TABLE 3.10

MALE AND FEMALE TUITION AID USERS BY OCCUPATION GROUP (in percents*)

Occupation Group	Male % Users	Female % Users	Total % Users
White-Collar	46.7	15.0	32.3
Blue-Collar	30.0	22.2	29.3

*Percents based on number of respondents answering the question.

SOURCE: Mimi Abramovitz, Where Are The Women? (New York: Institute for Education and Research on Women and Work, New York State School of Industrial and Labor Relations, Cornell University, 1977), Table 6.14, p. 91.

NOTE: In this study, proportionately more white-collar than blue-collar men were highly skilled. The reverse is true for women. Thus, what appears to be a sex difference in usage by occupation group is more accurately described as a difference by level of skill.

TABLE 3.11

MALE AND FEMALE TUITION AID USERS BY AGE OF WORKER (in percents *)

Age	Male % Users	Female % Users	Total % Users
18-34	39.6	19.7	31.9
35-44	60.3	17.5	39.7
45 or older	33.3	9.6	26.6

*Percents based on number of respondents answering the question.

SOURCE: Mimi Abramovitz, Where Are The Women? (New York: Institute for Education and Research on Women and Work, New York State School of Industrial and Labor Relations, Cornell University, 1977), Table 6.8, p. 80.

non-users to any significant degree, but men's participation rate increased with additional family responsibilities, reflecting the increased pressure of the breadwinner role (see Table 3.12).

The common denominator among earnings, education, and skill level is their relationship to worker status and position in the workplace hierarchy, Abramovitz points out.[89] Workers with higher work status, who hold more favorable positions in the workplace hierarchy, are much more likely to use tuition aid. Women of all income, education, and skill levels utilized tuition aid less than men at their same levels, but within either sex, the status/hierarchy distinctions held. Since there is a large gap between male and female earnings, and since more women than men have had no college experience, and since women are less likely to be in high-skilled jobs than are men, their positions are less favorable in the worker hierarchy, and they have lower worker status than men. Thus, while some sex difference in tuition aid utilization obtains, a greater portion of the difference between men's and women's participation rates is more a class difference than a sex difference.

Both the Abramovitz and NMI studies examined barriers to tuition aid use for non-users. While Abramovitz defined "barrier" as a difficulty reported by workers, NMI divided the reported difficulties into "problem" and "barrier" categories. A "problem" is a difficulty reported by approximately equal proportions of tuition aid users and non-users; a "barrier" is a difficulty reported by more non-users than users. Again, the NMI report does not break down its data by sex.

The barriers reported by Abramovitz, in addition to showing some variation by sex, also varied in their relative importance by company (e.g., by work structures and type of tuition aid plan offered). While

TABLE 3.12

MALE AND FEMALE TUITION AID USERS BY FAMILY STRUCTURE CHARACTERISTICS

(in percent*)

Family structure characteristics	Male % Users	Female % Users	Total % Users
Marital Status:			
Single	25.9	22.1	24.4
Married	43.0	12.5	34.5
Separated, Widowed, Divorced	46.6	17.5	27.1
Number of Children:			
None	31.1	20.1	25.9
One	43.4	14.6	32.3
Two	48.3	7.8	37.9
Three	40.2	8.0	32.4
Four or More	38.1	7.7	32.9
Age of Children:			
Pre-school	54.2	14.3	47.0
School Age Only	55.7	15.0	40.9
Over 18 only	33.3	10.2	26.4

*Percents based on number of respondents answering the question.

SOURCE: Mimi Abramovitz, Where Are The Women? (New York: Institute for Education and Research on Women and Work, New York State School of Industrial and Labor Relations, Cornell University, 1977), Table 6.16, p. 96.

it was not viewed as a barrier by the NMI investigators. Again, though, it should be noted that the NMI sample is overwhelmingly male, and Abramovitz found family responsibilities to be positively correlated with participation in education for male workers, and somewhat negatively correlated with participation for female workers.

Finally, financial considerations also appeared as a problem, but not a barrier, in the NMI sample.

Program barriers. This category of obstacles refers to features of the tuition aid program that act as disincentives to participation. The two most frequently names program barriers in the Abramovitz study were requirements that the courses be job-related and the need for advance payment of tuition. These factors were ranked differently in the three companies examined, reflecting variation in the tuition aid programs.

Abramovitz found, not surprisingly, that lack of information about the tuition aid plan was cited most often by workers at the company giving the least publicity to its plan. Here, more women than men said lack of information was a barrier. Generally, workers with low worker status were more likely to lack information on the program than high-status workers (those over age 35 with a college degree). This was even more true for workers who also held unfavorable positions in the workplace hierarchy--low-skilled, low-paid and blue-collar workers ranked lack of information as one of their top three program barriers.

Likewise, the two structural barriers to participation in education found by the NMI researchers were inadequate information on the program and inadequate counseling. All surveyed workers were covered by a tuition aid plan, yet about one-third did not or were not sure of their own eligibility or of the approval process. Though less powerful such inter-company differences are important, the present summary of utilization obstacles will focus primarily on differences, or lack of them, between sexes.

Barriers stemming from personal or family considerations. The three top-ranked personal barriers reported by men and women in the Abramovitz sample were costs, preference for other activities, and fear of returning to school. There was little difference between men and women in proportions citing costs and other activities as barriers (about one-third of each), but more women than men cited fear as a barrier. Fear seemed to be a more prevalent obstacle among women over age 45 with no college education.

Preference for time with family was also named about equally often by men and women. Child care was mentioned by 13% of the women respondents and 4% of the men. Finally, travel problems (i.e., safety in traveling alone at night) were a barrier for considerably more women (27%) than men (8%).

Among non-users of tuition aid, 26% of the men and 15% of the women reported no personal barriers to tuition aid use.[90]

Similarly, the NMI study found the belief that one was "too old" to go to school acting as a barrier to tuition aid use. A second barrier was the lack of desire to take more courses. Like the Abramovitz data, the NMI data show age and educational level serving as barriers; workers with some postsecondary educational experience, and workers aged 34 or under, were more likely than less educated, older workers to be tuition aid utilizers.

While family responsibilities were defined as a problem by the NMI sample, equal numbers of users and non-users cited this difficulty, so it was not viewed as a barrier by the NMI investigators. Again, though, it should be noted that the NMI sample is overwhelmingly male, and Abramovitz found family responsibilities to be positively correlated with participation in education for male workers, and somewhat negatively correlated with participation for female workers.

