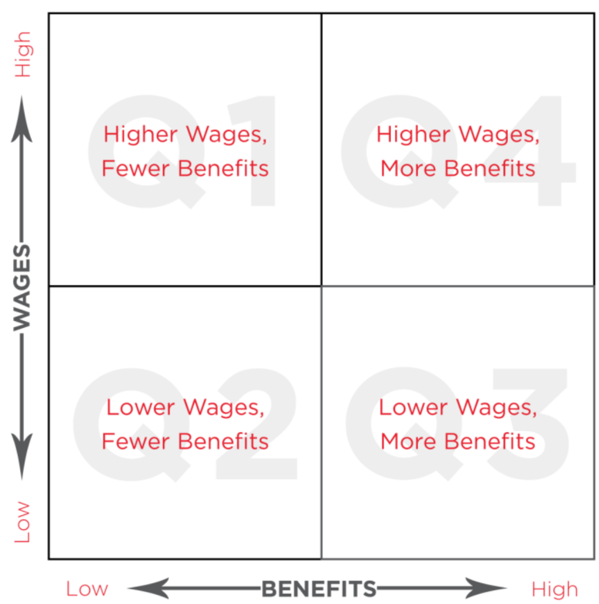
GENDER stat

WAGES & BENEFITS

Developed by:
Áine Duggan, President
Gail Cooper, Vice President for Programs
Rosa Cho, Policy & Research Analyst
Sudha Rao, Program Intern

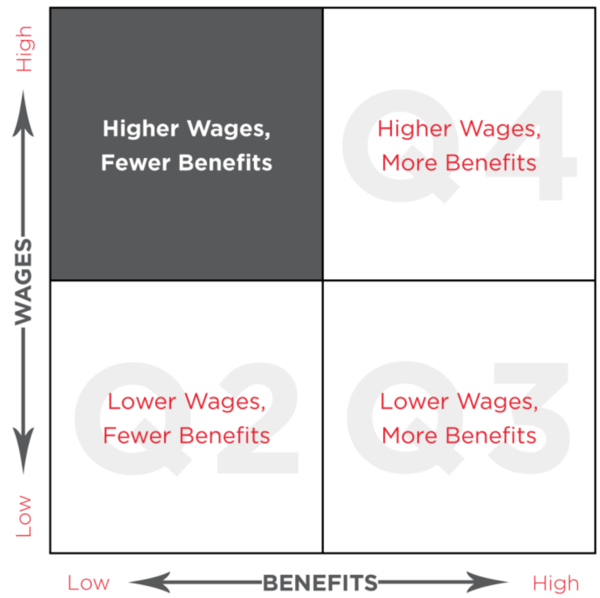
Introduction

Comparing wages and benefits in the United States today may seem like a simple task. Round up key numbers from government agencies such as the Department of Labor or state-level labor agencies, with a focus on different segments of the labor market. Highlight benefits common to most jobs, then single out a few special perks. Add in statistics from labor organizations and advocacy groups, and done—right? Yet the labor market in the US, like the demographics of the country, is evolving very quickly. What counts as a full- or part-time employee, a regular or temporary job, or wage-based versus piecework income? Are government subsidies—in the form of Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps), Earned Income Tax Credit (EITC), mortgage interest deductions or the wage cap on Social Security—benefits that are equally enjoyed by low-wage, middle-income and highly compensated workers? How are employers handling the challenge of maximizing workplace efficiencies and increasing return on investments made by stockholders and venture capitalists while managing employees' needs and productivity?



This issue of Gender Stat divides wages and benefits into four broad combinations, or "quadrants," to explore specific challenges and opportunities for workers in each: Quadrant 1: Higher Wages/Fewer Benefits; Quadrant 2: Lower Wages/Fewer Benefits; Quadrant 3: Lower Wages/More Benefits; and Quadrant 4: Higher Wages/More Benefits. Taken together, the quadrants show a workforce moving in the direction of less job security, lower wages for more segments of the workforce, more flexibility for high-wage workers, less flexibility for low-wage workers and more people leaning on government benefits to supplement wages that fall short of being livable. Against convention, we are beginning the exploration by looking at workers in the Higher Wages/Fewer Benefits segment of the workforce. This segment is growing fastest, and it shows signs of becoming a new "normal" for the future of work for many in the US; that is, where the relationship of workers to those who employ them is contingent, irregular and bereft of standard benefits.

