

# Precarious Lives: Gender Lens on Low-Wage Work

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## 1. Introduction

The narrative of the 2008 U.S. recession has wended through several phases. As the shock of the housing / stock market / jobs market collapse sank in, early chapters sought to lay blame: Which president's policies (from Obama all the way back to Reagan), which lax regulations and selective enforcement, what greedy wolves of Wall Street brought the U.S. economy to the brink of failure? Later chapters focused on how many jobs were being lost from the U.S. economy and at what rate. Then on how many jobs were returning and at what rate. Concerns about the long-term unemployed and the political will to extend (or cut off) jobless benefits appeared off and on as intriguing subplots. In its current iteration, the narrative has shifted squarely to the question, What kinds of jobs are being added to the U.S. job market?

Job (and therefore life) insecurity has risen dramatically in the American consciousness as more and more residents spend more and more time trying to make ends meet. Women have been especially hard hit and are prominent in popular magazines and web features preoccupied with stories about work, wages and the struggle to make a living. Huffington Post's [All Work, No Pay](#) series features first-hand accounts by U.S. residents (mostly women) trying to stay afloat working at minimum-wage jobs, while the New York Times introduced a [calculator](#) that allows readers to gauge their ability to live on the minimum wage. Policy and advocacy groups have released too many reports to count, including the National Women's Law Center's [report](#) "Fair Pay for Women Requires Increasing the Minimum Wage and Tipped Minimum Wage"; "[A Woman's Nation Pushes Back from the Brink](#)"; the Shriver Report's exploration of women's challenges in the post-recession workforce; and the Roosevelt Institute [brief](#), "Women Laid Off, Workers Sped Up: Support Staff Hold a Clue to the Gendered Recovery," which looks at women's gains and losses through the prism of occupational segregation.

Beyond these articles and reports are the questions real workers confront in their experience of economic insecurity, questions with which those living in and at the edges of poverty have long struggled. Is any job a good job simply because it is paid work? Should a worker be grateful just to have a job even if more than full-time work at minimum wage does not mean that worker can cover basic living expenses? Is it a real choice if a worker is deciding between working in unsafe conditions at a non-living-wage job or becoming homeless (along with her children)? These considerations are especially relevant to the 67 million working women in the U.S. that represent about 47 percent of the total U.S. workforce, according to [Catalyst's](#) "Statistical Overview of Women in the Workplace." They occupy [52 percent](#) of management, professional and related positions—a dramatic shift from 1950 when women represented [30 percent](#) of the workforce. And while their unemployment rate is lower than men's, the Bureau of Labor has well

documented the fact that women are overrepresented in low-wage occupations as 64 percent of low-wage workers.

This primer uses the framework of precarity, a concept invoked rarely in a U.S. context, to investigate the web of constraints at work—on earnings, flexibility, predictability, benefits, availability—that leave workers' lives, especially women's, perpetually unstable. The primer delves into aspects of economic policy and workplace and labor market conditions as they intersect with gender, race and class. Likewise it places current workplace practices within a larger historical context, alongside comparisons of labor norms among peer nations. Finally, the primer will lay out five lynch pin areas important to establishing workers' economic stability (or instrumental in maintaining its insecurity), namely: immigration, occupational segregation, sexual violence, workplace practices/conditions and affordable housing.

## 2. What does financial precarity look like?

Ask most anyone living a financially precarious life to define the term precarity, and more than likely the question will elicit a blank stare. If the same person were asked to describe her work life, she might sound like Krystal Maxie-Collins, in an [interview](#) with WBEZ in Chicago: "At the end of the week, I still don't have enough money to put food on the table or clothes on my kids' back, buy them shoes or school supplies," while lamenting, "It would just help if ... what I'm doing was actually something that I could feed my family off of without having to be on public assistance." As the WBEZ reporter Lewis Wallace describes her situation, "A typical day for Maxie-Collins starts around 6 a.m. She gets dressed, makes breakfast, gets her kids ready for the day and flies out the door to a bus to get downtown. Selling shoes at Macy's is a grind: She has to meet daily sales quotas in order to qualify for commissions. She takes few breaks, she says. After Macy's, Maxie-Collins often hurries to her other job, where she sometimes stays until ten at night. She attends jobs several days a week, but her schedule varies."

