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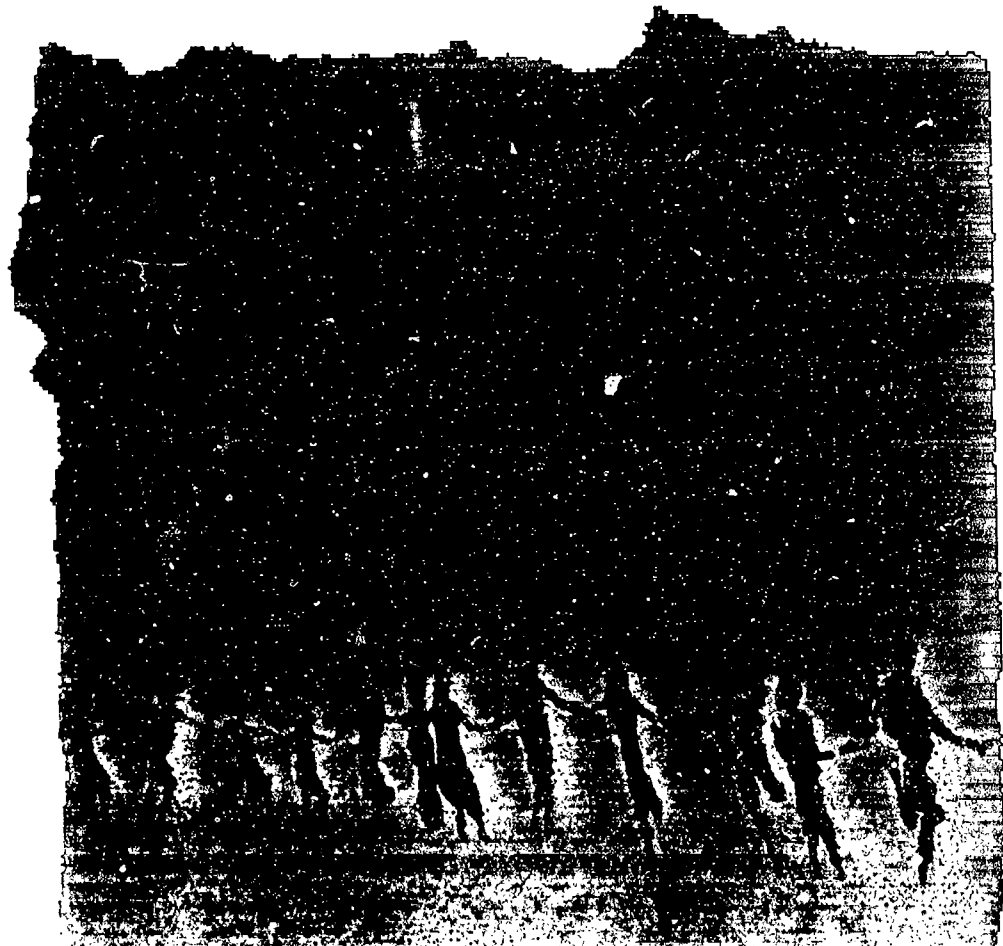
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## ABSTRACT

The Women's Bureau enlisted more than 1,600 partners to distribute a questionnaire asking women about their lives as workers. The partners included the following: more than 300 businesses, 900 grassroots organizations, 75 unions, daily newspapers, national magazines, and federal agencies in all 50 states, the Virgin Islands, Guam, and Puerto Rico. In addition, a telephone survey was conducted with a scientifically selected, national random sample. Findings indicated women felt pride and satisfaction at being breadwinners for their families and a significant part of the work force. A powerful consensus emerged on the following issues: pay benefits should provide economic security; workplace culture should support and respect families; and opportunity should reflect the value of women's work. Respondents were distressed that their work at home and on the job continued to be devalued, and they were frustrated with the visible and invisible signs of inequality. They were concerned about incidents of discrimination. The following issues and concerns were shared by working women: health and pension benefits, inadequate vacation and sick leave benefits, stress as the number one problem, little or no ability to advance, loss of a job or promotion on the basis of gender or race, high priority to getting paid leave to care for children or relatives, affordable child care, and improving pay scales. (Appendixes include methodology, instrument, demographic characteristics, and 32 endnotes.) (YLB)

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# Working Women Count!

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## A REPORT TO THE NATION

WOMEN'S BUREAU



U.S. DEPARTMENT OF LABOR

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 COALITION OF BLACK TRADE UNIONISTS, NATIONAL WOMEN'S COMMITTEE COALITION OF LABOR UNION WOMEN CLEVELAND COUNCIL ON KENAL  
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# **WORKING WOMEN COUNT!**

## **A REPORT TO THE NATION**

U.S. DEPARTMENT OF LABOR

Robert B. Reich  
*SECRETARY*

WOMEN'S BUREAU

Karen Nussbaum  
*DIRECTOR*

1994

America's working women have made their voices heard. In vast numbers and with extraordinary candor and insight, women from every region of the country have responded to this unprecedented questionnaire and told us about their lives. This report is the culmination.

The report weaves a fabric of opinion and experience that is as richly diverse as America's working women themselves. Yet these wide-ranging convictions are unified by a common thread: women—indeed, all working people—want the opportunity and the resources to lead full, productive lives. They want to be treated not as disposable parts, but as essential assets. And they want to work in an environment that treats them with dignity, respects the importance of their families, and invests in their skills.

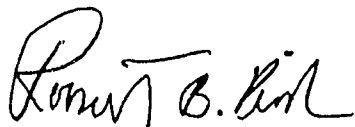
Moving in this direction is essential. It's essential for reasons of fairness and equality, but it is equally an economic imperative. In today's economy, only one resource offers an enduring competitive edge: people. Everything else—machines, processes, raw materials—can be easily replicated. The only element that cannot be easily duplicated is workers—their skills, their creativity, their capacity to work together.

Investing in America's workers is the key to competitive success. Private companies, government, and labor unions must equip workers—whatever their gender or race—with a set of flexible skills that they can sharpen throughout their working lives. Working women appreciate the urgency of this task. On-the-job training was cited by more than half the women in this questionnaire as a priority for change.

The same is true for giving workers—especially women—authority on the job. This, too, is a matter of both equity and common sense. Workers who are treated fairly, who are respected, and who are given responsibility perform better and produce more. Our best companies have recognized the value of flattening their traditional hierarchies and pushing responsibility to the front-line workers who know the product and customers best.

Still, not every organization is committed to investing in workers' skills and reorganizing the workplace. Some have opted for another route. And that is why it is also essential to block the low road of unsafe conditions, job discrimination, and meager wages. Fair pay and adequate child care, the questionnaire results reveal, are critical to working women and therefore critical to the country. Providing safe, healthy, and family-friendly workplaces is a national priority.

As we continue to reshape workforce policy—together with employers, women's groups, and community and labor organizations—we will address the issues which working women themselves have so forcefully and eloquently raised.



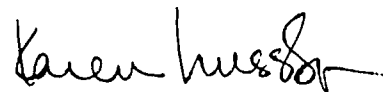
This report—an historic attempt to collect the views of working women—arrives in a Capitol that has already begun to change. Much work remains to improve the lives of working women. But already hopeful signs of progress are emerging throughout the country.

The Clinton Administration began making progress almost immediately upon taking office. For example, the first bill President Clinton signed into law was the Family and Medical Leave Act, which gives workers—men and women—unpaid time off work to care for a new child or a sick relative. The importance of this achievement cannot be underestimated, coming as it did after a decade-long congressional battle and two vetoes by the previous President. This legislation is a landmark achievement, the first legislation in decades to honor women's work and put families first.

In addition, this year the President signed the Head Start Reauthorization bill, which expands this proven child care program. More children will now be able to participate, and there will be more full-day, full-year slots to better serve working parents.

The Administration is also forging solutions to working women's central concern: economic security. Thanks to the School-to-Work Opportunities Act, more of our nation's young people—both young women and men—will be able to move smoothly from the classroom to a job with a future. The Earned Income Tax Credit, part of the President's economic plan, is providing tax relief for fifteen million working families with modest incomes. And this Administration is vigorously enforcing the laws that promote equal opportunity and prohibit discrimination based on race, gender, age or disability.

We've made a good start. And the voices of America's working women add the fuel to power even greater progress.



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**Women work for pay**—in greater numbers, in more occupations, and for more years of their lives than ever before. Today, women make up nearly half of our nation's workforce, and a staggering 99% of women in America will work for pay sometime during their lives. Nearly every woman has a stake in what happens in the workplace.

Despite the importance of women to today's economy, not enough is known about how women themselves evaluate their work lives. In May 1994, the Women's Bureau launched *Working Women Count!* to ask working women about their jobs—what they like, what they do not like, and what they want to change.

We believed that if we spoke to women, they would talk back. And they did. In record numbers.

**In only four months, over a quarter of a million women told us what it means to be a working woman in America today. This report reflects their concerns and experiences.**

### **“Not the Run of the Mill Survey”**

As part of the Clinton Administration effort to “reinvent government,” *Working Women Count!* reached out on an unprecedented scale with a publicly distributed questionnaire asking women about their lives as workers.

“This is not the run of the mill survey,” promised First Lady Hillary Rodham Clinton. “This is the experts themselves—working women—telling us what we need to do.”

The Women's Bureau enlisted more than 1,600 partners to help distribute the questionnaire. The partners include more than 300 businesses, 900 grassroots organizations, 75 unions, daily newspapers, national magazines and Federal agencies—in all 50 States, the Virgin Islands, Guam and Puerto Rico.

In addition to the popular questionnaire, the Women's Bureau conducted a telephone survey with a scientifically selected, national random sample. This scientific sample provided a benchmark for evaluating the replies of women who chose to be counted in response to the public outreach.

**Unless otherwise noted, the figures used to discuss the results of the *Working Women Count!* questionnaire are drawn from the scientific sample.**

## **Findings: A Consensus for Change**

*Working Women Count!* paints a complex portrait of American working women in the 1990's. The voices of working women in this report reveal their pride and satisfaction at being breadwinners for their families and a significant part of the American workforce. Fully 79% of respondents tell us that they either "love" or "like" their jobs overall.

*Working Women Count!* also reveals a powerful consensus among working women about what is wrong with their jobs, and what needs to be fixed—a consensus that crosses all occupations and incomes, all generations and races, and all regions of the country.

In addition, the priorities and concerns of the women in the scientific sample mirror those of the self-selected respondents to the public questionnaire. This convergence points to the depth of consensus among America's working women.

*Working Women Count!* respondents speak with one voice on the following issues:

**Pay and Benefits Should Provide Economic Security:** Working women tell us they are breadwinners, and frequently the sole support of their households. Yet, they are not getting the pay and benefits commensurate with the work they do, the level of responsibility they hold, or the societal contribution they make.

**Improving pay scales and health care insurance for all are the two top-ranking priorities for workplace change of respondents in both the scientific and popular samples.**

**Workplace Culture Should Support and Respect Families:** Working women tell us their families are very important to them. Yet, they feel that neither their employers nor public policy adequately recognize or support women's family responsibilities.

**The number one issue women want to bring to the President's attention is the difficulty of balancing work and family obligations. They report that problems with child care are deep and pervasive, affecting families across the economic spectrum.**

**Opportunity Should Reflect the Value of Women's Work:** Working women tell us they have valuable skills and on-the-job experience, but often do not get recognition and credit for what they can do—nor access to training to build their skills and increase their marketability.

**On-the-job training, and giving employees more responsibility for how they do their jobs, are cited by more than half of respondents as priorities for change.**

Underscoring this consensus, respondents repeatedly express distress and frustration: they are distressed that their work at home and on the job continues to be devalued, and they are frustrated with the visible and invisible signs of inequality.

Respondents are concerned about incidents of discrimination. The most frequently described inequities, those that seem to weigh most heavily, are systemic. Time and again, women describe a work world that still compensates women in almost every job and profession at a lesser rate than men, defines jobs done primarily by women as less valuable, and fails to acknowledge that women are mainstays in both the workplace and the home.

As a working mother from Louisiana writes, "My first priority is, and will always be, to care for my family. However, I take my job very seriously and I am entitled to receive the same compensation and consideration for what I do as does any male working in a comparable capacity in the nation."

## Issues and Concerns

The questionnaire surfaced a number of issues and concerns that are shared by working women from both the popular and scientific samples. The numbers cited are drawn from the scientific survey:

**Health and pension benefits are critical concerns.** Health care insurance for all ranks as the number one priority for change. Forty-three percent of women who work part-time and 34% of women over 55 years old lack health care insurance. These percentages far exceed the 18% of the general population who lack health insurance. Fifty-seven percent of respondents give their pension plans negative ratings, including 23% who have no pension at all.

**Vacation and sick leave benefits are inadequate.** While 14% of respondents report having no sick leave, the figure for those earning less than \$10,000 is 31%. Of respondents in blue collar occupations, 46% say they have either inadequate vacation time or none at all.



