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**Exploring the Characteristics of Self-Employment
and Part-Time Work Among Women**

By:

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(with the assistance of Linda Andrews, Jill Braunstein, and Lili Zandniapour)

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EXPLORING THE CHARACTERISTICS OF SELF-EMPLOYMENT AND PART-TIME WORK AMONG WOMEN

EXECUTIVE SUMMARY

WHY IS THE QUALITY OF PART-TIME WORK AND SELF-EMPLOYMENT AN IMPORTANT FACTOR FOR RESEARCH?

The quality of jobs created during the 1980s --and whether these were "good" jobs or "bad" jobs--has been the source of a highly charged debate. The quality of jobs is of increasing importance to women as their financial responsibility for themselves and their families has grown, and they have been seeking employment opportunities at increasing rates. Between 1970 and 1990 the labor force participation rates of mothers increased from about 40 percent to 67 percent, so that by 1990, 22 million mothers were in the labor force. Six million of these women workers were single parents. Because of family responsibilities, and for other reasons, such as acquiring more education, many women may seek alternative, more flexible employment, both in part-time work and self-employment. As a result, the caliber of part-time jobs, self-employment, and other alternative forms of employment available to women workers is a pressing topic for research.

This study examines the availability of employment in its many forms. It focuses on how well these alternative forms of employment can meet women's increasing needs to support themselves and their families, although it does not definitively answer the question of which jobs are "good" and which are "bad." This study begins by comparing the distribution

of female and male workers in jobs with varying work schedules and employment statuses; it then compares the economic well-being of female and male workers with these jobs; next it compares the characteristics of women workers with different work schedules and employment statuses; and finally, it investigates the characteristics of the jobs available to these women workers.

HOW IS THIS STUDY DIFFERENT FROM OTHER STUDIES?

Much of the previous research on the quality of jobs has been based primarily on cross-sectional data that measure the kinds of jobs held by employed workers at a certain point in time (usually during a single reference week). This current study is unique because it examines work experiences over the course of an entire calendar year (1987). It departs from the more typical employment research in several other ways: it includes self-employment, examines employment status as well as work schedules, and examines jobs reported by workers as well as the workers who report these jobs. The inclusion of these additional factors results in a more complex array of employment statuses and work schedules than is usually available to researchers and policy makers. The employment statuses we use to distinguish workers are as follows:

■ Wage or Salary Workers

- **Single Job Holders:** Workers who work for one employer only and have no self-employment.
- **Simultaneous Packagers:** Workers who hold two jobs in any month. These workers also have no self-employment (often referred to as "moonlighters").
- **Sequential Packagers:** These workers are employed by one employer for two separate periods in the year. During the break in employment, these workers

hold at least one other job and have no self-employment.

- **Job Changers:** Workers who change from one job to another during the year and have no self employment.

■ Self-Employment

- **Self-Employed With a Single Job:** Workers who have one self-employed "job" during the 1987 calendar year. These workers do not have any wage or salary work.
- **Mixed Self-Employed and Salaried (Self-Employment Primary):** These workers hold both a wage or salary job and self-employment, where total annual hours of self-employment are greater than total wage and salary hours (the two types of employment may occur simultaneously or separately).
- **Mixed Self-Employed and Salaried (Self-Employment Secondary):** These workers hold both a wage or salary job and self-employment, where total annual hours of self-employment are fewer than total wage or salary hours (the two types of employment may occur simultaneously or separately).
- **Two or More Self-Employed Jobs:** Workers with two or more self-employment jobs or businesses, held either separately or simultaneously, but no wage or salary work.

Along with employment status, we break down each of these categories further by examining the employee's work schedule in terms of both hours of work per week and weeks of work per year. The result is the following set of work schedule categories: **full-time, full-year; full-time, part-year; part-time, full year; and part-time, part year.** Workers and jobs are categorized by both employment status and work schedules. This complexity results in a more realistic picture of actual work experience and its ability to support women and their families.

To conduct the analysis, we created a special file of workers from the 1986 and 1987 panels of the Survey of Income and Program Participation (SIPP), a U.S. Bureau of the Census data set that collects information from about 13,000 households in each panel across

a 28 to 32 month period. The study's sample consists of men and women who worked at least 200 hours during the calendar year 1987. Teenagers living at home and workers over age 65 are excluded. The resulting file consists of information about 12,848 men and 11,403 women, representing about 116 million workers.

WHAT DID THE STUDY FINDINGS SHOW?

What Portion Of U.S. Workers Held A Conventional Job Throughout The Calendar Year?

Over the course of a calendar year, fewer than half of the approximately 116 million U.S. workers represented in the study held a conventional job--i.e., a single full-time wage or salary job held all year. The remainder worked full-time for less than the full year or for more than one employer (including job changers and simultaneous packagers), part-time (for single or multiple employers), or were partially or wholly self-employed (see Figure 1). A higher percentage of both female and male workers reported part-time work status over the course of a calendar year than when reporting their work schedule for a single reference week.

When we compare the employment statuses and work schedules of women with men, we find that working full-time, full-year for a single employer is still the most common work pattern, although only 40 percent of all women workers compared with about half of all male workers followed this pattern. The second most common work pattern for women was working part-time, full-year for a single employer; 14 percent of all women workers followed this pattern. In contrast, only four percent of male workers followed this work pattern. About six percent of male workers were self-employed at a full-time, full-year job,

but only two percent of women workers followed this work pattern. The remaining 44 percent of women workers (and 40 percent of male workers) were divided among a series of less stable employment statuses and work schedules, with none including more than 7 percent of all women workers. *Women were less likely than men to work full-time, full-year for a single employer, more likely to work part-time, full year, more likely to package wage or salary jobs, and less likely to be self-employed.*

Is Economic Well-Being Greatest for Workers with Conventional Jobs?

In terms of the economic well-being they provide, conventional jobs were most likely to be "good" jobs. *Wage and salary workers who were employed by a single employer and worked full-time, year-round had the greatest economic well-being of all workers.* (Economic well-being is measured in terms of median hourly wages, the availability of employer-provided health benefits, and median annual earnings.) All income figures are in 1987 dollars. Workers with conventional jobs had the highest median wages (\$11.25 for men and \$8.08 for women) and the most months of health insurance (10.2 months for men and 9.6 months for women). Their annual earnings (women earned \$17,066 and men earned \$25,571) were exceeded only by those who held a full-time, full-year wage or salary job combined with secondary self-employment. This latter category of workers earned slightly more overall, but worked more hours and had slightly lower hourly wages and months of health insurance coverage.

Part-time or part-year workers earned less than full-time, year-round workers. Among wage and salary workers, those who worked part-time, part-year had the lowest

hourly wages. Whether they worked for one employer or more than one, the median wages of women working part-time, part-year were about \$4.00 per hour, while those of men were only slightly higher--in all cases less than \$4.50 per hour. These jobs carried little health insurance, only 1 to 2 months, on average. Clearly, part-time, part-year work is usually marginal and poorly paid. Part-time, full-year employment offered somewhat higher wages and more health insurance coverage than part-time, part-year employment, but well below the amounts offered by full-time, full-year work.

Self-employed women who worked less than full-time, full-year had compensation similar to part-time, part-year wage and salary workers; these self-employed women earned less than \$4.00 per hour, on average, and had little health insurance coverage. Even women who were self-employed year-round at a single full-time job earned only \$9,593 in 1987. Self-employment brings substantially greater rewards for men than for women. The hourly wage gap between men's and women's wages was \$4.35 per hour for self-employed workers compared with \$3.13 for wage and salary workers. *Women workers in part-time wage or salary work or in self-employment may gain flexibility in work hours, but they suffer considerable loss in terms of the wages and health benefits available compared to full-time, full-year wage or salary work.*

Do Women's Work Patterns Vary By Family Status?

A part-time or part-year woman worker will ordinarily need other sources of support whether from her husband, her parents, or such sources as college loans or scholarships, pensions, social security, or welfare benefits. In fact, most women who worked part-time, full year for a single employer as well as most self-employed women who worked part-time

or part-year were married; the majority had husbands who worked full-time, full-year. These women were likely able to rely on their husband's income to supplement their own lower earnings. In contrast, the majority of simultaneous packagers and job changers were not married and the percentage with full-time employed husbands ranged from 21 to 37 percent. Women stably employed with one employer, including those working full-time full-year, were more likely to be married than were these job packagers. Thus, marital status is by no means the only factor influencing work schedules.

Women employed less than full-time, full-year were the most likely to have children under age six. The findings suggest that many mothers with young children may be taking advantage of the opportunity that part-time schedules may provide for combining work and family obligations, but that part-time or part-year work can decrease economic well-being and increase dependency on other income sources (including spouses or government-provided benefits.) The groups with the highest rate of receipt of means-tested benefits (over 15 percent) and the lowest average annual family incomes (less than \$25,000) were those in which women worked less than a full year, whether part-time or full-time. Many of these women were single. They tended to be younger and to have fewer years of education than women working full-time, full-year. Although those who are single and without children would have lesser income needs than women supporting families, the higher rate of receipt of means-tested benefits by women who worked less than a full year suggests that some of these women experience difficulties combining full-time work and childrearing. Problems may include paying for adequate child care and finding a job that offers sufficient pay and fringe benefits to make self-support feasible. The result is considerable job changing, working

more than one job, or irregular employment. Some combined work and welfare over the course of a year as their family circumstances and job opportunities changed.

What are the Characteristics of Conventional And Alternative Jobs Reported by Women Workers?

During calendar year 1987, 53.4 million adult women workers reported holding 71.9 million jobs or about 1.35 jobs per worker. The vast preponderance (92 percent) of these were wage or salary jobs (with self-employment constituting the remainder). Among the wage or salaried jobs reported, about one-third were full-time, year-round jobs; 26 percent were full-time, part-year jobs; 25 percent were part-time, part-year jobs; and 14 percent were part-time, full-year jobs (see Figure 2). The percentage of full-time, full-year self-employed jobs is substantially lower, with only 17 percent of all self-employed jobs falling into this category (see Figure 3).

Most of the full-time, full-year jobs reported were held by women with a single job (about 21 million); however, we estimated that about 1.6 million women were moonlighting while holding a full-time, full-year job. Part-year wage and salary jobs were concentrated among multiple job holders, with full-time, part-year jobs outnumbering part-time, part-year jobs by a small margin. While many full-time, part-year jobs may be held by new entrants or job changers seeking better jobs, part-time, part-year jobs are usually poorly paid. These findings suggest that many women workers are packaging marginal or secondary jobs.

Jobs reported as full-time, full-year were more likely to be found in manufacturing or higher-wage service industries, in professional and managerial occupations, and in larger firms; they were not as likely to be found in high-growth industries. Part-time, full-year jobs

firms; they were not as likely to be found in high-growth industries. Part-time, full-year jobs were most likely to be found in small firms. Part-year jobs were more likely to be found in high-growth industries. These part-year jobs are about equally likely to provide full-time and part-time work schedules. *It will be important to monitor the mix of jobs in the future to see whether there is a trend toward more jobs that provide only part-time, seasonal, or temporary work at low pay for women workers.*

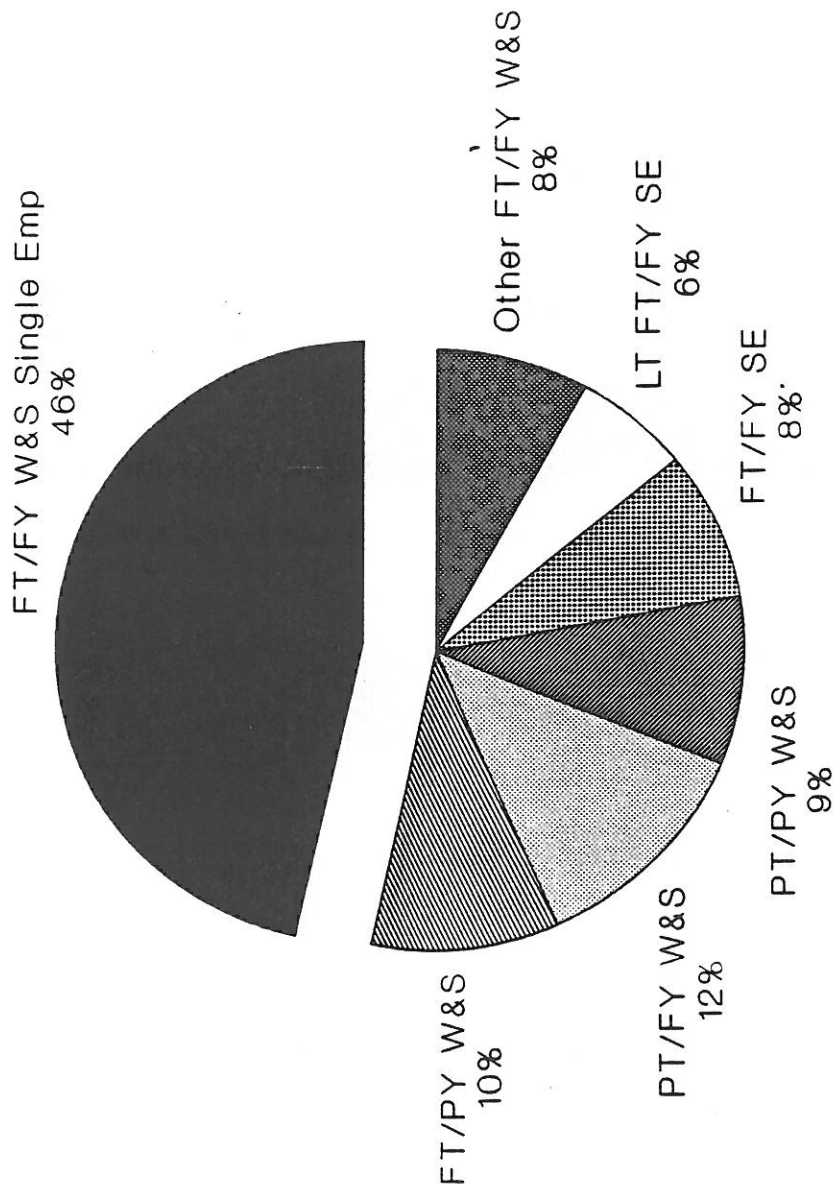
Women's self-employment jobs were more likely than wage or salary work to be in male-dominated occupations, but they tended to be small both in terms of scale and revenues. At least half of all women's self-employment was in sole proprietorships rather than in corporate businesses or partnerships. The hourly earnings from self-employment jobs were substantially less than \$4.00 per hour, on the average. Likewise, the annual earnings from self-employment (after expenses) were substantially less than the annual earnings resulting from wage or salary work. These findings suggest that while women may choose self-employment for its flexibility, or for the ability to perform professional and managerial level work free of discrimination, there are financial costs to this choice.

WHAT SHOULD BE DONE?