Maxie-Collins's characterization of her current circumstances dovetails with how scholars like Arne L. Kalleberg describe it in his [paper](#) "Precarious Work, Insecure Workers: Employment Relations in Transition." He says, in paraphrase of another scholar, "Employment precarity results when people lose their jobs or fear losing their jobs, when they lack alternative employment opportunities in the labor market, and when workers experience diminished opportunities to obtain and maintain particular skills." Leah F. Vosko, Martha MacDonald and Iain Campbell in their [book](#) *Gender and the Contours of Precarious Employment*, define precarity in operational terms, such as paid work that carries with it job insecurity, low wages and risks of ill health. According to the [International Metalworkers' Federation \(IMF\)](#), precarious jobs are "typically non-permanent, temporary, casual, insecure and contingent," created as a result of "practices by employers designed to limit or reduce their permanent workforce to a minimum, to maximize their flexibility and to shift risks onto workers." Similarly, the [International Labour Organization \(ILO\)](#) underscores "precarious, insecure, uncertain, and unpredictable working conditions," that fall outside of social protection or collective bargaining and are not covered by labor laws. Precarious work includes employers who [shift risks](#) and responsibilities, especially being flexible, onto employees, at no real benefit to the latter—known by some as [flexploitation](#), [McJobs](#), [dirty work](#) and [bullshit jobs](#).

Who, then, is working, and therefore living, precariously? In a nutshell, as described in the sections below: the unemployed; minimum-wage or low-wage workers; part-time, temporary and contract workers; "flexible" workers; and so-called "pink-collar" and "creative" workers. Women are disproportionately represented in almost all of these jobs. Not to be forgotten, of course, are unpaid workers, again mostly women, whose labor exploitation is well-documented in historian Jeanne Boydston's [article](#) "The Woman Who Wasn't There: Women's Market Labor and the Transition to Capitalism in the United States." As noted by

## Women and the recession

Women have experienced a more uncertain climb out of unemployment since the 2008 recession. According to Mimi Abramovitz in [The Feminization of Austerity](#), the loss of public sector jobs at a high rate and labor segregation that disproportionately locates women in industries and occupations that were cut at higher rates put many women in a double bind: “Women represented just over half (57.2 percent) of the public workforce at the end of the recession, but they lost the majority (63.8 percent) of the 578,000 jobs cut in this sector between June 2009 and October 2011. The private sector picked up 1.6 million jobs over the course of the recovery, but women gained just one out of seven of these new jobs (252,000 jobs).” On top of that, she states, “The stimulus package perpetuated sex segregation in employment by creating more ‘shovel-ready’ jobs that employ men than ‘service-ready’ jobs traditionally filled by women.” As reported in the Economic Policy Institute’s [“The State of Working America,”](#) in 2010, women’s poverty levels rose to their highest in 17 years and though they were regaining jobs at a higher rate than male workers, the jobs were more likely to be in low-wage industries and to pay poverty-level wages.

Union participation, however, makes a real difference. Again, according to Abramovitz, “All else equal, joining a union raises a woman’s wages as much as a full year of college does, and it increases her chances to have health insurance more than earning a four-year college degree does.” Whether in public or private sector jobs, so-called unionized women earn nearly one-third more a week than women working outside of a union. Women who are part of trade unions are subject to a smaller wage gap, and have greater access to employer-funded health care and pension plans. And, as the Service Employees International Union [reports](#), women of color who are also unionized earn close to 35 percent more than their non-unionized counterparts.

Silvia Federici, professor emerita at Hofstra University, in her [paper](#) “Precarious Labor: A Feminist Viewpoint,” women’s labor has long been exploited in non-paid household work. And according to one U.N. report, women’s [unpaid and underpaid labor](#) is estimated to be worth up to \$11 trillion globally and \$1.4 trillion in the U.S. alone. Labor statistics show that women have [increased](#) their presence in the U.S. workforce from 33 percent in 1949 to 57 percent in 2014. Likewise, women are increasingly [more educated](#) and work as much as men, yet they still earn less than men at [every educational level](#).

### Unemployed workers

Based on Bureau of Labor Statistics, at its worse point in recent history the U.S. unemployment rate reached [10 percent](#) in 2010. Between [2007–2012](#), the unemployment rate among women was highest for black women—as high as 14 percent in 2011—and Latinas were next highest with a peak rate of 12 percent in 2010. Comparatively, the peak unemployment rate for white women was 8 percent in 2010 and 7 percent for Asian women in 2011. In December 2013, the [unemployment rate](#) among U.S. women and men (16 years and older) was 7 percent, with the long-term unemployed making up the 37 percent of all unemployed workers, as [reported](#) by the Economic Policy Institute (EPI). In its [paper](#) “Missing Workers: The Missing Part of the Unemployment Story,” EPI also contends that the number of “missing workers” who are not included in official unemployment figures is growing. These are discouraged, unemployed workers who are no longer looking for work because there are no job opportunities available to them. By EPI’s estimate, if this group had been included in the official count, the unemployment rate

for December 2013 would have been 10.2 percent.

The following chart is a snapshot of the overall U.S. unemployment rate at the end of 2013, with further breakdowns to show the significantly higher rates of unemployment among women, African American and Hispanic/Latino communities.

