Writing About Jobs, Money, and Work-Family Stress

A Resource Guide for Storytellers

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Millions of people in the United States are struggling to make ends meet, save for the future, care for their loved ones, and find or keep jobs that offer dignity and security.

These challenges are rarely represented on screen in ways that reflect the full range of people's lived experiences—and audiences are hungry for more authentic stories in every genre.

Our new research, conducted by MarketCast, surveyed 1,310 streaming viewers and identifies business, creative, and social impact cases for authentic storytelling about work and finances. In this resource guide we marry this audience-interest data with evidence of the real-world challenges many face in the United States.



79%

of viewers relate to **concerns about work**, such as job loss, managing shift or gig jobs, or needing flexibility for health or care.

74%

of viewers related to **concerns about money**, such as making ends meet, being paid too little, or worrying about future finances.



Read online at newamerica.org/entertainment/workandmoney.

TIP #1

Acknowledge financial concerns across a spectrum of income levels and life experiences.

Most Americans say they live paycheck to paycheck and couldn't absorb an unexpected major expense. [1]

Meanwhile, media research finds that characters with limited financial resources are underrepresented on screen.[2] When shows do feature these characters, viewers often find the depictions inauthentic.

> **I would like to see more realistic depictions of working-class, blue-collar families and the struggles they go through, instead of the 'Hollywood' version of it.**
>
> —Woman, age 40–54

A Norman Lear Center culture audit finds that representations of lower-income people tend to blame individuals for their financial insecurity and chronic health problems, rather than exploring systemic factors like low wages, debt, caregiving stress, or limited access to food and health care.[3]

55% of viewers say they want to see content that more closely reflects these realities, while just 14 percent are satisfied with current portrayals.[4]

Realities

- Full-time workers' median weekly earnings are about $1,200, and part-time workers' are about $400, with considerable variation by gender, race/ethnicity, job, and education level.[5]
- Income and wealth inequality have been growing in the United States for decades.[6]
- Sixty-nine percent of Americans say that financial uncertainty has made them depressed and anxious.[7]
- Fifty-four percent of U.S. adults say they don't have enough savings to cover three months of expenses.[8]
- One in three Americans has more credit card debt than savings.[9]

Storytelling Opportunities

- Include characters from a range of income levels. Viewers from lower-income households are eager to see themselves represented on screen.
- Consider whether characters' housing, eating habits, and hobbies would be affordable to the average person with their job or income level. If they are receiving financial support from friends, family, or public programs, discuss it in the story and explore the role of those support systems.
- Show how the high costs of housing, food, education, and health care in the U.S. create hardship, stress, and financial instability. Consider exploring whether alternatives would be possible with different policy choices at the national or state level.
- Depict characters with lower incomes experiencing joy, but acknowledge that the creativity and resilience required to stay afloat are often exhausting, not heroic.



An Example We Love: *Black Mirror*

In Netflix's *Black Mirror* 7x01, "Common People," Mike and Amanda's lives completely unravel after he learns that the only treatment for her sudden health problem is an invasive procedure followed by escalating monthly post-op expenses. Mike, the household's main breadwinner, works endless overtime and is still forced to take hazardous measures to make ends meet, unable to keep up with escalating health care costs. The episode explores how desperation to "make it work" becomes destructive in the absence of systems or safeguards.

TIP #2

Reflect viewers' anxieties about pay, benefits, and the changing nature of work while addressing their desire for respect, voice, and allyship at work.

According to the American Psychological Association, nearly all employees report changes in their workplace over the past year.[10] Many said these changes were positive, but satisfaction, productivity, and engagement all vary. Upper management's experiences are vastly more positive than those of front-line workers.

Viewers feel that modern workplace dynamics and relationships are underdiscussed on screen. We rarely see workers needing time away from work to care for a loved one or opportunities for employees to self-advocate.

> I'd be interested in seeing more...scenarios like managing remote work while parenting young children, dealing with burnout in high-pressure careers, or negotiating roles and responsibilities within a household...I'd also love to see more authentic portrayals of things like career transitions later in life...
>
> —Man, age 40–54

86% of viewers say they're interested in stories featuring supportive bosses, co-workers, and workplace policies that help them address job, pay, and family caregiving needs.[11]

Audiences express a desire to see stories about workplace empowerment and finding allies, as well as stories about non-traditional jobs, schedules, and gig work. Strong majorities want to see stories incorporating workplace leave for caregiving.

