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GENDER GAPS IN BENEFITS COVERAGE

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ABSTRACT

This paper explores the extent to which there are gender gaps in the provision of 4 common non-wage benefits offered by employers: pensions, health insurance, sick leaves, and disability plans. I find that there are gender differences in whether or not benefits are offered, which remain statistically significant when observable characteristics such as age, education, marital status and number of children are controlled for. Women are less likely to be offered pensions, health coverage, and disability. However, they are 10% more likely to have paid sick leave. When the wage is controlled for, differences in offered pensions and health insurance disappear, which suggests that much of the difference in benefits coverage is associated with the fact that women work in low-wage jobs.

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One of the most striking facts about the labor market is that a significant wage gap exists between men and women. The female to male wage ratio is about .66 in the United States (Gunderson, 1989) and only about half of the wage gap can be explained by differences in observable characteristics. A great deal of research has been devoted to documenting this wage gap (Goldin, 1991; Smith and Ward, 1989), and reducing it is an important objective of public policy.

However, several recent studies point out that gender gaps also exist in non-wage compensation.[1] This shift in emphasis springs from the realization that non-wage compensation now accounts for between 30 to 40% of labor costs in western industrial countries: Hence gender differences in benefits coverage may have important implications for differences in total compensation (Nakamura and Nakamura, 1989).

Even apart from their influence on total compensation, the effects of gender gaps in benefits coverage are potentially of great importance. For example, high poverty rates among elderly women have been linked to lack of pension coverage (Beller, 1981). Keane and Moffitt (1991) argue that many female heads of family stay on welfare because they cannot find jobs with adequate health insurance coverage. And employer provided leave for family illness or childbirth (i.e. family leave), a benefit which is perceived to be of more interest to women than to men, was a leading issue in

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[1] See for example Pesando, Gunderson, and McClaren, 1991; Trzcinski, 1991; Hersch and White-Means, 1991; Leibowitz, 1983; Woodbury and Huang, 1991; Even and MacPherson, 1991, 1992; Lazear and Rosen, 1987).

the recent Presidential election.

This paper investigates gender differences in benefits coverage using the Current Population Survey's (CPS) May 1988 Survey of Employee Benefits. This work builds on previous research in several respects. First, I examine all of the benefits information in the survey. This includes information about the receipt of pensions and 401K's, health insurance, sick leave, and disability plans. Since 43% of full-time workers work in firms that offer all 4 benefits, concentration on the receipt of a single benefit in isolation may give a distorted picture of gender differences in overall compensation packages.

However, of these 4 benefits, pensions and health care account for a far greater proportion of employer payrolls then sick leave and disability: In 1988, pensions accounted for 5%, and health insurance and related expenditures for 8.1% repectively, while sick leave and disability together accounted for only 1.9% of employer payrolls (U.S. Chamber of Commerce, 1989).[2] Thus, for the purposes of adjusting total compensation figures, focusing on pensions and health care coverage is likely to be sufficient. The virtue of looking at a broader package is that some insight may be gained into the reasons for the existence of gender gaps in benefits coverage.

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[2] These figures come from a survey of 932 employers. These employers are larger, and may be more likely to offer benefits then the average U.S. employer. The total cost of benefits as a percent of payroll was 37%. Other large categories of non-wage expenditures include legally required payments (8.9%) and payments for time not worked (9.3% when sick leave is excluded).

Most scholars with an interest in gender wage gaps attribute differences in compensation which cannot be traced to a person's observable characteristics to discrimination.[3] However, if unexplained differences in non-wage benefits are discovered, it is interesting to examine the extent to which they are associated with the fact that women tend to work in low-wage jobs: If gender gaps in benefits are entirely "explained" by gender gaps in wages, then they may be viewed as yet another pernicious effect of wage discrimination rather than as a distinct phenomena.

A leading alternative to this discrimination hypothesis is that the conditions of work in women's jobs reflect the preferences of women. For example, Becker (1985) develops a model in which women have a comparative advantage in household production. Women exploit their comparative advantage by specializing in household production and by choosing market jobs (if they work) that have characteristics compatible with this primary role.[4] A testable implication of this model is that the women who are most specialized in household production will also be most likely to tradeoff wages and other benefits for those benefits which are of use in household production. In what follows, I will consider the extent to which observed differentials in wages and benefits are consistent with this hypothesis.

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[3] Since it is not possible to distinguish between unobserved discrimination and other unobservable factors (productivity or ability?), I will follow the literature's norm of identifying unexplained differentials as discrimination.

[4] In Becker's example, women choose jobs which require lower "effort" because they expend more effort in the home.

I also distinguish between benefits coverage and whether or not the benefit is offered by the firm. The evidence suggests that women are more likely then men to decline offered health coverage, often because they are already covered under a spouse's policy. Similarly, full-time women are less likely than men to be covered by an employer's pension plan. Much of this gap is due to differences in tenure with the firm. These results suggest that previous studies which focus exclusively on coverage may overstate the extent to which there are unexplained gender gaps in benefits coverage.

The rest of the paper proceeds as follows: The data is described in section 2 and estimation results are given in section 3. A discussion and conclusions follow in section 4.

2. The Data

The Survey of Benefits is an occasional survey based on the annual May Current Population Survey (CPS). In addition to the usual information on wages, industry, occupation, education, marital status, and the number of children in the home, the survey includes information about benefits, firm size, and tenure with the employer. The sample used in this study includes private sector, 18 to 64 year old, full-time, full-year workers.[5] Those with reported wages less than $1. per hour or greater than $75. per hour are excluded as are the self-employed, and those who received

[5] We define full-time as 35 hours per week or more and full-year as 50 weeks or more where the number of weeks includes weeks of vacation.

public assistance, unemployment insurance or workers compensation during the year. Excluding those with missing benefits data leaves us with 9049 individuals.

A description of the wages, tenure, benefits coverage, personal characteristics, and firm size of these individuals is shown in Table 1. The sample is broken down by marital status, and presence of children as well as by gender because for women, these characteristics are likely to be related to specialization in household production.

On the basis of a preliminary analysis of benefits packages and marital status, marital statuses are divided into two groups: Married, separated, or widowed (henceforth "married"); and single or divorced ("single"). Marital statuses that were grouped together tended to have similar percentages of men and women who were covered by the various benefits. Traditional non-contributory pensions and 401k plans were also grouped together, since gender differences in their prevalence seem unlikely to be related to either discrimination or to specialization in household production.

The first two rows of Table 1 show that women earn less than men, and that they generally have lower tenure. The earnings gap is greatest for married people, primarily because married men earn more than single ones. Married women with children also have two years less tenure on average than those without children.