### Unemployment Rate by Gender and Race/Ethnicity (4th Quarter Average in 2013)

(Bureau of Labor Statistics, [2014](#))

| %                  | Total | African American | Asian | Hispanic/Latino(a) | White |
|--------------------|-------|------------------|-------|--------------------|-------|
| Women              | 6.4   | 11.5             | 4.2   | 8.9                | 5.5   |
| Men                | 6.9   | 12.8             | 5.5   | 8.3                | 6.1   |
| Both Women and Men | 6.7   | 12.1             | 4.9   | 8.6                | 5.8   |

### Minimum wage earners

As part of its push to raise the federal minimum wage, the Obama administration released a [report](#) in March 2014 that shows women account for 55 percent of workers who would benefit from a \$10.10 minimum raise, especially single mothers. As it stands, the yearly salary of a full time minimum-wage earner is \$15,080, while the poverty threshold (based on 2013 federal poverty [guidelines](#)) for a single mother with one child is \$15,510. Under the current federal \$7.25 hourly minimum wage, single mothers need to work more than full time or earn a better wage to move above the poverty threshold. “[The Economic Status of Women of Color: A Snapshot](#),” published by the Department of Labor’s Women’s Bureau, shows that in 2012, approximately 587,000 single mothers who worked full time lived in poverty.

The Economic Policy Institute’s “[The State of Working America](#)” concludes that poverty-wage workers tend to be female, young and African American or Latina, working in retail and leisure/hospitality industries, as sales and services personnel. In 2012, [over 75 million](#) individuals (16 and over) worked for an hourly rate, including [approximately 4 million](#) who earned at or below the federal minimum wage. Women represent 64 percent of low-wage workers, and are overrepresented in low-wage work compared to their male counterparts. As the following [2012 chart](#) highlights, women comprised the largest percentage of workers paid hourly rates at or below minimum wage. Broken down by race/ethnicity, the largest gender gap occurs among Latino workers (3.6 percent) and Latina workers (6.7 percent). The smallest was between Asian men (2.5 percent) and Asian women (4.3 percent).

### Employed wage and salary workers paid hourly rates with earnings at or below the prevailing federal minimum wage by selected characteristics, 2012 annual averages

(Bureau of Labor Statistics, [2012](#))

| Race and Hispanic or Latino ethnicity | Total number of workers paid hourly rates (In thousands) | Percent of workers paid hourly rates at or below minimum wage |                 |                    |
|---------------------------------------|--|---|-----------------|--------------------|
|                                       |  | Total   | At minimum wage | Below minimum wage |
| <b>White</b>                          | 59,180   | 4.7   | 2.0             | 3                  |
| Men                                   | 29,691   | 3.3   | 1.5             | 1.8                |
| Women                                 | 29,490   | 6.0   | 2.5             | 3.5                |
| <b>Black or African American</b>      | 10,049   | 5.3   | 2.8             | 2.5                |
| Men                                   | 4,522  | 4.0   | 1.9             | 2.2                |
| Women                                 | 5,527  | 6.3   | 3.5             | 2.8                |
| <b>Asian</b>                          | 3,403  | 3.4   | 1.4             | 2.0                |
| Men                                   | 1,568  | 2.5   | 1.0             | 1.5                |
| Women                                 | 1,835  | 4.3   | 1.7             | 2.5                |
| <b>Hispanic or Latino</b>             | 14,404   | 5.0   | 2.3             | 2.6                |
| Men                                   | 8,114  | 3.6   | 1.6             | 2.1                |
| Women                                 | 6,290  | 6.7   | 3.3             | 3.4                |

Estimates for the above race groups (white, black or African American and Asian) do not sum to totals because data are not presented for all races. Persons whose ethnicity is identified as Hispanic or Latino may be of any race.

Of tipped hourly workers, the administration's report notes that "there are special provisions which allow employers of tipped workers to pay an hourly wage of only \$2.13, so long as employee tips make up the difference between \$2.13 and \$7.25." Employers, however, do not always comply; responses to a survey referenced in the report revealed that one in ten respondents working in tipped occupations received less than the minimum wage to which they are entitled. For this reason, the Obama administration is seeking also to raise the hourly minimum wage for tipped workers. Women comprise close to 75 percent of workers in tipped occupations, including servers, bartenders, and personal appearance workers (barbers, hairdressers, aestheticians, massage therapists, etc.). The following chart, which appears in the report, shows earnings for all workers as compared to workers in "tipped" occupations. For example, the median hourly wage for all workers is \$17.12, while for tipped workers it is \$10.64. Within a specific tipped occupation, the chart compares median wages to those in the occupations's lowest or 10th percentile. Notably, only 2 of the 7 occupations reach or exceed the federal minimum wage—gaming services at \$8.57/hour and massage therapists at \$8.43/hour. Finally, the chart shows the percentage of workers in each occupation who are women. For example, 70 percent of servers are women; at the same time, servers also have the lowest earnings of the tipped occupations represented on the chart.