**Stress ranks as working women's number one problem.** This problem, identified by almost 60% of all respondents, cuts across income and occupational groups. It is particularly acute for women in their forties who hold professional and managerial jobs (74%) and for single mothers (67%).

**More than half of the sample, 61%, say they have little or no ability to advance.** This increases to 69% for blue collar workers and 70% for technical workers.

**14% of white women and 26% of women of color report losing a job or promotion on the basis of their gender or race.** While women of color report a higher incidence of discrimination, both groups give high priority to "insuring equal opportunity"—50% of white women and 61% of women of color.

**63% of mothers with children age five and under, and 61% of single mothers, give high priority to getting paid leave to care for children or relatives.** Almost half of the respondents of all ages and family situations support paid leave as a priority for change.

**56% of women with children age five and under say "finding affordable child care" is a serious problem,** and over half of this group (53%) say "information about and support for dependent care" is a high priority for change.

**65% of women say "improving pay scales" is a high priority for change,** and 49% say "I don't get paid what I think my job is worth."

*Women work for pay—  
in greater numbers, in more occupations,  
and for more years of their lives than ever before.*

## **Conclusions: Making Working Women Count**

*Working Women Count!* gives voice to the hopes and concerns of America's working women.

We heard a consensus for change across occupations and incomes, across races, ages and regions. Respondents told us: that child care is hard to find and difficult to afford; that pay and benefits, especially health care, are neither sufficient nor secure; that training is valued by the professionals who have it and sought by the blue collar women who need it; that discrimination is experienced by women of all races; and that workplace inequalities on the basis of gender are endemic and in need of remedy.

**Many of the problems women shared with us are also issues for working men.** While some of the obstacles respondents wrote about stem from discrimination, others reflect the trend toward a workforce anxious about job insecurity, declining benefits, and stagnant wages. The stresses on working families affect all family members and, likewise, the remedies stand to benefit all.

**The Clinton administration shares working women's concerns about these problems and is actively working toward solutions.** For example, the first piece of legislation signed by President Clinton was the Family and Medical Leave Act, enacted in 1993 after a ten-year congressional battle and two vetoes by the previous administration. It is an important step, and the first legislation in decades to recognize the need for policy that supports women's work and family responsibilities. In 1994, the President signed the Head Start Reauthorization bill, which provides for the expansion of this very successful child care program—expanding the number of eligible children and creating some full-day, full-year slots to better serve working parents.

Most importantly, the administration is working to provide greater economic security for all Americans. Expansion of the Earned Income Tax Credit gives a boost to low-income families with an unprecedented income supplement. Passage of the School to Work Opportunities Act provides young women and men with new opportunities for job training and education and demonstrates the importance of investing in our future workforce. Through tough and consistent enforcement of our labor laws, the Department of Labor has been sending a clear signal to employers that this administration is committed to promoting equal opportunity in the workplace and protecting all workers, regardless of gender, race, age or ability.



Solutions to the problems *Working Women Count!* respondents have identified must come from many quarters. Positive change will require a cooperative effort, and the imaginations and talents of many individuals and organizations. More than 1,600 partners joined the Women's Bureau out of a shared concern and desire to understand what working women care about. Now each of us—government, business, unions, grass-roots organizations, and the media—has an important role to play. And we can each begin by discussing these issues with our own co-workers, our own community organizations, and our own families. We must build the consensus documented in this report into a national consensus for change.

Our challenge? To build high performance workplaces that fully and fairly value women as equal partners in American life.



## I. INTRODUCTION



In May 1994, the Women's Bureau of the U.S. Department of Labor launched **Working Women Count!**, a bold initiative to ask working women about their jobs: what they like, what they do not like, and what they want to change.

We believed that if we spoke to working women, they would talk back. And they did—in record numbers.

*In only four months, over a quarter of a million working women told us about their jobs, and about the changes that would most improve their working lives.*

This report tells you what America's working women told us.

### Let the Experts Speak

The surge of women in the workforce is a defining trend of work in America over the past 50 years. In the decade before World War II only 24.4%, or 12 million women, worked for pay.<sup>1</sup> Today there are more than 58 million working women—almost half the entire workforce—and a 1990 study shows that an astonishing 99% of women in America will work for pay some time during their lives.<sup>2</sup>

Yet, given the depth and significance of this workplace transformation, not enough is known about how women themselves view either their role as wage earners or the quality of their work environments.

Today, the very nature of work is being altered by technological innovation, increased global competition and shifts in the social contract between employer and employee. We are witnessing changes as profound as the move from farms to factories a century ago—as industrial jobs decrease and service jobs multiply; as permanent full-time employment yields to more temporary and part-time jobs; as the gap between the skilled and the less skilled widens and economic insecurity spreads.

Considering their critical role in today's workplace, we need to know more about how women are experiencing the structural and economic shifts affecting their jobs. In a search for answers and insights, the Women's Bureau of the U.S. Department of Labor decided to consult the real experts: America's working women themselves.

At the kick-off event for **Working Women Count!** at the White House, First Lady Hillary Rodham Clinton urged the Women's Bureau to "get behind the check marks" in the questionnaires, and to tell the full story of the "daily deeds that millions and millions of women perform in their lives." In that spirit we not only counted responses, but also listened to working women's voices and the stories they have to tell.

The impressive number of returns—many of them with comments scrawled in the margins or accompanied by long letters—are potent evidence that women want to be heard and have a wealth of information to share. They care deeply about their jobs, their co-workers, their workplaces and the state of the national economy. Unlike media stereotypes, the working women in this report are not the upbeat super-moms that

**"It is those voices, coming from every corner of the country, from every kind of experience, that we must hear," the First Lady said.**

**"The women in this country will know how to make their own voices count. And we're going to help them."**

**—FIRST LADY HILLARY RODHAM CLINTON**

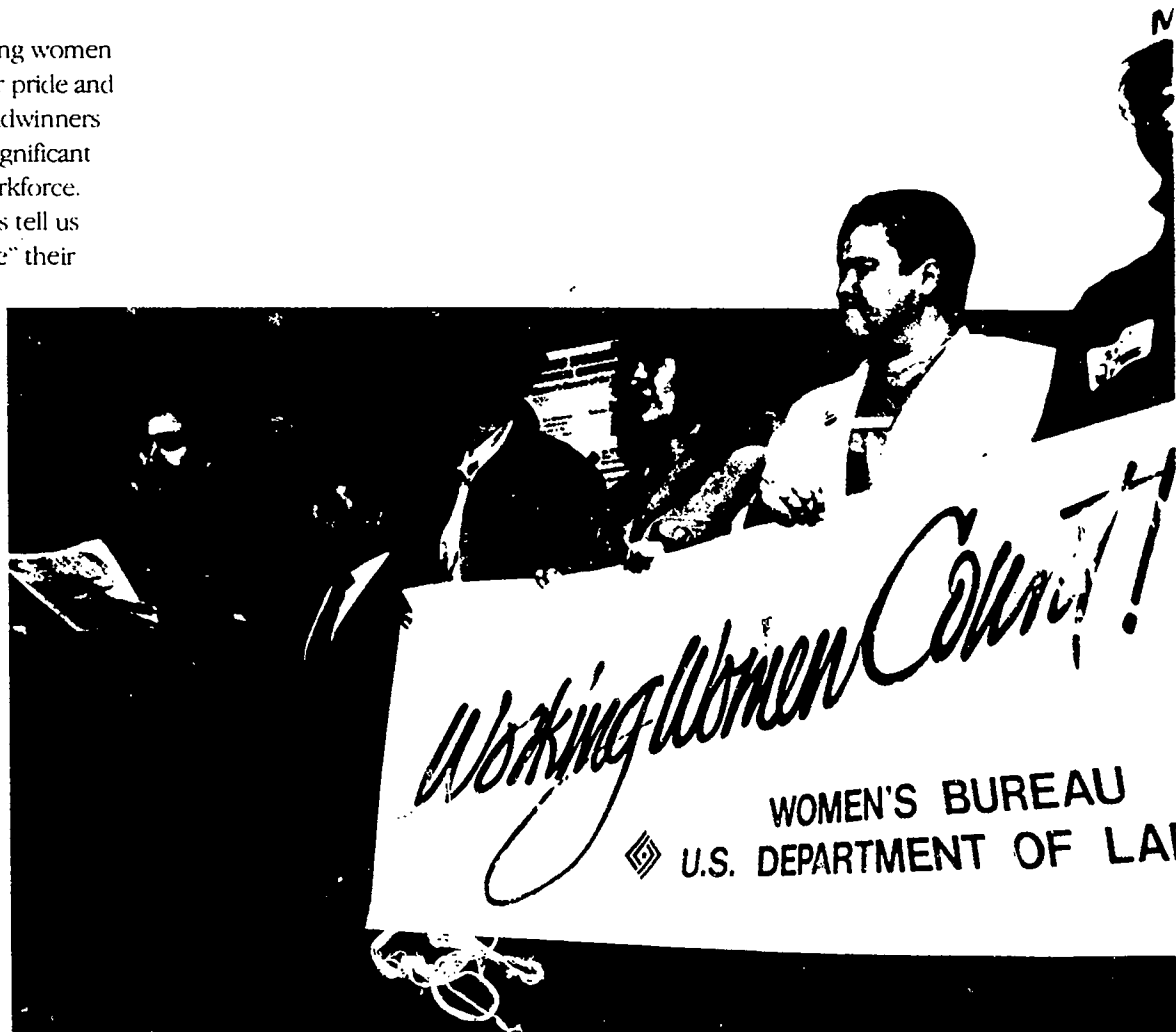
unequivocally love their jobs and never have a problem or a hair out of place. Nor are they the angst-ridden women so torn apart by competing demands that they return to the home, or the driven career women who give up their personal lives to "make it" in the world of men.

The voices of working women in this report reveal their pride and satisfaction at being breadwinners for their families and a significant part of the American workforce. Fully 79% of respondents tell us they either "love" or "like" their jobs overall.<sup>3</sup> But they also tell us about the stress of juggling at least two jobs—one in the workplace and one at home—and the struggle of working longer and harder than ever to make ends meet. Their comments reveal the contradictory pull of anxiety and hope in a time of workplace flux.

"It is those voices, coming from every corner of the country, from every kind of experience, that we must hear," Hillary Rodham Clinton affirmed at the

***Working Women***

***Count!*** kick-off. "The women in this country will know how to make their own voices count. And we're going to help them."



## II. REACHING OUT—LINKING GOVERNMENT & THE GRASSROOTS



**Working Women Count!** embodies an approach to "good government" which is transforming Federal agencies to make them more efficient and more responsive to their customers. **Working Women Count!** is also part of a long Women's Bureau tradition of scientific data collection and investigation into the lives of working women. In the 1930's, Bureau publications documented the hazardous conditions facing women in lead refineries, laundries and "spin rooms," and the Bureau worked to secure a minimum wage and an eight-hour day for women workers.

Despite tremendous progress, pay, time and working conditions are *still* issues for working women—and the Women's Bureau continues to play a vital role in researching the problems and recommending solutions.

### The Popular Questionnaire

To investigate the present day realities of working women, **Working Women Count!** utilized two complementary avenues of inquiry.

First, the Women's Bureau reached out to working women on an unprecedented scale with a publicly distributed questionnaire.

The questionnaire was translated into Braille and five languages—Chinese, Korean, Portuguese, Spanish and Vietnamese—to ensure that the voices of working women from diverse cultural and linguistic communities would be heard.

In addition, the Women's Bureau enlisted more than 1,600 partners from many areas of public life to help distribute the questionnaire. A full list of partners appears on the inside cover of this report.

The partners include: more than 300 businesses, from the West 47th Street Salon and Day Spa in Kansas City to K-Mart of the Virgin Islands and offices of the Xerox Corporation in California, Connecticut and New York; over 900 national and community-based organizations from the YWCA (Young Women's Christian Association) to the National Association of Black Mayors, the National Council of La Raza, and 9to5, the National Association of Working Women; 75 international unions and many locals, from the Service Employees International Union to the Teamsters; and 10 Federal agencies and 100 State agencies, like the Kentucky Cabinet for Economic Development and the Nevada Department of Education.

Mayors in four cities issued proclamations declaring "Working Women Count! Week," and 58 members of Congress, both women and men, Democrats and Republicans, brought the questionnaire to their constituents.

Tribal governments such as the Chippewa Cree in Montana and the Aroostook Band of Micmacs in Maine contacted Native American women. Groups such as Black Workers for Justice in North Carolina and the Chinese American Service League in Illinois reached out to low-wage, nonunion workers, while groups including Hard Hatted Women in Ohio and Women Make Movies in New York targeted women in nontraditional jobs.

