The Changing Ethno-racial Gap in Family-Friendly 'Fringe' Benefits, 1997-2008

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Abstract

Little is known about disparities in fringe-benefit access and whether these gaps have changed in recent years. We test differences in such access among non-Hispanic whites, non-Hispanic blacks and Hispanics using the three samples (1997, 2002, and 2008) of the National Survey of the Changing Workforce (NSCW). We test access to: employer-provided health insurance, paid vacation days, paid holidays, paid sick days, paid time off to care for a sick child, the ability to choose start/end times and to change full/part-time status. Our findings suggest that black workers have less access to paid sick days to care for a child and the ability to change start/end times, but human capital differences (including education and tenure) explain these gaps. These factors also explain Hispanics' lower access to paid holidays, vacation days, and sick days, but not the white/Hispanic health insurance gap. These racial/ethnic disparities have remained unchanged since the late 1990s.

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In the past several decades, the racial-ethnic landscape of the American workforce has changed considerably. The racial demographics of the US population as a whole have also shifted, with whites set to become a majority-minority by 2050 (Population Reference Bureau 2008). At the same time, however, America's history of de jure racial discrimination has given way to a substantial black underclass that persists despite an end to the policies that gave rise to it (Wilson 1987, 2009), and nonwhite unemployment and poverty remain significantly higher than that of the white population. In August of 2013, for instance, white unemployment rate stood at 6.4 percent, much lower than the 13 percent unemployment rate among black workers and 9.3 percent among Hispanics (Bureau of Labor Statistics 2013). Moreover, colorblind racism—characterized by covert practices and attitudes that continue to disadvantage nonwhites—remains pervasive (Bonilla-Silva 2010). Employers, in fact, rely on various notions of race in the hiring process and further utilize them when sorting workers into various jobs (Moss and Tilly 2003).

Changes in the racial structure of the US have taken place alongside the economic restructuring that has radically altered both US and global labor markets (Bluestone and Harrison 1982; Harrison and Bluestone 1988; Sassen 1990). Although workers hold college degrees at a rate higher today than any point in US history, with nearly a third possessing such a credential (Census 2012), worker insecurity (including the looming potential for widespread layoffs and other cost-cutting practices) has increased dramatically, and incomes have stagnated for many since the late 1970s despite a dramatic rise in productivity (Kalleberg 2011). The US has also witnessed rise in its supply of "good" and "bad" jobs, with middle-level positions dissipating (ibid).

Despite the abundance of empirical research regarding America's racial-economic disparities, we know surprisingly little about the extent to which a racial gap exists within one important dimension of worker wellbeing: access to fringe benefits. These benefits are indicative of "good" jobs, according to Kalleberg (ibid), and in recent years they have been increasingly linked to high-skill work requiring at least a four-year degree (Kalleberg, Reskin and Hudson 2000; Schmidt 2007). An examination of the demographic factors correlated with access to these benefits can offer a better understanding of how (un)evenly distributed "good" jobs and "bad" jobs are, as well as the extent to which nonwhites have been able to garner such benefits as they expand their representation in US labor markets, particularly in high-skill jobs.

Certain forms of fringe benefits (e.g., health insurance and paid sick leave), can help to reduce turnover and increase productivity in the short-term by helping to curb absenteeism and illness, while others (such as retirement benefits) help to boost workers' economic security. Another form of fringe benefits, referred to as "family-friendly," allow workers to balance their work and family lives, helping to prevent the two from interfering, although evidence suggests work impacts family much more so than family life interferes with work (Hochschild 2001). Nonwhites and women, however, remain overrepresented in "bad" jobs that are likely to offer few, if any, of these benefits (Kalleberg, Reskin and Hudson 2001; Kalleberg 2011).

This research uses data from the National Survey of the Changing Workforce (NSCW) to assess variation in self-reported access to family-friendly benefits among non-Hispanic whites, non-Hispanic blacks, and Hispanics (of any race). More specifically, regression models will examine racial-ethnic differences by gender in access to 1) employer-provided health insurance, 2) paid vacation days, 3) paid holidays, 4) paid sick days, 5) paid time off to care for a sick child, 6) the ability to choose start/end times and 7) to change full/part-time status. This analysis will

shed light on whether there is racial inequality in access to these benefits, net of a number of human-capital (e.g., education) and other job-related factors (such as part-time status) that are likely to explain limitations in access.

DISPARITIES IN ACCESS TO FRINGE BENEFITS

Similar to wealth and income, past research has found that access to employer-provided benefits is not evenly distributed across the US working population. Along with the rise of "good" jobs and "bad" jobs has come an increased polarization in access to employer-provided fringe benefits. In 1997, roughly three-quarters of the US workforce had employer-provided access to at least one fringe benefit, such as health insurance or a pension (National Survey of the Changing Workforce 1998). Throughout the next decade, however, access to these benefits dropped slightly (Kalleberg, Reskin and Hudson 2000; Kalleberg 2011). Schmidt (2007), for instance, found that more recent drops in "good" jobs—a drop of 2.3 percent in the early 2000s—was due not to the elimination of these jobs or a decline in wages, but rather a significant decrease in employer-provided health insurance. As Schmidt notes, "Health insurance coverage declined 3.1 percentage points in the 2000s," a rate of decrease more than four times that of the 1980s and twice that of the 1990s (2007: 2).

