

**Contingent Work:
Its Consequences for
Economic Well-Being,
The Gendered Division of Labor,
And the Welfare State**

By

**Roberta Spalter-Roth and Heidi Hartmann
Institute For Women's Policy Research**

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Contingent Workers: from Entitlement to Privilege

Kathleen Barker and Kathleen Christensen, Editors

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Since the mid 1980s, labor market researchers have become increasingly convinced that the United States is witnessing a restructuring of the labor market. An important aspect of this restructuring is reflected in the growth of “contingent” work, jobs that are temporary, part-time, or on a contract or on-call basis, and that offer little security, lower pay, or fewer benefits (Belous, 1989; Bluestone and Harrison, 1986; Christensen, 1988; Callaghan and Hartmann, 1991; duRivage, 1992; Heckman, Roselius, and Smith, 1994; Howell, 1993; Martella, 1991; Polivka and Nardone, 1989; Tilly, 1991; Rose, 1995). According to many of these researchers, the growth of contingent work is based on employers’, more than employees’, desires for flexibility and cost savings.

Much of the evidence for claims regarding the growth, characteristics, or sources of growth of contingent work is indirect or anecdotal, based on small scale studies or on inferences from large, but inadequate data sets. Defining, identifying, and establishing trends in the extent of contingent work and determining its characteristics have been difficult because of the lack of data. Often contingent work is measured by proxy variables such as involuntary part-time work, self-employment, seasonal work, employment in the temporary help services industry, moonlighting, or job tenure because, until recently, no nationally representative data on the extent of contingent work existed.¹ Despite the lack of precise evidence, there is a growing consensus that contingent work reflects a deterioration in the work relations between employers and employees, as employers strive to gain greater control over the production process and reduce labor costs.

In this chapter, we look particularly at two less studied aspects of these changing work arrangements: their relation to the gendered division of labor and the costs they impose on taxpayers through public subsidies to the workers who occupy these new types of jobs. We emphasize the relation between contingent work and the gendered division of labor because these changing work relations are occurring as the numbers and proportion of women in the labor force continue to grow. Currently, women bear an unequal share of these deteriorating work relations; they comprise more than two-thirds of the temporary work force (unpublished data from the March 1994 Current Population Survey) and about two-thirds of the part-time workforce (U.S. Department of Labor, 1995). It is likely that the availability of women workers, who have traditionally earned less than men and worked in jobs with fewer advancement opportunities, has facilitated the growth of contingent work.

According to Reskin and Roos (1990), the gender composition of a firm's workforce reflects how the employer thinks about staffing and human resource decisions--including the willingness to provide stable employment or to develop workers' skills, as well as the determination of pay and benefits. If employers think of women as "secondary" workers rather than as breadwinners, as workers who are more committed to their families than to their careers, then employers are likely to pay women less and provide fewer opportunities for training and advancement. Women will tend to work in jobs that are less good with lower pay and fewer benefits, because these are the jobs that are open to them. Over time, these less good jobs seem to have become increasingly contingent in nature and women have been thought to be ideal to fill them. (Of course, wherever men have fewer alternatives, they, too, have been induced to take similarly contingent jobs).

In this idealized gendered division of labor in which it is assumed that women specialize more in family care, it is also generally assumed that mothers can depend for much of their financial support on the earnings of husbands, who specialize more in market work (Becker, 1991; Fuchs, 1988). Many women do seek alternative, more flexible employment to accommodate their family care responsibilities, and thus provide the supply that meets employers' demands for a more flexible work force. According to a 1994 survey by the National Association of Temporary Services (NATS), 66 percent of those who responded said that temporary work did provide flexibility (down 14 percent from a 1989 NATS survey), 44 percent said they engaged in temporary work to spend more time with their families; but a surprising 78 percent also looked to temporary work to provide a foot in the door for full-time employment. But, while some of those who work in contingent jobs likely do have access to other family resources, many do not. And many married women find it increasingly necessary or desirable to contribute substantially to family income themselves.

Women's financial responsibility for themselves and their families has increased significantly, as dual-earner families and single mother families have replaced male breadwinner families. Male breadwinner families have fallen from 44 percent of all families with children in 1975 to 20 percent in 1994 (Spalter-Roth, Hartmann, and Andrews, 1993; Hartmann, forthcoming). Yet the majority of women still receive low wages in their jobs, especially those in alternative work arrangements or those in other than full-time/full-year jobs with a single employer (Spalter-Roth, Hartmann,

and Shaw, 1993; duRivage, 1992; Tilly, 1991, 1992).

As long as women hold a disproportionate share of contingent jobs, women's dependence on men or on other income sources is reinforced (Negrey, 1993). If additional earnings from male breadwinners are not available to women engaged in contingent work, then, as we will see, they are likely to require income supplements from taxpayers through state-provided means-tested welfare benefits. Unlike dependence on men, dependence on the state as a source of income support is negatively sanctioned, even stigmatized (Hartmann and Spalter-Roth, 1994; Spalter-Roth and Hartmann, 1994). And, as welfare benefits are cut back in the current round of "reforms," contingent workers without family income sources are put at even greater risk of poverty.

This chapter provides measures of the extent of contingent work and its consequences for workers' financial well-being, the gendered division of labor, and the costs it imposes on public welfare programs, and ultimately the taxpayers. We answer four sets of questions. They are:

- (1) What is the extent of contingent work, as we define it? Does contingent work appear to be an increasing or a decreasing work pattern? Has contingent work become a more or less gendered phenomenon?
- (2) What are the financial consequences of contingent work? How do contingent workers fare in terms of hourly wages and health benefits? What is the pay gap between women and men in these work arrangements?
- (3) Do women who are employed as contingent workers fit the image of secondary workers? Do they have access to male breadwinners? Are they more dependent on the state for supplementing their incomes?
- (4) What are the implications of these findings for the gender-based division of labor, family well-being, public policy, and for future research?

In all cases we compare contingent workers to those we identify as permanent workers. Before answering these questions, we briefly describe the methods used by researchers to define contingent work and how we capture the major aspects of these definitions in the study reported here.

METHODS

Defining Contingent Work

In the absence of an agreed upon definition of contingent work and official government data on the extent and characteristics of this work, researchers have relied on a series of proxy measures to capture its dominant characteristics. As Christensen has stated:

Contingent work is an umbrella term used to describe changes in employer-employee relations. It typically covers a variety of forms including part-time, temporary, self-employed independent contracting and occasionally home based work (1988: 82).

Three dominant characteristics of this work are usually emphasized. The first, and relatively easily measured, characteristic is a work schedule dimension--usually emphasizing temporariness or unpredictability in terms of hours and weeks of work. Contingent work is often defined as an "other" (and less desirable) category; according to some analysts, contingent workers include all those who do not work full-time/ full-year for a single employer (Polivka and Nardone, 1989). For example, Negrey (1993) defines contingent work to include all part-time workers who are employed for fewer than 40 hours per week (in contrast to the standard U.S. Department of Labor definition of part-time work as fewer than 35 hours per week). Barker and Christensen (this volume) label it as less than full-time or permanent work. Jobs that last less than a full-year might themselves be considered temporary, unless they simply reflect entry into or voluntary exit from the labor market or a transition between jobs. While the hours worked per week or weeks worked per year are relatively easily measured with existing data sets, measuring the "unpredictability" of work schedules is more difficult, since specific questions about such a feature of work are rarely included in large scale surveys.

A second (and also relatively easy to measure) characteristic of contingent work has to do with wage and benefit adequacy. Contingent work is characterized as providing low-pay and few or no fringe benefits (Tilly, 1991; duRivage, 1992). Many surveys routinely ask workers about their earnings and benefits, though benefit data are less common and thorough than wage data.

A third characteristic (more difficult to measure using current data sets) is an impermanent or conditional relation between employers and employees usually connoting a lack of attachment

(Polivka and Nardone, 1988). Barker and Christensen (this volume) describe contingent work as consisting of “tenuous” arrangements between employers and employees. Lewis and Molloy (1991:2) refer to the contingent work relationship as a “no strings attached” relation. Pierce (1989) refers to contingent workers as “leased” or “as needed” workers. Few surveys ask workers about the contractual arrangements of their employment or their expectations of its duration.

Most researchers usually attempt to include more than one of these three dominant characteristics in any measure of contingent work. In this chapter, we measure contingent work using information about workers’ schedules during a 12-month period and the number of different employment relations they have; we then examine the wages and health benefits of the workers we identify as contingent and compare them to those of the workers we identify as permanent.