Quadrant 1: Higher wages and fewer benefits



Touted as the "force that could save the American worker," the "gig" economy is often portrayed in the media as a path to workers' empowerment, freedom from standard workweeks and improved work/life balance. This quadrant reveals the precarity faced by the increasing number and variety of US professionals who rely on contingent work. Coders, designers, lawyers, performers, professors and writers are among the growing ranks of workers who are disconnected from standard full-time employment and who do not have access to benefits or labor law protections. (Lower-wage contingent workers are discussed in more detail in Quadrant 2.)

- Contingent work is on track to become the norm of the US labor market. In 2006, the Government Accountability Office (GAO) estimated that close to one in three US workers, or 43 million, were "contingent" – working part-time or via contract (GAO, 2006). Intuit projects that 40 percent will be contingent by 2020, an estimated 10 percent increase over today's numbers, as the trend of hiring contingent workers accelerates and more than 80 percent of corporations plan to increase their use of a flexible workforce (Intuit, 2010).

- Today's contingent workers are college educated and tech savvy. They are skilled lawyers, doctors, information technology specialists and more (Challenger, Gray & Christmas, Inc., 2013), and they label themselves as consultants, freelancers, contractors, microbusiness owners or solopreneurs (MBO Partners, 2013).

- Contingent workers who are consultants or independent workers generally do not have access to employer-provided benefits, such as health insurance, pensions plans and paid leave, unlike those who are direct employees (Cohen et al., 2013). A 2012 survey showed that more than half (55 percent) of independent workers were concerned about their unpredictable income stream; and close to two-fifths worried about getting future work (40 percent), retirement (40 percent), traditional benefits (37 percent) and lack of job security (36%) (MBO Partners, 2012). In 2012, 18 percent of those self-employed in management and professional occupations did not have health insurance, in contrast to 8 percent of standard workers in the same fields (AFL-CIO, 2014).

- The decline of traditional workplace benefits is affecting almost all workers, but part-time workers—43 percent of the contingent workforce in 2006, according to the GAO—bear the brunt of the trend (CEPR, 2012, and GAO, 2006). Between 2007 and 2012, those working fewer than 30 hours per week experienced a 20 percent decline in being able to access employer health coverage. Those clocking 30-39 hours per week experienced a 12 percent decline. In contrast, full-time workers logging 40 or more hours per week experienced a 3 percent reduction (EBRI, 2014).

- Independent workers do not have access to unemployment insurance and workers' compensation (BLS, n.d.) and have limited tools to seek redress if their clients do not pay for work that has been completed and invoiced (Horowitz et al., 2011). A 2009 survey by Freelancers Union found that 77 percent of independent workers had trouble getting paid at some point during their career as freelancers and that an average freelancer lost approximately $6,000 due to client non-payment (Horowitz et al., 2010). In these cases, workers were unable to obtain relief through the Department of Labor's worker protections.

- "Contract lawyers"—attorneys hired by law firms to work on legal cases by contract on a temporary basis—get hourly compensation between $25 and $40 ($45,500-$72,800 annually, assuming full-time) in major cities (The Posse List, 2009), as compared with $160,000, the average first-year associate's salary at large law firms (NALP, 2013). According to UC Berkeley School of Law's career site, contract lawyers often do not have access to standard benefits such as health care, paid vacation, sick leave, etc., or traditional law office resources as administrative support, expensive research databases like Lexis/Nexis, office supplies, etc. (UC Berkeley, n.d.).

- At universities and colleges, the average part-time/adjunct faculty earned $2,700 per class in 2012, and their contracts were often renewed or discontinued on short notice (Association of Governing Boards of Universities and Colleges, 2013). Only 23 percent of part-time faculty members had access to employer health coverage, and 40 percent had access to retirement benefits (Coalition on the Academic Workforce, 2012).