The next two rows illustrate the importance of distinguishing between those who are in jobs that offer pension or health

insurance coverage, and those who have coverage.[6] For example, married women with children are 13% less likely to have pension coverage then men in the same category, but they are only 8% less likely to be in a job with a pension plan. These women are 18% less likely to have health insurance coverage, but only 5% less likely to be in a job which offers a health plan.

In order to determine the reasons why men and women were not covered under offered pension plans, I examined the gender gap in coverage for those with ten years of tenure with their employer. Federal law would have required that the vast majority of these employees to be vested under the offered plan (Hoopes and Maroney, 1992). For the "married with children" group discussed above, women were 7% less likely to be covered by a plan, and 5% less likely to be in a job which offered a pension plan. Hence, about half of the gender difference in pension coverage can be attributed to differences in tenure. Focusing on whether a plan is offered is one way to control for this observable, but endogenous source of differences in pension coverage.

The difference between health coverage, and the availability of a health plan can be examined using the responses to a question addressed to respondents who were not covered even though their employer had a plan. Female respondent in this situation were about 10% less likely than male respondents to answer that they were ineligible for the plan, and 12% more likely to answer that

[6] No similar distinction is made in the survey for sick leave and disability.

they were covered by another plan. Only about 10 percent of married men and women, and 19% of single men and women said the plan was too expensive. On the basis of this information, it seems unlikely that lack of coverage by an existing health plan represents discrimination. Hence, whether or not a plan is offered is a more appropriate focus of attention than coverage.

The next row of Table 1 shows a surprising result: Married men and women are equally likely to have provisions for sick leave. However, single women are about 10% more likely to have sick leave provisions then single men, whether or not they have children. In fact, women have a 70% probability of having sick leave whatever their status, while single men are 10% less likely to have such leave then married men.

Conventional wisdom has it that in the absence of provisions for family leave, married women and single women with children use their own sick days to care for sick spouses and children (c.f. Trzcinski, 1991). In this case, Becker's model would predict that married women and women with children would desire sick leave more than other women, and hence would be more likely to accept jobs with these provisions.

On the other hand, women have a 50% chance of being covered by a disability plan whatever their status with respect to marriage or child-rearing responsibilities. The probability is similar for single men, but rises to about 65% for married men. The finding that married women are less likely to be covered then married men may reflect an employer response to the Pregnancy Discrimination

Act of 1978 which requires employers to cover maternity under existing disability plans -- employers with many female employees may simply have chose not to offer such a plan.

Married men are 13 to 14% more likely to have all 4 benefits. They are more likely to be offered all 4 benefits by a similar margin. In contrast, there is little difference in the probability that single, childless men and women will receive or be offered the full package of benefits. As in the case of wages, the source of the difference is that married men are 13% more likely to have the package then single men. Marriage has little effect on a woman's probability of full coverage. Similar patterns (with signs reversed) apply to the probability that a person does not receive or is not offered any of the 4 benefits.

There are a few other noteworthy points in Table 1. First, men are about twice as likely as women to be covered by a union contract whether or not they are married or have children. Secondly, married women are more likely to be hourly workers (i.e. not salaried) then married men. Including these variables in the regressions reported below reduced the estimated size of the gender gaps only slightly. Hence I have chosen to exclude these variables, which are likely to reflect choices made by workers, from the estimation models.

Thirdly, married women are more than 10% less likely to work in the largest firms then married men, while single women are 6% more likely to work in such firms. Since larger firms are more likely to offer benefits coverage (Brown, Hamilton, and Medoff,

1990) this finding suggests that failure to control for firm size may exagerate the effect of marital status on coverage differentials.

Table 2 investigates the extent to which benefits are received or offered in "clusters". The cluster which includes all 4 benefits is by far the most prevalent: 37% of the respondents receive all 4, and 43% are offered the full package of benefits. Other packages which are frequently offered are (in order of prevalence): 1) pension, health, and sick leave; 2) no benefits; 3) health and sickleave; and 4) health alone.

In order to take account of this clustering while keeping the number of tables to a manageable level, I present estimates of the probability of being offered all 4 benefits, and the probability of no benefits being offered, as well as the probability of receiving the individual benefits in what follows.

3: Estimation Results

Linear probability models for the receipt of individual benefits and benefits packages are shown in Table 3. These models control for individual characteristics, firm size, industry and region. The role of the industry and region fixed effects in these equations is analogous to the role that they would play in wage equations. Logistic regressions produced similar results. Wage and tenure equations are shown at the far right.

Table 3 shows that even when differences in observable characteristics are accounted for, statistically significant gender

gaps in benefits coverage remain. Except in the case of disability plans, where the gap is similar in magnitude, gender gaps are one third to one half the size of the comparable differences from Table 1: That is, observable characteristics explain one half to two thirds of the gender gaps in benefits coverage.

Table 4 explores the extent to which the gender gap varies with the characteristics of the worker. The first row repeats the coefficients on female from Table 3. These coefficients can be interpreted as the average gender gap in benefits coverage for workers of all types. The numbers in the remainder of the table were computed as follows. First, ordinary least squares models for benefits coverage, wages, and tenure were estimated. These models included interactions of the female variable with all of the independent variables shown in Table 3. These regressions are shown in Appendix Table 1. Then, the interaction terms were used to calculate gender gaps for particular types of worker. In most cases, the set of interactions used to compute these estimates were jointly statistically significant at the 90% level of confidence. If this was not the case, the estimate is shown in brackets.

Table 4 provides relatively little support for the hypothesis that gender gaps in benefits coverage are primarily due to choices made by women who wish to specialize in household production. First, young, single, childless women (the base case) are about as likely as women generally to be offered pension coverage, but they are less likely to be offered health coverage, and about equally likely to have disability coverage. However, they are twice as

likely to have sick leave. The gender differences in benefits coverage and wages is especially noteworthy in light of the fact that tnere is no significant gender difference in tenure for this group.

Secondly, married women 25 to 34 suffer greater gaps in benefits coverage and wages, whether or not they have children, and despite the fact that there are no statistically significant gender differences in tenure for this age group.

A comparison of married, university-educated women with children to similar women with a high school education shows that for most individual benefits, the gender gap just as large for the women with the greater investment in human capital, even though these women presumably have a greater commitment to market work. However, a university-educated woman is less likely to have a job without benefits coverage.

Table 4 also shows that despite the fact that they are likely to be relatively free of household responsibilities, women in the oldest age group (55-64) face the largest gap in pension coverage. However, since these women also have the largest gap in tenure, it could be argued that the lack of pension coverage reflects past choices of these women.

The last row of Table 4 suggests that much of the gender gap in benefits coverage is due to the fact that women are less likely to work in large firms. For example, despite the "penalty" associated with marriage, a married woman with two children in a large firm would be as likely as a similar man to be offered

pension and health coverage.

Table 4 also shows that nonwhite workers have a smaller gender difference in offered pension plans and sick leave, larger gaps on offered health insurance and disability, and a slightly lower wage gap. The latter may be attributable to the fact that nonwhite women tend to have higher tenure than similar men.