Data Set and Definition of Contingent Work Used in this Study

Our research uses data generated from the U.S. Bureau of the Census’ Survey of Income and Program Participation (SIPP). The SIPP is a useful data set for measuring contingent work because it provides longitudinal information on the characteristics of up to two wage or salary jobs and two self-employment “jobs” that workers hold in any given month. Thus, we can determine the number of jobs and employers at any one time or across the year. Because of the longitudinal design of the SIPP, we are also able to determine the workers’ schedules across the year. In addition, we can observe the wages and benefits attached to each job. Unlike many studies of contingent work that use cross-sectional (or point-in-time) data, we can distinguish between full-time/full-year workers with only one job, and full-time/full-year workers packaging several jobs. We can also distinguish between full-time or part-time workers who work full-year and those who work part-year. Because the SIPP includes self-employment as well as wage or salary jobs, we can distinguish between those who are primarily reliant on wage or salary work and those who package it with self-employment. And we can distinguish between those self-employed workers who work full-time/full-year in one business and those who combine two or more self-employment jobs over the year. The wealth of information on job statuses, job packages, and work schedules enables us to develop a typology of permanent and contingent work that is more reflective of its complexity than are definitions based

on part-time status or employment in the “temp” industry alone. Unfortunately, the SIPP does not distinguish between voluntary and involuntary part-time workers.

In creating a typology of work relations for this study, we identify work that is less than full-time/full-year and that is done for more than one employer as “contingent.” We consider the number of different jobs held during the year as a proxy for “tenuousness” or “contingency,” while the less than full-time/full-year work schedule is itself considered a dominant characteristic of contingent work by many. We reason that a worker with more than one employer who still does not work full-time/full-year is likely a worker who is trying but unable to achieve a more permanent, full-time schedule. “Permanent” workers are thus those who do work a full-time/full-year schedule, even if for more than one employer (such as moonlighters and job changers) and those who work part-time throughout the year but only for one employer (these part-time workers likely have stable employment relations and are more likely to be working part-time voluntarily than those who are patching together several part-time jobs and are still not obtaining work throughout the year). All those who work part-time/part-year are defined as contingent regardless of the number of employers; those who work full-time, but only for part of the year, who have more than one employer, are also defined as contingent, as are those who work part-time/full-year for more than one employer. We label workers whom we cannot categorize as either permanent or contingent as “questionable”--these are workers who work full-time/part-year who held only one job or changed jobs, and job changers who worked part-time, but all year. In our typology, we treat self-employment the same as wage and salary jobs. Full-time/full-year self-employed workers are considered permanent workers, rather than contingent workers, regardless of the number of businesses they operate. In contrast, those who package two or more self-employment jobs or package self-employment with wage or salary work and still do not have a full-time/full-year schedule are defined as contingent workers. Those working at one business all year long, even if part-time, are considered permanent workers.

To conduct the analysis, we created a special 1987 file and 1990 file of workers who worked at least 200 hours during the year and were neither over age 65 nor teenagers living with parents. Each file contains a calendar year (12 months) of data. We chose the 200 hour rule because we wanted to focus on prime-age men and women who seek an attachment to the labor force and rather

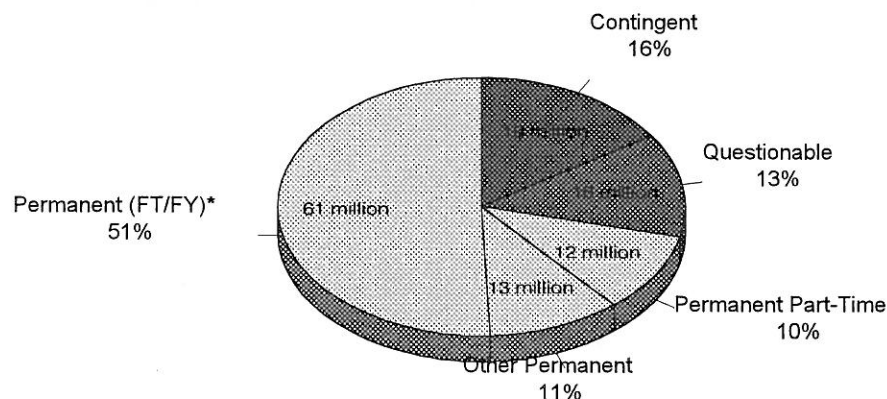
than on the most marginal workers. As a result of these exclusions, we likely underestimate the number and proportion of contingent workers in the labor force. And, as will be seen from the findings, the workers we label “questionable” more closely resemble contingent workers than permanent workers. If most questionable workers are actually contingent workers, then our estimate of contingent workers is, again, an underestimate.

Despite the advantages of longitudinal data over cross-sectional surveys for measuring contingent work, the SIPP was not specially designed to measure contingent work. As with other research on this topic, our measures are open to debate.

FINDINGS

We begin the findings section with a comparison of the size of the three major categories of workers we identify (permanent, contingent, and questionable) and the sub-categories (based on work-schedules, wage or salaried or self-employed status, and numbers of employers or businesses) within each category, along with further discussion of the reasons workers with various work patterns are placed in each category.

Figure 1
All Workers Grouped by Work Relation, 1990
(millions of workers)



* This group of permanent workers consists of full-time/full-year wage or salary workers with a single employer and full-time/full-year self-employed workers with only one business during the year. Source: IWPR calculations based on the U.S. Census Bureau Survey of Income and Program Participation, 1993 Panel.

Types of Workers

Permanent Workers

Although the category of contingent work is growing (as we will see), almost three quarters of the workforce appeared to hold permanent jobs in 1990. Figure 1 shows that the largest sub-category of permanent workers (51 percent) are those workers, either wage or salary or self-employed, who work a full-time/full-year work schedule with a continuous relationship with a single employer or business. As Table 1 shows, this is the largest single work relation for female (43 percent) as well as male workers (57 percent).

“Other permanent” workers are full-time/full-year workers who had more than one employer or business; Figure 1 shows that 11 percent of all workers fall into this sub-category in 1990. The full-time workers included here have more than one employer, but are likely to work full-time/full-year for one of them while “moonlighting” at a second or even third part-time or temporary job. Thus, we consider these job packagers as permanent rather than “as needed” workers. They include: full-time/full-year simultaneous job holders (moonlighters), and sequential job holders (workers who moved among several jobs, returning to their primary employer). Job changers who are employed full-time/ full-year are also counted as permanent workers; since they experienced no unemployment between jobs, we assume the job change was voluntary. We also include those full-time/full-year workers who mixed wage or salary work with a secondary self-employment job, since many of these are permanent wage or salary workers who have a minor business, such as consulting, on the side. And we include those self-employed workers who packaged two self-employment jobs into a full-time/full-year job, assuming that full-time/full-year self-employment provided a degree of job security as well as a livelihood. Table 1 shows the number and percentage of workers in each of these sub-categories in 1987 and 1990.

The final sub-category of permanent workers, labeled “permanent part-time,” consists of those individuals who worked fewer than 35 hours per week but worked for a single employer or operated only one business over the course of the calendar year. Figure 1 shows that 10 percent of workers fall into this sub- category. Although all part-time workers are often lumped with contin-

gent workers, we follow Tilly's (1991) distinction between permanent and marginal part-time workers. Those with a single employer are likely to be permanent, having a degree of job stability.

Contingent Workers

Figure 1 shows that about 16 percent of the workforce can be labelled as contingent workers. The largest sub-category of contingent workers are employed by a single employer, but only part-time/part-year (see Table 1). More than one-quarter of contingent workers fell into this category in 1990. Although some of this group may include employees just starting part-time, permanent jobs, we assume that the majority were seasonal or "as needed" workers. We classify as contingent all wage or salary workers who had more than one employer but who worked less than a full-time/full-year schedule (who together comprise 30 percent of all contingent workers). These workers likely package a series of part-time/part-year or full-time/part-year jobs (these include simultaneous and sequential job holders who work full-time/part-year, part-time/full-year, or part-time/part-year). Job changers who worked part-time/part-year, on the assumption that they were moving from one temporary job to another, are another large category that are included as contingent workers (comprising 21 percent of all contingent workers in 1990). We include self-employed workers who had two or more "jobs" that resulted in less than full-time/full-year work, on the grounds that this self-employment was likely to be sporadic or "as needed" work rather than a permanent business (they comprise 15 percent of all contingent workers in 1990). Finally, we include a small category of workers who mixed wage or salary work with self-employment but did not manage to secure full-time/full-year work as a result.

