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## The Distribution of Family Oriented Benefits

- ◆ In 1988, more than one-half of all mothers with children under age 1 were in the paid labor force, up from 31 percent in 1976. Between 1960 and 1989, the labor force participation rate of married women with children under age 6 rose from 19 percent to 58 percent, while the rate for mothers with children aged 6–17 rose from 39 percent to 73 percent. About 70 percent of employed mothers, and more than 66 percent of mothers of preschool-age children, worked full-time in 1985.
- ◆ The availability of child care assistance and flexible work options to working mothers is related to occupation, income level, educational level, labor force status, and industry, according to the National Child Care Survey.
- ◆ The most common child care or flexible work option was part-time work (41 percent). Nearly 30 percent of surveyed mothers could choose to take unpaid leave, and slightly more than 20 percent could choose flextime.
- ◆ Women in professional occupations were most likely to be offered at least one child care benefit, while women in service, production, and agricultural occupations were least likely to receive child care benefits. Full-time employees were more likely to have access to unpaid leave than women working 20–34 hours or those working fewer than 20 hours.
- ◆ Utilization of on-site child care was greatest among dual earner families, workers in service producing industries, and workers in service, production, professional, and managerial occupations. Dual earner families, families with higher educational attainment, and higher income workers were most likely to use pretax spending accounts.
- ◆ There are several possible approaches to overcoming some of the differences among employees in the distribution of child care assistance. Options include providing employers with tax incentives for only those benefits targeted at lower income workers, privatizing the distribution of benefits by eliminating the current preferential tax treatment of pretax spending accounts and on-site child care programs, and mandating the employer provision of child care benefits.

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## ◆ Introduction

Changes in American family life, and in particular the large-scale entrance of women with children into the paid labor force, have led to widespread reexamination of the structures of the work place, the family, and social institutions. **In 1988, more than one-half of all mothers with children under age 1 were in the paid labor force—up from 31 percent in 1976, the first year these data were collected** (U.S. Department of Commerce, 1989). Between 1960 and 1989, the labor force participation rate of married women with children under age 6 rose from 18.6 percent to 58.4 percent, while the rate for mothers with children aged 6–17 increased from 39 percent to 73 percent (U.S. Department of Commerce, 1991). Approximately 70 percent of employed mothers, and more than two-thirds of mothers of preschool-age children, worked full time in 1985. If current trends continue, researchers estimate that more than three-quarters of school-age children and two-thirds of preschool-age children will have a mother in the labor force by 1995 (Hofferth and Phillips, 1987).

The increase in female labor force participation and changing attitudes toward work and family have encouraged some employers to make new commitments to their work force. Organizations in the public, private, and nonprofit sectors have concluded that it is in their interest to recognize, through formal or informal policies, that employees often have responsibilities for the care of family members. In response, these employers have designed new benefits that better meet the needs of individuals living in today's diverse family structures.

Employers implement family oriented benefits for a variety of reasons. They often cite increasing productivity and reducing absenteeism as well as employee turnover and recruitment costs as primary goals in adopting and maintaining these benefits. Large companies in particular are also interested in improving labor relations and cultivating their company image. As they

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implement a range of benefits helpful to working parents, including child care assistance, personal leave, and flexible work practices, employers may decide to target benefits at employees who represent the greatest investment in terms of training or have the highest replacement costs. In fact, research on the distribution of health insurance and pension plans has found that employees with the most privileged positions in the labor market are more likely to be offered these types of benefits. One literature review of the distribution of employee benefits concluded that “those least in need are best provided for” (Kammerman and Kingston, 1982).

Highly educated employees and those in high wage, high status jobs or jobs that allow for a great deal of individual autonomy have been found by previous research generally to be offered more comprehensive employee benefit packages that include greater coverage for individual benefits. For example, only 31 percent of low earners (under \$10,000 annually), compared with 84 percent of high earners (\$35,000 or more annually), were offered retirement benefits in 1988 (table 1) (Piacentini and Anzick, 1991). Workers in industries characterized by large firms with strong market positions, such as the transportation, communications, and public utilities industries, have also been found to have greater access to benefits. One result of this distributional variation is a gender gap in benefit receipt. Women, who are disproportionately represented in lower wage jobs and in the highly competitive service industries, are less likely to be offered health insurance, pensions, and most other types of benefits that have been studied.

This *Issue Brief* provides an overview of employee benefits that assist families, including child care; extended unpaid personal leave; and flexible work options. In addition, it discusses the findings of a recent study analyzing the distribution of two particular family benefits—child care assistance and flexible work practices—among working women with children under age 13. The *Issue Brief* also assesses whether the differences noted among workers receiving the most common employee benefits, such as health and pensions, are reflected in the distribution of family benefits. Four types

of child care assistance are examined: on-site child care, information and referral services, financial assistance to help cover the costs of child care (such as vouchers), and pre-tax flexible spending accounts. Flexible work options include part-time work, unpaid extended leave, work at home, and flextime.

### ◆ Overview of Family Oriented Benefits

Working parents, and mothers of young children specifically, face a daunting array of expectations and responsibilities. Most women continue to hold disproportionate responsibility for child care and housework, resulting in greater total hours of work than their husbands. Partly as a result of care giving demands, women’s patterns of labor market participation differ markedly from those of most men. Women tend to have more periods out of the labor force and are much more likely to work part time, as described below (Christensen, 1987). They are also still clustered in occupations that are typically low paid, offer few benefits, and allow little room for advancement (Reskin, 1984).

Employers are under increasing internal and external pressure to provide a range of benefits to help working parents, by offering such benefits as child care assistance, personal leave, and flexible work practices. Despite their relatively new status, family benefits have increased markedly over the past decade. Child care assistance and flexible work practices have been identified as two of the most important ways that employers can provide support for working parents.