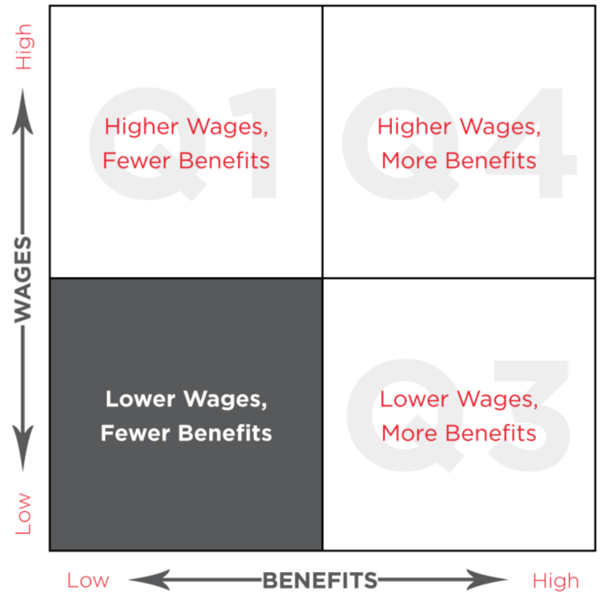
- An average middle-income family spent 11 more hours per week doing paid labor in 2006 than it did in 1979 (CAP, 2010). In recent years, workers with email have become more likely to check their email outside of normal working hours: one-half check their work-related email on the weekends, more than one-third (34%) check their work-related email on vacations, and one-quarter (25%) check work-related email "often" when they have taken a sick day (PEW Internet & American Life Project, 2008). In 2012, approximately 40 percent of professional men worked more than 50 hours a week, but four in five of the men (80 percent) wanted to work shorter hours (CAP, 2012).

- According to a 2014 survey, other than a pay raise, more than three in five workers (61 percent) ranked more paid leave as the most desirable benefit, followed by career advancement (52 percent), flexibility (50 percent), working remotely (46 percent) and receiving company stock/shares (44 percent). Flexible hours were more desirable for women than men (60 percent versus 40 percent) while more men than women wanted company stock/shares (51 versus 37 percent) (Glassdoor, 2014).

- The trend toward higher employee contributions makes employer-offered benefits less affordable. At the same time, there is a trend toward fewer employers offering benefits at all, even to full-time workers. In 2010, almost a quarter (24 percent) of full-time workers did not have access to employer health coverage (Demos, 2011). Between 2000 and 2013, employers' contributions for family health coverage increased more than 180 percent, to more than $4,500 (Kaiser Family Foundation, 2013). In 2007, high medical bills or illness contributed to 62 percent of all personal bankruptcy cases, and most medical debtors were homeowners and middle-class workers (Himmelstein et al., 2009). In 2012, three-fifths (60 percent) of self-identified middle-class employees stated that they had to cut household spending, and 42 percent expressed that their financial situation is in worse shape than it was before the 2007-2009 recession (Pew Research Center, 2012).

Quadrant 2: Lower Wages, Fewer Benefits

The central myth about success in the US is that with hard work, anyone can do well and live a good life. This quadrant represents the basic paradox of living in or near poverty while working part-time, full-time or multiple jobs. To survive on low wages and few benefits, workers put up with difficult conditions, such as unpredictable schedules; make hard choices between necessities like food and rent; and fight against wage theft, among many other hurdles. Below are a few statistics that give a snapshot of their challenges.



- Demos defines low-wage work as a job that pays $12/hour or less and estimates that almost one-third of US workers hold such jobs (Demos, 2013). Low-wage jobs that do not offer health or retirement benefits are expected to increase fastest in the next twenty years (Demos, 2013). It is estimated that 60 percent of US jobs created between 2010 and 2012 paid less than $13.83/hour (NELP, 2012).

- In 2012, more than 15 million workers were paid between $7.25/hour and $10.88/hour (Hamilton Project, 2014).