Realities

- About half of U.S. workers say they are staying in their current jobs because they fear layoffs that could come at a future job.[12]
- Long-term unemployment is on the rise, with substantial and growing shares of Americans looking for work for many months, and younger people just entering the workforce having unprecedented difficulties finding jobs.[13]
- Gig and contract work are increasingly common.[14] This can provide flexibility but also mean inconsistent income and insurance coverage.
- Only 40 percent of U.S. workers feel that someone at work cares about them as a person.[15]
- Just 32 percent of U.S. workers are considered "engaged employees," based on factors such as understanding expectations, having resources and support to do good work, and feeling connected to supervisors and colleagues.[16]

Storytelling Opportunities

- Integrate the mental and physical health impacts of characters' work stresses into stories.
- Show how the decision to remain in a difficult workplace is often guided by concerns about losing benefits or finding a new job.
- Explore how characters' ability to care for themselves and their loved ones may be shaped by their work environment and the goodwill of a supervisor—and how that could look different with defined public or workplace policies.
- Highlight how gig work, freelance jobs, and remote work offer both new opportunities for flexibility and increased challenges with managing work and family needs.

An Example We Love: *Severance*

In Apple TV+'s *Severance* 2x03, "Who is Alive," Dylan's "innie" is granted visitation with his "outie's" wife, Gretchen. Dylan learns that he's continued to work at Lumon because he hasn't succeeded in other jobs and feels like a disappointment. This motivates his "innie" to remain loyal to the company. A glimpse into their working-class home offers insight into Gretchen's challenges managing shift work as an EMT and holding primary parenting responsibility for their three children.



TIP #3

Show how systems-level cultural and policy changes could offer support to characters and their communities.

Most on-screen storytelling is psychological rather than sociological—i.e., focused on individuals solving their problems via the hero's journey.[17] The context, systems, and policies that shape characters' circumstances are often only mentioned in passing.

Viewers say TV and film storytelling could do more to show people navigating systems at work or accessing support.

> **I think it would be interesting to see someone's interpretation of modern child care and paid family leave, because my child is in her twenties and I want to have a better understanding of how these policies affect parenting.**
>
> —Man, age 40–54

82% of viewers say they're interested in stories about families finding essential resources for managing work, family, and care. They also say that on-screen integration of systemic issues for families would be a unique feature to include in storytelling.[18]

Realities

- Most U.S. workers don't have a guaranteed right to paid leave, but when employers or state programs offer it, there are a host of benefits.[19] Workers are more likely to stay connected to their jobs, earn higher wages over time, take children to healthy baby visits, accompany loved ones for cancer treatment, and more.
- Access to affordable, high-quality care for children and older or disabled adults affects whether and how much a family breadwinner can work, with dramatic impacts on women's employment.[20] Community action and state/local policies offer examples of solutions that improve opportunities for children and parents.[21]
- Policies like the temporary 2021 expanded federal Child Tax Credit, which provided cash to families, made a real difference in families' ability to pay down debt and afford expenses.[22]
- Shift and gig workers often have low incomes, few protections, and little stability, though some cities and states are working to change this with input from workers themselves.[23]

Storytelling Opportunities

- Include circumstances that are culturally relevant and tailored to a character's work, financial, and geographical context. Available systems and supports vary considerably by state, employer, and job type, which can translate into varied experiences by gender, race/ethnicity, income, disability, and other characteristics.
- Show how characters who face individual challenges with health or finances are harmed—or could be helped—by policy choices in their communities and beyond.
- Explore how characters can name, discuss, or even advocate for new policies that would affect them and others in their communities.
- Include the ripple effects of access to systemic supports such as flexible work, understanding environments, protective policies, and other interventions on characters' health, well-being, financial security, job stability, and the ability to care for themselves and their loved ones.



Examples We Love: *High Potential* and *Dying for Sex*

In ABC's *High Potential* 1x01, "Pilot," Morgan has to cobble together transportation and child care to run her household and hold down her job as an LAPD cleaner. When she is offered a new job, she negotiates for child care as part of her compensation package, demonstrating the essential role of stable, paid child care in parents' ability to work.

In FX's *Dying for Sex*, Nikki becomes a primary caregiver to her best friend. The demands of dealing with health insurance companies, medical appointments, and providing care lead Nikki to be fired from an acting job in Episode 3, "Feelings Can Be Amplified." Although the show did not explore this, a paid family and medical leave program that makes benefits affordable to gig workers could have provided income support.

Learn More

This resource for creatives is one of many products built on our new audience research, which found that U.S. television and film viewers are hungry for stories about people managing work, family, caregiving, and personal obligations.

newamerica.org/entertainment/2025research

We also have tip sheets on writing about working parents, place-based stories about care, civic engagement on work-family issues, holistic pregnancy and abortion stories, and more.

newamerica.org/entertainment/tipsheets

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About Us

The Re-Scripting Gender, Work, Family, and Care initiative at New America's Better Life Lab advises entertainment creators and executives on ways to tell rich, meaningful stories and amplify the great shows and films already doing that work. We aim to see more authentic stories on screen that engage and grow audiences by reflecting realistic lived experiences and aspirations.

newamerica.org/entertainment

Endnotes

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