Kalleberg, Reskin and Hudson (2000) found that "good" jobs offering access to health insurance or a pension plan are increasingly more difficult to come by. Kalleberg (2011) goes on to note that this is particularly true of those lacking substantial human capital (typically in the form of a college degree), though even highly skilled workers often lack access to these benefits, particularly those in nonstandard work arrangements, such as independent contractors, whose share of employment is on the rise. Some benefits have changed form, rather than disappearing altogether. For instance, workers with access to pension and other retirement benefits have found

themselves monetarily responsible for an increasing share of these plans, with employer contributions shrinking over time (ibid). Research from the NSCW (2008), which found that 81 percent of employers contributed to their workers' retirement funds in 2008 compared to 91 percent ten years earlier, attests to the shifting burden placed on workers (importantly, the percent reporting access to such plans remained the same during these years).

Just as access to these benefits is not evenly distributed, the decline in access to them is also uneven. Men, who remain more likely to be employed in good jobs, experienced the greatest drop in employer-provided health insurance (in part a consequence of deunionization), experiencing nearly a 10 percentage-point drop in access between 1979 and 2006, though they remain most likely to report access to employer health insurance (Schmidt 2007). A similar trend took place with respect to employer-sponsored pensions, with just under half of all men reporting access in 2006, down from about 55 percent in 1979. Women's access actually increased during this period, largely a consequence of the types of jobs they began to fill (many of which require a four-year degree) (ibid), making them only slightly less likely than men to report access to retirement funds.

While over a quarter of US workers report access to flexible scheduling, for example, nonwhites and women are much less likely than their white-male counterparts to report access to it, a trend that other worker characteristics (such as those possessing a four-year degree) do not fully explain (Golden 2001). Given the relationship between high income and fringe-benefits access, it is not surprising that low-income workers also lack access to a number of other employer-provided benefits, including paid sick leave (Clemens-Cope et al. 2008). For instance, Hersch and White-Means (1993) observed that workers with the highest incomes also reported the most access to pensions and greater employer contributions to such retirement plans.

There are a number of reasons to suspect that nonwhites are significantly less likely to report access to a range of fringe benefits than are white workers. Human capital, specifically possession of a college degree, is typically required to access jobs that most often provide fringe benefits such as health insurance and retirement funding (Kalleberg, Reskin and Hudson 2000; Kalleberg 2011; Schmidt 2007). The emphasis on such credentials is particularly detrimental to nonwhites, who are much less likely than whites to have obtained a four-year degree. Blacks, for instance, obtain four-year degrees at half the rate of whites, and Hispanics at an even lower rate (Census 2000: Table 2; see also Zamani-Gallaher and Polite 2010). Such disparities help to solidify minority workers' overrepresentation in low-skill occupations that do not require such credentials, where turnover is higher and incentives like benefits more likely to be lacking.

What is more, minority workers who have obtained four-year degrees face a number of constraints upon entering the job market, despite their human-capital gains. Nonwhites typically do not experience the returns to such education compared to white men (Ashraf 1990; England 1989). Some of this income disparity may be explained by covert labor market discrimination. For example, Bertrand and Mullainathan (2004) conducted a field experiment in which they sent out resumes for entry-level jobs matched on résumé quality, including experience, education and other credentials, and found that those with white-sounding names received fifty percent more callbacks than those with black sounding names. Moreover, those with white-sounding names received even more callbacks when the credentials of the "applicants" increased, though résumés with black-sounding names did not receive more callbacks for similar increases in education and other forms of human capital. Similar experiments have replicated findings of labor market discrimination using much different methods (i.e., Pager 2007; Pager, Western, and Bonikowski 2009). Field experiments testing gender discrimination using these audit studies also find that

women also face similar labor market obstacles (Darity and Mason 1998; Goldin and Rouse 2000; Neumark, Bank and Van Nort 1996) despite increases in human capital. Thus, even after controlling for numerous worker, occupation and job-level characteristics, it is possible that black and Hispanics in the workforce will continue to lack access to certain fringe benefits. Given these disparities and the remaining empirical gaps, we seek to answer the following research questions regarding access to various forms of fringe benefits:

1) Compared to non-Hispanic whites, do black and Hispanic workers have less access to employer-provided health insurance, paid holidays, paid vacation days, paid sick leave, paid time off to care for a sick child, the option to choose their start/end times, and the ability to change their schedule from full-to-part time (or vice versa), and how have these disparities changed over time?

2) To what extent do differences in human-capital characteristics (that is, education, number of years at current employer and number of years in the labor force), and other employment characteristics (including public-sector employment, firm size, union status, and part-time work) explain racial/ethnic gaps in access?

3) Finally, does the racial/ethnic gap in access persist after we introduce other correlates of fringe-benefit access? These correlates include gender, family income, marital status, age, number of children and rural residence.

DATA & METHODS

National Survey of the Changing Workforce, 1997-2008

We draw on data from three waves of the National Survey of the Changing Workforce (NSCW) from 1997, 2002 and 2008 (n=10,588) collected by the Harris Poll at the Families & Work Institute. Researchers collected data on a nationally representative sample of US workers

beginning in 1992 and then approximately every five years, surveying a random sample of approximately 3,000 respondents in each survey year. Respondents were contacted by phone at their place of residence, and compensated monetarily for their participation. While the NSCW contains a number of variables that pertain to fringe benefits, not all variables have been asked consecutively, and the survey did not include many fringe-benefit items until 1997. We therefore limit our focus to items asked in the three most recent waves of the survey (1997, 2002 and 2008).