Finally, a surprising result is that despite the fact that on average women are less likely to have all 4 benefits then similar men, I am unable to identify a specific group of women for whom this is true. On the other hand, the probability that no benefits are offered varies with individual characteristics in the way that one would expect, given the preceding discussion.

On the basis of Table 4 it seems unlikely that gender gaps in benefits coverage can be fully explained by women's desire to specialize in household production, Hence, in the remainder of the paper, I ask whether the differences in benefits coverage appear to be associated with the fact that women tend to be concentrated in low wage jobs.

This is a difficult question to address because wages and benefits are simultaneously determined. As a first pass, I have plotted the percentage of male and female workers who have benefits coverage (or who are offered benefits coverage) against the log wage. These plots are shown in Figures 1 to 4.[7]

Figures 1a and 1b show that at the same level of wages, women

[7] These plots have been "smoothed" by multiplying the log wage by 10 and rounding to the nearest integer.

are slightly more likely to have pension coverage or to be offered pension coverage then men. Figures 2a and 2b show that there is little difference in the probability that health coverage is received or offered between men and women at the same level of wages. The same holds true for disability (Figure 3b) and the probability that a worker receives no benefits (Figure 4b). However, the Figure 3a suggest that at the same level of wages women are on average about 10% more likely to receive sick leave.

These plots do not control for other characteristics of workers besides the wage. Table 5 shows estimates of linear probability models which control for worker characteristics in a manner similar to the models shown in Table 3 except these models also include the wage. While the coefficient on the wage is likely to be biased by simultaneity, these models can shed light on the extent to which differences in benefits coverage are associated with differences in wages[8]. Models of pension coverage and health coverage were omitted from Table 5 for brevity's sake -- only models of "offers" of these benefits are included.[9]

Table 5 shows that when the log wage is included, the coefficient on "female" becomes statistically insignificant except

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[8] The fact that wages and benefits packages are jointly determined may account for the positive sign on wages. The theory of compensating differences predicts a negative sign. See Brown (1980), Rosen (1986), and Smith and Ehrenberg (1983) for discussions of this issue.

[9] The coefficient on "female" is not statistically significant in the pension coverage equation. In the health coverage equation it is equal to -.046 with a standard error of .009. However, as argued above, the "health offered" equation is the more relevant of the two.

in the equations for sick leave and disability. Moreover, the magnitudes of these two coefficients suggest that sick leave substitutes for disability in women's benefits packages. Models which also included tenure and tenure squared (not shown) yielded similar estimates of the coefficient on "female". These estimates suggest that most of the gender gap in benefits among full-time workers is associated with the fact that women are concentrated in low wage jobs.[10]

4. Discussion and Conclusions

Total compensation cannot be computed given only the information in the CPS Benefits Survey, so it is not possible to directly assess the effect of gender gaps in benefits on differentials in total compensation.[11] However, if it is true that most gaps in benefits coverage in the U.S. are associated with gender gaps in wages, then the percentage wage gap provides a reliable estimate of the gap in total compensation.

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[10] Evens and Macpherson (1992) argue using the same data that even after controlling for observable characteristics, there is a negative effect associated with the presence of children. However, their sample includes both full-time and part-time workers.

[11] Several authors have attempted to supplement the CPS information using the industry average percent of compensation devoted to pensions and health coverage (c.f. Woodbury and Huang, 1991; Hersch and White-Means, 1991). While these are the best measures of total compensation which can be constructed with currently available data, the assumptions involved are problematic. For example, is the industry average the right value to attribute to a health plan which has been refused by an employee? Shaw and Benedict (1992) attempt a similar exercise using the Survey of Consumer Finance. This data set has the advantage of having relatively accurate information about the value of pension benefits.

However, the CPS data does provide some information which can be used to assess whether the coverage received by men and women is similar, given that they have a plan. This will allow some discussion of whether gender differences in the probability of having a plan might be offset or compounded by differences in the value of the plans.

First, some information is available regarding the generosity of health plans. Amongst those with plans, married women are only half as likely as married men to have a plan which covers their spouse and children. However, this figure could reflect choices made by women themselves. Another index of plan generosity is whether the employer pays the full cost of the health plan. Eighty-five percent of married men report that the employer pays for "some" or "all" of their plan, while only 67% of married women report this. But married women are much more likely to report that they don't know whether the employer pays or not: 30% of married women are in this category compared to 12% of married men. Hence the difference in reported generosity may well be an artifact of the missing data.

Turning to sick leave, women are slightly more likely to report that they receive leave with full pay, but they report a smaller mean maximum number of days: Married women report an average of 61 days compared to 87 days for married men. However, the standard deviations are also large (54 days for both married men and women) which reflects a great deal of heterogeneity in the plans. This heterogeneity lends some credence to the view that

employers with many female workers may substitute sick leave provisions for disability plans. Unfortunately, no information is available about the latter.

The CPS contains little information about the value of pension plans. Several authors have addressed the question of whether the same pension promise is likely to be worth more to a man or a woman (c.f. Lazear and Rosen, 1987) given women's lower average wages and tenure and longer life expectancy. However, the relevant issue here is whether there is discrimination against women in the generosity of pension plans which operates in addition to any effect through wages. It is possible that workers in firms with many male workers have systematically more generous pension formulas -- but this is not something which can be investigated using these data.

In summary, although the information available is far from complete, what there is suggests that the generosity of health plans and sick leave provisions do not vary systematically by gender in terms of generosity when they are available. Hence, variations in generosity may be of second-order importance relative to the question of whether the benefit is offered or not.

Focusing on this question, I find that even using measures of whether pensions or health care coverage are offered (rather than whether they are received), there are significant gender gaps in all 4 benefits examined. These differences remain statistically significant when observable characteristics excluding wages are controlled for. However, when the wage is included in the model,

the gaps in offers of pension and health coverage disappear. This finding suggests that gender gaps in benefits coverage are associated primarily with the fact that women earn low wages.

The gender gap in wages is often linked to "occupational segregation": the fact that women tend to work in predominantly "female" jobs while men work in "male" jobs.[12] For example, Bergmann (1974) and Blau (1977) contend that women are "crowded" into certain jobs and discouraged or prevented from taking others, with the result that wages and benefits in female jobs are depressed relative to those of comparable jobs held by men. This hypothesis suggests that gender gaps in benefits coverage will be closely associated with gender gaps in wages -- a prediction which is borne out in these data.[13]

The exception to this generalization is that women are more likely to have sick leave provisions and less likely to have disability provisions than similar men. It is possible that these differences offset each other -- more research into this question is clearly called for especially given the prominence of family leave as a political issue.