The Economic Recovery Tax Act of 1981 (ERTA) provided tax incentives for employers to sponsor child care benefit programs. Dependent care assistance programs (DCAPs), qualified by the Internal Revenue Service under section 129, provide tax incentives to employers and employees. Employers may deduct the cost of providing child care benefits from income tax, while employees may exclude the value of child care benefits from taxable income.

Table 1  
**Percentage of Private- and Public-Sector Nonfarm Wage and Salary Workers Whose Employers Offer Selected Benefits, by Selected Employer and Employee Characteristics, May 1988**

Characteristic	Workers (millions)		Any Retirement Benefits		Any Health Insurance	
	Private	Public	Private	Public	Private	Public
Total	84.7	7.1	57%	93%	75%	93%
<b>Firm Size</b>						
Fewer than 25	21.1	0.6	18	67	46	76
25-99	11.1	1.3	47	83	78	87
100-249	6.3	1.2	62	93	88	93
250 or more	38.4	13.0	83	96	90	96
Not reported	7.8	1.1	47	80	66	83
<b>Union Status</b>						
Union	10.8	6.3	87	98	91	98
Nonunion	67.5	10.1	55	91	75	92
Not reported	6.4	0.7	31	81	57	82
<b>Earnings</b>						
Less than \$10,000	20.0	2.7	31	77	50	81
\$10,000-<\$20,000	25.9	5.3	59	95	82	95
\$20,000-<\$35,000	21.3	5.8	77	98	90	98
\$35,000 or more	10.0	2.5	84	99	94	98
Not reported	7.5	0.8	29	77	53	79
<b>Age</b>						
Under 25	17.1	1.3	39	80	59	85
25-34	26.5	4.3	61	94	81	95
35-54	31.9	9.0	64	95	81	94
55-64	7.4	2.1	60	91	75	93
65 and over	1.9	0.4	38	83	56	87
<b>Tenure</b>						
Less than 1 year	17.7	1.7	39	81	60	86
1-4 years	29.3	4.6	52	90	75	92
5-9 years	13.7	3.5	68	96	83	95
10-14 years	8.4	2.6	75	98	89	96
15 years or more	11.6	4.3	80	97	90	98
Not reported	4.0	0.4	33	66	49	69
<b>Sex</b>						
Male	46.7	8.1	60	94	78	94
Female	38.0	9.0	54	91	72	93
<b>Work Schedule</b>						
Full time	71.2	15.0	62	95	81	95
Part time	13.5	2.1	32	74	46	80

Source: Employee Benefit Research Institute tabulations of the May 1988 Current Population Survey employee benefits supplement.

### *Child Care Benefits*

Employers provide a wide variety of child care benefits, including direct services such as on-site centers, financial assistance with child care, and information and

referral services. **On-site child care includes employer provision of child care services in child care centers on the premises or near the office. These facilities may be sponsored by a single employer or a group of**

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**employers**, or they may be privately operated centers that have made special accommodations for the children of employees of a local firm. Information and referral services are a fast-growing, relatively low-cost type of child care benefit. For this service, employers generally contract with one of the estimated 300 resource and referral agencies that now exist around the country. These agencies' services include informing parents about child care services available in their community, providing educational literature and workshops to help parents assess the quality of child care settings, and specific information on local providers' fees and hours of operation. Some of these agencies receive state support, and many of them also work to improve the supply and quality of child care in the community. Employers that offer financial assistance to parents generally do so by providing vouchers or making direct payment to parents.



**Flexible work options are generally less expensive for employers to provide than child care benefits.**



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Employers can also maintain pretax spending accounts that employees can use to pay for child care expenses. Under such an arrangement the employee makes a pretax contribution to the spending account through salary reduction, reducing the amount of wages subject to income and payroll taxes. Employees must determine at the beginning of each year the amount they wish to contribute during each pay period, and they forfeit any dollars unused at the year's end. This use-it-or-lose-it provision prohibits the carryover or refund to the employee of money left in the plan account at the end of the year. The unused funds become available to the employer for program management (Saltford, 1988).

An employee (single or married) may exclude up to \$5,000 annually (\$2,500 for married individuals filing separately), but the amount of dependent care assistance cannot exceed the income of the employee or his or her spouse (whichever is lower).

### ***Flexible Work Options***

Another approach some employers are taking to help employees meet their family obligations is to allow workers greater flexibility in hours and scheduling. **Flexible work options are generally less expensive for employers to provide than child care benefits.** In addition, they generally are available to all employees, not only to those with children. These benefits are often implemented in order to improve morale and/or reduce absenteeism. They are particularly important because the timing of many family responsibilities is unpredictable and may not occur on a regular schedule. For example, a child may become sick, a teacher may request a conference, or a parent may need time to bond with an infant.

Flextime is a popular flexible work option that gives full-time workers choice in setting their starting and ending times. Flextime usually includes a certain number of core hours that all employees must work. For example, employees may be permitted to arrive at work between 7:30 a.m. and 9:30 a.m. and leave between 3:30 p.m. and 5:30 p.m., but all employees must be at work between 9:30 a.m. and 3:30 p.m.

Part-time work is a flexible work option that can potentially benefit both employers and employees. Hiring part-time workers has long been a way for employers to reduce benefit costs, hire more specialized workers, and increase a firm's flexibility (Bureau of National Affairs, 1988). In addition, **working fewer hours may be attractive to workers, especially mothers of young children who are able to afford this option.** Sixty-one percent of the part-time work force is comprised of women. In 1991, 13.6 million women worked part time, while 39.6 million women were employed full time. At the same time, 2.7 million

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women were looking for full-time work, and nearly 1 million were looking for part-time work (U.S. Department of Labor, 1992).