Variables

Fringe Benefits. We analyze racial-ethnic differences in access to the following fringe benefits: employer-provided health insurance, paid holidays, paid vacation days, paid sick leave, paid time off to care for a sick child, the option to choose their start/end times, and the ability to change their schedule from full-to-part time (or part-to-full). We construct each of these variables using a number of measures employed by the NSCW survey (see Table 1).

In the original dataset, responses to each of these fringe-benefit items were coded as 1 (Yes), 2 (No), 8 (Don't Know) and 9 (Refused). We recoded these variables as follows: 0 (No), 1 (Yes), and missing (or "." for Don't Know and Refused), allowing us to test access as a binary occurrence. We should also note that our analysis tests access to these, rather than use of them. As these figures in Table 1 illustrate, with the exception of paid sick leave to care for a child and the ability to arrange a full/part-time schedule, most respondents report access to these fringe benefits, with employer-provided health insurance being the most common, at 67 percent. Other than paid time off to care for a sick child, paid sick leave for oneself is the least commonly cited fringe benefit to which respondents have access (though more than fifty percent report access to it).

Table 1. Fringe Benefit Variables Constructed Using Items from the National Survey of the Changing Workforce, Weighted Percents (n=10,588)

Fringe Benefit	Variable name (original): Survey Question	Responses
Health Insurance	qbp1: Is personal health insurance available to you through your job?	1 (Yes): 67.1% 2 (No): 14.2% Missing[3]: 18.7%
Vacation	qbp14: Do you receive any PAID vacation days at your (main) job?	1 (Yes): 63.4% 2 (No): 16.3% Missing: 20.3%
Holiday	qbp16: Do you receive any paid holidays?	1 (Yes): 62.4% 2 (No): 17.2% Missing: 20.2%
Paid Sick Leave (Self)	qbp18: Are you allowed at least five days per year of paid time off for personal illness, or not?	1 (Yes): 53.9% 2 (No): 24.8% Missing: 21.3%
Paid Sick Leave (Child)	qbp20: Are you allowed to take at least five days off per year to care for a sick child without losing pay, without using vacation days, AND without having to make up some other reason for your absence? **Note**: Only respondents with at least 1 child under 18 who resides with the respondent for at least half the year were asked to respond to this item—a factor resulting in a large percentage of "missing" data.	1 (Yes): 16.4% 2 (No): 17.7% Missing: 65.9%
Flexible Scheduling	qbp22a: Are you allowed to choose your own starting and quitting times within some range of hours?	1 (Yes): 46.6% 2 (No): 46.6% Missing: 6.8%
Arrange Full/Part-Time	qbp34: Could you arrange full- or part-time in your current position?	1 (Yes): 40.5% 2 (No): 49.0% Missing: 10.51%

[3] Missing which refers to "Don't know" and "Refuse to answer," respectively (coded as "."). In the case of "Paid Sick Leave (Child)," it also includes respondents without at least one child under 18 years old living at home for at least the year.

Primary Explanatory Variables (Model 1)

Race/Ethnicity. Much like the U.S. Census, the NSCW includes two separate measures for race and ethnicity. Race includes the following categories: White (81 percent); Black (9 percent); Native American or Alaska Native (1 percent); Asian, Pacific Islander or Indian (from India) (1.8 percent); Other, including mixed (5.7 percent); 112 respondents (1 percent) were missing data on race (though 47 of these respondents are Hispanic). The NSCW also asks respondents whether they identify as Hispanic, with 6.1 percent identifying themselves as such (less than half a percent are missing data on Hispanic ethnicity). We combine these race/ethnicity items to create three categories: non-Hispanic white (79 percent of respondents), non-Hispanic black (8.9 percent) and Hispanic (6.2 percent). We exclude Native American/Alaska Natives, Asian/Pacific Islander/Indian and other unless they described themselves as being of Hispanic origin, leaving us with a final sample size of 10,039.

Year. To test whether racial/ethnic differences in access have changed over time, we include dummy variables for 2002 (n=3,504) and 2008 (n=3,502); 1998 (n=3,552) is the reference year. No respondents are missing data on year. We also include the following interaction terms: Black*2002, Black*2008, Hispanic*2002 and Hispanic*2008.

Human Capital (Model 2)

Education. The NSCW asks respondents to report their highest level of education, ranging from less than high school to a professional degree or an MA/doctorate. Education is represented in our models via the following dummy variables: 1) Less than High School (4.6 percent), 2) High School Graduate/GED (24.6 percent), 3) Trade/Technical School/Some College/Two-Year Degree (32.2 percent), 4) Four-year college degree (19.6 percent), and 5) Greater than BA, including some graduate work, graduate or professional degree (18.9 percent).

Only 5 respondents are missing data on education. Less than high school is the reference category.

Tenure. Tenure refers to the number of years that respondents have been working for their current employer, and is included as a continuous variable. Only 22 respondents are missing data on tenure.

Years worked since age 18. The NSCW also asks respondents how many years they have worked for pay (regardless of whether it was full- or part-time) since age 18. We include this item as a continuous variable. Thirty-two respondents are missing data on this variable.

Other Employment Characteristics (Model 3)

Public Sector. Public-sector workers may be much likely to lack access to fringe benefits in comparison to their public-sector counterparts with respect to some of these fringe benefits, but not others (see Kalleberg 2011), a factor also true of union workers, whose ranks have dwindled in recent years, particularly among black men (ibid). Nearly 19 percent of respondents are employed in the public sector.

Firm Size. Firm size is a continuous variable measuring the number of individuals employed by a respondents' employer (including the respondent); 15.5 percent of respondents are missing data on this variable.