Although these data do not allow us to resolve the "good jobs" versus "bad jobs" controversy, they do show that many women hold part-time, part-year, or self-employed jobs that are very poorly paid. With few exceptions, a full-time, full-year job with a single employer offers most in terms of pay and fringe benefits, yet the data also suggest that these jobs may be less likely to be found in growing industries. In future research, it will be

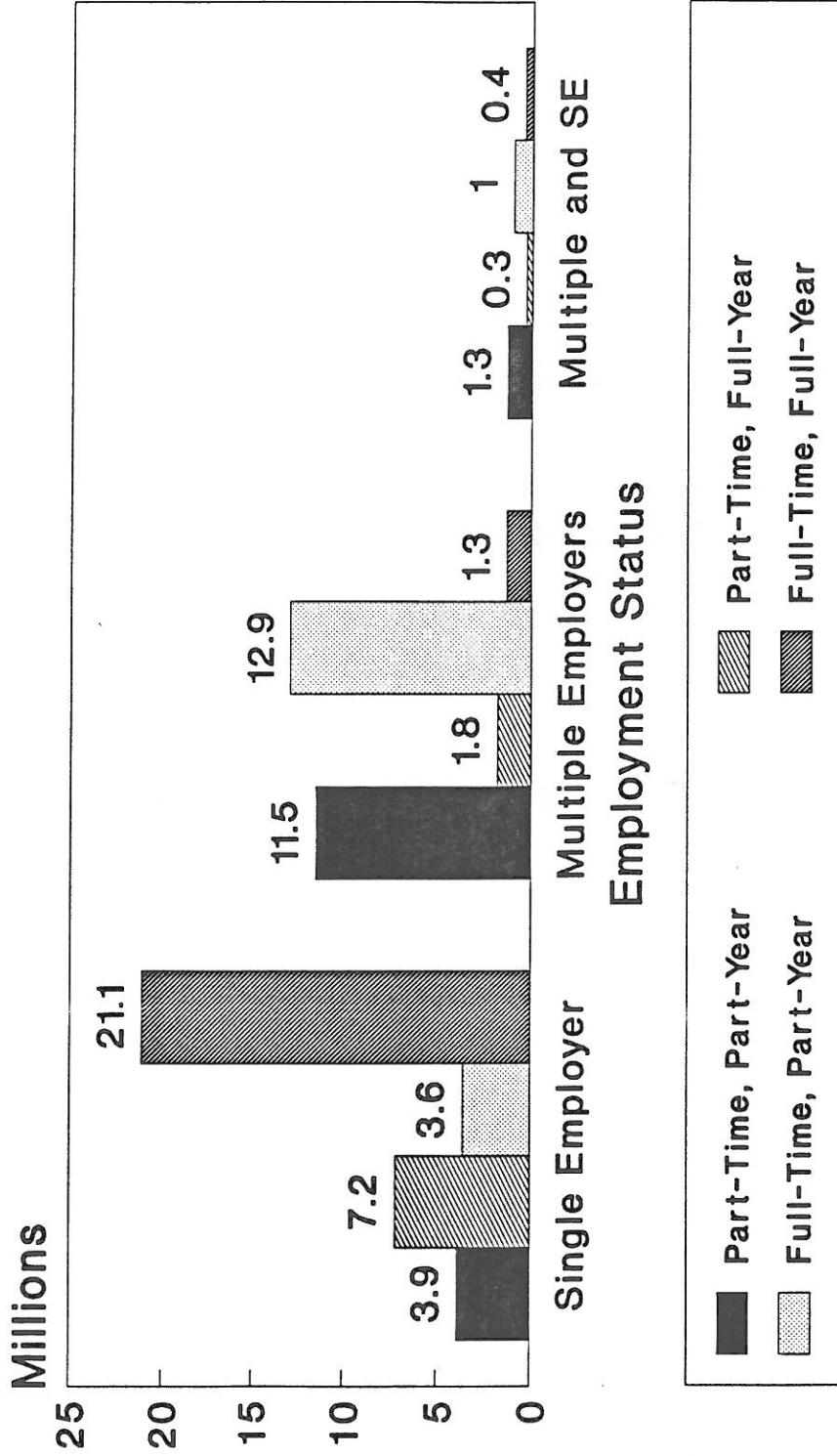
important to determine to what extent women choose alternative kinds of employment because they have other sources of income support, because they devote more time to school, because they cannot afford adequate child care, or because they cannot find better jobs. An important aspect of this future research will be to compare the characteristics of the jobs held by job changers, in order to see if the 15 percent of women who change jobs in the course of a calendar year do so because they find better jobs. Or do many job changes represent downward mobility after better jobs are lost?

Figure 1
Work Schedules for Men and Women



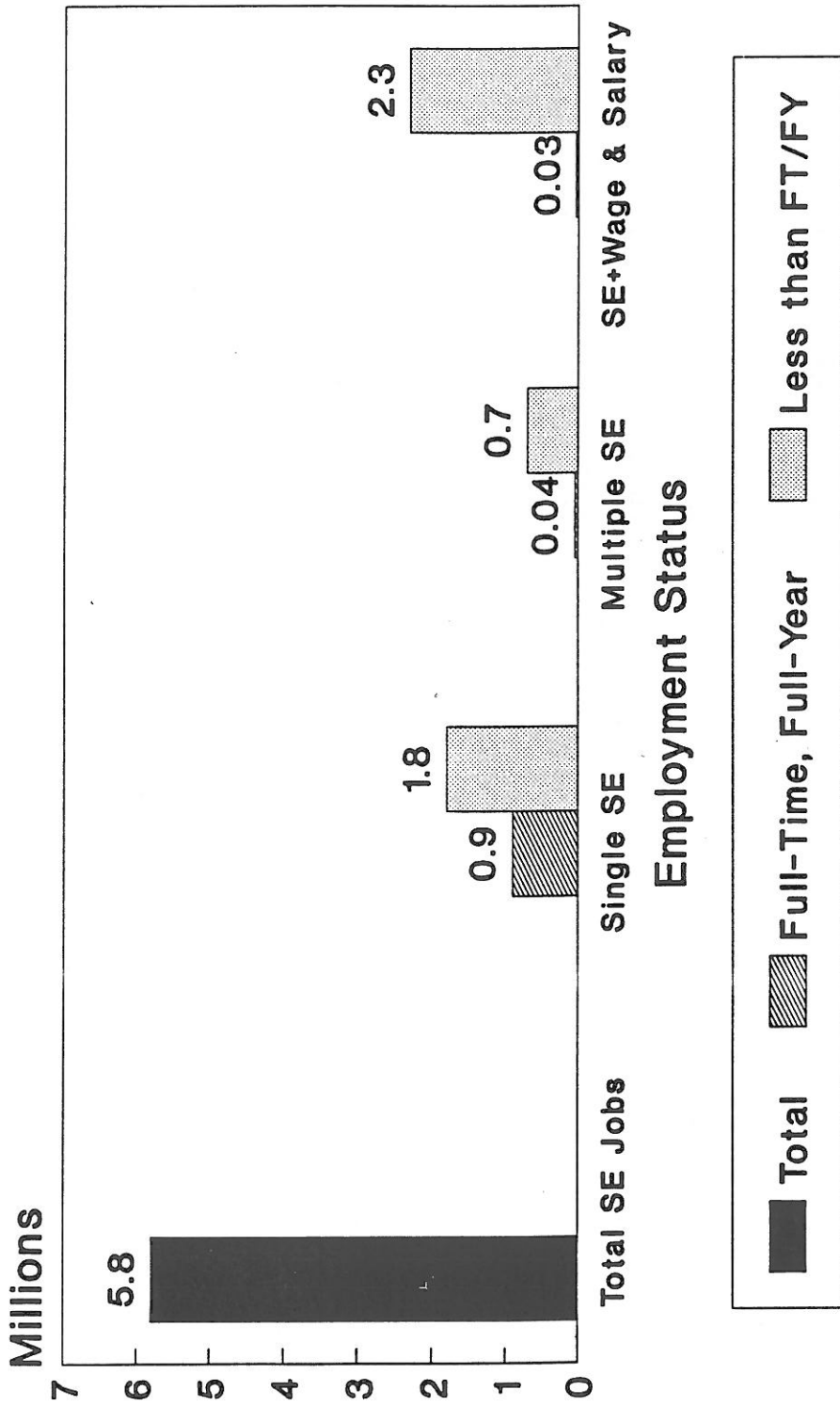
NOTE: FT=Full-Time, FY=Full-Year, PT=Part-time, PY=Part-Year, W&S=Wage & Salary, SE=With Self-Employment (may include wage or salary employment).

Figure 2: Numbers of Wage & Salary Jobs Held by Women, by Employment Status
 Calendar Year 1987



Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

**Figure 3: Numbers of Self-Employed Jobs
Held by Women, by Employment Status
Calendar Year 1987**



Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

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Chart 1.
Operational Definitions for Employment Statuses
and Work Schedules

WORKERS

These are individuals, ages 16 to 64, who work at least 200 hours during the year, excluding teenagers 16-18 who lived with a parent. The 200 hours of work may be in any combination of wage and salaried work or self-employment and any number of weeks. Paid vacation and sick leave are counted as working time.

EMPLOYMENT STATUS

Wage or Salary Workers
Single Job Holders

These are workers who work for only one employer and had no self-employment during the 1987 calendar year.

Simultaneous Packagers

These are workers who reported having two jobs in any month and a combined number of weeks worked greater than the number of weeks in the month. These workers were limited to those with only wage and salary jobs and who have no self-employment. These are the workers who are included in the category of "moonlighters" in much labor market research.

Sequential Packagers

These are workers employed by one employer for two separate periods in the year. During the break in employment these workers held at least one other job. These workers are limited to those wage and salary workers with only one job at any time and who have no self-employment. For the purposes of some of the analysis of jobs, this category is combined with the previous one and titled "multiple employers." In general, the numbers of workers in this category turn out to be too small for detailed analyses.

Job Changers

These are workers who change from one employer to another during the year. The majority of these are one time job changes. These workers are limited to those wage and salary workers who have no self-employment. Without further analysis we cannot tell if the job change results in a better or worse job.

Self-Employment
Self-Employed with
Single Job

These are workers who work at only one self-employment job during the 1987 calendar year. These are limited to those workers with only self-employment and no wage and salary job.

Mixed Self-Employed
and Salaried (SE
Primary)

These are workers with wage and salary work and self-employment work during the year. The two types of employment may occur either simultaneously or separately, with total annual hours of self employment greater than the wage and salary hours. Those who simultaneously hold wage or salary jobs with self-employment would be part of the category "moonlighters."

Mixed Self-Employed
and Salaried (SE
Secondary)

These are workers with wage and salary work and self-employment work during the year. The two types of employment may occur either simultaneously or separately, with total annual hours of self employment fewer than the wage and salary hours. Those who simultaneously hold wage or salary jobs with self-employment would be part of the category "moonlighters."

Two or More
Self-Employed Jobs

These are workers with two or more self-employment jobs or businesses, either separately or simultaneously, and no wage and salary work.

WORK SCHEDULE

Full-time

These are workers employed thirty-five hours or more per week. When a worker has both full-time and part-time work during the year, we defined the worker as full-time if the ratio of full-time weeks worked to total weeks worked was greater than 0.92. For a full-year worker, this ratio represents an equivalent amount of 11 out of 12 months full-time.

Part-time

These are workers employed less than a full-time schedule as defined above (that is, less than 35 hours per week for at least 8 percent of the weeks worked).

Full-year

These are workers employed at least 50 weeks during the year.

Part-year

These are workers employed fewer than 50 weeks during the year.

Less than Full-time,
Full-year

This designation is used on some tables for self-employment that is less than 35 hours per week or 50 weeks per year.

meet women's increasing need to support themselves and their families. Our assessment is based on a comparison of the distribution of female and male workers in jobs with varying work schedules and employment statuses; a comparison of the economic well-being of female and male workers with different work schedules and employment statuses; a comparison of the characteristics of women workers with different work schedules and employment statuses; and an investigation of the characteristics of the jobs available to these women workers.

Data Set

To conduct this study, we created a special file of workers for calendar year 1987 from the 1986 and 1987 panels of the Survey of Income and Program Participation (SIPP), a Census Bureau data set that collects information from about 13,000 households in each panel across a 28 to 32 month period. This longitudinal panel survey is especially useful for researchers studying the relationship among job characteristics, demographic characteristics and earnings, as it contains information on job characteristics such as occupation, industry, unionization, firm size, self-employment, earnings, hours of work, work experience, job tenure, and health insurance source as well as on demographic characteristics, such as educational attainment, participation in job training programs, age, marital status, number and ages of children, and race and ethnicity.

Both the 1986 and 1987 SIPP panels include all months in calendar year 1987, thereby allowing us to create this special year-long, longitudinal file. Because this data file allows us to examine work patterns over the calendar year, our findings may differ from most commonly quoted statistics which rely on cross-sectional data like that collected in the Current Population Survey (CPS). Additional data, from other government sources, concerning the gender composition of occupations were collected and merged onto the

calendar year file.

Study Population

The study's sample consists of men and women who have worked at least 200 hours during the calendar year 1987. Teenagers living at home and workers age 65 and over are excluded. Four potential sources for hours worked collected in the SIPP survey were considered in categorizing workers employment status and work schedules: a primary and secondary wage or salaried job and a primary and secondary self-employed job.

The set of definitions described in Chart I resulted in an unweighted sample of 24,251 respondents representing about 116 million workers.⁵ Of the total unweighted sample, 12,848 (53 percent) were men and 11,403 (47 percent) were women, as shown in Appendix Table 1. (Appendix Table 1 presents the unweighted cell sizes; hereafter only weighted cell sizes will be presented).

FINDINGS

Employment Status and Work Schedules

U.S. workers experience a variety of employment patterns over the course of a year. In 1987, the most common pattern was working in a wage or salary job full-time, full-year with a single employer. Less than half (46 percent) of all workers exhibited this conventional work pattern, however (see Figure 1). Other full-time, full-year wage or salary

⁵ To weight the sample we used the calendar year weights provided by the SIPP for the 1986 and 1987 panels. We then divided the weight by two when combining the two panels.

workers had more than one employer (8 percent); about half of these workers were simultaneous packagers and half were job changers. Another 8 percent of all workers were full-time, full-year workers with some self employment making a total of about 62 percent employed full-time, year-round. The remaining 38 percent of all wage or salary or self-employed workers were employed full-time for only part of the year, or part-time either for the full-year or for part of the year.

When we compare the employment statuses and work schedules of women with men, we find that working full-time, full-year for a single employer is still the most common work pattern, although only 40 percent of all women workers compared with about half of all male workers followed this pattern (see Table 1). The second most common work pattern for women was working part-time, full-year for a single employer; 14 percent of all women workers followed this pattern (see Appendix Table 2). In contrast, only 4 percent of male workers followed this work pattern.⁶ About six percent of male workers were self-employed at a full-time, full-year job, but only 2 percent of women workers followed this work pattern. The remaining 44 percent of women workers (and 40 percent of male workers) were divided among a series of less stable employment statuses and work schedules, with none including more than 7 percent of all women workers (see Appendix Table 2). If we examine women's employment statuses by themselves, we find that 67 percent held wage or salary jobs with a single employer (including those with a variety of full-time and part-time

⁶ Unpublished data furnished to us by the Department of Labor showed higher percentages of full-time, full-year employment with a single employer (55 percent for men and 43 percent for women) and correspondingly lower percentages of part-time, full-year employment. A likely explanation for the difference is that SIPP specifically asks about weeks worked with fewer than 35 hours as well as usual hours of work. If these exceed four weeks, the worker would be coded as part-time, full-year, according to our definition.