Finally, there is little evidence that the gender differences in benefits coverage documented in this paper are the result of

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[12] The vast majority of men and women work in jobs which are over 70% one-sex (Gunderson, 1989). It is estimated that 60% of American working women would have to change occupations in order to achieve a gender-neutral distribution of persons across occupations (Fields and Wolff, 1991; Bianchi and Rytina, 1986).

[13] In contrast, Currie and Chaykowski (1992) find using similar Canadian data that personal characteristics and wages only account for about half of the gender gap in benefits coverage.

choices made by women who choose to specialize in household production. Even single, childless, women whose tenure with the employer is equal to the tenure of similar men face these differentials.

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Table 1
Variable Means by Marital Status, Gender and Presence of Children

	Married, Separated, Widowed				Single, Divorced			
	Children		No Children		Children		No Children	
	Male	Female	Male	Female	Male	Female	Male	Female
# Observations	2399	1266	1618	1274	62	242	1208	980
Wage	12.95	8.49	12.99	8.92	11.43	8.95	10.12	8.84
	(5.31)	(3.99)	(5.51)	(4.38)	(5.13)	(4.34)	(5.16)	(4.36)
Tenure	8.60	5.95	12.07	8.00	9.32	5.46	5.22	5.30
	(7.30)	(5.31)	(11.05)	(8.18)	(7.25)	(5.16)	(6.42)	(6.87)
Benefits								
Pension/401K	.67	.54	.70	.54	.52	.54	.48	.51
Pens/401K Offered	.74	.66	.76	.65	.60	.66	.61	.67
Health Insurance	.87	.69	.86	.72	.79	.81	.77	.79
Hlth Ins. Offered	.92	.87	.92	.86	.86	.86	.84	.86
Sick Leave	.72	.73	.72	.72	.63	.72	.60	.71
Disab. Benefits	.67	.50	.65	.49	.68	.51	.58	.53
All	.45	.31	.44	.31	.39	.33	.31	.32
All Offered	.49	.38	.49	.37	.45	.38	.37	.41
None	.06	.13	.06	.12	.13	.13	.15	.13
None Offered	.04	.08	.04	.08	.11	.08	.10	.09
Worker Characteristics:								
Non-White	.07	.13	.06	.08	.03	.21	.09	.11
Age	37.26	35.52	45.00	42.31	36.24	34.98	31.24	33.65
	(7.71)	(7.17)	(12.19)	(12.65)	(8.20)	(6.46)	(9.78)	(11.37)
Education	13.45	12.83	13.01	12.92	12.36	12.80	13.19	13.38
	(2.65)	(2.10)	(2.78)	(2.36)	(3.04)	(1.95)	(2.52)	(2.36)
HH Head	1	.06	.97	.12	1	1	.56	.57
Married	.99	.95	.95	.86	...	...	...	...
# Children	1.90	1.70	...	...	1.42	1.53	...	...
	(.94)	(.82)			(.69)	(.73)		
Union Contract	.21	.08	.22	.10	.23	.12	.22	.13
Hourly Worker	.48	.60	.47	.54	.60	.58	.60	.55
Firm Size:								
< 25	.16	.20	.15	.21	.21	.17	.24	.19
25-99	.12	.13	.13	.14	.19	.14	.14	.13
100-499	.15	.19	.15	.17	.16	.18	.17	.17
500-999	.04	.04	.04	.04	.02	.03	.03	.03
1000+	.47	.37	.46	.37	.37	.42	.35	.41
Unknown	.06	.07	.07	.07	.05	.07	.07	.07

Notes: Standard errors in parentheses.

Table 2 - Benefits Clusters

Clusters	Receive Cluster #	Receive Cluster % Fem	Firm Offers Cluster #	Firm Offers Cluster % Fem
All:				
Pension/401K, Health, Sick Leave, Disab.	3342 (.37)[1]	34.89	3886 (.43)	37.13
Three Benefits:				
Health, Sick Leave, Disability	858 (.10)	43.24	499 (.06)	41.48
Pension/401K, Health, Sick Leave	809 (.09)	48.45	1123 (.12)	53.70
Pension/401K, Health, Disability	437 (.05)	21.05	532 (.06)	23.31
Pension/401K, Sick Leave, Disability	130 (.01)	56.92	22 (...)	31.82
Two Benefits:				
Health, Sick Leave	679 (.08)	50.96	605 (.07)	51.74
Pension/401K, Health	143 (.02)	48.95	136 (.02)	50.74
Health, Disability	255 (.03)	26.27	232 (.03)	26.72
Pension/401K, Sick Leave	128 (.01)	69.53	56 (.01)	58.93
Sick Leave, Disability	103 (.01)	51.46	26 (...)	26.92
Pension/401K, Disability	40 (...)	32.50	19 (...)	15.79
One Benefit:				
Health	496 (.06)	40.12	632 (.07)	46.52
Sick Leave	288 (.03)	67.36	120 (.01)	60.00
Pension/401K	143 (.02)	48.95	136 (.01)	50.74
Disability	99 (.01)	34.34	48 (.01)	35.42
None:	908 (.11)	51.98	607 (.07)	49.59

Note:

[1]Percentage of sample shown in parentheses. Dots indicate that less than 1% of the sample fall into the category.

Table 3
Linear Probability Models of Benefits Coverage, OLS Models of Log Wages and Tenure.