Questionable Workers

After categorizing workers as permanent or contingent, we were left with a 13 percent remainder category of workers who we could not categorize with any degree of confidence. These include single job holders who work full-time, but only part-year (these wage or salary workers may have just started a permanent job or may have been hired only on a seasonal or temporary basis); job changers who were employed either full-time/part-year or part-time/full-year (we could not deter-

mine if these workers were finding better opportunities or were churning from job to job); and self-employed workers who were employed full-time, but only part-year (this latter group may have been starting a permanent business or may be working for themselves on a seasonal basis only).

Growth in Contingent Work

Table 1 also answers the question of whether contingent work appears to be a growing work relation. Between 1987 and 1990 the structure of work relations remained relatively stable despite the growth of about 5 million workers, a four percent increase.² In both years, the majority of workers--seven out of 10--held what we label as permanent jobs, 1.6 out of 10 held what we label as contingent jobs, and slightly more than one out of ten held jobs that are questionable--it is unclear whether they are permanent or contingent. No category of work relations increased or decreased by more than one percentage point; the share of permanent workers fell by one percentage point, that of questionable workers increased by one percentage point, while the share of contingent workers in the labor force remained stable between 1987 and 1990. Despite this seeming stability in structure, however, there were some notable rates of increase and decrease during this four-year period in several sub-categories.

Permanent Workers

Overall the total number of permanent workers increased by less than four percent between 1987 and 1990, slightly less than the growth in the workforce as a whole. Among permanent workers, the category of full-time/full-year wage or salary workers with a single employer--the job that likely reflects the greatest number of "strings attached" between employer and employee--grew by seven percent, from 53 to 57 million workers. These workers were 64 percent of all permanent workers in 1987 and 66 percent in 1990, and remain by far the largest category of workers. Yet, it is important to note that during the course of either year, fewer than half of all workers held full-time/full-year wage or salary jobs with a single employer.

The second largest category of permanent wage or salary workers package jobs. Of this group, simultaneous job holders (moonlighters) increased by six percent, suggesting that even

Table 1
Number and Percent Distribution of Permanent and Contingent Workers, by Gender, 1987-1990
(number in thousands)

	Total				Women				Men			
	1987		1990		1987		1990		1987		1990	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
All Workers	116,233	100	121,186	100	53,234	100	55,690	100	62,999	100	65,525	100
Permanent Workers	83,468	72	86,437	71	35,326	66	37,361	67	48,142	76	49,106	75
Full-Time/Full-Year/Single Job Holder	57,942	50	61,441	51	22,128	42	24,184	43	35,814	57	37,257	57
Wage or Salary	53,192	46	56,948	47	21,213	40	23,243	42	31,979	51	33,705	51
Self-Employed	4,750	4	4,493	4	915	2	941	2	3,835	6	3,552	5
Other Full-Time/Full-Year	13,857	12	12,786	11	4,896	9	4,741	9	8,961	14	8,076	12
Wage or Salary	11,977	10	11,423	9	4,544	9	4,435	8	7,433	12	6,989	11
Simultaneous Job Holders, FT/FY	4,151	4	4,414	4	1,803	3	2,163	4	2,348	4	2,252	3
Sequential Job Holders, FT/FY	337	0	592	0	69	0	250	0	268	0	342	1
Job Changers, FT/FY	4,817	4	4,033	3	1,990	4	1,440	3	2,827	4	2,593	4
Mixed Salary and Self-Employed (SE Secondary, FT/FY)	2,672	2	2,384	2	682	1	582	1	1,990	3	1,802	3
Self-Employed	1,880	2	1,363	1	352	1	306	1	1,528	2	1,087	2
Mixed Salary and Self-Employed (SE Primary, FT/FY)	1,029	1	720	1	213	0	198	0	816	1	552	1
Two or More Self-Employed Jobs, FT/FY	851	1	643	1	139	0	108	0	712	1	535	1
Permanent Part-Time*	11,669	10	12,210	10	8,302	16	8,436	15	3,367	5	3,773	6
Wage or Salary	9,872	8	10,524	9	7,373	14	7,676	14	2,499	4	2,847	4
Self-Employed	1,797	2	1,686	1	929	2	760	1	868	1	926	1
Contingent Workers	18,268	16	19,110	16	11,125	21	11,434	21	7,143	11	7,675	12
Wage or Salary	15,737	14	16,344	13	9,801	18	10,073	18	5,936	9	6,269	10
Single Job Holders, PT/PY	5,167	4	5,018	4	3,693	7	3,514	6	1,474	2	1,504	2
Simultaneous Job Holders, FT/PY	539	0	563	0	211	0	245	0	328	1	318	0
Simultaneous Job Holders, PT/FY	2,270	2	2,493	2	1,521	3	1,725	3	749	1	767	1
Simultaneous Job Holders, PT/PY	1,196	1	1,246	1	720	1	651	1	476	1	596	1
Sequential Job Holders, FT/PY	236	0	406	0	61	0	179	0	175	0	227	0
Sequential Job Holders, PT/FY	175	0	397	0	82	0	219	0	93	0	178	0
Sequential Job Holders, PT/PY	246	0	574	0	129	0	346	1	117	0	227	0
Job Changers, PT/PY	4,400	4	3,954	3	2,639	5	2,379	4	1,761	3	1,574	2
Mixed Salary and Self-Employed (SE Secondary, FT/PY)	398	0	438	0	106	0	95	0	292	0	343	1
Mixed Salary and Self-Employed (SE Secondary, PT/FY)	607	1	816	1	368	1	520	1	239	0	296	0
Mixed Salary and Self-Employed (SE Secondary, PT/PY)	503	0	439	0	271	1	200	0	232	0	239	0
Self-Employed	2,531	2	2,766	2	1,324	2	1,361	2	1,207	2	1,406	2
Single Job Holders, PT/PY	791	1	1,027	1	461	1	527	1	330	1	500	1
Mixed Salary and Self-Employed (SE Primary, FT/PY)	317	0	329	0	123	0	159	0	194	0	171	0
Mixed Salary and Self-Employed (SE Primary, PT/FY)	535	0	496	0	282	1	244	0	253	0	252	0
Mixed Salary and Self-Employed (SE Primary, PT/PY)	348	0	292	0	242	0	147	0	106	0	145	0
Two or More Self-Employed Jobs (except full-time/full-year)	540	0	622	1	216	0	284	1	324	1	338	1
Questionable Workers	14,497	12	15,639	13	6,783	13	6,895	12	7,714	12	8,744	13
Wage or Salary	13,153	11	13,552	11	6,336	12	6,319	11	6,817	11	7,233	11
Single Job Holders, FT/PY	7,214	6	8,384	7	3,422	6	3,980	7	3,792	6	4,404	7
Job Changers, FT/PY	3,997	3	3,354	3	1,690	3	1,241	2	2,307	4	2,113	3
Job Changers, PT/FY	1,942	2	1,814	1	1,224	2	1,098	2	718	1	716	1
Self-Employed (Single Business/FT/PY)	1,344	1	2,087	2	447	1	576	1	897	1	1,511	2
Proportion of Women and Men in Each Work Category												
All Workers		100		100		46		46		54		54
Permanent Workers		100		100		42		43		58		57
Full-Time/Full-Year/Single Job Holder		100		100		38		39		62		61
Other Full-Time/Full-Year		100		100		35		37		65		63
Permanent Part-Time*		100		100		71		69		29		31
Contingent Workers		100		100		61		60		39		40
Questionable Workers		100		100		47		44		53		56

*Permanent Part-Time consists of single job-holders who work part-time/full-year, either as a wage or salaried worker who worked for only one employer throughout the year, or as a self-employed worker who had only one business throughout the year.

Source: IWPR calculations based on the U.S. Census Bureau Survey of Income Program Participation, 1987 and 1990 Panels.

permanent workers are seeking additional jobs. In contrast, full-time/full-year job changers (the next largest group of permanent workers) decreased by 16 percent, suggesting that those with permanent jobs became less likely to seek or find new ones. The remaining small categories of full-time/full-year permanent wage or salary workers remained stable, declining only one percent.

The number of permanent part-time workers (including the self-employed) grew by seven percent between 1987 and 1990. Despite this growth, by 1990, this category of part-time workers represented only about one-third of all workers with part-time (less than 35 hours per week) schedules. Thus, about two-thirds of part-time workers are not permanent workers by our definition, but either contingent or questionable.

Table 1 shows that in 1987, more than two-thirds (8.4 million out of 12.3 million or 68.5 percent) of self-employed workers were labelled as permanent workers but only 61 percent (or 7.5 million out of 12.4 million) are so labelled in 1990--a decline of about 11 percent in the number of permanent self-employed workers. This finding suggests an increase in "as needed" self-employment. Still, in both years, the largest group of "permanent" self-employed workers were employed full-time/full-year in their own business, and this category grew (representing 56 percent of the permanently self-employed in 1987 and 60 percent in 1990). All of the remaining categories of permanent self-employed workers declined between 1987 and 1990. These findings suggest that a bifurcation may be developing in self-employment, with both the best (full-time/full-year self-employment in only one business) and the worst (the more contingent forms) of self-employment growing.