## Wages and Gender Composition of Predominantly Tipped Occupations

(Source: Council of Economic Advisers based on Current Population Survey [data](#).)

| Occupation                             | Share of tipped workers | Median wage | 10th percentile wage | Women as share of employment |
|--|-------------------------|-------------|----------------------|------------------------------|
| All workers                            | —                       | \$17.12     | \$8.33               | 48%                          |
| Predominantly tipped occupations:      |                         |             |                      |                              |
| Servers                                | 60%                     | \$9.83      | \$5.97               | 70%                          |
| Barbers                                | 2%                      | \$10.70     | \$6.43               | 27%                          |
| Misc. personal appearance workers      | 7%                      | \$11.33     | \$7.13               | 84%                          |
| Hairdressers                           | 14%                     | \$12.05     | \$6.65               | 95%                          |
| Bartenders                             | 11%                     | \$12.44     | \$7.10               | 56%                          |
| Massage therapists                     | 3%                      | \$15.04     | \$8.43               | 76%                          |
| Gaming services                        | 3%                      | \$15.46     | \$8.57               | 49%                          |
| Total predominantly tipped occupations | 100%                    | \$10.64     | \$6.44               | 72%                          |

### Part-time, temporary, contract, just-in-time workers

As described in the [book](#) *Gender and the Contours of Precarious Employment* by Leah F. Vosko, Martha MacDonald and Iain Campbell, of all U.S. workers (140 million), an estimated 9 percent (or 13 million) contend with precarious work conditions. The authors also found that, among all women workers, 11 percent worked in precarious situations. Many of the workers described were temporarily employed as short-term hires, temp agency workers, on-call workers or day laborers. Close to 3 percent of part-time workers were doing so involuntarily, and close to 2 percent held multiple part-time jobs.

The authors assert that 62 percent and 72 percent of part-time workers lacked access to or eligibility for employer-provided health insurance and pension benefits, respectively. Likewise, 41 percent of temporary workers (short-term hires, temp agency workers, on-call workers, day laborers) and 40 percent of involuntary contractors (self-employed individuals who would take standard, wage jobs if available) did not have medical insurance, as opposed to 14 percent of full-time, standard workers. When they did have health insurance, it was generally not through their employers.

The 2013 [study](#) “A Broken Bargain for LGBT Workers of Color” highlights how these workers—who are more likely to be parents and supporting families—are especially vulnerable. Likewise, due to multiple layers of discrimination,

gender norms and heterosexism, such workers are more likely to be in low-wage jobs and are less likely to work in occupations that offer family-supporting wages and benefits. Even if available, benefits are generally structured for traditional family configurations and thus denied to them. The study also reports that LGBT workers of color are less likely to have access to work-based support such as health insurance (for themselves and their families), family and medical leave and Social Security spousal and survivor benefits, among others.

Based on Bureau of Labor [data](#) from 2014, involuntary part-time workers include 8 million individuals. In their [brief](#) “The Three Faces of Work-Family Conflict: The Poor, the Professionals, and the Missing Middle,” scholars Joan C. Williams and Heather Boushey describe some of the challenges for low-wage workers in part-time and unstable job conditions. Employers prize so-called “maximum availability,” which for workers translates to taking on odd or off-hours shifts at Walmart or being available to work 70 percent of a Starbucks store hours (sometimes referred to as [round-the-clock scheduling](#)). Just-in-time workers’ schedules shift week to week or based on employer/customer need, and mandatory overtime can crop up without notice. As the report says, this approach to work schedules increases workforce turnover. Workers face challenges arranging child care and depending on unreliable public transportation to and from work. They also typically face rigid penalties for being late by even a few minutes or absent from work because of family emergencies.

In “Stabilizing Low-Wage Work: Legal Remedies for Unpredictable Work Hours and Income Instability,” a [legal research paper](#) by Charlotte Alexander and Anna Haley-Lock, the authors highlight findings, focused on New York City retail workers, that show 17 percent of workers had a set schedule versus 70 percent who learned of the upcoming week’s schedule less than a week in advance. These workers all face the possibility of a 12–16 hour difference in the number of hours they work week to week. In this context, work flexibility reflects the will of employers rather than employees. One worker at Victoria’s Secret is quoted in the paper: “Our hours fluctuate wildly, so we never know how much our paychecks will be, and since we don’t have guaranteed minimum hours, our hours are slashed without notice—leaving us unable to pay our rent, succeed at school, get promotions, or take care of our families.”