- Among all workers paid $8.50/hour or less, only 12 percent have health care and retirement benefits, less than 25 percent have access to paid sick leave and fewer than half get paid vacation (Quigley, n.d.).

- In 2011, low-income households enjoyed only 3 percent of tax-expenditure benefits (i.e., tax breaks such as deductions, credits, write-offs, etc.) (CBPP, 2012).

- According to GAO's 2006 survey of contingent workers, on-call/day laborers and agency temps disproportionately reported low-household incomes (below $20,000 annually). Of on-call/day laborers, only 24 percent had access to health coverage, and 29 percent had access to employer pensions; for agency temps, the statistics are worse—9 percent and 4 percent, respectively (GAO, 2006).

- A majority of low-wage workers do not have flexibility and paid leave benefits: Almost 70 percent of low-wage employees cannot control their start or stop time at work (CAP, 2012), 80 percent do not have access to paid sick days (National Partnership for Women and Families, n.d.) and only 16 percent of the lowest-paid workers receive health insurance through their employers (Mettler, 2011). Women are disproportionately impacted, as they make up almost 67 percent of low-wage workers (NWLC, 2014).

- Almost 16 million workers are employed as federal contractors or subcontractors, and more than 8 million of them hold low-wage jobs. Almost one in three (29 percent) make less than $15/hour, and two in five (38 percent) are paid poverty- or near poverty-level wages (i.e., income is less than 150 percent of the federal poverty threshold for a family of four). Women and people of color are disproportionately impacted as they account for 71 percent and 45 percent, respectively, of these low-wage federal contractors or subcontractors (Demos, 2014).

- Involuntary part-time employment (i.e., part-time workers who want to work full time but cannot find positions) is a key factor in poverty: in 2012, one in four involuntary part-time employees lived in poverty, in contrast to one in twenty full-time workers. Between 2007 and 2012, the involuntary part-time employment rate doubled for women (from 4 percent to 8 percent) and tripled for men (from 2 percent to 6 percent). In addition to making less money than full-time employees, involuntary part-time workers have fewer fringe benefits, less job security, are more likely to live in poverty and are susceptible to long-term unemployment. Women who worked part-time involuntarily were five times more likely to have spent a substantial portion of the year unemployed than those who worked part-time voluntarily (Glauber, 2013).

- In 2012, approximately 22 percent of all working families were headed by women, but 39 percent of low-income working families were female-headed. Almost half of all low-income working mothers were employed in retail and service sector jobs that do not provide benefits such as health and paid sick leave (Povich et al., 2014).

- On average, front-line fast food workers get paid $8.69/hour nationally. Only 28 percent are able to secure full-time hours, and 87 percent do not get employer health coverage (Allegretto et al., 2013).

- The average wage for "in-home" workers (e.g., child care workers, maids and housekeepers, health aides in private households) is $10.21/hour. They are likely to work part time without benefits: only 12 percent have health insurance, and 7 percent have a pension plan through their employer. Almost all (90 percent) are female, and they are disproportionately immigrants (EPI, 2013).

- Cornell University researchers found that migrant workers with temporary non-agricultural work visas (e.g., those in hospitality, resorts and theme parks, landscaping, janitorial, restaurant jobs) were paid up to $5.69/hour less than the average wage for their occupations (Cornell Institute for Public Affairs & AFL-CIO, 2011).

- Low-income families with children under the age of five who paid for child care spent more than half (53 percent) of their monthly income on child care, in contrast to the 9 percent spent by similar families making more than $4,500 per month (CAP, 2012). In 2011, the national average cost for center-based, full-time child care for an infant was $8,900. The cost of center-based care for two children (an infant and a 4-year-old) was higher than annual average rent payments in all states and the District of Columbia. In that same year, one in four working families spent more than 50 percent of their income on housing (Demos, 2013).