Union. Union members, whose private-sector ranks have been on the decline in the US, may be more likely to have access to a range of fringe benefits. We include a dummy variable as a control, where 0 is non-union and 1 includes union members and members of collective bargaining units (as phrased by the NCSW module); 15.1 percent of those in the sample are in a union or collective bargaining unit, while 85 percent are not. None are missing data on this variable.

Part-time. The NSCW asks respondents whether their employer considers their job full-time or part-time. Full-time workers likely have increased access to certain benefits, though part-timers may report more access to flexible scheduling. We include a dummy variable representing part-time (1) work. Only 14 (less than half a percent of the sample) are missing data on part-time status.

Control Variables (Model 4)

Regression models also control for a variety of factors that could influence access to the fringe benefits of interest: Female, Family Income (log), marital status, age, number of children, and rural residence.

Gender. Gender is represented as a dummy variable, where 1 is Female (52.6 percent of the sample) and 0 (47.4 percent of the sample) is male; no respondents are missing data on gender.

Family Income. We include the log family income—income of the respondent and his/her family members (including spouse) over 15 from all sources—given that income and access to benefits are highly correlated. Just over 9 percent (977 respondents) are missing data on income.

Married. While the NCSW classifies respondents based on their current familial arrangements, including divorced, widowed, and cohabiting, we treat married status as a dummy variable, where 1 refers to married individuals (71 percent of the sample). Married includes anyone who is married (no matter their number of previous marriages) and those "living together as a couple." We code as "0" those who are single, divorced, separated, or widowed. Only 29 respondents are missing data on marital status.

Age. Older workers likely report greater access to fringe benefits. Age is included as a continuous variable, ranging from 18 to 99; 124 respondents are missing data on age.

Number of Children. Number of children is included as a continuous variable, ranging from zero to 18. Respondents reported a mean of 1.36 children, while 40 percent reported having no children. None are missing data on this variable.

Plan of Analysis

First, we present basic descriptive statistics assessing differences in access to various fringe benefits by race and gender. These descriptives will illustrate whether disparities exist—as past literature leads us to expect—prior to controlling for a number of demographic and job-related factors. They will also provide a sense of how large the ethno-racial gap remains with respect to fringe benefit access, if in fact we find such a gap.

We then use multivariate logistic regression models to determine the extent to which differences in access are explained by a number of other factors and whether findings from descriptive statistics hold up in more refined analyses. The first model assesses the extent to which the differences by race/ethnicity persist and whether these gaps have changed between the 1997, 2002 and 2008 over the decade that the sample was collected. The second model then includes human capital variables, while the third incorporates other employment characteristics. The fourth and final model includes a number of control variables that have been shown to be associated with access to fringe benefits. We present findings from these various models in a separate table for each model, given that we are testing seven separate dependent variables. We employ probability weights (using the "svy" commands in STATA) based on age, race/ethnicity and gender to correct for over- and under-sampling and to reflect as best as possible the composition of the US workforce.

PRELIMINARY FINDINGS

Descriptive Statistics

Table 2 illustrates the racial-ethnic divide in the distribution of fringe-benefit access. To test for differences of statistical significance, we ran logistic regression models that included only our black and Hispanic dummy variables (see Table 7 in the appendix). The bulk of the disparities are between Hispanics and whites, though there are also two instances in which black workers lack access compared to whites (access to at least five paid days of leave to care for a sick child, and the ability to choose start/end times). We also find one case where black and Hispanic workers have more access (the ability to arrange a full or part-time schedule), though this relationship might be explained by other employment characteristics, such as part-time work.

Nearly 75 percent of Hispanics report access to employer-provided health insurance, a rate nearly ten percentages points below that of non-Hispanic whites ($p<.001$). Compared to non-Hispanic whites, Hispanics also report significantly less access to paid holidays ($p<.01$), paid vacation days ($p<.05$), and paid personal sick days ($p<.05$). While Hispanics also appear less likely to have the ability to choose their start and end times, this relationship is significant only at the $p<.10$ level. A number of black/white disparities emerge as well, with black workers reporting less access to paid leave to care for a sick child ($p<.01$) and the ability to choose their start/end times ($p<.001$).

Table 2. Fringe Benefit Access by Race/Ethnicity (all years), weighted

Variable	**White**	**Black**	**Hispanic**
Health Insurance	83.5%	84.1%	74.6%***
Paid Holidays	78.9%	80.6%	72.5%**
Paid Vacation	79.7%	81.1%	75.1%*
Sick Leave (Self)	69.1%	67.4%	63.4%*
Sick Leave (Child)	50.4%	40.3%**	44.3%
Choose Start/End Times	51.4%	43.1%***	46.4%†
Arrange Full/Part Time	43.6%	51.2%***	49.1%*

Note: †p<.10, *p<.05, **p<.01, ***p<.001 (logistic regression)

Obviously, these descriptives do not account for other economic disparities that continue to persist between whites and nonwhites (e.g., education, income) that are likely linked to fringe benefit access. We turn now to multivariate logistic regression models to control for factors that might explain these access disparities.

Multivariate Logistic Regression Models

Tables 3 through 6 display odds ratios from weighted logistic regression models predicting access to fringe benefits. First, we take the logistic regressions confirming significant racial differences uncovered above a step further by introducing interaction terms for race by year (Table 3). The main effects of our year variables suggest some change over time for all groups. Specifically, we find lower rates of access to employer-provided health insurance, paid holidays, paid vacation days and paid sick days, but more access to the ability to choose start/end times and to arrange a full/part-time schedule.