### “Pink-collar” jobs

Pink-collar jobs, according to DePaul psychology professor [Midge Wilson](#), are occupations dominated by women, including “secretarial, waitressing, school teacher, nurse and beauty business” jobs. These jobs are the part of the labor market that includes positions in retail and low-end service industries, formal and informal work such as food service, cleaning, domestic and care work, agricultural and textile work, etc. According a [fact sheet](#) from the Southern Poverty Law Center, of the 250,000 laborers working in major U.S. chicken factories, approximately half are Latino, and more than half of the Latino workers are women. The Domestic Workers Alliance published a [2012 report](#) based on surveys given to over 2,000 New York City nannies, caregivers and house cleaners, all occupations heavily represented by women. Findings include: the median hourly pay for live-in workers was \$6.15; 23 percent of surveyed workers were paid below New York State minimum wage; and less than 2 percent and 9 percent work for employers who offer pension/retirement benefits or pay into Social Security, respectively.

As noted in UCLA Labor Center’s 2009 [report](#) “Broken Laws, Unprotected Workers: Violations of Employment and Labor Laws in America’s Cities,” “pink-collar” work typically is unpredictable and lasts an indeterminate amount of time, and employers in this segment often exploit workers’ labor through minimum wage and overtime violations, meal break violations, illegal employer retaliation and workers’ compensation violations, among others. The pay tends to be below a living wage with no pension plans or health insurance; even when working full time, especially if they have

dependents, they live below the federal poverty level.

### 3. Precarity and U.S. labor history

During the rapid economic growth and industrialization in the 19th and 20th centuries, according to [Karl Polanyi](#), an eminent public intellectual, two economic schools of thought competed for dominance: one was supported by proponents of establishing and maintaining social protections and employment security; the other was supported by those concerned with laissez-faire, free-market solutions who sought market flexibility.

#### "Creative" workers

Creative (or cultural) workers have been defined by the research project [Cultural Workers Organize](#) as "contract workers, interns, self-employed, freelancers, part-timers" working "in some of contemporary capitalism's most prized sectors" and confronting "the financial and social insecurity exacerbated by unstable employment." [Software programmers, media personnel, artists, writers, designers](#), independent researchers, [adjunct professors](#), etc. are a small sample of this type of worker. As [noted](#) by Richard Florida, author of the book *The Rise of the Creative Class*, these workers are considered to have "an advantage" because of their educational attainment, age and technical skills. But they, like their lower-paid counterparts, face deep uncertainty as noted in this article from the Guardian, "[The end of the creative classes in sight.](#)"

As a worker [interviewed](#) in "The Precarious Generation of Creative Workers" noted, "The people in my network don't really understand the difference between employment and self-employment. I know that being employed brings rights which self-employed people don't have, like holiday and sick pay, protection against discrimination and unfair dismissal, redundancy pay and so on. I sometimes think that our generation hasn't fought for or defended those rights, so we don't understand them."

#### Fordism, the exception

Scholars such as [Brett Neilson](#) and [Ned Rossiter](#) contrast precarity with a period referred to as [Fordism](#), or the Fordist era—a brief phase of relative security for workers that included a combination of strong unions, a closely woven social safety net and living wage jobs that offered pensions and other protections. As sociologist [Matissa Hollister](#) notes in her [article](#) "Employment Stability in the U.S. Labor Market: Rhetoric versus Reality, Fordism" is the exception, not the norm, in the history of work in the U.S., lasting from approximately 1940 to 1970. She says, "Long-term jobs with good prospects for promotion have always been more of a myth than reality for most workers," one that has perhaps functioned in part to keep the collective belief in pure meritocracy and the bootstrap-possibilities of the American Dream.

According to a [paper](#) by Alicja Muszynski and Julia R. Woodhall, Fordism maximized efficiency, standardization and managerial control and emphasized production over developing a skilled labor force. As the authors put it, although "this type of work resulted in the deskilling of the labour force, it was nevertheless praised for contributing to American prosperity." Fordist workplaces experienced very high turnover because of the stultifying environments, and workers



received premium wages to encourage them to stay. Muszynski and Woodhall also recount the growth of unions in size and influence as they secured highly competitive wages for their members. During this period of relative security, laws and social programs were created for working people—such as setting the minimum wage and work hour levels, Social Security and unemployment insurance with living wage and benefits, etc. The middle class grew, along with the unions, especially during the 1950s. With unskilled, unionized workers the single largest unified block in most countries, the unions themselves came to wield a considerable amount of political power. The Fordist industrialized production system helped the country to enjoy high growth, low unemployment and relatively high job security for workers during this period.