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Likewise, the two structural barriers to participation in education found by the NMI researchers were inadequate information on the program and inadequate counseling. All surveyed workers were covered by a tuition aid plan, yet about one-third did not know or were not sure of their own eligibility or of the approval process. Though less powerful differentiators, the report of "too much company red tape," as well as inadequate information on available courses, separated tuition aid users from non-users.

The NMI study found concomitantly that companies and unions did little to publicize their tuition aid plans, relying mainly on bulletin board notices or articles in the company paper at least once a year. Rarely were handbooks, pamphlets, or meetings used for dissemination purposes.

Money-related problems (advance payment requirement, insufficient cost coverage by the program) were named as barriers by more men than women in the Abramovitz study. These barriers are associated with the role of family support--among the group of women containing the greatest proportion of sole family supporters, insufficient coverage of tuition costs was the leading program barrier. Thus, women who are sole breadwinners cite financial barriers as frequently as do men.

However, 43% of the men and 50% of the women non-users said no program factors created obstacles to their participation in tuition aid.

Education-related barriers. Unlike personal and program barriers, in which inter-company differences were key factors, education barriers were similar across company lines in the Abramovitz study. More variation was found between sexes than among companies. For men, the top-ranked barrier was the belief that no benefit would accrue from further education, while the primary obstacle for women was uncertainty about their educational interests and goals. Persons citing "uncertainty" were more likely to be between 18 and 34, single, semi-skilled, less educated, low-paid, white collar, and female. Those mentioning "no benefit" were primarily over 45, married, high-skilled, higher-paid, more educated, blue-collar, and male. These characteristics are consistent with the previously noted NMI findings regarding education level, age, and participation in further education.

In part, the disparity between men and women believing no benefit would result from education is based in observable reality, in that men are more likely to secure job gains without further education; also, in one company, 88% of the respondents over age 45 were male, many near retirement age, and thus not likely to obtain employment gains from additional education. Here, the effects of sex are confounded with those of age. Beyond these factors, however, Abramovitz found that women were more optimistic than men about opportunities for advancement, and about their own chances of advancing. The women were more likely than the men to see education as productive of job related gains.

Among Abramovitz's non-user sample, 38% of the men and 37% of the women reported no education related barrier to tuition aid use.[92]

Work related barriers. Abramovitz found that the three top-ranking work related barriers to tuition aid utilization were fatigue, work schedules, and the belief that education would not help on the job. Overall, 43% of her non-users cited "education won't help" as the single most important reason for their non-participation. In the NMI study, as well, nearly 43% of the surveyed workers indicated they didn't expect job gains to result from further education.

As one would expect, company characteristics were key determinants of work related barriers in Abramovitz's investigation. In one company, "fatigue" was named by more women than men, but not in the other two.

The reverse was true for "work schedules." Thus, worksite and sex operate together in determining work related barriers to participation. Again, though, 47% of men and 42% of women in the Abramovitz sample said that work factors posed no obstacle to tuition aid use.[93]

Thus, in all areas but "educational" barriers, interfirm differences dominate gender as factors in the barriers cited. Family role divisions, personal safety, and sex role socialization are key factors in clear-cut sex differences in reported barriers.

Gloria Johnson, Director of Educational and Women's Activities for the International Union of Electrical, Radio and Machine Workers (whose membership is 38% female) cited, from among a number of reasons, four outstanding factors in women's underutilization of tuition aid benefits:

--"Total lack of time" for education, particularly for women with small children.

--Lack of internal publicity about the program. A number of other collective bargaining provisions, such as wage increases and promotion structures, are of higher priority for union members than are educational benefits.

--Money. Many women cannot afford to wait for tuition reimbursement, and most tuition aid programs don't provide "up-front" money.

--Sex stereotyping on the part of women and men. "'Women Not Wanted' doesn't end when the barrier is removed," said Johnson, noting that male resistance at the worksite, while decreasing, has not yet disappeared. For their part, she stated, women are in unfamiliar territory. "Women haven't been where education will put them."

Money, family responsibilities, uncertainty about goals and interests, lack of information on programs, fear of returning to school, and time difficulties are significant barriers for female non-users, as well as for a non-trivial number of males. As Abramovitz notes, an interesting and worthwile direction for future research would be the study of how women who do utilize tuition aid are able to surmount these obstacles.

Current research, however, reveals the extent to which employers do not perceive these barriers to tuition aid utilization. The NMI tuition aid study, besides surveying workers, queried company and union officials regarding barriers to workers' use of their tuition aid benefit. Of 20 barriers mentioned, only one was viewed by over half of the company officials as actually creating an obstacle to participation. That barrier was "low worker interest," cited by 70.6% of company officials as a significant barrier to further education. In contrast, seven barriers were cited by over half of the union officials, and only two of the 20 were perceived as a barrier by less than 25% of the union officials. Thus, the company officials focused on low worker interest in education, while union officials, though recognizing low worker interest as a problem, put greater emphasis on structural barriers.

While these reported barriers can be helpful to program planners because they are relatively specific, perhaps the most telling explanation for underutilization of tuition aid plans lies in the perceived outcomes of utilization. Table 3.13 shows workers' reasons for using tuition aid, and Table 3.14 indicates the reported effects of its utilization, as found by Abramovitz.

A look at the reported reasons for use reveals that men and women are both primarily interested in job-related gains. In addition, more women than men use education for personal development. The outcome figures, however, show great disparity between job-related goals and their attainment for both sexes. The disparity is greater for women, especially in the areas of promotion and skills improvement. The fact that approximately one-third of male and female respondents saw no significant effect from using tuition aid is particularly salient.

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TABLE 3.13

PERCENTAGE OF MALE AND FEMALE TUITION AID PARTICIPANTS BY REASON FOR PARTICIPATION

Reason for Participation	Percentage of Men Citing Reason	Percentage of Women Citing Reason
Upgrading/Promotion	55.0	55.0
Academic Degree	47.9	38.3
More Money	43.4	24.4
Improve Skills for Present Job	38.9	46.9
Personal Development	32.5	55.1
Change Occupation	21.7	22.4

(Since participants cited more than one reason, percentages do not add to 100.)

SOURCE: Mimi Abramovitz, Where Are The Women? (New York: Institute for Education and Research on Women & Work, New York State School of Industrial and Labor Relations, Cornell University, 1977), Table 8.3, p. 157.