Extended personal leave that provides workers with an opportunity to meet family care giving responsibilities is another flexible work option. **Leave benefits may be voluntarily provided by employers, or they may be required by state-mandated disability insurance or collective bargaining agreements.** The only federal legislation pertaining to this type of leave is the Pregnancy Discrimination Act (PDA) of 1978. PDA, which covers employers with 15 or more employees, requires that employers who choose to offer disability insurance plans treat the physical problems related to pregnancy and childbirth in the same manner as any other disability. Employers must provide pregnant women who are unable to work with the same level of benefits and salary continuation that is provided to other disabled workers. Federal legislation requiring employers to provide unpaid family and medical leave to workers has been proposed in each session of Congress since 1985. In 1990, a bill passed both houses of Congress but was vetoed by President Bush (Saltford and Heck, 1990). A similar bill was passed in 1992 and vetoed by President Bush.<sup>1</sup>

A fourth flexible work option, home-based employment, has become more feasible for some employers as computer and telecommunications technology links workers to their offices. A 1990 poll by the International Foundation of Employee Benefit Plans found that 15 percent of member employers now offer telecommuting to some of their employees, and more than twice that number expect to offer the benefit by 2000 (Bureau of National Affairs, 1992). Home-based employment can also include a piece work system, various entrepreneurial efforts, professional work, crafts, real estate, and farming.

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<sup>1</sup>Although the veto was overridden by the Senate, the House was unable to do so.

## ◆ Distribution of Family Oriented Benefits

The following sections report findings from a study of the distribution of child care benefits and flexible work options among employed mothers. The data for the study were derived from the 1990 National Child Care Survey (NCCS),<sup>2</sup> which collected information from a nationally representative sample of U.S. households with children under age 13. The survey sample of 4,397 parents represented a response rate of 69.4 percent of eligible households. Information was collected on child care arrangements for all children in the household, household expenditures for child care, the choice of arrangements for the youngest child, child care and employment schedules for the previous week, child care and employment histories for the previous 12 months, and a complete household roster, as well as information on employee benefits. The study relied primarily on data provided by the 2,608 employed women who participated in the survey. **Employed mothers in the sample were generally older, more educated, and had older children than mothers who were not employed** (table 2). The household income of employed mothers was also generally higher, and employed mothers were more likely to be homeowners and have income from interest or dividends.

Child care assistance and flexible work practices represent two different approaches employers use to lessen their employees' work-family conflicts. In the first case, employers provide benefits to help employees stay at work. They are responding to the argument that workers with stable, reliable, high quality child care arrangements are more productive workers. On the other hand, flexible work options allow workers to spend more time with their children or other family

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<sup>2</sup>The NCCS, the first study of its kind in over a decade, was conducted by the Urban Institute between October 1989 and May 1990. The NCCS was jointly sponsored by the National Association for the Education of Young Children and the Administration for Children, Youth, and Families of the U.S. Department of Health and Human Services.



members or to alter their schedules to allow them to more easily meet family needs.

Previous national surveys have found that flexible work options are much more common than child care benefits (table 3). Similar results were obtained from NCCS data (chart 1). The most common flexible work option in the NCCS survey was part-time work (41 percent). In addition, nearly 30 percent of surveyed mothers could choose to take unpaid leave, and slightly more than 20 percent could choose flextime. Fewer than 10 percent of the employed mothers could choose to work at home. The NCCS survey also found that the most common child care benefit was on-site child care, offered to 11 percent of working mothers. Pretax spending accounts were offered to 9 percent of women, and information and referral services were offered to 8 percent. Other surveys indicate that less expensive child care benefits such as information and referral services are more often established by employers (table 3).

### *Distribution of Child Care Benefits*

NCCS data found that child care availability was related to occupation, income level, educational level, labor force status, and industry (table 4). Women in professional occupations were most likely to be offered at least one child care benefit (39 percent), while women in service, production, and agricultural occupations were least likely to receive child care benefits (11 percent, 15 percent, and 0 percent, respectively). Although teachers were more likely to be offered on-site child care than all other occupational groups (20 percent), this result is primarily due to the large percentage of early childhood education teachers working in the child care industry who were able to bring their child to work. If child care workers are omitted from the sample, only 12 percent of teachers report being offered on-site child care.

Women who received higher wages and salaries were significantly more likely to be offered child care ben-

Table 2  
Characteristics of Mothers by Employment Status

Characteristics	Total Women		Employed		Unemployed	
	Number in sample	Percentage	Number in sample	Percentage	Number in sample	Percentage
Total	4,231	100.0%	2,608	100.0%	1,623	100.0%
Age						
Under 25	494	11.7	233	8.9	261	16.1
Aged 25–39	3,130	74.0	1,964	75.3	1,166	71.8
Aged 40 and over	608	14.4	411	15.8	197	12.1
Race/Ethnicity						
White	3,386	80.0	2,061	79.0	1,325	81.6
Black	597	14.1	365	14.0	232	14.3
Other	51	1.2	34	1.3	17	1.0
Marital Status						
Married	3,136	74.1	1,900	72.9	1,236	76.2
Divorced/separated	590	13.9	404	15.5	186	11.5
Never married	302	7.1	155	5.9	147	9.1
Widowed	28	0.7	13	0.5	15	0.9
Not reported	175	4.1	136	5.2	39	2.4

(continued)

Table 2 (continued)

