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Martha N. Ozawa
Washington University, St. Louis

Susan Whitelaw Downs
Washington University, St. Louis

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ECONOMIC AND HUMAN CAPITAL FACTORS
IN THE FUTURE WORK PLANS OF YOUNG WIDOWS

Martha N. Ozawa, Ph.D.
Susan Whitelaw Downs, M.A., Ph.D. Candidate

George Warren Brown School of Social Work
Washington University, St. Louis, Missouri

ABSTRACT

This study examines the future work plans of nonremarried widows under age 55 who have dependent children at home (N=2,599). All families in this study were receiving survivor benefits from social security in 1978. Human capital resources of the widow, economic need, her age, and family situational variables were included in multiple regression analyses as possible predictors of future work plans. The results support the importance of human capital resources and age of the widow, support the importance of economic need only for widows already working, and suggest that family situational variables are less significant in predicting widows' future work plans. The source of data for this study is the 1978 Survey of Survivor Families with Children conducted by the Social Security Administration.

This study investigates factors associated with future work plans of nonremarried widows who have dependent children receiving survivor benefits under social security. More specifically, it examines whether human capital variables and income variables make a difference in widows' plans to improve their job opportunities. A study on widows' future work plans is important because when their youngest child reaches age 18, they will be off the social security benefit rolls. (Age 18 is applicable for the sample in this study. This age was lowered to 16 under the 1981 Omnibus Budget Reconciliation Act.) They will then be on their own until the time that they become eligible for aged survivor benefits. The minimum age for such benefits is 60. Thus, it seems crucial for young widows to plan ahead in order to improve their employment situation. In 1978, there were 600,500 families headed by such widows (Hastings and Springer, 1980).

Nonremarried widows on social security are in a unique position among nonremarried mothers with dependent children. Although the death of their husbands results in a loss of income, the financial condition of widows is better relative to that of single or divorced mothers. Social security benefits place families headed by widows in a somewhat better financial position than other single mothers. In regard to work behavior, these benefits may give widows a certain amount of freedom to plan their future. On the other hand, benefits may act as a work disincentive. Widows on social security have received less attention in the literature than other groups of nonmarried mothers. So, little is known about the work plans of this particular group of women. This study partially fills this gap in knowledge by addressing the following questions. What types of widows have a positive plan to improve their job opportunities? Does the level of family income make a difference? Do human capital resources possessed by the widow make a difference? Which factor is more important?

Thus, the purpose of this paper is to examine the future work plans of nonremarried widows whose families are currently receiving survivor benefits under social security, in order to make an inference on how well widows can be expected to weather the break in social security benefits. The study investigates types of widowed mothers who plan to improve their employment opportunities in the next three

years by (a) going back to school to prepare for a job, (b) getting a job, if not currently employed, or (c) getting a better job, if employed. The primary focus of this paper is to examine the strength of two groups of predictor variables known to be associated with labor force participation of widows. One group deals with family income; the other group deals with human capital variables, viz., health, education, vocational training, and work experience. Family situational variables are considered as controls.

Using the same data file as that used for the present study, a recent study by the Social Security Administration investigated the likelihood of returning to school among nonremarried widows whose youngest child was in the age range of 16 and 17 (Grad, 1981). Through a multiple classification analysis, it found that age, educational achievement, health status, and labor force participation of widows were statistically significant predictors of widows' planning to go back to school. The present study augments the study by the Social Security Administration. This study focuses on nonremarried widows with children under age 18, while the study by the Social Security Administration focused on that segment of nonremarried widows whose youngest child falls in the age range of 16 and 17. Furthermore, the present study differs from the Social Security Administration's study in another sense. It includes a more comprehensive set of predictor variables which are not only directly related to widows but are also related to family circumstances--that is, family situational variables (discussed below). Lastly, the present study deals with widows' plans for future employment as well.

CONCEPTUAL FRAMEWORK

The research literature on working mothers has provided a variety of conceptual schemes to classify variables associated with women's decisions to work. Sobol's (1963) typology of factors that influence future employment plans of wives has been widely used and adapted and is the basis for the grouping of variables developed for the current study. Sobol's classification includes economic need, facilitating conditions such as education and work experience (these will be included in a grouping termed human capital variables in the present study), and family situational variables.

Sobol's typology is particularly appropriate for the present study since both are concerned with understanding types of women who are planning a future commitment to employment rather than those who are currently employed. Factors predictive of current employment may reflect transitory changes in family income or composition and so may be somewhat different from those associated with long-term career plans (Waite, 1976).