Regarding specific racial/ethnic disparities, black workers have 36 percent lower odds of access to paid sick leave to care for a sick child, and their odds of being able to choose their own start/end times are 25 percent lower than their white counterparts. They also report slightly higher odds of being permitted to change their full/part-time schedules (where their odds are 30 percent greater than whites). There appear to be more gaps between whites and Hispanics, with the latter being less likely to report access to employer-provided health insurance, paid holidays, but (like black workers) slightly higher odds of being able to switch their full/part-time work arrangements. The white/Hispanic gap in paid holidays is not significant in our interaction model (though the introduction of interaction terms makes this difficult to tease apart, particularly as this gap is significant when we exclude such interaction terms, as per Table 7 in the appendix). Importantly, we find no statistically significant change over time in any racial/ethnic gaps, as all

of our interactions between race/ethnicity and year fail to reach statistical significance. Access to fringe benefits appears to be another arena where racial gaps have ceased to narrow.

In Model 2 (Table 4), we introduce three measures of human capital: education, tenure and years in the labor force. Upon the inclusion of these variables in our models, many of the racial/ethnic gaps identified above appear to narrow considerably or close altogether. For example, with respect to access to paid sick days, Hispanics' odds of reporting less access here are now about a fifth lower than whites (a gap that is no longer statistically significant), compared to an odds ratio of .61 in the previous model. The only gap that remains significant is the black/white divide in access to paid time off to care for a sick child ($p<.05$). (Blacks' and Hispanics' slightly higher access to arranging a full/part-time schedule also appears to have been attenuated and no longer significant). These human capital disparities thus appear to be driving much of the racial divide in the distribution of fringe benefits. In future analyses, we will add these variables individually to consider which human capital measure is driving this result.

We then tested the effects of other employment characteristics in Model 3 (Table 5). In this case, there appears to be a suppression effect at play regarding Hispanic's access to health insurance compared to white workers. In Model 4, the main effect of our Hispanic dummy variable remains statistically significant (and negative), with their odds of access to this particular benefit being about 41 percent lower than whites—a relationship that persists even after we introduce other correlates of fringe benefit access in the final model (Table 6). Indeed, by the time we include both employment characteristics and other correlates, the white/Hispanic health insurance gap is the only one that remains statistically significant.

Table 3. Model 1: Odds Ratios from Weighted Logistic Regressions predicting access to Fringe Benefits (Race, Ethnicity and Year Interactions only)

	Health Insurance		Paid Holidays		Paid Vacation Days		Paid Sick Days		Paid Sick Days (Child)		Start/End Times		Choose Full/Part Time	
	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value
Race/Ethnicity (White, non-Hispanic)														
Black (non-Hispanic)	1.09	0.614	1.26	0.159	1.24	0.197	1.00	0.991	**0.64**	**0.007**	**0.75**	**0.026**	**1.30**	**0.045**
Hispanic (any race)	**0.52**	**0.001**	**0.61**	**0.008**	0.74	0.129	0.74	0.092	0.80	0.318	0.78	0.137	0.93	0.655
Year (1997)														
2002	**0.81**	**0.013**	**0.81**	**0.010**	**0.83**	**0.020**	**0.80**	**0.002**	0.90	0.308	**1.31**	**0.000**	**1.25**	**0.000**
2008	1.00	0.964	0.94	0.476	0.90	0.195	**0.62**	**0.000**	0.90	0.298	**1.45**	**0.000**	**1.59**	**0.000**
Black*Year														
Black*2002	0.96	0.871	0.87	0.585	0.82	0.433	0.90	0.636	0.90	0.700	0.97	0.879	1.07	0.736
Black*2008	0.88	0.663	0.78	0.343	0.84	0.518	0.91	0.666	1.30	0.380	0.89	0.541	1.05	0.819
Hispanic*Year														
Hispanic*2002	0.82	0.470	0.96	0.896	0.84	0.566	0.86	0.572	0.83	0.573	0.82	0.402	1.17	0.506
Hispanic*2008	1.51	0.198	1.43	0.231	1.26	0.440	1.39	0.225	1.12	0.747	1.12	0.622	1.47	0.113
Constant	**5.49**	**0.000**	**4.12**	**0.000**	**4.35**	**0.000**	**2.82**	**0.000**	1.09	0.222	**0.85**	**0.000**	**0.61**	**0.000**
Sample Size	8153		7980		7991		7900		3359		9341		8966	
F Statistic	**5.47**		**3.33**		**2.22**		**7.38**		**2.41**		**9.13**		**10.45**	

Note: Figures in **bold** are statistically significant at the p<.05 level.

Table 4. Model 2: Odds Ratios from Weighted Logistic Regressions predicting access to Fringe Benefits (Controlling for Race/Ethnicity, Year, and Human Capital)