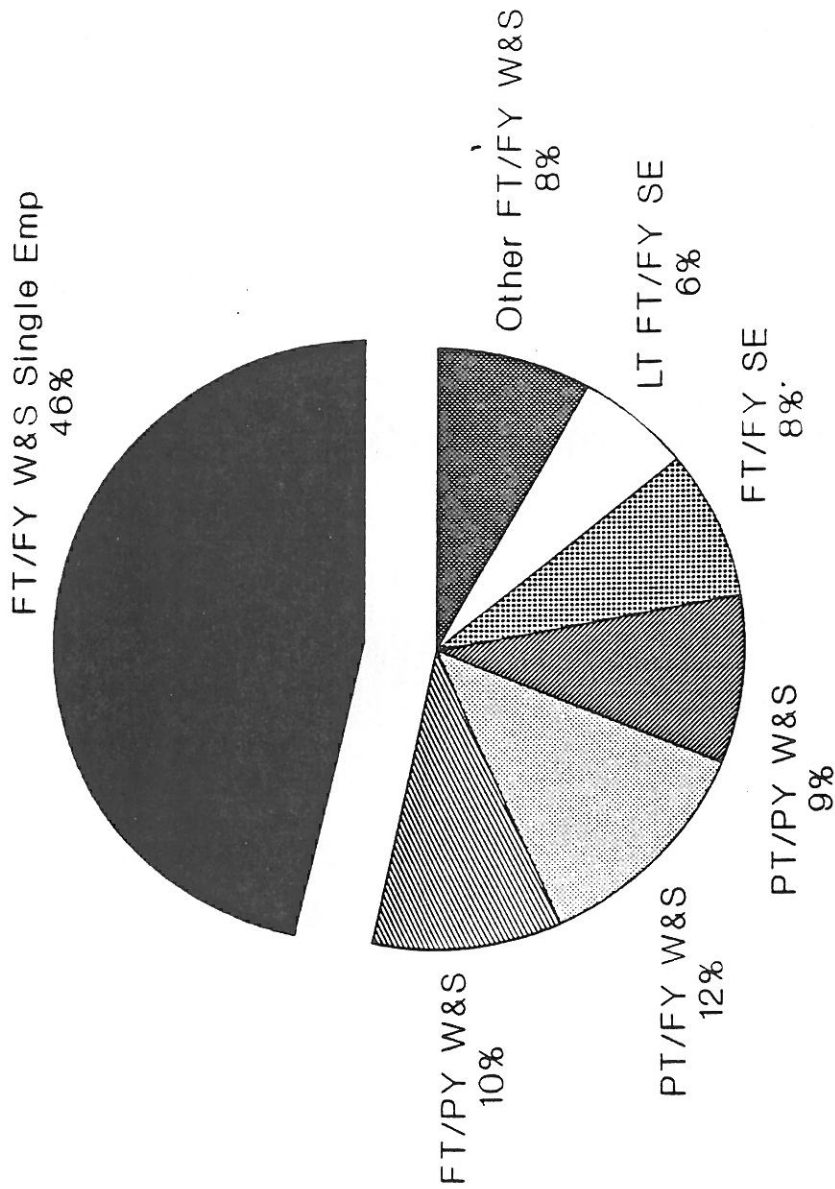
**TABLE 1
EMPLOYMENT STATUS OF EMPLOYED WORKFORCE BY GENDER
CALENDAR YEAR 1987**

Employment Status	Men		Women		Total	
	Weighted N	% of Total*	Weighted N	% of Total	Weighted N	% of Total
ALL WORKERS (WAGE & SALARY & SELF-EMPLOYED)	63,001,000	100.0	53,335,000	100.0	116,236,000	100.0
Full-Time, Full-Year	44,775,000	71.1	27,024,000	50.8	71,799,000	61.8
WAGE AND SALARY	51,914,000	82.4	47,840,000	89.9	99,754,000	85.8
Single Job Holders	39,747,000	63.1	35,702,000	67.1	75,449,000	64.9
Full-Time, Full-Year	31,979,000	50.8	21,213,000	39.8	53,192,000	45.8
Simultaneous Packagers	3,900,000	6.2	4,255,000	8.0	8,155,000	7.0
Full-Time, Full-Year	2,348,000	3.7	1,803,000	3.4	4,151,000	3.6
Sequential Packagers	653,000	1.0	341,000	0.6	994,000	0.9
Full-Time, Full-Year	268,000	0.4	69,000	0.1	337,000	0.3
Job Changers	7,613,000	12.1	7,542,000	14.2	15,155,000	13.0
Full-Time, Full-Year	2,827,000	4.5	1,990,000	3.7	4,817,000	4.1
SELF-EMPLOYED	11,087,000	17.6	5,395,000	10.1	16,482,000	14.2
With Single Job	5,930,000	9.4	2,752,000	5.2	8,682,000	7.5
Full-Time, Full-Year	3,835,000	6.1	915,000	1.7	4,750,000	4.1
Mixed Self-Employed & Salaried (SE Primary)	1,369,000	2.2	860,000	1.6	2,229,000	1.9
Full-Time, Full-Year	816,000	1.3	213,000	0.4	1,028,000	0.8
Mixed Self-Employed & Salaried (SE Secondary)	2,752,000	4.4	1,427,000	2.7	4,179,000	3.6
Full-Time, Full-Year	1,990,000	3.2	682,000	1.3	2,672,000	2.3
Two or More Self-Employed Jobs	1,036,000	1.6	355,000	0.7	1,391,000	1.2
Full-Time, Full-Year	712,000	1.1	139,000	0.3	851,000	0.7

*Totals may not add due to rounding

Source: IWPR calculations based on the 1986 and 1987 Survey of Income Participation

Figure 1
Work Schedules for Men and Women



NOTE: FT=Full-Time, FY=Full-Year, PT=Part-time, PY=Part-Year, W&S=Wage & Salary, SE=With Self-Employment (may include wage or salary employment).

work schedules); 15 percent changed jobs (with some portion of these changes likely resulting in conventional employment),⁷ 10 percent had some self-employment; and the remaining 8 percent packaging two or more wage or salary jobs simultaneously. Women were somewhat more likely than men to package wage or salary jobs; (52 percent of all wage or salary job packagers were women).

Full-Time Work

The data show that 62 percent of all adult workers, 51 percent of women workers, and 71 percent of male workers were employed full-time full-year in 1987 (see Table 1). About 12 percent of all workers (13 percent of males and 11 percent of females) were employed full-time for part of the year, making totals of 74 percent of all workers, 62 percent of women workers, and 84 percent of men working full-time when they were employed.

These findings present a different picture from the more frequently used Current Population Survey (CPS) figures for a single week. According to 1987 CPS data, 86 percent of all adult workers, 93 percent of all male workers, and 77 percent of all female workers were employed at full-time schedules, when measured on the basis of their activities in a single reference week.⁸ We believe a more realistic view of people's work schedules is provided by yearly data than by a one-week snapshot. Yearly data, more comparable to

⁷ This percentage includes sequential packagers, as well as job changers.

⁸ U.S. Department of Labor, Bureau of Labor Statistics, Handbook of Labor Statistics, Bulletin 2340, U.S. Government Printing Office, August 1989 (Table 12). Adult workers are defined as those who are age 20 and over. We used this cutoff to make these data more comparable to those used in this study.

ours, are also published by CPS, but are less frequently quoted than the weekly data. In 1987, CPS yearly figures showed 60 percent of all workers, 50 percent of women workers, and 68 percent of male workers employed full-time full-year. The higher levels of part-time work among teenagers and persons over age 65 (groups we excluded from our analysis) probably account for the slightly lower levels of full-time full-year work in the CPS data.⁹

Job holders with a single wage and salary job were the workers most likely to be employed full-time, full-year. Even simultaneous jobs holders, sometimes referred to as "moonlighters," were less likely than single job holders to have full-time, full-year employment. Among men, 81 percent of those with a single wage and salary job were employed full-time, full-year as compared with 60 percent of simultaneous packagers; the comparable figures for women were 59 percent and 42 percent respectively (see Appendix Table 2). Self-employed workers were also less likely to work full-time, full-year than were workers with a single wage and salary job. This was especially noticeable for self-employed women: only 36 percent of self-employed women compared with 66 percent of self-employed men worked full-time, full-year.

As a measure of longer than normal hours of employment or overtime, we also looked at employment for more than 2,080 hours per year (the equivalent of 40 hours per week for 52 weeks). An interesting finding was that some people who were classified as working full-time, part-year worked more than 2,080 hours. This could easily happen for people who worked long hours during the weeks they were employed; for example, working

⁹ Calculations are from U.S. Department of Commerce, Bureau of the Census. 1989. "Money Income of Households, Families and Persons in the United States: 1987," Current Population Reports, Series P-60, No.120, Table 41.

50 hours for 45 weeks yields a yearly total of 2,250 hours.

Wage and salary workers with a single employer, though more likely to work full-time, full-year, did not necessarily work longer hours than other workers. In fact, self-employed workers and simultaneous packagers (moonlighters) were more likely than others to work more than 2,080 hours a year. Among men 68 percent of self-employed workers and 65 percent of simultaneous packagers worked more than the usual full-time work year (Appendix Table 2). In contrast, 43 percent of male wage and salary workers with a single employer worked more than 2,080 hours.

Women were much less likely than men to work more than 2,080 hours in a year, but again simultaneous packagers and women in two of the self-employed categories (those for whom self-employment was secondary to a wage and salary job and those with two or more self-employed jobs) were most likely to work more than a normal work year. About 45 percent of women in each of these categories worked more than 2,080 hours per year, compared with only 17 percent of wage and salary workers with a single employer. For both women and men it appears that workers with a single wage and salary job are most likely to work regularly full-time all year, but people who hold two jobs simultaneously or are self-employed may often work longer, though perhaps irregular, hours over the course of the year.

Part-Time Work

The data show that 26 percent of all adult workers--16 percent of men and 38 percent of women had part-time schedules in 1987 (all figures for part-time work are calculated from Appendix Table 2). The most common kind of part-time work pattern was working part-

time, full-year at a single wage and salary job. About 14 percent of all employed women, but only 4 percent of employed men followed this pattern of stable, though less than full-time employment.

Of all part-time wage or salary workers, about 56 percent, including 59 percent of women and 51 percent of men, were employed part-time, full-year. Over 60 percent of both women and men who worked part-time for a single employer worked the entire year. A substantial majority of self-employed part-time workers (68 percent of men and 63 percent of women) also worked for the full year. In contrast, the great majority of job changers with part-time schedules worked for only part of the year; only about 30 percent of these job changers, both male and female, worked all year. This later group would appear to include workers who have school or family commitments or have difficulties finding or keeping jobs as well as those who are seeking upward mobility through job changing. The reasons for and sequences of changing jobs is an important topic for future research.

In short, our findings suggest that there is a great diversity of work experience among both male and female workers, sometimes underestimated by points in time data sets. In the next section, we turn to the resulting economic well-being of workers who follow the varied kinds of work patterns we have described.

Measures of Economic Well-Being

Other researchers have found that the earnings of part-time and self-employed workers are less than those of full-time workers, even when gender, race, human capital and hours of work are taken into account (see, for example, Tilly, 1991). Other researchers have

found additionally that part-time and self-employed workers are less likely to receive employer-provided health benefits (Blank, 1989; Callaghan and Hartmann, 1991). Few of these studies have examined work experience over the course of a calendar year and none have used the more complex categorization of work schedules and employment status used in this study. Does the difference in economic well-being among full-time, year-round workers, part-time workers, or self-employed workers shown by other researchers change when we employ the more complex categorization used in this study? To answer these questions, we use three measures of economic well-being in this section; they are average annual earnings, hourly wages, and coverage by employer-provided health benefits. All earnings figures are in 1987 dollars.

Annual Earnings

In every employment status and every work schedule category, male workers have higher annual earnings than do women workers. As expected, full-time, year-round workers have higher average earnings than do workers with shorter work schedules (see Table 2 for the annual earnings of employed workers as they vary by gender, employment status, and work schedule). By taking employment status into account, however, we find that those workers, regardless of gender, employed by a single employer, who worked full-time, year-round had the highest annual earnings of all wage and salaried workers (women in this category earned \$17,066 and men earned \$25,571). In contrast, part-time wage and salary workers who packaged jobs had higher average annual earnings than did part-time workers employed by a single employer. (As we will see, this is because the former group worked for more hours.)

TABLE 2
ANNUAL EARNINGS FOR WORKERS
WITH DIFFERENT EMPLOYMENT STATUSES AND WORK SCHEDULES
CALENDAR YEAR 1987

Employment Status	Men	Women	Total
ALL WORKERS (WAGE & SALARY & SELF-EMPLOYED)	\$20,995	\$11,112	\$15,514
WAGE & SALARY WORKERS			
Single Job Holders	\$22,800	\$12,836	\$17,123
Part-time Part-year	3,000	2,554	2,770
Part-time Full-year	9,584	7,260	7,674
Full-time Part-year	8,997	5,696	7,190
Full-time Full-year	25,571	17,066	21,524
Simultaneous Packagers	\$17,543	\$10,296	\$13,420
Part-time Part-year	5,010	4,032	4,406
Part-time Full-year	9,635	7,506	7,912
Full-time Part-year	11,070	8,947	9,630
Full-time Full-year	23,427	17,027	20,411
Sequential Packagers	\$11,400	\$7,570	\$10,276
Part-time Part-year	*	*	4,608
Part-time Full-year	*	*	10,186
Full-time Part-year	13,759	*	11,595
Full-time Full-year	14,721	*	15,284
Job Changers	\$12,009	\$7,444	\$9,410
Part-time Part-year	4,465	3,588	3,959
Part-time Full-year	8,523	7,265	7,500
Full-time Part-year	10,609	8,080	9,317
Full-time Full-year	19,831	14,030	16,700

TABLE 2 Continued

Employment Status	Men	Women	Total
Self Employed with Single Job	\$20,800	\$4,850	\$14,000
Less than Full-time, Full-year	\$13,100	\$3,122	\$7,200
Full-time, Full-year	24,000	9,593	21,168
Mixed Self Employed & Salaried (SE Primary)	\$18,638	\$4,728	\$12,006
Less than Full-time, Full-year	9,469	3,677	5,462
Full-time, Full-year	22,211	14,978	20,980
Mixed Self Employed & Salaried (SE Secondary)	\$25,136	\$12,664	\$20,035
Less than Full-time, Full-year	11,607	6,351	8,601
Full-time, Full-year	29,782	18,690	26,956
Two or More Self Employed Jobs	\$23,670	\$8,878	\$17,370
Less than Full-time, Full-year	14,892	6,393	10,916
Full-time, Full-year	27,045	13,748	24,269

* Not shown when less than 30 sample cases.

Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

When we included workers who were partially or wholly self-employed, the workers with the highest average annual earnings (regardless of gender) were the small category who worked full-time, year-round and who package a primary wage or salary job with self-employment (women in this category earned \$18,690 while men earned \$29,782). The workers in this group were the most likely to be professionals or managers--such as college professors--who package free-lance consulting work with relatively highly paid salary jobs. The higher annual earnings attained by this last group of workers is, however, the result of substantially greater hours of work. (See Appendix Table 3 for detailed information on hours of work in each of the employment status and work schedule categories).

Self-employed men who worked full-time, full-year whether on a single job or as the primary job of a package had earnings (ranging from about \$22,000 to \$27,000) that were fairly comparable to full-time year round workers with a single employer, but these favorable earnings again required long hours of work. Women's full-time, full-year self-employment at a single job was much less remunerative than working at a wage or salary job for a single employer.

Hourly Earnings

For all workers full-time, full-year work schedules resulted in higher wages, regardless of employment status, than did part-time or part-year schedules (see Table 3). Full-time, full-year employment with a single employer resulted in the highest wages (\$9.77 for all workers, \$11.25 for male workers and \$8.08 for women workers). Full-time, year-round workers who combined a primary wage and salary job with self-employment (as a secondary income source) also earned relatively high wages of \$9.65 per hour (with men

TABLE 3
MEDIAN WAGES BY EMPLOYMENT STATUS AND GENDER
(IN 1987 DOLLARS)

Employment Status	Men	Women	Total
ALL WORKERS (WAGE & SALARY & SELF-EMPLOYED)	\$9.43	\$6.24	\$7.62
WAGE AND SALARY WORKERS	9.53	6.40	7.69
Single Job Holders	10.44	6.87	8.38
Part-time Part-year	4.37	3.91	4.00
Part-time Full-year	6.30	5.47	5.63
Full-time Part year	7.18	5.38	6.14
Full-time Full-year	11.25	8.08	9.77
Simultaneous Packagers	7.05	5.41	6.08
Part-time Part-year	4.36	4.00	4.09
Part-time Full-year	5.72	4.86	4.96
Full-time Part-year	5.42	4.23	4.98
Full-time Full-year	8.68	6.96	7.72
Sequential Packagers	6.07	5.02	5.67
Part-time Part-year	*	*	4.00
Part-time Full-year	*	*	5.93
Full-time Part-year	7.54	*	6.33
Full-time Full-year	6.48	*	6.61
Job Changers	6.53	5.07	5.65
Part-time Part-year	4.45	4.03	4.18
Part-time Full-year	5.27	4.84	5.03
Full-time Part-year	6.47	5.46	5.76
Full-time Full-year	8.28	6.62	7.36

TABLE 3 Continued

Employment Status	Men	Women	Total
SELF EMPLOYED	8.80	4.45	7.18
Less than Full-time, Full-year	7.40	3.87	5.34
Full-time, Full-year	9.29	5.31	8.44
With Single Job	8.99	3.66	6.93
Less than Full-time, Full-year	9.18	3.56	5.52
Full-time, Full-year	8.92	3.75	7.81
Mixed Self Employed & Salaried (SE Primary)	7.02	3.59	5.54
Less than Full-time, Full-year	5.34	3.19	4.02
Full-time, Full-year	8.61	5.12	7.84
Mixed Self Employed & Salaried (SE Secondary)	9.47	6.33	8.16
Less than Full-time, Full-year	6.11	5.17	5.70
Full-time, Full-year	10.36	7.42	9.65
Two or More Self Employed Jobs	8.41	5.01	7.41
Less than Full-time, Full-year	8.68	5.53	6.74
Full-time, Full-year	8.19	4.41	7.53

* Not shown when less than 30 sample cases.

Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

earning \$10.36 and women earning \$7.42).

If full-time, full-year employment with a single employer appears to be the best employment status in terms of the wages received then what is the poorest employment status? Clearly part-time workers earn less than full-time, year-round workers, but there were notable variations among the wages of part-time workers with different employment statuses. Among wage and salary workers, those working part-time, part-year had the lowest wages. Whether they worked for one employer or more than one, the median wages of women working part-time, part-year were about \$4.00 per hour, while those of men were only slightly higher--in all cases less than \$4.50 per hour. Clearly part-time, part-year work is usually marginal and poorly paid. Part-time, full-year work appears to offer somewhat higher pay than part-year work, but well below that offered by full-time, full-year work.

Full-time, full-year self-employment for men was generally relatively well-paid (between \$8.00 and \$10.00 an hour). For men who were wholly self-employed, there was little difference between the pay of those working full-time and those with other workschedules. Among those combining self-employment with work for wages or salaries, pay was considerably lower for those working less than full-time, full-year. For women, self-employment was much less rewarding. With the exception of women whose self-employment was secondary to a wage and salary job, wage rates were very low; those who worked at a single self-employed job made an average of \$3.66 an hour, with only small differences depending on work schedule. Those with more than one job made somewhat higher wages; the highest of any of these was \$5.53 per hour for women who worked at two or more jobs, but less than full-time, full-year.

It is possible that we are underestimating the advantages of self-employment because self employed earnings are net of business expenses. Some of these, such as depreciation and other expenses for a portion of the home, offer tax advantages not available to wage and salary workers. However, the very low earnings and median wages shown for most groups of self-employed women do suggest that, except for women who can enter the self-employed professions or those with considerable business experience, self-employment can provide supplementary income, but does not appear to be a feasible method of supporting a family.

Women workers earn lower hourly wages than do male workers in every employment status and work schedule category. The average difference between female and male wages was \$3.19 per hour (calculated from Table 3). This difference was greater among all self-employed workers (\$4.35 per hour) than among all wage and salary workers (\$3.13 per hour) because the hourly earnings for self-employed women workers are especially low (\$4.45 per hour on the average, compared to an average of \$6.24 for women who are wage or salary workers). The difference between women's and men's hourly wages was much smaller among part-time wage and salary workers (71 cents per hour for part-time, full-year workers and only 44 cents for part-time, part-year workers) than among full-time, full-year workers with a single employer (\$3.17 per hour), revealing what might be termed "negative equity"--a parity at the bottom of the wage scale. It is unlikely that part-time workers, regardless of gender, can support a family based on these hourly earnings.

Health Benefits

The final standard for judging the economic well-being resulting from jobs is whether

employees receive employer-provided health benefits from their employment. The measure of availability of health benefits that is used here is the number of months, on the average, workers are covered by employer-provided health benefits over the calendar year. These averages include those workers with zero months of employer-provided health benefits. For self-employed workers, self-insurance as well as employer-provided insurance is included in the measure.

In most categories women workers were covered for fewer months than were male workers; but work schedule and employment status appear more salient than gender in determining whether a worker is likely to have health benefits for an entire calendar year (see Table 4). Full-time, full-year workers with a single employer had the most months of coverage (10.2 months for male workers and 9.6 months for women workers), closely followed by full-time, full-year workers who were simultaneous job packagers and full-time, full-year workers who combined a primary wage and salary job with secondary self-employment. Likely, these latter two categories of workers obtained their health coverage from a primary full-time, full-year job. Job changers who worked full-time, full-year also had considerable coverage, averaging 8 months per year. Workers who relied primarily on self-employment were substantially less likely to have health benefits, even when they worked full-time, year-round.

Part-time workers, regardless of gender and regardless of employment status were unlikely to have as much as six months of employer-provided health insurance over the course of a calendar year. Even those workers who were employed by a single employer on a part-time basis year-round (workers that Tilly (1991) refers to as "retention" workers, even

TABLE 4
AVERAGE MONTHS OF EMPLOYER-PROVIDED HEALTH BENEFITS FOR WORKERS
WITH DIFFERENT EMPLOYMENT STATUSES AND WORK SCHEDULES
CALENDAR YEAR 1987

Employment Status	Men	Women	Total
ALL WORKERS (WAGE & SALARY & SELF-EMPLOYED)	7.2	5.6	6.5
WAGE & SALARY WORKERS			
Single Job Holders	9.1	6.9	8.1
Part-time Part-year	2.2	1.2	1.5
Part-time Full-year	5.7	3.9	4.3
Full-time Part-year	5.1	3.8	4.5
Full-time Full-year	10.2	9.6	9.9
Simultaneous Packagers	7.3	5.1	6.2
Part-time Part-year	1.4	1.9	1.7
Part-time Full-year	4.0	2.2	2.8
Full-time Part-year	4.3	2.8	3.6
Full-time Full-year	9.8	9.2	9.6
Sequential Packagers	4.8	4.0	4.5
Part-time Part-year	*	*	0.7
Part-time Full-year	*	*	5.5
Full-time Part-year	3.7	*	4.0
Full-time Full-year	7.1	*	6.6
Job Changers	5.0	4.1	4.6
Part-time Part-year	1.5	1.6	1.6
Part-time Full-year	3.7	2.9	3.2
Full-time Part-year	4.4	4.3	4.4
Full-time Full-year	8.0	8.0	8.0

TABLE 4 Continued

Employment Status	Men	Women	Total
Self Employed With Single Job	3.2	1.0	2.5
Less than Full-time, Full-year	2.5	0.7	1.7
Full-time, Full-year	3.6	1.7	3.3
Mixed Self Employed & Salaried (SE Primary)	3.9	1.5	3.0
Less than Full-time, Full-year	2.8	1.3	2.0
Full-time, Full-year	4.7	2.3	4.2
Mixed Self Employed & Salaried (SE Secondary)	8.0	5.4	7.1
Less than Full-time, Full-year	3.9	3.0	3.4
Full-time, Full-year	9.6	8.1	9.2
Two or More Self Employed Jobs	4.5	1.8	3.8
Less than Full-time, Full-year	3.4	1.2	2.5
Full-time, Full-year	5.0	2.8	4.6

* Not shown when less than 30 sample cases.

Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

though they are part-time) appeared to have minimal health coverage. Male workers in this category had employer-provided benefits for an average of 5.7 months, while women in this category had benefits for only 3.9 months, on the average.

In sum, these indicators of differential economic well-being indicate the importance of examining the array of employment statuses and work schedules put together over the course of a calendar year by women and men workers. These findings also indicate that conventional employment--full-time, year-round employment for a single employer--a work status held by a minority of employed women and about half of employed men results in the greatest economic well-being when all three measures are taken into account. Those women who work part-time or in self-employed jobs may gain in terms of flexibility in hours, but they clearly lose in terms of the earnings and health insurance they might have had from full-time jobs. Self-employment, by itself, appears particularly uncertain for women workers.

Characteristics of Women Workers by Employment Status and Work Schedule

Previous Research

As we have seen, the majority of women workers (about 60 percent) were employed in categories other than full-time, year-round wage or salaried employment with a single employer. Other researchers have found that the demographic factors that distinguish part-time from full-time workers are gender, age, marital status and presence of children (Feldman, 1990; Presser, 1986).

Women workers, especially those with young children, are viewed as desirous of less

than full-time, full-year schedules as a way to balance work and family life. Part-time work is seen as providing women with the ability to stay in the workforce during those periods in their life cycles when family responsibilities prevent them from working full-time (Christensen, 1988). Researchers have consistently found that child care responsibilities are the main reason that women opt for the shorter working hours found in part-time work (Blank, 1989; Perry, 1990; Whoa, 1990). Along with part-time work, some mothers with school-aged children may regard self-employment, especially working as a self-employed contractor or in a business in one's own home, as an opportunity to combine work and family responsibilities. Despite the low-earnings obtained as a result of part-time work and self-employment, some researchers believe that they are a reflection of women's choices and should therefore be viewed as a positive rather than a negative contribution to the quality of jobs (Kosters and Ross, 1987).

The assumption that women (especially mothers of young children) are willing to trade wages and benefits for flexibility, takes for granted that there are additional income sources that can support the family, either from a spouse's earnings, from other family members, or from government-provided benefits (such as Aid to Families with Dependent Children). Without the wages of a full-time earning spouse, the likelihood that the families of part-time women workers will be poor increases dramatically (IWPR, 1989). Levitan and Conway (1988) find that part-time workers, especially involuntary part-time workers, are more likely to live in poor families than are full-time, full-year workers (over 15 percent versus three percent). Likewise, some researchers have suggested that those who are self-employed are more likely to live in poor households. For example, Bauman (1987) finds

that persons living below the poverty line have twice as high a rate of self-employment as wage and salary work. A recent joint report by the Ms. Foundation and the Center for Policy Alternatives (1992), based on a nationally representative poll of women, finds that a larger percentage of women prefer full-time jobs with flexible schedules than prefer part-time jobs, indicating that women are aware of the negative financial consequences for their families of alternative forms of employment.

Data on moonlighting suggest that many women are constrained to take part-time work when they desire full-time employment. The number of moonlighting workers has increased rapidly, especially among women. Women accounted for two-thirds of the total growth of moonlighters between 1985 and 1989 (Stinson, 1990). Moonlighting rates among widowed, divorced, or separated women are higher than among married or single women, indicating these women's special responsibility for their children's economic well-being. Between 1985 and 1989, the number of people citing the need to moonlight in order to meet regular household expenses or pay off debts increased significantly (Stinson, 1986; 1990). More women (50 percent) than men (40 percent) are holding multiple jobs in order to meet financial needs.

Along with questioning the interpretation that women (especially mothers of young children) choose part-time work and self employment, despite its negative financial effects of smaller wages and fewer benefits, recent research by Spalter-Roth and Hartmann (1991) indicates that the marital status and presence of children do not, by themselves, account for employment as part-time workers. Women with a college degree are more likely than those with less than a college degree to work full-time, regardless of family status. These findings

suggest that family status alone is not necessarily the best explanation for women's work schedules.

The above-cited research is based on work schedule (e.g. part-time hours) or employer status (e.g. self-employment) treated singly rather than in combination. In what follows, we will compare the family characteristics, educational levels, and income sources among women workers as they vary by both work schedule and employment status in order to shed additional light on the possible motivations and constraints that determine women's employment patterns.

IWPR Results

Among wage and salary workers in every employment status category, those with full-time, full-year jobs were the least likely to have children under age six (see Table 5, Panel A). Of those women working full-time, full-year schedules, those who packaged wage and salary jobs (who work the most hours) were the least likely to have children under age six (only 9 percent of simultaneous packagers). Likewise, those women who included self-employment as all or part of their employment package and who worked full-time, full-year were less likely to have children under age six (see Table 5, Panel B). These findings do suggest that many mothers with young children may be taking advantage of the opportunity that part-time schedules may provide for combining work and family obligations.

In order to work less than full-time, full-year, however, a woman will ordinarily need other sources of support whether from her husband, her parents, or such sources as college loans or scholarships, pensions, social security, or welfare benefits. In fact, most women who worked part-time, full year for a single employer as well as most self-employed women

TABLE 5
 CHARACTERISTICS OF WOMEN WORKERS WITH DIFFERENT WORK SCHEDULES AND EMPLOYMENT STATUSES
 CALENDAR YEAR 1987

Panel A

Worker Characteristics	WAGE AND SALARY WORKERS											
	SINGLE EMPLOYER				SIMULTANEOUS PACKAGERS				JOB CHANGERS			
	PT/PY	FT/FY	PT/PY	FT/FY	PT/PY	FT/FY	PT/PY	FT/FY	PT/PY	FT/FY	PT/PY	FT/FY
Number of workers	3,693,000	7,373,000	3,422,000	21,213,000	720,000	1,521,000	211,000	1,803,000	2,639,000	1,224,000	1,690,000	1,990,000
% with children under 6	26.6	23.0	28.4	15.1	17.3	16.3	29.9	8.6	24.5	25.0	22.4	18.0
% with FT/FY working spouse	41.5	53.2	37.3	42.8	21.0	37.4	27.8	28.5	26.4	36.3	25.8	30.1
% with college diploma	12.0	16.5	13.3	23.7	18.0	29.2	15.4	34.7	10.0	17.9	15.4	25.3
Total family earnings	23,958	31,199	23,288	34,778	23,772	35,057	18,980	26,938	22,748	29,029	21,918	27,188
Personal earnings as % of family earnings	29.4	40.9	42.7	60.2	40.4	41.7	60.9	71.8	35.9	42.8	51.5	63.9
% with means-tested benefits	17.2	5.4	18.8	1.6	8.7	5.4	24.0	2.2	16.6	10.4	20.4	0.8

Panel B

Worker Characteristics	SELF-EMPLOYED WITH SINGLE JOB		MIXED SELF & SALARIED (PRIMARY)		MIXED SELF & SALARIED (SECONDARY)		TWO OR MORE SELF-EMPLOYED JOBS	
	L FT/FY	FT/FY	L FT/FY	FT/FY	L FT/FY	FT/FY	L FT/FY	FT/FY
Number of workers	1,837,000	915,000	648,000	213,000	745,000	682,000	216,000	139,000
% with children under six	24.1	10.5	26.6	18.7	27.5	12.9	38.6	13.5
% with FT/FY working spouse	57.5	57.4	51.0	51.9	55.3	42.8	62.5	46.7
% with college diploma	17.9	15.6	28.5	33.8	34.0	37.7	27.9	35.5
Total family earnings	25,503	27,066	25,962	31,970	31,338	36,736	33,699	30,484
Personal earnings as % of family earnings	29.7	47.0	34.4	52.9	38.8	61.4	27.2	56.2
% with means-tested benefits	4.1	1.0	7.5	0.0	8.3	0.0	2.2	0.9

* Sequential Packagers not shown because categories had less than 30 sample cases.
 Source: IUPR calculations based on the 1986 and the 1987 panels of The Survey of Income and Program Participation.

who worked part-time or part-year were married; the majority had husbands who were employed full-time, full-year. In contrast, the majority of part-time simultaneous packagers and job changers were not married and the percentage with full-time employed husbands ranged from 21 to 37 percent. Some of the women working part-time or part-year were probably in college or other school or job training programs: some were single mothers. They were generally younger than other workers. Women who worked full-time full-year for a single employer were more likely to be married than were these job packagers or changers. These findings suggest that family status is not the only factor influencing work schedules. The relationship between alternative sources of economic support and women's work schedules requires more investigation.

Looking at economic outcomes as related to different work schedules, we see the need for additional sources of income support for less than full-time, full-year workers, especially those with children. (Those who were single and without children would generally have lesser income needs than women supporting families.) The groups with the highest rate of receipt of means-tested benefits (over 15 percent) and the lowest average family incomes (less than \$25,000) were those in which women worked less than a full year, whether part-time or full-time. Women in these groups were also less likely to have a college degree and more likely not to have completed high school than women who worked for the full year. As noted above, these women tended to be younger and likely to have less work experience than women working full-time, full-year. The higher rate of receipt of means-tested benefits by women working part-year suggests that some women in these categories may have difficulties combining work and childrearing. Problems include finding a job that offers

sufficient pay and fringe benefits to make self-support feasible, as well as finding and paying for adequate child care. The result is considerable job changing, working more than one job, or irregular employment. Some of these women appear to combine work and welfare over the course of a year as their family circumstances and job opportunities change (see also Spalter-Roth and Hartmann, 1992).