Economic Need. As a group, widows' income from all sources is low; for example, it is about half that of remarried widows or of widowers (Hastings and Springer, 1980). Most widows experience a drop in standard of living after the death of their husbands. Even allowing for reduced expenses caused by the loss of a family member, most widows are not living at their former levels (Mallan, 1975).

A previous study supports the hypothesis that level of income is inversely related to widows' decisions to work (Mallan, 1975). Studies on other populations of women also have shown a correlation between the husband's income and his wife's employment (Cain, 1966; Gordon and Kammeyer, 1980). Women whose husbands have lower incomes are more likely than others to work.

However, the relationship of income to the long-term work careers of women is not well understood. In planning for future employment, current income may be less important than the woman's expectation of her future financial situation. Sobol (1963) found that women who believed that their family's income would be chronically low, or who expected their financial situation to deteriorate, were more likely to plan a long work career than others. In addition, Waite (1976), in a longitudinal study, found that the level of their husband's earnings was not strongly associated with whether or not women had long work careers. The present study will explore further the effect of current income on the long-range work plans of widows.

Human capital variables. Economists view human capital as comprising the individual's education, vocational training, and work experience. Together, these variables are considered the worker's stock of capital that affects her or his level of earnings (Becker, 1964; Mincer, 1970; Sorenson, 1976). Recently, the human capital concept has been

expanded to include physical qualities, social contact, and perceptions about self and work (Kalacheck and Raines, 1976; Ozawa, 1980). Borrowing from these theorists, the present study examines four human capital variables as predictors of future work plans: health of the widow, education, vocational training, and work experience. These variables are conceptualized as the personal resources the widow possesses to improve her economic condition through increased work commitment. One can expect that nonremarried widows who already have a high level of human capital will anticipate a greater return on additional investment in themselves through going back to school for greater job opportunities or obtaining a better job. Also, studies on working women have shown that these variables are related to a mother's decision to work (Sobol, 1963; Waite, 1976; Hiller and Philliber, 1980; Gordon and Kammeyer, 1980). Of the human capital variables considered in this study, we expect that health, education, and vocational training will positively predict which widows plan to increase their work commitment in the future. On the other hand, work experience--another human capital variable in this study--may be related to the dependent variables in the opposite direction. This is anticipated because after many years of work, returning to school or getting a new job may have a diminishing return. Thus, widows with many years of work experience may not have incentives to increase their levels of work commitment in the future.

Family situational variables and other control variables. The age and number of children and the length of time elapsed since the death of a husband fall into the category of variables involving family situation. The age and number of children have been shown to affect the widow's labor force activity (Mallan, 1975). The presence of young children is often a barrier to outside employment for their mothers, at least partly because child care costs may make employment unprofitable (Nye, 1974). The presence of many children at home may also create a barrier (Gordon and Kammeyer, 1980). The length of time elapsed since the death of a husband may have some bearing on the widow's plans on future employment. For one thing, some families receive a lump sum payment from private life insurance programs. Such payment makes the financial conditions of bereaved families somewhat better off immediately following the husband's death, which, in turn, may influence the widow's

future plans. Moreover, the emotional impact of the husband's death may affect the timing of the widow's planning for the future (Lopata, 1970; Maddison and Viola, 1968). Therefore, this variable needs to be included in a regression analysis at least as a control. Age and racial background of the widow are other control variables that we believe need to be included in the present study. The age of the widow has been found to affect her labor force activity in a previous study (Mallan, 1975). Since nonwhite women, especially black women, have traditionally shown a higher rate of labor force participation, race, too, should be included as a control (U.S. Bureau of the Census, 1981: 381). Because the main focus of this study is on income and human capital variables, these family situational variables and other control variables should be considered as controls--not major independent variables.

In summary, the literature suggests that the present analysis will support the following general hypotheses:

1. Other things being equal, widows with lower incomes are more likely than other widows to plan to obtain more work-related education, and/or get a job (if currently not employed) or get a better job (if currently employed) in the next three years.

2. Other things being equal, widows with greater human capital resources are more likely than other widows to plan to obtain more work-related education, and/or get a job (if currently not employed) or get a better job (if currently employed) in the next three years.

METHODOLOGY

Data Source

The present study uses the 1978 Survey of Survivor Families with Children. These data were collected by the Social Security Administration in the Spring of 1978. This Survey involves the national population of all families with at least one child under 18 years of age receiving Survivors Insurance benefits under social security in 1977. The Survey covers responses to questions pertaining to psychological conditions, quality of life, health conditions, and health insurance coverage, as well as recipiency and the level of

private and public transfer income and total family income.
These data provide a particularly rich source of information
on recipients of survivor benefits and their children, including
widowers, remarried widowers, and widows (Hastings and
Springer, 1980). The study reported here includes in its
sample 2,599 nonremarried widows age 55 or younger with
children, a group of widows most likely to face the
termination of benefits when the youngest child reaches age
18.