TABLE 3.14

PERCENTAGE OF MALE AND FEMALE TUITION AID PARTICIPANTS, BY REPORTED EFFECTS OF TUITION AID UTILIZATION

Reported Effect	Percentage of Men Citing Effect	Percentage of Women Citing Effect
Personal Development	32.9	34.7
Upgraded/Promoted	29.6	14.3
Improved Skills	26.8	18.4
Pursued More Education	24.4	30.6
No Significant Effect	30.2	34.7

(Since participants cited more than one effect, percentages do not add to 100.)

SOURCE: Mimi Abramovitz, Where Are The Women? (New York: Institute for Education and R[illegible]ch on Women & Work, New York State School of Indust[illegible] Labor Relations, Cornell University, 1977), Table 8 [illegible]4.

Perhaps it helps to explain the "dropout" effect observable in the lower percentage of users pursuing more education than stating "degree" as as a goal.

Given that their goals appear generally not to be met, the previously mentioned optimism of the women in the sample concerning their opportunities for advancement seems remarkable. This positive outlook can also be seen in Tables 3.13 and 3.14; there is a 23 percentage point gap between men stating "degree" as a goal and those engaging in further education after using tuition aid, but the gap is only 8 points for women. The opportunities for advancement are fewer than the women appear to believe, although education may improve individual chances.

Overall, those who don't utilize tuition aid far outnumber those who do, particularly among women. Many of Abramovitz's non-users report no personal, programmatic, educational, or work-related barriers to participation. In addition, the majority of the NMI sample stated that education is important for many reasons: job performance, personal enrichment, and citizenship, to name a few. Yet, for 43% of Abramovitz's non-users, the belief that no benefit would result from further education was the single most important reason for nonparticipation. And while this was not a barrier for the NMI sample, still, nearly 43% felt that more education would not lead to job gains. Given the above findings, the choice not to utilize tuition aid might well derive from a rational assessment of likely gains from additional education.

Labor Studies Programs

> Worker education for women is a surrogate for the kind of competence that men have been able to acquire on the job. . . . Leadership roles have come to men because they have learned how to be leaders through practice and experience. Because women do not view themselves as leaders, labor education has the challenge and the opportunity to help fill some of the gaps in their experience.
>
> —From summary of comments of Anne Nelson,
> Associate Director of Cornell University's
> Trade Union Women's Studies, at "Focus on
> Women Unionists," November 14, 1974.

In 1976, about 11% of working women belonged to trade unions, comprising 24.9% of total union membership.[94] Nonetheless, women's representation in elected and appointed union offices at all levels has been considerably less than their proportion of membership would indicate.[95]

Membership and activity in labor unions is related to participation in worker education in that both union members and worker-students are utilizing their respective institutions primarily in an effort to achieve job-related gains. Thus, labor studies programs, which teach union-related subjects and leadership skills, are providing individuals with tools they can use to enhance not only their own job status, but that of other union members as well through organization and collective bargaining.

Many trade unions now offer programs of labor education, and some of these have special departments or divisions concerned with leadership training for women unionists. In addition, approximately 25 universities provide labor education services to unions in their states, usually subsidized in part by state or university revenues. At least 30 colleges and universities have a labor studies department, such as the Labor Education Center at Rutgers University and the New York State School of

Industrial and Labor Relations (which houses the Trade Union Women's Studies program) at Cornell University. Others give college credit for union-run programs--Antioch College, for example, gives credit for courses offered by the AFL-CIO's George Meany Center for Labor Studies in Maryland.

Educational programs can be found at all union levels. District Council 37 of the American Federation of State, County and Municipal Employees runs a local program with Hofstra University (not limited to labor studies). The American Federation of Government Employees and the international Union of Electrical,Radio and Machine Workers both conduct regional programs, and the Communications Workers of America held a national training conference for women in September 1978, attended by 400 women.

The University and College Labor Education Association, endorsed by the AFL-CIO, teaches labor union subjects, utilizing a structure reminiscent of the Agricultural Extension Service. Women within the Association have created a task force, composed of male and female members, on the education of union women.* The UCLEA sponsors three regular summer schools for union women which include discussions of issues and problems (e.g., labor laws, child care, non-traditional jobs) as well as skill workshops to develop assertiveness, confidence, and leadership tactics. Instructors are active union members who are not union officers.

The 1978 summer schools drew the largest number of women to date--the Northeast school taught 115 students, the Midwest school had 130,

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My thanks to Marge Rachlin of the George Meany Center and Gloria Johnson of the IUE for information on labor studies programs targeted on women.

and the South session enrolled 45 women. The University of Michigan, which runs a similar summer program, had 80 women as students in 1978.

The Trade Union Women's Studies program at the Cornell University School of Industrial and Labor Relations was begun with a grant from the Ford Foundation. An ongoing program, it has been steadily oversubscribed. In its first five years of operation, the program reached more than 500 women (two-thirds of them minorities) from 28 unions through conferences, brief courses, and a one-year program on such topics as writing, speaking, occupational safety and health, grievance procedures, and history of women in the labor movement. This year-long course has proved so successful that AFSCME District Council 37 in New York has implemented a similar program for its members, and other U.S. and foreign institutions are studying Cornell's program for possible replication.[96]

The George Meany Center for Labor Studies is the leading staff training center in the country. Its clientele are the full-time staff of unions affiliated with the AFL-CIO. A staff member at the Center reported that about 40% of the students are women; however, she noted that most women students are concentrated in the courses for flight attendants and in the annual one-week course on women workers. The Center does not keep data on enrollment broken down by course and by sex, but the staff member stated that only a small, though growing, number of women are found in the "nitty-gritty" labor courses, such as those on binding arbitration and specifics of labor law.

Once a year, for six years, the Meany Center has offered a week long course entitled "Women Workers: Issues and Problems." Enrollment in each class is about 30 students, nearly all of whom are women, who are either in staff or appointed positions in their unions. Part of the course consists of information and discussion of topics similar to those mentioned in the UCLEA summer schools. Other portions focus on leadership skills, consciousness and confidence raising, and action plans to be implemented back home in the respective unions and workplaces.

The AFL-CIO Department of Professional Employees established, by a 1973 resolution, a salaried professional women's committee of representatives from 19 unions that are part of the salaried and professional department (this includes clerical workers). This committee has explored issues in education of women workers and has written a proposal to upgrade 10-12 union women for professional positions over an 18-month period. The proposal, which would also establish a clearinghouse for materials on working women, has so far been unable to draw funding.