	Health Insurance		Paid Holidays		Paid Vacation Days		Paid Sick Days		Paid Sick Days (Child)		Start/End Times		Choose Full/Part Time	
	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value
Race/Ethnicity (White, non-Hispanic)														
Black (non-Hispanic)	1.15	0.429	1.31	0.093	1.26	0.150	1.14	0.355	**0.67**	**0.020**	0.80	0.089	1.21	0.150
Hispanic (any race)	0.72	0.089	0.81	0.272	1.00	0.993	1.12	0.556	1.01	0.965	0.92	0.621	0.84	0.332
Year (1997)														
2002	**0.77**	**0.004**	**0.78**	**0.003**	**0.82**	**0.015**	**0.80**	**0.003**	0.87	0.179	**1.29**	**0.000**	**1.26**	**0.000**
2008	0.86	0.107	**0.77**	**0.003**	**0.78**	**0.005**	**0.53**	**0.000**	0.83	0.078	**1.41**	**0.000**	**1.68**	**0.000**
Black*Year														
Black*2002	1.41	0.219	1.15	0.578	1.12	0.651	1.12	0.626	1.12	0.687	0.99	0.949	1.08	0.693
Black*2008	1.06	0.854	0.93	0.775	0.96	0.881	0.99	0.981	1.55	0.162	0.94	0.761	1.04	0.857
Hispanic*Year														
Hispanic*2002	0.99	0.969	1.19	0.537	0.98	0.939	0.92	0.769	0.97	0.925	0.85	0.485	1.11	0.656
Hispanic*2008	1.54	0.186	1.50	0.181	1.27	0.459	1.39	0.261	1.23	0.575	1.09	0.722	1.47	0.120
HUMAN CAPITAL														
Education (Less than High School)														
High School Diploma or GED	**2.46**	**0.000**	**2.34**	**0.000**	**2.62**	**0.000**	**1.88**	**0.000**	1.31	0.229	0.82	0.131	**0.70**	**0.008**
Tech Training/Some College/Two-year Degree	**2.45**	**0.000**	**2.51**	**0.000**	**2.82**	**0.000**	**2.35**	**0.000**	**1.64**	**0.025**	1.21	0.143	**0.70**	**0.006**
Four-Year Degree	**3.93**	**0.000**	**3.11**	**0.000**	**3.45**	**0.000**	**4.97**	**0.000**	**2.99**	**0.000**	**1.80**	**0.000**	**0.57**	**0.000**
Some Grad School/Graduate or Prof. Degree	**5.26**	**0.000**	**2.97**	**0.000**	**2.22**	**0.000**	**6.84**	**0.000**	**3.75**	**0.000**	**1.82**	**0.000**	**0.58**	**0.000**
Tenure (with Current Employer)	**1.09**	**0.000**	**1.06**	**0.000**	**1.06**	**0.000**	**1.04**	**0.000**	**1.04**	**0.000**	**1.01**	**0.000**	**0.99**	**0.000**
Years in Labor Force since Age 18	1.00	0.789	**1.01**	**0.000**	1.01	0.125	1.00	0.369	0.99	0.202	1.00	0.625	1.00	0.641
Constant	1.21	0.216	0.93	0.639	1.04	0.784	0.75	0.051	**0.52**	**0.005**	**0.61**	**0.000**	0.9825006	0.895
Sample Size	8045		7875		7884		7795		3320		9216		8853	
F Statistic	**21.4**		**17.03**		**16.5**		**34.21**		**11.98**		**22.31**		**9.27**	

Note: Figures in **bold** are statistically significant at the p<.05 level.

Table 5. Model 3: Odds Ratios from Weighted Logistic Regressions predicting access to Fringe Benefits (Race/Ethnicity, Year, Human Capital, Other Employment Characteristics)

	Health Insurance		Paid Holidays		Paid Vacation Days		Paid Sick Days		Paid Sick Days (Child)		Start/End Times		Choose Full/Part Time	
	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value
Race/Ethnicity (White, non-Hispanic)														
Black (non-Hispanic)	0.97	0.893	1.21	0.300	1.28	0.211	1.14	0.394	**0.67**	**0.027**	0.89	0.407	**1.45**	**0.008**
Hispanic (any race)	**0.59**	**0.018**	0.74	0.136	0.94	0.776	1.01	0.957	0.89	0.656	0.95	0.756	0.84	0.358
Year (1997)														
2002	**0.82**	**0.045**	0.84	0.054	0.98	0.792	**0.70**	**0.000**	**0.72**	**0.003**	**1.22**	**0.004**	1.15	0.056
2008	0.95	0.650	**0.78**	**0.012**	0.91	0.366	**0.45**	**0.000**	**0.67**	**0.001**	**1.28**	**0.001**	**1.51**	**0.000**
Black*Year														
Black*2002	1.37	0.317	0.99	0.977	0.94	0.833	1.03	0.893	1.07	0.805	0.96	0.861	1.11	0.626
Black*2008	0.86	0.686	1.15	0.659	1.03	0.930	0.93	0.788	1.29	0.484	0.92	0.723	0.91	0.678
Hispanic*Year														
Hispanic*2002	0.99	0.982	1.12	0.717	0.87	0.684	0.93	0.814	1.03	0.931	0.97	0.902	1.37	0.242
Hispanic*2008	1.66	0.158	1.61	0.148	1.26	0.510	1.57	0.153	1.44	0.340	1.07	0.788	1.63	0.078
HUMAN CAPITAL														
Education (Less than High School)														
High School Diploma or GED	**2.55**	**0.000**	**2.54**	**0.000**	**3.05**	**0.000**	**1.89**	**0.000**	1.40	0.168	1.00	0.983	0.79	0.109
Tech Training/Some College/Two-year Degree	**2.70**	**0.000**	**2.89**	**0.000**	**3.47**	**0.000**	**2.40**	**0.000**	**1.70**	**0.025**	1.51	0.005	0.76	0.067
Four-Year Degree	**3.98**	**0.000**	**3.20**	**0.000**	**3.77**	**0.000**	**4.84**	**0.000**	**3.05**	**0.000**	**2.28**	**0.000**	**0.64**	**0.003**
Some Grad School/Graduate or Prof. Degree	**4.94**	**0.000**	**2.91**	**0.000**	**2.38**	**0.000**	**6.20**	**0.000**	**3.62**	**0.000**	**2.72**	**0.000**	**0.71**	**0.026**
Tenure (with Current Employer)	**1.06**	**0.000**	**1.04**	**0.000**	**1.05**	**0.000**	**1.03**	**0.000**	**1.03**	**0.000**	**1.02**	**0.000**	1.00	0.181
Years in Labor Force since Age 18	1.00	0.509	**1.01**	**0.000**	1.00	0.281	1.00	0.420	0.99	0.341	1.00	0.177	1.00	0.833
OTHER EMPLOYMENT CHARACTERISTICS														
Public Sector	**1.35**	**0.033**	1.24	0.062	**0.72**	**0.003**	**3.14**	**0.000**	**2.53**	**0.000**	**0.57**	**0.000**	**0.68**	**0.000**
Firm Size	1.00	0.876	1.00	0.801	1.00	0.648	1.00	0.847	1.00	0.709	1.00	0.871	1.00	0.860
Union Member	**4.32**	**0.000**	0.85	0.150	**0.64**	**0.000**	0.95	0.569	**0.76**	**0.025**	**0.35**	**0.000**	**0.59**	**0.000**
Part-Time	**0.13**	**0.000**	**0.18**	**0.000**	**0.15**	**0.000**	**0.32**	**0.000**	**0.60**	**0.000**	1.11	0.179	**3.25**	**0.000**
Constant	**2.00**	**0.000**	1.37	0.060	**1.59**	**0.005**	0.99	0.929	**0.59**	**0.032**	**0.51**	**0.000**	**0.73**	**0.034**
Sample Size	7727		7556		7567		7485		3189		8071		7755	
F Statistic	**43.72**		**38.09**		**41.31**		**36.75**		**10.92**		**27.55**		**21.96**	