Among women wage and salary workers, families with the highest earnings were those in which the women had the most stable job patterns--either working full-time or part-time, full-year for a single employer or including self-employment or a second job as part of their job package. Those who combined a wage and salary job with a secondary self-employment job lived in families with the highest income of all categories of women workers (\$36,736 in 1987 dollars). These women were the most likely to have a college degree, and were likely doing consulting work along with a full-time wage and salary job (they worked more than 2,500 hours per year, on the average). They were also relatively likely to have a spouse who was employed full-time, full-year. Contrary to some previous research, the data do not appear to indicate that families of self-employed women were more likely, on the average, to be poor, although the women had lower hourly earnings. Instead, we find that they were, on average, the groups most likely to be able to depend on the earnings of other family members, particularly spouses.

A final note on the issue of balancing family responsibilities with economic well-being. Despite their family earnings levels, all categories of full-time, full-year working women contribute a higher proportion of their families' income. This fact serves as a reminder that part-time work may be beneficial for balancing employment with family

obligations (and may be especially necessary for single mothers), but it also may increase their dependence upon another earner or on other income sources.

Jobs Held By Women Workers in Calendar Year 1987

Previous Research

One of the much discussed economic issues of the 1980s was whether the millions of jobs created were "good" jobs or "bad" jobs. The 1980s continued to see a shift from manufacturing to service jobs. The proportion of primary sector jobs that offered high wages and benefits declined while the proportion of service sector jobs in finance, real estate, insurance, health, business and professional services grew (Williams, 1990). In analyzing job accessions (entry into jobs), Ryscavage (1992) found that from 1987 to 1989, 24 percent of employees gained jobs in goods-producing industries, 34 percent in high-paying service jobs and the largest group--42 percent gained jobs in low-paying service jobs. Some researchers viewed the growth of these jobs as reflecting both the vitality of the economy and the needs of new and reentering workers to the labor force (Kosters and Ross, 1987). In this view, the new jobs that were generated were good jobs in that they provided desirable alternatives for both employers and employees. In the words of Kosters and Ross, "Increases in the share of workers with low earnings that are the consequence of worker choice and demographic changes should...be viewed as making a positive contribution to the overall quality of jobs and not to deterioration in job quality" (1987:55).

Other researchers contend that many of the newly created jobs are temporary, part-time and dead-end jobs that do not pay enough to support a middle-class life style or provide

the fringe benefits that are generally taken for granted by higher wage workers (Bluestone and Harrison, 1986; Harrison and Bluestone, 1988). For example, some researchers argue that part-time jobs are especially likely to be low-wage jobs, more sex-segregated than full-time jobs, and much less likely to pay fringe benefits than are full-time jobs (Blank, 1989; Callaghan and Hartmann, 1991; Holden and Hansen, 1987; Mellor, 1987). Other researchers, however, distinguish between two types of part-time workers: retention workers and secondary workers. Retention workers, who are well-paid and retain all the work-related fringe benefits, reflect the positive aspects of part-time work (Tilly, 1991).

Those researchers concerned about the growth of "bad" jobs see this trend as part of a larger trend referred to as industrial restructuring. "Flexible production," "post-Fordism," and "just-in-time production" are some of the new terms that have been used to capture the trend toward the creation of a dual labor market system with a core of high-waged, high-skilled jobs and a majority of low-waged, low-skilled work (Jessop, 1987; Linge, 1991; Priore and Sabel, 1984; Steinmetz and Wright, 1989). Tilly (1991) suggests that the reason for the increasing number of low-wage, secondary jobs is the cost-cutting that this polarized employment structure allows.

Researchers concerned about the growth of "bad" jobs also see the growth in self-employment as explained, at least partially, by employer efforts to cut labor costs through the use of home-based work and "independent contractors" (Christensen, 1988). Independent contracting is viewed as an attractive option for employers because they are absolved from fulfilling employment-related responsibilities, such as withholding workers' income and social security taxes. Independent contracts also free the employers from the responsibilities

of ensuring occupational safety and health, paying minimum wages, practicing nondiscrimination, and fostering collective bargaining (Christensen, 1988; Lantos, 1991). Indeed, employers are reported as sometimes strongly encouraging workers to change their work status from "employed worker" to "independent contractor" or hiring new workers contingent on an independent contracting relationship (Hayt, 1991). These changes in the industrial structure and the job market--the decline of high-wage manufacturing jobs and the growth of part-time, contingent work, and self-employment--are seen as having particularly negative effects for women and men of color--who are disproportionately employed in these jobs (IWPR, 1989; Smith, 1989; Williams, 1990).

By and large, the debate over good jobs versus bad jobs is based primarily on cross-sectional analysis of workers' employment patterns (Ryscavage, 1992). In what follows, we examine a calendar year's worth of jobs reported by women workers. We compare the characteristics of wage and salary jobs reported by those with a single employer with the wage and salary jobs reported by those women who package two or more wage and salary jobs and with self-employment jobs reported by women workers. Hence for this section, the primary unit of analysis is the job, although we do make connections between the jobs reported and the women who report these jobs.

IWPR Results

During calendar year 1987, 53.3 million employed women (not including teenagers living at home or those 65 or older) reported 71.9 million jobs or about 1.35 jobs per woman worker. The vast preponderance (92 percent) of these were wage or salary jobs (with self-employment constituting the remainder). Among the wage or salaried jobs reported, about

one third were full-time, full-year jobs; 26 percent were full-time, part-year jobs; 25 percent were part-time, part-year jobs; and 14 percent were part-time, full-year jobs (see Figure 2). The percentage of full-time, full-year self-employed "jobs" was substantially lower, with only 17 percent of all self-employed jobs falling into this category.

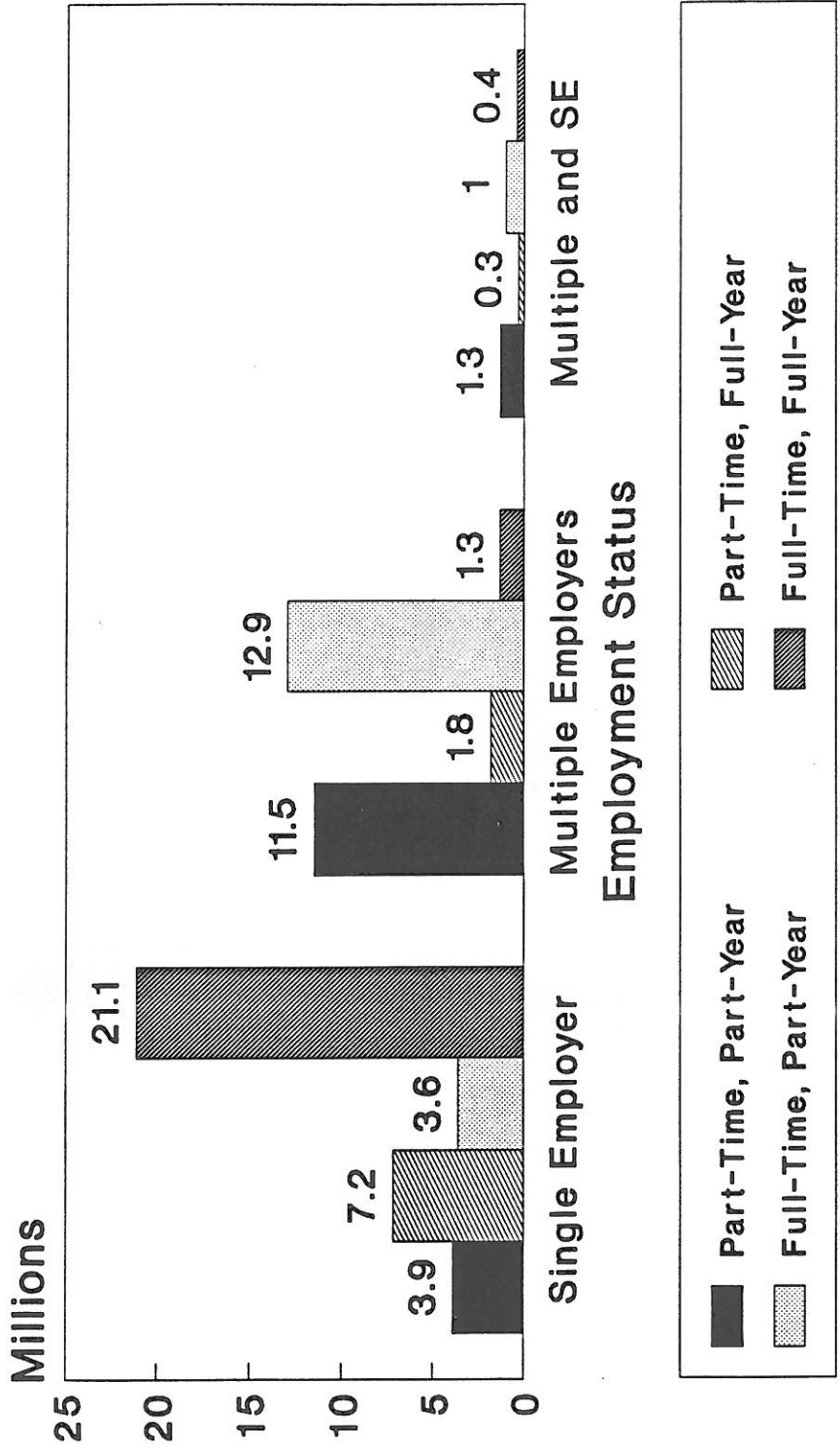
Not surprisingly, the great majority of full-time, full-year wage or salary jobs are held by women reporting this one job only (21 million jobs). To hold one full-time, full-year job in addition to another job usually requires holding two jobs simultaneously. About 1.2 million jobs were held full-time all year by women who simultaneously held another job.¹⁰ Another .4 million full-time, full-year wage or salary jobs were reported along with self-employment (see Figure 3). From these figures we estimate that altogether some 1.6 million women engaged in moonlighting for at least part of the year while holding full-time, full-year wage and salary jobs.¹¹

Like full-time, full-year jobs, part-time, full-year wage and salary jobs were usually held by women with a single employer (78 percent). Many of the other part-time, full-year jobs were probably those held by full-time, full-year workers either as a secondary job or as the two or more part-time jobs they required in order to obtain full-time hours. Since we saw previously that 1.8 million simultaneous packagers worked full-time, full-year (see Table

¹⁰ Figure 2 shows 1.3 million full-time, full-year jobs held by all job packagers; 1.2 million of them were held by simultaneous packagers, the rest by job changers and sequential packagers.

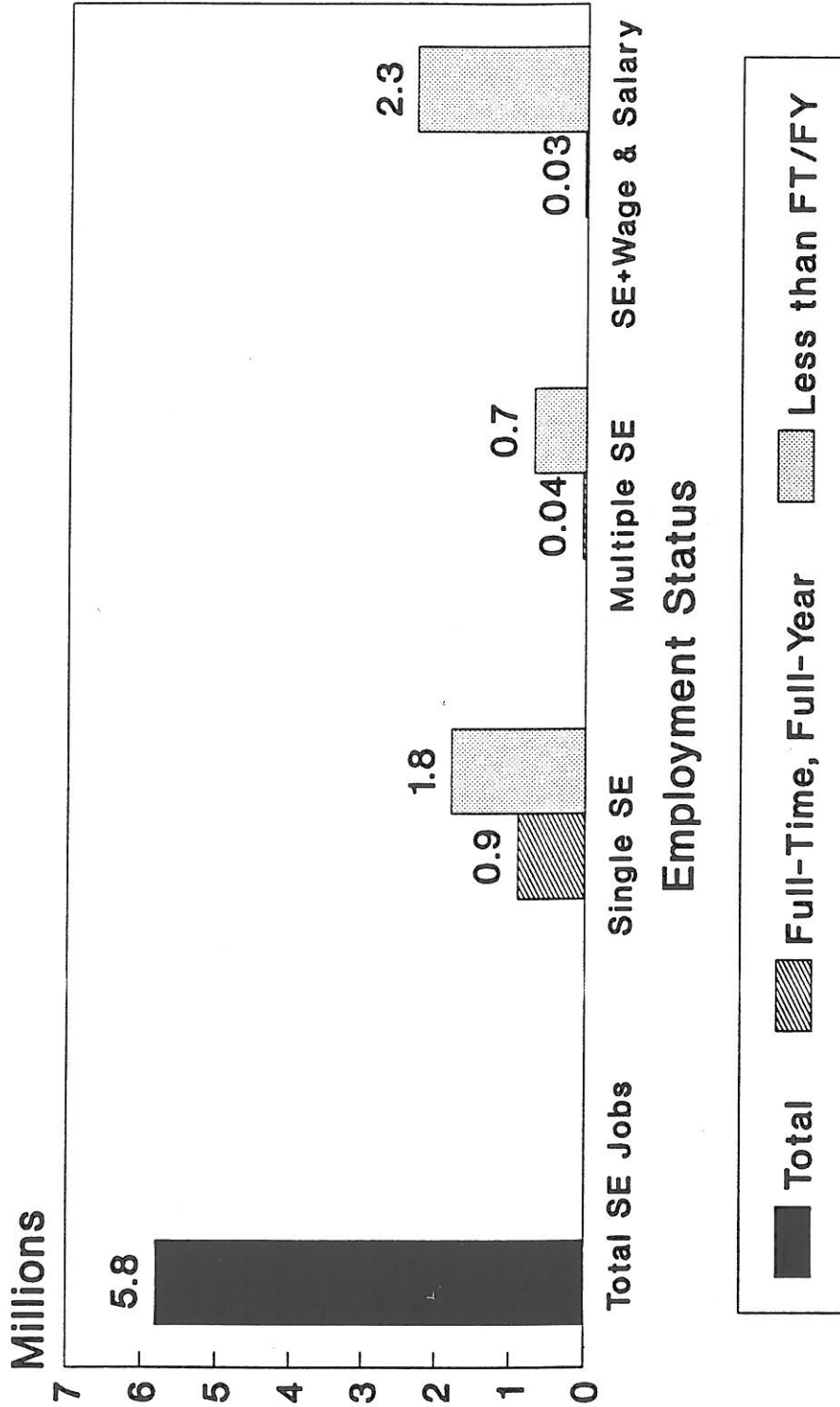
¹¹ If we assume that each of the simultaneous packagers holds only one full-time, full-year job then we can estimate that 1.2 million women held the 1.2 million jobs. If some women held two full-time, full-year jobs, we will have overestimated the number of women holding one full-time, full-year job. However, it seems unlikely that holding two full-time, full-year jobs would be common among women.

**Figure 2: Numbers of Wage & Salary Jobs
Held by Women, by Employment Status
Calendar Year 1987**



Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

**Figure 3: Numbers of Self-Employed Jobs
Held by Women, by Employment Status
Calendar Year 1987**



Source: IWPR calculations based on the 1986 and 1987 Survey of Income and Program Participation.

1) and we recorded 1.2 million full-time, full-year jobs held by simultaneous packagers, it appears probable that the other .6 million women held more than one part-time job in order to make up full-time, full-year work.

Part-year wage and salary jobs were reported most frequently by multiple job holders. About 80 percent of full-time, part-year jobs and 77 percent of part-time, part-year jobs were held by job packagers. The number of full-time, part-year jobs (17.5 million) reported outnumbered part-time, part-year jobs (16.6 million) by a small margin. Jobs held full-time, part-year with a single employer represent mainly the jobs of women entering or leaving the labor force. Most full-time, part-year jobs of job packagers were probably those of job changers, some of whom will have worked for most of the year after losing a few weeks between jobs. Other part-year jobs, especially those that were part-time may include jobs held by students as well as many marginal jobs that were either temporary jobs or jobs held temporarily because they proved to be unsatisfactory.