### Flexible, free-market -based work

Kalleberg, again in the [paper](#) “Precarious Work, Insecure Workers: Employment Relations in Transition,” labels the period immediately following Fordism as market dominated and insecure for workers. It is a return, in part, because employment precarity in the U.S. was the norm until the end of the Great Depression in the 1930s. Forces advocating for flexibility have found politico-social environments friendly to unencumbered market power for much of the last two centuries, as the following chart\* illustrates.

| Time Line      | Predominant Economic Mode  |
|----------------|--|
| 1800 – 1940    | Free market dominance and insecurity for workers                 |
| 1940 – 1970    | Fordist era of social contract and relative security for workers |
| 1970 – Present | Free market dominance and insecurity for workers                 |

\*Adapted from Kalleberg, [2008](#)

In the [article](#) “Fordism, Post-Fordism and the Flexible System of Production,” in the period from 1970 to the present, “flexible production requires numerate and literate workers, capable of a high degree of self-direction. As a consequence, the number of unskilled industrial workers in the developed world has been falling for nearly thirty years. Decreased numbers have been reflected in political decline, as unskilled labor lost its leading role in the union movement and union influence in general has waned, and also in falling relative or, in some cases, real wages.”

From the 1970s onward, policies that embody laissez-faire, free market [neoliberalism](#) began to reconfigure the U.S. labor market, setting in motion the gradual movement toward workforce flexibility (e.g., outsourcing, subcontracting, downsizing, etc.). When matched with an increasing “winner-take-all” approach to inequality, the ability to maintain the social contract or notions of a [public good](#) give way to a strategy of reducing “[big government](#)” and the social safety net. Experts cite [other phenomena](#) as causal links to the return of precarious employment, including globalization, technological advancement, competition and the shift from an agriculture-based economy to a manufacturing and service-based economy. Insecurity among workers follows behind labor market deregulation, shifts in shareholders’ focus that emphasizes greater profits and lower labor costs and high efficiency management styles implemented in the 1970s.

## 4. Mixed results: Workers’ security in the U.S.

[Heather Boushey and Chris Tilly](#) characterize the U.S. as a country where workers are trapped between a weak social safety net outside of the labor market and a weak social welfare structure supporting the labor market. Workers’ welfare depends on

vagaries of the market or voluntary actions of employers, rather than explicit support from the state. As the Employee Benefit Research Institute shows in “[Fundamentals of Employee Benefit Programs](#),” states and businesses/employers have many options when it comes to providing benefits that would offer workers a sense of security and protection, including health insurance, pensions, family and medical leave, child care, paid vacations, disability and life insurance, unemployment insurance and flexible spending accounts. Yet it is far from automatic that workers will experience such protections, especially women.

Looking at one type of benefit—namely, pensions—offers insight into how benefits or the lack thereof affect employee precarity. According to public policy historian Colin Gordon, in his [paper](#) “[Growing Apart: A Political History of American Inequality](#),” pension coverage has fallen for almost all U.S. workers since 1979. In 1978, 51 percent of all workers had pension plans. In 2010, the rate was 43 percent. Female workers (especially women of color), low-wage workers, African American and Latino (especially male) workers, and those without college degrees have been only marginally covered. As the following cross-sectional comparison of coverage differentials illustrates, coverage rates have been decreasing faster for some groups than others. For male workers, for example, the decline is from 56.9 percent in 1978 to 43.6 percent in 2010. Both black women (from 40.9 percent to 37.8 percent) and Latinas (from 34.0 percent to 26.4 percent) experienced decline in pension coverage in this period. White women, however, show an increase from 41.9 percent to 45.8 percent; they are the only group to see an increase over this time frame.

### Pension Coverage by Gender and Race/Ethnicity, 1978 and 2010

([Growing Apart](#), 2013)

|      | All Female Workers |       |        |       | All Male Works |       |        |       |
|------|--------------------|-------|--------|-------|----------------|-------|--------|-------|
| 1978 | 43.3%              |       |        |       | 56.9%          |       |        |       |
| 2010 | 41.9%              |       |        |       | 43.6%          |       |        |       |
|      | White              | Black | Latina | Other | White          | Black | Latino | Other |
| 1978 | 41.9%              | 40.9% | 34.0%  | 38.9% | 59.1%          | 49.6% | 40.5%  | 47.4% |
| 2010 | 45.8%              | 37.8% | 26.4%  | 42.2% | 50.4%          | 37.6% | 22.3%  | 43.3% |

The insecurity based on fragile or inadequate work-based benefits is experienced differently, based on complex overlaps of identity, including gender, race/ethnicity, education and other markers. That is, not all women are deprived of benefits, just as not all white workers enjoy health coverage and pension plans. Scholars such as [Colin Gordon](#), [Heather Boushey](#) and [Chris Tilly](#) write about categories of workers who do and do not have access to work-based benefits: high/middle-management workers who are (relatively) securely attached in the labor market, middle/low-level workers who have access to an organized body of power (e.g., unions) that can negotiate on their behalf, and those without the organizational clout, including many part-time workers. Also, women are more represented in the public sector, which tends to be more unionized and secure in terms of tenure, wage and benefits. However, as shown in the Center for American Progress’s [2012 report](#), “[The State of Diversity in Today’s Workforce](#),” the public sector constitutes only a small segment of the entire workforce (16 percent), as most U.S. workers work in the private sector (84 percent).

