THE NEW ROLE OF LABOR UNIONS AS DEVELOPERS OF RESPONSIVE DEPENDENT CARE BENEFIT PROGRAMS

Extending Dependent Care Benefits to the Independent Contractor, Freelancer and Self-Employed Worker

A Study of Professional Freelance Musicians from Boston Musicians' Association Local 9-535

by

VALERIE EDWARDS

B.Mus., Boston University School for the Arts (1975)

Submitted to the Department of Urban Studies and Planning in Partial Fulfillment of the Requirements for the Degree of

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Signature of Author

Department of Urban Studies and Planning

May 21, 1990

Certified by

Sandra Howell

Associate Professor of Architecture

Thesis Supervisor

Accepted by

Donald Schon

Chairman, Master in City Planning Program
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ABSTRACT

Predominantly white, middle-class, highly educated and well above the poverty line, professional union musicians hardly meet society's definition of a vulnerable population. Nevertheless, this group of trained professional artists are at risk in ways that have yet to be added to the generally accepted definition of a vulnerable population. Inherent in the very structure of the music business are conditions that create risks of economic insecurity and family stress beyond what is present in most professions. The usual mechanisms that most employed people use to protect themselves from risk are not completely effective for musicians, because these imbedded conditions serve to restrict musicians' access to them or to eliminate their usefulness altogether.

Because society has a vested interest in the health and continuation of the arts, it must take protective steps to overcome negative conditions existent in music and other arts professions that create disincentives for the upper strata of mature, productive artists to remain in their chosen profession. To this end, in conjunction with the Boston Musicians' Association local 9-535, a sample of professional union musicians were surveyed and their demographic, employment, and caregiving needs were analyzed. The results of this survey support the contention that musicians are at risk of economic insecurity and family stress to a degree that jeopardizes their continued participation in the arts, and that this requires social protection initiatives on the part of society.

Thesis supervisor: Prof. Sandra Howell, Department of Architecture, MIT
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CHAPTER 1. INTRODUCTION.

A. Overview.

Predominantly white, middle-class, highly educated, well above the poverty line and engaged in a glamour profession, musicians hardly match the public's image of a vulnerable group within the population. But the criteria for judging whether a group in society is vulnerable or not includes how susceptible they are to economic risk, family instability and to exploitation, and it is not always necessary to be a member of a minority group or to be uneducated in order to meet these criteria. Trained professional musicians-- like most groups of artists-- are at risk of financial insecurity, exploitation and family stress in ways that are not yet recognized by policy makers or the public at large to be part of the definition of a vulnerable population.

Inherent in the very structure of the music business are conditions that create the risk of economic instability and family strain beyond what is present in most professions, and this structural problem is compounded by the fact that these same conditions serve to restrict musicians' access to the very resources-- insurance policies, retirement vehicles, employer-sponsored benefits-- that most people use to protect themselves from risk. The negative climate that these structural elements generate is a serious disincentive for many talented musicians to remain in the profession just as they are reaching the point of artistic maturity and professional establishment, which is at the very point that society can least afford to lose them.

Society has historically taken the position that music and the arts are a vital part of a healthy, evolved civilization, and as such, every effort must be made to insure their continuation and development. Because of this vested interest in the arts, it follows that protective steps must be taken to
overcome the negative conditions existent in music and other arts professions that give cause for attrition. The means must be created to enable musicians to protect themselves from financial insecurity and excessive family stress, with an eye towards reaching parity with the level of risk protection that workers in mainstream occupations enjoy. The methods that should be used to provide this protection should take the form of insurance plans and dependent care assistance programs that are accessible and practical for self-employed arts professionals. Government, employers, workers and labor unions can all be instrumental in initiating and implementing programs and services that can serve to offset the structural hazards in the arts professions, and this thesis will specifically explore the role of labor unions in this respect through the study of a selected group of professional musicians represented by the Boston Musicians' Association Local 9-535.

This union local, acting as client, took the first step toward such a program by participating with the author in a needs assessment survey of 310 randomly selected musicians from Boston local 9-535 to determine their level of financial risk and need for family care benefits. The results of that dependent care survey are the basis of this thesis.

B. Conditions Unique to Music Business and Other Performing Arts and Artists' Groups that Generate Structural Hazards.

To understand the implications of the survey results fully, it is necessary to have a background on some of the issues unique to the music business that have an impact on the economic status and family life of musicians. The remainder of this chapter will discuss the conditions in the music business that create financial insecurity and why musicians are unable to fully overcome these conditions. The chapter will close with a discussion of why this is of concern to society and how government, employers and
labor unions have responded to date.

EMPLOYMENT STATUS.

The vast majority of musicians are self-employed and work on a freelance basis; that is, they are usually hired by a contractor to work for an employer for a specified number of services, but without becoming formally employed on a full-time basis by that employer. This lack of permanent, formal employment rules out access for most musicians to employer-sponsored benefits through their musical work, thus making securing benefits dependent on a having a non-musical employer, a spouse with benefit coverage, or the individual purchase of coverage. Employers, through the economies of scale gained by pooling risks and resources, are able to secure more comprehensive coverage for lower rates, and are thus able to pass on these cost savings to employees through smaller premiums. Often the employer pays part or all of the cost of coverage, making insurance secured through the workplace an attractive employee benefit. For the self-employed freelancer purchasing coverage individually there is no such risk-pooling, and thus the economies of scale that would have been present through risk-pooling and employer sponsorship are lost. The result is that musicians who purchase insurance individually pay top rates for proportionally less extensive coverage.

Most employed workers are covered by federal and state unemployment insurance established by the Social Security Act of 1935. They become eligible to collect benefits if they involuntarily lose their job after having worked for a qualifying amount of time for an employer who has paid unemployment taxes on their wages. Except for the few who are formal members of symphony orchestras and similar musical institutions, musicians are not usually eligible for unemployment insurance. Being predominantly self-employed, they rarely work steadily on the payroll of formal employers, and, as a result, rarely meet the qualifications necessary to become eligible.
A small enclave of upper-echelon freelancers who regularly act as contingent workers for institutions such as major symphony orchestras occasionally become eligible to collect unemployment, but the majority of musicians have no such coverage.

REVERSED SCHEDULES.

The work schedule of most musicians is counter to that of the mainstream workforce. By definition musicians are the entertainment, providing music for concerts, theater, ballet, and other functions for audiences who are attending them for recreation. Musicians are therefore working when most people are resting, on duty after the bulk of the workforce goes home. Their calendar is thus disrupted by the seasonal aspect of available jobs; for most players their biggest concentration of services fall around the major holidays, such as Christmas, New Year’s Eve, Easter and Independence Day, which disrupts their personal and family observances of these holidays. Musicians are called upon to work at times when their audience is celebrating, at public festivals, for example, or at local events or private social gatherings, so they are always on an opposite emotional and mental pole from a public that is enjoying the festivities instead of providing them. For the musician to project an aura appropriate to the occasion, which is a necessary part of the job, requires a subtle separation of stage persona and personal reality. The performances are perceived as work by the musician, but the public perception is that musicians are having fun, or in other words, not working.

A more tangible consequence of this reversed schedule is that many services and programs that are designed to provide support to working families with children and elderly or disabled dependents are of reduced practicality to musicians. Commercial child care services such as day care centers and family day care homes design their schedules around the 9 to 5 work force, and rarely provide care in the evenings or on weekends.
They often expect parents to use their services on a regular basis, the same days or hours each week, and to contract for those regular blocks of time in advance. Musicians may know in advance that they will probably be working evenings and weekends, but knowing which particular evenings or weekends and exactly how many hours is another matter entirely.

Freelancing is inherently irregular. Jobs are equally liable to become available with only a few hours advance notice as they are to not become available at all. Rarely can a musician know much in advance what his or her schedule will be, and this spells serious anxiety for the working musical family whose child care options are limited to the relatively inflexible services that are tailored to the mainstream workforce. It has been shown that irregular work schedules have a negative effect on family life (Willms 1988, 29), and few occupations are as irregular as the music business. The additional strain of securing adequate child care services certainly exacerbates an already stressful situation.

INFLEXIBILITY.

Despite the apparent flexibility in the freelance lifestyle, it is often an extremely confining existence. Because of the financial precariousness inherent in the lack of regular employment, any gain that may be experienced by the freedom of self-employment is offset by the necessity of generating income, and this may be felt more acutely for musical families with dependents to support. To minimize the fluctuations of earnings and insecurity of employment, the musician must remain available in case of a job offer and is limited in the ease with which he or she can make commitments to other activities that might provide satisfaction or might lead to other sources of financial gain. Many musicians in such a position feel that any outside activity that they would like to become involved in must itself be extremely flexible and assume a subservient role, to allow for last minute schedule shifting should a musical job become available.
Those who make substantial commitments outside of music either are their own bosses in control of their schedules, or have sacrificed some availability to the music business for economic security by having a less flexible job, and in either case the musician is doing less of what they are dedicated to, which is the pursuit of music. An entire family can be held hostage to the uncertainties of the music business. Families may have to forgo optimal caregiving arrangements that require advance planning in favor of those that can be planned at the last minute, and may not meet their needs as well. Long range planning of family activities, such as vacations, family gatherings and children's activities may be curtailed.

**HIGH COSTS OF PRODUCTION.**

An extremely expensive, extensive commitment is required to enter into the profession. An expensive, specialized education is required and many musicians start out their professional lives deeply in debt. But unlike engineers or other professionals with expensive advanced schooling but good prospects for future earnings, most musicians can never expect their earnings to offset these expenses in the short run. Engineers have an average of 16.6 years of schooling, roughly the same as the average New England musician. But an engineer's personal income from their engineering was $27,797 in 1981, while a New England musician's personal income from their musical work in the same year was $6,453 (Wassall, Alper and Davison 1983, 55). An added expense of being a musician is the purchase of a musical instrument. For string players in particular, instruments of the quality desired by most serious artists can cost upwards of $100,000.

Extensive investment in promotion and equipment is required to maintain a professional musical career. But the definition of musicians' employment as held by the Internal Revenue Service works against them. Their substantial business expenses can only be deducted from income earned relative to those expenses, and in 1980, a general sampling of
Massachusetts artists revealed that, for musicians, whose average household income (including earnings of other household members) was $24,109, only $6,668 of it came from their work as musicians. Thus, in earning this musical income, they incurred $2,978 in music related expenses that were neither reimbursed nor deductible, leaving them with a net musical income of $3690 for the year (Wassall, Alper, and Davison 1983, 116).

The pursuit of excellence in music, as in any other performing art, demands that musician devote a substantial amount of time to practicing. This unpaid, solitary activity is spent to perfect technique, to learn new musical parts for performance and to keep skills in condition. Musicians in Massachusetts spent an average of 11.7 hours per week on practicing in 1980, which was approximately 42% of the total time they spent working as artists that year. This was a greater percentage of time devoted to unpaid practicing than for other performing artists measured in the same year. Actors, dancers and theater production personnel, who also spent unpaid time practicing in 1980, only devoted 13%, 26% and 31%, respectively, of their artistic work time to practicing (Wassall, Alper and Davison 1983, 113). This implies that musicians diverted more of their potential income-generating hours to unpaid activities than their colleagues, and that the resulting cost of production was relatively higher for musicians.

COMPETITION FOR ARTISTIC TIME.

The lack of permanent employment in music results in fluctuating, undependable incomes and financial insecurity. Musicians depend on auxiliary sources of income to make ends meet, not only in the music field but outside of it as well. Despite their increased income generated by these auxiliary sources, the fact remains that their time and energy is being channelled away from artistic pursuits. In 1981, only 13.7% of musicians in New England worked solely in their artistic field. This trend is similar
IDENTITY CONFLICT.

While virtually everyone is familiar with the products of the music business, few are really intimately familiar with musicians and professional musical life. Public perception tends towards the thought that musicians, like most other artists, are eccentric, temperamental and sensitive, and, being so fundamentally different from other people in their natures and their habits, tend to exist on the fringe of society in a mysterious artists' subculture. This sense of mystery is one of the things that serve to make artists very glamorous.

The fact that increased glamor often translates into increased demand is not lost on performers, whose publicists and managers may cultivate this allure of mystery to whet their public's appetite. American culture is flooded with romanticized stereotypes about musicians, many of which are promulgated in movies, books or plays where the process of musical creation is usually depicted as being somewhere between the struggling artist who must endure poverty, sacrifice and self-doubt on the way to redemption at Carnegie Hall and the brooding, troubled and drug dependent jazz musician searching for the Lost Chord in a smoke-filled cabaret. The point is that the public knows very little about the day to day reality of professional musical life. As in any form of theater, the behind-the-scenes machinery needs to be hidden from public view in order to create the performance. The result is that musicians are rarely thought of as part of the labor force, and their needs as workers and family members are rarely part of public consciousness. To a large degree, musicians share the same haziness about who they are in relationship to the labor market. They have traditionally had great difficulty in deciding whether they are artists, laborers or both. This conflict surfaced in the 1800's when they were deciding whether or not to unionize, and it is still
alive today, the root of much of their vulnerability. Even though unionization is now well established and most performers don't dispute the gains that have come from it, many still have a difficulty in thinking of themselves as part of the labor movement. A common mindset, and one that makes it that much harder for union regulations concerning wages and conditions to be enforced, is one in which musicians view the opportunity to perform as a gift, an opportunity for which they would do almost anything, including sacrificing money, benefits, and good working conditions. The fact that they get paid for doing something that they love seems incredible to many musicians; they don't see their performing as work, rather they see it as their life's calling, something they would do whether or not it was in an employment context.

This attitude, while reflecting the higher purpose and ideals many artists share, continues to leave musicians vulnerable to all kinds of exploitation; and it was to protect musicians from this very exploitation that the drive for unionization was begun. Today one can still observe professional players submitting to rehearsals in dimly lit halls where temperatures routinely fall below 60 degrees, or to performances in cramped pits where wiring and pipes snake dangerously across walkways. Yet, organized protests are rare, and even cognizance of what constitutes decent working conditions is sketchy among musicians, especially when compared to the level of awareness in other trade-union groups.

ISOLATION.

The contradiction between musicians' public persona as mysterious, glamorous artists and their reality as workers with economic and family needs is the first wedge between them and mainstream society. Most public support for music goes to organizations and foundations, who in turn are charged with creating performance opportunities that will provide employment for artists. Musicians as a labor group are left to their own
devices when it comes to protecting themselves from risk and providing for any needs they may have that arise from conflicts between their work and family responsibilities. To meet these needs, they make the best of the commercial services at hand, despite the fact that many of these are of limited use to them. They attempt to fill the gaps left by their lack of access to employer-sponsored benefits, even though the relative costs are much higher lacking the economies of scale of group pooling. Their own failure to identify themselves as a labor group prevents them from collectively recognizing that the mismatch of the available services to their unique needs warrants action, and the public’s unawareness of their situation prevents corrective steps from being taken.

Exacerbating the problem is the fact that musicians also tend to be isolated from each other, partially due to their lack of cohesive identity as a labor group, but also due to the individualistic nature of musical work, where the business is extremely competitive and much highly concentrated, solitary practicing is required. From early age the serious musician is isolated from other people, practicing while others are playing; channeled into the music stream with band and orchestra activities while peers are involved with other hobbies and activities. Most musicians pursue a specialized conservatory education and then a career in professional music. Despite close contact with other musicians, individualism and competitiveness allows for only a partial development of a social network, whether in an educational environment or out in the professional world. This isolation contributes to the lack of group self-help methods that could be formed by musicians to deal with the common problems they share.

DISINCENTIVES.

The combination of all the structural elements of the music business that have been discussed add up to a strong set of disincentives for
remaining in the business. Given the incredibly intense competition for very few permanent jobs and the oversupply of fine performers, being gifted and competent is never a guarantee of being able to become employed. Much of it is luck and timing, and most of the top-level musicians go through their entire careers without ever winning a permanent symphony orchestra job. Even the most talented, self-motivated and creative people reach a point where they throw in the towel, and even though they may be at the peak of their artistic maturity, many decide that the pursuit of music is no longer worth the economic sacrifices and professional frustration it entails. With families to support and a desire for financial and material success and recognition, many musicians seek other employment, or participate in musically related activities that can generate more income. Most want to remain active as performers, so they try to achieve a balance between their performing and their auxiliary activities, but the fact remains that their time and energy get drawn away from their artistry towards other pursuits.

C. Why the Usual Mechanisms That People Rely on to Protect Themselves From Risk Fail to Work Completely for Musicians.

Most people commonly rely on several of ways to protect themselves from risk. As individuals they may purchase insurance as protection against premature death, disability and illness, they may invest their income to maximize its value and they may plan for their old age through retirement vehicles. These same methods are also available through employers as benefits. Employees generally have access to employer-financed insurance plans and private pensions, and when secured through employers, the costs of these forms of insurance are substantially lower because, as group plans, the risks are pooled over large numbers of employees. Additionally, employers are able to offer other means of reducing financial
insecurity, such as guaranteed annual wages, severance pay, supplementary unemployment benefits and profit sharing plans. Government plays its part as well in combating the problem of economic insecurity through social insurance, which includes old-age, survivors, disability and health insurance (OASDHI), unemployment insurance and workers' compensation. The concept of economic risk and the necessity of devising the means to minimize it has long been established in society's consciousness.

Musicians are dominantly self-employed and thus have little or no access to benefits through an employer, which leaves them to their own devices in securing insurance. They thus lose the economies of scale available to large groups whose risks are pooled. Being self-employed also reduces their ability to get credit and loans. Many financial institutions regard self-employed artists—even established ones—as dubious credit risks. To insure their instruments and equipment, insurance companies usually require special floater policies; and some companies refuse to insure musical instruments altogether. Self-employed musicians thus pay for their own equipment and the insurance as well, and since most musicians will have had to purchase both long before they have had any earnings from professional music, the original purchases would not have been deductible.

Musicians do have access to Individual Retirement Accounts (IRA's) and KEOGH plans for retirement purposes, but rarely do they have access to employer-sponsored pension plans unless they are employed formally by an employer. Musicians do pay self-employment tax and are entitled to social security benefits; however, unless they are working for an employer who makes payroll tax contributions, they generally do not meet the requirements to be entitled to unemployment compensation.

Recently society has become aware of another kind of risk, and that is the risk to families who experience conflicts between their work and caregiving responsibilities. The effect of the profound demographic and economic changes that have occurred has been to create an entirely new
pattern of raising children and caring for the elderly and the disabled. Underlying much of this change is the increased participation of women in the labor force. The U.S. Department of Labor has estimated that women made up two thirds of the new entrants into the labor force in the past decade. The structure of the American family has changed dramatically; fewer than 10% of U.S. families consist of a father who goes to work and a mother who stays home and cares for the children. The fastest growing family type is the single parent family, 90% of which are headed by women, which now represents one out of six families (Willms 1988, 18).

With the population aging and society becoming increasingly mobile, the extended family networks that were once relied upon to provide assistance with caregiving have become unreliable. The mothers and daughters who formerly were expected to devote themselves to the care of children and aging parents are now in the work force. They, along with an increasing number of fathers, are doing double duty as wage earners and caregivers. These working parents tend to their children before and after work, on weekends and in the evenings, and try to make themselves available for the constant stream of crises, emergencies and celebrations that mark family life. The rest of the time they are working, and, unless a spouse is available, others must be found to care for their children and elderly or disabled relatives when they cannot.

The result has been the growth of commercial services designed to meet the demand for dependent care, such as commercial day care centers, licensed family day care providers, live-in "Nannies" and "Au-Pairs", preschools, and after school programs. Agencies devoted to dispensing information about available child and elder care resources have sprung up across the country. Home health aides, respite care workers and chore services are available for care of the elderly. Working parents generally make use of a number of different services, putting together a fragile patchwork to meet their particular needs.
Workplaces on the whole have not kept pace with the rapid changes in family caregiving patterns, and as a result, still operate based on old expectations that are in direct conflict with the reality of working families' needs. The heart of the difficulty lies in the fact that workplaces never evolved with the idea that they would ever have to accommodate family needs. Work and family spheres, as far as most employers have been concerned, have always been separate entities, and workers (usually the male breadwinners), have been expected to devote themselves exclusively to their jobs because the domestic tasks would be handled by someone else (usually the female homemaker).

It is this persistent and obsolete notion that work and family life are independent of one another that causes distress for employees. Rarely are jobs flexible enough to allow workers the freedom they must have to attend to their children's or elderly dependents' needs without the fear of economic repercussions. But as their collective distress has begun to manifest itself as increased turnover, absenteeism, tardiness, low morale and lost productivity, employers have started to sit up and take notice. The dawn of the new era of corporate awareness has been marked by the recognition of family needs as a legitimate business concern, and has seen the beginnings of a response by the business community in the form of employee dependent care benefits.

THE IMPORTANCE OF SOCIETAL CHANGES TO MUSICIANS.

Musicians are affected by the same demographic and economic changes that are affecting the rest of the labor force: a shifting economy and strides in technology causing a changing job market, women's increased participation rate, the aging of the population, plus the surfacing of new family forms that are shifting the patterns and economics of caregiving and family roles. These factors create a set of work and family conflicts, which musicians experience like other members of the labor force. For
musicians, however, this set of conflicts are compounded by another set of problems that spring from the nature of their business. Families in which there are working musicians need child care like other working families, but their need for caregiving assistance is more acute because they lack access to some of the resources that other working families can take advantage of. Without a formal employer, musicians cannot rely on workplace dependent care benefits, and when they turn to privately purchased commercial services, they find themselves at a loss as well. Most dependent care services operate during regular business hours, or at least accommodate the schedules of parents in the 9 to 5 workforce. But musicians are on a reversed schedule. They need child care in the evenings and on weekends, and rarely can they know much in advance which evenings or which weekends they will need. Child care programs that require time commitments in advance and for a fixed number of hours are of minimal use to musicians.

D. Society's Vested Interest in Musicians.

Of the energy and resources that society devotes to supporting the arts, most of it goes to arts organizations and some towards individual support of artists' work, but none towards the social protection of musicians as family members, workers and caregivers. Society has failed so far to recognize artists as a vulnerable group that is at risk. The tendency is to define members of at-risk populations in terms of their proximity to poverty, their degree of disadvantage, disenfranchisement or handicap, or their vulnerability to disease or abuse. Artists are highly educated and self-motivated and generally fail to fit the preceding description. Yet, they are at risk; not of starvation or poverty, but at risk of failing to fulfill their potential as artists by curtailing their musical activities or by dropping out of the music business in mid-career. The forces that hinder them are
enormous. As has been discussed, the very nature of the music business creates conditions that divert the creative time and energy of musicians away from the pursuit of art towards the earning of income. Furthermore, there are increased costs of production associated with the music profession that decrease the purchasing power of their earnings, which requires yet more time to be spent in the pursuit of income. Finally, the music business' inherent disincentives are serious enough to demoralize and discourage even the most aggressive musicians, shortening the time they may choose to remain in the profession.

While this kind of Darwinian survival of the fittest may be perfectly appropriate to business in the open market, it is nothing but destructive in the arts. As a society the assessment has been made that, while the free market system is a good one, it cannot serve everyone with equity. It is recognized that certain groups are at a disadvantage if left to their own devices within the market system, so it has been collectively decided that these groups must not be left unprotected in the face of it. Whether for humane reasons or practicality, public policies protect the young, the old, the poor, the sick, and the needy in general.

Society takes a similar position with certain public goods, which, because they would not survive in the free market system, are deemed worthy of being subsidized. To a certain extent society has made this decision with the arts, regarding art as a cultural necessity and the mark of a civilized society. The arts are critical for the health and well being of a people and are a tangible measure of their quality of life. What society has failed to do is to recognize that there can be no art without artists, and that the best art needs the best conditions in order for it to come forth. Musicians can hardly produce music to the height of their capacity when they are fighting a losing battle with their day to day economic insecurity and overburdened schedules. Society must now add a new dimension to its definition of who is vulnerable, a new dimension that
defines people at risk of falling out of a profession that is culturally vital as people to be protected.