Universities, community colleges and historically black colleges helped spread the word to students, faculty and staff. Computer networks like Compuserve and Prodigy found a whole new audience on-line, and the Massachusetts Institute of Technology helped link the Women's Bureau to the Internet super-highway.

Finally, media outlets provided crucial support. *ESSENCE*, *Ms.*, *WORKING MOTHER* and *WORKING WOMAN* printed the questionnaire in their May or June issues. In addition, 40 daily newspapers and many other publications, covering all 50 States, printed the questionnaire and wrote stories encouraging their readers to "be heard." For example, *NEW YORK DAILY NEWS*, *CLEVELAND PLAIN DEALER*, *ATLANTA CONSTITUTION*, and the *FLINT JOURNAL* all took part, as did foreign language papers like the *CHI-AM DAILY*, *THE KOREA CENTRAL DAILY NEWS*, and





Puerto Rico's largest Spanish newspaper, *El Día*. And 175 radio stations ran public service announcements.

When the final responses were tallied, more than 250,000 women had told the Department of Labor and the Women's Bureau to "count them in" on formulating employment policy for women.

### **Creating a Benchmark: The Scientific Survey**

As a second information-gathering component, the Bureau used the questionnaire to interview a scientifically selected, nationally representative, random sample of 1,200 working women (see Appendix A). The purpose of the scientific sample was to provide a benchmark for evaluating the responses of women from the general public who answered the broadly distributed questionnaire.

The scientific sample gave the Women's Bureau access to a group of working women who are representative of all working women across the country. The profile of these respondents closely matches current figures on employed women from the Bureau of Labor Statistics and the Bureau of the Census.

The scientific sample had the following characteristics:

**Occupations:** While women can be found in almost every job and profession, most women still work in traditionally female, low-wage occupations.

*59% of all respondents work in traditionally female jobs. Of these, 27% are in clerical positions, 12.8% in sales positions and 19.2% in service positions.*

*13.1% of respondents work in blue collar and technical jobs—4.8% as operators/fabricators, 2.5% in craft/repair jobs, 1.6% in transportation and 4.2% in technical jobs.*

*Just over a quarter of the sample, 27.6%, work as executives or managers and in professional fields.*

**Education:** 58% of the sample have a high school diploma, and 35.3% of the sample have a degree beyond high school.

*6.3% have not completed high school. Close to half of the high school graduates have taken some college level courses, 24.7% have completed either an Associate's or Bachelor's degree, and 10.6% have attained a post-graduate degree.*

**Hours Worked:** In the sample, 23% work part-time (less than 35 hours a week) and 77% work full-time, with 21% of the full-time group working more than 40 hours a week. While the vast majority hold one job, 6.4% of the sample work at two or three jobs to make ends meet.

**Income:** A majority of women in the sample report personal incomes under \$25,000 and family incomes under \$35,000.

*From the data available,\* 16.3% report they earn less than \$10,000, and 39% report they earn between \$10,000 and \$25,000. The figure for those earning less than \$10,000 is considerably lower than national figures, while the second category closely resembles national statistics. In all the other categories, the figures are close to the national averages: 15.8% earn from \$25,000-\$35,000, 10.4% earn from \$35,000-\$50,000, 4.8% earn from \$50,000-\$75,000, and only 1.1% earn over \$75,000.*

*The figures on family income closely approximate national figures, except in the two lowest categories, which include families with household incomes of \$25,000 or less.<sup>5</sup> It is worth noting that 35% of the sample are the sole support of themselves and their families, and 58% of this group make less than \$25,000 a year.*

**Family Status:** The sample reflects the enormous diversity in family size and family type that characterizes American families today.

*Respondents are single (19.9%), living with someone (3.2%), married (60.4%), separated or divorced (11.8%) and widowed (3.8%)."*

*Regardless of marital status, 43.4% of respondents have children under 18 years of age living at home: 37.2% have children zero to five years old, 37.4% have children in elementary school ages six to 12, and 25.2% have children in junior high or high school ages 13 to 18."*

*In terms of family size, of respondents with children under 18 living at home, 40.4% have one child, 43.1% have two children, 12.2% have three, and 4.0% have four or more children.*

**Age and Race:** The sample includes women from every age group and major racial and ethnic minority groups.

*The respondents include young adults under 25 (11.3%), women between 25 and 34 (24.0%), women between 35 and 44 (31.9%), women between 45 and 54 (20.4%), and women 55 and older (12.4%).*

*The respondents are 84.7% white and 15.2% women of color, including African Americans (9.8%), Hispanic Americans (5.1%), Asian/Pacific Islanders (.6%) and Native Americans (.7%).*

**Union Membership:** 15.2% of all respondents are union members. Some groups of workers have higher proportions of union membership, while others are significantly lower.

*33% of African American women, and 27% of women of color overall, belong to unions; 29.2% of women in blue collar occupations belong to unions.*

*8% of workers 25 and younger and 10.8% of part-time workers belong to unions.*



### III. OVERVIEW OF FINDINGS

Through two very different methods of outreach, the Women's Bureau has been able to create a window into the world of nearly half the American workforce.

*Significantly, the priorities and concerns of the women in the scientific sample mirror those of the self-selected respondents to the public questionnaire.*

Despite demographic discrepancies between the scientific sample and the popular sample—the self-selected respondents to the questionnaire are generally better educated and more affluent than the scientific sample—both groups agree on the problems they face and the solutions they support.

#### **The Workplace as if Women Mattered: A Consensus for Change**

**Working Women Count!** paints a complex portrait of American working women in the 1990's, of the difficult choices most working women face, and of the many ways in which they define the positives and negatives in their work lives.

**Working Women Count!** also reveals a powerful consensus among working women about what is wrong with their jobs, and what needs to be fixed. It is a consensus that crosses occupations and incomes, generations, races and regions.



**Pay and Benefits Should Provide Economic Security:** Working women tell us they are breadwinners, and frequently the sole support of their households. Yet, they are not getting the pay and benefits commensurate with the work they do, the level of responsibility they hold, or the societal contribution they make.

**Workplace Culture Should Support and Respect Families:** Working women tell us their family relationships are very important to them. Yet, they feel that neither their employers nor public policy adequately recognize or support their family responsibilities.

**Opportunity Should Reflect the Value of Women's Work:** Working women tell us they have valuable skills and on-the-job experience, but often do not get recognition and credit for what they can do—nor access to training to build their skills and increase their marketability.



At the heart of this consensus is the recurrent theme that, despite progress on many fronts, critical inequalities still plague working women in America.

Respondents are concerned about incidents of discrimination. However, the most frequently described inequities, those that seem to weigh most heavily, are systemic. Women describe a work world that still compensates women in almost every job and profession at a lesser rate than men, defines jobs done primarily by women as less valuable, and fails to acknowledge that women are mainstays in both the workplace and the home.

Women recognize the existence of these inequalities, feel them keenly, and urgently want them eliminated.

As a working mother from Louisiana writes:

*My first priority is, and will always be, to care for my family. However, I take my job very seriously and I am entitled to receive the same compensation and consideration for what I do as does any male working in a comparable capacity in the nation.*

**Working Women Count!** respondents tell us that this society does not yet understand what it means for women to have at least equal responsibility for their families' economic security and primary responsibility for the welfare of this Nation's children and elders. As one Florida professional and mother told us:

*Many male bosses still don't understand the demands young children put on working women. The job should always come first. They act like having children is like having a dog—all you do is feed them and walk them once a day. If someone doesn't become more concerned about how this*

*country's children are raised, our nation is in big trouble. For many women, working isn't an option, it's a necessity.*

## The Core Questions

The consensus in **Working Women Count!**, and its subthemes, emerged from a synthesis of responses to four core questions:

What do working women most like about their jobs?

What problems do working women have in their jobs?

What would working women most like to see changed in their workplaces?

What would women most like to tell the President about what it is like to be a working woman?

### What Do You Like About Your Job?

From a list of 11 possibilities, **Working Women Count!** respondents were asked to choose three things they like most about their jobs.

The things respondents like best about their jobs reveal some interesting differences in the two sample groups. Although the same five issues cluster in the top half of each list, the top three choices differ. Women in the scientific sample focus on their relationships with other workers and their need for flexibility, while the women in the popular sample focus on their pay and benefits. Both groups say they like what they do.



This contrast may be attributed in part to occupation and income differences between the two samples. For example, the high value placed on interpersonal relationships among co-workers varies by occupational and income groupings. In the scientific sample, 54% of women in white collar and blue collar jobs earning less than \$10,000 list working with their co-workers as the thing they most enjoy about their job, whereas only 18% of women in executive and professional jobs earning over \$50,000 chose that item. Thus, it is not surprising that this item rises to the top of the list in the scientific sample and is much lower in the popular sample, where almost half are women in professional and managerial jobs.

Income and occupation based differences also appear to affect women's feelings about their pay and benefits. Overall, pay and benefits rank higher in the popular sample, where a higher proportion of the women have good pay and benefits. In the scientific sample, 68% of women who make over \$50,000 a year chose "get paid well," whereas only 24% of women with incomes under \$10,000 feel they get paid well. Of those women in the scientific sample who chose "good benefits," 39% earn over \$50,000, whereas only 11% of women earning under \$10,000 chose this item. (See Table 2.)

The same issues cluster at the bottom of the lists of both samples. In particular, few respondents in either sample chose training opportunities or job security. This response, combined with responses to other questions on how women evaluate their current position, suggests that most respondents feel anxious about their access to a secure job and do not feel they have the opportunity to learn new skills.

**TABLE 1 What Do You Like Best About Your Job?**

	SCIENTIFIC	POPULAR
Enjoy co-workers	43.0% (#1)	25.8%
Hours are flexible	39.0% (#2)	31.2%
Like what I do	38.2% (#3)	41.4% (#2)
Get paid well	35.2%	33.3% (#3)
Good benefits	32.3%	48.0% (#1)

**What Problems Do You Have at Work?**

From a list of 10 possible problems, *Working Women Count!* respondents were asked to rate each in terms of their seriousness. They rated the following as serious problems.<sup>9</sup> (See Table 3.)

The number one problem women are experiencing is "too much stress." While some women in every income and occupational category rate this as a serious problem, women in highly paid professional, managerial and executive jobs are most likely to identify stress as a serious problem. In the scientific sample, 74% of women who are executives, managers and professionals say they have too much stress, as compared to 54% of low-wage white collar workers and 46% of low wage blue collar workers. In the popular sample, this occupation-based difference is not as pro-

nounced: 62.9% of professionals and managers say stress is a problem, as do 53.8% of low-wage blue collar and 56.7% of low-wage white collar workers.

In addition, respondents in both samples highlight problems with pay and benefits. This reflects their role as breadwinners who are responsible for a significant proportion of family income, and who often provide access to benefits for themselves and their dependents. As providers, women are very concerned about the issues that affect their paychecks, their access to health care, and the long-term economic viability and survival of their families.

Again, differences in income affect the extent to which women rate the current pay and benefit levels as a problem. An examination of results from the scientific sample, in which income differences more accurately reflect the national



**TABLE 2 Income and Occupation Based Differences  
in What Women Like About their Jobs**

(ANSWERS IN PERCENTAGES)

	<b>INCOME</b>							
	UNDER \$10,000		\$10-25,000		\$25-50,000		OVER \$50,000	
	SCI.	POP.	SCI.	POP.	SCI.	POP.	SCI.	POP.
Enjoy co-workers	54	32	46	32	38	21	18	14
Flexible hours	62	50	35	30	34	27	41	25
Like what I do	39	37	39	35	42	39	31	45
Get paid well	24	18	31	16	42	35	68	55
Good benefits	11	14	36	44	37	50	39	42

	<b>OCCUPATIONS</b>							
	MANAGERS/ PROFESSIONALS		TECHNICIANS		LOW-WAGE/ WHITE COLLAR		LOW-WAGE/ BLUE COLLAR	
	SCI.	POP.	SCI.	POP.	SCI.	POP.	SCI.	POP.
Enjoy co-workers	37	19	32	16	47	32	41	23
Flexible hours	37	29	28	34	43	32	25	20
Like what I do	44	47	50	39	34	31	42	36
Get paid well	34	33	40	36	33	29	49	46
Good benefits	28	39	28	45	33	57	43	51

population, illustrates this point. Of women who make less than \$25,000 a year, 55% do not think they get paid what their job is worth; for women earning more than \$50,000 a year, the figure is a lower, but still significant, 34%. This parallels responses on benefits, where 50% of women who make less than \$25,000 see their benefits as a problem, as do 25% of women who earn more than \$50,000.

**TABLE 3 Serious Problems on the Job**

	SCIENTIFIC	POPULAR
Too much stress	58.5% (#1)	57.9% (#1)
Getting paid what job is worth	48.9% (#2)	55.3% (#2)
Getting better benefits	43.8% (#3)	36.3% (#3)

**What Would You Like to See Changed in Your Workplace?**

From a list of 10 possible items, *Working Women Count!* respondents rated their priorities for change on a scale of 10 to 0 (from most important to least important). Health care and pay scales are their top two priorities for change." (See Table 4.)