Operational Definitions of Variables

Dependent Variables:

Two variables are identified to explicate the widow's
commitment to future employment: work-related school
plans and future job plans.

Work-related school plans are measured by a
dichotomous variable. When respondents stated that they
were either "very likely" or "somewhat likely" to return to
school in the next three years to prepare for a job, a score of
one was given. Respondents who indicated that they were
"somewhat unlikely" or "very unlikely" to return to school in
the next three years to prepare for a job received a score of
zero.

Future job plans are measured by a dichotomous
variable. When respondents stated that they were either
"very likely" or "somewhat likely" to get a job (or get a better
job than they now have if already employed) in the next three
years, a score of one was given. Respondents who indicated
that they were "somewhat unlikely" or "very unlikely" to get
a job (or get a better job if already employed) in the next
three years received a score of zero.

Taken together, these dependent variables are
considered to measure the widow's interest in and plans for
increasing her job opportunities--or work commitment--over
the next three years.

Independent Variables:

Current total family income includes earnings by family
members; unearned income from private sources such as
dividends, rents, and interest; and private transfer payments.

Perceived health status (human capital) is defined as how a respondent perceives her health status relative to working. Respondents who answered "no" to the question "Do you have a physical or health condition that limits the kind or amount of work you do?" received a score of one; those answering "yes" received a score of zero.

Education (human capital) is measured by the number of years of completed schooling. Possible scores range from zero to 17 (17 indicates 17 or more years of schooling).

Vocational training (human capital) is measured by the question "Have you ever received any vocational or technical training?" A score of one indicates a positive response, zero a negative response.

Work experience (human capital) is defined as the number of years that the respondent has been employed either full or part time.

Control Variables:

Age of widow is measured by the respondent's age in years.

Race is defined as the respondent's statement as to whether she is white or of some other ethnic background.

Number of years of widowhood is the difference between 1977 and the year the spouse died.

Number of children living at home is defined as the total number of children sharing the respondent's household, whether or not they are currently receiving social security benefits and regardless of age.

Age of youngest child, measured in years, considers the age of the youngest child living with the mother.

Current work status is measured by respondent's statement as to whether or not she was working in 1977. Those who were working in 1977 received a score of one, all others a score of zero. Note that this variable was not entered into the regression equation, but was used to divide the respondents into two groups: working and non-working. Regression analyses were done separately on each group.

All data used for independent and control variables reflect the respondent's situation as of 1977. The data for the dependent variables reflect the respondent's plans as of 1978. All cases have been weighted by the Social Security Administration to adjust for non-responses and universe cell weight.

Data Analysis

The hypotheses set forth were tested by ordinary least squares regression analyses, using the Statistical Package for the Social Sciences (SPSS) program. SPSS was also used to perform descriptive and other statistical analyses.

FINDINGS

Table 1 presents the means and proportions of the independent and dependent variables for working and non-working mothers. Both groups have about the same average age and years of widowhood. Working widows have somewhat fewer children and their children tend to be older. Working widows have a much higher income. They also score higher on the human capital variables; a larger percentage of working than non-working widows have no health problems and have obtained vocational training, and working widows have more years of education and work experience than those who are not working. About the same percentage of working as non-working widows plan to return to school. The percentage of non-working widows planning to get a job is about the same as the percentage of working widows planning to get a better job.

Regression Results of Work-Related School Plans Among Nonremarried Widows

Table 2 presents the results of the regression analyses for working and non-working widows on the likelihood of their returning to school in the next three years to prepare for a job.

Working widows. Regression results indicate that income is inversely related to the widow's planning to return to school ($p < 0.001$).

TABLE 1

**Means and Proportions of Widows' Characteristics
and Commitment to Future Employment**

	Working Widows (N=1,547)	Non-working Widows (N=1,052)
Widows' Characteristics		
Age	43.69	43.07
Non-white	.23*	.31
Number of years of widowhood	5.50	5.41
Number of children at home	2.68*	2.95
Age of youngest child	12.30*	10.98
Current total family income	$14,865.28*	$9,695.31
No perceived health problems	.79*	.53
Number of years of education	11.74*	10.38
Vocational training	.37*	.25
Number of years of work experience	14.92*	6.60
Commitment to Future Employment		
Work-related school plans	.36	.37
Future job plans[1]	.49	.50

* Indicates that the difference between means or proportions of working and non-working widows is significant at the 0.01 level.