According to a 2010 Urban Institute [report](#), women's pension participation rate is slightly lower than men's (49 percent vs. 50 percent). However, because women are more likely to be low-wage workers, more likely to work part time and generally have shorter tenures than men, their pension contributions are smaller. Therefore, women's aggregate pension wealth tends to be smaller than men's, and the share of pension wealth in their own name is higher among men (54 percent) than women (45 percent). The report also estimated the gender differential in median pension wealth: approximately \$96,200 for women and \$159,500 for men (in 2009 dollars).

In her influential book [Dividing Citizens: Gender and Federalism in New Deal Public Policy](#), Suzanne Mettler, social welfare policy expert, argues that men and women saw different results from popular social programs like the New Deal. Specifically, she says that men's (particularly white men's) access to certain safety net programs are federal-level, dignified programs such as Social Security. Programs for women (and men of color), on the other hand, were delegated to local- and state-level authorities that were often distrustful of program participants and subjected them to high levels of scrutiny. Women live longer than men, which makes Social Security and other protective measures and benefits increasingly important issues for women, as approximately 1 out of 5 elderly women living alone is estimated to be poor. These disparate patterns of precarity raise important questions: Is the U.S. ensuring its women residents can achieve adequate levels of security and protection in order to achieve their full human capital? Which source of protection—between family, market and state—should shoulder the heaviest load of responsibility? And how does the U.S. fare compared to its peer nations?

## 5. Precarity in an international context

General grades: According to the [Melbourne Mercer Global Pension Index 2013](#), the U.S. ranked 11th out of 20 high-income countries, receiving a C as its overall grade. Denmark was the only country that received an A, the next two top countries were Netherlands and Australia, both receiving a B+. On specific measures, the U.S. fell to 15th place on adequacy (benefits and benefit design) and 14th on integrity (regulation, governance and cost).

- **Workplace policies, labor laws and quality of work life:** Comparing 53 countries, the [Global DecentWorkCheck Review-2013](#) finds that most countries offer three weeks of paid annual leave. The U.S., however, is the only advanced economy that offers no guarantee for paid annual leave. Also, most countries with provisions of notice for contract termination (usually one month or longer for workers who have worked for 5 years or more); Mexico, Indonesia, and the U.S. are the only studied countries without such provisions. U.S. employees work longer hours (on average 1,787 hours annually) than many of the OECD countries (average of 1,776 hours). According to OECD's "How's Life? 2013: Measuring Well-Being" [report](#), the U.S. ranked 28 out of 36 countries on Work-Life Balance, measured by indicators such as hours spent on work or leisure/personal care.
- **Women's labor participation:** The OECD reports that in almost all countries, women's rate of participation in full time paid labor is lower than men's, and higher in part-time paid labor. Significantly high part-time labor rates were true in countries such as Netherlands, Switzerland and the U.K., which are also countries that have the highest female labor participation rates overall. According to labor economists [Francine Blau and Lawrence Kahn](#), the labor participation rate among U.S. women is lower than that of their peers in 22 other industrialized nations. They suggest that difference may be due to stronger work-family-friendly policies and benefits in the

other nations. According to their analysis, among U.S. workers aged 25–54, labor participation rates were 75 percent among women and 89 percent among men in 2010. Comparable figures for U.S.-excluded 21 OECD countries were 80 percent among women and 93 percent among men. Blau and Kahn speculate that work-based benefits and labor laws such as parental leave and non-discrimination laws against part-time work that are placed in other countries as potential causal links for high participation rates among women in other industrialized nations.

## Labor Participation Rates by Gender (Aged 25–54), 1990 and 2010

Adapted from (Blau and Kahn, 2013)

|                              | Women |       | Men   |       |
|------------------------------|-------|-------|-------|-------|
|                              | 1990  | 2010  | 1990  | 2010  |
| <b>U.S.</b>                  | 74%   | 75.2% | 93.4% | 89.3% |
| <b>Non-U.S. OECD Average</b> | 67.1% | 79.5% | 94%   | 92.5% |

## 6. Conclusion: What can make the difference?

This primer offers a short overview of what it means to work and live precariously to suggest opportunities for creating strategies for change. Re:Gender endeavors to explore the structures and circumstances that shape an individual's and family's ability to freely express their identities, to achieve an economically viable and thriving existence and to experience safety and security at home and in the larger world. To do this, Re:Gender will, with input from our cross-sector, cross-discipline network of researchers, policy thinkers and practitioners, develop primers and other program tools in the following five critical areas: workplace conditions and practices; occupational segregation; sexual assault and violence; immigration; and affordable housing.

