The Rise of Annual Work Hours

Just over ten years ago, I published a book entitled *The Overworked American*, in which I argued that contrary to the conventional belief that leisure time was increasing, U.S. working hours had begun an upward climb following the 1960s. My estimates caused a firestorm of controversy, but subsequent years confirmed the trend I identified. Work hours are indeed rising, and significantly so. And the trend has continued. Americans are now working even more than they did when *The Overworked American* was published.

The data I relied on were from the Current Population Survey (CPS) of the United States, a household survey. The Economic Policy Institute in Washington, which originally published my estimates, has continued to update them (see Table 1 for their latest calculations). What the data show is that from 1973 to 2000, the average American worker added an additional 199 hours to his or her annual schedule—or nearly five additional weeks of work per year (assuming a 40 hour workweek).

Since the 1980s, work hours have risen steadily by about half a percent per year, a reality attributed both to the fact that weekly hours have gone up (about a tenth

TABLE 1 / Annual Hours in the United States, 1967-2000

YEAR	ANNUAL HOURS	
1967	1716	
1973	1679	
1979	1703	
1989	1783	
1995	1827	
2000	1878	

Source: Mishel et al 2002, Table 2.1, p. 115

Note: The International Labor Organization (ILO) estimates current U.S. annual work hours as even higher (at 1979), but shows the same upward trend since the 1960s



of a percentage point a year), and that people are working more days and weeks each year.

Viewed from the perspective of the household, which incorporates the rise in the participation of mothers in the labor force, the added burden of work has been even greater. Among all married-couple households, with heads of households in the 25–54 age range, total annual hours of paid work by both husbands and wives rose by a whopping 388 between 1979 and 2000, a gain of nearly 12 percent.

The increase has been even larger for some subgroups. Among those in the mid-point of the income distribution (the famously

"squeezed middle class") the average increase in hours worked annually was 660 per year, a rise of just over 20 percent.

The Controversy about Time-use Trends

As mentioned earlier, some researchers challenged my findings, most notably Thomas Juster, Frank Stafford, Geoffrey Godbey, and John Robinson. They all believed that Americans were actually gaining leisure time at a rapid clip. They based their conclusions on a different type of data—daily time diaries in which survey participants recorded their activities in fifteen minute time blocks.

My source of data, the Current Population Survey (CPS), was a large, representative sample of households. Respondents gave retrospective estimates of how many hours they had worked in the previous week. The time-diary researchers believed that people were over-estimating their work time in the CPS data.¹

Some of the claims of the time diary researchers were easy to refute. Juster and Stafford, for example, argued against my conclusions on the basis of data which were already a decade out of date (ending in 1981), and which missed the large work-time increases of the 1980s. Similarly, time diaries do not measure annual hours, but only weekly ones. Given that the larger part of the increase in

^{1.} Growth in Annual Hours and Productivity in the United States, 1967–2000. For a comprehensive discussion of this debate, see the work of J.B. Schor.

annual hours occurred because people were working more days per year, their emphasis on weekly estimates was misleading.

Another limitation of the time diary research was that it has never taken into account the substantial influence on hours of work that comes from variations in the rate of unemployment or the stage of the business cycle. Time-diary researchers compared hours at the peak of business expansions (longer) with hours in the midst of recessions (shorter). My methods corrected for all these macroeconomic influences.

Finally, the time-diary samples have been much smaller and unrepresentative of the whole country in ways which bias the results. One important virtue of the CPS is that it is a very large, representative survey.

On the other hand, time-diary researchers did have an important point. Diary data is superior to recall data, and their claims that people overestimate their working hours may be true. However, the issue under debate was less the *actual amount* of work-time than *trends*. As long as the tendency to overestimate is stable, the upward trend of the CPS data is still a valid indicator.

Furthermore, some researchers have argued that the general claim of an "over-worked American" obscures important differences in experience by education and income level. Yet my original research found that virtually all subgroups in the labor force experienced an increase in hours, with the exception of the partially-unemployed.

Eventually, the controversy died down. The ongoing estimates of the Economic Policy Institute, as well as estimates provided by other economists, supported the finding that work hours were increasing. And by the mid-1990s, the change was recognized even in the time diaries. In the second edition of their book, *Time for Life*, Robinson and Godbey reported that their additional data collection efforts during the '90s were yielding a new trend: the number of hours that women worked each week had begun to rise dramatically.