Characteristics	Total Women		Employed		Unemployed	
	Number in sample	Percentage	Number in sample	Percentage	Number in sample	Percentage
<b>Education</b>						
Fewer than 12 years	450	10.6%	176	6.7%	274	16.9%
High school completed	1,714	40.5	1,037	39.8	677	41.7
More than 12 years	2,050	48.5	1,383	53.0	667	41.1
Not reported	17	0.4	12	0.5	5	0.3
<b>Region</b>						
West	890	21.0	497	19.1	393	24.2
South	1,486	35.1	982	37.7	504	31.1
North Central	1,034	24.4	607	23.3	427	26.3
North East	822	19.4	522	20.0	300	18.5
<b>Population Concentration</b>						
Metropolitan/suburban	3,129	74.0	1,913	73.4	1,216	74.9
Nonmetropolitan	1,100	26.0	693	26.6	407	25.1
<b>Age of Youngest Child</b>						
Aged 2 or under	1,551	36.7	767	29.4	784	48.3
Aged 3–5	1,020	24.1	632	24.2	388	23.9
Aged 6–12	1,661	39.3	1,209	46.4	452	27.8
<b>Number of Children Under Age 13</b>						
One	1,931	45.6	1,328	50.9	603	37.2
Two	1,578	37.3	965	37.0	613	37.8
More than two	717	16.9	315	12.1	402	24.8
Not reported	5	0.1	0	0.0	5	0.3
<b>Total Household Income</b>						
Less than \$15,000	806	19.0	398	15.3	408	25.1
\$15,000–\$24,999	680	16.1	423	16.2	257	15.8
\$25,000–\$49,999	1,501	35.5	984	37.7	517	31.9
\$50,000 or more	903	21.3	664	25.5	239	14.7
Not reported	341	8.1	139	5.3	202	12.4
<b>Assets/Other Income</b>						
<b>Homeowner</b>						
yes	2,602	61.5	1,695	65.0	907	55.9
no or not reported	1,629	38.5	913	35.0	716	44.1
<b>Interest/dividend income</b>						
yes	722	17.1	477	18.3	245	15.1
no or not reported	3,509	82.9	2,131	81.7	1,378	84.9
<b>Rental property income</b>						
yes	273	6.5	172	6.6	101	6.2
no or not reported	3,958	93.5	2,436	93.4	1,522	93.8
<b>Received AFDC in the past year</b>						
yes	476	11.3	149	5.7	327	20.1
no or not reported	3,755	88.7	2,459	94.3	1,296	79.9

Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).



efits. For example, 35 percent of women earning over \$20 per hour were offered at least one type of child care benefit, compared with 16 percent of women earning less than \$5 per hour. Higher paid women were also more likely to be eligible for pretax spending accounts (14 percent versus 2 percent) and information and referral services (16 percent versus 2 percent).

**More highly educated women were three times as likely as women with less than a high school education to be offered at least one child care benefit.**

Women with more than 12 years of education were more likely to be eligible for on-site child care than those with fewer than 12 years of education (12 percent versus 5 percent), pretax spending accounts (14 percent versus 1 percent), and information and referral services

(11 percent versus 1 percent). However, financial assistance benefits, which are often targeted at lower income workers, did not exhibit any significant differences among women based on income or education level.

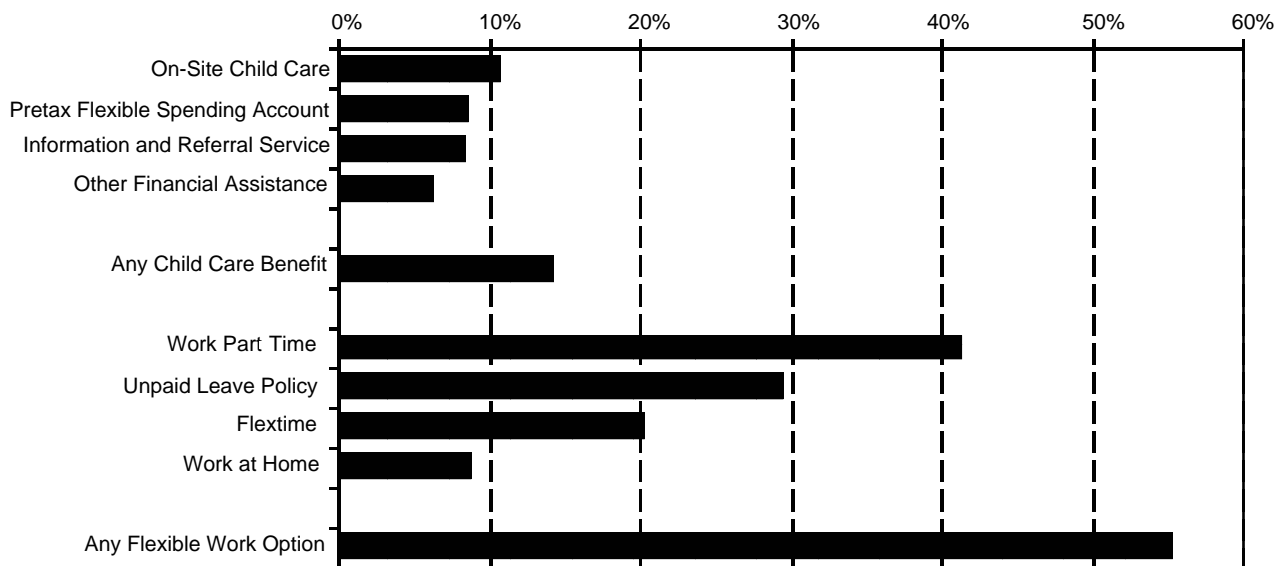
Women with longer job tenure and those who worked full-time were more likely than other women to be offered one or more types of child care assistance. Thirty percent of women with five years or more of job tenure were eligible for some child care benefit, compared with 23 percent of those with less than five years of tenure. Twenty-eight percent of women working 35 or more hours per week were eligible for some type of child care benefit, compared with 20 percent of women working fewer than 20 hours per week. Full-time

Table 3  
**Employer-Sponsored Child Care Benefits and Work Schedule Policies Aiding Child Care  
 Among Establishments with 10 or More Employees, 1987**

	Total	Private Industry			Govern- ment
		Total	Goods producing	Service producing	
		(thousands)			
Total Establishments	1,202	1,128	272	856	74
		(percentage)			
Total Providing Child Care Benefits or Services	11.1%	10.1%	6.3%	11.3%	26.4%
Employer-sponsored day care	2.1	1.6	0.3	2.0	9.4
Assistance with child care expenses	3.1	3.1	1.9	3.5	2.9
Child care information and referral services	5.1	4.3	2.3	5.0	15.8
Counseling services	5.1	4.2	3.0	4.6	18.2
Other child care benefits	1.0	0.9	0.6	1.0	2.3
Total with Work Schedule Policies Aiding Child Care	61.1	61.4	51.3	64.6	57.2
Flextime	43.2	43.6	31.3	47.5	37.5
Voluntary part time	34.8	35.3	22.4	39.4	26.7
Job sharing	15.5	15.0	9.0	16.9	23.5
Work at home	8.3	8.5	8.2	8.6	4.0
Flexible leave	42.9	42.9	37.3	44.6	43.7
Other leave or work schedule policies	2.1	1.8	1.3	1.9	7.1
Total with No Child Care Benefits or Policies Aiding Child Care	36.8	36.6	46.4	33.5	39.6

Source: U.S. Department of Labor, Bureau of Labor Statistics, "BLS Reports on Employer Child-Care Practices," News Release USDL 88-7, 7 January 1988.