This focus on pay and benefits echoes the issues women identify as their most serious problems, and reflects their overriding reason for being in the workforce—the economic support of their families."

A second set of issues is also important to the virtual majority of respondents in both samples. (See Table 4.)

It is noteworthy that issues which are often identified with particular constituencies are supported by a broad cross-section of women in both the scientific and popular samples. For example, while training is often thought of as an issue for those lacking higher education, respondents with college and graduate degrees also view it as important. Equal opportunity is sometimes viewed as a

**TABLE 4 Priorities for Changing the Workplace**

	SCIENTIFIC	POPULAR
Health care insurance for all	65.4% (#1)	64.2% (#2)
Improving pay scales	64.5% (#2)	72.7% (#1)
On-the-job training	51.8%	60.5%
Insuring equal opportunity	51.3%	62.5%
More responsibility for how they do their job	50.9%	54.4%
Paid leave	48.4%	50.5%

"minority issue," but respondents from diverse racial and ethnic communities see it as a priority for change.

The choice of "giving employees more responsibility for how they do their jobs" conveys that women want more say and more control over workplace issues. Respondents tell us that they want to be full participants in the workplace—and to fully use their knowledge and skills.

The Women's Bureau was surprised to find the extent to which women's responses transcend their own needs and experiences. Some women rate their current pay as "excellent" or "good" and still list "improving pay scales" as their highest priority for change in the workplace. Family and medical leave is supported by women of

diverse ages and family situations, not only mothers with young children. Likewise, the need for health care for all employees is expressed by those who give high ratings to their benefits, as well as women struggling without any health insurance or pension plans.

*Women articulate an agenda for change that goes well beyond their own personal needs, suggesting a sense of concern among working women **for each other** that has not been fully recognized by employers or policy makers.*

### **What would you tell the President about what it is like to be a working woman?**

This open-ended question gave women a chance to tell the President, in their own words, what it is like to be a working woman in the 1990's. Utilizing the scientific sample, the answers were coded for their thematic content.<sup>12</sup> The three most frequent themes, in ranked order, were:

Problems Balancing Work and Family, including Child Care

Unequal or Unfair Pay

Lack of Equal Treatment and Equal Opportunity

These same issues, sometimes in different order, emerged in the answers to the questions discussed above. And it is these issues that reveal the full story "behind the check marks."





## IV. THE ISSUES IN DEPTH

*Working Women Count!* reveals a compelling consensus across all occupations and incomes, all generations and races, and all regions of the country on three basic issues: compensation (pay and benefits), work and family policies, and the fundamental value of women's work. An issue-by-issue analysis provides crucial information for transforming this consensus into public policy.

*Unless otherwise noted, the figures used to discuss the results of the Working Women Count! questionnaire are drawn from the scientific sample.* The quotations used in the text are culled from both the scientific and popular samples, as well as from transcripts of *Working Women Count!* meetings in several cities at which the same questions were posed.

### Compensation Issues Top the List

#### Pay: Working Women's Bottom Line

From the passage of the Equal Pay Act in 1963 to the present, the well documented gap in wages between men and women has been declining. In the last 15 years, it has narrowed significantly. In 1978 women earned 61 cents for every dollar earned by a man, while in 1993, based on annual earnings of full-time, full-year workers, women earned 71 cents for every dollar earned by a man.<sup>14</sup> While these statistics document the good news, a 29-cent gap between male and female earnings remains.

The respondents to *Working Women Count!* are painfully aware of this inequity. Their concern and dismay are evident in their rating of workplace problems and their priorities for workplace change. Across income and occupational categories, "improving pay scales" is a high priority for workplace change. (See Table 5.)

Perhaps the most illuminating responses about pay emerge when respondents tell President Clinton, in their own words, "what it is like to be a working woman." Five pay-related themes consistently recur in the responses to this open-ended question, revealing how working women themselves define the causes and consequences of their low pay:

#### Equal Pay: Still Lacking

Many respondents feel that they are still not being paid the same as men who do the same job. Even though it has been 30 years since passage of the Equal Pay Act, respondents tell us that unequal pay is both a dollars and cents reality and a workplace attitude. A respondent from Alabama, who was the first woman to be hired in a Birmingham mine in 1975, writes:

*I am a pioneer for women underground coal miners. I like the challenge and the prestige. I am dissatisfied because I earn approximately \$20,000 less than the men foremen with equal experience.*

And a 50-year-old woman from Maryland, who works in a three-person shipping and receiving department of a large manufacturer, states:

*The workload and responsibilities are not evenly distributed among the three of us. The other two are men that get paid more than me and have little or no accountability.*

*Working Women Count!* respondents describe a work world in which the law of the land and the reality of women's pay are still not in sync—and they object to the inequity. As one 41-year-old woman from Washington, D.C. laments:

**TABLE 5 Pay Issues**

(ANSWERS IN PERCENTAGES)

DEMOGRAPHIC CHARACTERISTICS	SERIOUS PROBLEM "DON'T GET PAID WHAT JOB IS WORTH"	HIGH PRIORITY FOR CHANGE "IMPROVING PAY SCALES"
<b>OCCUPATION*</b>		
Professional, Managerial	53.7	65.4
Technical	46.7	65.4
Low-income white collar	47.4	63.9
Low-income blue collar	43.7	64.6
<b>EDUCATION</b>		
Less than high school	53.3	66.7
High school/some college	46.9	66.1
College and Post Graduate	53.8	62.0
<b>HOURS WORKED</b>		
Part-time (under 35)	45.0	60.2
Full-time (35 and over)	50.6	64.9
<b>WOMEN WITH CHILDREN</b>		
0-5 years old	47.3	62.1
6-12 years old	47.1	68.6
13-18 years old	49.6	70.5
No children	49.9	63.2
<b>RACE/ETHNICITY</b>		
White	47.2	64.1
Black	60.2	67.8
Hispanic	52.5	65.6
<b>AGE</b>		
Under 25	49.7	60.6
25-54	50.2	66.8
55 and over	42.2	49.7

\* OCCUPATIONAL CATEGORIES: THE FOLLOWING OCCUPATIONS ARE INCLUDED IN EACH CATEGORY—PROFESSIONAL/MANAGERIAL EXECUTIVES OR MANAGERS, AND PROFESSIONALS; TECHNICAL TECHNICIANS; LOW-WAGE WHITE COLLAR: CLERICAL, SALES, AND SERVICES; LOW-WAGE BLUE COLLAR: OPERATORS/FABRICATORS, CRAFT/REPAIR, AND TRANSPORTATION.

*I love being a working woman, but it is sad that we get paid less as women doing the same job men do. Why?*

### **Occupational Segregation: Still the Rule**

**Working Women Count!** respondents recognize that, more often than not, women and men do not hold the same kinds of jobs, and that women end up in low-wage and minimum wage positions where their skills are not well compensated. In a 1992 poll, 67% of women surveyed said that increasing the minimum wage should be a "top priority" or "very important priority" for government action.<sup>14</sup>

As a 26-year-old service worker from Arizona says:

*Women may be working in greater numbers than ever before, but even the 'women's work' positions to which we are relegated (secretarial, child care, etc.) do not grant equal opportunity.*

Most women are indeed still segregated in low-paying, traditionally female jobs in clerical, sales and service occupations (see Appendix C). Even in professional jobs, women are still clustered in fields like education, social work and nursing, where wages are much lower than in business, law, engineering and other professions where men predominate.<sup>15</sup> As one social worker writes:

*I have a Master's Degree in this area and I am not paid sufficiently. [...] I worked hard for my education, paid a lot of money and think I am doing a very important job—but not according to my salary!*

Women object to the fact that low wages are linked to the skills and jobs that women usually hold. As a service worker from St. Louis, Missouri tells us:

*When the grocery store I worked for first opened up, the store manager came down and saw there was a male working in the bakery, and he said, 'You gotta get him out of here. He doesn't make enough money.' I was furious. I said, 'If it's enough money for me, why isn't it enough for him?' 'Well, he's a man.' What difference does it make? All he did was fry donuts. I bake, I fry, I weigh the powder, I ice the cakes!*

than men with comparable education.'

A professional woman, who now works in a large nonprofit organization, says:

*I think being a working woman is one of the most responsible things a woman can do. I have worked a substantial number of years in corporate America and the atmosphere is not very good for a woman of color no matter how skilled or educated she is. There doesn't seem to be much room for an educated black woman in corporate America.*

And a 31-year-old woman from Milwaukee reports:

*I worked hard for my education, paid a lot of money and think I am doing a very important job—but not according to my salary!*

### **Education: Unrewarded**

Data on the narrowing of the pay gap show that women with more education have higher earnings than women with less education.<sup>16</sup> However, respondents express resentment that their educational achievements are often not financially rewarded to the same extent as men's. Despite increased access to higher education, women with a college education earn, on average, only slightly more than men with a high school diploma—and they earn about \$10,000 a year less

*I have a B.S. in electrical engineering. My male co-workers have only A.S. degrees, yet they got the challenging work, while I was used as a gofer and a grunt, then laid off when I was eight months pregnant.*

Yet, despite these frustrations, respondents remain committed to pursuing better skills and education as a route to better pay. "I believe women need more outlets for after hours education with child care for single moms and financial support of such efforts."

writes a 24-year-old single mother from California, one among many such respondents.

**Racial Discrimination:  
Compounding the Gender Gap**

Lack of equal pay and occupational segregation combine with racial discrimination to present a formidable set of barriers for women of color. A 35-year-old single mother writes, "A black woman has to work twice as hard and suffer three times as much stress just to make ends meet." And a 42-year-old woman who works in a full-time clerical position says, "I still feel the doors are closed on opportunities for black women in the working field. Blacks are paid on a lower scale than whites."

These perceptions are verified by statistics on the wages of women of color. Despite the fact that the pay gap between men of color and women of color has narrowed over time, due in part to the low wages of men of color, the pay gap between women of color and all employed men has remained sizable. Over the last 25 years the pay gap between all working women and all working men has narrowed to 29%, but the pay gap between African American working women and all employed men is 37%, while the pay gap between Hispanic working women and all employed men is 46%.<sup>18</sup>

**One Pay Check:  
No Longer Enough**

Many respondents report that their families need two paychecks to survive, especially given the

stagnation in men's wages. As a married mother from North Carolina says, "You have to work to afford a family—both parents—but day care and medical expenses make it hard to save money."

Her experience confirms what has been known for some time: the dramatic increase in the number of women entering and remaining in the paid labor force, particularly married women with young children, is a matter of economic necessity. Gone are the days—if they ever existed—when women worked for the "little extras" their families could forgo. "It's so hard to make a living," writes one respondent from Hawaii, "even with both husband and wife working. We are struggling along with a mortgage and two kids."

What is less well known, but is apparent from *Working Women Count!* respondents, is that women are providing an increasing proportion of their families' income, particularly among low-income families. Using 1992 figures from the Joint Economic Council, a recent study found that, "The entire 8.1% growth in the average income of married-couple families with children from 1979 to 1989 can be attributed to the increased earnings of wives."<sup>19</sup>

Working women's earnings are not the icing on the cake, but rather the core ingredients for family economic security. Women say they are paying for basic items in the family budget: the rent or mortgage, food, clothing, child care and education.

The need for two paychecks puts into sharp relief the situation of women who are single, separated, divorced or widowed, supporting themselves, or themselves and dependents, on one income.

These women do, in fact, report greater problems with their pay and a greater hunger for change. A 50-year-old single clerical worker from Ohio writes:

*I work very hard for little money. Unable to buy anything extra. Just enough to pay for necessities—living from paycheck to paycheck. Don't know how I will be able to afford a new car payment. Retirement will be worse!*

And a single mother from New Jersey who holds a professional job says, "I am one paycheck away from being homeless. I have struggled for many years and it does not get better."

The majority of respondents are feeling the pinch, but it is hardest on single women with dependents and one paycheck to cover all their expenses. Only 37.3% of women who are single, separated, divorced or widowed rate their pay as "excellent" or "good," as compared with 53.7% of married women. Women with only one income also account for a larger percentage of those who see pay as their "most serious" or "very serious" problem. Most women who are not married and have children at home have total family incomes of \$35,000 or less, and 73.6% of this group rate "improving pay scales" as a high priority for change (as compared with 67.9%

of married women with children at home and family incomes under \$35,000).