Government, employers, and labor unions have begun to acknowledge the conflicts between work and family caregiving responsibilities that have been discussed in the preceding sections. The government, awakening to the political sentiments of the public, has come to recognize that this is a serious problem that puts children, elders and workers at risk. The Family and Medical Leave Act H.R. 770 and S.345 which is now pending, is an example of government’s response to this conflict. Private employers, faced with increasing pressure from employees, a loss of productivity attributable to caregiving conflicts, a growing labor shortage in the wake of the baby boom and the need to stay competitive, are beginning to consider offering dependent care benefits to their workers in an effort to increase retention and decrease turnover.

Labor unions recognize that for them, there is a two-fold issue. First, because their memberships have conflicts with their caregiving needs and their work responsibilities, they have a corresponding need for dependent care benefits which aren’t being met by their employers. This places work and family issues squarely on the bargaining table. Second, unions have been experiencing serious attrition problems which has led them to a change in policy dictating that they take action which will cause them to become more relevant in the lives of workers, with the goal of retaining old members and attracting new ones.

Most of the work and family activity that is taking place on the part of government, employers and unions is designed to meet the needs of formally employed members of the labor force. The needs of musicians
and artists, and indeed other groups of independent contractors and self-employed, freelance workers who share some of the same structural difficulties, have not been specifically addressed. Up until now, the needs of this group have not been made visible. This omission is due to the absence of a social advocate, a representative whose mission it is to bring the needs of musicians into the public consciousness and to work towards a policy of social protection on their behalf.

Musicians' unions, as their bargaining representatives, are in a key position to adopt the role of social advocate. They have an intimate knowledge of the music business and its structural hazards, and a political framework already in place. Their recent policy directives mandate that they take action to become more relevant to the lives of their members. Thus, the unions are in the position to take the first step that an advocate must take in this case, that of formally assessing the needs of their constituents.

It was with this vision in mind that the Boston Musicians' Association local 9-535 became engaged as the client in the dependent care study which is the basis for this thesis. The purpose of the study was to assess the needs of their membership on the basis of demographic, employment, perceptual and caregiving patterns characteristics and to determine their need for dependent care benefits.

This study of musicians and their dependent care needs can be regarded as a prototype first step towards a social protection model that can be applied to other arts groups. It can also be applied as a needs assessment model for other self-employed, contingent or freelance unionized or non-unionized labor who require special evaluation in order to understand how their work patterns and caregiving needs differ from mainstream employees. What makes this an effective prototype is that musicians represent an extreme on the labor spectrum in terms of almost all the structural hazard issues that will apply to artists and other
independent contractors and freelance or self-employed labor.

F. Conclusion.

This first chapter has provided an introduction to the music business by viewing some of the structural hazards inherent in the profession that give rise to financial insecurity and family strain, such as reversed schedules, isolation, self-employment status, competition for artistic time, identity conflicts, inflexibility and the high cost of production. The fact that these conditions limit musicians' access to the very benefits and services they need to offset risk helps to discourage musicians from long term exclusive participation in music. Because society has a vested interest in maintaining the arts, it must fall to the various public and private institutions-- government, employers and (most importantly from the perspective of this thesis) labor unions-- to devise methods of social protection for this vulnerable group.

Chapter 2 will continue with a discussion of labor unions in order to establish what their traditional role has been in protecting workers from risk and how this role is altering in light of the economic, demographic, technological and social changes that have taken place in the last two decades. Patterns of union response to workers' dependent care needs will be examined.

In chapter 3 the analysis of labor unions will be extended to focus on musicians' unions and how their memberships and policies have been affected by changing business conditions. This will be followed by a more in-depth analysis of the music business.

The reader will be introduced to the Boston Musicians' Dependent Care Survey in chapter 4, where survey design and methodology will be presented, followed by the results of the survey in chapter 5. The final chapter 6 will present summary, conclusions, and recommendations.
Chapter 1 Endnotes.

1 The musicians selected for the Wassall, Alper and Davison study were drawn from a list of artists built from mailing lists provided by numerous arts organizations (which included musicians' union rosters) and U.S. Census records. While many of the musicians in the resulting sample were undoubtedly union members, it is highly possible that some were not.
CHAPTER 2. CHANGES IN UNION LABOR AND HOW LABOR LEADERS ARE RESPONDING.

A. How Economic and Demographic Changes Have Affected Union Memberships.

The industries that have traditionally supported the bulk of union membership-- auto manufacturing, farm equipment, machine tool manufacturing, steel, ship building, construction, mining -- have suffered heavy job losses over the last two decades as they declined during a period of increased international competition and technological advancements that eliminated many jobs and completely changed the requirements of many others. Manufacturing and construction accounted for 50% of AFL-CIO membership in 1985, but represented only 22% of the civilian workforce (AFL-CIO 1985, 8). In the 1980's membership has been declining in absolute numbers and also as a percentage of the entire workforce, from 35% of the total workforce in 1954 to under 19% in 1985 (AFL-CIO 1985, 5).

At the same time that membership in unions representing jobs in heavy industries started to decline, there was nevertheless tremendous growth in the number of new entrants into the labor force. The labor force increased by 1.3 million new workers per year during the decade of the 1960's, and this figure rose to 2.1 million new workers per year in the 1970's. These increases were a direct result of growth in the relatively young service industries that were beginning to flourish in the wake of intense technological and economic changes. Ninety percent of all the new jobs that were added during the 1970's occurred in this service sector (AFL-CIO 1985, 8).

There were attempts to organize this band of new workers, but these
efforts met with limited success. Although some gains were made with service employees in the public sector and some with transportation, communication and public utilities workers, these gains were offset by the losses in the other declining industries, so overall union membership remained static until the 1980's, when it actually declined in absolute terms.

In looking at things from the perspective of those new entrants, a picture relevant to our topic of unions and benefits emerges. About two-thirds of those new workers flooding the market in that twenty-year period beginning in the 1960's were women coming into the work force and taking entry level jobs in the service sector, not only as public sector employees, but as private sector office, retail and service workers. Although only 10% of this group had been organized by 1985, (and almost none of them in the private sector) it was still enough to put the actual number of women in labor unions at an all-time high. By 1985, women accounted for 33.7% of organized workers, up from 27.6% in 1977 (Glassberg, Baden and Gerstel 1980, 3). But, because the actual number of women in the labor force continued to increase faster than women were being organized, the percentage of working women in unions actually declined from 16% in 1977 to 13% in 1985 (Needleman 1988, 3).

By 1985, 90% of this overall group of service sector workers still remained without any union affiliation despite those earlier attempts by organizers to bring them into the fold (AFL-CIO 1985, 8). Delving deeper into the general failure of those early attempts gives not only an idea of why they may have been ineffective, but also what the level of consciousness was at that time regarding work and family issues.
Some of the early attempts at unionization seemed to reinforce popular stereotypes about women, when efforts to organize retail stores, insurance companies and offices met with failure. That unions relied on old approaches with male organizers speaking a "blue-collar" language and fostering a male culture, and that meetings conflicted with family obligations or overlooked child care needs were almost insurmountable obstacles in these early organizing drives. Unions, however, rarely recognized these problems in their approach; they blamed the women. At the same time, management's stake in maintaining a low-paid unorganized female work force was enormous, and corporations spent millions, broke laws (with impunity) and hired scores of consultants to block union drives. It was a fatal combination—corporate consciousness and union unconsciousness (Needleman 1988,4).

Organization of workers in the service industries still remains slow today, particularly in the private sector, but there is evidence to show that those women who are organized-- in concert with their many like-minded male colleagues-- have made progress in bringing family care issues to the forefront of many union agendas, and have succeeded in winning family care benefit clauses in numerous contracts. Chapter three will take a closer look at some of these achievements.

B. How Labor Leaders' Perceptions are Shifting and Why

Union management, particularly at the top level, is cognizant of the fact that the labor movement is at a critical point and needs changes in its direction. They are aware of two concepts: that labor unions are not
completely meeting their members needs, and that many of those needs stem from work and family issues. The evidence has shown them that, in spite of the fact that more than 20 million workers are represented by unions, the labor movement still has not kept up with the pace of change in the work force; and that these changes in both the size and composition of the workforce require corresponding changes in labor's organizational styles, goals and priorities.

The AFL-CIO formally embarked on a mission to study and understand these changes in 1982, when its Executive Council established the Committee on the Evolution of Work. Composed of top-ranking labor officials from 20 different unions, the committee met regularly with national labor and economic experts, including Professor Thomas Kochan of MIT, Louis Harris of Louis Harris and Associates, and Professor James Medoff of Harvard University and the National Bureau of Economic Research. In 1984 Louis Harris and Associates were commissioned by the AFL-CIO to conduct a survey about union image issues, polling workers at random to discover current attitudes and perceptions of work and unionization. This 1984 Union Image Survey was the foundation for the resulting "Study on the Outlook for Trade Union Organizing", in which Harris Associates presented their findings and recommendations. The Committee, along with Harris, Kochan and Medoff, used these study results as well as an extensive review of all published surveys on public attitudes towards unions conducted during the past 25 years to develop their own set of conclusions and recommendations, which they presented to the AFL-CIO in 1985.

Among their conclusions were that workers have become increasingly interested in obtaining more freedom and discretion in the workplace, a fact that is certainly reasonable given the caregiving needs of many working families. It is increasingly true that workers consider the measure of a good job to be pay PLUS a greater degree of freedom. Americans
are less likely to see their job as just a straight economic transaction for survival, and they are more likely to see a job as means of self expression and self development. Americans workers, particularly non-union workers, have less than loving attitudes towards labor unions. When pinned down to answer whether organizing would have a positive effect on their present employer in terms of wages and benefits, the majority said no. When asked generally if unions improve conditions, most said yes in terms of improving wages; otherwise, the majority felt that unions tend to stifle member initiative, force membership decisions, fail to give good value for dues paid, and resistant to change (Willms 1988,13).

These conclusions leave union leadership with the clear task of having to improve their public image and with championing the needs of their members for more control over flexibility on the workplace. Both can be seen as a source of pressure for labor to become more responsive to demands from within their memberships. From this it can be inferred that the climate is favorable for family interests to be taken seriously by labor leaders and for rank and file family committees to have greater success in getting their benefit concerns onto the bargaining agenda.

From the management’s perspective, as expressed in the Committee’s recommendations, advancing the interests of workers takes a number of forms, and the following are of special interest: "Unions should experiment with new approaches to represent workers and should address new issues of concern to workers" (AFL-CIO 1985, 18). This recognizes the growing diversity of the labor force and that their needs and concerns will also be diverse. They suggest the need for flexible approaches in dealing with these concerns, and recognize workers’ insistence on having more control over their workplaces.

"The AFL-CIO should undertake a study of providing direct services and benefits to workers outside of a collective bargaining structure" (AFL-CIO 1985, 20). The idea here is that by providing benefits to non-
unionized workers it may entice them to join. The survey indicated that some workers would actually join if there were benefits that met their interest, and they go on to say that benefits of course would increase the value of membership for those who already are unionized. More importantly, though, they make the statement that the labor movement provides a "logical vehicle" for the delivery of benefits to workers (AFL-CIO 1985, 20); they recommend a feasibility study to determine what services could be provided and how cost-effective they could be, and who would need them. I take this as carte blanche for family benefits advocates to proceed with needs assessments, and to make the case for dependent care benefits sponsored by and administered through unions for varying worker populations, especially when combined with: "Consideration should be given to establishing new categories of membership for workers not employed in an organized bargaining unit" (AFL-CIO 1985, 21). The concept here was to extend membership affiliation to workers who support unionization but whose jobs are non-union or who may be former members. The idea of extending special membership status beyond rigid lines has the great potential of extending benefits to currently non-unionized groups like homeworkers and various categories of artists, and will support my conclusion that these are candidates for unionization as well as candidates for any dependent care services that may be delivered.

Recommendations they made regarding increasing member participation, which was another task they saw as critical to the health of the labor movement, also had a clause which is of direct importance to this topic: "Unions need to provide additional opportunities for members to participate in union affairs in ways quite different from traditional attendance at meetings" (AFL-CIO 1985, 23). Here they focus on alternative activities to the monthly union meeting, suggesting an expanded committee structure and improved community service activities. The concept of a family committee, as well as some of the self-help networking-style dependent care
services would be applicable here.

There are a number of unions that are already pursuing courses similar to the one recommended by the AFL-CIO Committee. Undoubtedly many of these unions came to their own conclusions that they must devise new methods of serving their memberships, and began to respond to the changes in workforce composition and to families' dependent care needs. In the next section the programmatic aspects of dependent care benefits that have been sponsored by various unions will be discussed. Given the conclusions that the AFL-CIO came to following its Union Image study, it is interesting to note how much of the work that has been done in unions on dependent care benefits is illustrative of those conclusions, and may have in fact been the cases upon which many of those conclusions were based.

As the labor force becomes increasingly composed of women and workers from two-earners and single parent families, the needs and priorities of those workers' families have shifted to include dependent care and other quality of life issues in addition to wages and working conditions. For union women, the labor movement (as probably the only coordinated and organized force that represents women on the job) has seemed like the "logical vehicle" through which lobbying can be done for family care benefits. This lobbying has indeed included the message that workplaces must become more flexible, and that workers must have more discretion- and this is not just to increase status and job value, but to meet the dependent care needs of modern families. Members are not satisfied with their existing benefits, at least partly because they fall far short of meeting their pressing family caregiving needs. But judging by the number of unions with predominantly female memberships that have embarked on the development of dependent care benefit programs, the faith in this "logical vehicle" as a means to wrangle family care issues up through the union's political channels and onto the bargaining table with
employers has not been misplaced.

The Service Employees International Union (SEIU) for example, represented 850,000 workers in the public and private sectors, 50% of whom were women, in 1980 and has been very active in family and work issues. (Glassberg, Baden and Gerstel 1980, 24) SEIU has conducted several surveys on parental leave and child care activities in various labor unions, and 14 unions reported such activities as of 1988, for a total of more than 50 examples. SEIU’s activities accounted for 30% of these activities (16 programs). Activities surveyed included: resource and referral, on-site child care, subsidies, after school programs, sick child programs and dependent care assistant plans (DCAP’s). Leave policies and flex time were not included (SEIU 1988,1). Other unions that have been exceptionally active in negotiating family care benefits are Amalgamated Clothing and Textile Workers Union (ACTWU) and the International Ladies Garment Workers Union (ILGWU), whose memberships were 66% and 80% female in 1980, respectively (Glassberg, Baden and Gerstel 1980, 23).

To publicize this progress and with the aim of encouraging more unions to get involved in similar efforts, The Child Care Committee of the Coalition of Labor Union Women, a non-partisan organization within the trade union movement formed in 1974 to articulate the concerns of working women, has researched the dependent care benefit programs in place across the United States today that have been negotiated by labor unions. Their findings are scheduled to be published in 1990 in a book entitled "Bargaining for Family Issues: A Union Member’s Guide". This excellent and comprehensive manual for organizing dependent care initiatives in the workplace includes examples of existing dependent care programs and relevant contract language, steps for needs assessments and general guidance for organizing around work and family issues, and is recommended for the reader desiring further information on these topics. CLUW was kind enough to allow the pre-publication version of this book.
to be used as a reference source for the following section of this thesis.²

C. Patterns of Union Response to the Dependent Care Needs of Various Memberships to Date; the Process of the Development of Dependent Care Benefit Programs.

Securing benefits often begins from within the union rank and file with the grass roots activities of individual members who are family care advocates. These individuals may eventually come together as a formal family committee, and the formation of this committee is usually the first sign of serious mobilization around dependent care benefit issues. Family committees have played a central role in negotiating with employers to secure contracts with adequate family care clauses, much as other kinds of union committees have been instrumental in securing other kinds of benefits.

The Oil, Chemical and Atomic Workers Local 8-149 in Rahway, New Jersey, developed a work and family committee which it based on its successful health and safety committees. A particularly important concept that they followed based on this was that they not be oriented towards a single issue, but rather they should develop a permanent presence in the life of the union, on the principle that their topic of interest, health and safety in the previous case and family care in this case, must be a constant concern of the union (CLUW 1990, 2-3).

Family committees such as Local 8-149’s generally act as spokesmen for the family concerns of the members. They sponsor and support negotiations with employers for dependent care benefits, after having been instrumental in assessing memberships needs and then generating support throughout the membership for whatever benefits are agreed upon. These committees may also initiate and run members’ self-help dependent care projects such as an emergency babysitting network among parents who are
members, or a campaign to generate support for union endorsement of favored dependent care legislation. Community outreach, or activities that address members' family concerns in the community (pushing for improvements in local transportation for the disabled elderly, for example) may be an equally valid activity for a committee if the situation warrants it. Family committees generally set two goals: First, that the committee be formally integrated into the structure of the union, and second, that the employer in question is required to negotiate with the committee on any policies and practices that affect the family lives of its members (CLUW 1990, 4).

Regardless of whether the impetus for benefits is coming from a family committee, union leadership or the employer, the second stage of commitment to the process will usually entail a needs assessment study of some kind, typically in the form of a survey. The objective of this study is to discover what the union membership's caregiving needs and preferences truly are, but it must be noted that here is where the need for great thoughtfulness and vision enters the picture. In order to extract relevant information from the membership that will accurately represent their needs and at the same time provide strong negotiating material, it is vital for those designing the survey to have formulated ahead of time a clear notion of how they intend to wage their campaign. Preliminary canvassing will have given them a theory as to the actual needs and attitudes of the membership, and background research will have educated them as to the costs, advantages and disadvantages of possible benefit alternatives. They will already be familiar with the negotiating positions of other involved parties. From this position of clarity, it can be decided what the survey must accomplish. Must it reveal facts about the membership that were previously unknown, or will its purpose be to prove or disprove the need for caregiving assistance? The design of the survey instrument will hinge upon how these and similar questions are answered.
For the Women's Committee of IUE (International Union of Electronic, Electrical, Technical Salaried and Machine Workers) Local 201 in Lynn, Massachusetts, the goal has been to prove to their employer, General Electric, not only that a need for child care did indeed exist among the membership, but that workers would in fact be likely to use a proposed child care facility if it were established. To this end, they included this question in their survey: "If a quality day care program were to open within one-half mile of the General Electric Riverworks Plant [Riverworks/West Lynn, MA], cost $80-90 per week for pre-school tuition, and $100-120 per week for infants and toddlers, would you use the service?", to which members were asked to respond yes, definitely; yes, probably; undecided; probably not; or definitely not (Fried 1987, 32 and 49). This highly focused question was designed to capture very specific information that would directly support their negotiating position if the response indicated strong member assent. The implication here is that the Women's Committee had a clear bargaining strategy and a focused dependent care benefit goal, and that they tailored their needs assessment instrument to collect data that would prove or disprove member need for child care and predict the usage rate of a very specific future service.

A very different situation was demonstrated by the needs assessment carried out by SEIU Local 715 (Service Employees International Union) in Santa Clara County, CA. Hoping to gather information that would support their bargaining for an on-site child care center for county employees, the survey instead revealed that workers were more concerned with before and after school care. This finding led to a entirely new bargaining tack by SEIU and resulted in after school programs sponsored jointly by SEIU, Santa Clara County and the Santa Clara School Committee.

It is common to discover that the first family care benefit to be formalized following union/management negotiations is actually the creation
of another body, a joint labor-management committee, which may consist of the already established union family committee plus management representatives. It may be the case that the clause that establishes this joint group is the only language in a contract that will be relevant to dependent care benefits. By establishing such a committee, it is taken as a formal agreement on the part of the employer that the development of dependent care benefits will become an ongoing process. Once in place, the committee can take over needs assessment and benefit program development and implementation.

The United Auto Workers Union (UAW) has negotiated numerous child care resource and referral services in various contracts with automakers General Motors, Ford and Chrysler since 1984. By 1989, these programs were operating in 39 Ford plants and in several GM and Chrysler plants. These programs were coordinated by national labor-management committees and were funded by the automakers. It was decided by the committees to engage nationally known dependent care consultants Work Family Directions of Watertown, MA, to coordinate the information and referral programs and to evaluate them annually. The committee’s latest project is the automobile industry’s first on-site child care center, which is scheduled to open in 1991 in Huntsville, Alabama, operated by the UAW-Chrysler National Training Center through a contract with a national child care provider (CLUW 1990, 17).

There are some cases where, while it is acknowledged that a need does exist, management or the union may not be convinced that a benefit option that has been recommended by a committee would be useful or successful in solving the problem. In a case such as this, management or the union may make a commitment only to an experimental effort or pilot program, with the understanding that further commitment to that dependent care option will hinge on the results of the pilot program. A clause specifying the employer’s intention to support a pilot program of
some kind may become part of a negotiated contract.

In a recent example, the UAW and Ford Motor Company embarked in 1989 on an experimental policy where the company will pay for the costs of non-medical custodial care, either at home or in a nursing home, for elderly employees or their elderly dependents (CLUW 1990, E11).

Another example of a pilot program was with the United Mine Workers of America (UMWA). In 1983, following years of lobbying by the female members of the UMWA in conjunction with support from the Coal Employment Project, a non-profit organization founded in 1977 whose goal has been to end discrimination against women in the mining industry, the UMWA adopted a parental leave clause as a contract demand for its 1984 negotiations with the Bituminous Coal Operators Association (BCOA). While this demand was not approved outright, BCOA agreed to a joint study on parental leave in 1984. As of today, this effort has produced a pilot parental leave project at the Drummond Mine Company in Pennsylvania.

The acknowledgment of need and the agreement to provide dependent care benefits still leaves the employer with a choice as to the level of commitment he wishes to make to the project. There is a broad spectrum of benefit options from which to choose, and costs and degree of liability range widely from option to option. The choice of which benefits to provide, therefore, will most likely be made with an eye on economics and efficiency. Most employers take the attitude that they don’t want to wind up in the day care business in order to provide an employee benefit, and prefer to offer an uncomplicated benefit whose administration is reasonably simple. For these reasons, many choose to use as an initial benefit Dependent Care Assistance Plans (DCAP’s) where a portion of a worker’s pre-tax income is set aside for child care expenses, because of their ease of implementation and negligible start-up cost. The United Food and Commercial Workers (UFCW) Local 1445 and Filene’s Department Store,
Boston, agreed to institute a DCAP plan in 1987 (Fried 1987, 17). Other ways employers can participate is with financial contributions in the form of vouchers or cash.

Information and referral services, although more costly, are another option that can be administered by an outside source and that require no capital investment. The International Brotherhood of Teamsters (IBT) Local 237 directly provides service programs for its current and retired members which include counseling, information and referrals, care fairs and respite care, as does the International Ladies' Garment Workers Union, both for eldercare support (CLUW 1990, E4).

Flexible employment policies and parental leave and family care leave policies are also options that are more complicated in terms of time and administration, but allowing employees greater flexibility and discretion assists them in their caregiving responsibilities and thus substantially reduces their distress and possibly their need for other caregiving assistance. SEIU District 925 and Brandeis University Library permits flex-time hours and a compressed work week option for employees (CLUW 1990, 12).

On-site day care centers are the most complicated option and require the largest capital and administrative commitment, in addition to incurring the greatest risk of liability. However, in appropriate situations, they can be the most effective because they offset numerous caregiving needs simultaneously by creating a supply of care at a convenient location with hours tailored to the employee population. Amalgamated Clothing and Textile Workers (ACTWU) and the Greico Brothers Company, Lawrence, MA, developed an on-site day care center in 1984 (Fried 1987, 21).

Employers and unions may also explore more sophisticated methods of financing and supporting benefit options through joint involvement with other employers or labor groups. For smaller employers or unions where only a fraction of the membership is affected, these consortium
arrangements can pool enough workers together to make larger projects cost effective. SEIU, AFSCME, the American Federation of Teachers (AFT) and the State of New York developed a large scale project that established 34 child care centers across New York for state employees. With spaces for approximately 2250 children, it is monitored by a Statewide Labor-Management Day Care Advisory Committee (SEIU 1988,7).

Another example is the joint efforts of the Greater Blouse, Skirt and Undergarment Manufacturers Association (GBSUMA), representing 650 employers, and the International Ladies' Garment Workers Union (ILGWU) Local 23-25, representing mostly women of Chinese descent, in the establishment of a joint-employer sponsored day care center in the Chinatown section of New York City in 1984. The unique nature of this case was that the workers' homes and the 450 factories which were their workplaces, were concentrated into a very small geographical area in the garment district of Chinatown. This concentration made it physically feasible to establish the day care consortium among many different employers.
Chapter 2 Endnotes.