Chart 1  
**Percentage of Employed Mothers with Selected Family Benefits, 1990**



Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).

working women were particularly likely to be eligible for pre-tax spending accounts and information and referral services.

Child care benefits were more likely to be available in some industries than in others. More than 30 percent of women in transportation, communications, and public utilities; financial services; and public administration were offered one or more child care benefits. However, only about 10 percent of women working in agriculture, fishing, and mining; construction; wholesale and retail trade; and personal services were eligible for any child care benefits. Thirty percent of women working in government were offered child care benefits. Although 64 percent of child care workers were eligible for on-site child care, only 4 percent of these women were able to set aside money for child care expenses in a pre-tax spending account. A very high proportion of respondents engaged in military service reported that they were offered child care benefits at the bases where they

work. However, since only a small number of women in the sample were employed by the military, these results may not be reliably generalized to the entire population of working mothers.

Some differences in child care benefit eligibility existed across regional boundaries. In particular, women in the western region were more likely to be offered all child care benefit types. **Women living in rural areas were less likely to be eligible for any employer-sponsored child care (18 percent) than women in metropolitan or suburban areas (28 percent).**

#### *Utilization of Child Care Benefits*

Even when an employer-sponsored child care program is available on or near the work site, not all employees utilize the benefit. Cost, convenience of location, age of children served, and perceived quality of care are some of the most important factors parents take into consid-

Table 4  
**Percentage of Employed Mothers Offered Child Care Benefits**

Characteristics	Number in Sample <sup>a</sup>	Any Child Care Benefit <sup>b</sup>	On-Site Child Care <sup>b</sup>	Pretax Spending Account <sup>b</sup>	Information/ Referral Service <sup>b</sup>	Other Financial Assistance <sup>b</sup>
(Percentage Offered Each Type of Benefit)						
Total	2,608	14.3%	10.7%	8.6%	8.4%	6.4%
Occupation						
Professional	353	39.1	12.4	18.9	14.5	c
Teacher	310	31.8	19.8	4.7	9.8	c
Technical	104	32.7	8.1	15.1	11.9	c
Clerical	689	27.8	8.7	12.1	11.1	c
Service	309	11.2	6.4	2.8	3.9	c
Agriculture	10	0.0	0.0	0.0	0.0	c
Production	215	14.6	3.2	6.0	4.1	c
Hourly Wage						
Less than \$5	309	15.9	c	2.0	2.3	c
\$5–\$9	811	22.8	c	7.2	8.2	c
\$10–\$19	534	33.4	c	16.3	12.0	c
\$20 or more	173	35.3	c	14.2	15.9	c
Education						
Fewer than 12 years	141	10.3	5.2	0.6	1.1	c
High school completed	909	20.8	7.7	6.0	8.5	c
More than 12 years	1,204	30.9	11.8	13.5	10.6	c
Job Tenure						
Fewer than 5 years	1,381	22.9	c	8.0	7.0	c
5 years or more	737	30.4	c	12.7	13.7	c
Hours Worked per Week						
Fewer than 20 hours	273	19.8	13.7	3.1	4.7	c
20–34 hours	383	20.2	8.3	7.5	7.3	c
35 hours or more	1,473	28.1	9.5	11.4	10.8	c
Industry						
Agriculture, fishing, and mining	31	7.1	3.8	0.0	7.1	0.0
Construction	24	12.7	5.3	5.4	2.1	0.0
Manufacturing	242	17.2	1.9	9.6	5.7	2.4
Transportation, communications, and public utilities	93	31.1	1.5	21.4	14.1	1.6
Wholesale and retail trade	347	9.3	2.6	3.5	0.7	1.4
Financial services	274	31.7	4.8	18.8	11.2	1.8
Personal services	98	11.3	2.2	1.4	1.2	2.1
Health care	375	30.3	14.4	12.2	11.5	5.1
Professional services	434	27.1	12.8	6.8	8.6	1.2
Child care services	86	73.6	64.3	3.5	30.4	0.0
Public administration	111	35.1	11.4	11.6	14.7	2.0
Military	17	75.5	46.4	10.9	61.1	23.9
Type of Employer						
Company or individual	1,444	24.4	8.7	10.7	c	2.6
Government	469	30.5	13.3	7.8	c	1.6
Family	82	8.3	2.2	2.6	c	2.2
Military	6	92.3	32.7	0.0	c	21.3
Other	10	64.3	34.2	5.4	c	0.0

(continued)

Table 4 (continued)

Characteristics	Number in Sample <sup>a</sup>	Any Child Care Benefit <sup>b</sup>	On-Site Child Care <sup>b</sup>	Pretax Spending Account <sup>b</sup>	Information/Referral Service <sup>b</sup>	Other Financial Assistance <sup>b</sup>
(Percentage Offered Each Type of Benefit)						
Location of Employer						
Office	1,907	26.3%	c	10.3%	9.5%	c
Own home	139	36.6	c	4.0	15.8	c
Someone else's home	79	16.9	c	0.0	5.4	c
Other place	87	11.3	c	4.0	0.1	c
Region						
West	430	31.7	c	13.1	c	4.7%
South	839	24.5	c	8.8	c	1.7
North Central	537	24.1	c	10.8	c	2.4
North East	460	23.5	c	6.6	c	1.6
Population Concentration						
Metropolitan/suburban	1,661	28.2	11.3%	10.7	9.8	c
Nonmetropolitan	605	18.3	5.8	6.5	7.2	c

Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).