Of the 5.8 million self-employed jobs, the vast majority (83 percent) were less than full-time, full-year (see Figure 3). There were, however, substantial differences among the categories. While two-thirds of the self-employment of those reporting a single self-employed job were less than full-time, full-year, a whopping 99 percent of the self-employed jobs of those who package self-employment with wage or salary work were less than full-time, full-year. Whether the lack of full-time, full-year self-employment is the result of choice (likely in the case of packagers) or is a result of lack of market demand cannot be answered here.

Characteristics of the Jobs Reported by Women Workers

Wage and Salary Jobs

Next, we turn to the characteristics of the 71.9 million jobs reported by women workers in calendar year 1987. Do these jobs fit the descriptions given by other researchers of "good" jobs or "bad" jobs when these jobs are categorized by both employment status and work schedule? (Detailed information on the characteristics of jobs held by women workers can be found in Appendix Table 4). Tables 6 and 7 contain those selected characteristics that other researchers have used in analyzing the quality of jobs. For wage and salary jobs these characteristics include whether the job is in manufacturing or a high-paying service industry,¹² whether it is in a high growth industry,¹³ whether it is in a female- or male-dominated occupation,¹⁴ whether it is a professional or managerial job,¹⁵ and whether it is in a small or large firm. Wage levels and earnings provided by the job are also included. For self-employed jobs we include industry and occupational characteristics, whether the

¹² High-paying service jobs include jobs in the service-producing industries of transportation, communications, and public utilities.

¹³ High growth is defined in terms of employment growth. Using CPS employment data from the 1989 Handbook of Labor Statistics (Table 19), we calculated a five-year growth rate (from 1983-1988) for each three-digit SIC code. Those industries with an average growth rate of approximately one standard deviation above the grand average were labelled as high-growth industries (one standard deviation above the average results in a five-year growth rate of 30 percent).

¹⁴ Based on the definition by Reskin and Hartmann (1986), occupations were defined as male-dominated if fewer than 30 percent of the workers in the occupation were female, and female-dominated if fewer than 30 percent of the workers in the occupation were male. We used the 1989 Handbook of Labor Statistics (Table 18) to determine the percentage of men and women in each occupational category.

¹⁵ Professional or managerial jobs can be in either male- or female-dominated occupations. See Appendix Table 4 for additional 1-digit occupational categories.

TABLE 6

SELECTED CHARACTERISTICS OF WAGE AND SALARY JOBS REPORTED BY WOMEN WORKERS BY EMPLOYMENT STATUS OF JOB HOLDER
CALENDAR YEAR 1987

Job Characteristics	ALL JOBS HELD BY SINGLE WAGE AND SALARY JOB HOLDERS			ALL JOBS HELD BY MULTIPLE WAGE AND SALARY JOB HOLDERS			ALL WAGE AND SALARY JOBS HELD BY WORKERS WITH SELF-EMPLOYMENT			
	PT/PY	PT/FY	FT/FY	PT/PY	PT/FY	FT/FY	PT/PY	PT/FY	FT/FY	
INDUSTRY TYPE										
% Manufacturing & High Wage Service	6.8	12.1	25.0	24.7	8.0	18.9	20.4	6.2	8.5	11.8
High Growth	24.8	20.0	21.9	19.1	22.0	25.7	19.0	26.9	20.6	31.5
OCCUPATIONAL CHARACTERISTICS										
Professional & Managerial*	12.6	18.7	19.9	31.2	14.2	19.9	37.7	25.4	41.9	28.1
% Female Dominated	65.8	66.0	51.3	47.9	67.7	63.4	52.4	59.8	51.5	49.2
% Male Dominated	6.3	8.1	14.3	15.0	7.1	7.6	10.6	10.3	12.8	15.8
FIRM SIZE										
% In Firms < 25	42.7	41.3	28.2	25.3	36.8	43.2	26.0	41.5	59.1	48.3
% in Firms > 100	22.2	29.3	42.2	47.6	16.8	22.5	45.8	25.9	12.2	23.3
EARNINGS										
Median Hourly Wage (\$)	3.94	5.49	5.48	8.08	3.97	5.19	7.75	4.79	7.44	5.54
Median Annual Earnings (\$)	2,597	7,362	5,859	17,073	1,224	5,280	16,354	1,100	7,175	3,600
% with Hourly Wage Above \$5.80	20.0	44.2	45.4	77.8	22.7	41.4	71.7	37.9	62.1	45.1

* These jobs can be in either male or female-dominated occupations.
Source: IMPR calculations based on the 1986 and 1987 panels of The Survey of Income and Program Participation.

TABLE 7
 SELECTED CHARACTERISTICS OF SELF-EMPLOYED JOBS HELD BY WOMEN BY STATUS OF JOB HOLDER
 CALENDAR YEAR 1987

Job Characteristics	ALL SELF-EMPLOYED JOBS HELD BY SINGLE JOB HOLDERS		ALL SELF-EMPLOYED JOBS FOR THOSE WITH MULTIPLE SELF-EMPLOYMENT	ALL SELF-EMPLOYED JOBS HELD BY THOSE WHO PACKAGE WITH WAGE OR SALARY
	Less than FT/FY	FT/FY		
INDUSTRY TYPE				
% Manufacturing & High Wage Service	9.6	5.4	7.3	6.7
OCCUPATIONAL CHARACTERISTICS				
Professional & Managerial	21.1	32.5	37.0	26.1
% Female Dominated	53.8	35.2	32.5	47.4
% Male Dominated	17.5	29.0	27.5	17.0
TYPE OF BUSINESS				
% Sole Proprietorship	59.6	55.8	39.9	49.4
EARNINGS				
Median Hourly Wage	3.56	3.79	2.50	2.74
% with Hourly Wage Above \$5.80	31.4	29.0	35.2	30.6
Median Annual Earnings After Expenses	3,151	9,597	704	1,045

* Full-time, full-year job not shown because number of jobs reported was less than 30.
 Source: IYPR calculations based on the 1986 and 1987 panels of The Survey of Income and Program Participation.

business is a sole proprietorship, and several measures of earnings (for self-employed women's jobs, annual earnings are net of expenses). In all cases we also tabulated the percentage of jobs paying \$5.80 per hour or more. If the job was full-time, full-year this wage could bring a family of three to the poverty line (plus day-care costs for one child under age six).

Given that women's employment has grown with the growth of low-paid service industries, it is not surprising that a relatively small portion of the jobs reported are in manufacturing, transportation, communications, or public utilities. Jobs in these higher paid industries were most likely to be full-time jobs reported by a single job holder. In contrast, full-time, full-year jobs were least likely to be in high-growth industries.

Jobs reported as full-time, full-year were more likely to be in professional and managerial occupations. The single category with the highest percentage of workers in professional or managerial occupations was the relatively small category of jobs held by women who package full-time, full-year wage or salary work with self-employment. This finding suggests that these jobs are held by a highly educated group of women (as is reflected by the percentage with college degrees--see Table 5). In contrast, part-time, part-year jobs are the least likely to be in professional and managerial occupations with part-time, full-year jobs falling in the middle. Likewise, full-time, full-year jobs were more likely than part-time jobs to be in male-dominated occupations.

Full-time, full-year jobs were most likely to be found in large firms (100 workers or more), whereas part-time, full-year jobs were most likely to be in small firms (with less than 25 workers). Women depending on stable jobs that are part-time may often find them in

smaller firms. However, small-firms also tended to generate many jobs that were held for only part of the year, whether because small firms were more likely to fail or because they were more likely to pay low wages and offer few fringe benefits, causing rapid turnover of their employees.

The characteristics of part-year jobs are of particular interest because by definition most newly created jobs as well as most jobs that are terminated will be tabulated in this category. Unfortunately, our data cannot tell us how many of the jobs reported were new jobs created, old jobs lost, or continuing jobs filled during the year by a new person, nor can we tell whether the jobs were meant to be temporary or permanent. We can see that part-year jobs, both full-time and part-time, were those most likely to be found in high-growth industries. If more jobs were being created than lost (as was probably the case in 1987), it is perhaps not surprising that high growth industries were over-represented here. We cannot tell from our data whether growth industries are generating enough full-time stable jobs to offset jobs being lost through restructuring and downsizing. That full-time, full-year jobs are somewhat less likely than part-year jobs to be found in growth industries does suggest some cause for concern.

The data further suggest that full-time, part-year jobs were quite diverse. Only about 45 percent paid wages of more than \$5.80 an hour. Some of these were undoubtedly "good" jobs that will be held full-year in the future. Some are probably entry-level jobs that may lead to better pay as experience is gained. However, many full-time, part-year jobs were poorly paid; some may have been temporary or seasonal.

Part-time, part-year jobs were generally poor jobs. These findings do suggest the

development of a periphery of marginalized or secondary women's jobs. As other researchers suggest, these peripheral jobs are likely to be low-wage jobs. The 25 percent of all jobs that were part-time, part-year jobs (held by those with single or multiple employers) paid less than \$4.00 per hour on average. Less than one-quarter of these jobs paid more than \$5.80 per hour. In contrast to these more marginal part-time jobs, the hourly earnings for those part-time, full-year jobs that might be labelled retention jobs (Tilly, 1991) were higher (\$5.49 per hour, on average) and closer to the \$5.80 per hour required to bring a family of three to the poverty line (plus child care costs) if the job was full-time, full-year. The annual earnings provided by all part-time wage or salary jobs indicate that less than half could support a family by themselves. The majority of these jobs require additional income from a spouse (or other family member) or from government-provided income-support programs in order to bring a family of three to the poverty line.

Clearly, the highest wages and the largest annual earnings for women workers were provided by full-time, full-year jobs. These jobs pay more than \$5.80 per hour, on the average, with the highest annual earnings (\$17,073 in 1987 dollars) provided by those jobs with single employers, or the small number of full-time, full-year jobs reported by those who package wage and salary work with self-employment (\$19,404 in 1987 dollars). We should note that the women holding these jobs tend to be older, better educated, and likely to have more work experience than women who work at jobs with shorter schedules.

Although these findings are descriptive rather than analytical, they are suggestive. Women's jobs that were reported to be full-time, full-year were more likely to be in higher-wage industries, in professional and managerial occupations, and in larger firms; they were

not as likely to be found in high-growth industries. Instead, jobs reported as part-year, both full-time and part-time, were more likely to be found in these industries. Part-year jobs were about equally likely to provide full-time and part-time employment, and could be new stable jobs or more temporary jobs. Clearly, it will be important to monitor the mix of jobs in the future to see whether there is a trend toward more jobs that provide only part-time, seasonal, or temporary work at low pay.

Self-Employed Jobs

As noted, more than eight out of 10 self-employment jobs reported by women were less than full-time, full-year. This suggests that self-employment may provide some flexibility for women workers in terms of job schedules. Yet a glance at Figure 3 indicates that an alternative explanation is that many women workers are using less than full-year self-employment jobs as part of an employment package.

The self-employment jobs held by women with a single job were less likely to be full-time, full-year than were those held by wage and salary workers with a single employer (33 percent as compared to 59 percent, respectively). Self-employment jobs were rarely full-time, full-year among those with multiple self-employment during the course of a calendar year and among those who packaged self-employment with wage and salary jobs (fewer than one out of 10 of these self-employment jobs were full-time, full-year).

Along with the preponderance of less than full-time, full-year work, what are some of the salient additional characteristics of self-employment for women? On the average, self-employment was less likely to be found in manufacturing and high-wage service industries than were wage or salary jobs. This was especially true for full-time, full-year self-

employment, which was substantially less likely to be found in these higher wage industries. Full-time, full-year self-employment jobs were about equally as likely to be found in professional and managerial occupations as were full-time, full-year wage or salary jobs. Part-time or part-year self-employed jobs appeared more likely to be professional or managerial than part-time or part-year wage or salary jobs. Self-employment jobs were also considerably more likely to be in male-dominated occupations. These findings appear contrary to previous research that suggests that self-employed workers are likely to be in female-dominated occupations.

Although in many cases women's self-employment may entail relatively skilled work, it does appear, on the average, to be small scale, with relatively few women receiving high net earnings as a result of this experience. At least half of all self-employment was in sole proprietorships rather than incorporated businesses or partnerships (the only exception is self-employment among those who package two or more self-employed jobs; here only four out of 10 cases were sole proprietorships).

The net earnings that result from self-employment were considerably lower than those resulting from wage or salary work, especially for those jobs that were full-time, full-year. The hourly wage or salary earnings from self-employment were substantially less than \$4.00 per hour, on the average. Likewise, the annual earnings from self-employment (after expenses) were substantially less than the annual earnings resulting from wage or salary work. For example, full-time, full-year self-employment for those with a single self-employed job resulted in \$9,577 (in 1987 dollars) after expenses compared to \$17,073 for a wage or salary job with a single employer. These findings suggest that while women may

choose self-employment for its flexibility or for the ability to perform professional and managerial level work part-time or free of discrimination, there are financial costs to this choice.

SUMMARY AND CONCLUSIONS

Much debate has centered around the quality of jobs created during the 1980s and whether these were "good" jobs or "bad" jobs. Within this context, the quality of the jobs and the self-employment available to women workers, who are increasingly responsible for the economic well-being of their families, is an important topic for research. This study examined the availability of conventional and alternative employment in its many forms, the characteristics of the women who hold conventional and alternative jobs, the characteristics of the jobs they report, and the economic well-being that results from these different types of jobs. Throughout this study we paid attention to how well alternative forms of employment meet women's increasing need to support themselves and their families, although we did not resolve the "good" jobs versus "bad" jobs controversy. Unlike most studies, this one examined work experiences over the course of a calendar year, included self-employment, analyzed employment status as well as work schedules, and investigated the characteristics of the jobs that women workers report holding as well as the women who held these jobs.

Over the course of a calendar year, fewer than half of U.S. workers (about half of men and about four out of 10 women workers) held a conventional job--i.e., a single full-time wage or salary job held all year. The remainder worked full-time for less than the full

year or for more than one employer, part-time (for single or multiple employers), changed jobs, or were partially or wholly self-employed. Women were substantially more likely than men to work part-time, full-year for a single employer, somewhat more likely to simultaneously package wage or salary jobs, and less likely to be self employed. A higher percentage of both female and male workers reported part-time work statuses over the course of a calendar year than when reporting this work schedule at a single point in time.

The findings show that conventional employment--full-time, year-round wage or salary employment for a single employer--resulted in the greatest economic well-being (measured in terms of median annual earnings, median hourly wages, and availability of employer-provided health benefits) for both men and women--although women's earnings were considerably lower than men's. Workers who combined a full-time, full-year job with secondary self-employment were nearly as well-off. Part-time or part-year work provided lower wages and less health insurance coverage. Self-employment, by itself, appeared particularly uncertain for women workers. Women who work part-time or are self-employed may gain flexibility in hours, but they clearly lose the additional earnings and health insurance they might have had in full-time, full-year jobs.

In addition, the findings show that women employed less than full-time, full-year were most likely to have children under age six. Women with the most stable work schedules (either full or part-time, full-year with a single employer) were the most likely to have the economic support of a spouse, whereas women who worked part-time or part-year with more than one employer were least likely to be married and have this kind of support. This latter group included more young women who did not have children, but it also

included single mothers who were more likely to receive welfare benefits as part of their families' income support.

Among women who were self-employed, the findings showed that those who were employed less than full-time, full-year were more likely to have a full-time, full-year working spouse than were part-time wage or salary workers. This finding suggests that those attempting to take advantage of part-time, self-employment were more likely to rely on the economic support of a spouse than were wage and salary workers who were employed less than full-time.

During calendar year 1987, 53.3 million adult women workers reported holding 71.9 million jobs, or about 1.35 jobs per worker. More than nine out of ten were wage or salary jobs. Among the wage or salaried jobs reported, about one-third were full-time, year-round jobs. The percentage of full-time, full-year self-employed jobs was even lower, with only 17 percent of reported jobs falling into this category.