Kind permission was granted by Sandy Pope, director of the New York City chapter of CLUW. Because the galley version of "Bargaining for Our Families" was used as a reference, the page numbers cited in footnotes for this thesis will not necessarily correspond to those in the final published version of CLUW's book.
CHAPTER 3. PROFESSIONAL MUSIC AND MUSICIANS.


Genesis of the American Federation of Musicians.

Prior to the end of the Civil War some efforts to organize musicians had been made, and by 1857 there were two musicians' unions, in Chicago and Baltimore. These two groups were not formal trade unions, however, and really served more as social forums than as serious labor collectives. The first real trade-union for musicians appeared in New York City in 1863, and gradually locals became established in the other major cities. The reason for the slow progress was that then, as now to some extent, there was conflict in the minds of musicians as to whether to define themselves as workers or artists. In 1886 the National League of Musicians (NLM) was formed, uniting the 7 leading locals of the time: New York City, Chicago, Philadelphia, Boston, Detroit, Cincinnati and Milwaukee. Their formation occurred despite the heated ongoing debate about whether musicians should consider themselves workers, thus allying themselves with the concerns of the labor movement, or as artists, in which case they should remain detached from it.

The American Federation of Labor (AFL), led by then president Samuel Gompers, strongly supported the view that musicians were workers and kindred spirits in organized labor's struggle, and so saying, he allied the AFL with the pro-trade faction of the NLM. Gompers invited the musicians to affiliate with the AFL, an invitation that was rejected by a narrow margin. Undaunted, Gompers changed tactics and called a special national convention of professional musicians in 1896. As the musicians congregated and events proceeded during this meeting, the tide finally turned towards their acknowledging themselves as worker-artists, and the
result was the formation of the American Federation of Musicians. Laboro-
oriented, the new AFM grew quickly, and eventually did affiliate with the
AFL-CIO. The NLM, essentially obsolete, dissolved in 1904 (Spivey 1984,
8-9).

BUSINESS CONDITIONS NATIONALLY FOR THE AFM.

Live music has never been an industry completely subject to the free
market. Classical music in particular appeals to a select audience and
traditionally owes part of its survival to ongoing government funding and
to the support of wealthy patrons. In recent times governmental policies
have caused significant amounts of money to be cut from arts funding,
and changes in tax laws have reduced the incentive for charitable
donations. Increased costs of production have driven ballet and theater
companies, who have traditionally hired full orchestras to provide their
musical accompaniments, to begin using reduced orchestras, and in some
instances to dispense with live musicians altogether in favor of tapes.
Despite this, however, it has been the author's observation that the level
of classical activity has remained stable enough to continue to engage a
small but relatively consistent number of musicians, albeit with less
security.¹

The same cannot be said for other segments of the live music business.
The market for live entertainment in nightclubs, restaurants, hotels, circuses
and headliner extravaganzas and for dance bands, ethnic and theme music
at social functions has virtually collapsed since the introduction of high
technology into the musical field. Once the bread and butter work for the
majority of professional performers, these General Business (GB) and
Steady Engagement jobs supported thousands of GB players before and
after World War II. American culture thrived on big band performances
both live and via live radio broadcasts, and thousands of musicians were
employed steadily by bands and combos in hundreds of different venues.

As electronics and recording techniques became more widespread and
accessible, more and more music was heard not live, but "canned", or pre-
recorded and played in the environments that formerly would have used
live performers. The main reason for this, of course, was cost, and little if
any consideration was given to the aesthetic consequences of replacing the
immediacy and excitement of live performance with repetitive machinery.
This substitution of taped music for live continues today, eliminating more
jobs every year. Because using pre-recorded music is less expensive than
hiring professional musicians at union rates, large employers as well as
small ones have been cutting costs this way in alarming numbers.

This has been the case in Las Vegas, for example, where, until January
of 1990, Musicians' Local 369 members working for the "big five" casino
hotels have had a semblance of guaranteed work in production shows
(Bally's "Jubilee!", Tropicana's "Folies Bergere" and the Flamingo Hilton's
"City Lites") and in the star-policy rooms at Caesar's Palace, Bally's and
the Las Vegas Hilton, which feature headliners such as Frank Sinatra and
Wayne Newton. Despite an 8-month strike by Local 369 musicians, the
casino hotels won the right to substitute taped music in the production
shows and to reduce the minimum number of contracted players in the
star-policy rooms from 18 to 4. Any musicians hired to augment those 4
players would be hired on an on-call basis from the pool of former
employees, thus creating new additions to the contingent labor force whose
economic security has been suddenly reduced (Associated Musicians of
Greater New York 1989,1; AFM 1990, 1). The fact that even enormously
profitable enterprises such as these casino hotels are taking steps to
eliminate the costs of live music demonstrates the seriousness and
pervasiveness of this trend.

The final blow for musical entertainment has come with the rise of
high technology, which has made possible the development of ultra-
sophisticated recording techniques and the invention of synthesizers.
Enormously complex and advanced overdubbing has become possible by
the introduction of computer programming and highly sophisticated recording equipment into the studio. Synthesizers are capable of reproducing the sound of any instrument, including the human voice; they can also be programmed to create a limitless array of electronic instrumental sounds. It is now possible to record an entire movie soundtrack, simulating anything from the Berlin Philharmonic Orchestra to the Mormon Tabernacle Choir, without a single live performer except the synthesizer players and the studio engineers.

As intriguing and genuinely beautiful as some electronic music has been (a whole branch of modern, avant garde music is rooted in electronic techniques), the vast majority of electronic applications produce far less profound results. It has become increasingly common for musicians to use portable synthesizers and “rhythm boxes”, making it possible for a single player to replicate the sound of an entire quartet. In venues that once hired combos of five or six players, it is now common to find one or two musicians and a synthesizer. At other events where it was once the norm to have dance and ethnic bands (such as weddings, bar mitzvahs, and other social functions), hiring “disc jockeys” to play records is now much more popular, partly due to cost but partly because the public has developed a taste for recorded music and its sophisticated sound that depends on studio processing for its creation.

The degree to which these developments have affected the music business becomes clear when we examine membership trends over the last 15 years. Aggregate membership in the American Federation of Musicians started declining around 1975, a trend that can be matched with changing demographic and economic conditions and with the rise of high technology. Since that time, membership has declined at roughly 10,000 to 15,000 members per year, bringing the current total to 185,000 musicians in the United States and Canada (Moss 1990). The vast majority of losses, of course, have occurred in the General Business sector. The steady
engagement and "casual work" that at one time employed GB musicians 6 or 7 nights each week in nightclubs, restaurants, extravaganzas, hotels and at social functions has dwindled to the point where they can expect employment once a week at best, hardly enough to provide incentive for remaining in the business. Many older GB musicians remain union members only out of loyalty and the memory of the pride their professional status gave them when they were at the peak of their employment.

There are some segments of the music business that are healthy and growing, most notably popular music including bands playing rock and roll, punk, rap and other dance and soul music that enjoys top 40 radio airplay and video exposure on television. The great majority of these musicians are not organized, however, and the few who are do not begin to replace the numbers of those lost due to the decline in the General Business field. Another healthy segment of the industry is film scoring, thanks mainly to the immensely popular composer and conductor John Williams, whose last decade of fabulously successful scores to films such as "ET", "Witches of Eastwick", "Jaws", "Raiders of the Lost Ark", the "Star Wars" series and a host of other movies have had enormous influence in shaping the movie-going public's taste for real, symphonic orchestra soundtracks. Unfortunately, the recording of movie soundtracks is highly specialized work that employs only a small enclave of organized studio musicians in Los Angeles and New York, and as a result, does not really benefit the larger union membership as a whole. Without a reversal in the trends that are eroding the demand for live performers, it seems likely that the overall population of organized musicians will continue to decline.
REGIONAL CONDITIONS-AFM LOCALS IN NEW ENGLAND.

The New England region has been suffering a decline that mirrors the national condition in general. Of the 42 music locals in this region, virtually all of them have experienced substantial net losses in membership since 1975. Aggregate membership in all the New England locals stood at 12,195 in 1988, but this total is somewhat inflated because an undetermined number of musicians had membership in more than one local. For the purpose of illustration, four locals—Boston Local 9-535, Springfield MA Local 171, Hartford CN Local 400 and Providence RI Local 198—have been selected as examples because they represent the largest and busiest musical centers in the New England area. Figure 1 shows a steady decline in membership for each of these four Locals over a 15 year period. The largest net losses have occurred in Springfield and Hartford, where membership was 42% lower in 1989 than it was in 1975. Providence has not fared as badly, having lost 29% of their 1975 level. Boston has remained somewhat more stable with a net loss of only 9% over those same 15 years.

At the same time as membership levels have been dropping, local wage scales have been rising, which translates into fewer musicians working at
fewer jobs but receiving a higher wage per service. Figure 2 illustrates the wage scale changes in terms of actual dollar increases for each of the four locals. From an employer's perspective, the cost of hiring live performers has risen steadily in the last 15 years, increasing 100% for Boston and 90% for Providence, 72% for Hartford and 67% for Springfield since 1975. Hartford's local union officials have described business conditions as being consistently poor during that time, while Boston has reported conditions to be consistently fair. Providence's business conditions, while fluctuating, were still fair overall, and Springfield's conditions have declined from fair to poor since 1975 (Tepper 1990).

BOSTON MUSICIANS' ASSOCIATION LOCAL 9-535 - CONDITIONS AND ACTIVITIES.

The Boston Musician's Union Local 9-535 is run by an elected Board of Directors, consisting of a president, a vice-president, a secretary-treasurer, an executive committee of five and a three member board of trustees. A business agent and clerical staff are employed. Revenue from dues, fines, contributions and interest income totaled $331,921 in 1988.
Also in 1988, the valuable real estate that was formerly home to the union was sold for a gain of $2,188,455 (Tonneson & Company 1989). As of January, 1990, the Boston Local had a membership of 1,985 musicians, 1,510 of whom were men (76%) and 475 were women (24%), and the median age was 49.

The rate of decline in Boston’s membership, even though comparatively lower than in other New England locals, has been a cause for concern among Boston’s union officials. Like labor leaders in the AFL-CIO, Boston’s officials are fully aware of the economic and technological conditions that threaten professional musicians and the future of musicians’ unions, and have come to the conclusion that they must take steps to attract and retain members by becoming more relevant in their professional lives. To this end, the Boston Musicians’ Association has made substantial investments in programs that are designed to recruit musicians from segments of the music business that are not heavily organized, and to address the family care needs of existing members. Using its recently acquired real estate capital, the local has started a booking agency to secure jobs for musicians in the rock and roll/top 40 field and to subsequently attempt to organize them. Additionally, the local has embarked upon a dependent care study to determine the caregiving needs of its members, which is the subject of the latter half of this thesis.

B. A Closer Look at the Music Business and the Life and Work of Musicians.

CONCERN FOR THE INDEPENDENT CONTRACTOR, FREELANCER, AND SELF-EMPLOYED WORKER.

In chapter 2 it was shown that AFL-CIO labor leaders are aware of the sweeping demographic and economic changes that have completely restructured American industries and workforce in the last thirty years.
These leaders are also cognizant of how geography is playing a part in these changes as they watch businesses blossom in the "Sun Belt", areas where organized workers total only 12% in states like Florida and Texas (AFL-CIO 1985, 8). Another issue that labor officials have become conscious of are new work patterns where employees are less likely than in the past to be at their jobs full time or for the long-term. Workers are increasingly likely to be members of two-earner or three-earner families in which somebody works part time. As the AFL-CIO Committee on the Evolution of Work expressed it in 1985,

Approximately 20 percent of the work force holds a part time job. At the same time, more workers are employed in unstable operations whose life span is a few years, rather than several decades, and are classified as "independent contractors" or "managers" or "supervisors" rather than "employees". These interrelated developments dilute the incentive to run the risks currently associated with engaging in organizing activity; indeed, working people not classified as "employees" in the labor laws are subject to open reprisal for seeking to join a union and have no legal right of recourse (AFL-CIO 1985, 8-9).

The concern expressed by the AFL-CIO is well-founded. There is a new and growing segment of workers who fall outside the definition of the formally employed full-time earner, and who correspondingly lack access to most employee benefits plans. Individuals with sole proprietorships, limited partnerships and incorporation fall into this category, as do independent contractors and many part-time and contingent workers. What makes this kind of employment status attractive is the opportunity to be one's own boss, and to have greater control over one's time. The flexibility offered by
an alternative work status is what many working families want, because it enables them to handle their caregiving responsibilities and still maintain their employment on their own terms.

Working families may try to create flexibility in a number of ways. Some choose to attempt to modify an existing full-time job, often by reducing their work load. Part-time work, when allowed by an employer, can be an attractive solution for two earner families during child rearing years, or when other family care burdens require more caregiving time than can be managed while working full time. Depending on the arrangement with their employer, these workers may remain formally employed. Often, however, they sacrifice the security of formal employment in this switch and become contingent workers with a corresponding loss of benefits and wages. Others take advantage of new occupations that have emerged in the wake of the high technology boom and derive their flexibility from freelancing as consultants, technical writers, programmers and communication systems designers.

For the most part, these workers that have been discussed have no union affiliation, and thus have little access to representation and protection. At the same time, they are bearing the financial risks of self-employment and the responsibility for their own benefit coverages. There are professions, however, that consist largely of self-employed workers who have had the benefit of being organized for many years, and musicians are one such group. They, along with most groups of artists, have always been "independent contractors", better known in the arts as "freelancers" and to the Internal Revenue Service as "self-employed" professionals. Whatever the name, it is characterized by the hiring out of one’s services to an employer on a job-by-job basis. Musicians share the same general problems as other self-employed groups--lack of access to benefits, irregular earnings, lack of job security, exposure to the fluctuations of the business cycle, and the high overhead costs of self-promotion, maintenance, and
travel. They also have some other, more specialized self-employment difficulties that will now be explored further.

LIFE IN GENERAL IN THE MUSIC BUSINESS.

To get a sense of the nature of the professional music world, this discussion will focus mostly on Boston’s activities and musicians, and, specifically, on the group of interest, the members of Boston Musicians’ Association Local 9-535. While the discussion will be quite specific in its references to conditions in Boston, one can quite confidently apply it to professional musicians in other American cities as well. The structure of the freelance music business is very similar from location to location. Certain areas of the country have their musical specialties, of course, and will tend to attract musicians who share those specialties; Los Angeles, for example, with its dominant movie industry, has a thriving population of studio musicians, while Nashville’s union has a large roster of country-western artists. These regional idiosyncracies notwithstanding, the ingredients that make up freelancing are generic, and, with minor differences, the pattern of musical life and work is similar from region to region.

Musical performance, like any of the other performing arts, requires years of intense, exhaustive training. Musical studies usually begin in childhood, as early as four years old in some cases. Supporting a child through this kind of expensive and time consuming training obviously requires a great deal of input and dedication on the part of the parents, so it isn’t surprising that many musicians come from musical or otherwise artistic homes where at least one parent or other influential adult is able to see the value in this kind of long range endeavor. Despite grants and scholarships, a conservatory college education is costly, and some musical instruments themselves, particularly fine violins, cellos, basses and violas, can run into hundreds of thousands of dollars before adding in the cost of
insuring and maintaining them. Musicians whose families are of modest means bear all or part of these costs themselves, and may make their debut on the professional music scene deeply in debt. This investment in musical training is routinely extended far past the college degree, because most artists feel the need for ongoing coaching and private instruction. Once in the professional musical world, a performer may be involved in any of a host of different musical activities, each of which may have its own skill requirements and work patterns. To better understand this variation in musicians’ schedules and activities, a closer look at the business is necessary.

Most of the public is familiar with the products of the music business—music videos, concerts, recordings, movie soundtracks, radio broadcasts, night club acts, entertainment at social functions—and most people can readily discern classical music from jazz, or rock and roll, or folk and ethnic music. Musicians tend to veer off into one of these defined streams at the time of their training and later in their professional life, although many players are extremely versatile and are equally at home whether performing ragtime or opera. From the viewpoint of understanding the work patterns of musicians and their subsequent needs as workers and caregivers, though, it will prove more useful to observe the different categories of performing environments people fall into rather than the different styles of music that they play.

Intuitively, it may be thought that musicians from similar styles would have similar employment, incomes and schedules. Consider by way of example two Boston players in their mid-thirties, trained on the tenor saxophone, with a background in jazz and popular music. Both musicians have probably had a college education at a music conservatory or the music department of a university. Both have undoubtedly studied privately, most likely since childhood, with a teacher who is noted on the tenor sax. Professionally, both musicians are working in Boston, have belonged to
Boston Musicians' Association Local 9-535 for ten years, and make the same amount of money. If it were to be concluded from this that their schedules were the same and that their corresponding needs as employees and wage earners would be similar, that conclusion could be drastically wrong. For they may each be working in different performance environments, each of which has its own rates of pay, scheduling rules, and traditional job characteristics. Now compare these two saxophonists in view of their performing environments:

The first player belongs to The Halibuts, a small combo that plays every weekend, from 8 pm until 1 am, at Jimmy's Harborside restaurant. On other occasions he plays weddings, proms, or other social functions that his contractors hire him for. During the summer he regularly plays in the Tanglebark Jazz Festival in Amherst. The second player plays in the pit orchestras of the Colonial and Wang Center theaters when there are shows in town, and often performs with the Blazing Inferno Big Band in concert. During the summers she often performs with the Boston Pops Orchestra.

All of the work that the first player does with the exception of the jazz festival falls into two categories: General Business (GB), which refers to variety music for social functions, and Steady Engagement Club Dates, which refers to regular employment in a night club type environment. Jobs of this ilk typically run for 5 hours or so, and don't terminate until 1 am. On days when he is contracted for a GB job in the afternoon and his combo at night, he will easily play for 9 or 10 hours, plus will have commuting time between jobs and will still not arrive back at his home before 2 am. In the summer, in order to do both his Halibut engagement and the jazz festival, he must drive the 2 hours or so between Boston and Amherst a number of times a week.

Our second player works steadily for blocks of time during the year, usually in 3 to 8 week chunks, whenever a show comes to either of the
theaters. During each of these runs she will typically have three rehearsals spread over the first two days, and then 7 performances per 6 day week for the duration. Each performance will last from 8 pm to 11 pm at the latest, and, except for the days with matinees, she will only have one service per day. When she plays with the Big Band and the Boston Pops the schedules are very similar except that the runs are usually for just a few weeks at a time, and these performances are almost all in concert halls. Except for a few out-of-town jobs with the Big Band, all of her services are in downtown Boston. Her work falls into two categories: **Theater** where services are performed in a pit, backing up some other form of entertainment on stage to which tickets are sold; and **Concert**, where services are performed on stage and tickets are likewise sold.

Just from this rough comparison we can see that our first player has a much more grueling schedule than our second. He works longer and later hours, probably has few weeks without employment, and spends a substantial amount of time commuting. Player two works intensely for a month or so at a time, and then may have several weeks before the next job. Even then she is working fewer hours per day and her workday ends earlier than player one’s. Finally, her commuting time is minimal. We have already established that each of these musicians are earning the same amount of money overall, but one works far fewer hours than the other. This is because each different work environment has its own pay scale, and, in general, work done in Theater and Concert settings tends to pay substantially more per service, and subsequently, per hour, than GB, Steady Engagement and Jazz Band Festival jobs.

The preceding example examined two relatively successful freelance musicians, members of a select group of musicians who have been able to rise up through the ranks and become established, having made their way onto the hiring list of the city’s most established contractors. Once on that list, they are usually called regularly to do most of the contractors’ jobs.
Audiences in Boston, for example, may attend the ballet, the opera and the theater, and may discover that, with a few changes, they have heard virtually the same orchestra playing for each company. A generous estimate would be that Boston is able to support about 350 musicians as more or less full-time performers. Of this number, about 100 are formal members of the Boston Symphony Orchestra and another 100 or so are affiliated with the Symphony as regular substitute players. This same 100, joined by another 50 or so, are also woven into the rosters of the Boston Ballet, the Colonial, Shubert and Wang Theaters, the Opera Company of Boston, the Masterworks and John Oliver Chorales and the Boston Pops Esplanade Orchestra. The remaining 100 musicians are regulars in Boston’s working jazz, general business, club date, chamber and contemporary music circles.

It has already become apparent from our example that even these most successful players must contend with the fluctuations of the performance cycle much as firms contend with business cycles, and most musicians, unprotected by employee benefits and the security of regular paychecks, feel the effects of this cycle acutely. During some seasons players are booked for ten to twelve hours a day, while other seasons leave them idle. During the busiest times musicians often find themselves traveling between as many as three services, scattered throughout greater Boston and not infrequently out of state as well, in the course of a single day. Many musicians also teach privately or through schools systems, and often find it necessary to squeeze students in between rehearsals and performances. Unlike most working people who can depend upon their work day ending at a regular hour, musical timetables-- with performances and rehearsals scheduled well into the evenings and with many jobs contracted at the last minute-- complicate and strain family life by turning even the simplest household arrangements into ordeals.
WORK ENVIRONMENTS, VARIABILITY AND CAREGIVING PROBLEMS.

If family responsibilities are superimposed onto this same example, it becomes clear that solving a working musician's caregiving problems preclude using some of the methods commonly relied on by working families. Day care centers located at the work site, for example, would be of little use to people who are at as many as three and four different job locations during a given work day and whose hours at those locations are completely inconsistent. Furthermore, centers, family day care and other commercial forms of child care tailor their services to meet the needs of a population that is working a standard 8-hour shift Monday through Friday, and entertainers, who by definition are working evenings, weekends and holidays, can hardly take much advantage of these services. These same reversed working conditions that tend to estrange musicians from society also tend to isolate them from each other. Because each player is piecing together his or her own unique schedule, traveling back and forth from a series of engagements, teaching, and possibly juggling additional employment outside of the music business, it is difficult for musicians to network and share informal caregiving such as babysitting and play groups. They are truly alone when it comes to managing their conflicting work and family demands.

Given the economic and domestic distress that freelance musical life can cause even for the top tier of players, there is clearly an incentive for musicians to search for permanent employment. Certain semi-permanent positions do exist and are available to a small number of high-echelon freelancers; organizations like the Boston Ballet in the classical field offer a guarantee clause to members of its orchestra, assuring them a renewed contract every season in exchange for their performing enough services to meet a minimum quota. Yet these arrangements serve only to guarantee employment on a season-by-season basis; there are no employee benefits
provided and the employment status of the musicians remains murky. The Internal Revenue Service continues to regard them as self-employed, and it is unclear whether the Ballet considers them formal employees. Further, the wages earned during a single Ballet season are far from substantial, and most of the orchestra continues to supplement this work with additional freelance jobs. Aside from these ballet musicians and other performers with similar contract arrangement with individual employers (such as hotel lounges), the lion's share of musicians who freelance do not have access to this small bastion of semi-permanent employment.

So it remains that the major source of permanent; formal musical employment complete with steady wages and benefits is to be found only with established symphony orchestras. Many classically trained instrumentalists consider themselves candidates for such symphony jobs, having geared their entire musical training towards preparation for this employment goal. To determine how realistic this kind of goal is, the orchestra job market deserves some review.

The International Conference of Symphony and Opera Musicians (ICSOM) lists 45 American orchestras in its 1989-1990 wage and conditions bulletin, including virtually all of the most important grade "A" or "B" American orchestras. They are so designated by virtue of the fact that they have full-time seasons, benefits and competitive starting salaries. Ten orchestras ("A") have minimum salaries of over $50,000, with the Boston and Chicago Symphonies being the highest at $56,680 (ICSOM 1990). Most orchestras have provisions for supplementary optional employment (SOE), television and recording royalties and residuals and overtime, all at additional pay, which boosts the yearly minimum substantially. These orchestras also tend to have a full benefits package, which generally will include life, health and instrument insurance as well as vacations, sabbaticals and sick leave.