<sup>a</sup>Category details may not add to totals because some respondents did not provide information on labor force or individual characteristics.

<sup>b</sup>Benefit percentages may not be comparable to total percentages. Benefit percentages represent the number of employed women with a particular benefit divided by the number of employed women reporting a specific characteristic. Women who did not respond to characteristic questions may be more or less likely to receive benefits resulting in a response bias.

<sup>c</sup>Results are not statistically significant.

eration when choosing a child care provider. Thirty-five percent of families with children under age 6 and 23 percent of families with children aged 6–13 who had access to on-site child care services utilized these benefits (table 5).<sup>3</sup> Utilization of on-site child care was greatest among dual earner families, workers in service producing industries, and workers in services/production and professional/managerial occupations. However, if women watching their own children in their own home (i.e., self-employed women) and women who work in child care centers are removed from the sample, professional and managerial employees were more likely than other workers to use employer-supported child care facilities. Thirty-two percent of

professional/managerial workers utilized the benefit, compared with 12 percent of technical/clerical workers and 25 percent of services/production workers.

Information on the use of pretax spending accounts was also collected by the NCCS. Twenty-eight percent of families with children under age 6 and 14 percent of families with children aged 6–13 who had access to pretax spending accounts utilized this benefit (table 6).<sup>4</sup> Dual earner families, families with mothers who had higher educational attainment, and mothers with higher wages were most likely to use pretax spending accounts. These results may be due to the fact that families who are offered a flexible spending ac-

<sup>3</sup>This analysis includes on-site child care offered by either the mother's or the father's employer.

<sup>4</sup>This analysis includes pretax spending accounts offered by either the mother's or the father's employer.

Table 5  
**Percentage of Families Participating in  
 On-Site Child Care**

Characteristics	Percentage of Families Offered On-Site Child Care Who Use the Care <sup>a</sup>
Age of Youngest Child	
Under age 6	34.9%
Aged 6–13	22.5
Single Mother	
No	30.5
Yes	16.5
Dual Earner Family	
No	21.7
Yes	32.0
Location of Employment	
Office/plant	25.5
Own home	68.5
Someone else's home	29.5
Other	0.0
Type of Employer	
Company or individual	29.1
Government	17.3
Self-employed	65.2
Other	12.3
Occupation	
Professional/managerial	33.2
Technical/clerical	13.3
Services/production	45.0
Hours per Week	
Less than 20 hours	43.1
20–34 hours	31.0
35 or more hours	25.8
Self-Employed, Home Based	
No	21.4
Yes	52.6
Child Care Industry Worker	
No	24.0
Yes	61.4
Industry	
Goods producing	16.7
Service producing	34.8
Government	12.9
Mother's Hourly Wage	
Less than \$5	53.8
\$5–\$9	29.4
\$10–\$19	24.1
\$20 or more	12.6
Cost of Care	
Less than \$50 per week	35.4
\$50 or more per week	32.9

(continued)

Table 5 (continued)

Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).

<sup>a</sup>A total of 311 families were included in the sample. This includes families where the benefit was offered by the mother's employer and those where the benefit was offered by the father's employer.

count must choose between this option and the Federal Child and Dependent Tax Credit (Employee Benefit Research Institute, 1990). For lower income families, the universally available tax credit provides greater financial benefits than the employment-based flexible spending account, while the reverse is true for higher income families.

### *Distribution of Flexible Work Options*

The distributional patterns of women offered flexible work options are more complicated than those for women offered child care. One of the flexible work options studied is the opportunity to work part time. However, an examination of women's access to part-time employment by specific characteristics is problematic. For example, survey data indicate that women who earn less are more likely to have access to part-time work. However, this may not be because lower paid workers are given more options for part-time work but because women who voluntarily choose to work part time do so knowing they will receive less compensation.

Not all employed women were equally likely to be offered flexible work options (table 7). NCCS data found that flexible work option availability was related to occupation, income level, educational level, labor force status, and industry. **Women in professional (64 percent) or service-oriented (58 percent) jobs were most likely to be offered at least one flexible work option.** Clerical workers were also likely to have some flexibility (59 percent). The high percentage of clerical workers with flexible work options may be related to the common practice of part-time work in

Table 6  
**Percentage of Families Using a Pretax Flexible Spending Account (FSA), 1990**

Characteristics	Percentage of Families Offered an FSA Who Contribute to the FSA <sup>a</sup>
Age of Youngest Child	
Under age 6	27.7%
Aged 6–13	13.9
Single Mother Family	
No	23.8
Yes	8.4
Dual Earner Family	
No	10.2
Yes	24.5
Mother's Employment Status	
Employed	22.4
Not employed	9.6
Mother's Hourly Wage	
Less than \$10 per hour	13.1
\$10 or more per hour	26.3
Other Income	
No	10.5
Yes	28.2
Educational Attainment	
Less than college graduation	12.6
Graduated college	33.4
Cost of All Child Care Arrangements	
Less than \$50 per week	8.7
\$50 or more per week	35.2

Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).

<sup>a</sup>A total of 311 families were included in the sample. This includes families where the benefit was offered by the mother's employer and those where the benefit was offered by the father's employer.

this occupational category. As noted above, part-time work, while often desired by mothers of young children, is not a viable financial option for many working parents. In addition, while women earning less than \$10 per hour were more likely to have the option to work part-time, more highly paid employees were more likely to have greater access to other flexible work practices such as unpaid leave and flextime.

More highly educated women were generally provided with greater flexibility. Fifty-nine percent of women with more than a high school education were eligible for a flexible work option, compared with 45 percent of women with less than a high school education. This pattern held for every flexible work option included in the study.