Note: Figures in **bold** are statistically significant at the p<.05 level.

Table 6. Model 4: Odds Ratios from Weighted Logistic Regressions predicting access to Fringe Benefits (Race/Ethnicity, Year, Human Capital, Other Employment Characteristics, Other Control Variables)

	Health Insurance		**Paid Holidays**		**Paid Vacation Days**		**Paid Sick Days**		**Paid Sick Days (Child)**		**Start/End Times**		**Choose Full/Part Time**	
	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value
Race/Ethnicity (White, non-Hispanic)														
Black (non-Hispanic)	1.09	0.708	1.28	0.216	1.38	0.118	1.03	0.849	0.81	0.262	0.92	0.546	1.33	0.058
Hispanic (any race)	**0.58**	**0.015**	0.77	0.218	0.99	0.982	1.18	0.454	1.02	0.956	0.96	0.848	0.96	0.815
Year (1997)														
2002	**0.75**	**0.009**	**0.76**	**0.005**	0.94	0.524	**0.62**	**0.000**	**0.72**	**0.004**	**1.18**	**0.030**	1.16	0.062
2008	0.90	0.403	**0.69**	**0.000**	0.84	0.109	**0.40**	**0.000**	**0.62**	**0.000**	**1.21**	**0.017**	**1.52**	**0.000**
Black*Year														
Black*2002	1.46	0.290	1.12	0.718	1.16	0.629	1.27	0.365	1.01	0.966	1.00	0.988	1.20	0.413
Black*2008	0.99	0.988	1.25	0.523	1.15	0.714	1.01	0.959	1.42	0.350	0.96	0.884	1.04	0.860
Hispanic*Year														
Hispanic*2002	1.10	0.771	1.31	0.414	0.87	0.705	0.80	0.490	1.04	0.917	1.05	0.859	1.22	0.489
Hispanic*2008	1.57	0.236	1.37	0.348	1.13	0.745	1.19	0.598	1.55	0.278	1.13	0.665	1.48	0.178
HUMAN CAPITAL														
Education (Less than High School)														
High School Diploma or GED	**2.03**	**0.000**	**2.31**	**0.000**	**2.70**	**0.000**	**1.59**	**0.008**	1.07	0.793	0.89	0.496	0.75	0.084
Tech Training/Some College/Two-year Degree	**2.01**	**0.000**	**2.47**	**0.000**	**2.98**	**0.000**	**1.83**	**0.001**	1.24	0.386	1.31	0.104	0.78	0.117
Four-Year Degree	**2.40**	**0.000**	**2.30**	**0.000**	**2.82**	**0.000**	**3.27**	**0.000**	**1.93**	**0.012**	**1.77**	**0.001**	**0.66**	**0.012**
Some Grad School/Graduate or Prof. Degree	**2.95**	**0.000**	**1.89**	**0.001**	**1.63**	**0.014**	**4.06**	**0.000**	**2.26**	**0.002**	**2.08**	**0.000**	0.76	0.104
Tenure (with Current Employer)	**1.06**	**0.000**	**1.04**	**0.000**	**1.05**	**0.000**	**1.03**	**0.000**	**1.03**	**0.000**	**1.02**	**0.000**	1.00	0.309
Years in Labor Force since Age 18	1.00	0.567	1.01	0.053	1.01	0.456	1.01	0.305	0.99	0.377	1.01	0.104	1.00	0.647
OTHER EMPLOYMENT CHARACTERISTICS														
Public Sector	**1.50**	**0.008**	**1.31**	**0.026**	**0.76**	**0.020**	**3.48**	**0.000**	**2.70**	**0.000**	**0.58**	**0.000**	**0.65**	**0.000**
Firm Size	1.00	0.542	1.00	0.626	1.00	0.770	1.00	0.343	1.00	0.613	1.00	0.342	1.00	0.981
Union Member	**3.78**	**0.000**	**0.74**	**0.010**	**0.56**	**0.000**	0.90	0.314	**0.73**	**0.014**	**0.31**	**0.000**	**0.61**	**0.000**
Part-Time	**0.14**	**0.000**	**0.18**	**0.000**	**0.17**	**0.000**	**0.31**	**0.000**	**0.69**	**0.011**	**1.31**	**0.001**	**3.09**	**0.000**
CONTROLS														
Female	1.02	0.828	**1.22**	**0.010**	0.98	0.783	**1.51**	**0.000**	0.89	0.229	**0.83**	**0.002**	**1.23**	**0.001**
Log of Family Income	**1.47**	**0.000**	**1.52**	**0.000**	**1.43**	**0.000**	**1.41**	**0.000**	**1.33**	**0.000**	**1.29**	**0.000**	0.93	0.071
Married	**0.73**	**0.009**	**0.80**	**0.024**	0.89	0.257	**0.80**	**0.010**	0.93	0.562	0.96	0.621	0.90	0.133
Age	**0.98**	**0.013**	0.99	0.236	0.99	0.233	**0.99**	**0.049**	1.00	0.826	**0.99**	**0.048**	1.00	0.934
Number of Children	0.99	0.635	1.04	0.187	1.00	0.910	1.03	0.287	0.96	0.352	1.00	0.884	0.97	0.184
Rural	**0.80**	**0.021**	**0.83**	**0.034**	**0.78**	**0.008**	**0.70**	**0.000**	1.04	0.682	**0.82**	**0.004**	1.03	0.681
Constant	**0.12**	**0.002**	**0.03**	**0.000**	**0.07**	**0.000**	**0.05**	**0.000**	**0.05**	**0.001**	**0.06**	**0.000**	1.50	0.347
Sample Size	7082		6928		6938		6870		2964		7394		7116	
F Statistic	**30.82**		**27.73**		**29.15**		**27**		**7.38**		**21.4**		**16.15**	