The Coalition of Labor Union Women (CLUW), founded in 1974, is comprised of members from 65 international unions. CLUW currently has 30 active chapters nationwide which work locally to achieve the national organization's goals: "to advance the position of women on the job, in the leadership of their unions, and through collective bargaining agreements and legislation to secure educational and family benefits for working women."[97]

While CLUW has delineated the components of an extensive, thorough educational program to combat employment discrimination, its lack of staff has severely hampered national efforts to translate the design into ongoing, replicable programs. (The national office has only one full-time staff person.) The national organization has printed a number of booklets of interest to women workers, including one entitled "All You Need to Know About Women in the Workforce." In addition, many local chapters have run education workshops reflecting major concerns of working women, such as equal pay for work of equal value, affirmative action, the Equal Rights Amendment, and quality alternative child care. In the fall of 1978, CLUW held a national conference to train members in key issue areas.*

Currently, CLUW and the National Manpower Institute's Center for Women and Work are jointly undertaking a WEAA-funded project to train two CLUW representatives for each of 10 chapters in techniques of needs assessment. These trainees will then carry out local assessments with working women and establish an information and referral center to match needs (including educational needs) to community resources. The project will also produce a handbook for other union chapters who wish to establish this service.

While trade union women are beginning to educate themselves for leadership, they face barriers to their efforts. In their study of union women, Barbara Wertheimer and Anne Nelson write that, beyond the commonly stated reasons for women's underutilization of worker education opportunities, union women face three major handicaps in their efforts toward leadership:

--unexamined assumptions of men toward women's union roles;

--the difficulty women have in envisioning themselves as leaders rather than helpers; and

--deep-seated lack of confidence by women in their own abilities.[98]

As in most educational services to workers, women are underrepresented in labor studies offerings not targeted specifically on them, but their numbers are growing and so is the number of female-oriented courses. As Sonyia Leggett, a graduate of the Trade Union Women's Studies program, declared, "It's going to take a hell of a lot of education of women to convince them they can handle it and aren't afraid to go ahead and try to get what they're entitled to--representation."[99]

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*I am grateful to Naomi Baden, CLUW's lone full-time national staff person, for information on CLUW's educational activities.

IV. CONCLUSIONS AND RECOMMENDATIONS

Education has long occupied a strong position in the value structure of American society, being viewed as the basic stepping-stone to equal opportunity in most spheres of life. It is our collective belief that schooling should provide competencies required for work, leisure, human relationships, and good economic, political, and community citizenship. Education enhances individual options, and individual freedom of choice is the cornerstone of the American dream.

Of all the objectives of education, though, the one to which we attach the most importance is occupational readiness, or the capacity for economic success. Parents seek quality education for their children so that they may "grow up and be somebody"--somebody with money and status. Furthermore, data in the preceding sections strongly suggest that it hardly makes sense to talk about "worker education" without considering the employment opportunities which might be affected by additional education. Working adults who pursue educational goals do so, as has been shown, primarily out of the belief that further education will help them enhance their income and job status. There is no sex difference here; working men and women share this desire equally.

Indisputably, however, money and prestige are not equally available to all who strive for them. Indeed, the social and occupational pyramid resulting from our economic system is oft-cited evidence that the viability of the aforementioned American dream depends in part on its denial to a significant portion of the population. Education has historically been perceived as a route to economic enhancement, and access to education has historically been differentially available. Schooling was initially accessible only to white, landed males. Now, most formal barriers to women's and minorities' participation have been legislatively removed, but more subtle factors limit their educational and occupational opportunities.

These factors can be illustrated, if not pinpointed, by comparing the distance between a given educational program and its economic consequences to the proportion of women in the program. In traditional high school offerings, which alone don't usually equip a graduate to acquire any of the more desirable jobs, the major division between the sexes is home economics and clerical courses for women versus industrial and trade ("shop") courses for men--a matter of one or two courses out of an entire curriculum. In colleges and vocational schools, where students begin to choose more specific, specialized categories of occupation--categories offering greater prestige and/or renumeration than those generally available to high school graduates--the difference is more widespread and pronounced. While the number of women in some traditionally male-dominated courses of college study has increased in the past 20 years, the differential in earned degree fields between men and women remains substantial. In undergraduate and graduate college education, as in the workplace, women are largely channeled into lower-paying, female-intensive fields with lesser opportunities for advancement. Secondary and post-secondary vocational education, which prepares students for more specific occupations than most college programs, has demonstrated even less amenability to opening its non-clerical, non-homemaking offerings freely to women. Apprenticeship programs, which often lead directly to specific, well-paying jobs, show the smallest proportion of women enrolled of any of these programs.

It would appear, then, that the higher up a given learning program stands on the chain linking education to jobs offering high potential for money, status, and/or advancement, the less accessible is the program to women. A variety of winnowing processes, based on factors other than performance-related qualifications, work primarily to the advantage of white males. Women, to an even greater extent than black and hispanic men, are short-changed in the process.

But all of the above-mentioned programs gneerally serve a population under 25 years of age who identify themselves primarily as students or trainees and hold jobs for the main purpose of supporting their student status. Most of them do not serve the large group whose access to education is most severely restricted: prime-age workers. Our educational system gives little consideration to the needs of those who have not followed a lock-step, one-way progression from school to workplace. Certainly, institutional offerings are open to workers--if they can fit them in during non-work hours, pay for them, and work out the necessary family adjustments.

Clearly, education is a more complicated undertaking for a full-time, middle-class worker with home and family responsibilities than it is for a traditional student who can devote more of her/his financial and personal resources to its pursuit. While this fact could be viewed simply as a consequence of the life choices one makes, that view obscures the equally valid observation that barriers to further education don't flow logically or inherently from attachment to the workforce; rather, we have erected those barriers. Working women's ready access to education and training requires adjustments in the workplace and the family--short term investments of time and money--that both have generally been reluctant to make. Women are underrepresented in most programs of worker education and training to a degree equal to or greater than their scarcity in traditional pre-entry training programs in the sciences, engineering, and crafts.