The Ironic Effects of Laborsaving Technologies

Of course, there is a certain irony in all the work that Americans are doing. The U.S. led the world in the technological revolution of the 1990s, as the Internet, computers, wireless, bio-informatics, and science were supposed to yield stupendous productivity gains that delivered us from excessive labor. This was both a promise and a prediction. Consider Jeremy Rifkin's book, *The End of Work*, which predicted that widespread technological change would increasingly make human labor superfluous.

As it turns out, however, the labor requirements of technology have very little to do with how many jobs an economy generates or how long people work at those jobs. Indeed, the first Industrial Revolution of the nineteenth century and the Technological Revolution of the late twentieth century teach us an important lesson: the introduction of labor-saving technologies are frequently the impetus for massive increases in work.

What accounts for this paradox? On the one hand, the new technologies of the late twentieth and early twenty-first century provided new opportunities for making money. As firms seized those opportunities, they required long work hours from their employees, especially in the high-tech sectors, and in better paid manufacturing industries, such as auto or steel, where heavy overtime became a permanent feature of life.

Employers were able to elicit those extra hours because structural changes in the labor market made it hard for people to resist. There were far fewer unions, while part-time, contingent, and temporary work had become more prevalent. Even at the end of the 1990s boom, Americans felt more insecurity about their job status than in previous decades. Finding a full-time job with good security, benefits, and promotional possibilities had gotten harder and harder over time. Landing one of those plums meant that long hours came with it.

At the same time, the booming economy reinforced a powerful cycle of "work-and-spend," in which consumer norms accelerated dramatically. People needed to work more to purchase all the new products being churned out by a globalizing consumer economy. And they responded to their stressful working lives by participating in an orgy of consumer upscaling. There was an upsurge in luxury goods consumption, but now the aspiration to own these status items had become widely shared. Over the last thirty years, real consumption expenditures per person have doubled, from \$11,171 to \$22,152.

Conclusion

Recent trends in working hours are almost astonishing. Unlike the century between 1850 and 1950, when productivity improvements translated into considerable reductions in hours of work, the last three decades have witnessed steady increases in work time.

Between 1969 and 2000, the overall index of labor productivity per hour increased about 80 percent, from 65.5 to 116.6 (1992 = 100). That index represents economic progress, indicating that the average worker in 2000 could produce nearly twice as much as in 1969. Had we used that productivity dividend to reduce hours of work, the average American could be working only a little more than twenty hours a week. That's the most extreme assumption—all productivity increases channeled into shorter hours.

And what if that had happened? Our material standard of living would have stabilized. Americans would be eating out less, house size wouldn't have grown by 50 percent, and kitchen cabinets might still be made of formica. We also wouldn't be heating up the climate as rapidly, because expensive gas-guzzling SUVs wouldn't

have become so popular. We wouldn't need to replace our computers every two to three years either, which might not be such a bad thing, at least from an environmental point of view. (A recent report suggests that the average computer uses a total quantity of material resources equivalent to the average car, or more.)

It's worth noting that stable incomes do not mean static consumer choice. Certainly, Americans would be consuming a different mix of goods and services than in 1960. But in the aggregate, taking all productivity growth as leisure time would have led to a stable real level of income.

But rather than focus on the stability of income, why not consider the temporal gains? The normal workweek could go as low as 20 hours, plus seven weeks of vacation. Two-income households with children could easily do without paid child care, because their work-time commitments would be low. People would have plenty of time for community and volunteer work, perhaps meaning less need for government social spending. It would be easy to pursue a passion, like playing music or woodworking, or quilting, or fishing.

We could become lifelong learners, or make up for our chronic national sleep deficit. All that free time could also go into pleasurable activities that provide additional income or consumption—like gardening, or making crafts for sale, or building furniture, or sewing—but that increasingly few people have time for now. There would also be fewer work-related expenses which would make stable salaries more bearable.

Americans could actually get back to eating dinner together, talking, and visiting friends—all activities that have been pushed out by excessive work time. From today's vantage point, a time-surplus society may seem utopian, almost unnatural. But that's only because we've been going at 24/7 for too many years and have lost sight of other possibilities.

It's not too late to stop and smell the roses. The time has come to take back our time.

CHANGE	CHANGE	DD O DUCTIVUTY
1967–2000 (average annual change)		
TABLE 2 / Growth in Annual Hours and	l Productivity in t	the United States,

PERIOD (1)	CHANGE IN HOURS (2)	CHANGE IN PRODUCTIVITY (2)	PRODUCTIVITY MINUS HOURS -(1)
1967-1973	-0.04	2.5	2.46
1973–1979	0.2	1.2	1.4
1979–1989	0.5	1.4	1.9
1989–1995	0.4	1.5	1.9
1995–2000	0.6	2.5	3.1

this material has been excerpted from

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