Note: Figures in **bold** are statistically significant at the p<.05 level.

DISCUSSION, IMPLICATIONS AND FUTURE ANALYSES

Our analyses suggest numerous ethno-racial gaps in fringe-benefit access, most of which are explained by differences in human capital (chiefly education). Compared to whites, black workers report less access to paid sick days to care for a sick child and the ability to choose start/end times. Hispanics, likewise, report being less likely to work for employers and in jobs that offer health insurance, paid holidays, paid vacation days and paid sick days. Although human capital disparities appear to explain most of these differences in access, this is not the case regarding Hispanic access to health insurance through their employers. The importance of access to flexible scheduling is likely to grow as families strive to balance work and family life, however—a balance that benefits such as paid sick time and paid time off to care for a child likely help workers to achieve. These racial gaps might help to explain higher rates of work-related stress among minority workers (e.g., Hughes and Dodge 1997)—forms of stress that these benefits are often intended to abate.

While rates of labor market parity between white and minority workers were on the rise in previous decades—especially with respect to factors like income and unemployment—we find that rising equality stalled with respect to fringe benefits. In none of the years in our analyses (1997, 2002 and 2008) does it appear that the racial/ethnic gap narrowed, though it also appears not to have widened.

Future research should consider whether there are racial gaps in use of fringe benefits (as well as related income and job-related penalties workers might experience for their use), a question beyond the scope of the present study. An analysis of racial differences in use (along with differences in reasons for non-use) could further our understanding of whether policy interventions are needed to ensure that workers are aware of their rights to use such policies.

Moving forward with the analyses presented here, we intend to incorporate other fringe benefits—such as access to various forms of retirement funds (including pensions and 401ks)—and indicators of workplace flexibility. We will also explore the roles that occupational segregation, industry, and immigration status play in perpetuating inequality in access. Given the discrepancy in access to these fringe benefits by employer type (private for profit, not for profit, and government sectors) and the clustering of workers in these employer types by race/ethnicity, we will conduct a more nuanced analysis of these relationships.

Appendix

Table 7. Logistic Regression Models Testing Differences in Fringe-Benefits Access by Race/Ethnicity (weighted)

	Health Insurance		**Paid Holidays**		**Paid Vacation Days**		**Paid Sick Days**		**Paid Sick Days (Child)**		**Start/End Times**		**Choose Full/Part Time**	
	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value	Odds Ratio	P-Value
Race/Ethnicity (non-Hispanic White)														
Black (non-Hispanic)	1.039837	0.738	1.108303	0.34	1.093401	0.413	0.9226787	0.387	**0.66438**	**0.001**	**0.7163725**	**0**	**1.354421**	**0**
Hispanic (any race)	**0.5792008**	**0**	**0.6999408**	**0.006**	**0.7668669**	**0.046**	**0.7733378**	**0.03**	0.782615	0.116	0.817441	0.051	**1.249996**	**0.034**
Constant	**5.079274**	**0**	**3.759117**	**0**	**3.935904**	**0**	**2.237614**	**0**	1.017647	0.675	**1.057576**	**0.024**	**0.7729896**	**0**
Sample Size	8153		7980		7991		7900		3359		9341		8966	
F Statistic	**8.75**		**4.49**		2.47		2.58		**6.76**		**9.86**		**8.72**	

Note: Figures in **bold** are significant at the p<.05 level.

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