Contingent Workers

Between 1987 and 1990, almost one million contingent workers were added to the workforce for an increase of about five percent (a slightly larger increase than for the workforce as a whole). Job holders who work part-time/part-year, likely on an "on-call" or "as needed" basis, for a single employer were the largest group of contingent workers in both years (28 percent in 1987 and 26 percent in 1990). Despite the growth in the contingent workforce, this sub-category of workers declined by three percent. Another large sub-category of contingent workers--those who changed

from one employer to another (job changers)--declined the most (by 10 percent).

The sub-categories of contingent workers that grew between 1987 and 1990 were wage or salary workers who packaged multiple jobs (either holding these jobs simultaneously or sequentially), but did not work full-time/full-year. Although multiple job holding remained stable among permanent wage or salary workers and declined among the permanent self-employed, it grew by seven percent among contingent wage or salary workers. These differential growth rates suggest the development of more tenuous arrangements between employers and employees, and more patching together of jobs on the part of contingent employees. Another sub-category of contingent workers that experienced growth is those who combine wage or salary work with self-employment as a secondary source of earnings, but work less than full-time/full-year. These findings further suggest that self-employment may be a growing source of income for workers attempting to supplement a less than full-time wage or salary job. There was also growth in the small number of contingent workers for whom self-employment represents the major share of their job package, but who work only part-time/part-year--likely on a seasonal or an "as needed" basis, and among those who package two self-employment jobs but still work less than full-time/full year. In contrast, there were declines in the number of contingent workers who package self-employment (as their primary earnings source) with wage or salary work.

Taken together, all these findings suggest that contingent work is growing, but that the shape it takes is not stable as contingent workers move between employers and between wage or salary employment and self-employment.

Questionable Workers

This remainder category of workers, whose status we deem questionable, increased by eight percent between 1987 and 1990 (from 14.5 to 15.6 million workers), about twice the rate of increase of the workforce as a whole, and substantially more than the increase among permanent or contingent workers. The largest category of workers in this group, employed by a single employer full-time/part-year, grew by 16 percent. The fastest growing sub-category (with a 55 percent increase) is a small category of self-employed workers working full-time/part-year. As with full-time/part-year

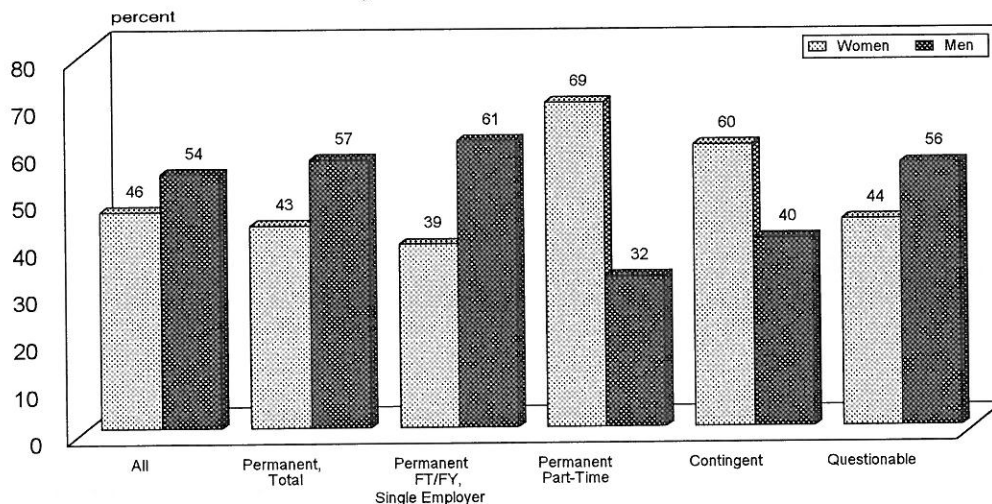
wage or salary workers, we do not know if these workers have just set up their own businesses or have a seasonal business or “as needed” work contracts. This large growth in the questionable category may suggest a growing instability in work relations and work patterns, but further research over a large time period would be needed to confirm this trend.

Gender Patterns: Structure and Change

As we have seen, with some notable exceptions among sub-categories of contingent workers, the structure of work relations remained relatively stable between 1987 and 1990. During this period, were there shifts in the gendered patterns of permanent and contingent work? Overall, the differential structure of work relations between women and men remained relatively stable. Men remained substantially more likely than women to be permanent workers; in both 1987 and 1990, about three-quarters of male workers could be described as permanent compared to about two-thirds of women workers (see Table 1). Figure 2 shows that, in 1990, women still held only four out of 10 permanent full-time/full-year jobs with a single employer or own business, and six out of 10 contingent jobs.

Yet, during this period, the number of women working in permanent jobs grew by six percent while the number of men grew by only two percent. In contrast, the number of women working in contingent jobs grew more slowly than the number of men in such jobs (less than three percent for men versus more than seven percent for men). Thus women’s share of perma-

Figure 2
Percent of Women and Men in Each Permanent and Contingent Work Relation, 1990



Source: IWPR calculations based on the U.S. Census Bureau, Survey of Income and Program Participation, 1990 Panel.

ment jobs is growing slightly, while their share of contingent jobs is falling slightly. Between 1987 and 1990, women's share of permanent jobs grew from 42 to 43 percent, while their share of contingent jobs fell from 61 to 60 percent (Table 1). These findings suggest a small shift in the proportions of contingent jobs held by women and men, as men became somewhat less likely to hold "breadwinner" jobs and somewhat more likely to work at "secondary" jobs. Although women's share of permanent jobs is slowly increasing, they still remain less likely than men to hold the full-time/full-year jobs that are the most likely to provide the income necessary to support a family.

Permanent Workers

For both women and men the largest sub-category of permanent workers consists of wage or salary workers employed full-time/full-year by a single employer. By 1990, 23 million women and 34 million men had this type of employment (a 10 percent increase from 1987 for women versus a five percent increase for men). Despite women's increased participation as permanent workers, however, they are still substantially more likely than men (16 percent versus six percent) to hold permanent part-time jobs, those part-time jobs with a single employer or own business that last a full-year. This is the second largest category of permanent jobs for women, but only one of several small permanent job categories for men. Despite a small decline (of two percentage points in their share) in 1990, women were 69 percent of permanent part-time workers (see Figure 2).

For men, other full-time/full-year work (moonlighters, job changers, and others with more than one job) constituted the second largest sub-category of permanent jobs (with 12 percent of all male workers in this sub-category in 1990). This sub-category is the third largest for permanent women workers, with almost nine percent of all women workers in 1990. One type of this work, simultaneous job holding or moonlighting (a term that usually describes workers who package one full-time/full-year wage or salary job with an additional secondary wage or salary job), has been more common among men than women in the past (see Stinson, 1990). By 1990, women were more likely to moonlight than men (four percent of all women workers versus three percent of men); the number of women increased by a huge 20 percent while the number of men decreased by four percent from 1987. This finding suggests that women's need for full-time earnings has increased

and packaging jobs is an important strategy for obtaining these earnings.³ Mixing full-time/full-year jobs with self-employment (in which self-employment is the secondary part of the mix) is moon-lighting of another sort. This small category appears to be declining among both men and women, although men are more likely to use this strategy. Finally, job change, another type of packaging of full-time/full-year work, has remained relatively stable among men, but has decreased by 28 percent among women, perhaps reflecting a stronger commitment to full-time/full-year work or fewer alternative opportunities.

Permanent self-employment jobs represent a larger share of permanent jobs for men (about eight percent in 1990 across all the sub-categories of permanent work) than for women (about four percent). The data in Table 1 show that men held about three quarters (or 74 percent) of permanent self-employment jobs in both years.

These findings suggest that full-time, permanent employment is still disproportionately the province of male workers, but that women's efforts to gain the level of earnings provided by these jobs (through multiple job holding, if necessary) is on the increase, as women become increasingly responsible for their families' economic well-being.

Contingent Workers

Although women increased their share to 43 percent of all permanent workers in 1990, they still represented six out of every ten contingent workers (see Figure 2). Women still are substantially more likely than men to experience tenuous rather than permanent relations with employers. As we have seen, the contingent work category is composed of a jumble of work relations (including wage, salary, or self-employment), none of which amount to full-time/full-year work.