Full-time employees were more likely to have access to unpaid leave (32 percent) than women working 20–34 hours and women working fewer than 20 hours (28 percent and 23 percent, respectively). However, women working between 20 and 34 hours had the greatest access to part-time work (62 percent) and flextime (24 percent). These results are complicated by the fact that women who currently worked part time were, of course, eligible for that benefit.

Although the variation in benefit availability by industry was less pronounced for flexible work options than for child care benefits, two-thirds of women employed by transportation, communications, and public utilities as well as in health care were eligible for flexible work options, compared with less than 60 percent of workers in other industries. Women in the agriculture, fishing, and mining industries were least likely to report access to any flexible work option (33 percent). **Surprisingly, only 37 percent of self-employed women reported flexibility in their work schedule. This result contradicts the widespread notion that self-employment may be a useful strategy for women trying to juggle work and family responsibilities.**

The differences in availability of flexible work options among women living in different regions of the country were not large. About 60 percent of employed women in the West, North Central, and North East regions were eligible for at least one flexible work option. However, only 48 percent of employed women in the Southern region were eligible for flexible work options, perhaps because of their concentration in occupational or industry groups that were less likely to offer these benefits. **Similar to the results for child care benefits,**



Table 7  
**Percentage of Employed Mothers Offered Flexible Work Options**

Characteristics	Total <sup>a</sup>	Any Flexible Work Option <sup>b</sup>	Work Part Time <sup>b</sup>	Unpaid Leave <sup>b</sup>	Flexitime <sup>b</sup>	Work at Home <sup>b</sup>
(Percentage Offered Each Type of Benefit)						
Total	2,266	55.4%	41.4%	29.5%	20.3%	8.9%
Occupation						
Professional	353	64.0	47.5	33.9	28.6	12.6
Teacher	310	47.2	29.5	29.3	10.8	9.9
Technical	104	52.9	38.6	27.7	25.6	4.8
Clerical	689	59.0	43.9	33.7	26.9	11.5
Services	309	58.2	49.5	21.7	15.1	2.9
Agriculture	10	41.9	25.4	20.1	28.3	12.7
Production	215	39.7	27.2	22.3	13.6	3.1
Hourly Wage						
Less than \$10	1,007	c	44.4	27.5	19.1	10.6
\$10 or more	1,120	c	38.8	32.4	23.5	7.4
Education						
Less than high school	141	45.4	29.1	25.5	15.1	4.5
High school graduate	909	52.3	40.4	26.1	17.6	6.2
More than high school	1,204	59.1	44.0	32.8	23.8	11.5
Hours Worked per Week						
Fewer than 20 hours	273	59.8	53.9	22.6	15.2	13.1
20–34 hours	383	68.8	62.3	28.1	24.1	10.7
35 hours or more	1,473	52.4	35.0	32.3	21.4	7.2
Job Tenure						
Fewer than six months	1,381	c	48.4	24.3	c	c
Six months or more	737	c	41.2	30.8	c	c

(continued)

eligibility for work at home was greater for women in metropolitan and suburban areas than for women living in rural areas (10 percent and 7 percent, respectively).

### ◆ Summary of NCCS Results

Survey data indicate that employers allow the greatest degree of flexibility to women in professional or other high level jobs or to part-time employees who may be less central to the long-term success of the enterprise. Choosing flexible work options often carries a price. Even though part-time work, home-based employment, and job sharing allow parents to better balance job and family responsibilities, these options are often accompanied by lower wages, less opportunity for advancement,

and less access to other employee benefits (Ferber and O'Farrell, 1991).

While a number of critics of employer-based strategies for solving work/family conflicts assert that family benefits have an inequitable distribution, little previous research exists to document the validity of their assumptions. This *Issue Brief* examined whether workers with lower wages and status or in particular sectors of the labor market were less likely to be offered family oriented benefits such as child care benefits and flexible work options. Individual and family characteristics, such as the age of the child, the mother's marital status, and the household size were not distinguishing factors between women who did and did not have access to benefits. However, labor market characteristics were

Table 7 (continued)

Characteristics	Total <sup>a</sup>	Any Flexible Work Option <sup>b</sup>	Work Part Time <sup>b</sup>	Unpaid Leave <sup>b</sup>	Flexitime <sup>b</sup>	Work at Home <sup>b</sup>
(Percentage Offered Each Type of Benefit)						
<b>Industry</b>						
Agriculture, fishing, and mining	31	33.2	28.5	17.9	11.2	13.2
Construction	24	53.5	32.9	33.2	38.5	19.4
Manufacturing	242	43.3	27.5	27.7	19.4	6.5
Transportation, communications, and public utilities	93	70.5	49.2	46.9	36.9	13.0
Wholesale and retail trade	347	58.6	50.3	25.0	18.8	6.2
Financial services	274	55.7	42.4	22.8	26.4	15.3
Personal services	98	43.4	37.2	11.1	17.4	4.4
Health care	375	66.0	54.7	28.2	22.4	7.0
Professional services	520	54.0	37.9	32.7	15.2	10.9
Public administration	111	55.2	27.5	36.9	30.5	4.4
Military	17	56.3	18.9	33.3	13.5	0.0
<b>Type of Employer</b>						
Company or individual	1,444	58.2	45.4	29.3	c	7.7
Government	469	57.7	38.0	37.4	c	3.5
Self-employed	203	36.5	25.4	20.7	c	26.6
Family	82	48.3	41.2	17.4	c	19.8
Military	6	61.5	21.9	21.3	c	0.0
Other	10	47.1	41.6	21.5	c	0.0
<b>Location of Employer</b>						
Office/plant	1,907	57.2	43.1	31.4	c	7.0
Own home	139	42.4	26.9	19.2	c	38.2
Someone else's home	79	44.3	35.4	15.2	c	7.9
Other	87	52.4	44.3	23.5	c	6.3
<b>Region</b>						
West	430	59.5	46.0	c	25.6	12.7
South	839	48.4	32.5	c	16.7	6.4
North Central	537	60.5	49.3	c	21.5	10.8
North East	460	59.6	46.3	c	23.4	8.1
<b>Population Concentration</b>						
Metropolitan/suburban	1,661	c	c	c	c	9.7
Nonmetropolitan	605	c	c	c	c	6.8

Source: Beth Miller, "Private Welfare: The Distributive Equity of Family Benefits in America," Ph.D. Dissertation (Waltham, MA: Brandeis University, 1992).