Women tell us that they are working more just to maintain their current standard of living. A woman who works as a janitor in Milwaukee says:

*I was making a decent salary. Then they cut my salary in half and gave me twice the work. I was working one floor. Now I am doing six floors for seven hours a night with no help.*

Women report working very hard without any sense of gain in their paychecks, let alone their savings accounts. States a technician in her forties from Ohio:

*I can handle five to eight things at the same time. I am a very trusted employee and honest and hardworking. Good thing because I'll be working til I die—no retirement, no savings. My youngest is 19 and going to college. I was a single mother of three and have been working for 30 years!*

### **Benefits: Needing Them More, Counting on Them Less**

**Working Women Count!** respondents are profoundly worried about benefits. Without adequate health insurance, family budgets are vulnerable to escalating health care costs. Without access to a decent pension plan, working women and their spouses or partners have no assurance of being able to retire.

For those workers who have a benefits package, its value is approximately 30% of their total



compensation.<sup>30</sup> This underscores the importance of improving benefits as part of the overall effort to narrow the gender gap in pay.

As summarized in the "Overview of Findings," respondents rate benefits as their third most serious problem at work, and "health care insurance for all" as their number one priority for change. (See Table 4 and 6.)

An analysis of several other questions, which specifically address health insurance, pensions, vacation and sick leave, provides a more complete picture of how working women feel about their benefits.



**TABLE 6 Benefits Issues**

DEMOGRAPHIC CHARACTERISTICS	SERIOUS PROBLEM "NEED BETTER BENEFITS"	PRIORITY FOR CHANGE "HEALTH CARE FOR ALL EMPLOYEES"
<b>OCCUPATIONS*</b>		
Professional, Managerial	37.4	63.8
Technical	40.0	72.9
Low-wage white collar	46.4	64.9
Low-wage blue collar	47.2	65.6
<b>EDUCATION</b>		
Less than high school	57.3	66.7
High school/some college	45.5	66.2
College and Post Graduate	39.0	64.3
<b>AGE</b>		
Under 25	46.1	65.3
25-54	44.6	66.8
54 and over	34.9	54.4
<b>HOURS WORKED</b>		
Part-time (under 35)	48.5	64.5
Full-time (35 and over)	46.6	67.6
<b>WOMEN WITH CHILDREN</b>		
0-5 years old	40.0	64.2
6-12 years old	50.2	68.1
13-18 years old	46.5	66.7
No children	42.7	64.9
<b>RACE/ETHNICITY</b>		
White	42.5	65.3
Black	55.1	69.5
Hispanic	45.9	63.9

\*OCCUPATIONAL CATEGORIES: THE FOLLOWING OCCUPATIONS ARE INCLUDED IN EACH CATEGORY—PROFESSIONAL/MANAGERIAL: EXECUTIVES OR MANAGERS, AND PROFESSIONALS, TECHNICAL: TECHNICIANS; LOW-WAGE WHITE COLLAR: CLERICAL, SALES, AND SERVICES, LOW-WAGE BLUE COLLAR: OPERATORS/FABRICATORS, CRAFT/REPAIR, AND TRANSPORTATION

**Health Insurance**

As the Nation struggles with multiple approaches to health care reform, *Working Women Count!* surfaced two related problems:

1. certain groups of women workers are disproportionately represented among the uninsured;<sup>1</sup> and
2. many full-time women workers are among the underinsured, posing serious health and economic risks to themselves and to their families.

In evaluating the health insurance provided by their own jobs, only 19% of respondents rate their plans as "Excellent." An equivalent percentage (18%) answered "None," indicating they have no health insurance at all. The only groups in the sample with significantly higher positives and lower negatives are union members ("Excellent," 29%; "None," 4%) and women with personal incomes above \$25,000 and/or household incomes above \$50,000 ("Excellent," 26-28%; "None," 6-16%).

For women with part-time jobs, working less than 35 hours a week, the percentage answering "None" for health care benefits more than doubles, jumping up to 43%. Lack of health insurance is also a particular problem for older women workers. Although this sector of the population especially needs dependable health care, 34% of women over 55 years of age say they have no health insurance.<sup>2</sup> The figures on both part-time and older women workers show that these groups are disproportionately represented among

the uninsured, who account for approximately 17-18% of the general population.<sup>21</sup>

### **Working Women Count!**

indicates that problems in acquiring benefits affect full-time as well as part-time workers. In the survey, 28% of women working full-time give their health care benefits negative ratings.<sup>21</sup> Of this group, 67% make less than \$25,000 a year.

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respondents tell us that health insurance is such a precious and, at the same time, increasingly uncertain benefit, that often everything else revolves around it. One woman writes:

*I've worked on and off since I was 14, and when I got my GED I worked for a jeweler. And then I had a daughter and she was born with special needs. She was my poseleptic. My father carried the insurance until that carrier dropped us. And I got this job with this insurance just in time, because she's uninsurable. And you know, I'll be a slave to the company until I die because there's no other insurer that will pay for her needs.*

The centrality of health care benefits for many women workers is summed up by a divorced mother of two from New York State who says, "I am working to pay for my health insurance, not to take my kids to Disneyworld."

### **Pensions**

Although pensions have not received the same public attention as health insurance, many women tell us their pension plans are inad-

equated or nonexistent. When respondents were asked to rate various aspects of their jobs, retirement benefits/pensions got the second most negative rating: 57% of respondents gave low ratings to their pension. This includes 23.4% who indicated that they do not have any pension plan.

A 50-year-old professional woman from Michigan writes:

*I have worked full-time since I have been 16, have three graduate degrees, am now a college professor, and am facing a retirement where I will have no pension and no health care insurance other than what I can provide through my own savings.*

And a 42-year-old clerical worker tells us:

*At my age, one of my biggest concerns is how I will live when I retire. No benefits makes it hard after 10 years at the same place.*

Looking more closely at those who do not have pensions, the oldest and the youngest workers are over-represented: 39.4% are young workers under 25 years of age, and 40% are 55 or older. Similar to the findings on health insurance, part-time workers have fewer benefits than full-time workers: 53.7% of part-time workers say they have no pension, whereas only 15% of full-time workers have this problem.

The links between women's current earnings and their lack of adequate retirement income for later life is dramatically underscored by the fact that 56% of **Working Women Count!** respon-

dents who say they have no pension at all earn \$10,000 or less a year, and another 33% in this income category give their pension plan negative ratings.

A recent study conducted by the Pension and Welfare Benefits Administration (PWBA), in conjunction with the Small Business Administration and the Social Security Administration, provides a useful context for the findings from **Working Women Count!** There has been a significant increase in the percentage of women with pensions over the last 20 years—from 38% in 1972 to 48% in 1993—while men's coverage has declined over the same period.<sup>25</sup>

The PWBA study asks, "whether women's pension coverage has increased because women's jobs are getting better, or because women are getting better jobs?" By examining the factors which determine the adequacy of retirement income—earnings, hours worked, job tenure, industry and firm size—it becomes evident that women's pension coverage has increased because *some* women have better jobs. Some women have access to full-time jobs with higher earnings, longer tenure, in larger firms, and so on. However, many "women's jobs" have not gotten better, and **Working Women Count!** respondents are worried about their retirement.

As pension benefits for men decline and women continue to live longer than men, the need for adequate pension coverage for

women, including reasonable employer contributions, will only become more critical.

### **Vacation and Sick Leave**

Paid vacation and sick days are two additional benefits that have historically been an important part of an employee's written or unwritten contract with her or his employer. However, there is evidence that these benefits are deteriorating.<sup>64</sup>

When **Working Women Count!** respondents evaluate their sick leave benefits, 26.5% give negative ratings to their employers' sick leave policy, and 13.5% say they have no sick leave at all. Some groups are disproportionately represented among those with no sick leave. These include women over 55 years of age (24.2% have no sick leave), women who work part-time (29% have no sick leave) and those earning less than \$10,000 a year (31% have no sick leave).

When respondents rate their vacation benefits, 25% rate their vacation time negatively and an additional 10% say they have no vacation at all. This is a bigger problem for women in low-wage jobs generally, and a particular problem for women in blue collar occupations, 45.7% of whom say they have either no vacation or inadequate vacation time.<sup>65</sup>

### **Work and Family Issues: Walking the Tightrope**

For the past 25 years, America has been embroiled in a debate about whether the dramatic influx of women into the workforce is a "good thing" or a "bad thing"—for

children, for the family, for the moral fabric of our society. Even as women struggle to hold down their jobs and care for young children and sick or elderly family members, the debate rages on. Respondents say they have received little praise and less glory for their sacrifices and hard work.

A 34-year-old manager from Georgia writes:

*Being a working woman is like having two full-time jobs. We're expected to be perfect in both career and taking care of the home, but without adequate compensation for either.*

And a 42-year-old mother of three from Pennsylvania says:

*It's a never-ending workload. Most women have 'jobs,' not careers, because of family needs. More flex-time and job sharing is needed. Women are to be recognized for their contributions—not taken for granted.*

Working women tell us that they feel tired, unsupported and unacknowledged in the daily challenge of being both wage earner and family caretaker. The difficulty of balancing work and family, and the problem of finding and paying for child care in particular, is the number one thing respondents want to tell the President about what it is like to be a working woman. Not surprisingly, 66.5% of women who highlight this issue have children at home under age 18.

The work and family dilemmas respondents most want to bring to the attention of the President fall into three main categories: overall stress, shortage of

time, and, finally, problems with child care.

**Stress: Occupational Hazard of the 1990's**

America's working women are exhausted. "You get up so tired you don't want to deal with anything," says one respondent. "You don't want to pick up the phone; you don't want to go out of your way; you don't want to say hi; you just want to hide."

A 31-year-old sales worker, married with one child, sums it up this way:

*You have to be better than any males in your job. You have to juggle family and work and still do better just to prove you are a career person and a mother. It puts a lot of stress in your life.*

Stress can mean many different things and come from many different sources. It is striking that when women rank their problems in the workplace, "too much stress" is the number one problem cited. This problem seems particularly prevalent among women in their forties who are highly educated and hold high-income professional or executive/managerial jobs (74%).

Two other subgroups of women report higher levels of stress than the sample as a whole—single mothers and women of color. Of the unmarried mothers with children at home, 67% say they are under "too much stress." Similarly, 62% of women of color and 66% of African American women say stress is a major problem in their lives.

"The juggling act is more stressful than people realize," notes one woman. And a working mother from Milwaukee says:

*Between balancing home and work and job, you always feel like you are doing four things at one time. You're doing your job but you're thinking about what you are going to cook for supper and who is going to pick up the kids.*

The qualitative responses are filled with adjectives like "hectic," "hard," "tough," and "rough," conveying the strain that many women are under as they seek to provide and/or arrange care for children, parents, in-laws and other relatives. And what about taking care of

themselves? One respondent from Cleveland, Ohio says the main thing she wants to tell the President is, "I'm tired!"

**The Growing Time Crunch**

Time issues appear to be of growing importance to working women, whether it be for vacation and personal sick leave—as discussed above—or time with newborn and adopted children and sick relatives. "It's like trying to put on a shoe two sizes too small," says a mother of two from Texas, "there's not enough hours in a day to do anything outside of working."

Respondents tell us employers are often insensitive, and even punitive, when family health prob-

**TABLE 7 Stress and Leave Issues**

DEMOGRAPHIC CHARACTERISTICS WOMEN WITH CHILDREN AT HOME	SERIOUS PROBLEM "TOO MUCH STRESS"	HIGH PRIORITY FOR CHANGE "PAID LEAVE TO CARE FOR NEWBORNS OR ILL RELATIVES"
0-5 years old	62.1	62.6
6-12 years old	57.1	55.0
13-18 years old	60.5	40.3
No children at home	57.8	43.9

lems demand time away from work. As one 46-year-old mother, a clerical worker in Florida, puts it:

*Women need understanding from their employers for children's sickness and doctors' appointments. I was terminated due to my son's knee surgery. I only missed one day of work in four months, but I had to leave work for doctor's visits at 3:00 or 4:00 p.m.*

Women also tell us that employers are more accepting when male workers take time away for their families. A 43-year-old professional from New York explains:

*When a woman stays home with a child it's viewed as another day out—non-productive. When a man does it, he's viewed as a 'great' father and a responsible parent.*

When **Working Women Count!** asked what changes women most wanted in their workplace, almost half of the sam-

ple (48.4%) said "paid leave to care for newborns or sick relatives" would constitute a high priority for change. The data show that women of diverse occupations, ages and family situations support expansion of family and medical leave. Not surprisingly, this policy is most highly supported by women with young children and single mothers with children living at home. (See Table 7.)

In fact, 62.6% of mothers with children under five, and 60.6% of single mothers support this kind of change. A 36-year-old clerical worker with two children, the youngest three months old, wrote in the margin of her questionnaire next to paid leave: "the most important issue in America!" In her comment to the President she says, "We need more *time* to take care of our children—*paid time*. Having a baby deserves much more than just six to eight weeks of recovery."

Some employers provide their workers a certain amount of flexibility, particularly in terms of when employees are allowed to start or finish the work day. Among **Working Women Count!** respondents, 34.8% name flexible hours as a high priority for change. However, even those women who rate "flexible schedules" as something they like about their jobs still experience high levels of stress and insufficient time for their families.