Further down of the ICSOM list, the next 12 orchestras pay between
$30,221 and $49,614 per year minimum, and all have pension and at least 4 weeks vacation. Their seasons, still full-time, are from 40 to 52 weeks. The remaining 23 orchestras pay from $13,066 to $29,458 and have seasons ranging from 21 to 52 weeks. A few of these lower grade symphonies have no benefits package to speak of, lacking a pension or paid vacations (ICSOM 1990).

This salary and benefit information has proved that major American symphony orchestra jobs are certainly desirable forms of employment for classical musicians, but there is still another point to consider in order to assess how realistic it is to strive for this kind of employment. At an average of 80 positions per orchestra, about 3,600 people can be employed by the 45 ICSOM orchestras. But given that there are approximately 185,000 union musicians in the United States and Canada, it becomes clear that only a small fraction of them can ever be formally employed by symphony orchestras at any given time. Even given that not all musicians are classical players, or that many are unqualified or uninterested, the number of players seeking full time employment in music will still far outnumber the positions available.

Viewing the situation from a more intimate perspective brings home the full impact of the competition for work. For a Boston flutist who is in the process of auditioning for an orchestra job, he or she must consider the odds. In the Boston Local alone, there are over 200 flutists. There are a maximum of 4 flute positions in any symphony orchestra, and with 45 American ICSOM orchestras, there will be a total of only 180 full-time positions for distribution among thousands of professional flutists, not only from Boston, but from hundreds of locals all over the United States, Canada, and sometimes from abroad. Turnover in symphony orchestras is low; once tenured, musicians tend to remain in their positions for 30 years or more. This translates into as few as 6 flute openings per year in the entire pool of 45 ICSOM orchestras, and maybe only one of those
openings is in a top 10 grade “A” orchestra. It is not unusual for there to be in excess of 70 flute candidates appearing at an audition to compete for a single position. These are daunting odds for even the most talented and highly qualified performers.

This scenario clearly illustrates why the majority of musicians will never be able to depend on formal, full-time employment as symphony performers. Musicians without permanent employment find that relying solely on freelance earnings is precarious and frustrating; only a small segment of established players are really able to earn a substantial living from performing alone. Thus a large number of performers feel compelled to supplement their incomes in other ways, and by far the most popular way to do this is through teaching, either privately or through a school system. Other musicians rely on more specialized musical activities, becoming contractors or entering the production or management end of the business. Additional specialized musical activities are arranging and conducting, and some musicians are employed as instrument repair technicians or music copyists.

In a survey of New England artists carried out in 1981 and 1982 to which 3027 artists responded, 68% of the musicians surveyed indicated that they held some of these other kinds of music-related jobs in addition to their primary area of musical expertise. While in some cases musicians participate in these activities because they complement performing or otherwise enhance their artistic development, it is usually the necessity of generating more income that is the underlying reason. The same economic motives hold true for musicians who choose to seek supplemental employment which is outside of the music business altogether. It is often the case that non-music employment is an attractive alternative because it provides the economic stability and benefits that are lacking in freelancing. In the same survey of New England artists, 36% of the musicians surveyed said they held non-music related jobs (Wassall, Alper and
Davison 1983).

BENEFIT ACCESS FOR MUSICIANS

Because it is extremely difficult to get permanent, formal musical employment, most musicians will not have access to dependable income or employee benefits unless they or their spouses have other employment to supplement their freelancing. Working parents in particular might find this added security particularly hard to pass up. As employees they could then be eligible for any caregiver assistance offered by their employer, which might be a Dependent Care Assistance Plan (DCAP), health insurance with a maternity benefit or some form of parental leave. As self-employed freelancers they remain vulnerable to the cycles of the music business, wild variability in schedules and periods of intensely overloaded work days, which subject them to economic insecurity and family stress.

As independent contractors they are shut out from the economies of scale and pooled risk protection afforded to employees through employers, and thus pay a proportionately higher cost for any individual benefits they purchase to minimize their own risks. Due to their reversed schedules they are further shut out from taking full advantage of commercial dependent care facilities, and isolation from other musicians because of segregated performance environments and freelance conditions reduces the potential for informal networking and communal sharing of caregiving burdens.

But the musician is also faced with another issue, perhaps the most critical of them all from the standpoint of the artist. When a performer is forced out of economic necessity to devote time to employment other than music, the time that should be spent in the sharpening of skills, in creative maturation, in making music, is lost. In very few other professions outside of the arts is it necessary to pursue an entirely different line of work in order to subsidize one's chosen work. There is a certain perverseness in having to spend time at not being an artist in order to
finance being an artist. Many musicians find that the price they pay to sustain themselves as artists is too high for themselves and their families to bear indefinitely. There comes a point when some musicians take stock of their future and realize that it holds little hope for the security, advancement and recognition that can be expected through achieving equivalent excellence in other fields. There is thus a gradual attrition as these performers, many of whom are the finest in the business, shift their commitment from music as a profession to other endeavors.

Stemming this flow of attrition must be a primary concern for anyone acting on behalf of professional musicians. These artists need access to services and programs that will help them compensate for the inherent economic insecurity, isolation and lack of benefits that cause strain in their families and ultimately put them at risk of abandoning their musical commitments. Developing successful programs for musicians or any other highly specialized artistic or self-employed populations requires that those programs be specifically tailored to meet the unique and varied needs of those populations, and to meet those needs successfully implies that they are thoroughly and accurately understood. The tool used to gain this understanding is the needs assessment.

The homogeneity of most non-freelance labor--the relatively similar work schedules, pay rates and job descriptions among employees plus the presence of a single central employer--allows for relatively simple needs assessment and service delivery. It has been shown that musicians have none of these homogeneous qualities. The extreme facets of freelance musical life imply that needs assessment on their behalf must determine things that are not at issue for most other types of labor. A thorough understanding of the different characteristics of each musical performance environment and how they affect musicians' schedules, and, by extension, their caregiving needs, is of fundamental importance; determining what musical activities the population is engaged in and how much of their time
is taken up by each one, plus understanding where their income is coming from and how much of it is coming from which sources are other critical elements. Assessing how well the population is protected from risk, whether through their own individual resources or those of spouses or employers, is essential. Knowing their caregiving profile and dependent care needs is equally vital.

Musicians' unions are in an ideal position to take the first step towards meeting the social protection needs of musicians. Because of their status as musicians' representatives and their intimate involvement with all the myriad subtleties of musical life, unions are perfectly poised to direct and sponsor the designing and administering of needs assessments to their memberships. In this way, musicians' unions may make the transition into their new identity as musicians' social advocates.
Endnotes for Chapter 3.

1It has been the author's experience in the course of a career in professional music and during the research conducted for this thesis that the level of classical activity has remained relatively consistent overall, as compared with obvious and measurable declines in General Business activity. This remains an area that would benefit from more formal research to determine whether or not there has been any actual measurable change in classical activity in the music field.

2 There are no benefits available specific to employment with the Boston Ballet; however, the Ballet participates in a recently established general multi-employer pension arrangement negotiated through the Boston union, and that is applicable to any musician working with the Ballet, regardless of guarantee status.

3These figures have been estimated by the author using advertisements in The International Musician (the national musicians’ trade paper and primary source of help-wanted advertising) as evidence of the frequency of job openings over the course of an average musical year. Additionally, the author's personal observation of audition patterns has established the expected attendance at an average audition.
A. Overview and Survey Goals.

The Boston Musicians' Association is an organization that has made the first move towards filling this new role of musicians' social advocate by sponsoring a needs assessment and dependent care study for its members. They recognize that providing services and programs designed specifically for the specialized needs of musicians can go a long way towards offsetting the economic insecurity, isolation and lack of benefits inherent in the music business. They also realize that the conflicts families are having today balancing their work and caregiving responsibilities are intensified for working musical families who are prevented from helping themselves fully due to their inability to take full advantage of mainstream services and their isolation from other informal sources of assistance.

Boston Musicians' Association officials, like AFL-CIO labor leaders, have arrived at the conclusion that it is crucial to the very health and survival of organized music that they find ways to offset declines in membership and become more vital in the lives of working musicians. One of the ways they have chosen to do this is by making a serious effort to better understand the problems that face today's working musical families and to become involved in solving some of those problems. To this end, they have become, in conjunction with the Massachusetts Institute of Technology, sponsors of the author in her design and implementation of the Boston Musicians' Dependent Care Survey, which is the basis of the following analysis.

The Boston Musicians' Association, as client, needed to have answers to the following questions in order to make further decisions pertaining to the development of a union-sponsored dependent care benefit program for union members:
Who needs dependent care benefits?
What benefits would be the most useful for them?
The answers to these questions would be provided by collecting primarily descriptive information about the membership by means of a survey instrument. The answers would then be expressed in terms of four categories:
1. Demographics
2. Work patterns
3. Perceptions and Attitudes
4. Caregiving patterns
The goals of the survey, then, were to be able to discover how many musicians were caregivers and how many were not, and the characteristics of both caregivers and non-caregivers. If there were any discernable caregiving patterns across age, sex, instrument, performance environment or other traits (independent variables), the information collected should facilitate the discovery of these patterns. By determining the general characteristics of caregivers, it should also become possible to predict general caretaking patterns on the basis of age, instrument, sex, performance environment, or any other significant variable.
Information should also be gathered that would allow an assessment of some of the costs of caregiving in terms of dollars, time, and levels of stress, and it must be ascertained as to whether caregiving responsibilities were perceived by the caregivers as posing a threat to employment in any way. It would be important to understand the resources caregivers were currently relying on, including benefits and care services, how these resources were secured and what needs were going unmet. It would also be critical to understand the respondents’ opinions of what potential union-sponsored benefits would be the most helpful to them. The survey should serve the additional function of providing a work profile of the membership in terms of their musical and non-musical employment
activities, income, and scheduling patterns.

B. Methodology.

The survey instrument was designed by the author and was reviewed by officials of the Boston Musicians' Association, and by academic advisors at Massachusetts Institute of Technology's Department of Urban Studies and Planning and at the Heller School for Social Welfare at Brandeis University. It was composed of 63 questions which were divided into four parts, entitled I. Personal Information, II. Respondent Work Patterns, III. Caregiver Patterns and IV. Stresses, Perceptions and Conflicts (Refer to Appendix A for survey text). The questions were predominantly categorical in nature, but some required the respondent to enter actual numerical amounts, as in questions involving time distribution, ages of dependents and dollar costs of child care. There was also the opportunity for respondents to add qualitative comments at the end of the survey, and many did so. Due to time constraints, however, these comments have not been included in this analysis.

Using membership lists provided by the Boston Musicians' Association, a stratified random sample of the population of Local 9-535 was drawn to insure a representative cross section of the membership by instrument played. The membership was first sorted into 7 large instrument groups, and then further sorted by last name alphabetically within each large group. This measure was taken in an attempt to randomize the selection as completely as possible. To draw one third of the membership, every 3rd record was selected after a random start at record number "2". A resulting sample of 665 subjects was drawn.

The distribution of the survey was preceded by an article in the Boston Musicians' Association's house organ, The Interlude, a newsletter which is mailed to all local members on a bi-monthly basis. The article served as
initial publicity for the dependent care survey project, explained how it was developed and what it intended to accomplish. A second article appeared in The Interlude just after the first survey mailing, encouraging those selected members to participate.

The first survey mailing to the 665 subjects took place on February 12, 1990. Included in this first mailing were cover letters from the president of local 9-535 and from the author, as well as a brochure designed to counter objections to filling out the questionnaire. A follow-up postcard was mailed one week later, on February 19, 1990. A second mailing was posted on March 5, 1990, and included the same brochure and a new cover letter from the author (Refer to Appendix A for texts). Respondents were encouraged to call the author with any questions they may have about the survey, and 20 individuals did so. The survey asked the respondents whether they would permit a follow up call from the author in the event of an unclear response, and in 6 of the cases where permission to do so had been granted, the author made follow-up phone calls to clarify certain survey responses.

Data was transcribed from the returned surveys and was analyzed by the author using Statistical Package for the Social Sciences, personal computer version (SPSS-PC+) software. Frequencies and descriptive statistics were run on all original variables, and correlations were run on all interval level variables (Pearson's correlation). Crosstabulations with Chi Square and Kendall's Tau measures were run on categorical variables. Where appropriate, interval level variables were recoded into categorical or dichotomous variables and subjected to crosstabulations.

C. Response rates.

THE SAMPLE AS A WHOLE.

Out of the 665 people who received survey mailings, 353 people mailed
their back, for a 53% return rate (Table 1). Of those, 23 were returned blank with the subjects declining to participate. The remaining 330 surveys were responded to, representing a 50% overall response rate. After assessing the 330, 7 were judged too incomplete and another 7 proved to be too internally inconsistent for inclusion in the analysis. Finally, due to a deadline, 6 surveys were received too late to be included in the study, leaving the final valid total at 310. There was a significant difference in response rates between men and women. Fifty-eight percent of the women responded to the survey as compared to 47% of the men.¹

Because the sample was drawn from the Boston Musicians’ Association membership list, there was access to some demographic data from the outset. Of the 665 subjects, 75.5% were male and 24.5% were female. Ages ranged from 20 to 90, with a median age of 43. Comparison of the whole sample (n=665) to the Local 9-535 population (N=1985) shows that the proportion of males to females matched very closely and that sampling by gender was representative, with the population (N=1985) being 76% male and 24% female as of January, 1990. The median age of the population was higher than that of the whole sample, at 49 years.

BOSTON SYMPHONY MEMBERS.

32 of the subjects in the whole sample were members of the Boston Symphony Orchestra (BSO). Because the Boston Symphony is the only major, full-time musical employer in Boston, it is of interest to determine their initial patterns of response and to follow how subsequent analysis might compare them with other union musicians who are not so employed. The full BSO employed 103 union musicians as performers and management as of January, 1990, representing 5% of the total union population (N=1985). The 32 BSO members made up the same proportion of the whole sample, at 5% (n=665). Out of those 32 members who received surveys, 17 returned them, bringing the response rate to 53%,
Table I Survey Response Rates for Whole Sample, Women, Men, and Boston Symphony Members.

<table>
<thead>
<tr>
<th>SURVEY RESPONSE RATES</th>
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<tbody>
<tr>
<td>ENTIRE SAMPLE</td>
</tr>
<tr>
<td>1. SURVEYS MAILED</td>
</tr>
<tr>
<td>2. REFUSALS:</td>
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<tr>
<td>. REFUSED, NO RETURN</td>
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<tr>
<td>. REFUSAL BY TELEPHONE OR LETTER</td>
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<tr>
<td>. REFUSAL BY RETURN OF BLANK SURVEY</td>
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<tr>
<td>5. OVERALL RESPONSE RATE:</td>
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<tr>
<td>6. SURVEYS THAT WERE:</td>
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<tr>
<td>. INCOMPLETE</td>
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<tr>
<td>. INCONSISTENT</td>
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<tr>
<td>. COMPLETE, BUT PAST DEADLINE</td>
</tr>
<tr>
<td>7. VALID RESPONSE</td>
</tr>
<tr>
<td>VALID RESPONSE RATE</td>
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which was not significantly different than the 50% rate of the sample as a whole. With an age range of 25 to 73 that was narrower than for the population, BSO median age still was virtually the same as the population's at 48.5 years. The BSO had a different distribution by gender than did the union population at large, with women making up less than would be expected based on their representation in the population. Only 19% of the Boston Symphony Orchestra (n=103) and only 16% of the whole sample were women, as compared to 24% in the whole union population.

It must be noted that the 17 members of the Boston Symphony Orchestra have been included in all the analyses. Owing to their contract with the Symphony, these individuals have an annual starting salary in
excess of $50,000 per year and access to a substantial benefits package which includes employer paid health and life insurance, pension, paid vacations, generous leave policies, and access to disability and instrument insurance (partially employer paid). While it was judged important to sample the entire union membership without bypassing Symphony members, it must be remembered that inclusion of these musicians will tend to skew the income and benefits findings upwards, and will present a better picture than conditions are for the majority of self-employed musicians. Due to time constraints, a separate analysis of BSO versus non-BSO musicians was not made.

ELDERLY MEMBERS.

Subjects communicated their intention to participate or decline by returning a completed survey, returning a blank survey (usually with a note attached), telephoning the author or by writing a letter to the author. When lumped together as "returns", ie, as the return of some form of communication, there was no significant difference in return rates by age. However, when broken down into their component parts, age groups did behave differently in how they made these returns. Although elderly subjects had roughly the same proportion of returns as did younger subjects, significantly more of these returns took the form of returning blank surveys, telephoning, or writing a letter to the author. Proportionately fewer of their returns took the form of completed surveys, and virtually all of the surveys that had to be left out of the analysis due to substantial incompleteness or serious internal inconsistency were received from musicians aged 65 and over, which is consistent with the increasing likelihood of confusion and illness with advanced age. Younger members' returns were more likely to be in the form of a completed survey; the rate of response tended to increase significantly as the age of the subject declined.²
Another reason for the lower response rate among the elderly was the subject of the project itself. Many older members stated that because they were retired or inactive, the subject matter of the survey was no longer relevant to them and they felt that there would be little point in their participating. The design of the survey was partially responsible for this attitude among older members. Being tailored towards the activities and needs of working families, it failed to address some of the key issues of retirement and aging, and many of the questions were ambiguous when read by musicians no longer active in the labor force. Future needs assessment instruments must be more carefully designed to respond to elderly participants, particularly in light of the rate at which the population is aging.
CHAPTER 5. RESULTS.

A. Overview.

This chapter presents an analysis of part of the data that were collected in the Boston Musicians' Association Dependent Care Study. In the first section, general demographic, employment, income, and benefit characteristics of all the respondents (n=310) are presented in order to establish a profile of the average musician. In the second section, caregivers (n=94) are targeted and a more focused analysis of their characteristics are presented.

As was discussed in chapter one, the conflicts that working families are having balancing their caregiving and employment responsibilities today have set off a wave of activity in both the public and private sectors. This activity is geared towards understanding the nature of those work and family conflicts and towards developing responses to it. In order to adequately meet the needs of musicians, who, as workers, share the same conflicts, understanding the structural conditions in the music business that contribute to those conflicts is essential. To this end, the analysis of caregivers will take place from the perspective of whether the caregiver respondents are members of single or dual earner families, and the degree to which this affects their work or caregiving patterns.

B. Profile for the Sample (n=310)

DEMOGRAPHIC PROFILE.

The musicians sampled were a predominantly white (91%), very highly educated, highly specialized labor group with an aging population. 83% had at least an undergraduate college degree; 40% had graduate degrees. They had belonged to the Boston Musicians' Association for an average of 17 years, with the longest tenured member having been in the union for 67 years. The median age was 39, younger than the median age of 49 for
the entire membership (n = 1985). This is consistent with the finding that subjects' response rates declined as age increased. 30% were female and 70% were male, representing a higher proportion of women than the 24% in the whole membership (n = 1985). The fact that women had significantly higher response rates than men suggests that the subject of the survey may have been of considerable interest to them, and this would be comparable to situations in the other labor unions that have been discussed where family issues tended to be the most popular and to receive the most attention where female membership was the highest.

Two out of three of the respondents were married and 12.6% were divorced, widowed or separated. Almost one quarter of the sample were single, having never been married. Musicians in the sample tended to marry other musicians about half of the time, at a rate of 1 "musical" marriage for every 2 "mixed" marriages. Most of the respondents resided in Massachusetts, but because many travel and work in neighboring states and around the country (often belonging to whatever locals they tended to work in), it was not inconsistent to find a small group (13%) who lived in other states and as far away as Canada and while still maintaining a Boston union affiliation.

Musicians' median household income was between $30,000 and $40,000 per year. By assigning midpoints to income categories and making calculations based on the frequencies in each category, a rough estimate of average yearly household income was established at about $43,000. 1 On average, just over half (51%) of that income came from the musicians' own musical earnings ($21,930) and about 16% from the musicians' own non-musical earnings ($6880). 22% came from spouse's earnings ($9460), and the balance ($4730) from other sources. As the percentage of the spouse's contribution to household income increased, the higher gross family income became.

Those whose family incomes were in the highest brackets in the sample
generally had spouses who contributed close to half of the family earnings. The musicians who fell into the lowest income categories tended to be young or elderly, and were members of household where there were no earnings from a spouse. On the high end, where a spouse’s contribution to income was almost 43%, the earning category was more than twice as much as where a spouse’s contribution was only 25%. Figure 3 is a comparison of the low, median and high income categories with the sample average, and shows the different distributions of financial sources by gross household income. Low income refers to income under $10,000 per year and high income to over $100,000 per year. Median refers to the $30,000 to $39,999 category; whole sample refers to the “average” household with the sample’s average distribution of each source of income. The household earnings for this group are likewise assumed to be the hypothetical “average” $43,000 per year.

The degree to which musicians were protected from financial risk was investigated by assessing their insurance policies and retirement vehicles. 91.6% of the sample indicated that they had at least one kind of insurance; of those with only one policy, health insurance was the coverage most commonly purchased, followed by Individual Retirement Accounts.
IRA's). Only 5% of those with one policy were covered by pensions. More than half of the subjects with coverage of any kind had three or more different kinds of policies, and the most common trio combination was a health policy plus life insurance and an IRA.

Out of the sample of 310 musicians, 84% had health insurance and 58% had a life insurance policy; IRA's were reported by 44%, pensions by 40%, disability coverage by 34% and 6.5% had made provisions for a KEOGH plan. This distribution of insurance coverage over the respondents indicates that, as a group, they were covered for their medical needs only, and not even all of them were covered for that. This lack of long-term protection coverage left close to two-thirds of them without any provisions for their retirement or a disability, and one third of them without a death benefit of any kind.

It can be inferred that most respondent families considered health coverage a priority when it came to insuring themselves. Health policies are expensive, and the most costly policies in terms of coverage per dollar is the non-group, individual plan, and self-employed people without access to more economical and comprehensive employer-sponsored health benefits make up a large portion of those paying this top-dollar rate.

In the case of the worker who must purchase an individual policy at a relatively higher rate and who does not have a correspondingly higher income, the result would be fewer coverage dollars remaining to use towards the purchase of other kinds of insurance. Given this reasoning, we would expect to see fewer additional policies held by those families with lower incomes or without access to employer-sponsored benefits. Again, low, high and median income categories as against the whole sample's average will be used to compare the number of policies held with household earnings. Figure 4 shows the average number of policies in the case of each income category, and clearly illustrates how indeed the number of policies do increase with income. How a family in a lower
income category might distribute their remaining insurance dollars would then be dependent on how they secured their first policy, which would most likely have been health insurance. If this first plan had been purchased individually at a relatively high cost, then the plan purchased subsequently would be most attractive to that family if it had costs that could be controlled by them and whose value would be at a maximum. IRA’s and life insurance both meet those requirements. IRA contributions may be in any amount up to $2000 per person per year, and life insurance policies may be purchased for any amount. An IRA provides for future income and can be taken as a tax deduction, something that may be an important consideration for the self-employed worker who’s income is generally not subject to withholding taxes. Life insurance is a way to arrange for a family’s financial protection in the event of the death of the wage earner and can also be considered an source of equity that may be borrowed against should the need arise, thus increasing its attractiveness.

With these prerequisites in mind, disability insurance may be a less likely second purchase for a family with limited insurance dollars to spent. To pay out at a high enough level to be meaningful replacement income
in the event of severe illness or disability, the policy purchased will tend to be expensive, and, whereas life insurance can act as equity, a disability policy generally cannot. Additionally, in families not relying solely on the earnings of one partner, this option may be even less attractive unless it is offered as part of an employer-sponsored benefit package.

When an employer was present to offer benefits, (or when family income was substantially higher, which had the effect of reducing the proportional cost of coverage) the choices a family made about distributing their coverage dollars were different. Because the cost of health insurance goes down for the group-policies that are usually part of an employee benefit package, those families were left with more dollars at their disposable for the purchase of additional policies. Here is where we would expect to see an increasing number of plans per family, including a greater frequency of disability policies, and that is exactly what was observed.

The majority of IRA's and life insurance policies were secured individually regardless of the number of plans per respondent or what their income levels were, with the incidence of employer-supported life insurance tending to increase somewhat in respondents with 4 or more plans. There were a substantial number of both these plans among those respondents with 2 and 3 plans, supporting the idea that they were popular choices as second or third policies among those musicians paying top dollar for health insurance.