Dep. Variables:	Pension	Pension Offered	Health	Health Offered	Sick Leave	Disab. Plan	All Off.	None Off.	Log Wage	Tenure
Intercept	.086	.193	.557	.619	.250	.318	.055	.286	1.816	1.992
	(.053)	(.048)	(.044)	(.035)	(.051)	(.055)	(.053)	(.028)	(.047)	(.812)
Female	-.050	-.036	-.082	-.027	.025	-.107	-.041	.020	-.271	-1.700
	(.010)	(.009)	(.009)	(.007)	(.010)	(.011)	(.010)	(.005)	(.009)	(.156)
Nonwhite	-.033	-.029	-.044	-.032	-.024	.015	-.024	.014	-.104	.153
	(.016)	(.015)	(.014)	(.011)	(.016)	(.017)	(.017)	(.009)	(.014)	(.251)
Married	.029	.010	-.041	.016	.027	-.003	-.002	-.017	.054	.465
	(.012)	(.011)	(.010)	(.008)	(.011)	(.012)	(.012)	(.006)	(.010)	(.180)
# Children	.002	.001	.000	-.005	-.002	.000	.005	.004	.003	-.103
	(.005)	(.004)	(.004)	(.003)	(.005)	(.005)	(.005)	(.003)	(.004)	(.075)
Age Category										
25-34	.174	.088	.107	.059	.101	.079	.069	-.043	.236	2.473
	(.017)	(.016)	(.015)	(.011)	(.017)	(.018)	(.018)	(.009)	(.015)	(.266)
35-44	.232	.117	.120	.054	.103	.046	.085	-.040	.325	5.646
	(.018)	(.017)	(.015)	(.012)	(.018)	(.019)	(.018)	(.010)	(.016)	(.280)
45-54	.280	.135	.120	.045	.124	.068	.118	-.041	.369	9.620
	(.019)	(.018)	(.016)	(.013)	(.019)	(.020)	(.019)	(.010)	(.017)	(.295)
55-64	.286	.146	.131	.044	.131	.016	.097	-.042	.368	13.224
	(.022)	(.020)	(.019)	(.015)	(.021)	(.023)	(.022)	(.012)	(.020)	(.341)
Educational Category										
Some high school	-.037	-.035	-.025	-.009	.065	.033	-.001	-.011	.085	.216
	(.029)	(.027)	(.025)	(.019)	(.028)	(.031)	(.030)	(.016)	(.026)	(.450)
High school	.062	.069	.047	.058	.178	.118	.118	-.070	.231	.609
	(.026)	(.024)	(.022)	(.017)	(.025)	(.027)	(.026)	(.014)	(.023)	(.398)
Some college	.083	.098	.076	.082	.246	.162	.180	-.082	.384	-.149
	(.027)	(.025)	(.023)	(.018)	(.026)	(.028)	(.027)	(.015)	(.024)	(.416)
University	.144	.159	.116	.099	.307	.226	.281	-.094	.585	-1.196
	(.027)	(.025)	(.023)	(.018)	(.026)	(.028)	(.027)	(.015)	(.024)	(.415)
Firm size										
20-99	.160	.223	.227	.252	.142	.118	.098	-.174	.112	-.187
	(.016)	(.015)	(.014)	(.011)	(.016)	(.017)	(.017)	(.009)	(.015)	(.254)

100-499	.279 (.016)	.374 (.015)	.299 (.013)	.297 (.011)	.218 (.015)	.255 (.017)	.258 (.016)	-.185 (.009)	.153 (.014)	1.031 (.244)
500-999	.310 (.026)	.416 (.024)	.317 (.022)	.301 (.017)	.278 (.025)	.276 (.027)	.306 (.026)	-.199 (.014)	.171 (.023)	1.139 (.399)
1000+	.457 (.014)	.536 (.013)	.343 (.011)	.311 (.009)	.329 (.013)	.387 (.014)	.459 (.014)	-.195 (.007)	.260 (.012)	3.302 (.210)
Don't know	.223 (.021)	.310 (.019)	.179 (.018)	.200 (.014)	.135 (.020)	.182 (.022)	.177 (.021)	-.135 (.011)	.032 (.018)	-.863 (.321)
R-Squared	.260	.289	.215	.217	.191	.191	.253	.161	.437	.367
# Observations	8815	8815	8815	8815	8815	8815	8815	8815	8815	8815

Notes:
Standard errors in parentheses. All regressions include 12 fixed effects for industry, and 8 fixed effects for geographic region.

Table 4
Difference between Female and Male Probability of Benefits Coverage, Wages, and Tenure.

	Pension	Pension Offered	Health	Health Offered	Sick Leave	Disab.	All Off.	None Off.	Log Wage	Tenure
All workers	-.050	-.036	-.082	-.027	.025	-.107	-.041	.020	-.271	-1.700
	(.010)	(.009)	(.009)	(.007)	(.010)	(.011)	(.010)	(.005)	(.009)	(.812)
Base Case: Age=25-34, Firm Size=20-99, White, Education=High School										
Base Case	-.047	-.045	[-.073]	-.051	.066	-.101	[.016]	.030	-.212	[-.195]
Differences from Base Case:										
Nonwhite	-.045	-.026	[-.085]	-.084	.042	-.137	[.011]	.055	-.188	1.331
Married	-.093	-.084	-.162	-.068	.075	-.121	[.013]	.046	-.313	[-.617]
Married, 55-64	-.139	-.142	-.158	-.057	[-.022]	-.094	[-.084]	.038	-.406	-3.021
Married, 2 children	-.095	-.096	-.198	-.066	.051	-.113	[-.003]	.040	-.341	[-.879]
Married, 2 children, University	-.089	-.087	-.196	-.043	[-.019]	-.143	[-.060]	.017	-.309	[-.306]
Married, 2 children, large firm	-.008	[-.025]	-.078	-.002	.082	-.075	[-.002]	.002	-.290	-1.745

Notes:
The first row shows the coefficient on "female" from Table 3. The rest of the table shows estimates based on models which included a complete set of interactions of the "female" indicator with the variables show in Table 3. Square brackets indicate that the set of interactions used to compute the estimate were not jointly statistically significant at the 90% level of confidence.

Table 5
Linear Probability Models for Receipt of Benefits Coverage, Including the Wage

Dep.Var.	Pension Offered	Health Offered	Sick Leave	Disab.	All Off.	None Off.
Intercept	.099	.580	.146	.211	-.079	.320
	(.048)	(.035)	(.051)	(.055)	(.053)	(.029)
Female	.004	-.011	.069	-.061	.016	.005
	(.010)	(.007)	(.010)	(.011)	(.011)	(.006)
Log wage	.014	.006	.016	.016	.020	-.005
	(.001)	(.001)	(.001)	(.001)	(.001)	(.001)
Nonwhite	-.015	-.026	-.009	.031	-.004	.008
	(.015)	(.011)	(.016)	(.017)	(.016)	(.009)
Married	.002	.013	.019	-.011	-.012	-.014
	(.011)	(.008)	(.011)	(.012)	(.012)	(.006)
# Children	.000	-.005	-.003	.000	.004	.004
	(.004)	(.003)	(.005)	(.005)	(.005)	(.003)
Age Category						
25-34	.061	.048	.071	.047	.030	-.033
	(.016)	(.012)	(.017)	(.018)	(.017)	(.009)
35-44	.072	.036	.054	-.004	.022	-.024
	(.017)	(.012)	(.018)	(.019)	(.018)	(.010)
45-54	.081	.024	.066	.007	.042	-.022
	(.018)	(.013)	(.019)	(.020)	(.020)	(.011)
55-64	.094	.023	.072	-.044	.022	-.023
	(.020)	(.015)	(.022)	(.023)	(.022)	(.012)
Educational Category						
Some high schl.	-.047	-.013	.053	.020	-.017	-.007
	(.027)	(.019)	(.028)	(.030)	(.029)	(.016)
High school	.038	.045	.144	.083	.074	-.059
	(.024)	(.017)	(.025)	(.027)	(.026)	(.014)
Some college	.044	.060	.186	.100	.103	-.062
	(.025)	(.018)	(.026)	(.028)	(.027)	(.015)
University	.066	.062	.205	.121	.150	-.060
	(.025)	(.018)	(.027)	(.029)	(.028)	(.015)
Firm size						
20-99	.209	.246	.126	.101	.077	-.169
	(.015)	(.011)	(.016)	(.017)	(.016)	(.009)
100-499	.355	.289	.197	.233	.230	-.178
	(.014)	(.011)	(.015)	(.017)	(.016)	(.009)
500-999	.391	.291	.250	.248	.270	-.190
	(.024)	(.017)	(.025)	(.027)	(.026)	(.014)
1000+	.500	.296	.289	.345	.407	-.182
	(.013)	(.009)	(.013)	(.014)	(.014)	(.007)
Don't know	.306	.198	.130	.177	.172	-.133
	(.019)	(.014)	(.020)	(.022)	(.021)	(.011)
R-Squared	.305	.222	.211	.210	.281	.168
# Obs.	8815	8815	8815	8815	8815	8815

Notes:
See Table 3.