Aside from time needed for family emergencies and illnesses, the qualitative responses to the survey reveal many painful ramifications of a growing time crunch.<sup>27</sup> As one mother of two from North Carolina says:

*There are a lot of women out there who work hard. I worked so much that my children would ask me on the phone, 'Mom, are you coming home so we can see you?' That really hits home.*

**TABLE 8 Child Care Issues**

DEMOGRAPHIC CHARACTERISTICS	SERIOUS PROBLEM "HARD TO FIND QUALITY CHILD CARE"	PRIORITY FOR CHANGE "INFORMATION AND SUPPORT FOR CHILD AND DEPENDENT CARE"
<b>WOMEN WITH CHILDREN AT HOME</b>		
AGES OF CHILDREN		
0-5 years old	55.8	52.6
6-12 years old	31.9	31.4
13-18 years old	10.8	17.8
No children at home	8.4	17.0



A 45-year-old mother from Washington State, who works in a clerical job, says:

*I'd like more time away from work for family responsibilities and for the children and for their school work. (Translated from Vietnamese.)*

As a professional from Pennsylvania sums it up, "The work day does not end at 5:00 p.m. for women. Responsibilities continue throughout evenings and weekends. Most working women are exhausted."

#### **Child Care: Inaccessible and Unaffordable**

The facts are irrefutable: never has the number of women with young children in the workforce been higher. Sixty-seven percent of women with children under 18 are working or seeking employment: this includes 54% of mothers with children under three, 58% of mothers with children under six, and 75% of mothers with school-age children.<sup>30</sup>

It is significant that the need for a rational, affordable quality child care system is cited by women who are not yet parents or whose children are already grown. "Although it doesn't affect me, I believe child care for working women is the biggest issue," writes a 46-year-old manager from California who employs 23 women. And a woman from Oregon, who has two grown children, two foster teenagers and one grandchild, says:

*Child care is a disgrace in this country. On the one hand, it's too expensive for many*

*women considering their salaries, on the other hand it does not provide the child care provider a decent wage. Locating good child care is a nightmare.*

Child care remains a particular problem for women with young children. Well over half (55.8%) of women with children age five and under say "finding affordable child care" is a serious problem, and 36.3% say it is their "most serious" or a "very serious" problem at work. In addition, 52.6% of mothers with children age five and under say that "information about or support for child care or other kinds of dependent care" is a high priority on their list of changes for a better workplace. (See Table 8.)

In their comments to President Clinton about child care, women across income and occupation groups articulate problems with affordability. A single mother from Illinois, who works as a clerical worker, explains:

*Working moms already have limited time on their hands, but when they feel like they're searching for a needle in a haystack when it comes to child care it can be a real hassle. The way things are set up, you either make too much for state programs or private day care is well out of reach.*

Affordability is a particular problem for women in low-wage jobs. In fact, 58% of low-income respondents with young children express concern with finding affordable child care.<sup>31</sup> As one working mother of two from South Carolina says, "My pay is

inadequate for a woman with responsibilities. Child care is too expensive for these salaries to afford."

Not only do low-wage workers have more difficulty paying for child care, they also tend to have less flexibility on the job—making their lives doubly difficult. The questionnaire results confirm that family-friendly work policies are far more accessible to women who are executives and managers than to women who work in low-wage occupations. On the one hand, 63.1% of women who work as executives or managers rate their jobs as "Excellent" or "Good" in "support for family responsibilities." On the other hand, only 42.1% of women who work in low-wage blue collar jobs say they have "Excellent" or "Good" support for family responsibilities, and 49% of these women say they do not have adequate support.

Family support is both a matter of policy and how policy is put into practice. The difference in how employers regard men's and women's lives outside of work is highlighted by this comment from a working mother who is a retail worker in St. Louis, Missouri:

*If you've got a big ball game to play tonight and the team needs you, it's 'Oh, don't bother to come in, we'll get somebody to come in for you.' But you come in and tell them you've got babysitting problems, that your mother's in a home and you need to be there to authorize some special treatment. Well, they can't do that! 'We're sup-*

**TABLE 9 Training Issues**

DEMOGRAPHIC CHARACTERISTICS	SERIOUS PROBLEM "DO NOT HAVE SKILLS TO GET BETTER JOB."	HIGH PRIORITY FOR CHANGE "ON-THE-JOB TRAINING."
<b>AGE</b>		
Under 25	19.7	51.2
25-54	20.6	54.4
55 and over	16.8	35.6
<b>RACE/ETHNICITY</b>		
White	17.8	50.0
Black	37.3	59.3
Hispanic	22.9	60.7
<b>HOURS WORKED</b>		
Part-time (under 35)	21.0	42.2
Full-time (35 and over)	17.5	54.9
<b>OCCUPATIONS*</b>		
Professional, Managerial	8.1	49.2
Technical	22.0	64.0
Low-wage white collar	23.1	52.6
Low-wage blue collar	35.9	48.1

\*OCCUPATIONAL CATEGORIES: THE FOLLOWING OCCUPATIONS ARE INCLUDED IN EACH CATEGORY—PROFESSIONAL/MANAGERIAL: EXECUTIVES OR MANAGERS, AND PROFESSIONALS, TECHNICAL: TECHNICIANS; LOW-WAGE WHITE COLLAR: CLERICAL, SALES, AND SERVICES, LOW-WAGE BLUE COLLAR: OPERATORS/FABRICATORS, CRAFT/REPAIR, AND TRANSPORTATION

*posed to upset the whole store because of your problems?'*

It is significant that women with and without children living at home feel similarly about the lack of support for family responsibilities in their workplaces. This underscores the fact that women at all stages of life, and in all family situations, shoulder a large portion of family care giving. Support for family responsibilities is as much an issue for a single woman who misses work to take care of an invalid parent as it is for a married mother who must stay home with a sick child.

In sum, *Working Women Count!* respondents tell us they are stressed and tired. They tell us they are short on time and short on funds to pay for the dependent care they need for their families. And they suggest that balancing work and family is not simply a difficult juggling act, it is more like a perilous high wire act. They are constantly walking a tightrope between home and work with little or no safety net below them.

### **Valuing Women and Women's Work: Equal Opportunity and Beyond**

Underlying all the findings of *Working Women Count!* is women's fundamental belief that their work—both on the job and in the home—is consistently undervalued and minimized. This counters their own perception that they possess valuable skills, do important work, and seek out opportunities for education and training.

As a 40-year-old professional from Kansas writes:

*I have worked so hard, coming from being a single mother without a high school diploma to putting myself through my MPA. I've gained knowledge and skills that I'm not allowed to use because I have to step back and let the men in the organization shine or I get trounced. It's shocking and disappointing to have worked so hard and arrive at this.*

The contradiction between women's aspirations for advancement and the roadblocks they encounter on account of their gender and race are illuminated by respondents' views on four issues: training, promotions, discrimination and respect.

#### **Skill Building:**

#### **Opportunities for Training**

**Working Women Count!** respondents agree on two major points about training. First, they value the opportunity to learn new things. Second, more than 50% of respondents, across varying levels of education, support "on-the-job training opportunities to learn new skills" as their number three overall priority for workplace change. The response intensifies in particular educational and occupational categories. Sixty-four percent of women in technical jobs want more on-the-job training, and 65.2% of women of color who have no college degree cite this as a high priority for change. (See Table 9.)



In addition, 71% of unmarried mothers with children at home say this is very important to them, underscoring the heavy financial responsibilities shouldered by single mothers and their strong desire to obtain better jobs.

When asked to rate their problems on the job, 20% of all respondents cite "not having skills to get a better job" as a serious problem. The extent of the problem magnifies for particular sub-groups. While only 17.7% of white women think their skills present a barrier to advancement, 33% of women of color see it as a serious problem. In addition, 32.8% of women with a high school diploma or less education and 50% of women of color with this level of education identify their lack of skills as a serious problem.

These findings reinforce the negative ratings women of color and women with low-income and

educational levels give their current jobs with respect to on-the-job training opportunities.

#### **Working Women Count!**

respondents also identify some common problems with training. Many women say they do not have access to the training they need. A 36-year-old clerical worker from Maryland puts it this way:

*I'd like to see more women excel in their careers by being given the appropriate classes to excel. Too many women I've spoken to just exist in a 'job' [...] no hope for advancement.*

Other women find that once they have gotten training, there are not enough skilled jobs available. This experience is described by a clerical worker from Colorado:

*When I go for interviews, they would look at my resume and say, well you're too qualified, you have too much experience, you have too much educa-*



*tion, why do you want to do a secretarial job?*

A woman in her mid-twenties from New Mexico relates this story:

*I am an educated woman who has a bachelor's degree from a private Eastern college. I was an excellent student and a leader on campus. I cannot find a real job. I am working retail for a living, making \$6.50 an hour [...] and feel fortunate to have found this job. I have no health insurance, no car insurance [...]. I comfort myself that at least I am not living at home with my parents.*

Many women spend precious personal or family income on vocational training or college and question whether this was a wise investment. A young woman from Duluth, Minnesota who has a bachelor's degree and works in a

sales position for under \$10,000 a year enclosed a hand-written letter with her questionnaire. She writes:

*Lately I have been told that unemployment is down. I think if we take a closer look we would see that people who have suffered long-term unemployment are finally breaking down and taking jobs that are beneath them. The phenomenon of underemployment is on the rise. Part-time and temporary positions seem to be all there is for my generation.*

These comments reflect many women's concern about the growing number of contingent jobs with little or no job security and few, if any, benefits or training opportunities. Contingent employment includes temporary workers, voluntary and involuntary part-time workers, leased workers and those who are self-employed.

Women are disproportionately represented in some sectors of the contingent workforce, comprising two-thirds of part-time workers and three-fifths of temporary workers.<sup>12</sup>

### **Persistence of Discrimination**

As women have entered the workforce in record numbers, some workplaces have begun to change in response. However, many women feel that the pace of change has not been fast enough and that they continue to experience unfair treatment because of their gender, age and/or race. A 36-year-old woman from New York writes:

*It is frustrating to be half of the world's population and still be treated like a minority.*

*Harassment is alive, both subtle and overt. In a room full of executives, the woman will always be asked to answer the phone if the secretary goes to the washroom.*

And an older woman from the West Coast says:

*Being female and over 55 means the end of promotional opportunities. No real inroads have been made in overcoming age discrimination in the workforce.*

A 27-year-old secretary from Puerto Rico writes:

*Working women are oftentimes more responsible, efficient and hard working than men. But, as long as we live in a world dominated by men, we won't be able to demonstrate this, because we're not allowed to. (Translated from Spanish.)*

When respondents were asked whether they had ever lost a job or promotion because of their sex or race, the data show that

**TABLE 10 Equal Opportunity Issues**

DEMOGRAPHIC CHARACTERISTICS	SERIOUS PROBLEM "HAVE LOST A JOB BECAUSE OF MY RACE OR SEX"	HIGH PRIORITY FOR CHANGE "INSURING EQUAL OPPORTUNITY"
<b>AGE</b>		
Under 25	12.8	52.4
25-54	17.9	53.1
55 and over	6.8	36.9
<b>RACE/ETHNICITY</b>		
White	14.2	49.5
Black	28.0	61.0
Hispanic	23.0	52.5
<b>HOURS WORKED</b>		
Part-time (under 35)	14.1	43.4
Full-time (35 and over)	18.8	48.5
<b>OCCUPATIONS*</b>		
Professional, Managerial	18.7	47.7
Technical	20.0	50.0
Low-wage white collar	14.1	52.3
Low-wage blue collar	17.0	54.7

\*OCCUPATIONAL CATEGORIES: THE FOLLOWING OCCUPATIONS ARE INCLUDED IN EACH CATEGORY—  
 PROFESSIONAL/MANAGERIAL: EXECUTIVES OR MANAGERS, AND PROFESSIONALS; TECHNICAL: TECHNI-  
 CIANS; LOW-WAGE WHITE COLLAR: CLERICAL, SALES, AND SERVICES; LOW-WAGE BLUE COLLAR:  
 OPERATORS/FABRICATORS, CRAFT/REPAIR, AND TRANSPORTATION.





women of color have experienced this at nearly twice the rate that white women have. For example, 28% of African American respondents say they have been discriminated against on the basis of their sex or race or both, while 14.2% of white women report this kind of discrimination.

*Despite the fact that women of color experience discrimination because of their race as well as their gender, both white women and women of color consider "insuring equal opportunity" as a high priority for change in the workplace.*

This is the number four change that all respondents, including 50% of white women and 61% of women of color—from

a cross-section of income levels and occupational groups—want to see in the workplace. Lack of equal pay and opportunity is the number three issue respondents from diverse backgrounds want to bring to the President's attention. (See Table 10.)