Pensions and disability policies were not observed in any quantity until those cases with 3 or more plans, and then the great majority were employer-sponsored.

In all cases where an employer was present either in the form of the respondent's musical or non-musical employer or the spouse's employer, the number of health, disability, and pension plans held by the respondents increased. For those 8 subjects who had all 6 different kinds of plans, for example, every one of them had secured their health and pension plans
through an employer, and 83% of them had employer-sponsored disability insurance. 43% had life insurance through an employer. These same respondents continued to secure their KEOGH and IRA’s individually.

WORK PROFILE OF THE SAMPLE (N=310).

The average musician spent 60% of his or her time performing, 20% teaching, and the rest at specialized activities such as arranging and conducting (refer to Figures 5 and 6). Most musicians performing was the main area of expertise. Teaching, although pursued as a professional endeavor in its own right by some, was usually a secondary activity for the purpose of earning income, and was a strong supplemental activity for one out of two musicians. Specialized activities were potential areas of expertise, but in many cases they too served to supplement income, as in the case of some contractors, arrangers and copyists. Most performers would agree that most of their time needed to be dedicated to performing, practicing and rehearsing, and other activities sapped time and energy away from this primary musical pursuit.

This was borne out by the fact that as auxiliary musical activities increased, performing tended to decrease, indicating an incompatibility
between performing and other activities due to the competition for time. This was most pronounced for teaching. Contracting, conducting, management and running a musically related business all showed significant declines as well.

The musicians reported an average of 12 hours a week devoted to practicing, but some reported devoting as many as 70 hours a week to this unpaid activity which is critical to the development of musical expertise and to the maintenance of technical and expressive skills. Regardless of the time devoted to paid performances and rehearsals, the regular application of disciplined practice time is absolutely necessary to professional musicians to maintain their level of playing. To accomplish it successfully, practicing demands an environment of solitude, concentration, and regularity.

But all too often, practicing is the first thing to be sacrificed when there is competition from other activities, or when financial demands and scheduling conflicts cause income generating pursuits to take precedence. The necessity of earning adequate income forces many musicians to overbook themselves, adding teaching or non-musical jobs to their already overcrowded schedules. Caregiving responsibilities

![Figure 6 How the Average Musician Spent Time in Specialized Musical Activities](image)
cut into the time at home that might otherwise be spent practicing. When too much practice time is forgone, the musician is in danger of declining levels or performance; in very extreme situations, this could lead to job loss.

NON-MUSIC EMPLOYMENT.

Thirty-five percent of the sample reported holding down employment outside of the music business in various professional, educational and service fields. Almost one fourth of them were professional or technical people in some capacity, and another 13.5% held secretarial and clerical jobs. Sales and marketing positions accounted for 10.5% of the outside work and 9.6% reported that they ran their own non-music related businesses. The remaining 43% reported working in other capacities, as educators, managers, machine operators, executives and service workers.

These same people were asked to explain their motivations for working outside of the music business, and most agreed that money was the main reason for their doing so. 57% said yes when asked if needing additional income was a reason for working outside of the music business. 27% stated that their non-musical job was a way to stay involved with music while making the money that cannot be made in music, tantamount to stating that their non-musical employment was subsidizing their musical activities.

Employee benefits were a very important reason for almost 30% of the musicians, who explained that their non-musical jobs offered benefits that were unavailable to them through their musical work. Another 10.6% stated that they felt they would have better opportunities with their non-musical jobs than they would with music. The opportunity to make a name for oneself and to gain prestige was claimed by 6.7%, and almost 32% cited personal satisfaction and interest as reasons for pursuing their outside occupations. Almost 9% reported that they were disillusioned with
the music business, and 10% explained that they were working outside of music because they had not been able to get hired for any musical jobs.

PERCEPTIONS AND OPINIONS ON FAMILY POLICY.

Musicians were polled using a block of four questions designed to measure their attitudes towards the involvement of individuals, employers, labor unions and society at large with family care.

Overall, the sample demonstrated a liberal political slant regarding their opinions on how government, employers, unions and society should be involved in family care issues. They tended to disagree with the notion that caregiving is something that families should be able to do alone, without needing the involvement of employers, unions, or the government (PALONE), and two thirds of them agreed that musicians' unions should take a more active role in meeting the needs of members who are caregivers (PUNION).

Nearly 74% agreed that caring for children, the disabled, and the elderly is the responsibility of society as a whole, and everyone should share the burden in some way, regardless of whether or not they are a caregivers (PSOCIETY). Similarly, 71.4% disagreed with the statement that
employers should not be expected to tailor the workplace to accommodate the caregiving needs of families in which both parents are working (PEMPLOY), as shown in Figure 7.

There was no evidence to indicate that caregiver status, work status or most demographic variables were associated with a subject’s response to these policy questions, although deeper analysis might be able to unearth some associative patterns. But for the entire sample, gender did have a positive and significant correlation with how they responded to the question of union involvement in caregiver assistance, with women tending to support it more often and more strongly than men.

C. Needs Assessment of Caregivers.

DEMOGRAPHIC CHARACTERISTICS.

Thirty percent of the sample, or 94 respondents, identified themselves as caregivers. Of these, 74 cared for children under 18 living in their homes, 27 cared for elderly or disabled spouses, relatives, or friends, and 7 cared for both. About one third of the caregivers were female and two thirds were male, closely mirroring the gender distribution of the sample as a whole. Although the median age of the caregivers was 41, proportionately more caregivers were found in the 44 to 55 age group than in any other. This higher concentration of caregivers in an older age group is most likely the result of that group having arrived at an age where elderly parents or relatives are likely to begin to need care, added to the fact many working families have chosen to delay childbirth, often until their late 30’s or early 40’s.

As would be logical to assume, marital status and caregiving were highly associated and significant, with 81% of caregivers being married. Another 8.5% of the caregivers had never been married, and 11% of caregivers were divorced, widowed or separated. The distribution of
caregivers among the various categories of marital status was interesting in that it was consistent with the changing structure of families today. Of all the married respondents in the sample, 39% were caregivers, but of divorced, widowed or separated respondents, 26% were caregivers. The small difference in caregiving rates between married and divorced, widowed or separated respondents reflects the growing number of step-families and single parent families in our society today, combined with an increasing amount of eldercare responsibilities as the population ages, regardless of marital status.

Of the 27 families with elderly or disabled recipients, almost all of them (89%) had only one recipient, and a few families cared for two. Almost half of these recipients were the parents or in-laws of the respondents, and another 18.5% were other relatives. The median age of the recipients was 75; four disabled recipients were 41 or younger. About one quarter of the elderly or disabled recipients lived with the respondents.

In the families with children, just over half of the them had one child with a median age of 6 1/2, and 36% had a second child, with a median age of 3 1/2. Only 8% of the caregiving families had more than 2 children. There was a total of 115 children under 18 across these 74 families. When asked who was primarily responsible for the care of the children, 57% (42) of the respondents indicated that care was shared between themselves and their spouses. In the 31 cases where the main responsibility fell to one partner rather than a shared effort, in all but one of those cases that person was female.

WORK PATTERNS.

Evidence from this study shows that women-- whether the female respondents themselves or the wives of male respondents-- were significantly more likely to be primarily responsible for caregiving than their male counterparts. Additionally, if they were the wives of male respondents, they
were far more likely to be employed part-time than their husbands. Husbands of female respondents were employed full-time in 67% of the cases while wives of the male respondents were employed full-time in only 25% of the cases. The inference that can be drawn here is that working part-time is a method frequently used by female caregivers to increase the amount of flexibility in their lives and thus ease the conflicts between working and taking care of children or elderly dependents.

Female musicians who were caregivers were more likely to be members of dual-earner families than their male counterparts. 76% of the women were part of two-earner households as opposed to 56% of the men, and it has already been established that most of their husbands were working full-time. The situation this created for female musicians was one of a relatively greater squeeze on their time then for their male colleagues, more of whom were relying on their wives to act as primary caregivers. Reported stress levels tended to be higher for members of two-earner families, but among men and women in those families stress levels were not significantly different.

Of all the caregiving families where a spouse was present, 50% had spouses that worked full-time, 30% had spouses that worked part-time, 16% of the spouses weren’t employed, and 4% were retired. In sheer numbers, this meant that the majority of families with dependents (63%) were two-earner families. This is consistent with trends that are being seen in the labor force in general. Given the extreme conditions in the music business that have been discussed and the knowledge that musicians have less access to dependent care assistance, it also reinforces the claim that musicians have a more urgent need for caregiving assistance than formally employed members of the labor force.

INCOME.

The median income for all caregiving families (n = 94) was higher than
for the sample at large, falling between $40,000 and $59,999 per year. Virtually all of the respondents in the caregiver subsample were in the labor force and concentrated around the age of peak earning capacity, explaining the fact that less than 8% of them had a household income of under $20,000 per year. How the household income was earned was slightly different for caregivers than for the sample in general. On average, 48.5% came from the respondent’s musical earnings and 15% from his or her non-musical earnings, both percentages being very close to the sample’s distribution. However, a larger portion of family income was a result of a spouse’s contribution. For the caregivers, spouses contributed an average of 30.5% of the total family income, as compared to 22% for the spouses in the general sample. Caregivers also relied less on other income sources, such as social security, dividends, pension, or similar means, with only 6% coming from these sources as opposed to 11% for the general sample.

When income was compared between single and dual earner caregiver families, differences arose. For those 59 families with two earners, the median income was between $40,000 and $59,999 per year, but dropped to between $30,000 and $39,000 per year for the 35 single earner families. The percentage of all caregivers (n=94) who had non-musical employment in addition to their musical work (28/94) was slightly less at 29.8% that the percentage in the whole sample that had non-musical work [32.6%]. The percentage of caregivers who had non-musical employment was not significantly different between one and two earner families, however. 31% (11) of the respondents from single earner and 29% (17) from dual earner families worked outside of the music business.

INSURANCE PLANS AND BENEFITS.

When single and dual earner households were compared on the basis of the insurance policies and retirement benefits they held, there were no significant difference in the incidence of having any of the benefits, which
Table II Sources of Caregiver Benefits

<table>
<thead>
<tr>
<th>BENEFIT PLANS BY SOURCE</th>
<th>FOR SINGLE AND DUAL EARNER CAREGIVER FAMILIES</th>
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<tbody>
<tr>
<td></td>
<td>DISABILITY</td>
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<tr>
<td>INDIVIDUALLY</td>
<td></td>
</tr>
<tr>
<td>SINGLE .MUSICAL EMPLOYER</td>
<td>43% (6)</td>
</tr>
<tr>
<td>EARNERS .NON-MUSICAL EMPLOYER</td>
<td>57% (8)</td>
</tr>
<tr>
<td></td>
<td>N=14</td>
</tr>
<tr>
<td>INDIVIDUALLY</td>
<td></td>
</tr>
<tr>
<td>DUAL .MUSICAL EMPLOYER</td>
<td>35% (8)</td>
</tr>
<tr>
<td>EARNERS .NON-MUSICAL EMPLOYER</td>
<td>26% (6)</td>
</tr>
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<td></td>
<td>N=23</td>
</tr>
</tbody>
</table>

translates as the number of policies remaining consistent between the groups despite the significantly lower income level of the single earner households. There was also no significant difference in the rate at which musicians in each kind of household worked outside of the music business.

It was clear that dual earner families not only had added income, but had the added source of benefits from a working spouse. This apparently reduced the need for dual earner families to rely on individually purchased policies, particularly when it came to securing health insurance, as can be seen in Table 2. While dual earners purchased it individually only 19% of the time, single earners did so 47% of the time. What this implies is that single earner families were paying a larger percentage of their income in order to finance the benefits that they did have, and by purchasing them individually they lost the cost effectiveness of group rates even more
often than dual earner families did, and so were paying top dollar for already expensive commodities with more regularity than their two income counterparts.

Where the single earner families saved was in child care expenses. By having a spouse at home to care for children full time, most of these families spent very little in the way of paid child care. For single earners, only 7 out of 35 or 20% reported paying for child care, and when they did use paid services half of them paid $1000 per year or less.

For dual-earners, the price of greater household income was the higher cost of child care. More than twice as many dual earners paid for child care as their single earner equivalents did. 34 out of 59 or 56% of dual earner caregivers reported paying for child care, with half of them paying upwards of $2500 per year. A maximum of $13,000 was reported for full time care. Costs for eldercare expenses could have added additional costs for both groups, but those costs were unmeasured in this study.

THREATS TO EMPLOYMENT.

As a measure of the degree of risk caregiving posed to employment and thus financial stability, respondents were asked to identify whether their caregiving responsibilities had ever caused them to experience any of a list of potentially threatening events, and if so, how frequently.

Of the 17 potentially threatening items listed on the survey, virtually all of them had been experienced to one degree or another by the caregivers. The most commonly reported ones included calling in sick in order to attend to caregiving duties (15%), showing up late at a job (31%), and having to turn down a job offer because of caregiving conflicts (35%). One quarter reported that they had been forced to miss an audition that they had wanted to take and that could have represented formal, full-time employment had they won the job. Fifty-nine percent of the musicians claimed that their caregiving responsibilities caused them to work fewer
hours than they wanted to, and fully 82% said that they were unable to practice as much as they would have liked to, thus threatening the condition that they needed to keep themselves in order to continue working and to maintain their levels of artistry (Figure 8).

Unsurprisingly, stress levels rose significantly as the number of threats to employment were reported by caregivers. Additionally, among caregivers there was a significant and positive correlation between the number of earners and the degree of stress experienced in balancing the various family roles of caregiver, wage-earner, and musicians.²

An often repeated anecdote in musical circles is that the two most stressful professions available are that of air traffic controller and symphony orchestra musician. This certainly holds true for caregiving musicians even more so than for non-caregiving musicians. When levels of stress were compared between these two groups, there was a significant, positive correlation between caregiving and increasing degrees of stress. Fifty-nine percent of those reporting extreme stress were caregivers; and of those reporting no stress at all, only 18.4% were caregivers, as opposed to 81.6% who were not.

Figure 8 Threats to Employment
CHILD CARE.

Out of the 74 caregivers with children, just under three quarters of them reported that they used child care in 1989. There was a wide variety in how much they used it, with the average usage being 26 weeks during the year in 1989. Most people used it 1 or 2 days or nights per week, although there was a substantial number (18.5%) who used it 5 or 6 days per week. On the days that they used it, most of the caregivers used child care about 5 hours per day. The general rule seemed to be that the caregivers were using child care on a part time basis, with some families relying on it full-time.

Virtually all of the caregivers reported that they had difficulty at least occasionally in finding the care they wanted and making arrangements for getting it. More than a third said they had difficulty more frequently, and 5.6% said it was always a problem to secure care.

The amount spent on child care ranged widely from $0 to $13,000. The costlier care was usually for full-time day care. On average, the cost for child care was $2181 (skewed by a few very high reports of child care expenditures) for the year, and 49% of the caregivers spent less than $500.

USES OF FORMS OF CHILD CARE.

Babysitting. Far and away the most popular option was the use of babysitting, either by a friend, relative or neighbor as an unpaid babysitter, or by someone paid for the same purpose. Just over three-quarters of the caregivers relied on informal, unpaid babysitting in 1989, and 80% relied on the services of a paid babysitter. The popularity of this form of child care for musicians stems from its flexibility and low cost. It is one of the only services that will care for children at night, on weekends and holidays, when musicians tend to be working, and for which arrangements can be made on the short notice needed by many performers whose schedules are irregular and undependable. It also is cost-effective, in
that blocks of time do not need to contracted for in advance.

LICENSED FAMILY DAY CARE.

The next most popular option, perhaps because there is still a degree of flexibility and cost containment that makes it feasible for musicians to use it. More than a third of the caregivers used this form of child care. Another third explained that they didn’t want or need it, and 12% said they felt that it was not a good choice for their children.

Pre-schools and After School Programs. Used by 18.8% and 20%, respectively, a big factor in determining whether these options would be used was the age of the child. This can be inferred from the 'not eligible' response in this case, where 42% said their children were not eligible for pre-school and 38% said the same for after-school programs (Figures 9 and 10).

COMMERCIAL DAY CARE CENTER.

Only 16% said yes to this more expensive and more restrictive option. These centers sometimes require a parent to make a commitment to a regular set of hours each week, and this presents a problem for many musicians. Tailored to the 9 to 5 schedule, most commercial centers also
do not supply services during the hours that many performers need them. Some of the caregivers cited cost, inability to find a center they liked, and inconvenient hours or scheduling problems as reasons for not using one. Additionally, some parents do not feel this form of care is the best choice for their children, and 22% of the caregivers surveyed agreed.

PARENT ORGANIZED PLAYGROUP.

Judging by the responses, this appeared to be an option too complicated to pursue for some caregivers. Aside from the 24% who said they didn’t want it or need it and the 7.4% who felt it wasn’t a good choice for their children, there were eight other reasons given for not using it, including too much red tape, not being able to find [a group] that they liked, inconvenient locations and schedules, and playgroups not being available to them. Only 16% of the caregivers apparently braved these odds and did use this option.

NANNIES AND HOUSEKEEPERS.

Very few had used the services of a nanny (8%) or a housekeeper (4%) as a source of child care. Aside from those who said that it was not what they wanted, almost one third said that cost was the reason they hadn’t used these options.

USAGE OF AVAILABLE CHILD CARE BENEFITS.

The respondents were asked to enumerate which child care benefits may have been available to them through an employer, agency, or government in 1989 and which ones they used. If they didn’t use them, they were asked to give the best reason for not having used them. The list of benefits that could have been available included AFDC (Aid to Families With Dependent Children) welfare program and WIC (Women, Infants and Children) supplementary program. Because these two are made available
only to applicants who qualify under income guidelines, we would expect very few, if any, of the musicians to have used either of them. This expectation was confirmed; none of the caregivers reported using AFDC, and only one claimed to have used the WIC program. The majority of caregivers explained that they were not eligible for either program.

Missing from this study is an examination of the same benefits as used by those caregivers who care for elderly or disabled spouses, relatives or friends. Some of these benefits could be equally used for the care of the elderly or the disabled, particularly DCAP's, sick leave, flex-time and job-sharing.

CHILD CARE CENTER AT WORK.

Given that many of the musicians had spouses who were employed outside of the music business, we may have expected to see a fair number of them utilizing work-based child care. The fact that only 2.7% did so and that another 22% explained that this option was not offered by the employer (whether musical or non-musical) reflects the general lack of availability of center-based child care in our society, and implies that a

Figure 10 Child Care Options Used, 2
substantial number of musicians would have taken advantage of this option had it been available to them through an employer.

DEPENDENT CARE ASSISTANCE PLANS (DCAP'S).

This method of sheltering income to be used for dependent care expenses from taxes is usually administered through an employer and is relatively inexpensive and simple to set up. Nevertheless, only 2.7% of the respondents were using this benefit. 10.8% said it was because it wasn’t offered by an employer, but 20.3% said it was because they weren’t aware of it. This is a problem commonly seen with DCAP’s. Even where they are already in place as part of a dependent care benefits package, it is often the case that few people make use of them because they’re often poorly publicized or not well explained, and people fail to see how much they can benefit from them.

Most of the musicians earned enough income, and most spent enough on child care, to be able to fully reap the benefits of a DCAP plan. It is potentially possible to set up a DCAP plan through multiple employers, which would be method of choice for musicians, and, because of their low start-up cost, they pay for themselves almost immediately.

TAX CREDIT FOR CHILD CARE.

Many more caregivers were aware of and able to take advantage of the tax credit for child care on their income tax returns [42%]. A much smaller proportion than for DCAP’s (5.4%) said they weren’t aware of this option. Another 2.7% explained that it wasn’t offered by an employer, indicating either their unfamiliarity with it (because it is a credit taken individually by the taxpayer, not through an employer) or the survey’s failure to correctly explain the option. Finally, 23% said that they were not eligible or that this option was not applicable, which may imply that their care recipients were not living with them or were not being claimed
by them as dependents on their tax returns.

CHILD CARE VOUCHERS.

Another usually poorly understood option, 16.2% admitted to not being aware of them. Generally, child care vouchers are forms of subsidies where an agency or an employer will fund a child care slot or cover other costs of child care by means of a pre-paid voucher. To receive a voucher, one must usually be income eligible, and 32.4% said they were not. Only one person reported using child care vouchers; another 5.4% said they were not offered by an employer. 20.3% said they didn’t want or need them.

MATERNITY BENEFIT IN HEALTH INSURANCE PLAN.

This option would only have been useful to those families who were expecting a new baby or who were caring for newborns, and that affected 13.5% of the caregivers who said they did use this benefit in 1989. Another 2.7% said they didn’t use it because it wasn’t offered by an employer as a benefit, and 5.4% said they didn’t use it because, although they had health insurance, they did not have maternity benefits. This implies that about 8% of this group of caregivers [n = 74] were without maternity coverage at the time of pregnancy or following birth.

MATERNITY, PATERNITY, OR FAMILY LEAVE.

Along similar lines, most caregivers would not have needed to use this form of leave unless they had a new baby, although family leave can sometimes be applied to the care of sick children. For families where both spouses were self-employed musicians, the built-in flexibility of the freelance life could have allowed for some time off from work without having to take a formal leave, so some of those respondents who said that they did not use this family leave benefit may still very well have been at home with newborn children. For those respondents who presumably had a
formal employer present, 8.1% said they did use this option in 1989, and 9.5% reported that this option was not available from an employer.

SICK LEAVE.

Intended to provide time for an ill employee to recuperate, sick leave is nevertheless commonly used by employees not when they are ill, but when they need to care for a sick child or other ailing family members. When there are no other time allowances for family care made at the workplace, employees often use their sick leave time for this purpose. Some companies are broadening their formal definitions of sick leave to include allowing the employee to take this time off to care for sick family members. With this in mind, we would expect to see a large portion using this option, and 20.3% did do so. As in the case of maternity or family leave, freelancing gives families some built-in flexibility to cope with sick children without the need for a formal sick leave benefit, and families where at least one parent is working less than full time also have somewhat more flexibility. Almost 7% of the respondents said they did not use sick leave because it wasn’t offered by an employer.

FLEX TIME.

Other methods of formalizing time-juggling for the purpose of caring for children are staggered or flexible work hours, where an employee has a choice in setting his or her daily schedule or may even be allowed to select how many days per week they’ll work, and job-sharing, where a single full-time job may be split between two employees. 20.3% used flex time; job sharing was far less common, used by only 1.4% of the respondents. 12.2% said that flex time was not offered by their employers, and 15% said job sharing was not offered. This benefit was reported applicable to the rest of the caregivers.
CHILD CARE INFORMATION AND REFERRAL SERVICES.

These information services are increasingly offered through employers, but are usually available to any parent through public agencies. Only 16.2% of our caregivers made use of this kind of service, however, possibly because this kind of service tends to be of the most use to parents with young children while they are searching for sources of child care, or because many caregivers learn about sources from each other and through other routes. Just over 5% reported not using it because it was not offered by an employer and 8.1% because they were not aware of it. Thirty-one percent said they didn’t need or want it, and another 20% said it was not applicable to them.

ANALYSIS OF THE NEEDS OF CAREGIVERS AND THE DEGREE TO WHICH THEIR NEEDS WERE MET.

Caregivers were asked to identify what services and programs they felt they had needed and how well each of those needs were met for them (Figure 11). The musicians with children responded that their most urgent need was for child care in the evenings. Given the
reversed schedules of most musicians and the scarcity of commercial services that provide care except for during the day, this response was not inconsistent. Almost 80% of the respondents said that they needed this option, and only one third of them reported that their need had been completely met. The other two thirds said that it had been partially met.

Emergency child care, or care that could be provided on short notice, was a must for these musicians. Almost 20% said that they needed it very badly; another 51% needed it somewhat; just over a third said their needs were completely met, and just under two thirds reported their need as having been partly met.

Child care was also needed in the afternoons, although it was not as much of a problem; 67% needed it and of those who did, over half were able to meet their needs completely, possibly by relying more on commercial services whose hours more closely matched their needs. Just over half of the caregivers with children, or 37 people, said they needed child care near their homes, and for 23 of them who said they needed it badly, this was an extremely urgent need which was not as well met as some of the others. Only 14 of those caregivers felt their need was completely met; another 5 (15%) felt that it was not met at all, and the remaining 15 could only say that it was partially met (44%).

