Public Abstract

Employment for those who can work is a central social policy goal. Hence, policy analysts and policy makers are interested in better understanding whether and how jobs meet people’s needs. To contribute to research in this area, this dissertation uses nationally representative survey data and regression analysis to empirically examine how the characteristics of workers and their jobs affect access to employee benefits. The first essay uses data from the 2008 panel of the Survey of Income and Program Participation (SIPP) to identify barriers in access to unemployment insurance (UI) by asking: Who is covered by UI? I find that over 95% of employed workers are likely to be covered by UI; however, women, less-educated workers, part-time workers, and workers in some service-related industries and occupations are less likely to be covered by UI than their counterparts. The second essay uses data from the 2004 and 2008 panels of the SIPP to further examine why women are less likely to be covered by UI than men. I find that up to one-third of the gender gaps in UI coverage for employed and unemployed workers can be attributed to differences in men and women’s rates of part-time work and occupations; whereas, two-thirds of the gender gaps in UI coverage can be attributed to differences in the labor market returns that men and women receive for their work. The third essay uses data from the Medical Expenditures Panel Survey (MEPS) to examine how the gender composition of an occupation affects access to fringe benefits. I find that in addition to having lower wages, workers in predominately female occupations are less likely to be offered employer health insurance coverage and are less likely to have paid vacation and pension plans than workers in predominately male occupations and gender integrated occupations. Together these essays identify barriers and pathways between employment and benefits after the Great Recession and highlight ways in which policy makers can broaden the protective effects of employment in the new economy.