In 1987, women who worked part-time/part-year for a single employer--the largest single category of contingent workers--comprised one-third (33 percent) of all women engaged in contingent work. By 1990, this employment relation had dropped slightly (to 31 percent). For men, only one-fifth (21 percent) worked part-time/part-year for a single-employer in 1987, with a slight decline to 20 percent in 1990.

Among wage or salary workers experiencing contingent work relations, men are more likely

than women to package jobs with two or more employers (although women's rate increased more than men's between 1987 and 1990). As Table 1 shows, some of these work relations appear to be increasing while others appear to be decreasing. The number of women holding two or more jobs but working only part-time/full-year or full-time/part-year increased. The number of those with the most marginal attachment to employment--who worked at two or more jobs, but worked only part-time/part-year--decreased. The number of women who packaged wage or salary work with self-employment remained stable. In contrast, the number of male wage or salary workers experiencing contingent work increased in all but two categories--those changing jobs and those working at two or more jobs.

The number of contingent workers for whom self-employment was the major type of work in their employment package increased by nine percent between 1987 and 1990, with the number of men in this sub-category increasing by 16 percent compared to only three percent for women. For both men and women, the largest group of self-employed contingent workers are employed part-time/part-year (and have no other job), suggesting on-call, "as-needed," or seasonal work arrangements, for both genders.

Questionable Workers

Men held more than half of the jobs whose employment relations we deemed questionable in both years (53 percent in 1987 and 56 percent in 1990--see Table 1 and Figure 2), and their rate of increase in these questionable work relations was greater than women's, 13 percent compared to only two percent for women. The faster growth rate for men in this category may reflect the slow degendering of contingent work, but without additional information, we cannot offer this conclusion with any degree of certainty.

Although men still work disproportionately at permanent work, they are increasingly experiencing more contingent and questionable work relations that do not result in full-time/full-year work. These findings suggest that although the gender composition of contingent work still reflects the notion of women as secondary workers, contingent work is no longer just a women's issue.

The Financial Consequences

As we have seen, women still continue to hold a disproportionate share of contingent work, though men's share is increasing. What are the financial consequences of this work relation for men and for women?

The Structure of Earnings: By Work Relation and Gender

Table 2 shows the median hourly wages in 1990 for women and men in our sample, along with the female-to-male wage ratio in hourly earnings, for several categories and sub-categories of work relations. The average hourly wage for all workers in our sample (regardless of work relation or gender) was \$8.74 per hour; the highest paid were two small sub-categories of workers--a group of self-employed questionable workers (\$12.40) and a group of wage or salary workers who combined this employment with self-employment, likely as consultants (\$11.18). The second highest paid workers were full-time/full-year workers with a single employer--"strings attached" workers--who earned an average of \$10.85 per hour. Self-employed workers with a single full-time/full-year business earned \$9.44 per hour. In contrast, permanent part-time workers earned \$6.51 per hour if wage or salaried, and \$7.10 per hour if self-employed. Contingent workers earned \$5.15 per hour, on average, and questionable workers earned \$6.88 per hour. Clearly, contingent work is the least financially rewarding work relation.

On average, women earn about 70 cents for every dollar earned by men, in terms of median hourly wages. This differential reflects women's greater likelihood of employment in less financially rewarding permanent jobs (for example, permanent part-time jobs) and their greater likelihood of employment in contingent work. Even when employed in similar work situations, however, women earn less; women earn less than men in every category and sub-category shown in Table 2. Among major employment categories, equality in wages is greatest at the bottom of the wage scale, among permanent part-time workers and among contingent and questionable workers. Equality in wages among all permanent wage or salary workers is slightly better than the average for all workers. Equality is worst among self-employed workers, whether they are permanent or contingent.

Table 2
Median Hourly Wages of
Permanent and Contingent Workers, by Gender, 1990

	Total (\$)	Women (\$)	Men (\$)	Hourly Earnings Ratio*
All Workers	8.74	7.30	10.45	0.70
Permanent Workers	9.97	8.42	11.54	0.73
Full-Time/Full-Year/Single Job Holder	10.75	9.02	12.21	0.74
Wage or Salary	10.85	9.16	12.35	0.74
Self-Employed	9.44	5.68	10.90	0.52
Other Full-Time/Full-Year	9.24	7.93	10.19	0.78
Wage or Salary	9.32	8.00	10.14	0.79
Mixed Wage or Salary/SE (SE secondary)	11.18	9.40	11.95	0.79
Self-Employed	8.59	6.88	10.50	0.66
Permanent Part-Time**	6.59	6.32	7.25	0.87
Wage or Salary	6.51	6.39	6.77	0.94
Self-Employed	7.10	5.66	8.74	0.65
Contingent Workers	5.15	4.89	5.61	0.87
Wage or Salary	5.05	4.89	5.39	0.91
Self-Employed	6.90	4.98	8.44	0.59
Questionable Workers	6.88	6.01	7.89	0.76
Wage or Salary	6.59	6.01	7.30	0.82
Self-Employed (Single Business/FT/PY)	12.40	6.13	16.64	0.37

*Ratio of women's to men's earnings.

**Permanent Part-Time consists of single job-holders who work part-time/full-year.

Source: IWPR calculations based on the U.S. Census Bureau Survey of Income Program Participation, 1990 Panel.

Permanent Workers

Men benefit financially from holding a larger share of permanent jobs, especially the traditional male breadwinner category of full-time/full-year jobs with a single employer--jobs that are most likely to result in raises, promotions, and benefits. Table 2 shows that men who hold permanent jobs earn \$11.54 per hour and wage or salary workers who hold permanent full-time jobs with a single employer earn \$12.35 per hour (the highest paid male workers except for a tiny category of “questionable” self-employed single job holders who report earnings of \$16.64 per hour).

When women work in permanent full-time/full-year jobs they too experience higher earnings. Women who are permanent workers earn an average of \$8.42, and those with the most “attached” work situations--full-time/full-year workers with a single employer--earn \$9.16 per hour. Those women who combine wage or salary work with secondary self-employment earn the highest hourly wages, \$9.40, but still only 79 percent of what men in the same situation earn. Generally speaking, the wage gap is greater at the higher than at the lower end of the pay scale--because male earnings are proportionally higher among all permanent workers. Among all permanent workers, women earn about 73 cents per hour for each dollar earned by men; they earn 74 cents per hour for every dollar men earn among full-time/full-year workers with a single employer. The wage gap is greatest among self-employed permanent workers, with women who work full-time/full-year at one business earning only 52 cents per hour for every dollar earned by men.

Equality at the Bottom: Contingent Work and Permanent Part-Time Work

Table 2 shows that women’s hourly wages are lowest in contingent, questionable, and permanent part-time work relations. Because women are over represented in these jobs, women bear a disproportionate share of the costs of working in these less desirable arrangements--low wages and the likely inability to support a family on these earnings. Women employed as contingent workers earned an average of \$4.89 (per hour) in 1990. Those employed as permanent part-time workers earned \$6.39. Men are less likely to experience this type of work and therefore are less likely to hold jobs that pay low wages or cannot support a family. When they are employed as permanent

part-time or contingent workers, they still earn more on average than do women (\$6.77 per hour for permanent, part-time work, and \$5.61 per hour for contingent work). Yet the wage gap between men and women is smaller at this low-end of the wage scale, a situation we refer to as negative equity or equality at the bottom. Women employed as permanent part-time wage or salary workers earn 94 cents per hour for every dollar earned by men (the highest ratio and smallest gap in the wage structure). Women employed as wage or salary contingent workers earn an average of 91 cents for each dollar earned by men. The exception to the negative equity generalization is among the self-employed; here, women contingent workers earn only 59 cents per hour for every dollar earned by men, and permanent part-time women business owners earn only 65 cents per hour for every dollar earned by men.

Average Months of Health Insurance

Studies have shown that part-time workers are substantially less likely than full-time workers to have employer-provided health care benefits through their own employment (Employee Benefits Research Institute, 1990; Yoon et al., 1994). Only 13 percent of women and 20 percent of men employed for fewer than 25 hours per week, and about one-quarter of both men and women employed from 25-34 hours per week, in contrast to 62 percent of women and 66 percent of men who were employed for more than 35 hours per week, received direct employer-based coverage (Yoon et al., 1994). Other researchers have suggested that the growth of self-employment, multiple employment, and other contingent work arrangements is an important cause of the decline in health care benefits (see for example, duRivage, 1992).