A smaller percentage of caregivers (48%) reported needing parent support groups. Their need was the least well-met of all, with only 13% reporting satisfaction. Another 55% said they had met their need for support only partially, and almost one third said that it had not been met at all.

The musicians caring for elderly or disabled spouses, relatives or friends (n = 27) had a different set of needs (Figure 12). It appeared that most of their needs centered around a lack of information concerning coping with caregiving or how to understand the aging process and its difficulties. 46%
wanted information and referral services, and 62% needed help in planning their elderly or disabled dependent’s future. More than half wanted information about the aging process and health issues and information regarding legislation that would affect their situations. Many of these caregivers felt that they needed counseling (65.2%) for themselves. About one quarter needed activities of daily living assistance for their dependents (bathing, toileting, feeding, and other personal care).

The needs of these caregivers were less well met than those caring for children. Only about one third of them reported that any of these needs had been completely met, and between 12 and 25% said consistently that their needs had not been met at all, and the highest incidence of unmet need was with the 71% who reported that their need for legislative updates had not been met at all.

**Figure 12 Needs of Those Caring for Elderly or Disabled Dependents**
Endnotes.

1 Chi square was significant at \( p = .0125 \), and Kendall's Tau B was -.10017, significant at \( p = .0049 \).

2 Chi square was significant at \( p = .0027 \), and Kendall's Tau B was -.12571, significant at \( p = .0003 \).

3 It must be noted that this estimate of average household income includes earnings from those 17 respondents who were members of the Boston Symphony Orchestra (5% of the sample), whose gross family income was likely to be higher than that of most freelancers'. No separate analysis was performed on this subgroup.

4 For performing with teaching, Pearson's Correlation was \( r = -.4948** \). For performing with contracting, conducting, management and running a musically related business, Pearson's Correlations were \( r = -.1525*, -.1946**, -.1917** -.2100** \) respectively (\( ** = p.001 * = p.01 \)).

5 Kendall's Tau B was .16358, significant at \( p = .0476 \).
A. The Structural Hazards of the Music Business and Their Effect on Musicians.

DEGREE OF RELIANCE ON SOURCES OTHER THAN MUSICAL EMPLOYMENT FOR INCOME AND BENEFITS.

Through the use of mid-point calculations, the rough estimate for the average 1989 household income of the sample was placed at about $43,000. An average of 51% of this income came from the respondents' own musical earnings, placing their personal income from musical sources at about $21,930. Because musicians relied on auxiliary musical activities to supplement their musical earnings, only part of this amount was derived from the musicians' primary area of expertise, which was performing. 25% of the musicians (n=225) stated specifically that activities other than performing were the biggest source of their musical earnings, leaving the actual average performing income at below $21,930, even before any non-deductible music-related business expenses were taken into account or before unpaid practice time was factored into the equation.

Although 85% of the sample had at least a college degree and 41% had a graduate degree, the average musical income was less than that of most Boston professions that require comparable education. The average 1988 wage for those in engineering, architectural and surveying services in Boston, for example, was $39,591, almost twice that of the musician. Even in fields that generally do not require such extensive education, such as the Finance, Insurance and Real Estate fields, professionals there could expect to earn an average of $34,060 during the same year (Department of Employment and Training 1990, 17-20).

The majority of full-time workers in medium and large firms participate in employer-sponsored insurance, disability, and retirement plans. According
to an analysis done on data from the Bureau of Labor Statistics' 1987 Employee Benefits Survey, 95% of private sector workers participated in health insurance plans, 96% in some form of life insurance plan, and 48% in a long-term disability plan. 76% were covered by defined-benefit pension plans. Workers in the public sector had comparable coverage (Wiatrowski 1988,4).

Although the employment status of musicians cannot be defined in the same way as the workers described above, it is important to compare the insurance coverages of the two. Full-time workers in the private and public sectors, as the vast majority of the labor force, represent the norm for employment and benefit conditions. Their needs as workers and family members are highly visible to employers, government, and the public at large, and their compensation in the form of wages and benefits is carefully calculated based on hours worked, exact job description, length or service or other formulas, all of which undergo regular revision, public scrutiny and legislative review. The conclusion can be drawn that the wages and compensation that these workers receive represents a national norm for how well workers are protected from financial risk. The degree to which musicians fall short of this norm of risk protection is the degree to which their business, although it demands that they be among the most dedicated, qualified and professional of all workers, fails to compensate them as such.

Of those musicians responding, 90% reported having health insurance, 49% had a pension plan of some kind, 43% had disability coverage, and 66% had a life insurance policy. Some musicians added to their retirement funds with an IRA (53%) or with a KEOGH plan (10%), both of which are available to the self-employed. Only the health and disability coverage was close to that of the full-time public and private sector employees; the other kinds of coverage fell far short of that. Thus is described a musical labor group with as many as half of its members without any plans for
retirement income, one third without a death benefit, and 57% with no protection should they become disabled. Even worse, in most cases the musicians had to secure these insurance policies outside of the music business by relying on their spouse's employer, their own non-musical employer, or through their own individually purchased coverage. Musical employers sponsored only 18% of the health policies, 26% of the disability policies, 8% of the life insurance policies, and 12% of the pensions of the respondents.

THE NEEDS OF CAREGIVERS.

Those 94 musicians who cared for children and elderly or disabled spouses, relatives or friends related the degree to which their caregiving responsibilities caused conflict with their work commitments by identifying certain threats to employment presented in the survey. Almost all the caregivers said that they had experienced threats to employment at least occasionally. Those threats reported most frequently were having to practice fewer hours than needed, working fewer hours than the respondent wanted to, having to reject an offer of employment, showing up late to a job, and having to miss an audition that represented potentially permanent employment. Dual-earner respondents tended to report working fewer hours, practicing less and showing up late significantly more often than their single-earner counterparts.

Serious needs were expressed by caregivers for child care in the evenings and on short notice or in emergencies. In both cases, their needs were only partially met at best. With babysitting as the only real source of care under these circumstances, musicians working at night or rushing out to last-minute engagements were left to their own devices with very few other options short of a non-working spouse becoming available for child care. Half of the caregivers reported that care near their home was a pressing need, and many of them said that this need had not been met at
all. Given that this group would be looking for family day care or other commercial services, they had the problem of being unlikely to find services whose hours and policies may not be able to meet the needs of a group with such erratic schedules.

DISINCENTIVES.

All of the factors that have been discussed throughout this thesis reveal a structure in the music business that seriously discourages musicians from long term participation. Earnings from the primary area of expertise, that of performing, are not commensurate with the arduous training required or the great commitment necessary to sustain oneself in the profession. The low level of earnings from musical sources and the high cost of production force most musicians to supplement their income in other ways, either through auxiliary musical activities or with non-musical employment, with the result being that time and energy are diverted away from artistic pursuits.

Due to the intense competition for the few permanent positions available, even the most highly qualified and talented musicians have a low probability of ever graduating to formally employed status. This realization often comes to musicians in mid-career, when they are at the point of raising families and coincidentally are reaching the point of their own musical maturity. It is then that they question a future in a business that holds only economic insecurity and little chance of advancement and recognition. Faced with limited opportunities to improve their financial situation without augmenting their employment, poor access to cost-effective risk protection, and needs for family care that are exacerbated by many of the structural hazards of the music business, many professionals think twice about whether to devote the remainder of their productive lives in the work force to professional music.

Without the incentives to remain, these musicians, many of whom are
at the peak of their artistic ability, eventually find the conditions intolerable and withdraw from the business into more economically rewarding pursuits. The loss to society is camouflaged by the fact that the supply of talented young musicians is great enough to mask this attrition. However, the cost to society of having these performers exit is profound, and cannot be easily recovered. Musical excellence takes years to achieve, and deep musical maturity is won over a lifetime. Musicians are productive to society not when they are earning money, but when they are allowed to evolve to the point of being able to move audiences to joy and tears through their artistry. But financial security, protection from economic risk and support for family needs are necessary to sustain any kind of human capital, and musicians are no exception. Without access to adequate economic security and professional compensation, musicians will continue to abandon the profession, and society will be poorer as a result.

B. How the Study of Musicians is Applicable to Other Labor Groups.

While this study has been focused on musicians, many of the same structural problems inherent in the music business can also be found in other artistic professions, many of whom have unions in place with the potential for taking on the role of advocate to assist with social protection needs. One labor organization which has already been active in this way is the Screen Actors Guild (SAG), representing movie actors and actresses in Hollywood and other major cities, and composed of a large number of female members. Other entertainment groups include the American Guild of Musical Artists (AGMA), Actors' Equity Association (AEA), American Guild of Variety Artists (AGVA), and the American Federation of Television and Radio Artists (AFTRA). The Writer's Union, representing freelance journalists, technical writers, poets, novelists and a host of other professional literary people, is another organization whose members are at
risk of serious financial insecurity.

Because musicians are independent contractors and self-employed, they share many similarities with other labor that is largely composed of independent contractors. This group includes construction workers, pipefitter, carpenters, riggers and stagehands, as well as contingent workers, part-time labor and home workers, all of whom share to mention a few. These workers are at risk in many of the same ways as are musicians.

C. Directions for Further Research.

The analysis presented in this thesis has demonstrated that conditions which create financial insecurity and family strain do certainly exist in the music profession, and the survey data provide concrete evidence that a substantial number of musicians search for additional employment for reasons of personal dissatisfaction as well as because of financial need. The author has observed that there is a tendency towards attrition for musicians in mid-career, but this observation has not been substantiated by specific research. This would be an important research topic to pursue, because any information that could shed light on the actual degree of attrition would clarify the acuteness of the situation and would subsequently allow for more appropriate policy decisions regarding social protection interventions.

A second topic that deserves more investigation is how the membership profile would change if BSO members were selected out, an analysis that was not performed in this thesis due to time constraints. A comparison of responses between employed BSO members and the self-employed remainder of the sample may serve to establish differences in areas key to understanding how to meet the needs of a population where a small segment is well compensated and another, much larger segment, is not.
D. Policy Conclusions.

Unions can take several steps to begin to move into a new role as the social advocates of musicians and other artists.

ENCOURAGE FAMILY COMMITTEES.

In many of the successful benefit programs in place through union bargaining, there exists a family committee that implements needs assessments and acts as the advocate of family issues among the memberships. With only slight modification, that same model can be put into place in musicians' unions, to be the bridge between the union leadership, the members, and, where applicable, employers. This committee should assess members' needs using the elements outlined in this study as a model, and, once needs have been identified, negotiate for (and administer, if necessary) family benefit programs that are sponsored by their unions. They should also explore the idea of forming consortiums with other arts groups in their cities to increase cost-effectiveness and to further break the disconnection between artists.

REDUCE ISOLATION.

A primary role of the union should to be to increase member involvement in union activity through work and family issues in addition to any other topics relevant to the economic security and family support of the membership. Creating consortiums with other arts groups would be an effective way to offset isolation. Sponsoring membership needs assessments and subsequently sharing that information with other labor groups will generate interest throughout the artist community and stimulate connection between the groups. The union should investigate instituting member self-help activities and dependent care networking in order to break the isolation between members and also to generate low-cost child and elder care solutions. Taking positive and visible political positions on
family care benefit legislation will convey to the membership the sense of involvement with society at large, and will add weight to efforts underway to pass family supportive legislation.

ACT AS ADVOCATES.

Musicians' union leaders should adopt the attitude that they are responsible not only for bargaining and representation, but for becoming advocates for the social protection needs of musicians. It is crucial for unions to recognize the crippling effect that a confused sense of identity has on musicians. They must find a middle road between "labor" and "artist" so that musicians can identify with his union as a social advocate, not just labor representative; they must foster union involvement among musicians, and a good way would be to support the formation of a family committee and make a commitment to its ongoing visibility and relevance in the family lives of its members. With this same committee or some other means they must further combat isolation by educating the membership as to the commonality of their family and work needs, not only with their musical colleagues but with those of other arts professionals as well, and they must further facilitate service delivery to their members either by developing the services themselves, negotiating with employers for their delivery or acting as mediaries to secure services from governmental or agency sources.
Bibliography


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APPENDIX A: SURVEY TEXTS.

1. Boston Musicians' Association Dependent Care Survey  Text.

2. Cover letter from union president Steve Young to sample.

3. Cover Letter from researcher Valerie Edwards to sample.

4. Reminder postcard to sample.
Thank you for your participation in this survey. For this study to be a success, it is important that the questions be clear enough for you to answer without difficulty. If you have any questions or problems while completing this survey, please feel free to call me, researcher Valerie Edwards, at 325-4402.

It is equally important that, once you have returned the survey, your answers can be interpreted as accurately as possible. Occasionally it is necessary for a respondent to be contacted by telephone in order to double check an answer or gather further information. Please bear in mind that the researcher is the only person who will see a respondent’s completed survey, and that individual responses will be kept confidential. No material that could identify any individual will be published in any report.

1. May I contact you by telephone if further information is needed?

- [ ] Yes

2. My telephone number is: __________ __________ __________

   (area code)

3. Best time to reach me:
   - [ ] Mornings
   - [ ] Afternoons
   - [ ] Evenings

- [ ] No

**PART I-PERSONAL INFORMATION**

Please answer the following questions about yourself:

4. Today’s Date: _____ _____ _____
   - Month
   - Day
   - Year

5. Your date of birth? _____ 19_____
   - Month
   - Year

6. Your sex?
   - [ ] Female
   - [ ] Male

7. Your zip code? _____ _____ _____

8. In what year did you join the Boston Musicians’ Association? 19____

9. What is your marital status?
   - [ ] married
   - [ ] single, never married
   - [ ] divorced/widowed/separated

10. What is your spouse’s work status?
    - [ ] works full-time
    - [ ] works part-time
    - [ ] is not employed
    - [ ] is retired
    - [ ] NOT APPLICABLE

11. Is your spouse a musician?
    - [ ] yes
    - [ ] no
    - [ ] NOT APPLICABLE

12. What is the highest level of education you’ve achieved?
    - [ ] some high school or less
    - [ ] high school graduate
    - [ ] some college
    - [ ] college graduate
    - [ ] some post-graduate
    - [ ] post-graduate degree

13. What is your race or ancestry?
    - [ ] Asian or Pacific Islander
    - [ ] Black
    - [ ] Hispanic
    - [ ] Native American
    - [ ] White
    - [ ] Other
PART II- RESPONDENT WORK PATTERNS

TYPES OF WORK, INCOME DISTRIBUTION, AND RETIREMENT AND INSURANCE PLANS

This section will ask you questions about the kinds of work you do and your earnings for each type of work. We'll be thinking about work you did in the MUSIC BUSINESS as well as any work you may have done OUTSIDE OF the music business in 1989. Additionally, you will be asked about the kinds of retirement or insurance plans you may have had as of 1989.

14. What instrument do you play? Please check the group that contains your PRIMARY INSTRUMENT.
   1. □ Brass
   2. □ Fretted Instruments
   3. □ Keyboards
   4. □ Percussion
   5. □ Strings
   6. □ Woodwinds
   7. □ Miscellaneous-including Harp, Vocalist, Conductor, Composer, Arranger, Copyist, Electronics, and all others.

15. Working in the music business involves many different musical activities, and many musicians do several activities at once. Think about your year in music in 1989, all the different musical activities you may have done, and the time you spent at each one. Out of the TOTAL TIME you spent working in MUSIC in 1989, what percentage of your time did you spend doing each of the following activities? (Your best estimate is fine. If you spent no time working in a category, please answer 0%).

   1. PERFORMING ........... %
      (performances and rehearsals)
   2. TEACHING ............ %
   3. ARRANGING ............ %
   4. COMPOSING ............ %
   5. CONTRACTING ........... %
   6. COPYING .............. %
   7. CONDUCTING ........... %
   8. MANAGEMENT/
      PROMOTION ............ %
   9. INSTRUMENT
      MAKING/REPAIRING ....... %
   10. RUNNING A
       MUSIC-RELATED
       BUSINESS ............. %
   11. PRODUCING ............ %

   TOTAL ................. 100% ...

16. Of the activities listed above, please circle the one that accounted for the LARGEST portion of your MUSICAL INCOME in 1989.
17. Thinking now just about PERFORMING, we'll divide performance activities into three categories for the purpose of this survey:

CONCERT - services for concert performances - orchestra, chamber music, church music and jazz/big band, primarily wage scales I, II and XI
THEATER - services performed in a pit, accompanying ballet, opera, musical plays, extravaganzas, circus, ice shows, and headliners, primarily wage scales III and X
GENERAL BUSINESS AND CLUB DATES - social engagements, steady engagements, and club dates, primarily wage scales IV, V and IX.

Based on these definitions, please indicate the approximate percentage of your performing activities (performances, rehearsals) that fall into each category. If you did no performing or rehearsing in 1989, please answer "0%".

1. Concert ______
2. Theater ______
3. General Business/Club Dates ______

TOTAL 100%

18. In addition to their musical jobs, many musicians today work at jobs outside of the music business. Thinking about your own employment that you may have outside of the music business, please enter the number of the activity that best describes any NON-MUSICAL EMPLOYMENT that you had in 1989.

Your non-musical employment: □
(Please enter number from list below)

1. Professional/technical
2. Service worker
3. Middle management
4. Secretary/clerical
5. Executive/administrator
6. Run own non-music-related business
7. Sales/marketing
8. Machine operator/laborer
9. Other
10. Had no employment outside of professional music
19. Consider the earnings that you and your spouse (if applicable), had from ALL SOURCES last year, including rental income, social security, interest, etc., as well as the musical and non-musical employment we’ve been discussing. What was your family’s TOTAL HOUSEHOLD INCOME in 1989 before taxes?

1. □ Under $10,000
2. □ $10,000-19,999
3. □ $20,000-29,999
4. □ $30,000-39,999
5. □ $40,000-59,999
6. □ $60,000-79,999
7. □ $80,000-100,000
8. □ Over $100,000

20. Of this 1989 TOTAL HOUSEHOLD INCOME, please indicate what percentages of it came from the following sources. (If you had no earnings in a category, or if a category is not applicable, please answer " 0 %")

1. your musical work ______%
2. your non-musical work ______%
3. your spouse’s earnings ______%
4. other sources ______%

TOTAL 100%

21. It is important for planners to understand how union musicians, most of whom are self-employed, provide for their retirement and insurance needs. The following question will ask you about which of these plans you had in 1989. For each of the following retirement or insurance plans, please check the box that correctly describes how you obtained it.

<table>
<thead>
<tr>
<th>Type of Plan</th>
<th>How Did You Obtain the Plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. IRA (Individual Retirement Account)</td>
<td>1. □</td>
</tr>
<tr>
<td>2. Keough Plan</td>
<td>1. □</td>
</tr>
<tr>
<td>3. Pension Plan (other than through Union)</td>
<td>1. □</td>
</tr>
<tr>
<td>4. Health Insurance</td>
<td>1. □</td>
</tr>
<tr>
<td>5. Disability Insurance</td>
<td>1. □</td>
</tr>
<tr>
<td>6. Life Insurance</td>
<td>1. □</td>
</tr>
</tbody>
</table>
TIME DISTRIBUTION IN WORK ACTIVITIES

The next set of questions will discuss TIME. When answering, remember to consider all of the musical activities that you may have reported in question #15 and all of the non-musical activities you may have reported in question #18. The first questions will ask you about how you spent your time in your MUSICAL work in 1989.

MUSICAL EMPLOYMENT

22. About how many WEEKS out of 1989 were you involved in some paid musical work? Your best estimate is fine.

______ WEEKS IN 1989

23. On average, for those weeks that you did some paid musical work, about how many HOURS PER WEEK did you work? Your best estimate is fine.

______ HOURS PER WEEK

24. Still thinking about those same weeks, please indicate how often the jobs tended to have you working:

<table>
<thead>
<tr>
<th>Time</th>
<th>1. always/exclusively</th>
<th>2. often</th>
<th>3. occasionally</th>
<th>4. never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekdays</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Weekends</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

25. Again, during those same weeks, please indicate how often the jobs tended to have you working:

<table>
<thead>
<tr>
<th>Time</th>
<th>1. always/exclusively</th>
<th>2. often</th>
<th>3. occasionally</th>
<th>4. never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mornings</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Afternoons</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>Evenings</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

26. Most musicians feel they need to spend unpaid time practicing, making reeds, studying scores, listening to recordings, or other similar activities to keep themselves in condition. For the purpose of this survey, we'll call ALL these activities PRACTICING. Thinking about 1989 in general, about how many HOURS PER WEEK did you spend PRACTICING? Your best estimate is fine. If you wish to answer anything less than one hour per week, please express it as a fraction of an hour, such as 1/2 an hour per week.

______$\text{HOURS PER WEEK}$
NON-MUSIC EMPLOYMENT

The next few questions are about how you spent your time in your NON-MUSICAL work in 1989.

[A] IF YOU HAD NO PAID EMPLOYMENT OUTSIDE OF THE PROFESSIONAL MUSIC BUSINESS IN 1989, PLEASE CHECK HERE □ AND SKIP TO QUESTION #32.

27. About how many WEEKS out of 1989 were you involved in some paid, NON-musical work?
   Your best estimate is fine. 
   ___WEEKS IN 1989

28. On average, for those weeks that you did some paid non-musical work, about how many HOURS PER WEEK did you work? Your best estimate is fine.
   ___HOURS PER WEEK

29. Still thinking about those same weeks, please indicate how often the non-musical job(s) tended to have you working:

   1. always/exclusively 2. often 3. occasionally 4. never
   1. WEEKDAYS □ □ □ □
   2. WEEKENDS □ □ □ □

30. Again, during those same weeks, please indicate how often the non-musical job(s) tended to have you working:

   1. always/exclusively 2. often 3. occasionally 4. never
   1. MORNINGS □ □ □ □
   2. AFTERNOONS □ □ □ □
   3. EVENINGS □ □ □ □
31. This question assumes that professional music has been your principal occupation and that your non-music occupation grew out of, or was an alternative to, professional music. (If this is not true for you, please check box #10.) The following is a list of reasons that a musician might give for having other employment besides professional music. Please check the reasons that best describe why YOU have a non-musical job. Check all that apply.

1. [ ] Need the additional income
2. [ ] Employee benefits are available to me at this job that aren’t available to me in music business
3. [ ] Personal satisfaction/area of interest
4. [ ] Prestige/ opportunity to make a name for myself
5. [ ] Disillusioned with music business
6. [ ] Felt I’d have better opportunities in this job than I would in music
7. [ ] It was a way to stay involved with music while making the money I couldn’t make in music
8. [ ] Needed a change/wanted to learn something else besides music
9. [ ] Unable to get hired for any musical jobs
10. [ ] My non-music employment is my primary occupation, and professional music is actually my secondary occupation.

PLEASE CONTINUE ON NEXT PAGE
PART III-CAREGIVER PATTERNS

PLEASE CONTINUE HERE IF YOU SKIPPED FROM QUESTION #26.

This section of the survey will discuss your activities as a CAREGIVER. A CAREGIVER is someone who takes care of one or more children, or an elderly or disabled spouse, relative or friend who may need help with basic daily activities. A CAREGIVER may take care of an older or disabled person and children at the same time. The first set of questions are concerned with children, and the following set, with the elderly or disabled.

32. Did you have any children under 18 living with you or did you provide any unpaid help to an elderly or disabled spouse, relative, or friend in 1989?

1. □ YES  2. □ NO

[B] IF YOU ANSWERED "YES" TO QUESTION #32 ABOVE, PLEASE CONTINUE BELOW WITH QUESTION #33.
IF YOU ANSWERED "NO" TO QUESTION #32 ABOVE,

PLEASE CHECK HERE □ AND SKIP ▶ TO QUESTION #57.

33. Do you have any children under 18 years old living with you?

□ 1. Yes  □ 2. No

[C] IF YOU ANSWERED "YES" TO QUESTION #33 ABOVE, PLEASE CONTINUE ON THE NEXT PAGE WITH QUESTION #34.
IF YOU ANSWERED "NO", TO QUESTION #33 ABOVE,

PLEASE CHECK HERE □ AND SKIP ▶ TO QUESTION #46
34. The following question is about the children living with you. Spaces for initials are there only for your own convenience, and you may omit them if you wish.