Why? While specific barriers have been noted and will shortly be addressed in the recommendations, it is appropriate to note here one critical aspect of worker education. While traditional students are preparing to _enter_ the job market, workers seek further education and training in order to _advance_ in it. Most are aiming at very concrete targets: specific upgradings or promotions and increments of additional income. Thus, more directly than pre-entry students, worker-students want education for the clear purposes of better work and better pay. If social and economic factors work to exclude many women from pre-entry preparation for more desirable jobs, it might well be expected that those same forces operate more immediately to obstruct the advancement of working women. This observation is supported by Abramovitz's finding that a greater proportion of female than male workers report that courses they _did_ take did not net them the expected promotion, upgrading, or wage increase that originally motivated them to enroll. But the fact that a significant number of male workers report the same disappointment in education's fruits indicates that the factors underlying this phenomenon go beyond sheer sex discrimination at this point. Indeed, Abramovitz concluded that a worker's investment in, and payoff from, additional education is more directly correlated with her/his occupation and status in the workplace hierarchy than with gender. A greater proportion of women than of men are in low-status, low-paying occupations, and this explains more thoroughly what at first glance appears to be purely a sex difference. It is hardly necessary to posit a post-entry intensification of barriers to high-status jobs; holding a low-status job represents the culmination of all the pre-entry barriers. The social and economic forces that initially directed women (and men) into less desirable jobs also function quietly to keep them there. Thus, the difference is not one of sex; it is a class phenomenon.

While it would be easy to blame "society" or "men" for sex discrimination in education, training, and the workplace, such a response is simplistic and holds no heuristic value for women. For reasons not only of deliberate discrimination, but also of ignorance, fear, benign neglect, and fast-paced social and economic change, women are not getting the message about what they can realistically expect for their employment future. The director of the Sex Desegregation Institute at Rutgers University recently queried a roomful of vocational education administrators informally as to how many years the average woman would spend in the paid workforce. The responses centered in the 2-5 year range.[100] Yet readily available statistics indicate that American women spend an average of over 24 years in the workforce. Supporting this anecdotal observation with hard data is the National Longitudinal Survey of Women in 1968. In this study, 28.5% of white females age 14-24, and 59.3% of black females in that age group, expected to be working at age thirty-five. At that same time, 47.7% of white women and 66.5% of black women age 30-44 were actually working.[101]

This disturbing disparity between perception and reality indicates either serious misinformation or deep denial of the facts. Either way, the implications are devastating, for if a woman believes her workspan to be only a few years, her investment in occupational preparation (i.e., education and training) will be, has been, correspondingly small. Women have been led to believe that occupational readiness is a short-term investment. To the extent that a non-career-oriented woman is willing to believe that she will become and remain married to a man whose income will continuously be sufficient to support her and their children, she is less likely to take steps to insure that she can provide herself, and possibly her children, with adequate economic support.

Education and training for working women take on added importance because an increasing number of women are finding out, late in the game, that the above conditions simply do not apply to them. In addition to the greater number of women who choose employment as a major life emphasis, economic need is pushing more and more women into the workplace. Whatever women's reasons for working are, the fact remains that worker education and training could serve a critical need of women who did not understand early that working and earning might play a greater role in their lives than they had anticipated.

The data break down sex stereotypes and document this need. The number and percent of working women have increased dramatically and will continue to rise. Neither marriage nor childrearing is removing women from the workforce for long periods of time anymore. The average woman works at least a quarter of a century, and most women do so out of financial necessity. Yet their education prepares them for low-paying, low-status jobs with little advancement potential. Demographic trends point to women's greater participation in the workforce, while economic trends suggest that it is the lower-paying jobs whose expansion will more readily accommodate larger numbers of women. A sizable number of women are currently in job transition--many because they need, not simply want, more money. Some seek education to facilitate the change, but most of these women are still striving for limited gains rather than long-term potential.

Most existing education and training programs are open to women--that is, there are no formal barriers. But many of them discriminate against women, through such means as subtle and overt sex stereotyping, differential allocation of program monies between the sexes, separate eligibility standards, non-performance-related admissions criteria, and even harrassment. From traditional education to government-sponsored training, women experience less favorable program outcomes than men. Occupational segregation remains the rule, and, even within the same jobs, women are paid less than men.

Working women also confront barriers to education and training that aren't based solely on institutional sex discrimination. Money is a major obstacle--even if tuition is reimbursed, advance payment is a problem for many. Fear of returning to school and uncertainty of educational goals prevent women from moving assertively in their own behalf. Child care of acceptable quality and cost is often hard to locate, and homemaking responsibilities eat into the time and energy required for new learning.

Finally, there are workplace factors that help reduce the ranks of potential women students. Lack of publicity about company educational benefits keeps more women than men from participating in them. Employers as well as educators hold sex biases concerning occupations and jobs, lending credence to many workers' belief that education won't help them on the job. While women appear to be optimistic about the role of education in their advancement opportunities, few women surveyed have actually gained job-related rewards from additional study or training. Few employers offer release time, much less paid release time, for classroom pursuits, and work schedules prohibit some women from availing themselves of educational opportunities.

How, then, might working women's need for education and training be met? Given the variety of obstacles and their sources as listed above, it appears that a number of changes must occur if women are to have equal opportunity to men in education and the workplace. Since educational opportunity for working women is linked to family, leisure, workplace, and institutional factors, these have all been espoused in the recommendations below. The first five of these suggestions are directed collectively to employers, educators, and government bodies, while the remainder are focused on each of these groups individually.

General Recommendations

1. Expand and improve collection and reporting of data on working women and their participation in education and training.

There are significant gaps in data available on participation, program outcomes, barriers to participation, and existing education/training opportunities, for both sexes but particularly for women, that leave program analysts and policymakers inadequately informed on these issues. For example, in-house company training was not discussed in the second section of this paper because company data are both scarce and conflicting. There is currently no way confidently to estimate women's participation in in-house training programs.

Frequently, relevant data are reported by sex, by race, by age, etc., but are not broken down by sex and race, or sex and age, simultaneously. Too often, the tables do not even show breakdown by sex. Important questions are sometimes neglected--for example, the NCES data on adult education lists reasons for participation and for course drops, but not for total nonparticipation.

Successful program and policy decisions require accurate and complete data. Researchers, evaluators, record-keepers, and statisticians, both private sector and government, need to work with potential and actual decision-makers to determine jointly what questions must be asked of the program or population, then ensure that data collection and reporting encompass these points of interest.

2. Target certain programs specifically on women.

Educational and training efforts directly exclusively at women have demonstrated a greater sensitivity to women's needs, goals, and particular obstacles than coeducational programs, particularly when the desired program outcome is a non-traditional job. The all-women programs generally result in higher wages and status for their graduates than the earnings obtained by women in coeducational programs. Not only does such targeting benefit the woman trainee, but evidence indicates that per client costs are lower in the all-female programs.