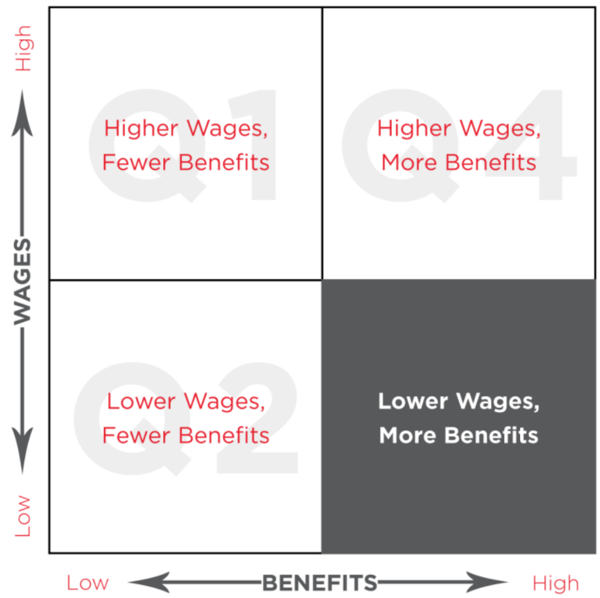
- The effects of low wages and corresponding low benefits can have long-term consequences. Due to insufficient earnings, approximately 4 percent of the population aged 62-84 (1.6 million) are projected to never receive Social Security benefits. More than half (56 percent) of this group are either poor or "near poor." More than two-thirds (67 percent) are women, more than two-thirds (67 percent) are immigrants and close to one-third (31 percent) are widowed (Whitman et al., 2011).

- As a Social Security Administration study shows, the three groups that rely most on Social Security as their sole source of retirement income are black women (25 percent), Latino/Hispanic men (22 percent) and Latina/Hispanic women (21 percent) (US Social Security Administration 2012).

White Men	White Women	Black Men	Black Women	Asian Men	Asian Women	Latino/ Hispanic Men	Latina/ Hispanic Women
11%	15%	18%	25%	9%	11%	22%	21%

Quadrant 3: Lower Wages, More Benefits

One of the enduring stereotypes about individuals living in poverty is that they do not work or want to work. At the same time, according to a recent *New York Times* article, "most of the income of people in poverty comes from work." This quadrant itemizes the patchwork of wages and subsidies that the working poor depend on to make ends meet.



- Working families account for approximately three-quarters (73 percent) of all households enrolled in at least one public assistance program (Allegretto et al., 2013). Working families (18 percent) and those who cannot work (elderly, 53 percent; non-elderly disabled, 20 percent) together account for almost all (91 percent) of public benefits participants (CBPP, 2012). In 2014, there was at least one working adult in 54 percent of the families seeking food at 32,000 emergency food programs in the US (Feeding America, 2014).

- In 2013, Social Security, health programs (Medicaid/Medicare and CHIP) and safety net programs (e.g., unemployment insurance, SNAP, EITC) accounted for 24 percent, 22 percent and 12 percent of the federal budget, respectively (CBPP, 2014). In 2010, 39 percent of all US households benefited from at least one of the three major social programs (Social Security, Medicare and unemployment insurance) (CAP, 2011).

- In 2010, middle-income families received more than half (58 percent) of public benefits defined as Social Security, Medicare/Medicaid, unemployment insurance, SNAP, TANF, EITC, lunch programs, among others, and the lowest-income families received 32 percent (CBPP, 2012).

- Between 2008 and 2011, the percentage of the US population receiving public benefits (Social Security, Medicaid/Medicare, SNAP, unemployment compensation, among others) increased by 4 percent, from 45 percent to 49 percent. During those years, the percentages of people who received SNAP increased by 5 percent and Medicaid by 3 percent (US Census, 2013).

- A majority of SNAP recipients who are able to work do so, and the benefit helps low-wage working families make ends meet. In order to qualify to receive SNAP, a household income should be at or below 130 percent of the federal poverty line ($25,400 for a family of three), and its assets have to be under certain limits ($2,000 or less for a household without elderly or disabled members) (CBPP, 2013). Among SNAP households with at least one working-age, able-bodied adult, more than half worked while receiving SNAP, and more than 80 percent worked in the year prior to or the year after receiving SNAP. (Approximately two-thirds of SNAP recipients are not expected to work, primarily because they are children, elderly or disabled.)