<table>
<thead>
<tr>
<th>A. Child's Initials</th>
<th>B. Child's Age</th>
<th>C. Is this child disabled or handicapped in any way?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td>□ YES □ NO</td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td>□ YES □ NO</td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td>□ YES □ NO</td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td>□ YES □ NO</td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td>□ YES □ NO</td>
</tr>
</tbody>
</table>

35. Who has the PRIMARY RESPONSIBILITY for caring for the children or for making decisions about their care?

1. □ Myself
2. □ My spouse
3. □ Shared between my spouse and myself
4. □ Other

36. In 1989, were there any times that you needed to use CHILD CARE, that is, to have your children cared for outside of your home, or in your home but by someone other than you or your spouse, IN ORDER FOR YOU TO WORK?

1. □ YES  2. □ NO

[D] IF YOU ANSWERED "YES" TO QUESTION #36 ABOVE, PLEASE CONTINUE ON THE NEXT PAGE WITH QUESTION #37. IF YOU ANSWERED "NO" TO QUESTION #36 ABOVE, PLEASE CHECK HERE □ AND SKIP ☐ TO QUESTION #43.
37. Thinking about those times that were described in question #36, about how many weeks in 1989 did you have at least one occasion to use some form of child care? Your best estimate is fine.

________ weeks in 1989

38. On average, for those weeks that you had occasion to use it, about how many DAYS PER WEEK did you use one or more forms of child care? Your best estimate is fine.

________ days per week

39. On the average day in 1989 that you used any form of child care, about how many HOURS PER DAY did you use it? Your best estimate is fine.

________ hours per day

40. For the times that you needed child care in 1989, how often did you have difficulty finding the care you wanted and making the arrangements for getting it?

1. □ Never
2. □ Occasionally
3. □ Frequently
4. □ Always

41. On average, how much money did your family spend on child care in 1989? Your best estimate is fine.

$________.00
42. This chart will ask you about the specific kinds of supplementary child care you may have used in 1989. For each child care option that you DID NOT use, please enter the number of the reason from the list below that best describes why you did NOT use that option.

<table>
<thead>
<tr>
<th>Used in 1989?</th>
<th>If no, why not? Enter reason number from list below.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Paid babysitter who cares for your children in your home</td>
<td>YES □</td>
</tr>
<tr>
<td>2. Live-in &quot;nanny&quot; in your home</td>
<td>YES □</td>
</tr>
<tr>
<td>3. Housekeeper in your home</td>
<td>YES □</td>
</tr>
<tr>
<td>4. Licensed family day care, where children are cared for by a licensed provider in HER home</td>
<td>YES □</td>
</tr>
<tr>
<td>5. Commercial day care center</td>
<td>YES □</td>
</tr>
<tr>
<td>6. Relative, friend, or neighbor as unpaid babysitter, either in their home or your home</td>
<td>YES □</td>
</tr>
<tr>
<td>7. Parent-organized play groups at your home or other parents’ homes</td>
<td>YES □</td>
</tr>
<tr>
<td>8. Pre-school programs</td>
<td>YES □</td>
</tr>
<tr>
<td>9. After-school programs</td>
<td>YES □</td>
</tr>
<tr>
<td>10. Special care for handicapped or special needs children</td>
<td>YES □</td>
</tr>
<tr>
<td>11. Other</td>
<td>YES □</td>
</tr>
</tbody>
</table>

For reasons, select from:

1. Not available
2. Couldn't find a provider or service I liked
3. Cost
4. Waiting list too long
5. Not applicable to my situation
6. Inconvenient location
7. Wasn't aware of it
8. Too much red tape
9. Didn't need it/didn't want it
10. Felt it was not a good choice for my child(ren)
11. Inconvenient hours/scheduling problems
12. Other
**PLEASE CONTINUE HERE IF YOU SKIPPED FROM QUESTION #36.**

43. This next question will ask you about the CHILD CARE BENEFITS that may have been available to you through your employer, your spouse's employer, the state or federal government, or another source in 1989. Please answer whether or not you used each benefit, and if you did NOT, please enter the number of the reason from the list below that best explains why you did NOT use that benefit.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Used in 1989?</th>
<th>Reason Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Child care center at work</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>2. Dependent care assistance fund (your income put into a tax-sheltered child care fund)</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>3. Tax credit for child care, taken as a credit on your income tax return</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>4. Child care vouchers</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>5. Aid to Families With Dependent Children (AFDC), welfare program</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>6. Women, Infants and Children supplementary nutrition program (WIC)</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>7. The maternity benefit in a health insurance plan</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>8. Maternity, paternity, or family leave</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>9. Sick leave</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>10. Flex-time (flexible work hours allowed at the workplace)</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>11. Job-sharing (splitting of one full-time job between 2 workers)</td>
<td>YES ☐</td>
<td></td>
</tr>
<tr>
<td>12. Child care information and referral service</td>
<td>YES ☐</td>
<td></td>
</tr>
</tbody>
</table>

For reasons, select from:

1. Cost
2. Waiting list too long
3. Not eligible/not applicable
4. Inconvenient location/transportation problems
5. Wasn’t aware of it
6. Inconvenient hours/scheduling problems/too much time commitment required
7. Too much red tape
8. Didn’t need it/didn’t want it
9. Have health insurance, but no maternity benefits
10. Don’t have health insurance
11. Conflicted with other benefits from other job
12. Not available
13. Wasn’t offered by employer as an employee benefit
44. This question is a list of things that might be of help to working parents. Thinking of your own situation, please rate the following items in terms of HOW MUCH YOU NEEDED it, by checking the appropriate box. For each time you check "Needed somewhat" or "Needed very badly", indicate in the space provided how well this need was met.

<table>
<thead>
<tr>
<th>In 1989, how much did you need:</th>
<th>Didn't need at all</th>
<th>Needed somewhat</th>
<th>Needed very badly</th>
<th>Was your need:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1. completely met</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2. partially met</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3. not met at all</td>
</tr>
</tbody>
</table>

1. A chance for your children to play with your colleague's children?  □ □ □ __________

2. Someone to care for your children in the evenings?  □ □ □ __________

3. Someone to care for your children in the mornings?  □ □ □ __________

4. Someone to care for your children in the afternoons?  □ □ □ __________

5. Someone to care for your children on very short notice, or in emergencies?  □ □ □ __________

6. Somewhere you could go to learn about parenting and child development?  □ □ □ __________

7. Information and referrals to child care providers and care options?  □ □ □ __________


9. Child care near where you work?  □ □ □ __________

10. Child care near where spouse works?  □ □ □ __________

11. A chance to share child care strategies and experiences with other musicians who are parents?  □ □ □ __________

12. Financial help with child care?  □ □ □ __________

13. Someone trained and knowledgeable to talk to when you feel stressed and overburdened?  □ □ □ __________

14. A regular play-group arrangement that you can participate in?  □ □ □ __________

15. Someone with whom you can share strategies for planning and financing child care?  □ □ □ __________

16. Updates on legislation that might affect your situation?  □ □ □ __________
45. If the Boston Musicians' Association were to provide any of the following child care benefits for its members, please rate how helpful you feel each benefit would be for you.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Very helpful</th>
<th>Somewhat helpful</th>
<th>Not at all helpful</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Parenting and child development workshops with guest speakers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. A one-stop resource and referral service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Day care center</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Organized babysitting network with selected babysitters</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Organized play-group network with parent participants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Emergency babysitting service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. &quot;Floating nursery&quot;: child care &quot;nursery&quot; with paid child care worker(s), at the location of the gig</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Dependent care assistance account (your income put into a tax-sheltered child care fund)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Parent support groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Referrals to counselors</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CAREGIVER IDENTIFICATION AND TIME DISTRIBUTION
ELDERLY OR DISABLED CARE RECIPIENTS

[Handwritten] Please continue here if you skipped from question #33.

46. Did you provide any unpaid help to an elderly or disabled spouse or to any elderly or disabled relatives or friends who needed assistance with basic daily activities in 1989?

1. ☐ Yes 2. ☐ No

[E] If you answered "yes" to question #46 above, please continue on the next page with question #47.
If you answered "no", to question #46 above, please check here ☐ and skip to question #56.
47. The following question will ask you about the elderly or disabled people you may have given assistance to in 1989. Spaces for initials are there only for your own convenience, and you may omit them if you wish.

<table>
<thead>
<tr>
<th>A. Care recipient's initials</th>
<th>B. Your relationship to the recipient (select number from list below)</th>
<th>C. Care recipient’s age (approximate)</th>
<th>D. How long does it take you to get to the recipient’s home? (answer &quot;0&quot; minutes if the recipient lives with you)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. _____</td>
<td>[ ]</td>
<td>_____ minutes</td>
<td></td>
</tr>
<tr>
<td>2. _____</td>
<td>[ ]</td>
<td>_____ minutes</td>
<td></td>
</tr>
<tr>
<td>3. _____</td>
<td>[ ]</td>
<td>_____ minutes</td>
<td></td>
</tr>
<tr>
<td>4. _____</td>
<td>[ ]</td>
<td>_____ minutes</td>
<td></td>
</tr>
</tbody>
</table>

You are the recipient’s:
1. Spouse
2. Son/son-in-law, daughter/daughter-in-law
3. Brother/brother-in-law, sister/sister-in-law
4. Other relative
5. Friend/neighbor
6. Other

48. Thinking about the people you listed above in question #47, consider any of them who you have the primary responsibility of caring for. Please check any of the reasons below that explain WHY you are the one who is primarily responsible for their care. Check all that apply.

1. [ ] I’m the only one who lives close
2. [ ] I’m the only child or in-law
3. [ ] I Have the closest relationship with this person than other possible caregivers do
4. [ ] No one else can afford it
5. [ ] No one else will do it
6. [ ] I Had to/no choice
7. [ ] I Felt it was my duty/act of good will/religious reasons
8. [ ] I am not primarily responsible for caring for any of them
9. [ ] It was agreed that I would do it/I wanted to do it
The next questions refer to the kinds of help that might be provided to an older or disabled person. These might be activities that the person cannot do by himself or herself. Please indicate whether you help your care recipients do any of these activities.

49A. Did you help any of the people you listed in question #47 with any personal activities of daily living, such as dressing, bathing, feeding themselves, using the toilet, administering medicines, or walking or getting around inside with a wheelchair or similar device?

   1. ☐ Yes 2. ☐ No

49B. Did you help any of the people you listed in question #47 with any activities like managing their finances, shopping, housework, preparing their meals, or getting around by car or by public transportation?

   1. ☐ Yes 2. ☐ No

50. Thinking about these or any other activities you helped your recipients with, DURING ABOUT HOW MANY WEEKS in 1989 did you provide some help? Your best estimate is fine.

    ________WEEKS in 1989

51. On a typical week that you provided some help in 1989, about how many DAYS OUT OF THE WEEK did you provide some help? Your best estimate is fine.

    ________DAYS per week

52. On a typical day that you provided some help in 1989, about how many HOURS did you spend helping? Your best estimate is fine.

    ________HOURS per day
ELDERCARE SERVICES AND ACCESS

53. This is a chart of the many services that are available to caregivers, like yourself, to help you provide help to an elderly or disabled person. For each service listed, please indicate whether you personally used the service, or if you secured the service for your care recipient in 1989. For each service you did NOT use, please enter the number of the reason below that best explains why you did NOT use that option.

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Used in 1989?</th>
<th>If not, Why Not? Enter reason number from list below.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Support groups for caregivers</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>2. Counseling</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>3. Newsletters containing caregiver information</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>4. A person or service to take care of the elderly or disabled person temporarily so you could have some time away, known as RESPITE CARE</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>5. A person or service to help with housework at the elderly or disabled person’s home, known as HOMEMAKER OR CHORE SERVICE</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>6. A person to help the elderly or disabled person with personal care, such as bathing or toileting, known as a HOME HEALTH AIDE</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>7. A service to deliver meals to the elderly or disabled person’s home, such as &quot;Meals on Wheels&quot;</td>
<td>YES □</td>
<td></td>
</tr>
<tr>
<td>8. Attended an educational function for caregivers to learn about services and programs for the elderly or the disabled</td>
<td>YES □</td>
<td></td>
</tr>
</tbody>
</table>

For reasons, select from:

1. Wasn’t aware of service
2. Cost
3. Service was not available
4. Too complicated to get, bureaucracy
5. Wasn’t applicable to my situation
6. No special reason, never thought of it
7. Didn’t need or want the service
8. Scheduling problems
9. Recipient was unwilling to accept the service
10. Other
54. This question is a list of things that might be of assistance to people like you who care for someone who is elderly or disabled. Thinking of your own situation, please rate each of the following items in terms of how much you needed it, by checking the appropriate box. For each time you check "needed somewhat" or "needed very badly", please indicate in the space provided how well this need was met, using 1 for completely met, 2 for partially met, and 3 for not met at all.

| In 1989, how much did you need: | Didn't need at all | Needed somewhat | Needed very badly | Was your need:  
1. completely met  
2. partially met  
3. not met at all |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. A central place to go to find out what services are available, and for help in getting those services?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. The opportunity to meet and talk with colleagues who are also caring for an elderly or disabled person?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. Help with housekeeping, shopping, transportation, cleaning, providing meals?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. Someone to help you plan for the elderly or disabled person's future and to develop strategies for coping?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. Help with bathing, dressing, feeding, grooming and toileting the elderly or disabled person?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. A knowledgeable, trained person to talk to when you're feeling overburdened?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. Someone to care for the elderly or disabled person while you go to work?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>8. Information on aging, medicine, and developments in health care that may affect your situation?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>9. Help in understanding how to select options like nursing homes and how to pay for them?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>10. Updates on changes in legislation that may affect your situation?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>11. Help dealing with bureaucracy?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>12. Information on managing the financial aspects of care?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
55. If the Boston Musician’s Association were to provide any of the following benefits for its members who have elderly or disabled dependents, please rate how helpful each benefit would be to YOU.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Very helpful</th>
<th>Somewhat helpful</th>
<th>Not at all helpful</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Workshops with guest speakers addressing topics of interest to caregivers</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. A one-stop resource and referral service</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. An adult day care center</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. A dependent care assistance account (your income put into a tax-sheltered dependent care fund)</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. Organized support groups for caregivers</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. Referrals to counselors</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. Help in getting through agency red tape and bureaucracy</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>8. Updates on legislation that may affect my situation</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
The next questions are concerned with whether the caregiving responsibilities you had in 1989 ever interfered in some way with any of the work obligations you had in 1989. When answering the following questions, please think about ALL of the caregiving activities that you’ve reported, for any of your dependents, whether they were children, elderly or disabled, or both.

56. Thinking now about ALL of the caregiving responsibilities that you had 1989, did any of your caregiving activities, whether for child or adult, ever cause you to:

<table>
<thead>
<tr>
<th>Question</th>
<th>Never</th>
<th>Occasionally</th>
<th>Frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not show up for a job?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. Call in sick?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. Be late to a job?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. Have to send in a sub?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. Cancel an existing job contract?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. Turn down an offer for an upcoming job?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. Not take an audition that you wanted to take?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>8. Leave a tour or a road gig?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>9. Miss an important career opportunity?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>10. Miss a deadline?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>11. Work fewer hours than you wanted to?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>12. Lose a client, or a deal?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>13. Have to turn down a promotion?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>14. Have problems with a boss or with colleagues?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>15. Take a leave of absence?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>16. Have to quit working altogether?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>17. Get fired from a job?</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>
57. For the purposes of this survey, we’ve defined PRACTICING as practicing, making reeds, studying scores, listening to recordings, and other related activities that many musicians feel are necessary for them to stay in condition. Think now about all the musical activities you did as part of your paid musical work in 1989, as you reported in question #15. Given these activities, what is the MINIMUM AMOUNT OF HOURS PER MONTH you’d like to practice to maintain your confidence and your level of playing? If you wish to answer anything less than one hour per month, please express it as a fraction of an hour, such as 1/2 an hour per month.

\[ \text{HOURS per MONTH} \]

58. In 1989, referring to your own definition of minimum practice time from question #57, how often did your caretaking responsibilities cause you to practice LESS than this minimum amount of time?

1. □ Never
2. □ Occasionally
3. □ Frequently
4. □ Always

PERCEPTIONS/STRESSES

59. Please consider now all the musical work activities, non-musical work activities, practicing, and caregiving responsibilities that you may have reported so far in this survey and how they all fit together with your personal and family life in 1989. With this in mind, please check the statement that best indicates the degree of stress you feel you experienced in 1989 trying to balance the various roles you may have had as caregiver, musician, family member, and wage earner.

1. □ I experienced no stress balancing my various roles.
2. □ I experienced a small amount of stress balancing my various roles.
3. □ I experienced a moderate amount of stress balancing my various roles.
4. □ I experienced an extreme amount of stress balancing my various roles.
60. Please read each statement and, by checking the appropriate box, indicate the extent to which you agree or disagree with each one.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Indifferent</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Caring for children, the disabled, and the elderly is something a family should be able to do alone, without needing the involvement of employers, unions, or the government.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Musicians’ unions should take a more active role in meeting the needs of their members who are caregivers.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Caring for children, the disabled, and the elderly is the responsibility of society as a whole, and all of us should share the burden in some way, regardless of whether or not we have dependents.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Employers should not be expected to tailor the work place to accomodate the care giving needs of families in which both parents are working.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

These last two questions are concerned with the reasons you joined the Boston Musicians’ Association and the reasons you remain a member, and which of the reasons were the most important in making your decisions.

61. Why did you join the Boston Musicians’ Association?

<table>
<thead>
<tr>
<th>Reason</th>
<th>This was the MAIN REASON why I joined the Union</th>
<th>This was a reason I joined the Union, but it was LESS IMPORTANT</th>
<th>This was NOT A REASON why I joined the Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Because I expected that by being a member I would get jobs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Because I had to join in order to be permitted do the jobs that I wanted to do.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Because I felt that belonging to a union would insure me representation and protection.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Because the union offered a benefit(s) that attracted me.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Because I felt that being a member would give me credibility and prestige.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Because of other reasons.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
62. Why do you stay a member of the Boston Musicians' Association?

<table>
<thead>
<tr>
<th>Reason</th>
<th>This is the MAIN REASON why I stay in the Union</th>
<th>This is a reason that I stay in the Union, but it is LESS IMPORTANT</th>
<th>This is NOT A REASON why I stay in the Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Because I have to in order to keep doing the jobs I want to do.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>2. Because being in the union helps me get work.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>3. Because being in the union insures me representation and protection.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>4. Because I am entitled to a death benefit</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>5. Because being in the Union gives me credibility and prestige.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>6. Because I have access to Union sponsored insurance programs and discounts on products and services.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>7. Because I am entitled to participate in a pension plan.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>8. Because I make contacts and meet people by being in the Union.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
<tr>
<td>9. Because of other reasons.</td>
<td>☐</td>
<td>☐</td>
<td>☐</td>
</tr>
</tbody>
</table>

63. If you have any comments you’d like to make about the survey, or about anything that concerns you regarding dependent care, union benefits, or work issues, please feel free to write them here or on the back of this page.

END OF SURVEY!

Thank you very much for completing the Boston Musicians' Association Dependent Care Survey. Your prompt response is greatly appreciated.

Please mail the completed survey in the enclosed postage paid envelope within 2 weeks of receiving it to:

Valerie Edwards  
Boston Musicians' Dependent Care Survey  
160 Beech Street  
Roslindale, MA 02131
February 1, 1990

Dear Member,

Congratulations! You have been selected from among the Local 9-535 membership to participate in the Boston Musicians’ Association Dependent Care Study. This is a project whose goal is to discover ways to make dependent care assistance benefits available to our members who care for children, or elderly or disabled spouses, relatives or friends. Anyone who has had to raise children, nurse an aging parent whose health is failing, or keep house for a disabled friend or relative knows how difficult it is to be a caregiver and still try to stay on an even keel as a working musician.

Our goal is to help union musicians who are also caregivers cope with the dual roles they must play. We want to explore the kinds of benefits many working families need, such as child care, health care planning for the elderly, and information and referral services. Most working families rely on their employers to provide these benefits, but most self-employed, free-lance musicians have had to find services on their own, or go without.

The Boston Musician’s Association thinks it’s time for this situation to change. We are very serious about planning a program that can benefit musicians who are caregivers, because we believe that Local 9-535 members need and want such a program. But we must have our beliefs confirmed before we can take action and make this plan a reality. Through the questionnaire you’ve just received, you have the opportunity to communicate your needs and wants as musicians and as caregivers. The key to the success of this project is very simple—it hinges on having as many people as possible filling out their questionnaires and returning them in the enclosed, postage-paid envelopes.

I want to encourage you to take a few minutes and participate. Even if you are not a caregiver, your response is important, because this survey covers issues that affect caregivers and non-caregivers alike. You can be assured that your completed survey will be seen ONLY by the researcher and no one else, and will be treated with the utmost discretion. Not even I will get to see the completed questionnaires!

Here is an opportunity to make your union work for you, and the questionnaire that you are about to fill out is the key. With it, you can help insure that the union-sponsored benefits you and your colleagues need and want may become realities.

Thank you for your participation!

Sincerely yours,

Steve Young, President
March 5, 1990

Dear Boston Musicians' Association Member,

A few weeks ago, about 700 musicians (including yourself) were selected to participate in the Boston Musicians' Association Dependent Care Study, a project whose purpose is to discover ways to make dependent care assistance benefits available to our members who care for children, or elderly or disabled spouses, relatives or friends. To date, the response rate has been very promising, with almost 32% of the musicians filling out and returning their questionnaires. But unfortunately, we still haven't received your completed survey!

I'd like to impress upon you how important your response is to this project. You may think that, since you're only one among 700 people, your response won't be missed— but the very opposite is true! As far as surveys go, 700 is a small number, and every single response is statistically and analytically important. For a survey of this size to really be successful, we need a response rate of at least 50%!

We need your completed survey whether you are retired, single and just out of college, or have a family of six plus two elderly parents to take care of. This is because, in addition to dependent care issues, the survey asks about topics relevant to the lives of ALL working musicians, such as work patterns, opinions and perceptions about the union's role in your life, and the kinds of services you want from your union. The union must learn about the entire membership, whether or not they have dependents, because only then can effective dependent care benefit planning take place.

If you have already returned your completed survey, THANK YOU!! You can disregard this notice without guilt. If you have NOT completed and returned a survey yet, IT'S NOT TOO LATE. Just fill out the enclosed questionnaire right now, and return it in the postage-paid envelope provided.

Thank you again for your prompt participation!

Sincerely,

Valerie Edwards, researcher
(617) 325-4402
ANSWERS TO SOME QUESTIONS YOU MAY HAVE ABOUT THIS SURVEY

HOW WAS I SELECTED TO RECEIVE A QUESTIONNAIRE?
Approximately 500-700 union members were selected by a "stratified random sampling process." That means that you were chosen at random from within certain defined groups.

I DON'T WANT TO ANSWER QUESTIONS IF ANYONE WILL KNOW IT'S ME DOING THE ANSWERING.
These surveys have been designed to be as confidential as possible. No names are required and no one will have access to completed surveys except the researcher. As soon as the data from each questionnaire has been recorded, it becomes completely anonymous. There will be no information in any written report that could identify any individual person or their answers.

IF I'VE ALREADY MADE MY CHILD CARE/ELDER CARE ARRANGEMENTS, WHY SHOULD I FILL OUT A QUESTIONNAIRE WHEN I DON'T NEED HELP?
Of course you have already made arrangements for care--musicians are much too creative and self-motivated to sit around wringing their hands and doing nothing. But what if the arrangements the union offered could serve you better than your current plans? Or, what would you do if your arrangements suddenly fell apart? Would you feel more secure knowing that you could turn to the union for caregiver assistance, especially if that assistance was tailored to the very unique needs of musicians? Would it please you to know that, even if you didn't choose to use it, there was a resource that many of your colleagues could rely on?