<sup>a</sup>Category details may not add to totals because some respondents did not provide information on labor force or individual characteristics.

<sup>b</sup>Benefit percentages may not be comparable to total percentages. Benefit percentages represent the number of employed women with a particular benefit divided by the number of employed women reporting a specific characteristic. Women who did not respond to characteristic questions may be more or less likely to receive benefits resulting in a response bias.

<sup>c</sup>Results are not statistically significant.

paramount in predicting the likelihood that workers would be offered child care benefits. Women with higher wages, a college education, and high status occupations were generally more likely to be offered

child care benefits than their lower wage, lower skilled counterparts. These results suggest that child care benefits follow the distributional patterns previously found in studies of health insurance and pensions.

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## ◆ Policy Implications

The accuracy of job characteristics in predicting access to family responsive benefits suggests that employers provide family benefits when it is in their interest to do so. In a profit-oriented market system, the benefits of a personnel policy must outweigh the costs.<sup>5</sup> Because high wage, high level employees represent the greatest investment on the part of employers, it is not surprising that many family benefits seem to be targeted at this group. However, it is unclear whether this distribution of benefits—based on productivity or public relations concerns—will meet the needs of the vast majority of working parents.



**One way to overcome some of the differences among employees in the distribution of child care assistance would be to provide employers with tax incentives for only those benefits targeted at lower income workers.**



**One way to overcome some of the differences among employees in the distribution of child care assistance would be to provide employers with tax incentives for only those benefits targeted at lower income workers. These benefits might include tuition assistance or subsidies to local child care providers.** While such an approach may increase access to child care benefits by some lower income workers, it would not guarantee

equal access for all such employees. Major differences in benefit provision would still exist among employees in different occupations, industries, and geographic areas. In addition, as a social policy that results in losses to the public treasury, the costs of any tax incentives should be weighed against the costs for programs that use similar amounts of funding in direct expenditures.

Another approach to minimizing the differences in access to child care benefits according to employment characteristics would be to privatize the distribution of family benefits by eliminating the current preferential tax treatment of pretax spending accounts and on-site child care programs. This would mean that those who use such benefits would no longer be doing so at taxpayer expense. However, since tax incentives are a proven powerful tool for encouraging employers to provide benefits, this approach would predictably lead to a decrease in employer-supported child care.

A third approach is to mandate employer provision of child care benefits, because mandatory benefits have a more progressive distribution than voluntary benefits (Smeeding, 1983). Legislation passed recently in San Francisco, which requires developers to set aside a portion of space for child care in new buildings or contribute to a child care trust fund, is one example of a new, although limited, mandatory requirement. The main argument of those opposed to mandated benefits is that the higher costs incurred will limit U.S. employers' ability to compete in the global economy. However, many of these competitors actually have the very policies deemed overly expensive: to date, the United States stands alone among 75 industrialized countries in its lack of a statutory maternity or family leave policy, and it also differs from the other Western industrialized countries that have comprehensive national child care systems supported by government funds (Kahn and

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<sup>5</sup>While only limited scientifically valid research on the productivity effects of family benefits has been conducted to date, public attention garnered by family friendly employers is impossible to miss. An example is the national and local media reporting of a new nationwide coalition of employers joining to support new

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child care initiatives. To date, 109 companies and 28 public and private organizations have agreed to commit \$25.4 million to fund 300 programs to care for children and elderly persons in 44 communities in 25 states and the District of Columbia.

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Kammerman, 1987). Opponents of mandated benefits also argue that negotiated benefits offer greater flexibility, particularly for small businesses.

Federal legislative action on child care benefits and flexible work options has been restricted to proposals that address family and medical leave. The Family and Medical Leave Act of 1992, which passed both houses of Congress, was vetoed by President Bush. Although the Senate was able to override the veto, the House was unable to do so. The legislation would have required employers with 50 or more employees to grant unpaid leave of 12 weeks to employees for the birth or adoption of a child or for the serious illness of the employee or employee's parent, spouse, or child. It would have restricted leave to employees who have worked at least 1,250 hours a year for the employer. In addition, an employer would be able to deny leave to an employee who is among the highest paid 10 percent of the employer's work force. President Bush has offered alternative legislation, the Family Leave Tax Credit Act. The legislation would provide a 20 percent refundable tax credit to businesses with fewer than 500 employees that offer their employees up to 12 weeks of leave for the birth or adoption of a child or the illness of the employee or the employee's parent, spouse, or child. Employers could receive a maximum credit of \$1,200 per year per employee.

Concerns regarding public expenditures do not extend to flexible work options, for which the costs fall on the individual rather than society. One strategy for reducing the negative effects of many flexible work policies for some workers would be to encourage or require employers to provide equal benefits to their entire work force. However, given that the motivation behind employers' increasing reliance on contingent labor is to reduce fixed costs and increase employer flexibility, it is unlikely that many employers would embrace such policies.

A recent Harris Poll indicates that only 8 percent of Americans think the current child care system works very well (Morris, 1992). While the problems with the

system are increasingly acknowledged, solutions are less easily defined. Although many argue that the solution lies in family-oriented employee benefits, this study documents the evidence that family supports that are dependent on the largess of individual employers are unlikely to result in an even distribution across the work force.

This *Issue Brief* was written by Beth Miller, an EBRI Fellow, with assistance from Jill Foley, Nancy Saltford, and the research and education staffs of EBRI.

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