Table 3 shows the average months (out of 12 months) of employer-provided health insurance for each of the categories of workers and the differences by gender.⁴ Not surprisingly, those workers with more permanent employment arrangements are more likely to be covered directly by their employers, and on average, women are less likely to be covered directly than men. Wage or salary employees who work full-time/full-year jobs for a single employer are most likely to have this coverage; men in this category have insurance for an average of 10 out of 12 months and women for an average of nine out of 12 months. Among permanent workers, part-time/full-year wage or salary

Table 3
Average Months of Direct Employer Provided Health Insurance
For Permanent and Contingent Workers, by Gender, 1990

	Total	Women	Men
All Workers	6.8	5.9	7.6
Permanent Workers	8.3	7.6	8.9
Full-Time/Full-Year/Single Job Holder	9.3	8.9	9.6
Wage or Salary	9.8	9.2	10.2
Self-Employed	3.1	1.9	3.4
Other Full-Time/Full-Year	8.2	8.0	7.9
Wage or Salary	8.6	8.4	8.6
Self-Employed	4.5	2.3	3.4
Permanent Part-Time*	3.9	3.7	4.5
Wage or Salary	4.3	3.9	5.4
Self-Employed	1.5	1.2	1.7
Contingent Workers	2.2	1.9	2.7
Wage or Salary	2.2	2.0	2.7
Self-Employed	1.9	1.1	2.7
Questionable Workers	3.9	3.4	4.2
Wage or Salary	4.0	3.6	4.4
Self-Employed (Single Business/FT/PY)	2.8	1.2	3.4

*Permanent Part-Time consists of single job-holders who work part-time/full-year.
 Source: IWPR calculations based on the U.S. Census Bureau Survey of Income Program Participation, 1990 Pa

workers are substantially less likely than full-time/full-year workers to have direct coverage from their employers (with women having insurance for only four out of 12 months, and men for only five out of 12 months). Self-employed workers, whether full-time or part-time, are the least likely to have insurance among permanent workers.

As a group, contingent workers are the least likely to have health insurance, with women contingent workers having this type of coverage for fewer than two out of 12 months. Men who are contingent workers have direct employer coverage for almost three out of 12 months. These findings show that contingent workers (as well as permanent part-time and self-employed workers) face a lack of health insurance coverage compared to workers with permanent, full-time wage or salary jobs.

Reproduction of the Gender-Based Division of Labor

In spite of women's increasing labor force participation and their growing responsibility for the economic well-being of their families, they remain substantially more likely than men to hold contingent or permanent part-time jobs that pay low wages, as we have seen. As we have suggested, women's higher rate of participation in part-time and contingent work is often taken as evidence of conflicts between the demands of work and family, in which women bear primary responsibility for housework and child care, rather than as evidence of employer decisions to invest less in women workers or to structure "women's jobs" differently than men's jobs. Women's participation in this lower-paid work is also assumed to reflect their access to additional income sources, primarily the earnings of male breadwinners. Many economists assume that families maximize their well-being through this gendered division of labor in which women accept lower earnings so that they can specialize in family care, in exchange for the financial support from higher earnings of men who specialize in paid employment (see, for example, Becker, 1991; Fuchs, 1988). The result of this trade-off (whether voluntary or imposed by employment opportunities) is the economic dependency of women--a reduced ability to be self supporting. This income gap, as we will see, is not necessarily filled by earnings from male breadwinners. In the absence of breadwinners' wages (either their own or their husband's) many women must depend on means-tested welfare benefits to meet their

families' needs. (Men in these contingent jobs are also more likely to receive means-tested benefits).

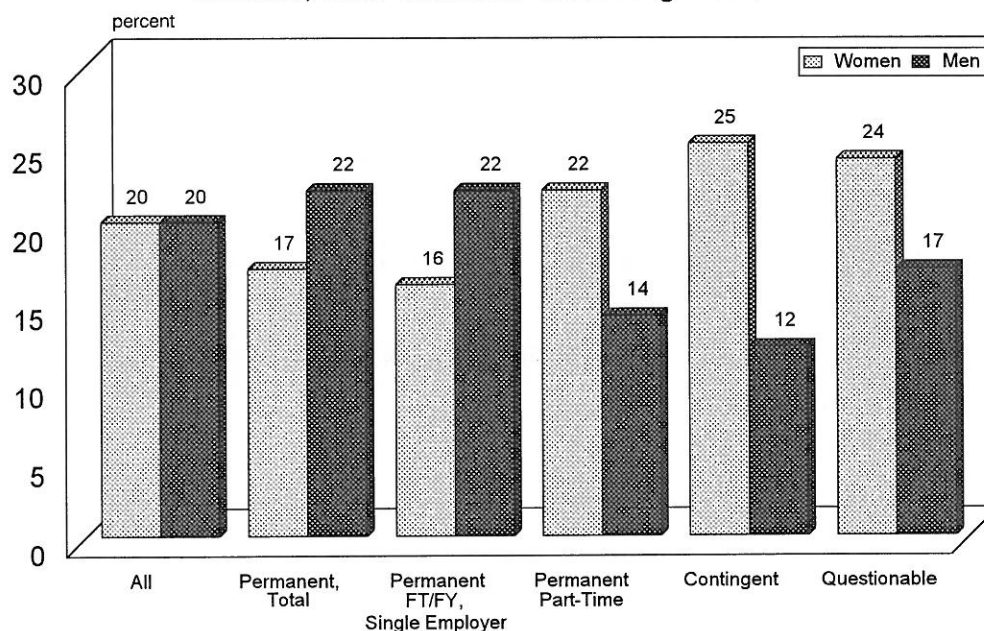
In this next section we will see that, on average, women employed as contingent workers are the workers who are most likely to have young children. This finding can be used to suggest that these women have made a trade-off in which they specialize in housework and child care in exchange for the support of a male breadwinner. But, as we will see, women with contingent jobs are less likely than other groups of women to live with spouses who themselves have full-time/full-year jobs. As a result, this group of women workers is more likely, on average, to meet their family's income needs through the receipt of means-tested benefits. Women in the sub-group of permanent workers who work part-time for a single employer appear to have successfully made this trade-off--they are among the most likely to have children under six and the most likely, by far, to be married to men who work full-time/full-year. (Men in the lower-earning work arrangements are much less likely to have children than men in the full-time/full-year permanent arrangements).

Percent with Children Under Age Six

We use the variable "percent of workers with children under age six" as a proxy for the time that needs to be spent by working people to meet the demands of young children. Figure 3 shows that on average, women with contingent work patterns are the most likely to have young children--with 25 percent having children under age six compared to 17 percent of all permanent workers, and only 16 percent of those permanent workers who were employed full-time/full-year by a single employer.

Women employed as permanent part-time workers and those whose status is questionable come closest to contingent workers (with 22 percent and 24 percent having children under six). In contrast, men who are employed full-time/full-year for a single employer are the most likely to have children under age six (22 percent do), while male contingent workers are the least likely (12 percent) to have young children. These data appear to suggest that contingent (and permanent part-time) work for women does represent a trade-off in which lower wages are accepted in order to have

Figure 3
Percent of Permanent and Contingent Workers, by
Gender, with Children Under Age Six, 1990



Source: IMPR calculations based on the U.S. Census Bureau, Survey of Income and Program Participation, 1990 Panel.

the time to care for young children. Male part-time and contingent workers do not appear to be making this trade-off. In order for this trade-off to work, employees in low-paid, part-time and contingent work arrangements need additional income sources to support their children.

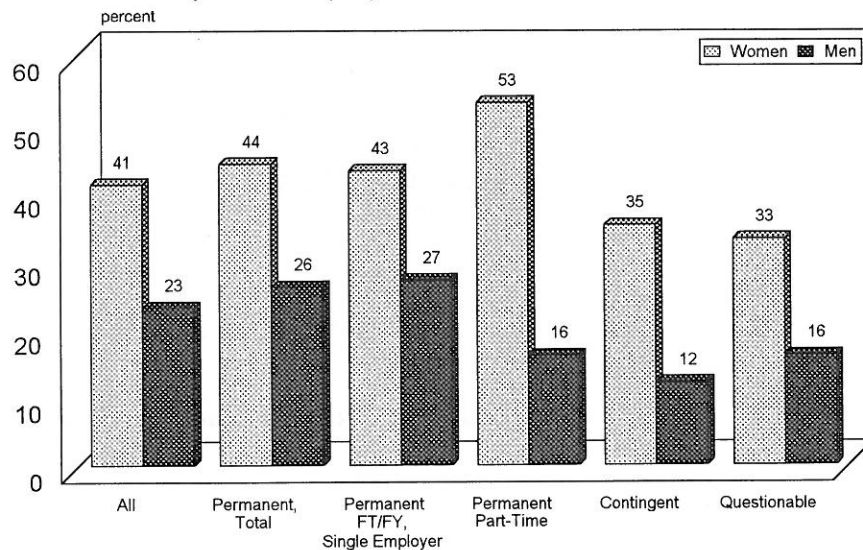
Percent With Full-Time/Full-Year Working Spouses

If women with young children are more likely to be found in low-wage contingent and permanent part-time jobs, then are these women more likely to have access to the earnings of a male breadwinner? The answer appears to be no for contingent workers and yes for permanent part-time workers. We define a breadwinner as a worker with a full-time/full-year permanent job. Figure 4 shows that only 35 percent of women workers with contingent jobs have access to the income of a male breadwinner with a permanent job. In contrast, 43 percent of women with full-time/full-year jobs for a single employer, who have among the highest earnings of all women, have access to income from male breadwinners. Those women with permanent part-time jobs do appear to have

made a trade-off in which their lower earnings are supplemented by those of a primary breadwinner; they are the most likely to receive income support from male breadwinners (53 percent do). But for contingent workers, almost two-thirds do not have access to this source of income support.