Until women are more equitably represented in the higher-wage, higher-status jobs, it is probable that most programs that train people specifically for those jobs will be of greater benefit to women if a portion of program monies is targeted solely on women. In programs serving both sexes, occupational stereotypes are frequently perpetuated.

Women are channeled into the lower-paying jobs, and they may receive less than their proportional share of program resources. The all-female programs not only help remedy the above inequities, but also are more likely to explore and maintain liaisons with employers hiring women into non-traditional jobs.

Further, their curriculum includes not only job-specific skills, but job bidding, wage negotiating, assertiveness, and other vital capabilities to counteract socialized reticence and low self-esteem. These workplace skills are as important to women's success on the job as the job skills themselves, and coeducational programs don't have the resources to focus intensively on half or less of their clientele.

3. Link occupational education and training to occupational outlook data.

With the large number of working women in the Abramovitz study reporting no significant effect from further education, one wonders how realistic was their prior assessment of job opportunities. Workers should not have to guess at the market. Information should be readily available to workers and educators concerning expanding markets, educational requirements for specific occupations, ratios of applicants to hires, salary scales, opportunities for advancement, and occupational outlook. This sort of information should be common knowledge for employment counselors, vocational counselors, training staff, and educators.

Government-funded employment and training programs in particular could easily be geared to occupational outlook data, since the Department of Labor oversees both training and data collection. The trainees in such programs should also be made aware of employment possibilities and their likely financial consequences over the long term.

All this highly relevant information is useless if it does not reach women making occupational choices. Dissemination of occupational data should comprise a formal component of career workshops, vocational counseling, employment and training programs, and secondary-level guidance counseling. It is crucial that women be taught to seek this kind of long-term comparative description as they make employment and training decisions. Accomplishing this requires not only fact dissemination but attitude change as well on the part of working women, the bulk of whom now confine their employment planning to short-range goals.

4. Legitimize informal modes of learning.

Adult women taking classes are more than twice as likely as men to be enrolled in courses offered by a community organization. Many women also engage in volunteer work. In addition, homemakers acquire a variety of skills transferable to paid employment situations.

As a rule, these and other informal learning channels are not recognized by educators or employers, yet the learning is valid. A few institutions are beginning to offer academic credit for "life experiences," and employers in experimental projects have shown some willingness to consider competencies over paper credentials. The Women's Career Project in Boston, after ascertaining from employers the competencies required for given jobs, trained women to match these descriptions and placed them in the jobs. One result of this FIPSE-funded project was an increased awareness of employers concerning just what competencies they looked for in a new hire.

Ruth Ekstrom of the Educational Testing Service has prepared written materials designed to help women, career counselors, and employers translate informally acquired competencies into job skills. This process requires no new training for the woman--it simply alters traditional perceptions of non-traditional learning.

Because informal learning plays such a large part in women's lives, employers and educational institutions should be encouraged to formally recognize these learning modes and the resulting competencies. Informally acquired talents of many women now lie fallow because they have not been legitimized; neither working women nor their employers can afford such waste.

5. Encourage cooperation among educational institutions, employers, and community agencies in matching education and training to local jobs.

While legislation and general policies are of value in shaping the context of equal opportunity in education and the workplace, specific remedies to inequities occur, in the last analysis, at the community level. The National Council of Negro Women/Pace University project is an example of local cooperation among educators, employers, and community agencies toward enhancing the career options and advancement potential of women. The university attracted adult working women, the women acquired the necessary qualifications to fit into better jobs, and employers gained workers trained to meet the companies' needs.

Such efforts as the NCNW-Pace project, the Work-Education Consortium of the National Manpower Institute, and various work-education councils that have sprung up locally and regionally are vital to the ongoing success of worker education programs. By working to forge and strengthen linkages between education and work, these cooperative ventures sensitize employers, workers, educators, and students to the realities of both worlds.

Given current problems of unemployment, underemployment, employment discrimination, declining college enrollments, and employer complaints about underqualified job applicants, it would be mutually beneficial for corporations, educational institutions, and related community organizations each to contribute monies for local cooperative endeavors of this nature. Granting agencies could continue to provide seed money, relying on the local organizations to pick up costs after initial start-up, until the benefits of such ventures are sufficiently disseminated to inspire local groups to undertake joint action on their own.

Recommendations for Educators

1. Inculcate girls and women with realistic worklife expectations.

Impressing upon women the importance of occupational readiness is a process that must begin long before they enter the workforce. It is hard to accept vocational educators' ignorance of women's average workspan as reported by Dr. Lubetkin anecdotally; if they are misinformed, their women students are also likely to underestimate the length of their worklives. From kindergarten on, women need to be portrayed as jobholders to a far greater extent than is presently true in educational materials--and not only as domestic, nursing, and clerical workers, but across the entire spectrum of occupations. In junior high and high school, courses in home eonomics and family living should approach their subject matter with the assumption that over half of their female students will spend many years in paid jobs out of choice or necessity. Guidance counselors, instead of channeling girls into traditional occupations, should encourage them to consider all aspects of work, including potential earnings, and help them to evaluate nontraditional jobs as well.

While additional emphasis on aspects of work is necessary to educate men and women about equitable expectations for the workplace and the family, the most important reality women must understand is that paid work is likely to constitute a major share of their lifetime activity. The expectation of working a few years before marriage, then "retiring" into the home, has lost its validity for an ever increasing number of women, yet it continues to be perpetuated by teachers, parents, and employers. Only when women grasp the probable extent of their worklives, and the fact that their earnings will be needed to meet basic expenses, can they invest appropriately in occupational preparation.

2. Offer supplemental programs for workers returning to school.

As traditional-age college enrollments decline, colleges are reaching out to working adults in order to fill the rolls and meet their operating costs. Many of these nontraditional students have specific educational goals in mind. Still, they often feel overwhelmed by academia, fearful of their ability to succeed and isolated from other students. Many are in need of educational and career counseling that takes into account the particular problems and assets of worker-students.

A number of institutions have added special counseling components for returning students to their ongoing formal services. While these programs are unquestionably helpful, most take the approach of orienting the older student to academia and fitting educational goals into institutional offerings. Less is done to sensitize faculty and staff to the needs and experiences of working students, to offer special topics for them, or to acquaint them with each other.

Since colleges are recruiting and attracting increasing numbers of older students, it would seem wise to plan this transition rather than coping with significant change on a day-to-day basis. Seminars for faculty, such as those conducted by RCEWP in Philadelphia, would help educators realize both that working students have particular insecurities and that these same students have opinions and information formed by experience rather than textbooks.