- For a family of three with one worker who makes $10/hour, SNAP increases the family's income by up to 20 percent, depending on the number of hours worked. (CBPP, 2014).

- In 2009, 14 percent of SNAP recipients also received unemployment insurance—up from 8 percent in 2005 (Finifter & Prell, 2013).

- More than 47 million low-income children and adults received SNAP. An average SNAP recipient received approximately $125 a month in FY 2014, down from $133 a month in FY 2013 (CBPP, 2014). SNAP helps to reduce poverty among women and people of color: SNAP participation rates among black, Latino and white individuals are 31 percent, 22 percent and 15 percent, respectively. Women are twice as likely as men (23 percent versus 12 percent) to have received SNAP at some point in their lives, and the gender-race participation gap is wider among people of color: approximately 39 percent of black women versus 21 percent of black men; 31 percent of Hispanic women versus 14 percent of Hispanic men; and 19 percent of white women versus 11 percent of white men received assistance (Pew Research Center, 2013).

- In 2011, 28 million working adults and their families benefited from the Earned Income Tax Credit (EITC) (CBPP, 2014). The top three occupations of the EITC-eligible population in 2012 were: administration (13 percent), sales (11percent) and food preparation and related services (10 percent) (Brookings Institute, 2014).

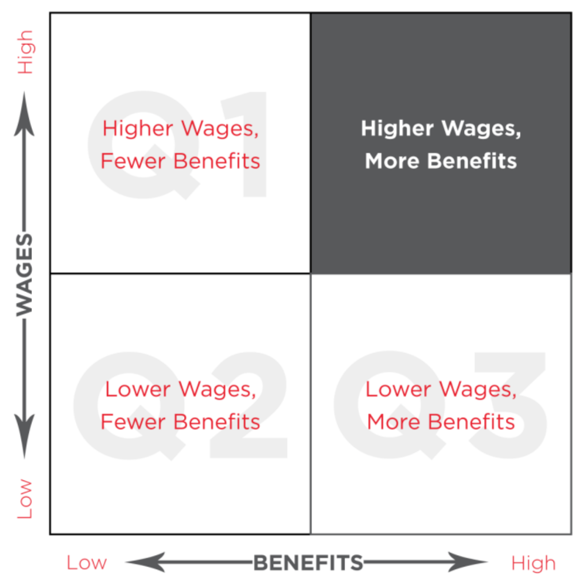
- In 2012, the EITC lifted 6.5 million people out of poverty, including 3 million children. In combination with the Child Tax Credit, the EITC lifted more than 5 million children above poverty (CBPP, 2014).

- The EITC expansions of the 1990s have been attributed as one of the key factors that increased employment among female heads of household between 1993 and 1999. Also, the resulting increase in employment and earnings of working-age women is expected to bring them higher Social Security benefits and, subsequently, lower poverty rates in retirement (CBPP, 2014).

- Wages are the primary source of income for more than one-third (35 percent) of public housing residents (HUD, 2014). In 2010, more than three-fourths (77 percent) of Section 8 voucher-receiving households with working-age, able-bodied tenants worked or were part of programs with work requirements (e.g., TANF) (CBPP, 2011). More than half (55 percent) are not expected to work, primarily because they are elderly or disabled (CBPP, 2013).

Quadrant 4: Higher Wages, More Benefits

This quadrant focuses on those who earn higher salaries regardless of sector—business, the performing and fine arts, technology, academia, start-ups and traditional business, etc. The commonality is that wages at this level are higher than any other quadrant represented. High-income individuals have access to many benefits, perks and gifts in addition to their salaries that boosts their overall compensation. Likewise, perks and fringe benefits are standard tools for job and salary negotiation, whether looking at sports signing bonuses or business incentives such as tech campus amenities, stock options, etc. This quadrant challenges the commonly held idea that high-income individuals attain their wealth only through hard work without any support or government subsidies. It illuminates the role of tax subidies, lower mortgage rates, capital gains, etc.