Most of the full-time, full-year jobs reported (about 21 million) were held by women with a single job; however, we estimated that about 1.6 million women were moonlighting while holding a full-time, full-year job. Part-year wage and salary jobs were concentrated among multiple job holders, with full-time, part-year jobs outnumbering part-time, part-year jobs by a small margin. While many full-time, part-year jobs may be held by new entrants or job changers seeking better jobs, part-time, part-year jobs are usually poorly paid. These findings suggest that many women workers are packaging marginal or secondary jobs.

Given that women's employment has grown with the growth of low-paid service industries, it is not surprising that a relatively small portion of women reported having jobs

in manufacturing, transportation, communications, and public utilities. Jobs in these higher-paid industries were most likely to be held by women working full-time, year-round with those who hold single jobs the most likely to report these jobs. The highest wages and the largest annual earnings for women workers are provided by full-time, full-year jobs. These jobs were most likely to pay more than \$5.80 per hour, with the highest annual earnings provided by those jobs with single employers, or the small number of jobs held by those who package wage and salary work with self-employment.

Women's wage or salary jobs that were full-time, full-year were more likely to be in higher-wage industries, in professional and managerial occupations, and in larger firms; they were not as likely to be found in high-growth industries. Instead, part-year jobs, both full-time and part-time, were more likely to be found in high-growth industries. Part-year jobs were about equally likely to provide full-time and part-time employment. Clearly, it will be important to monitor the mix of jobs in the future to see whether there is a trend toward more jobs that provide only part-time or temporary work at low pay.

Women's self-employment jobs tended to be small both in terms of scale and revenues even though they do not appear to involve less skilled work than wage or salary jobs. At least half of all self-employment is in sole proprietorships rather than in corporate businesses or partnerships. Hourly earnings from self-employment paid substantially less than \$4.00 per hour, on the average. Likewise, the annual earnings from self-employment (after expenses) were substantially less than the annual earnings resulting from wage or salary work. These findings suggest that while women may choose self-employment for its flexibility, or for the ability to perform professional and managerial level work free of discrimination, there are

financial costs to this choice.

Although these data do not allow us to resolve the good jobs versus bad jobs controversy, they do show that many women hold part-time, part-year, or self-employed jobs that are very poorly paid. With few exceptions, a full-time stable job with a single employer offers most in terms of pay and fringe benefits, yet the data also suggest that these jobs may be less likely to be found in growing industries. In future research, it will be important to determine to what extent women choose alternative kinds of employment because they have alternative sources of income support, because they devote more time to school, because they cannot afford adequate child care, or because they cannot find better jobs. An important aspect of this future research will be to compare the characteristics of the jobs held by job changers, in order to see if the 15 percent of women who change jobs in the course of a calendar year do so because they find better jobs. Or do many job changes represent downward mobility after better jobs are lost?

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APPENDIX TABLES

APPENDIX TABLE 1.
EMPLOYMENT STATUS OF EMPLOYED WORKFORCE BY GENDER
CALENDAR YEAR 1987
(unweighted numbers)

Employment Status	MEN		WOMEN		TOTAL	
	Number	% of Total	Number	% of Total	Number	% of Total
ALL WORKERS (WAGE & SALARY & SELF EMPLOYED)	12,848	100.0	11,403	100.0	24,251	100.0
Full-Time, Full-Year	9,281	72.24	5,811	50.96	15,092	62.23
WAGE AND SALARY	10,469	81.48	10,194	89.40	20,663	85.20
Single Job Holders	8,068	62.80	7,657	67.15	15,725	64.84
Full-Time, Full-Year	6,574	51.17	4,557	39.96	11,131	45.90
Simultaneous Packagers	786	6.12	910	7.98	1,696	6.99
Full-Time, Full-Year	484	3.77	389	3.41	873	3.60
Sequential Packagers	127	0.99	69	0.61	196	0.81
Full-Time, Full-Year	49	0.38	15	0.13	64	0.26
Job Changers	1,488	11.58	1,558	13.66	3,046	12.56
Full-Time, Full-Year	578	4.50	417	3.66	995	4.10
SELF EMPLOYED	2,379	18.52	1,209	10.60	3,588	14.80
With Single Job	1,284	9.99	615	5.39	1,899	7.83
Full-Time, Full-Year	835	6.50	203	1.78	1,038	4.28
Mixed Self Employed & Salaried (SE Primary)	286	2.23	191	1.68	477	1.97
Full-Time, Full-Year	174	1.35	47	0.41	221	0.91
Mixed Self Employed & Salaried (SE Secondary)	581	4.52	323	2.83	904	3.73
Full-Time, Full-Year	429	3.34	151	1.32	580	2.39
Two or More Self Employed Jobs	228	1.77	80	0.70	308	1.27
Full-Time, Full-Year	158	1.23	32	0.28	190	0.78

* Totals may not add due to rounding.

Source : IWPR calculations based on the survey of Income and Program Participation.

APPENDIX TABLE 2.
EMPLOYMENT STATUS OF EMPLOYED WORKFORCE BY GENDER
CALENDAR YEAR 1987

(Panel A)

Employment Status	MEN			WOMEN			TOTAL		
	Weighted N	% of Total	% of Category	Weighted N	% of Total	% of Category	Number	% of Total	% of Category
ALL WORKERS (WAGE & SALARY & SELF-EMPLOYED)	63,001,000	100.0	-----	53,235,000	100.0	-----	116,236,000	100.0	-----
WAGE AND SALARY	51,914,000	82.4	-----	47,840,000	90.0	-----	99,754,000	85.8	-----
SINGLE JOB HOLDERS	39,747,000	63.1	100.0	35,702,000	67.1	100.0	75,449,000	64.9	100.0
Full-time, Full-year	31,979,000	50.8	80.5	21,213,000	39.8	59.4	53,192,000	45.8	70.5
Full-time, Part-year	3,792,000	6.1	9.5	3,422,000	6.4	9.6	7,214,000	6.2	9.6
Part-time, Full-year	2,499,000	4.0	6.3	7,373,000	13.9	20.7	9,872,000	8.5	13.1
Part-time, Part-year	1,474,000	2.3	3.7	3,693,000	6.9	10.3	5,167,000	4.4	6.8
More than 2080 hours	16,936,000	26.9	42.6	6,104,000	11.5	17.1	23,040,000	19.8	30.5
SIMULTANEOUS PACKAGERS	3,900,000	6.2	100.0	4,255,000	8.0	100.0	8,155,000	7.0	100.0
Full-time, Full-year	2,348,000	3.7	60.2	1,803,000	3.4	42.4	4,151,000	3.6	50.9
Full-time, Part-year	328,000	0.5	8.4	211,000	0.4	5.0	539,000	0.5	6.6
Part-time, Full-year	749,000	1.2	19.2	1,521,000	2.9	35.8	2,270,000	2.0	27.8
Part-time, Part-year	476,000	0.8	12.2	720,000	1.3	16.9	1,196,000	1.0	14.7
More than 2080 hours	2,547,000	4.0	65.3	1,938,000	3.6	45.5	4,485,000	3.9	55.0
SEQUENTIAL PACKAGERS	653,000	1.0	100.0	341,000	0.6	100.0	994,000	1.0	100.0
Full-time, Full-year	268,000	0.4	41.0	69,000	0.1	20.1	337,000	0.3	33.9
Full-time, Part-year	175,000	0.3	26.9	61,000	0.1	17.8	236,000	0.2	23.7
Part-time, Full-year	93,000	0.1	14.2	82,000	0.1	24.2	175,000	0.1	17.6
Part-time, Part-year	117,000	0.2	18.0	129,000	0.2	37.9	246,000	0.2	24.7
More than 2080 hours	214,000	0.3	32.7	36,000	0.1	10.7	250,000	0.2	25.2
JOB CHANGERS	7,613,000	12.1	100.0	7,542,000	14.2	100.0	15,155,000	13.0	100.0
Full-time, Full-year	2,827,000	4.5	37.1	1,990,000	3.7	26.4	4,817,000	4.1	31.8
Full-time, Part-year	2,307,000	3.7	30.0	1,690,000	3.2	22.4	3,997,000	3.4	26.4
Part-time, Full-year	718,000	1.1	9.4	1,224,000	2.3	16.2	1,942,000	2.0	12.8
Part-time, Part-year	1,761,000	2.8	23.1	2,639,000	5.0	35.0	4,400,000	4.0	29.0
More than 2080 hours	2,428,000	3.9	31.9	1,067,000	2.0	14.2	3,495,000	3.0	23.1

Note: The category "more than 2,080 hours" is not a mutually exclusive category, but represents workers in every sub-category who worked more than 2,080 hours. Therefore it should not be added with the other numbers.

APPENDIX TABLE 2 Cont.

(Panel B)

Employment Status	MEN			WOMEN			TOTAL		
	Weighted N	% of Total	% of Category	Weighted N	% of Total	% of Category	Number	% of Total	% of Category
ALL WORKERS WITH SELF-EMPLOYMENT	11,087,000	17.6	-----	5,395,000	10.0	-----	16,482,000	14.2	-----
SELF EMPLOYED W/ SINGLE JOB	5,930,000	9.4	100.0	2,752,000	5.2	100.0	8,682,000	7.5	100.0
Full-time, Full-year	3,835,000	6.1	64.7	915,000	1.7	33.3	4,750,000	4.1	54.7
Full-time, Part-year	897,000	1.4	15.1	447,000	0.8	16.2	1,344,000	1.2	15.5
Part-time, Full-year	868,000	1.4	14.6	929,000	1.7	33.8	1,797,000	1.5	20.7
Part-time, Part-year	330,000	0.5	5.6	461,000	0.9	16.7	791,000	1.0	9.1
More than 2080 hours	3,575,000	5.7	60.3	801,000	1.5	29.1	4,376,000	3.8	50.4
MIXED SELF EMPLOYED AND SALARIED (SE PRIMARY)	1,369,000	2.2	100.0	860,000	1.6	100.0	2,229,000	1.9	100.0
Full-time, Full-year	816,000	1.3	59.6	213,000	0.4	24.8	1,029,000	1.0	46.2
Full-time, Part-year	194,000	0.3	14.2	123,000	0.2	14.3	317,000	0.3	14.2
Part-time, Full-year	253,000	0.4	18.5	282,000	0.5	32.8	535,000	0.5	24.0
Part-time, Part-year	106,000	0.2	7.7	242,000	0.4	28.1	348,000	0.3	15.6
More than 2080 hours	927,000	1.5	67.7	250,000	0.5	29.1	1,177,000	1.0	52.8
MIXED SELF EMPLOYED AND SALARIED (SE SECONDARY)	2,752,000	4.4	100.0	1,427,000	2.7	100.0	4,179,000	3.6	100.0
Full-time, Full-year	1,990,000	3.2	72.3	682,000	1.3	47.8	2,672,000	2.3	63.9
Full-time, Part-year	292,000	0.5	14.7	106,000	0.2	7.4	398,000	0.3	9.5
Part-time, Full-year	239,000	0.4	12.0	368,000	0.7	25.8	607,000	0.5	14.5
Part-time, Part-year	232,000	0.4	11.7	271,000	0.5	19.0	503,000	0.4	12.0
More than 2080 hours	2,169,000	3.4	78.8	663,000	1.2	46.5	2,832,000	2.4	67.8
TWO OR MORE SELF-EMPLOYED JOBS	1,036,000	1.6	100.0	355,000	0.7	100.0	1,391,000	1.2	100.0
Full-time, Full-year	712,000	1.1	68.7	139,000	0.3	39.1	851,000	0.7	61.2
Full-time, Part-year	79,000	0.1	7.6	13,000	0.0	3.7	92,000	0.1	6.6
Part-time, Full-year	180,000	0.3	17.4	151,000	0.3	42.5	331,000	0.3	23.8
Part-time, Part-year	65,000	0.1	6.3	52,000	0.1	14.7	117,000	0.1	8.4
More than 2080 hours	816,000	1.3	78.8	161,000	0.3	45.4	977,000	0.8	70.2

* Totals may not add due to rounding.

Source: IUPR calculations based on the Survey of Income and Program Participation.

Appendix Table 3
 Panel A: Characteristics of Women Wage & Salary Workers with a Single Employer
 Calendar Year 1987

Workers Characteristics	Work Schedules				
	PT/PY	PT/FY	FT/PY	FT/FY	2080+ HOURS
Numbers of Workers	3,693,000	7,373,000	3,422,000	21,213,000	6,104,000
DEMOGRAPHICS					
Age	33.2	38.2	34.3	38.1	37.3
Percent married	59.2	70.3	55.4	58.6	54.6
Percent with FT/FY working spouse	41.5	53.2	37.3	42.8	45.6
Number of children	1.0	1.0	0.9	0.7	0.6
Percent with children under 6	26.6	23.0	28.4	15.1	14.0
HUMAN CAPITAL					
Years of education	12.4	12.7	12.4	13.2	13.7
Percent with less than high school	19.0	16.4	21.7	10.5	9.6
Percent with high school diploma	43.4	45.1	42.9	42.9	35.9
Percent with some college	25.6	22.0	22.1	22.9	19.4
Percent with college diploma	12.0	16.5	13.3	23.7	35.2
AMOUNT WORKED					
Hours worked during the year	729	1351	1112	2144	2403
Weeks worked during the year	29.3	51.9	27.0	52.0	51.8
EARNINGS AND BENEFITS					
Median wage (\$)	3.91	5.47	5.38	8.08	8.45
Total annual earnings (\$)	2,544	7,261	5,695	17,066	19,955
Total family earnings (\$)	23,958	31,199	23,288	34,788	36,357
Personal earnings as percent of family earnings	29.4	40.9	42.7	60.2	63.6
Months of Health Insurance through employer	1.2	3.9	3.8	9.6	9.2
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS					
State unemployment rate	6.3	6.2	6.2	6.2	6.2
Percent with means-tested benefits	17.2	5.4	18.8	1.6	1.9

Appendix Table 3
 Panel B: Characteristics of Women Simultaneous Packagers
 Calendar Year 1987

Workers Characteristics	Work Schedules				
	PT/PY	PT/FY	FT/PY	FT/FY	2080+ HOURS
Numbers of Workers	720,000	1,521,000	211,000	1,803,000	1,938,000
DEMOGRAPHICS					
Age	27.9	32.3	30.3	34.2	33.9
Percent married	35.7	48.0	40.9	32.9	35.0
Percent with FT/FY working spouse	21.0	37.4	27.8	28.5	30.1
Number of children	0.8	0.8	1.0	0.6	0.6
Percent with children under 6	17.3	16.3	29.9	8.6	10.8
HUMAN CAPITAL					
Years of education	13.3	13.7	12.8	13.8	13.8
Percent with less than high school	14.8	9.1	18.8	8.5	8.7
Percent with high school diploma	23.2	31.3	38.6	30.0	29.2
Percent with some college	44.0	30.4	27.3	26.7	28.8
Percent with college diploma	18.0	29.2	15.4	34.7	33.3
AMOUNT WORKED					
Hours worked during the year	1,160	1,502	1,800	2,501	2,509
Weeks worked during the year	37.1	51.7	38.0	51.9	51.6
EARNINGS AND BENEFITS					
Median wage (\$)	4.00	4.86	4.23	6.96	6.55
Total annual earnings (\$)	4,032	7,506	8,947	17,027	16,218
Total family earnings (\$)	23,772	35,057	18,980	26,936	26,527
Personal earnings as percent of family earnings	40.4	41.7	60.9	71.8	70.0
Months of Health Insurance through employer	1.9	2.2	2.8	9.2	8.3
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS					
State unemployment rate	6.2	6.0	6.1	6.1	6.0
Percent with means-tested benefits	8.7	5.4	24.0	2.2	3.6

Appendix Table 3
 Panel C: Characteristics of Women Job Changers
 Calendar Year 1987