Northern Kentucky State University has instituted an innovation called the Peer Support Organization. Targeted at entering or re-entering students over 25, it offers a newsletter, one-to-one peer counseling, and monthly group meetings, all free of charge. Each new member is assigned a volunteer "counselor"--a student who has successfully completed one semester at the university. The newsletter announces workshops and seminars on topics of particular interest to older students, offers child care and tutoring information, and lists recommended readings. The monthly meetings allow discussion of teachers, spouses, families, and other sources of anxiety for the older student. While too new to compare the academic success of members and non-members, it does appear that PSO inhibits the drop-out rate among this group. The admissions director at NKSU pointed out that PSO is based on the premise that "people have the ability to solve their own problems. What they need is support, reinforcement, and the knowledge that somebody is on their side."[102]

These types of "acclimating" efforts need not be expensive, and they can go far to reduce perceived institutional barriers to worker education. Many existing Centers for Returning Students could, with very little additional money and/or staff, conduct meetings, workshops, seminars, and the like for students, their families, and faculty to help sensitize all to the fears, needs, and assets of nontraditional students.

Recommendations for Employers

1. Link education and training to individual advancement opportunities.

The curious paradox of Abramovitz's dual finding--that, while women are more optimistic than men about their advancement opportunities, they are less likely to be promoted after taking classes toward promotion--suggests three possibilities:

(a) Women may not be meeting promotion qualifications through their educational endeavors.

(b) Women may be overestimating the extent of available advancement opportunities.

(c) The employer's stated and actual advancement policies may differ.

These are not, of course, mutually exclusive hypotheses. The finding that far fewer men were advanced than took courses toward that goal, though the disparity was somewhat less pronounced than for women, points to an apparent lack of congruence between employee expectations and actual results that is not largely attributable to sex discrimination. Recall here, too, that the greatest single barrier to non-use of tuition aid plans cited in the Abramovitz study was the belief that no employment-related gains would accrue from further education; also, over 40% of the NMI sample shared this belief. These factors together suggest that company advancement structures are relatively inaccessible to many workers. Failure to pursue further occupational education is not only understandable, but eminently logical, if the chances for the desired payoff are slim.

Those who wish to stimulate greater worker participation in education and training, regardless of the worker's sex, should consider a two-pronged approach to this problem. First, employers should be encouraged to examine their advancement policies. A greater emphasis on competencies than on paper credentials could benefit management as well as workers. Providing rewards of money and status to employees acquiring further educational qualifications could result in a more competent, motivated company workforce. If companies do not open their promotion/upgrading hierarchies to a greater proportion of workers, there is little reason to expect workers to show more interest in further education and training.

Because this sort of change comes about very slowly and meets with great resistance along the way, a second, simultaneous effort is recommended. Workers should be helped to match their educational pursuits to known advancement opportunities in the company. Just as occupational data should be freely available to those making occupational choices, so should similar information on specific jobs within a company be freely obtainable by employees considering advancement possibilities.

Personnel staff could be made available to discuss past and present trends in the company's hiring and promotion procedures to individual employees. If a worker is unlikely to achieve her/his employment goals within the company, such information may help her/him to redesign goals or look elsewhere. If there are particular credential or training programs favored by the company in promotion considerations, the worker should know about them.

Opening corporate advancement structures, and helping workers fit into those structures, offers benefits to all concerned. Despite its discussion here, this should not be construed as a women's issue--it is simply the case that a greater proportion of women than men are in that group of workers most likely to find their paths to advancement severely restricted or nonexistent.

2. Adapt workplace structures to facilitate worker participation in education and training.

While workers in the Abramovitz and NMI studies cited a variety of types of barriers to use of tuition aid benefits, a number of barriers in each of the four categories--personal, program, work-related, and educational--could be reduced by introducing some flexibility into workplace policies and structures. This might include:

--Advance payment of tuition. Many workers simply can't scrape together the front money for educational expenses. Since the employer has control over the worker's paycheck, it is difficult to foresee a financial loss for the employer from this practice.

--Paid release time for classes. This provision would remove some time pressures from worker-students without substituting a financial disincentive to participation. Further, it would lessen the physical fatigue cited by some workers as an obstacle to continuing their education, and it would eliminate the necessity of traveling during night hours, which a number of women cited as a personal safety barrier. Finally, paid release is a good investment for the employer, since the payoff is likely to be a more qualified, competent, and motivated employee.

--Flexible work schedules. Flex-time and part-time hours, and job-sharing, are other alternatives to ease the time and work schedule barriers named by workers. Evidence indicates that part-time workers are more productive, per unit of time, than full-time employees, so employers should also be interested in part-time and job-sharing. Flex-time usually means a worker is on the job during certain core hours, with variability occuring early or late in the workday. This would enable workers to fit in a class at one end of the day, again with no loss of pay.

--Payback plans for training programs requiring a short-term pay reduction. Workers who wish to enter certain apprenticeship programs, for example, are faced with a pay cut during the time of training, although over the long run their pay will be higher as a result of training. Certainly this is a significant barrier to entry into the program. Rather than impose the cut, another possibility would be to offer the worker the option of a payback plan, whereby the reduction in pay would be deducted from future wage gains. Thus, the worker would continue at present wage level, and upon completion of training the difference could be spread out over a period of time when s/he is earning a higher wage. While the gain from training would be more slowly realized, the worker need not have her/his income reduced in absolute terms.

Reccomendations for Government Bodies

1. Remove disincentives to equal opportunity in government employment and training programs.

Legislation has been passed requiring CETA programs to "contribute to . . . overcoming sex stereotyping," and this is a hopeful sign. However, the Job Corps has had a mandate for 50% female enrollment, but women's representation has never exceeded 33 percent. Thus, the enforcement of these laws must become a primary concern of oversight bodies. Undoubtedly some occupational segregation will persist because women will choose traditional occupations--but CETA programs should make every effort, through classroom training, work experience, and PSE jobs, to expose female clients to the realities of the job market and information on non-traditional jobs, rather than automatically channeling the majority of women into low-paying fields.

Likewise, welfare regulations that favor male family heads in the WIN program must be revised. The bulk of the AFDC population is female, and such provisions as the Talmadge Amendments ensure that this will remain the case. Women need well-paying jobs just as badly as men do, and income disregard provisions are poor justification for discrimination by sex. Through its selection criteria, WIN ignores most of its services population and engages in goal displacement.