- In 2013, the average annual wage for management positions was $110,550, in contrast to $46,440 for all workers (BLS, 2014). Comprehensive employee benefit packages may include: health insurance, pension plans, paid leave, flexible work hours, housing and relocation assistance and business travel benefits (Society for Human Resource Management, 2014).

- Collectively, the top seven largest fast-food chains made $7 billion in profits; the total combined compensation for their CEOs in 2012 was $53 million, with the highest paid receiving more than $14 million (NELP, 2013). In addition to annual salary, health coverage and pension plans, typical executive compensation packages include bonuses, stock options, cash, severance pay and perks (e.g., company airplane, club memberships) (Larcker, n.d.).

- At US companies that made more than $5 billion in 2012, the average CEO perks package (not including base salary) was worth $320,635, a 19 percent increase from 2011. This included 40 percent in stock, 38 percent in cash and 16 percent in option awards (*New York Times* & Equilar, 2013). The majority of CEOs receiving such compensations are men: women account for only 5 percent of Fortune 500 CEOs (Fortune, 2014), and black, Asian and Latino CEOs account for 1 percent, 2 percent and 2 percent, respectively (Diversity, Inc., n.d.).

- Almost all (95 percent) of the highest-paid workers are offered employer health coverage (BLS, 2014), 90 percent are offered retirement benefits (BLS, 2014), and 90 percent have paid sick leave (BLS, 2014).

- According to *Fortune*'s "100 Best Companies to Work For in 2012" survey, almost one-third of companies offered on-site child care, 14 percent paid their employees' health coverage premiums in full and almost one-quarter (25 percent) offered paid sabbaticals. Other perks included: nap pods, coupons for Christmas, volleyball courts, foreign language courses, etc. (*Fortune*, 2012).

- Among professional and managerial women and men in the UK and the US, almost three quarters (70%) of men and more than half (55%) of women have access to flexible start and finish times and about three-quarters of those who have access to this type of flexible working make use of it. In addition to providing stronger sense of balance and job satisfaction, flexible working arrangements were linked to career advancement. One-third of those who used flexible working arrangements have had two or more promotions over the past five years in contrast to 24 percent of those who did not. (Wichert, 2014).

- Any income above $117,000 per year is not taxed by Social Security (this limit is adjusted annually) (Social Security Administration, 2014). In 2012, there were 894 individuals (annual income is estimated to be more than $21 million) who made $117,000 in two days (Financial Juneteenth, 2014).

- In 2012, homeowners who made more than $100,000/year received 77 percent of US mortgage interest deduction benefits (CBPP, 2013). In 2004, for households making above $250,000/year, the average tax savings from mortgage interest deductions was $5,459, whereas for low-income households (making less than $40,000/year), it was $91 (Poterba & Sinai, 2008).

- In 2010, the top 0.1 percent paid taxes at a rate of 26 percent; in 1960, they would have paid a tax rate of 51 percent. In 2008, the 400 highest-income households (all of whom made over $110 million) paid on average 18 percent of their incomes in federal income taxes, down from the 30 percent they would have paid in 1995 (National Economic Council, 2012).

- In 2011, the richest 1 percent of households received an average tax cut of $66,384, in contrast to the average $107 received by the poorest 20 percent of households (National Priorities Project and Citizens for Tax Justice, n.d.).

- Of individuals who made more than $115,000/year, almost one-third (30%) benefited from deductions on state and local taxes and 15 percent benefitted from mortgage rates (National Priorities Project, 2014).

- In 2010, the top 20 percent income group received 10 percent of public benefits (e.g., Social Security, Medicare/Medicaid, SNAP, EITC, unemployment insurance), and in 2011 they received 66 percent of tax-expenditure benefits (i.e., tax breaks such as deductions, credits, write-offs, etc.) (CBPP, 2012).

Citations by Quadrant

Quadrant 1: Higher Wages, Fewer Benefits

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