In contrast to 41 percent of all women workers who have access to the earnings of a spouse employed full-time/full-year, only 23 percent of all male workers are married to women with such employment patterns, showing their lesser dependency on women's wages to supplement their earnings. But, as with women, those men who are least likely to have access to a woman breadwinner's earnings are themselves contingent workers, and those men most likely to have such access are themselves permanent workers.

Figure 4
Percent of Permanent and Contingent Workers, by Gender, with a Spouse Employed Full-Time/Full-Year, 1990



Source: IWPR calculations based on the U.S. Census Bureau, Survey of Income and Program Participation, 1990 Panel.

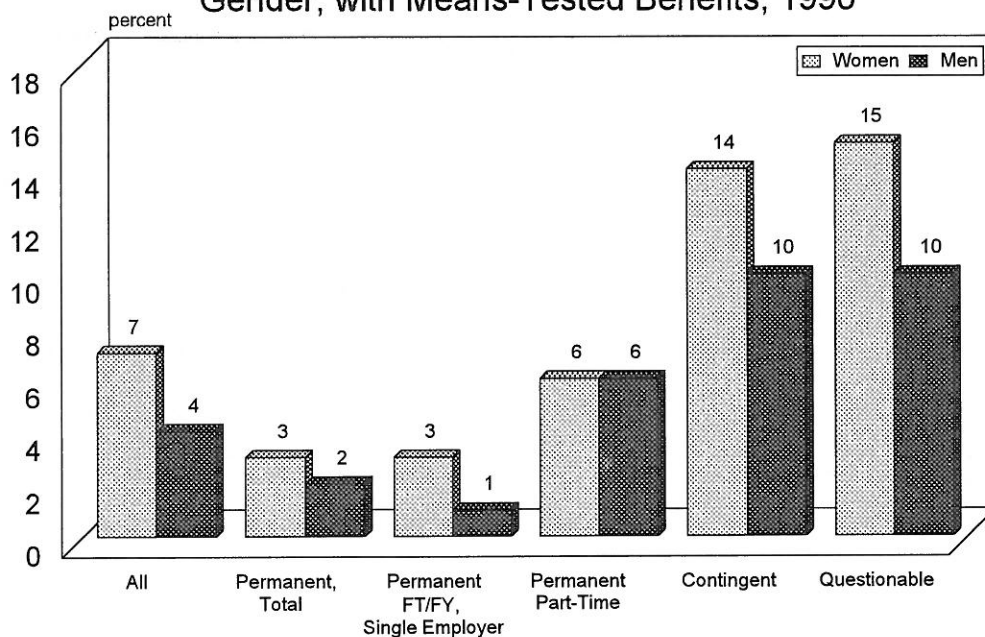
Reliance on the State

If women with contingent employment are, on average, the group of workers who are the most likely to have young children, but are also least likely to have access to the earnings of male breadwinners, then how do they support themselves and their children?

Figure 5 shows that about one out of seven women employed as contingent workers rely on

income from means-tested welfare benefits (including Aid to Families with Dependent Children, Food Stamps, and WIC) as a supplement to their earnings, and likely as a source of income between jobs. On average, 14 percent of women with contingent work patterns, and 15 percent of women in the questionable category, rely on means-tested benefits as an income supplement, as compared to three percent of all women with permanent work patterns and six percent of permanent part-time

Figure 5
Percent of Permanent and Contingent Workers, by Gender, with Means-Tested Benefits, 1990



Source: IWPR calculations based on the U.S. Bureau of the Census, Surveys of Income Program Participation, 1990 Panel.

women workers. Some sub-categories of women contingent workers are particularly likely to rely on these benefits as an income supplement. These include part-time/part-year simultaneous job holders (24 percent receive benefits), part-time/part-year job changers (22 percent receive benefits), and full-time/part-year packagers of wage or salary work and self-employment, with self-employment as the primary source of earnings--a huge 40 percent of these women receive means-tested welfare benefits (data not shown). These findings indicate that state welfare programs (funded by taxpayers) serve as a source of support for the low-wages and tenuous work relations of contingent workers. Employers who offer jobs that fail to provide a "living wage" are imposing costs on soci-

ety and taxpayers. Employers and industries that create disproportionately more of these types of jobs are, in essence, being subsidized by other employers and industries that pay their workers more, who are then taxed to support low-earning workers. Given that contingent work relations are growing at a time when threats to welfare benefits are increasing, the likely outcome of these two situations is that more women will be at risk of falling into poverty.

In contrast, male workers are less likely to receive means-tested benefits than their female counterparts. Even in contingent work categories, men tend to earn more than women in similar categories, and so will need support less often. Men in these categories are also, as we have seen, far less likely to have children and as, other data show, less likely to be single parents with full-time financial and care-giving responsibilities for children.

SUMMARY, CONCLUSIONS, AND POLICY RECOMMENDATIONS

Although full-time/full-year employment with a single employer or own business is the largest category of employment (51 percent), more than one out of six workers (16 workers) could be classified as contingent workers in 1990. Another 13 percent possibly fall into this category. Between 1987 and 1990, the number of contingent and questionable workers grew slightly more than did the labor force as a whole, while the number of permanent workers grew somewhat less.

Although women's share of permanent jobs is increasing while men's is decreasing, women remain substantially more likely to hold contingent jobs (21 percent of women hold contingent jobs versus 12 percent of men). Women hold 60 percent of all contingent jobs while men hold 61 percent of all permanent jobs. Within the category of permanent jobs, women are substantially more likely to hold permanent part-time jobs than are men (16 percent of women versus six percent of men hold these jobs; women's share of the permanent part-time jobs is 69 percent). The gendered division of labor, in which women hold the secondary or non-breadwinner jobs, remains largely intact.

Because they are more likely to hold contingent and permanent part-time jobs, women bear an unfair share of the costs of these secondary work relations. This cost can be seen in the gap between women's and men's overall wages (a ratio of 70 cents to the dollar for all workers, for a wage gap of 30 cents). The wage gap is the smallest among the lowest-paid permanent part-time and

contingent workers (for both, a ratio of 87 cents to the dollar or a gap of 13 cents)--a situation that we refer to as negative equity, or equality at the bottom.

Women with contingent work patterns are the most likely group of women workers to have children under age six. Thus, they may appear to have made a trade-off in which they accept secondary jobs and wages so that they can care for their young children. In order to support their children financially, the low wages that they receive require supplementation. In contrast to permanent workers, however, they are *less* likely, not more likely, to have access to the earnings of a male breadwinner. (One group of women does appear to have better access to men's earnings, the permanent part-time workers, 53 percent of whom have a spouse employed full-time/full-year). For many contingent workers, the model of trade-offs between men's specialization in market work and women's specialization in family care does not appear to work in practice because of the relative lack of access to earnings from male breadwinners.

In practice, they must supplement their earnings with income from government transfer programs or other sources. Fourteen percent of women contingent workers receive means-tested welfare benefits. As these transfer programs become increasingly under attack, the financial risks that women face are likely to increase, especially if growing numbers of employers implement these tenuous work relations. Currently, declining employer commitment to workers is masked by the fact that the majority of contingent workers are women (who are assumed to be secondary earners in their families who do not need breadwinner wages or benefits).

Employers and public policy makers may opt to do nothing about the situation because, they might claim, it is not their role to ensure that needy women workers have access to male breadwinners. Marriage, they might conclude, is a private affair. But, as we have seen, as the percentage of men in these contingent jobs increases and they earn the same low wages and limited benefits that women do in these jobs (because we see more gender equity at the bottom of the earnings scale), the male breadwinner solution becomes increasingly inappropriate.