Workers Characteristics	Work Schedules				
	PT/PY	PT/FY	FT/PY	FT/FY	2080+ HOURS
Numbers of Workers	2,639,000	1,224,000	1,690,000	1,990,000	1,067,000
DEMOGRAPHICS					
Age	27.6	30.2	30.6	31.3	31.0
Percent married	46.1	47.9	37.5	39.9	34.4
Percent with FT/FY working spouse	26.4	36.3	25.8	30.1	24.1
Number of children	0.7	0.8	0.8	0.6	0.5
Percent with children under 6	24.5	25.0	22.4	18.0	17.3
HUMAN CAPITAL					
Years of education	12.5	13.0	12.7	13.2	13.4
Percent with less than high school	18.4	12.3	21.0	11.4	11.7
Percent with high school diploma	40.0	32.9	40.6	39.8	35.3
Percent with some college	31.6	37.0	23.1	23.5	20.9
Percent with college diploma	10.0	17.9	15.4	25.3	32.0
AMOUNT WORKED					
Hours worked during the year	946	1,520	1,459	2,140	2,259
Weeks worked during the year	33.3	51.5	35.4	51.8	51.4
EARNINGS AND BENEFITS					
Median wage (\$)	4.03	4.84	5.46	6.62	6.55
Total annual earnings (\$)	3,588	7,265	8,080	14,030	14,449
Total family earnings (\$)	22,748	29,029	21,918	27,188	26,100
Personal earnings as percent of family earnings	35.9	42.8	51.5	63.9	65.8
Months of Health Insurance through employer	1.6	2.9	4.3	8.0	7.3
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS					
State unemployment rate	6.2	6.2	6.2	6.0	6.0
Percent with means-tested benefits	16.6	10.4	20.4	0.8	0.9

Appendix Table 3
 Panel D: Characteristics of Self-Employed Women Workers with a Single Job
 Calendar Year 1987

Workers Characteristics	Work Schedules		
	LT FT/FY	FT/FY	2080+ HOURS
Numbers of Workers	1,837,000	915,000	801,000
DEMOGRAPHICS			
Age	42.5	43.0	42.8
Percent married	78.8	73.5	75.5
Percent with FT/FY working spouse	57.5	57.4	58.8
Number of children	0.9	0.7	0.7
Percent with children under 6	24.1	10.5	12.0
HUMAN CAPITAL			
Years of education	12.7	12.7	12.8
Percent with less than high school	17.0	14.8	15.5
Percent with high school diploma	46.8	46.8	46.4
Percent with some college	18.3	22.8	19.7
Percent with college diploma	17.9	15.6	18.4
AMOUNT WORKED			
Hours worked during the year	1,129	2,617	2,761
Weeks worked during the year	40.0	52.0	51.5
EARNINGS AND BENEFITS			
Median wage (\$)	3.56	3.75	3.06
Total annual earnings (\$)	3,122	9,593	8,000
Annual earnings after expenses from all self employment (\$)	3,122	9,593	8,000
Total family earnings (\$)	25,503	27,606	27,526
Personal earnings as percent of family earnings	29.7	47.0	43.7
Months of Health Insurance through employer	0.7	1.7	1.7
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS			
State unemployment rate	6.3	6.3	6.2
Percent with means-tested benefits	4.1	1.0	0.0

Appendix Table 3
 Panel E: Characteristics of Mixed Self-Employed and Salaried Women Workers (SE Primary)
 Calendar Year 1987

Workers Characteristics	Work Schedules		
	LT FT/FY	FT/FY	2080+ HOURS
Numbers of Workers	648,000	213,000	250,000
DEMOGRAPHICS			
Age	37.6	36.7	36.9
Percent married	72.0	64.4	68.3
Percent with FT/FY working spouse	51.0	51.9	45.4
Number of children	1.2	0.7	0.8
Percent with children under 6	26.6	18.7	22.4
HUMAN CAPITAL			
Years of education	13.5	13.8	13.7
Percent with less than high school	10.6	11.8	11.5
Percent with high school diploma	40.4	31.8	35.1
Percent with some college	20.5	22.7	20.3
Percent with college diploma	28.5	33.8	33.1
AMOUNT WORKED			
Hours worked during the year	1,289	2,591	2,668
Weeks worked during the year	41.2	52.0	50.7
EARNINGS AND BENEFITS			
Median wage (\$)	3.19	5.12	3.89
Total annual earnings (\$)	3,677	14,978	10,152
Annual earnings after expenses from all self employment (\$)	1,666	8,200	5,030
Total family earnings (\$)	25,962	31,970	28,516
Personal earnings as percent of family earnings	34.4	52.9	51.0
Months of Health Insurance through employer	1.3	2.3	2.3
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS			
State unemployment rate	6.2	6.0	6.0
Percent with means-tested benefits	7.5	0.0	4.2

Appendix Table 3
 Panel F: Characteristics of Mixed Self-Employed and Salaried Women Workers (SE Secondary)
 Calendar Year 1987

Workers Characteristics	Work Schedules		
	LT FT/FY	FT/FY	2080+ HOURS
Numbers of Workers	745,000	682,000	663,000
DEMOGRAPHICS			
Age	37.1	38.2	38.4
Percent married	69.6	58.2	57.9
Percent with FT/FY working spouse	55.3	42.8	42.6
Number of children	1.0	0.8	0.8
Percent with children under 6	27.5	12.9	14.2
HUMAN CAPITAL			
Years of education	13.8	14.2	14.1
Percent with less than high school	6.5	2.0	3.5
Percent with high school diploma	34.6	29.0	30.6
Percent with some college	25.0	31.3	29.1
Percent with college diploma	34.0	37.7	36.8
AMOUNT WORKED			
Hours worked during the year	1,336	2,528	2,592
Weeks worked during the year	43.1	51.9	51.7
EARNINGS AND BENEFITS			
Median wage (\$)	5.17	7.42	7.14
Total annual earnings (\$)	6,351	18,690	17,703
Annual earnings after expenses from all self employment (\$)	645	1,000	1,145
Total family earnings (\$)	31,338	36,736	36,528
Personal earnings as percent of family earnings	38.8	61.4	61.3
Months of Health Insurance through employer	3.0	8.1	8.0
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS			
State unemployment rate	6.1	6.3	6.3
Percent with means-tested benefits	8.3	0.0	0.0

Appendix Table 3
 Panel G: Characteristics of Women Workers with Two or More Self-Employed Jobs
 Calendar Year 1987

Workers Characteristics	Work Schedules		
	LT FT/FY	FT/FY	2080+ HOURS
Numbers of Workers	216,000	139,000	161,000
DEMOGRAPHICS			
Age	37.3	41.5	41.1
Percent married	79.9	59.0	64.1
Percent with FT/FY working spouse	62.5	46.7	50.4
Number of children	1.4	0.8	0.8
Percent with children under 6	38.6	13.5	17.3
HUMAN CAPITAL			
Years of education	13.4	14.2	13.9
Percent with less than high school	11.7	8.0	11.5
Percent with high school diploma	37.22	28.1	33.0
Percent with some college	23.2	28.3	23.3
Percent with college diploma	27.9	35.5	32.3
AMOUNT WORKED			
Hours worked during the year	1,402	2,790	2,770
Weeks worked during the year	47.0	52.0	51.6
EARNINGS AND BENEFITS			
Median wage (\$)	5.53	4.41	3.87
Total annual earnings (\$)	6,393	13,748	11,414
Annual earnings after expenses from all self employment (\$)	3,570	7,413	6,052
Total family earnings (\$)	33,699	30,484	28,469
Personal earnings as percent of family earnings	27.2	56.2	48.2
Months of Health Insurance through employer	1.2	2.8	2.9
ADDITIONAL SOCIO-ECONOMIC CHARACTERISTICS			
State unemployment rate	6.0	6.1	6.2
Percent with means-tested benefits	2.2	0.9	0.8

NOTE: Women sequential packagers not shown separately because categories had fewer than 30 sample cases.
 Source: IUPR calculations based on the 1986 and 1987 panels of the Survey of Income and Program Participation.

Appendix Table 4
 Panel B: Characteristics of Wage & Salary Jobs Held by Women Job Packagers
 Calendar Year 1987

Job Characteristics	Work Schedules				
	PT/PY	PT/FY	FT/PY	FT/FY	2080+ HOURS
Numbers of Jobs	11,457,000	1,779,000	12,891,000	1,293,000	1,121,000
INDUSTRY TYPE					
% Manufacturing & Transportation	6.8	8.0	18.9	20.4	23.3
% Wholesale & Retail	38.0	26.5	20.2	13.6	13.0
% Service	44.7	56.1	39.9	47.8	47.6
% F.I.R.E.	3.7	3.7	9.6	9.0	5.9
% Other	6.9	5.8	11.4	9.2	10.2
ADDITIONAL INDUSTRY CHARACTERISTICS					
% High Growth	22.0	20.0	25.7	19.0	20.2
% High-Tech	8.1	4.9	8.6	10.8	12.3
OCCUPATION					
% Professional & Managerial	14.2	25.0	19.9	37.7	39.1
% Technical, Sales & Administrative Support	45.0	42.7	44.7	44.5	41.7
% Service	28.6	25.8	14.5	11.2	9.2
% Blue Collar	7.9	4.3	13.8	6.1	7.5
% Other	4.3	2.2	7.1	0.5	2.4
ADDITIONAL OCCUPATIONAL CHARACTERISTICS					
% Female Dominated	67.7	63.4	55.9	52.4	46.6
% Male Dominated	7.1	7.6	14.2	10.6	12.7
% Mixed	25.3	29.0	29.9	37.0	40.6
% UNION MEMBERS	4.9	14.8	7.4	26.6	24.5
FIRM SIZE*					
% < 25	36.8	43.2	37.2	26.0	21.3
% 25 - 99	17.0	26.9	24.6	24.2	29.3
% > 100	16.8	22.5	27.8	45.8	46.8
% Not Applicable	29.4	7.3	10.4	3.9	2.7
AMOUNT WORKED					
Mean Annual Weeks Worked	19.3	52.0	19.2	52.0	51.7
Mean Annual Hours Worked	414	1,074	789	2,124	2,188
EARNINGS & BENEFITS					
Median Hourly Wage (\$)	3.97	5.19	5.44	7.75	7.63
Median Annual Earnings (\$)	1,224	5,280	3,645	16,354	16,342
% With Hourly Wage Above \$5.80	22.7	41.4	43.8	71.7	72.9

* The reported percentages are based on estimates of workers on the number of employees on job site for 1986 panel only.

Appendix Table 4
 Panel C: Characteristics of Wage & Salary Jobs Held by Women Job Packagers in Package with Self-Employment Jobs
 Calendar Year 1987

Job Characteristics	Work Schedules				
	PT/PY	PT/FY	FT/PY	FT/FY	2080+ HOURS
Numbers of Jobs	1,260,000	312,000	1,023,000	407,000	358,000
INDUSTRY TYPE					
% Manufacturing & Transportation	6.2	8.5	11.8	11.0	13.3
% Wholesale & Retail	29.9	22.9	23.3	7.2	9.1
% Service	49.3	62.7	45.8	61.5	56.1
% F.I.R.E.	6.9	2.9	12.9	7.6	4.9
% Other	7.8	3.0	6.1	12.7	16.6
ADDITIONAL INDUSTRY CHARACTERISTICS					
% High Growth	26.9	20.6	30.3	31.5	32.3
% High-Tech	7.1	6.9	9.0	12.7	11.3
OCCUPATION					
% Professional & Managerial	25.4	41.9	28.1	53.8	53.7
% Technical, Sales & Administrative Support	46.0	34.9	42.6	32.0	30.2
% Service	21.2	18.2	15.7	9.8	7.7
% Blue Collar	6.3	5.0	10.0	4.5	6.2
% Other	1.1	0.0	3.7	0.0	2.2
ADDITIONAL OCCUPATIONAL CHARACTERISTICS					
% Female Dominated	59.8	51.5	49.2	47.1	42.5
% Male Dominated	10.3	12.8	18.3	15.8	19.8
% Mixed	29.9	35.7	32.5	37.0	37.7
% UNION MEMBERS	5.6	19.0	6.3	27.1	22.8
FIRM SIZE*					
% < 25	41.5	59.0	48.3	36.0	39.3
% 25 - 99	32.6	28.8	28.5	19.7	17.2
% > 100	25.9	12.2	23.3	44.3	43.5
% Not Applicable	0.0	0.0	0.0	0.0	0.0
AMOUNT WORKED					
Mean Annual Weeks Worked	18.9	52.0	20.0	52.0	51.0
Mean Annual Hours Worked	355	1,119	858	2,154	2,233
EARNINGS & BENEFITS					
Median Hourly Wage (\$)	4.79	7.44	5.54	8.52	7.98
Median Annual Earnings (\$)	1,100	7,175	3,600	19,404	19,355
% With Hourly Wage Above \$5.80	37.9	62.1	45.1	86.2	82.1

* The reported percentages are based on estimates of workers on the number of employees on job site for 1986 panel only.

Appendix Table 4
 Panel D: Characteristics of Self-Employment Jobs Held by Women Workers with a Single Job
 Calendar Year 1987

Job Characteristics	Work Schedules		
	LT FT/FY	FT/FY	2080+ HOURS
Numbers of Jobs	1,842,000	911,000	949,000
INDUSTRY TYPE			
% Manufacturing & Transportation	7.6	5.4	6.1
% Wholesale & Retail	27.8	31.8	32.2
% Service	52.7	47.3	47.4
% F.I.R.E.	4.2	7.4	7.4
% Other	7.8	8.2	7.0
OCCUPATION			
% Professional & Managerial	21.1	32.5	31.8
% Technical, Sales & Administrative Support	30.6	32.5	32.0
% Service	35.3	24.2	25.7
% Blue Collar	7.9	5.9	6.1
% Other	5.1	4.9	4.3
ADDITIONAL OCCUPATIONAL CHARACTERISTICS			
% Female Dominated	53.8	35.2	35.8
% Male Dominated	17.5	29.0	28.0
% Mixed	28.7	35.8	36.2
TYPE OF BUSINESS			
% Incorporated	9.8	25.9	24.4
% Sole Proprietorship	59.6	55.8	54.1
% Partnership	13.6	17.2	19.4
% Other	17.0	1.1	2.1
AMOUNT/TIMING OF WORK			
Mean Annual Weeks Worked	40.0	52.0	51.5
Mean Annual Hours Worked	1,131	2,618	2,654
EARNINGS & BENEFITS			
% With Work-Related Health Ins.*	10.7	23.7	23.3
Median Hourly Wage (\$)	3.56	3.79	3.18
Median Annual Earnings After Expense (\$)	3,151	9,597	8,030
% With Hourly Wage Above \$5.80	31.4	29.0	26.7

* Percentages of income packagers with health insurance will not be reported due to the number of assumptions that had to be made for extracting them.

Appendix Table 4
 Panel E: Characteristics of Self-Employment Jobs Held by Women Job Packagers for Less than FT/FY
 Calendar Year 1987

Job Characteristics	Work Schedules	
	With Self-Employment	With Wage or Salary
Numbers of Jobs	671,000	2,256,000
INDUSTRY TYPE		
% Manufacturing & Transportation	7.3	6.7
% Wholesale & Retail	33.8	27.6
% Service	44.0	51.4
% F.I.R.E.	8.8	7.1
% Other	6.1	7.2
OCCUPATION		
% Professional & Managerial	37.0	26.1
% Technical, Sales & Administrative Support	36.7	41.5
% Service	18.2	22.7
% Blue Collar	2.8	5.9
% Other	5.4	3.9
ADDITIONAL OCCUPATIONAL CHARACTERISTICS		
% Female Dominated	32.5	47.4
% Male Dominated	27.5	17.0
% Mixed	40.0	35.6
TYPE OF BUSINESS		
% Incorporated	9.8	11.3
% Sole Proprietorship	39.9	49.4
% Partnership	24.9	11.5
% Other	25.3	27.8
AMOUNT/TIMING OF WORK		
Mean Annual Weeks Worked	32.3	28.2
Mean Annual Hours Worked	637	649
EARNINGS & BENEFITS		
Median Hourly Wage (\$)	2.50	2.74
Median Annual Earnings After Expenses (\$)	704	1,045
% With Hourly Wage Above \$5.80	35.2	30.6

NOTE: FT/FY not shown because category had less than thirty cases.