Figure 1a

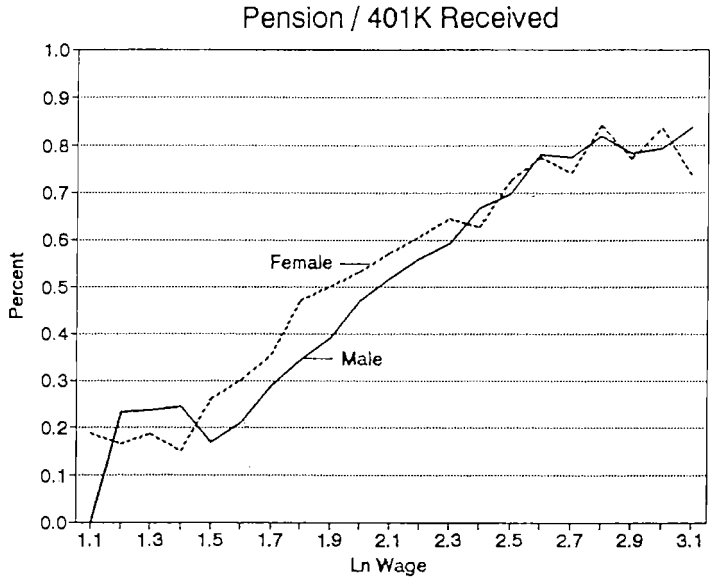


Figure 1b

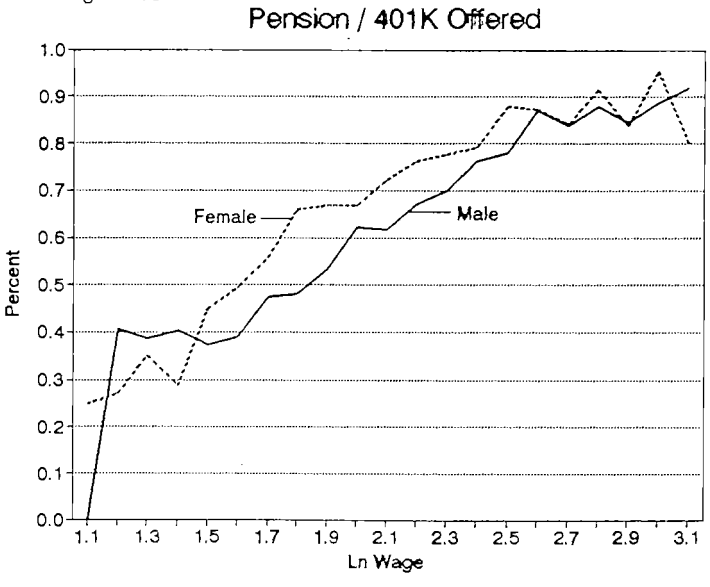


Figure 2a

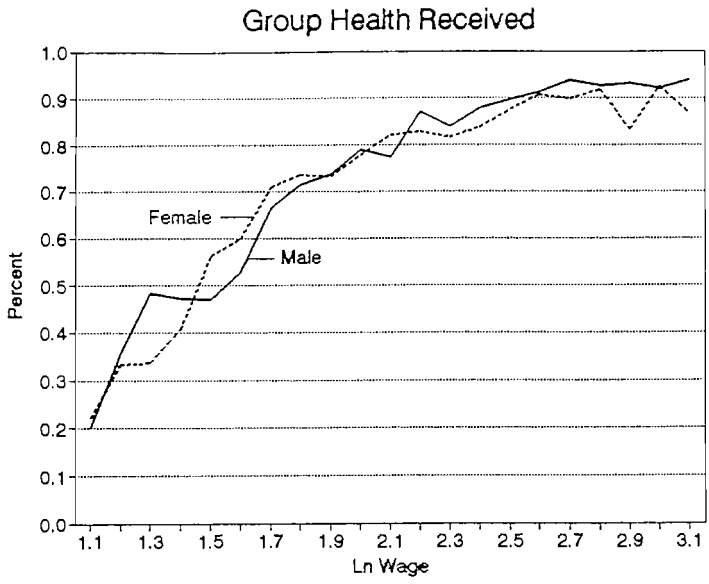


Figure 2b

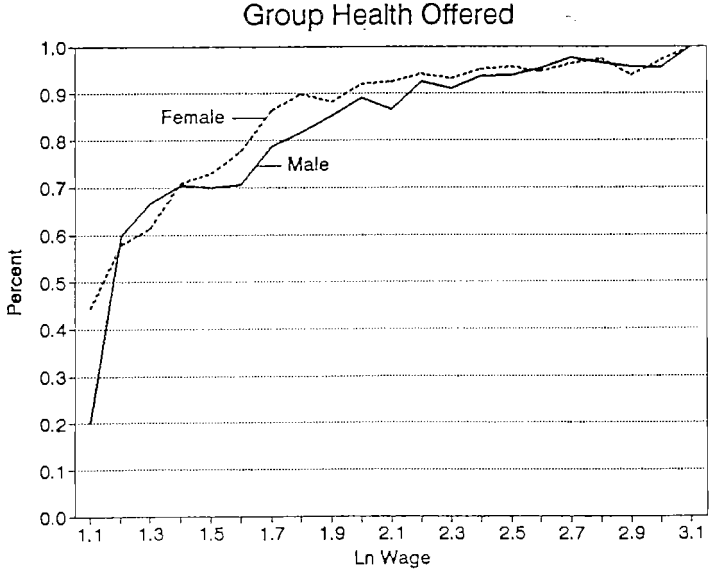


Figure 3a

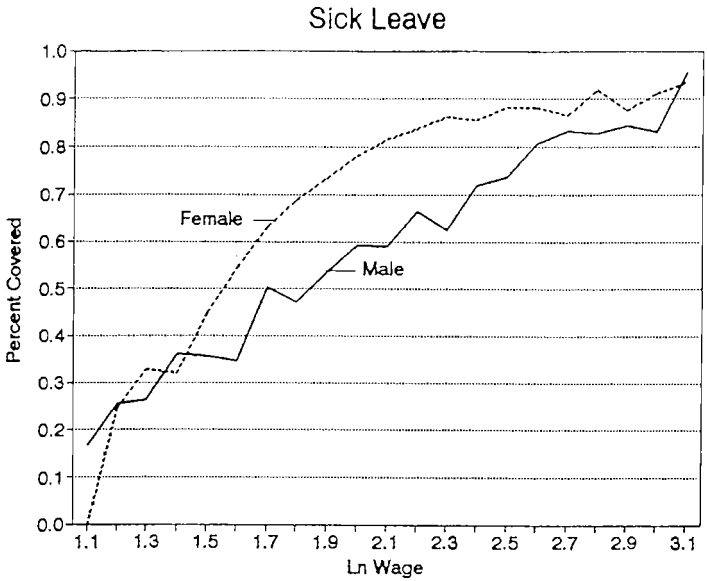


Figure 3b