**Workplace conditions and practices:** The primer associated with this topic will investigate assertions by scholars such as Kathi Weeks, who has said, “work time—including full-time, part-time, and overtime—is a gendered construct, established and maintained through recourse to a heteronormative family ideal centered around a traditional gender division of labor.” Professional women's responses to these challenges include high levels turnover, low rates of promotion and “self-elimination” by not pursuing senior positions. Low-wage women workers—as with all low-wage, just-in-time workers—struggle with unpredictable, erratic scheduling and on-call shifts, as they bear the brunt of flexible labor. Poor, working-poor and professional parents alike struggle with child care issues, with workers caught between long paid-work hours (for which American workers are well-known) and family responsibilities. The exploration of this topic will also look at workplace safety protections, from job site injuries and health concerns to unsafe, hostile work environments. Likewise, the primer will attempt to engage the growing public conversation about workplace flexibility that benefits employees and employers from the White House to corporations to union leaders to academic centers.

**Occupational Segregation:** Gordon Gauchat says, in his [article](#) “Occupational Gender Segregation, Globalization, and Gender Earnings Inequality in U.S. Metropolitan Areas,” “Occupational segregation is defined as the systematic concentration of workers (e.g., women, people of color) in particular jobs. Occupational segregation contributes to inequality because disadvantaged groups are concentrated in jobs that are less prestigious, well paying, and stable.” As [Lisa Ruchti](#) describes it, “women’s work” has been socially constructed to be paid less because such work—particularly care work, nursing, sales—is something that women are expected to perform “naturally,” as they are romanticized as “naturally (i.e., biologically) more domestic, submissive, pious, and pure than men.” This primer will look at the social construction of labor and devaluation, the racial division of labor and its effects on the economic and social well-being of women of color and the disparities created by a lifetime of lesser earnings, retirement insecurity and lower asset accumulation under the persistent and pervasive limitations of occupational segregation.

**Sexual Assault and Violence:** With increasing numbers of women and girls participating in the labor force worldwide, gender-based sexual violence at work is occurring more frequently and directly affects workers’ financial and physical insecurity. The primer will begin at the intersection of violence and work, looking at bullying, humiliation, sexual harassment and assault and verbal and physical abuse. This will include informal sector workers (e.g., domestic workers, agricultural workers, undocumented workers, etc.) at high risks of violence and abuse and formal sector jobs such as the service industry—e.g., hotels. According to the [International Labour Organization](#), women are vulnerable to workplace violence because male workers tend to hold better-paid, higher-status, supervisory positions and women tend to hold lower-paid, low-status, precarious jobs with little organizational power—including the ability to collectively bargain and to voice their opinions about working conditions and safety. The primer will also look into the problem of [domestic violence / intimate partner violence](#) that encroaches into the workplace. It is estimated that between 1997 and 2009, 321 women were killed at work by their spouses or partner in the U.S., according to Sarah Fox of the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO). Finally, the primer will examine the effects of sexual violence on women’s ability to participate in the labor market, including lingering health and emotional challenges stemming from assault, lost days of work, etc. Over a life time, the loss in wages add up.

**Immigration:** Immigrants made up more than 16 percent (25.7 million) of the 156.6 million workers in the U.S. civilian workforce in 2011, with the largest group between 25 to 64 (informally known as working age). The Pew Charitable Trusts reports that immigrant women comprise more than half ([51 percent](#)) of the immigrant population. This population is heterogeneous, ranging from an diversity of countries of origin, backgrounds and work experience, income and educational levels, to name a few. Whether starting a business or working in low-wage occupations, immigrant workers experience higher levels of harassment, discrimination and risks (health, safety) than do native-born residents. Documented and undocumented, they live in great fear of deportation. Likewise, undocumented, poor immigrants’ are often vulnerable as they face various abuses in the workplace, on the street and at home. The ways in which others interact with their identities—as women, immigrants, women of color, poor, working class, etc.—heighten the vulnerability and insecurity immigrant workers experience. The primer will trace recent U.S. immigration history, occupational segregation as it affects immigrants as well as the different vulnerabilities immigrants experience based on the length of time since arriving in the U.S., their (perceived) country of origin, English language fluidity, etc. Gender, ethnicity, race, class, etc. will all be considered.

**Affordable Housing:** The [lack of affordable housing](#) has long been a problem in the U.S., so severe that some experts lament that the country has “[no housing policy](#),” nor will there be one in the near future. By [one estimate](#), only 25 percent of eligible

low-income households receive housing subsidies in the form of public housing, Housing Choice Vouchers and other rental assistance programs. Especially after the 2008 housing market collapse, housing insecurity has negatively impacted those who had been relatively secure to marginally secure—forcing those whose homes have been foreclosed to face the plight of the homeless population. The primer will address the core importance of housing and the domino effect that occurs when one does not have a home or has to pull resources from other pressing needs—food, clothing, transportation—to cover rent. The project will also look at why affordable housing has become so scarce, particularly in urban centers.

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