Bidding farewell to the breadwinner solution (and the gendered division of labor it assumes) requires facing the problems of the low and unreliable earnings and the lack of benefits experienced by contingent workers. Previous authors have suggested a variety of solutions (Callaghan and

Hartmann, 1991; duRivage, 1992) These include the implementation of public policies designed to improve pay, benefits, and other working conditions of contingent workers. Many would also help permanent part-time workers. Specifically these policies include:

- Raising the federal minimum wage;
- Implementing labor standards that create wage and benefit parity between permanent and contingent workers;
- Improving access to income security plans, for example unemployment insurance, temporary disability insurance, and paid family leave, at least to the extent available to regular, full-time workers;
- Strengthening enforcement of regulations preventing employers from misclassifying workers (as independent contractors, for example) to avoid paying social security taxes and providing other benefits and to avoid complying with federal and state equal opportunity laws and other workplace standards.
- Decreasing the barriers that unions face in representing these workers and that these workers face in gaining union representation;
- Monitoring firms' use of contingent workers and their pay, benefits, and working conditions;
- Regulating the number of contingent workers that firms can hire.

Policies such as these can improve the pay and benefits of contingent workers, as well as their relative bargaining power, and make flexible work less costly to the workers who do it. If flexibility itself (rather than simply lower per unit labor costs) is important to employers for the advantages it can provide in terms of allowing them to schedule production as needed, then it should be possible to raise the costs of contingent work to a par with permanent workers (by requiring wage and benefit parity for example) without eliminating the benefits of flexibility. Unfortunately for the workers involved, employers' desires for cost savings seem to be as much a part of the growth of contingent work relations as their needs for greater flexibility. Also unfortunately, all of these policy prescriptions are likely to be rejected by organizations of businesses and employers as unwarranted or unpaid federal mandates, or as interventions that will raise the cost of doing business and interfere with free markets. Yet, it is clear that these new work arrangements place costs on society and taxpayers, through public income assistance programs.

Some existing policies and programs need to be changed to make them more useful for contingent workers. For example, Unemployment Insurance (UI), a federal and state program

designed to provide income to workers facing periods of unemployment or temporary layoff and paid for by employers through taxes based on workers' earnings, does not provide the same coverage to contingent workers as it does to full-time/full-year wage and salary workers. In many states the self-employed are excluded from the program; many independent contractors who work regularly for particular firms (and who may be inappropriately classified as proprietors rather than waged or salaried employees) will therefore be excluded. In most states, many of those who work limited hours at low earnings will not earn enough to qualify for benefits when they become unemployed (Yoon, Spalter-Roth, and Baldwin, forthcoming), even though the employer has paid the proper tax on their wages. Improving benefit access, and raising benefits, particularly for this group seems a logical reform, especially in light of proposed cutbacks in AFDC, though overall, of course, increased benefits will increase costs to employers.

If this and other reforms are not enacted and the contingent labor market remains as it is, then the low wages and lack of benefits common to contingent work will necessarily continue to be supplemented through means-tested public programs. Although there are several programs that supplement workers' earnings, they tend to provide fewer benefits to contingent workers and inadequate benefits generally. The Earned Income Tax Credit (EITC) is a refundable federal income tax credit for poor working adults, especially beneficial to working parents; it is designed to increase a poverty wage to a somewhat higher wage, but it provides the largest benefits to workers who earn at least as much as would be earned at a full-time/full-year job paying the minimum wage. Since, as we have seen many contingent workers earn low wages and work limited hours (in our definition, all work less than full-time/full-year), their ability to benefit from the EITC program is limited.

Aid to Families with Dependent Children (AFDC), the sole federal entitlement program designed specifically for impoverished women and their children, functions as a wage supplement, a substitute for UI, and an income source during periods of family crisis, as well as a substitute for income from a male breadwinner (Spalter-Roth, et al., 1995; Yoon, Spalter-Roth, and Baldwin, forthcoming). Much of the means-tested benefit receipt reported in this paper is likely AFDC receipt, along with Food Stamps (a federal nutrition program for the poor) and general welfare (usually provided by the states). Many welfare programs, which already provide very minimal

benefits, are currently being threatened with cutbacks and even elimination by legislatures and executives at both the national and state levels.

In order to stabilize income at a reasonable standard of living, these income support programs would need to be expanded and benefit levels and eligibility increased. In addition to these programs, because access to employer-provided health insurance is so limited for contingent workers, some form of public access or employer mandate is needed to provide health insurance to these workers. Public provision of child care would serve as an income supplement to parents by reducing their current expenditures on child care (and also enable more mothers to work and work more hours). The result of program expansion would be increased federal expenditures, and potentially higher taxes, currently as politically popular as employer mandates. All of these policies (both those directed at employer behavior and those directed at expanding public programs) require a commitment by employers and policy makers to give up outdated gender ideologies and practices. This, too, is currently an unpopular solution with many employers and policy makers.

None of these solutions are likely to gain much support during a period when the politics of the untrammelled market, the “tough love” of decreased entitlements, and the deification of the two-parent family are in the ascendancy. The currently popular views, which are so damaging to the rights of workers and women and will, if enacted in future legislation and programs, reduce living standards and working conditions further, need to be challenged by researchers who understand their likely effects. We believe that, especially in these trying political times, researchers must continue to investigate unpopular issues and uncover troubling truths, pointing to policy solutions that can make a difference and working to persuade opinion leaders that those policy solutions do indeed make sense in the long run.

FURTHER RESEARCH NEEDS

While the general attributes of contingent work have been known for some time--its lower pay, lesser benefits, and reduced opportunity for advancement and income security--many specifics remain unknown because of the lack of adequate data. The welcome arrival of the special supplement on contingent work of the Current Population Survey will provide much needed data, which

deserves to be investigated by many. The availability of this new survey, which should be repeated periodically, will enable researchers to look in greater depth at gender and race/ethnicity-based differences in work relations. While we know that women and minorities hold contingent jobs disproportionately, we have little information about the extent of segregation within contingent work by occupation or industry. This information is important, because it could contribute to a better understanding of the economic factors that contribute to decisions to use contingent rather than permanent workers. The new CPS data should contribute to our knowledge in these areas. Such information would also enable researchers to create a better sample frame with which to develop a case-study strategy. Case studies, in-depth qualitative studies of appropriate occupations, and industries could also contribute to our knowledge of employers' decision-making and may uncover the best uses of contingent work as well as the worst.

Extensive as it is, even the new CPS data set will provide only a partial view of contingent work. It surveys households and workers, not employers, and workers do not always know the contractual arrangements under which they work or the likely duration of their jobs. Employers know such facts more precisely and should also be surveyed to determine their use of various types of contingent work. Direct-hire temporaries (those hired directly by the firms in which they work rather than through temporary help services firms) have been especially difficult to identify, as have independent contractors who are self-employed but really have only one client--their de facto employer.

In addition, comparisons of data from the special supplement with data from longitudinal surveys will allow researchers to compare workers' views of the temporariness of their work with the actual longevity of workers' jobs. We also need further information about how workers and their families cope with the unpredictability of the work schedules and earnings that characterize contingent work. If the growth of contingent work is a demand side phenomenon that assumes the presence of an additional full-time breadwinner, then what survival strategies are employed by those without additional breadwinners? Further research that demonstrates how much of an income cushion current government welfare programs provide is critical, especially given proposed cutbacks in AFDC, food stamps, and the EITC. These family studies need to be continued over time so that

they can reflect changing coping strategies, especially if contingent work continues to grow and government means-tested benefits continue to decline. Efforts to model the effect of changes in employer-funded benefits programs (such as UI and TDI) so that they better meet the needs of contingent workers and can provide an alternate income supplement to means-tested benefits are important, given proposed cutbacks. Likewise efforts to model the effect of other labor market reforms (such as increasing the minimum wage) on the economic well-being of contingent workers and their families are also important.

It is likely that alternative work arrangements will continue to grow in importance in the U.S. economy. Fully understanding the reasons for its growth and its implications for workers, especially for women workers, and their families can assist in the development of policies to ameliorate its worst effects and accentuate its best results.

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¹ A special supplement of the Current Population Survey attempting to measure the extent and characteristics of contingent work went into the field in February 1995. The initial results of this survey are presented in this volume. This supplement, thus far, contains data for only a single year.

² Defined as those with at least 200 hours of employment in a calendar year.

³ Evidence also suggests, however, that women who combine multiple jobs to equal full-time work are, more often than men, combining two or more part-time jobs rather than one full-time and one part-time job.

⁴ Included in each category are those workers with zero months of direct employer-provided health insurance. Those categories of workers who are more likely to have health insurance through their employers include a smaller proportion of workers with zero months.