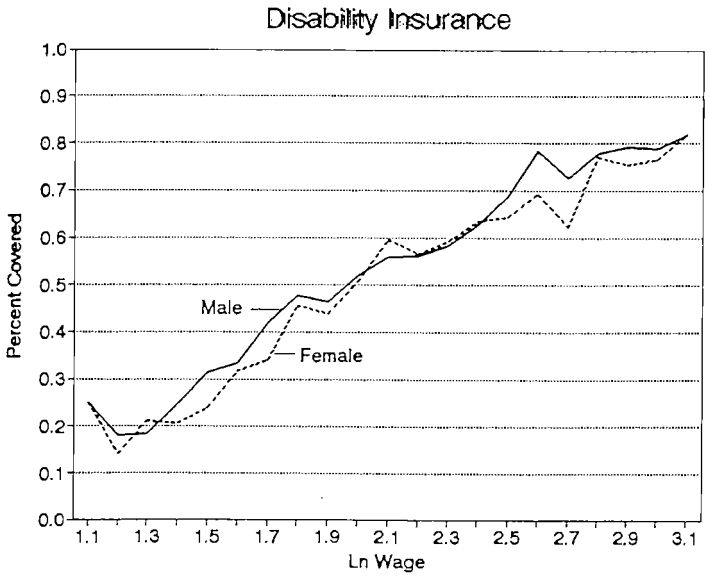


Figure 4a

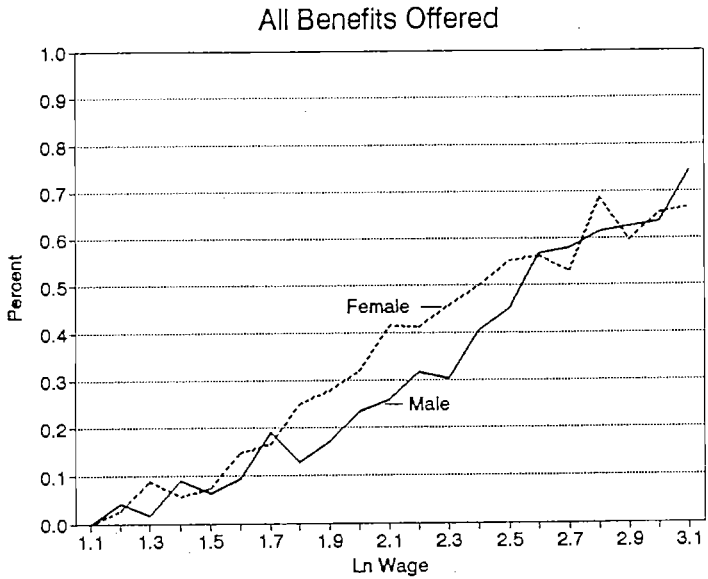
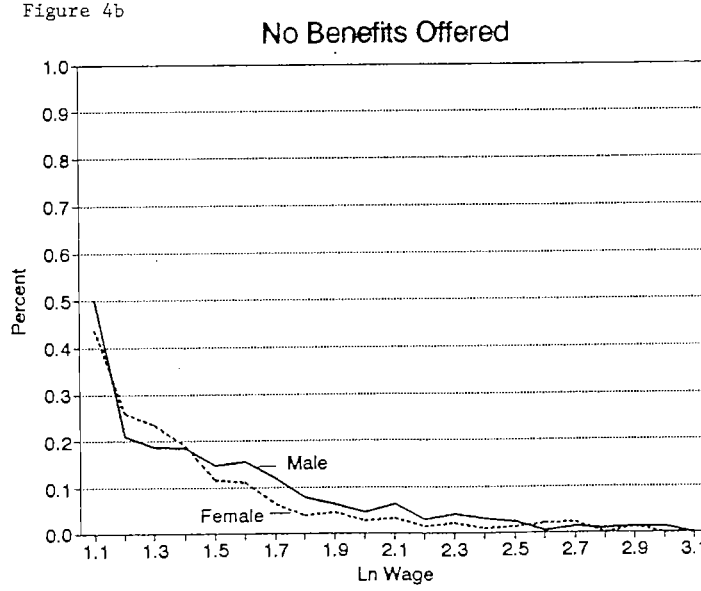


Figure 4b



Appendix Table 1
Linear Probability Models of Benefits Coverage, OLS models of Wages and Tenure with complete Interactions