IF I DON'T HAVE ANY DEPENDENTS, HOW DOES THIS SURVEY APPLY TO ME?
The survey applies to everyone because, in addition to dependent care issues, it will discuss topics relevant to the lives of all working musicians, such as work patterns, opinions and perceptions about the union's role in your life, and the kinds of services you want from your union. Everybody's contribution is equally important to the success of this project. The union must learn about the entire membership, whether or not they have dependents, because only then can effective dependent care benefit planning take place. Your response to this survey helps insure that your future needs and the needs of your colleagues will be planned for.

I'M BUSY. I DON'T HAVE TIME TO FILL OUT A QUESTIONNAIRE.
The survey should take less than an hour to complete. If your time is worth $50 an hour, it will cost you that much to complete this survey. The result may be a valuable resource that you can rely on for care assistance someday. If, each time you need assistance you spend one hour searching, that costs you $50. If the future union dependent care benefit saves you even one hour's worth of time, your contribution has paid for itself. Another way to think of it, of course, is in terms of social good. The time you invest in completing this survey is a step towards greater security and better quality of life for you and your colleagues in Local 9-535. The moral of the story is: please take the time to care--complete and return your survey within 10 days!!!

Thank you for your participation!

Valerie Edwards, researcher
February 16, 1990

Dear Boston Musicians' Association Member:

As one of the 700 lucky musicians selected to participate in the Boston Musicians' Association Dependent Care Study, you should have received a survey questionnaire recently. If you have already filled it out and returned it, THANK YOU!! If you haven’t, please do it NOW!! If you never received a survey please feel free to call Valerie Edwards at 325-4402 and one will be sent to you. Thank you for your participation!

Sincerely,
Valerie Edwards, researcher
APPENDIX B: FREQUENCIES OF ORIGINAL VARIABLES.
SELECTED ORIGINAL SURVEY VARIABLES AND FREQUENCIES

<table>
<thead>
<tr>
<th>VARIABLE</th>
<th>N</th>
<th>VALID PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>YEARS OF MEMBERSHIP (N=308)</td>
<td>Mean 17.006</td>
<td></td>
</tr>
<tr>
<td>AGE OF RESPONDENT (N=309)</td>
<td>Mean 44.579</td>
<td></td>
</tr>
<tr>
<td>SEX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FEMALE</td>
<td>94/309 (30.42%)</td>
<td></td>
</tr>
<tr>
<td>MALE</td>
<td>215/309 (69.58%)</td>
<td></td>
</tr>
<tr>
<td>MARITAL STATUS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARRIED</td>
<td>195/309 (63.1%)</td>
<td></td>
</tr>
<tr>
<td>SINGLE NEVER MARRIED</td>
<td>75/309 (24.3%)</td>
<td></td>
</tr>
<tr>
<td>DIVORCED/WIDOWED</td>
<td>39/309 (12.6%)</td>
<td></td>
</tr>
<tr>
<td>SPOUSE'S WORK STATUS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WORKS FULL TIME</td>
<td>96/301 (31.9%)</td>
<td></td>
</tr>
<tr>
<td>WORKS PART TIME</td>
<td>39/301 (13.0%)</td>
<td></td>
</tr>
<tr>
<td>IS NOT EMPLOYED</td>
<td>26/301 (8.6%)</td>
<td></td>
</tr>
<tr>
<td>IS RETIRED</td>
<td>27/301 (9.0%)</td>
<td></td>
</tr>
<tr>
<td>NOT APPLICABLE</td>
<td>113/301 (37.5%)</td>
<td></td>
</tr>
<tr>
<td>IS SPOUSE A MUSICIAN?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>YES</td>
<td>60/307 (19.5%)</td>
<td></td>
</tr>
<tr>
<td>NO</td>
<td>137/307 (44.6%)</td>
<td></td>
</tr>
<tr>
<td>NOT APPLICABLE</td>
<td>109/307 (35.5%)</td>
<td></td>
</tr>
<tr>
<td>LEVEL OF EDUCATION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOME HIGH SCHOOL OR LESS</td>
<td>4/305 (1.3%)</td>
<td></td>
</tr>
<tr>
<td>HIGH SCHOOL GRAD</td>
<td>12/305 (3.9%)</td>
<td></td>
</tr>
<tr>
<td>SOME COLLEGE</td>
<td>30/305 (9.8%)</td>
<td></td>
</tr>
<tr>
<td>COLLEGE GRAD</td>
<td>87/305 (28.5%)</td>
<td></td>
</tr>
<tr>
<td>SOME POST GRAD</td>
<td>47/305 (15.4%)</td>
<td></td>
</tr>
<tr>
<td>POST GRAD DEGREE</td>
<td>125/305 (41.0%)</td>
<td></td>
</tr>
<tr>
<td>RACE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ASIAN PACIF ISLAND</td>
<td>3/304 (1.0%)</td>
<td></td>
</tr>
<tr>
<td>BLACK</td>
<td>6/304 (2.0%)</td>
<td></td>
</tr>
<tr>
<td>HISPANIC</td>
<td>4/304 (1.3%)</td>
<td></td>
</tr>
<tr>
<td>NATIVE AMERICAN</td>
<td>4/304 (1.3%)</td>
<td></td>
</tr>
<tr>
<td>WHITE</td>
<td>283/304 (93.1%)</td>
<td></td>
</tr>
<tr>
<td>OTHER</td>
<td>4/304 (1.3%)</td>
<td></td>
</tr>
<tr>
<td>MUSICAL INSTRUMENT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BRASS</td>
<td>53/304 (17.4%)</td>
<td></td>
</tr>
<tr>
<td>FRETTED INSTRUMENTS</td>
<td>13/304 (4.3%)</td>
<td></td>
</tr>
<tr>
<td>KEYBOARDS</td>
<td>35/304 (11.5%)</td>
<td></td>
</tr>
<tr>
<td>PERCUSSION</td>
<td>21/304 (6.9%)</td>
<td></td>
</tr>
<tr>
<td>STRINGS</td>
<td>98/304 (32.2%)</td>
<td></td>
</tr>
<tr>
<td>WOODWINDS</td>
<td>71/304 (23.4%)</td>
<td></td>
</tr>
</tbody>
</table>
PERCENTAGE OF TIME PERFORMING (N=306) Mean 59.734%
PERCENTAGE OF TIME TEACHING (N=300) Mean 19.914%
PERCENTAGE OF TIME ARRANGING (N=299) Mean 1.187%
PERCENTAGE OF TIME COMPOSING (N=299) Mean .849%
PERCENTAGE OF TIME CONTRACTING (N=298) Mean 1.29%
PERCENTAGE OF TIME COPYING (N=299) Mean .612%
PERCENTAGE OF TIME CONDUCTING (N=300) Mean 1.547%
PERCENTAGE OF TIME IN MGT OR PROMO (N=300) Mean 2.5%
PERCENTAGE OF TIME INSTR MAKING OR REPAIR (N=299) Mean .868%
PERCENTAGE OF TIME RUN MUS RELATED BIZ (N=299) Mean 2.724%

LARGEST SOURCE OF MUSIC INCOME

<table>
<thead>
<tr>
<th>Activity</th>
<th>Count/Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERFORMING</td>
<td>168/225</td>
<td>74.7%</td>
</tr>
<tr>
<td>TEACHING</td>
<td>40/225</td>
<td>17.8%</td>
</tr>
<tr>
<td>ARRANGING</td>
<td>0/225</td>
<td>.4%</td>
</tr>
<tr>
<td>COMPOSING</td>
<td>0/225</td>
<td>.4%</td>
</tr>
<tr>
<td>CONTRACTING</td>
<td>1/225</td>
<td>.4%</td>
</tr>
<tr>
<td>COPYING</td>
<td>0/225</td>
<td>.4%</td>
</tr>
<tr>
<td>CONDUCTING</td>
<td>2/225</td>
<td>.9%</td>
</tr>
<tr>
<td>MGT OR PROMO</td>
<td>3/225</td>
<td>1.3%</td>
</tr>
<tr>
<td>INSTR MAKING OR REPAIR</td>
<td>3/225</td>
<td>1.3%</td>
</tr>
<tr>
<td>RUNNING MUS RELATED BIZ</td>
<td>6/225</td>
<td>2.7%</td>
</tr>
<tr>
<td>PRODUCING</td>
<td>1/225</td>
<td>.4%</td>
</tr>
</tbody>
</table>

NON-MUSICAL EMPLOYMENT

<table>
<thead>
<tr>
<th>Category</th>
<th>Count/Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROFESSIONAL/TECHNICAL</td>
<td>24/298</td>
<td>8.1%</td>
</tr>
<tr>
<td>SERVICE WORKER</td>
<td>9/298</td>
<td>3.0%</td>
</tr>
<tr>
<td>MIDDLE MGT</td>
<td>5/298</td>
<td>1.7%</td>
</tr>
<tr>
<td>SECRETARY CLERICAL</td>
<td>14/298</td>
<td>4.7%</td>
</tr>
<tr>
<td>EXECUTIVE/ADMINISTRATOR</td>
<td>7/298</td>
<td>2.3%</td>
</tr>
<tr>
<td>RUN OWN NON MUSIC BIZ</td>
<td>10/298</td>
<td>3.4%</td>
</tr>
<tr>
<td>SALES MARKETING</td>
<td>11/298</td>
<td>3.7%</td>
</tr>
<tr>
<td>MACHINE OPERATOR LABORER</td>
<td>3/298</td>
<td>1.0%</td>
</tr>
<tr>
<td>OTHER</td>
<td>21/298</td>
<td>7.0%</td>
</tr>
<tr>
<td>NO NON-MUSICAL EMPLOYMENT</td>
<td>194/298</td>
<td>65.1%</td>
</tr>
</tbody>
</table>

GROSS HOUSEHOLD INCOME

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Count/Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDER $10,000</td>
<td>21/300</td>
<td>7.0%</td>
</tr>
<tr>
<td>$10,000-19,999</td>
<td>39/300</td>
<td>13.0%</td>
</tr>
<tr>
<td>$20,000-29,000</td>
<td>52/300</td>
<td>17.3%</td>
</tr>
<tr>
<td>$30,000-39,999</td>
<td>48/300</td>
<td>16.0%</td>
</tr>
<tr>
<td>$40,000-59,999</td>
<td>65/300</td>
<td>21.7%</td>
</tr>
<tr>
<td>$60,000-79,999</td>
<td>37/300</td>
<td>12.3%</td>
</tr>
<tr>
<td>$80,000-100,000</td>
<td>21/300</td>
<td>7.0%</td>
</tr>
<tr>
<td>OVER $100,000</td>
<td>17/300</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

PERCENT OF HOUSEHOLD INC=RESPONDENT'S MUSIC INCOME (N=299) Mean 50.711%
PERCENT OF HOUSEHOLD INC=RESPONDENT'S NON-MUSIC INC (N=297) Mean 16.528%
PERCENT OF HOUSEHOLD INC=SPouse'S INCOME (N=297) Mean 22.407%

PERCENT OF HOUSEHOLD INC=OTHER FAMILY INCOME (N=297) Mean 10.586%

HAD IRA IN 1989?
- YES, INDIVIDUALLY 112/258 (43.4%)
- YES, THROUGH MUSIC EMP 5/258 1.9%
- YES, THROUGH NON-MUSIC 12/258 (4.7%)
- YES, THROUGH SPOUSE'S 6/258 (2.3%)
- NO, DON'T HAVE PLAN 121/258 (46.9%)
- HAD PLAN-UNSPECIFIED 2/258 (.8%)

HAD KEOGH PLAN IN 1989?
- YES, INDIVIDUALLY 12/206 (5.8%)
- YES, THROUGH NON-MUSIC 2/206 (1.0%)
- YES, THROUGH SPOUSE'S 6/206 (2.9%)
- NO, DON'T HAVE PLAN 186/206 (90.3%)

HAD PENSION BESIDES UNION'S IN 1989?
- YES, INDIVIDUALLY 8/254 (3.1%)
- YES, THROUGH MUSIC EMP 46/254 (18.1%)
- YES, THROUGH NON-MUSIC 49/254 (19.3%)
- YES, THROUGH SPOUSE'S 14/254 (5.5%)
- NO, DON'T HAVE PLAN 130/254 (51.2%)
- HAD PLAN-UNSPECIFIED 7/254 (2.8%)

HAD HEALTH INSURANCE IN 1989?
- YES, INDIVIDUALLY 88/290 (30.3%)
- YES, THROUGH MUSIC EMP 47/290 (16.2%)
- YES, THROUGH NON-MUSIC 54/290 (18.6%)
- YES, THROUGH SPOUSE'S 55/290 (19.0%)
- NO, DON'T HAVE PLAN 30/290 (10.3%)
- HAD PLAN-UNSPECIFIED 16/290 (5.5%)

HAD DISABILITY INSURANCE IN 1989?
- YES, INDIVIDUALLY 21/243 (8.6%)
- YES, THROUGH MUSIC EMP 27/243 (11.1%)
- YES, THROUGH NON-MUSIC 38/243 (15.6%)
- YES, THROUGH SPOUSE'S 12/243 (4.9%)
- NO, DON'T HAVE PLAN 138/243 (56.8%)
- HAD PLAN-UNSPECIFIED 7/243 (2.9%)

HAD LIFE INSURANCE IN 1989?
- YES, INDIVIDUALLY 106/272 (39.0%)
- YES, THROUGH MUSIC EMP 15/272 (5.5%)
- YES, THROUGH NON-MUSIC 24/272 (8.8%)
- YES, THROUGH SPOUSE'S 6/272 (2.2%)
- NO, DON'T HAVE PLAN 93/272 (34.2%)
- HAD PLAN-MULTIPLE OR 28/272 (10.3%)

NUMBER OF HOURS/WEEK PRACTICED (N=300) Mean 12.378
**HAD NON-MUSIC EMPLOYMENT IN 1989?**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>205</td>
<td>67.0%</td>
</tr>
<tr>
<td>Yes</td>
<td>101</td>
<td>33.0%</td>
</tr>
</tbody>
</table>

**BECAUSE I NEEDED THE MONEY**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>45</td>
<td>43.3%</td>
</tr>
<tr>
<td>Yes</td>
<td>59</td>
<td>56.7%</td>
</tr>
</tbody>
</table>

**BECAUSE OF BENEFITS**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>74</td>
<td>23.9%</td>
</tr>
<tr>
<td>Yes</td>
<td>30</td>
<td>28.8%</td>
</tr>
</tbody>
</table>

**BECAUSE OF INTEREST**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>71</td>
<td>68.3%</td>
</tr>
<tr>
<td>Yes</td>
<td>33</td>
<td>31.7%</td>
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</table>

**BECAUSE OF PRESTIGE**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>97</td>
<td>93.3%</td>
</tr>
<tr>
<td>Yes</td>
<td>7</td>
<td>6.7%</td>
</tr>
</tbody>
</table>

**BECAUSE DISILLUSIONED**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>9</td>
<td>9.7%</td>
</tr>
</tbody>
</table>

**COULDN'T GET HIRED**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>94</td>
<td>90.4%</td>
</tr>
<tr>
<td>Yes</td>
<td>10</td>
<td>9.6%</td>
</tr>
</tbody>
</table>

**NON-MUS JOB IS PRIMARY EMPLOYMENT**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>67</td>
<td>64.4%</td>
</tr>
<tr>
<td>Yes</td>
<td>37</td>
<td>35.6%</td>
</tr>
</tbody>
</table>

**WAS RESPONDENT A CAREGIVER?**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>214</td>
<td>69.5%</td>
</tr>
<tr>
<td>Yes</td>
<td>94</td>
<td>30.5%</td>
</tr>
</tbody>
</table>

**CAREGIVING IS SOMETHING A FAMILY SHOULD BE ABLE TO DO ALONE WITHOUT INVOLVEMENT OF GOVT, EMPLOYERS, OR UNIONS.**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>21/293 (7.2%)</td>
</tr>
<tr>
<td>Agree</td>
<td>34/293 (11.6%)</td>
</tr>
<tr>
<td>Indifferent</td>
<td>29/293 (9.9%)</td>
</tr>
<tr>
<td>Disagree</td>
<td>152/293 (51.9%)</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>57/293 (19.5%)</td>
</tr>
</tbody>
</table>

**MUSICIANS' UNIONS SHOULD TAKE A MORE ACTIVE ROLE IN MEETING THE NEEDS OF THEIR MEMBERS WHO ARE CAREGIVERS.**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>49/293 (16.7%)</td>
</tr>
<tr>
<td>Agree</td>
<td>146/293 (49.8%)</td>
</tr>
<tr>
<td>Indifferent</td>
<td>58/293 (19.8%)</td>
</tr>
<tr>
<td>Disagree</td>
<td>28/293 (9.6%)</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>12/293 (4.1%)</td>
</tr>
</tbody>
</table>

**CAREGIVING IS RESPONSIBILITY OF EVERYONE IN SOCIETY, REGARDLESS OF ONE'S STATUS AS A CAREGIVER.**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Agree</td>
<td>57/291 (19.6%)</td>
</tr>
<tr>
<td>Agree</td>
<td>154/291 (52.9%)</td>
</tr>
<tr>
<td>Indifferent</td>
<td>37/291 (12.7%)</td>
</tr>
<tr>
<td>Disagree</td>
<td>33/291 (11.3%)</td>
</tr>
<tr>
<td>Strongly Disagree</td>
<td>10/291 (3.4%)</td>
</tr>
</tbody>
</table>
EMPLOYERS SHOULD NOT HAVE TO TAILOR THE WORKPLACE TO MEET THE NEEDS OF WORKERS WHO ARE CAREGIVERS.

STRONGLY AGREE 15/288 (5.2%)
AGREE 54/288 (18.8%)
INDIFFERENT 36/288 (12.5%)
DISAGREE 129/288 (44.8%)
STRONGLY DISAGREE 54/288 (18.8%)

NEEDED THE CHANCE FOR KIDS TO PLAY WITH COLLEAGUE'S CHILDREN?

DIDN'T NEED AT ALL 39/69 (56.5%)
NEEDED SOMewhat 28/69 (40.6%)
NEEDED VERY BADLY 2/69 (2.9%)

NEEDED CARE FOR KIDS IN EVENINGS?

DIDN'T NEED AT ALL 14/69 (20.3%)
NEEDED SOMewhat 37/69 (53.6%)
NEEDED VERY BADLY 18/69 (26.1%)

NEEDED CARE FOR KIDS IN MORNINGS?

DIDN'T NEED AT ALL 31/69 (44.9%)
NEEDED SOMewhat 27/69 (39.1%)
NEEDED VERY BADLY 11/69 (15.9%)

NEEDED CARE FOR KIDS IN AFTERNOONS?

DIDN'T NEED AT ALL 23/69 (33.3%)
NEEDED SOMewhat 30/69 (43.5%)
NEEDED VERY BADLY 16/69 (23.2%)

NEEDED CARE ON SHORT NOTICE, IN EMERGENCIES?

DIDN'T NEED AT ALL 21/69 (30.4%)
NEEDED SOMewhat 35/69 (50.7%)
NEEDED VERY BADLY 13/69 (18.8%)

NEEDED INFORMATION AND REFERRAL SERVICES?

DIDN'T NEED AT ALL 40/68 (58.8%)
NEEDED SOMewhat 19/68 (27.9%)
NEEDED VERY BADLY 9/68 (13.2%)

NEEDED CHILD CARE NEAR HOME?

DIDN'T NEED AT ALL 31/68 (45.6%)
NEEDED SOMewhat 14/68 (20.6%)
NEEDED VERY BADLY 23/68 (33.8%)

NEEDED PARENT SUPPORT GROUPS?

DIDN'T NEED AT ALL 36/69 (52.2%)
NEEDED SOMewhat 28/69 (40.6%)
NEEDED VERY BADLY 5/69 (7.2%)
<table>
<thead>
<tr>
<th>Question</th>
<th>Did not need at all</th>
<th>Needed somewhat</th>
<th>Needed very badly</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEEDED A PLAYGROUP ARRANGEMENT?</td>
<td>45/69 (65.2%)</td>
<td>19/69 (27.5%)</td>
<td>5/69 (7.2%)</td>
</tr>
<tr>
<td>NEEDED INFORMATION AND REFERRAL SERVICE FOR ELDERCARE ASSISTANCE?</td>
<td>13/24 (54.2%)</td>
<td>10/24 (41.7%)</td>
<td>1/24 (4.2%)</td>
</tr>
<tr>
<td>NEEDED ELDERCARE SUPPORT GROUP?</td>
<td>16/25 (64.0%)</td>
<td>9/25 (36.0%)</td>
<td></td>
</tr>
<tr>
<td>NEEDED HELP WITH PLANNING ELDER'S FUTURE?</td>
<td>9/24 (37.5%)</td>
<td>13/24 (54.2%)</td>
<td>2/24 (8.3%)</td>
</tr>
<tr>
<td>NEEDED HELP WITH ACTIVITIES OF DAILY LIVING?</td>
<td>18/23 (78.3%)</td>
<td>2/23 (8.7%)</td>
<td>3/23 (13.0%)</td>
</tr>
<tr>
<td>NEEDED COUNSELING?</td>
<td>8/23 (34.8%)</td>
<td>13/23 (56.5%)</td>
<td>2/23 (8.7%)</td>
</tr>
<tr>
<td>NEEDED INFO ON AGING AND HEALTH?</td>
<td>10/24 (41.7%)</td>
<td>14/24 (58.3%)</td>
<td></td>
</tr>
<tr>
<td>NEEDED HELP SELECTING OR UNDERSTANDING NURSING HOMES?</td>
<td>16/26 (61.5%)</td>
<td>9/26 (34.6%)</td>
<td>1/26 (3.8%)</td>
</tr>
<tr>
<td>NEEDED LEGISLATIVE UPDATES?</td>
<td>14/26 (53.8%)</td>
<td>10/26 (38.5%)</td>
<td>2/26 (7.7%)</td>
</tr>
<tr>
<td>CARED FOR CHILDREN UNDER 18 IN HOME?</td>
<td>20/94 (21.3%)</td>
<td>74/94 (78.7%)</td>
<td></td>
</tr>
<tr>
<td>CARED FOR AN ELDERLY OR DISABLED RECIPIENT?</td>
<td>66/93 (71.0%)</td>
<td>27/93 (29.0%)</td>
<td></td>
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</table>
USED ANY FORMS OF CHILD CARE?

<table>
<thead>
<tr>
<th>No</th>
<th>19/73 (26.0%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>54/73 (74.0%)</td>
</tr>
</tbody>
</table>

WHO HAS PRIMARY RESPONSIBILITY FOR CHILD CARE?

<table>
<thead>
<tr>
<th>Myself</th>
<th>18/74 (24.3%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>My Spouse</td>
<td>13/74 (17.6%)</td>
</tr>
<tr>
<td>Shared</td>
<td>42/74 (56.8%)</td>
</tr>
<tr>
<td>Other</td>
<td>1/74 (1.4%)</td>
</tr>
</tbody>
</table>

NUMBER OF WEEKS USED CHILD CARE IN 1989 (N=52) Mean 26.125

NUMBER OF DAYS/WEEK USED CHILD CARE IN 1989 (N=51) Mean 2.765

FREQUENCY OF EXPERIENCING DIFFICULTY ARRANGING FOR CHILD CARE

<table>
<thead>
<tr>
<th>Never</th>
<th>4/52 (7.7%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occasionally</td>
<td>25/52 (48.1%)</td>
</tr>
<tr>
<td>Frequently</td>
<td>20/52 (38.5%)</td>
</tr>
<tr>
<td>Always</td>
<td>3/52 (5.8%)</td>
</tr>
</tbody>
</table>

FAMILY CHILD CARE EXPENSES IN 1989 (N=49) Mean $2180.71

DEGREE OF STRESS BALANCING ROLES AS CAREGIVER, WAGE EARNER, MUSICIAN AND FAMILY MEMBER

<table>
<thead>
<tr>
<th>No Stress</th>
<th>9/91 (9.9%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Little Stress</td>
<td>18/91 (19.8%)</td>
</tr>
<tr>
<td>Substantial Stress</td>
<td>44/91 (48.4%)</td>
</tr>
<tr>
<td>Extreme Stress</td>
<td>20/91 (22.0%)</td>
</tr>
</tbody>
</table>