**Promotion: Too Few Opportunities for Advancement**  
***Working Women Count!***

respondents tell us that although affirmative action policies and other civil rights laws have opened some new doors for women, once women step inside it is difficult to step up.

A bio-medical technician in her thirties from Massachusetts explains it this way:

*I strongly feel that women are still unjustly paid less than men for performing equivalent jobs. I personally have three children at home, pay for child care, and work just as many hours with just as much dedication as my male peers. I often feel though, that I am overlooked for advancement, travel, etc. because I am perceived by management first as a 'mom' who shouldn't leave her family, and am therefore overlooked without being given a chance to make that decision myself. A major frustration.*

When asked to evaluate their current job, respondents give "ability to advance" the highest negative ratings. Almost half the sample (46.6%) say they have little or no ability to advance, and an additional 14.2% say that advancement does not apply to them in their job situations—bringing the total who feel they cannot advance to 60.8%. Women in low-wage blue collar jobs feel this even more keenly: 68.6% feel they have little or no opportunity to advance, as do 70% of women in technical jobs. Part-time and low-wage workers say they are particularly "stuck"—22.6% of women who work less than 35 hours a week, and 22% of women who earn less than \$10,000 a year, marked "None" by "ability to advance."

Comments on this problem come from women at all levels. As a clerical worker from Denver explains:

*In our company the women are promoted to a certain level, say supervisor/manager, but when it comes to Directors, VPs, Presidents, it's all white males. And women get to a certain level*

*and then they always stop. I think we have one women VP and 22 white males.*

The open-ended responses include numerous references to the "glass ceiling" and other barriers that women have experienced. As a woman from Minnesota, who works in an managerial position, says:

*The glass ceiling does not even have a crack in it. American corporations have no intention of giving access to senior positions or Board memberships in numbers past one or two.*

Meanwhile, a 32-year-old union member from Ohio quips, "I have a sore head from the glass ceiling."

### **Respect on the Job**

**Working Women Count!** respondents tell us they are still not being treated as equals and that this is not simply a matter of pay, benefits or promotion. The following comment from a 39-year-old single mother of two is very telling: "No one listens to the people who do the job. Just the ones who make the rules. Give the working woman some respect."

Women tell us that no matter how hard they work, it does not seem to be hard enough. As one 24-year-old college graduate from Wisconsin put it, "Working women are expected to be as responsible and committed to their work as men, but they are not financially or socially reinforced or commended for their contributions."

Many responses are summed up in one woman's appeal: "Just give us some credit!"

Responses to several questions on desired changes in the workplace illuminate the impor-

tant **Working Women Count!** respondents attach to these issues. For example, a proposed change that would "give employees more responsibility for how they do their jobs" received high priority ratings from half of the sample. This level of support increases slightly in the responses of certain groups. For example, 55% of young workers under 25 years, and 52% of low-wage white collar workers—many of whom shoulder enormous responsibilities in running an office, store or restaurant, without much acknowledgment from their supervisors—say this would be an important change.

In their comments to President Clinton, women workers say repeatedly, in many different ways, that they want to work in an environment where their ability to do the job is the basis for how they are treated by supervisors and co-workers alike. One respondent, who works in sales in California, proposes the following solution:

*Have a respect program for everyone. We need a checks and balances committee in each state in each company. A group of people from different races and backgrounds to make sure women are treated fairly in every way.*

The comment of a 43-year-old saleswoman from Illinois sums it up, "Males still dominate the work world." **Working Women Count!** respondents tell us this is *not* the way the world of work should be.

## V. CONCLUSIONS: MAKING WORKING WOMEN COUNT



**Working Women Count!** throws the problems and the hopes of America's working women—nearly half of our entire workforce—into sharp focus.

**Working Women Count!** respondents care about the *quality of the jobs* available to them. They care about the *quality of the work environment* in the offices, factories, stores and hospitals where they labor. They care about the economic and social well-being of their families, co-workers and communities. They care about equality and dignity.

There is a dramatic level of agreement among all **Working Women Count!** respondents about what their problems are and what needs to change. Women want decent pay and benefits, support for their family responsibilities at different stages of life, and to be treated with fundamental fairness and respect.

This is partly a matter of dollars and cents, in their paychecks and their benefits packages. It is also a matter of enforcing the laws that guarantee equal treatment, improving the quality and outcomes of training programs, and working to increase the supply of "better jobs."

Finally, there is a need to challenge, and change, deeply held views about women and the value of their work. A 46-year-old clerical worker from Illinois reflects the array of concerns respondents have about negative attitudes toward women workers:

*I am a married woman with no children and love my job. I know that working women with children need better help with child care etc. For myself, I really would like to see a change in the attitude of my male co-workers with regard to women. Many of*

*us are typecast as not really having anything worthwhile to contribute to a project. Male chauvinism is alive and well here! There are too many males in top jobs—improvement in the promotion of women is really needed. Give us a chance!*

Many of the problems women shared with us are also issues for working men. While some of the obstacles respondents wrote about stem from discrimination, others reflect the trend toward a workforce anxious about job insecurity, declining benefits, and stagnant wages. The stresses on working families affect all family members and, likewise, the remedies stand to benefit all.

Solutions must come from many quarters. Positive change will require a cooperative effort, and the imaginations and talents of many individuals and organizations. Sixteen hundred partners joined the Women's Bureau in this effort out of a shared concern and desire to understand what working women care about. Now each of us—government, business, unions, grassroots organizations and the media—has an important role to play. And we can each begin by discussing these issues with our own co-workers, our own community organizations, and our own families. We must build the consensus documented in this report into a national consensus for change.

Our challenge? To build a workplace culture that fully and fairly values women as equal partners in American life.

## APPENDIX A METHODOLOGY

### Development of the Instrument

In the fall of 1993, the Women's Bureau contracted with the firm of Mellman Lazarus Lake to conduct focus groups with women and men around the country to uncover their main areas of concern about their jobs and the economy. The themes extracted from the focus groups served as a basis for designing the *Working Women Count!* questionnaire. Exactly the same questionnaire was used for the scientific survey and the popular survey, except that the scientific survey added a question on union membership.

### The Scientific Sample

The Women's Bureau conducted a telephone survey, with a scientifically selected random sample. The sample, selected from a random digit dial frame, consisted of 1,200 adult working women who are representative of working women nationwide, according to general demographic characteristics, such as occupation, income, education, age, race and ethnicity, and region. The sample has a 95% confidence level, with a margin of error of  $\pm 5\%$ . The sample frame was constructed by Survey Sampling of Fairfield, Connecticut, and the telephone survey, beginning with a small pilot study, was conducted by Share Systems of Somerville, Massachusetts between June 2 and 22, 1994. Women's Bureau staff analyzed the data using the Statistical Package for the Social Sciences (SPSS).

The sample closely matched national statistics provided by the U.S. Department of the Census and the Bureau of Labor Statistics of the U.S. Department of Labor, except in the area of earned income. For this variable, the data

were weighted to achieve figures for low-income women and their families resembling national statistics. For tabulations involving other demographic variables, the results are unweighted. For purposes of this report, the numeric results referred to in the text are from the scientific random sample, unless otherwise specified. The scientific sample was also used to identify major themes in the qualitative material. Utilizing these themes, supporting quotations have been culled from both the popular and scientific samples, as well as from transcripts of *Working Women Count!* events held between May and August 1994.

### The Popular Sample

The questionnaires distributed through the *Working Women Count!* partners were returned to the Women's Bureau via Researchable of Vienna, Virginia. This firm kept an overall tally of questionnaires from the popular sample and provided the smaller samples discussed below. The total number of questionnaires used to construct the popular sample was 188,703, which was the number received by August 31, 1994. Completed questionnaires received after that date were counted, but not included for analysis.

The popular sample was analyzed in two ways. First, a random sample of 1,000 to 1,500 was selected from each of six partner groupings: businesses, labor unions, national/state/local organizations, on-line services, media and Federal agencies. Questionnaires were selected according to an interval method using multiple random starting points. The only exception to this method was the on-line services, which delivered their results by computer. The data were

reviewed to compare the demographic profile of each group to national statistics, and to compare the self-selected respondents' views on the issues to the views of respondents in the scientific sample.

Second, a single popular sample was created by aggregating the sub-samples in proportion to the totals of each partner grouping in the total universe of responses received from the public. When the report refers to a total from the "popular sample" it is referring to this aggregate weighted sample. The results of this aggregate sample regarding the issues raised by the survey were analyzed and compared to the results of the scientific sample.



# WORKING WOMEN COUNT! A NATIONAL QUESTIONNAIRE

Sponsored by the Women's Bureau of the U.S. Department of Labor and

Today, 58 million women hold paid jobs in America. This is the largest number of working women in our history — and the number continues to grow.


If you're one of these women, the Women's Bureau of the U.S. Department of Labor wants to know what you think about your job — how to make it better.

Please answer this questionnaire and return it to the address

or right. We'll give the results right to the President and Congress so they'll know what issues are important to you.

As a working woman, your voice counts!

Thanks for your help.

 U.S. DEPARTMENT OF LABOR  
Robert B. Reich, Secretary  
Karen Musselwhite, Director, Women's Bureau

Please return this questionnaire to:

1. Would you describe your main work for pay as:

- Clerical/support (secretary, receptionist, clerical supervisor, computer operator, stock clerk, insurance investigator)
- Craft/repair (mechanic, electrical/electronic repair, plumber, painter)
- Executive or manager (financial manager, buyer, marketing manager, accountant, auditor)
- Farming, forestry, or fishing
- Homemaker

- Operator/fabricator (machine operator, packaging machine operator)
- Professional (teacher, lawyer, scientist, doctor, RN)
- Sales (sales supervisor, cashier, sales representative)
- Service (security, childcare, food service, health aid, hairdresser)
- Technical (LPM, a, repair programmer, legal assistant, dental hygienist)
- Transportation (motor vehicle operator, tractor operator)

9. If you could tell President Clinton one thing about what it's like to be a working woman, what would it be? \_\_\_\_\_

2. How many paid jobs do you have? \_\_\_\_\_

3. How many hours a week do you work for pay? \_\_\_\_\_

4. The things you like most about your job are (check up to 3):

- I get paid well
- I have good benefits
- My hours are flexible
- I have job training opportunities
- I have the authority I need to get the job done
- My job is secure

- I am productive
- I enjoy the company of my co-workers
- I learn new things
- I like what I do
- I like working as part of a team
- Other: \_\_\_\_\_

10. What is your age? \_\_\_\_\_

11. What is the highest level of education you've completed?

- less than high school
- high school diploma or GED
- some college or technical school
- college degree (e.g. associate or bachelor)
- postgraduate degree (e.g. medical, law, MS, MA, PhD)

5. Are any of the following issues a problem for you at work? (If so, check off how serious a problem it is. If not, check nearest zero):

	One of the most serious	very serious	somewhat serious	not very serious	not at all serious	doesn't apply
I don't get paid what I think my job is worth	___	___	___	___	___	___
I need better benefits	___	___	___	___	___	___
I work too many hours	___	___	___	___	___	___
I worry about losing my job	___	___	___	___	___	___
I don't have the flexibility to meet family responsibilities	___	___	___	___	___	___
I am under too much stress	___	___	___	___	___	___
I do not have the skills to get a better job	___	___	___	___	___	___
It's hard to find quality child or elder care that I can afford	___	___	___	___	___	___
I have lost a job or a promotion because of my race or sex	___	___	___	___	___	___
I know someone who lost a job or promotion because of race or sex	___	___	___	___	___	___
I suffer other problems at my job (please explain below):	___	___	___	___	___	___

12. How much do you earn each year before taxes?

- less than \$9,999
- \$10,000—\$24,999
- \$25,000—\$49,999
- \$50,000—\$74,999
- \$75,000 or more

13. What is your total household income before taxes?

- less than \$9,999
- \$10,000—\$24,999
- \$25,000—\$49,999
- \$50,000—\$74,999
- \$75,000 or more

6. How do you feel about your job overall?

- I love it
- I like it
- It's OK
- I dislike it
- It's totally miserable

7. Please rate the following aspects of your job:

	Excellent	good	fair	poor	none	doesn't apply
Pay	___	___	___	___	___	___
Flexible schedule	___	___	___	___	___	___
Health care benefits	___	___	___	___	___	___
Pension/retirement benefits	___	___	___	___	___	___
Vacation	___	___	___	___	___	___
Sick leave	___	___	___	___	___	___
Ability to advance	___	___	___	___	___	___
Challenging and interesting	___	___	___	___	___	___
Job security	___	___	___	___	___	___
Training	___	___	___	___	___	___
Support for family responsibilities	___	___	___	___	___	___