Dep.Var.	Pension	Pension Offered	Health	Health Offered	Sick Leave	Disab.	All Off.	None Off.	Log Wage	Tenure
Intercept	.089	.163	.527	.630	.249	.331	.029	.164	1.746	.379
	(.057)	(.053)	(.048)	(.038)	(.056)	(.060)	(.058)	(.031)	(.051)	(.879)
Female	-.061	.030	-.044	-.070	.011	-.163	.018	.088	-.160	-1.481
	(.064)	(.059)	(.054)	(.043)	(.063)	(.068)	(.065)	(.035)	(.057)	(.987)
Nonwhite	-.033	-.039	-.037	-.016	-.012	.034	-.021	.002	-.115	-.601
	(.023)	(.021)	(.019)	(.015)	(.022)	(.024)	(.023)	(.012)	(.020)	(.352)
Nonwhite* female	.002	.019	-.012	-.033	-.024	-.036	-.005	.025	.024	1.526
	(.032)	(.030)	(.027)	(.021)	(.031)	(.034)	(.033)	(.017)	(.028)	(.492)
Married	.053	.029	.005	.026	.020	.007	-.003	-.025	.102	.598
	(.017)	(.015)	(.014)	(.011)	(.016)	(.018)	(.017)	(.009)	(.015)	(.258)
Married* female	-.046	-.039	-.089	-.017	.009	-.020	-.003	.016	-.101	-.422
	(.023)	(.021)	(.020)	(.015)	(.023)	(.025)	(.024)	(.013)	(.021)	(.358)
# Children	.001	.001	.003	-.005	.001	-.002	.007	.005	.004	-.105
	(.006)	(.006)	(.005)	(.004)	(.006)	(.006)	(.006)	(.003)	(.005)	(.094)
# Children* female	-.001	-.006	-.018	.001	-.012	.004	-.008	-.003	-.014	-.131
	(.010)	(.010)	(.009)	(.007)	(.010)	(.011)	(.011)	(.006)	(.009)	(.158)
Age Category										
25-34	.124	.070	.112	.066	.107	.092	.074	-.044	.242	2.547
	(.024)	(.022)	(.020)	(.016)	(.023)	(.025)	(.024)	(.013)	(.021)	(.363)
35-44	.206	.116	.138	.069	.122	.069	.108	-.049	.354	6.348
	(.025)	(.023)	(.021)	(.017)	(.024)	(.026)	(.025)	(.014)	(.022)	(.384)
45-54	.267	.148	.134	.055	.160	.087	.159	-.046	.425	11.294
	(.026)	(.024)	(.022)	(.017)	(.026)	(.028)	(.027)	(.014)	(.023)	(.404)
55-64	.254	.151	.132	.050	.172	.018	.134	-.042	.406	14.181
	(.030)	(.027)	(.025)	(.020)	(.029)	(.031)	(.030)	(.016)	(.026)	(.457)
24-34*female	.114	.048	-.007	-.014	-.001	-.026	.000	.001	-.002	.162
	(.035)	(.032)	(.029)	(.023)	(.034)	(.036)	(.035)	(.019)	(.031)	(.531)
35-44*female	.055	.006	-.041	-.029	-.037	-.050	-.047	.016	-.054	-1.224
	(.036)	(.034)	(.031)	(.024)	(.035)	(.038)	(.037)	(.020)	(.032)	(.558)
45-54*female	.023	-.032	-.038	-.012	-.081	-.043	-.097	.004	-.135	-3.858
	(.039)	(.035)	(.032)	(.026)	(.037)	(.040)	(.039)	(.021)	(.034)	(.589)
55-64*female	.068	-.010	-.003	-.003	-.098	.001	-.087	-.007	-.095	-2.242
	(.045)	(.041)	(.038)	(.030)	(.044)	(.047)	(.046)	(.024)	(.004)	(.687)

Educational Category										
Some high schl.	-.012	.007	-.018	.009	.070	.014	.019	-.011	.106	-.081
	(.036)	(.033)	(.030)	(.024)	(.035)	(.038)	(.036)	(.019)	(.032)	(.547)
High school	.069	.091	.051	.061	.160	.094	.122	-.060	.236	.340
	(.031)	(.029)	(.026)	(.021)	(.030)	(.033)	(.032)	(.017)	(.028)	(.479)
Some college	.065	.090	.065	.078	.231	.128	.177	-.069	.366	-.857
	(.033)	(.030)	(.028)	(.022)	(.032)	(.035)	(.033)	(.018)	(.029)	(.503)
University	.144	.172	.113	.094	.311	.212	.301	-.075	.568	-1.854
	(.032)	(.030)	(.027)	(.021)	(.031)	(.034)	(.033)	(.017)	(.029)	(.494)
Some HS*	-.061	-.107	-.010	-.044	.013	.063	-.037	-.009	-.019	1.797
female	(.062)	(.057)	(.052)	(.041)	(.061)	(.065)	(.063)	(.034)	(.055)	(.954)
High school*	-.009	-.052	-.001	-.002	.066	.078	-.004	-.040	.018	1.522
female	(.055)	(.051)	(.047)	(.037)	(.054)	(.058)	(.056)	(.030)	(.049)	(.849)
Some college*	.042	.010	.029	.014	.053	.099	.007	-.046	.059	2.309
female	(.057)	(.053)	(.048)	(.038)	(.056)	(.060)	(.058)	(.031)	(.051)	(.880)
University*	-.003	-.043	.001	.021	-.004	.048	-.061	-.063	.050	2.095
female	(.058)	(.053)	(.049)	(.038)	(.056)	(.061)	(.059)	(.031)	(.051)	(.884)
Firm size:										
20-99	.197	.252	.233	.235	.144	.112	.094	-.165	.139	-.061
	(.022)	(.020)	(.018)	(.014)	(.021)	(.023)	(.022)	(.012)	(.019)	(.334)
100-499	.284	.373	.268	.253	.213	.238	.251	-.161	.147	.999
	(.021)	(.019)	(.018)	(.014)	(.021)	(.022)	(.021)	(.011)	(.019)	(.324)
500-999	.316	.410	.309	.264	.271	.272	.312	-.173	.182	.701
	(.034)	(.031)	(.028)	(.022)	(.033)	(.036)	(.034)	(.018)	(.030)	(.517)
1000+	.458	.535	.297	.267	.318	.365	.455	-.170	.262	3.736
	(.018)	(.016)	(.015)	(.012)	(.017)	(.019)	(.018)	(.010)	(.016)	(.274)
Don't know	.253	.318	.145	.164	.120	.164	.165	-.105	.021	-.581
	(.027)	(.025)	(.023)	(.018)	(.027)	(.029)	(.028)	(.015)	(.024)	(.420)
20-99*female	-.091	-.071	-.021	.035	-.010	.010	.002	-.019	-.068	-.398
	(.033)	(.030)	(.028)	(.022)	(.032)	(.035)	(.034)	(.018)	(.029)	(.506)
100-499*female	-.012	.002	.065	.095	.006	.035	.012	-.052	.009	-.020
	(.031)	(.028)	(.026)	(.021)	(.030)	(.033)	(.031)	(.017)	(.027)	(.475)
500-999*female	-.019	.009	.004	.081	.009	.001	-.025	-.058	-.036	.849
	(.052)	(.048)	(.044)	(.034)	(.051)	(.055)	(.053)	(.028)	(.046)	(.796)
1000+*female	-.004	.001	.099	.099	.021	.048	.003	-.057	-.017	-1.264
	(.026)	(.240e3)	(.022)	(.017)	(.025)(	.027)	(.027)	(.014)	(.024)	(.400)
Don't know*	-.067	-.017	.074	.080	.036	.042	.029	-.069	.023	-.662
	(.042)	(.038)	(.035)	(.028)	(.041)	(.044)	(.042)	(.022)	(.037)	(.639)
Fixed Effects:										
Industry	[12]	[12]	[12]	[12]	[12]	[12]	[12]	[12]	[12]	[12]
Region	[8]	[8]	[8]	[8]	[8]	[8]	[8]	[8]	[8]	[8]
R-Square	.264	.293	.223	.221	.193	.193	.256	.164	.444	.379
# Obs	8815	8815	8815	8815	8815	8815	8815	8815	8815	8815

Notes: Standard errors in parenthesis. Number of fixed effects in square brackets.