While the Bureau of Apprenticeship and Training is taking concrete steps to increase women's representation in apprenticeships leading to high-wage jobs, the Division of National Programs appears to be almost ignoring women, both in its contracts and in the outcomes of contract programs. The DNP budget is made up of public dollars, and women have a right to demand better service from DNP contractors. Division administrators are in a position to enforce equal opportunity standards in DNP programs and to target a greater portion of agency resources on women.

2. Increase the federal role in alternative child care provision.

Nearly half of all minor children in this country have mothers in the workforce. Half of them also have a working father--the rest, an unemployed or absent father. The number of licensed day care slots falls overwhelmingly short of the number of children needing alternative care.

Working parents need access to reliable, affordable alternative child care arrangements of good quality. This need extends beyond working hours for workers wishing to continue their education. While child care is a parent's concern, regardless of gender, it is nearly always women who find the lack of alternative care to be a barrier to work and educational pursuits.

While the economic reality of large numbers of two-earner and single-parent families will most likely force the issue in the future, past efforts to pass comprehensive child care legislation have been blocked. The most recent attempt did not survive its Senate subcommittee, largely due to disagreement among potential supporters and lack of Administration support.

Corporations and labor unions have made a few efforts to provide day care for their workers' children. While commendable, the services available generally cover only working hours, leaving the would-be student worker to find other arrangements during class time.

The operational realization that work and its educational correlates are necessary for women, including mothers, is long overdue at all levels. The federal government should take the lead in a well-planned, comprehensive system of alternative child care that facilitates participation in work, education, and training. This kind of action would go a long way to revise the deeply ingrained attitude that women are secondary workers whose family considerations must always supersede work demands, and it would thus erode a long-standing barrier to equal workplace opportunity.

3. Make Basic Educational Opportunity Grants available to part-time students.

Currently BEOGs are available only to students who carry a full-time schedule of classes. Of course, many of these students work part-time to supplement their grants. Few full-time workers, however, are in a position to cut back to part-time in order to go to school full-time. Particularly for working women with children, full-time study is virtually impossible.

However, the financial need still exists for these women. In order to make college coursework more accessible to workers, the federal government should open BEOGs to part-time students on the same extent-of-need basis as is used for full-time students.

4. Revise the appropriations structure of the Women's Educational Equity Act.

Currently the WEEA requires a level of funding in Tier I, the models-development section, which has not even been approximated in the past in order to trigger funds for Tier II, the models-implementation portion. This structure seems undesirable for two reasons: first, given historical appropriations and current fiscal cutbacks, money for Tier II is not likely to be triggered under current provisions in the near future. Secondly, the logic of such a high trigger level is questionable. The Women's Educational Equity Action Program has developed some excellent, generalizable program models on a budget of half the mandated trigger level. While further development is necessary, it is important to encourage dissemination and implementation of these efforts.

Thus, while the two-tier design is useful in ensuring continued development, the present trigger level may mean that creation continues at the expense of application. The Tier II trigger should be revised downward to match realistic expectations for Tier I appropriations.

5. Provide government support for independent information and counseling centers.

A key need of working women considering education and training is complete and accurate information on learning resources, along with guidance in educational and occupational goals. Most universities and colleges offer such services in connection with their own course offerings, but they frequently don't include non-university programs. Independent resource centers encompass a broad range of programs available in a given community, including university courses. The RCEWP in Philadelphia is such a center, and while its services are open to everyone, administrators found that 70% of RCEWP clients are women.

Independent centers, because they cover a greater variety of learning programs, are able to serve as "brokers" for potential students, and they meet a need that university centers don't address completely. However, many of these independent centers operate on shoestring budgets and must go through the annual anxieties of the refunding process at the end of their grant periods. Tax-based support for the independent centers, whether it be local, state, or federal dollars, would help to assure their continuance, thereby assisting workers in determining and meeting their educational needs.

6. Continue the Fund for Improvement of Postsecondary Education.

By working with employers, educators, labor unions, occupational counselors, and diverse populations of women, FIPSE has helped to generate a large number of effective models for aiding women in their educational and work pursuits. The Fund's projects are exemplary in their demonstration of the many options for approaching working women's educational needs, and on a relatively small budget. The dissemination of these models is most important and should be considered along with developmental requirements in fiscal appropriations.

7. Commission an agency to foster dialogue among working women and resource persons at the community level.

A general rule of change is that it is most readily effected by the organization of those who stand to benefit most from it. Women have organized within labor unions, and a number of clerical workers' groups, such as Nine to Five in Boston and Sixty Words Per Minute in Washington, have sprung up in major cities. The National Commission on Working Women has conducted six regional dialogues across the country, bringing together women in the 80% (who hold low-paying, low-status jobs) along with a variety of resource persons, for purposes of discovery, consensual validation, and planning for local action. These meetings have been a tremendous success, spurring requests for assistance from other groups wishing to hold such dialogues but who are without funds. Willard Wirtz, in advocating these community-level meetings, estimated that 500 such conclaves could be held over three years with approximately $10 million seed money.[103] In this way, the voices of working women could be heard directly.

A central agency would function to dispense funds, provide technical assistance, collect and disseminate results of the meetings, and synthesize their implications for a variety of policy initiatives, including those in education and training.

Activating the very women who need further education and training is the most important single step in assuring that the need is addressed. The involvement of both government and private sector groups is required for this kind of grassroots communication. Congress should take the lead in this process and provide a mechanism whereby working women can, collectively and locally, articulate their perceptions and plan for change.

The unequal status of women in education, training, and the workplace--in American society--is not going to change overnight. One may argue the benefits and injustices resulting from a double standard, but treating women differently is deeply ingrained in our philosophies and behaviors. The premises on which lesser opportunities for women in education and workplace are based, however, have largely lost their demographic validity.

These recommendations for change are not written in stone, nor are they exhaustive. Means for equalizing and enhancing women's educational and occupational options are as many and varied as the individuals who put their minds and talents to the task--in fact, several of the above suggestions involve precisely this kind of collaboration. Thus, the conclusion of this paper is not an ending, but an invitation--to working women, employers, trade unions, educators, counselors, government officials, and others in the multitude of persons directly concerned with equal opportunity--to apply their energies and skills to the creation of individual and collective approaches both to educating women for the lives they will lead and to enriching the scope and potential of those lives.

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FOOTNOTES

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