14. Are you:

- living with someone
- married
- single, divorced, separated or widowed

15. Do you have children under the age of 18 living at home?

- yes (how many: \_\_\_\_\_ age of youngest: \_\_\_\_\_)
- no

16. What state do you live in? \_\_\_\_\_

17. Just to make sure we're hearing from people of all races, could you indicate your racial designation:

- White
- Black
- Asian
- Native American
- Other

18. What is your ethnic origin:

- Hispanic
- Other

8. Here's a list of changes that might provide you with a better workplace. Please let us know how important each item is to you by rating each one from 0 (not important to you) to 10 (very important to you). You may use any number more than once:

- \_\_\_ More flexible work hours
- \_\_\_ Information about or support for child or dependent care
- \_\_\_ Insuring equal opportunity in the workplace
- \_\_\_ Paid leave to care for newborns or seriously ill relatives

- \_\_\_ On-the-job training opportunities to learn new skills
- \_\_\_ Student loans for courses to give me new job skills
- \_\_\_ Giving employees more responsibility for how they do their jobs
- \_\_\_ Health care insurance for all employees
- \_\_\_ Improving pay scales
- \_\_\_ Other: \_\_\_\_\_



**APPENDIX C DEMOGRAPHIC CHARACTERISTICS OF THE SCIENTIFIC AND POPULAR SAMPLES IN COMPARISON TO NATIONAL STATISTICS**

DEMOGRAPHIC CHARACTERISTICS	NATIONAL STATISTICS	SCIENTIFIC SAMPLE		POPULAR SAMPLE
<b>OCCUPATIONS**</b>				
Professional/Managerial	27.0	27.6		47.4
Technical	3.5	4.2		6.0
Low-wage white collar	58.2	59.0		42.8
Low-wage blue collar	9.7	8.9		2.5
<b>HOURS WORKED</b>				
Part-time (under 35)	25.4	23.0		11.6
Full-time (35 and over)	74.6	77.0		88.4
<b>EDUCATION</b>				
Less than high school	9.1	6.3		1.2
Completed high school	36.6	26.2		13.0
Some college courses	19.2	31.8		27.7
College Degree	26.8	24.7		37.6
Post Graduate Degree	8.4	10.6		20.6
<b>RACE/ETHNICITY</b>				
White	84.8	84.7		79.5
Black	11.4	9.3		12.3
Hispanic	6.7	5.1		6.2
Asian/Pacific Islander	1.9	.6		3.8
Native American	.6	.7		.9
<b>PERSONAL INCOME</b>				
Under 10,000	37.8	16.3	35.1***	5.5
10-25,000	37.9	39.0	37.1***	31.4
25-50,000	21.1	26.2	22.6***	47.7
50-75,000	2.3	4.8	4.2***	11.5
75+	.7	1.1	.9***	3.9
<b>HOUSEHOLD INCOME</b>				
Under 10,000	14.6	5.8		2.4
10-25,000	26.3	18.3		15.0
25-50,000	31.9	31.5		34.3
50-75,000	16.1	14.8		26.1
Over 75,000	11.0	11.6		22.2
<b>CHILDREN UNDER 18 AT HOME</b>				
No	60.1	56.6		60.7
Yes	39.9	43.4		39.3
<b>AGE</b>				
Less than 25	16.5	11.3		5.8
25-34	26.3	24.0		25.9
35-44	26.9	31.9		34.6
45-54	18.6	20.4		24.8
55+	11.4	12.4		8.9

\* SOURCES FOR NATIONAL STATISTICS: U.S. BUREAU OF THE CENSUS, 1993, AND U.S. DEPARTMENT OF LABOR, BUREAU OF LABOR STATISTICS, EMPLOYMENT AND EARNINGS, JANUARY 1994, TABLE 20.

\*\* OCCUPATIONAL CATEGORIES: THE FOLLOWING OCCUPATIONS ARE INCLUDED IN EACH CATEGORY—PROFESSIONAL/MANAGERIAL: EXECUTIVES OR MANAGERS, AND PROFESSIONALS; TECHNICAL: TECHNICIANS; LOW-WAGE WHITE COLLAR: CLERICAL, SALES, AND SERVICES; LOW-WAGE BLUE COLLAR: OPERATORS/FABRICATORS, CRAFT/REPAIR, AND TRANSPORTATION.

\*\*\* THESE ARE THE WEIGHTED NUMBERS THAT WERE USED TO BE MORE COMPARABLE TO NATIONAL STATISTICS.

1. U.S. Bureau of the Census, *HISTORICAL STATISTICS OF THE U.S., COLONIAL TIMES TO 1970, Bicentennial Editions, Part 2*. Washington, DC: 1975.

2. Anne Hill and June E. O'Neill, "A Study of Intercohort Change in Women's Work Patterns and Earnings," U.S. Department of Labor, Bureau of Labor Statistics, NLS-92-10, December 1990.

3. This figure is drawn from the scientific sample responses. Below is a comparison of the responses from the two samples to the question, "How do you feel about your job overall?"

	Scientific Sample	Popular Sample
I love it	30.2	21.2
I like it	49.0	49.1
It's okay	16.7	22.8
I dislike it	2.4	4.6
It's totally miserable	1.7	2.3

4. In the scientific sample, the income category \$25,000-\$50,000 was disaggregated into \$25,000-\$35,000 and \$35,000-\$50,000. Approximately 10% of the scientific sample did not report their personal income. Some survey research suggests that women are more accurate than men in reporting income data. See John Bound and Alan B. Krueger, "The Extent of Measurement Error in Longitudinal Earnings Data: Do Two Wrongs Make a Right?" *JOURNAL OF LABOR ECONOMICS*, Vol. 9, No. 1, 1991, pp. 1-24.

5. 15% of the respondents in the scientific sample did not report family income.

6. For the scientific survey, the category "single, divorced, separated or widowed" was disaggregated into three categories: "single," "divorced/separated," and "widowed."

7. Although there are increasing numbers of young people in their late teens and early twenties living at home, the questionnaire did not gather data on this cohort

8. For a comparison of demographic characteristics of the two samples of respondents, see Appendix C.

9. A five-point scale was used to elicit answers to the question, "Are any of the following issues a problem for you at

work?" The top three categories, "most serious," "very serious" and "somewhat serious," were used to determine which issues respondents view as serious problems.

10. The values of 10, 9 and 8 were used to calculate a "high priority" rating, the values 7, 6, 5, and 4 were used to connote a "mid-level priority," and the values 3, 2, 1 and 0 were used to connote a "low priority."

11. The high priority given to health care insurance for all may also reflect the fact that the survey was conducted during a period of heightened national attention to health care reform and congressional consideration of the issue.

12. All of the open-ended responses were coded for the scientific sample using sixteen thematic categories. Then a small percentage of the qualitative responses from the popular sample were reviewed and categorized according to the themes established by the scientific survey.

13. Annual earnings figures have been used because they take into account those women who work at part-time, temporary and seasonal jobs more accurately than figures based on weekly or hourly earnings. U.S. Bureau of the Census, Current Population Reports, Series P60-184, *MONEY INCOME OF HOUSEHOLDS, FAMILY, AND PERSONS IN THE UNITED STATES*, 1992. Washington, DC: U.S. Government Printing Office, 1993.

14. From the "Women's Voices" survey, sponsored by The Center for Policy Alternatives and the Ms. Foundation, conducted by Celinda Lake of Greenberg Lake, May-June 1992.

15. See Table 56, "Median Weekly Earnings of Full-time Wage and Salary Workers by Detailed Occupation and Sex," in *EMPLOYMENT AND EARNINGS*, U.S. Department of Labor, Bureau of Labor Statistics, January 1994.

16. Utilizing data from the Census Bureau, Suzanne Bianchi explores the complex role of education in narrowing the pay gap between the genders. She argues that the pay gap is narrowing, in large part, because better educated women are now reaching mid-career when their earnings would tend to go up.

On the other hand, she states that the increased earnings of less educated women resulted from the decline in men's wages and the fact that these women worked more hours between 1980 and 1990. See Suzanne M. Bianchi, "The Changing Roles of Women and Men," in Reynolds Farley, ed., *THE STATE OF OUR UNION: AMERICA IN THE 1990'S*, Vol. 1. New York: Russell Sage Foundation (forthcoming, 1995).

16. The average 1989 earnings of men with a high school diploma were \$26,609, while the average 1989 earnings of women with a college degree were \$26,709. U.S. Bureau of the Census, Current Population Reports, Series p-60, No. 129 and No. 172, *MONEY INCOME OF HOUSEHOLDS, FAMILIES, AND PERSONS IN THE UNITED STATES: 1979 AND 1989*, Washington, DC, 1990 U.S. Government Printing Office.

18. U.S. Bureau of the Census, Current Population Reports, Series P60-184, *MONEY*, 1992.

19. Lawrence Mishel and Jared Bernstein, *THE STATE OF WORKING AMERICA, 1994-95* Washington, DC: The Economic Policy Institute, 1994, p. 65.

20. Bureau of Labor Statistics, "Employer Cost for Employee Compensation," U.S. Department of Labor: 94-290. March, 1994.

21. A 1994 study by the Institute for Women's Policy Research, "Women's Access to Health Insurance," estimates that of the 12 million women who are uninsured, 75% are employed. The report also documents the 5% decline in the number of men with employer-provided health insurance between 1988-92. This underscores the importance of women getting health insurance through their own employers, rather than relying on spouses or parents. See Young-Hee Yoon, Stephanie Aaronson, Heidi Hartmann, Lois Shaw and Roberta Spalter-Roth, "Women's Access to Health Insurance," Washington, DC: Institute for Women's Policy Research, 1994.

22. Of respondents in the "55 years and over" category, 2% are over 65 years of age and may be eligible for Medicare.

23. U.S. Department of Labor, et al, "Pensions and Health Benefits of American Workers: New findings from the April 1993 Current Population Survey," Washington, DC, 1994. p. 4.

24. Respondents were given five categories for evaluating their benefits—Excellent, Good, Fair, Poor and None. Excellent and Good are used to connote "positive ratings" while Fair and Poor are used to connote "negative rating." None is interpreted as the absence of a benefit.

25. U.S. Department of Labor et al, "Pensions," p. 2.

26. While there was a gradual improvement in vacation time and sick days from the 1940s to 1979, in the 1980s the trend began to reverse. This is particularly true for workers in manufacturing. For example, in 1947, blue collar workers received an average of 15.9 paid vacation days, in 1979 the number rose to 23.1, and by 1989 the number had fallen to 20.8. See Mishel and Bernstein, *THE STATE OF WORKING AMERICA*, pp. 132-133.

27. Economist Juliet Schor argues that American workers today have less vacation time than workers of most other industrialized nations. Workers in many Western European countries now have four to five weeks of vacation, while Americans have on average 9.1 days of vacation. See Juliet B. Schor, *THE OVERWORKED AMERICAN: THE UNEXPECTED DECLINE OF LEISURE*. New York: Basic Books, 1991.

28. The Families and Work Institute's *NATIONAL STUDY OF THE CHANGING WORKFORCE (1993)* found that 29% of workers have access to flextime programs, while 26% of workers without these programs or leave policies said they would be willing to switch jobs to get these benefits. See Ellen Galinsky, James T. Bond, and Dana E. Friedman, *NATIONAL STUDY OF THE CHANGING WORKFORCE*. New York: Families and Work Institute, 1993. pp. 80-81.

29. Juliet Schor has documented the rise in the number of hours Americans spend at work relative to the time they have for either leisure or family responsibilities. Schor estimates that the annual hours of paid employment for women have risen from 1406 hours in 1969 to 1711 in 1987.

She documents this phenomenon across occupations and income levels and shows that while the number of hours that men work has also increased, women's work time has increased three times as much. See Schor, *THE OVERWORKED AMERICAN*, pp. 29, 35.

30. U.S. Department of Labor, unpublished Bureau of Labor Statistics data, 1993.

31. While affordability is a problem for most working parents, the severity of the problem increases as paychecks decrease. In a study done by the Urban Institute for the Department of Health and Human Services, researchers estimated that families with a yearly income under \$15,000 spend 23% of their income on child care, whereas those making \$50,000 and above spend about 6% of their income on child care. See Barbara Willer et al, "The Demand and Supply of Child Care in 1990." Washington, DC: U.S. Department of Health and Human Services, 1991, p. 74.

32. Francoise J. Carre, "Temporary Employment in the 80s," in Virginia L. duRivage, *NEW POLICIES FOR THE PART-TIME AND CONTINGENT WORKFORCE*. Armonk, New York: M. E. Sharp, 1992.



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## WOMEN'S BUREAU, U.S. DEPARTMENT OF LABOR

The Women's Bureau of the U.S. Department of Labor was created by Congress in 1920 to "promote the welfare of wage-earning women." It is the only Federal agency with primary responsibility for serving the interests of working women. Through its national and regional offices, the Women's Bureau:

- alerts women about their rights in the workplace;
- proposes policies and legislation that benefit working women;
- researches and analyzes information about women and work;
- reports our findings to the President, Congress and the public.

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