[1] Means "Will get a better job within three years" for working widows and "Will get a job within three years" for non-working widows.

TABLE 2

Regression Results:
Determinants of Widows' Work-Related School Plans

Independent Variables	Standardized Beta Weights (F-ratios in parentheses)	
	Working Widows	Non-working Widows
Age	-0.228 (46.522)***	-0.227 (50.946)***
Non-white	0.093 (12.644)***	0.122 (15.200)***
Number of years of widowhood	0.038 (2.327)	-0.049 (2.726)
Number of children at home	0.066 (5.993)*	-0.015 (0.219)
Age of youngest child	0.081 (6.313)*	0.082 (4.355)*
Current total family income	-0.099 (12.531)***	0.003 (0.013)
No perceived health problems	-0.006 (0.079)	0.075 (6.111)*
Number of years of education	0.162 (36.632)***	0.160 (25.029)***
Vocational training	0.100 (16.801)***	0.108 (12.898)***
Number of years of work experience	-0.075 (8.086)**	-0.040 (1.825)
Constant	0.550	0.632
R^2	0.107	0.155
F-ratio of the regression model	18.547***	19.166***
Sample size	1,547	1,052

  * Statistically significant at the 0.05 level.
 ** Statistically significant at the 0.01 level.
*** Statistically significant at the 0.001 level.

Widows with less income say they are going back to improve their job skills more often than widows with more income. Among the human capital variables, education and past vocational training are positively and strongly related to the dependent variable (p < 0.001). Widows who already have more education or those who have vocational training are more likely to return to school. On the other hand, the number of years of work experience is negatively related to the dependent variable (p < 0.01). The directions of relationships between these independent variables regarding human capital and the dependent variable are as predicted. Of the control variables, age is negatively related and being non-white (race) is positively related to the widow's planning to go back to school (p < 0.001). Notice the strength of these variables as predictors of the dependent variable. It is interesting to note also that widows with a larger number of children at home say more frequently that they are going back to school than those with fewer children (p < 0.05). On the other hand, other things being equal, widows whose youngest child is of advancing age are more likely to go back to school (p < 0.05).

Non-working widows. For widows who are not currently working, income does not make any difference in their future plans regarding going back to school. In contrast, the human capital variables are strong predictors of their future plans. Widows in good health are more likely to plan to go back to school than widows in poor health (p < 0.05). The same thing can be said about widows who have more education (p < 0.001) and about widows who have prior vocational training (p 0.001). Of the control variables, again, age is negatively related and being non-white (race) is positively related to the dependent variable (p < 0.001). Notice again the strength of these variables in predicting the dependent variable. As in the case of working widows, non-working widows with their youngest child of advancing age appear to find it relatively easy to plan for returning to school (p < 0.05).

Regression Results of Future Job Plans Among Nonremarried Widows

Table 3 presents the results of the regression analyses for working and non-working widows on their job plans for the next three years.

TABLE 3

Regression Results:
Determinants of Widows' Future Job Plans[1]

| Independent Variables | Standardized Beta Weights (F-ratios in parentheses) | |
	Working Widows	Non-working Widows
Age	-0.137 (16.476)***	-0.248 (40.272)***
Non-white	0.044 (2.862)	0.002 (0.007)
Number of years of widowhood	0.008 (0.105)	-0.041 (1.941)
Number of children at home	0.055 (4.094)*	0.009 (0.074)
Age of youngest child	0.034 (1.091)	0.150 (14.193)***
Current total family income	-0.158 (31.073)***	-0.045 (1.984)
No perceived health problems	-0.019 (0.591)	0.187 (37.706)***
Number of years of education	0.137 (25.631)***	0.179 (30.975)***
Vocational training	0.062 (6.358)*	0.066 (4.788)*
Number of years of work experience	-0.121 (20.609)***	-0.007 (0.065)
Constant	0.723	0.571
R^2	0.084	0.147
F-ratio of the regression model	14.266***	18.069***
Sample size	1,547	1,052

  * Statistically significant at the 0.05 level.
 ** Statistically significant at the 0.01 level.
*** Statistically significant at the 0.001 level.

[1] Means "Will get a better job within three years" for working widows and "Will get a job within three years" for non-working widows.

Working widows. For working widows, the predictors of the widow's plan to get a better job are almost the same as the predictors of planning to go back to school. Women with lower incomes are much more likely than others to expect to get a better job within three years following the time of the survey (p < 0.001). Of the human capital variables, the educational level of widows is positively related to their intention to get a better job (p < 0.001) and so is vocational training that the widows have taken in the past (p < 0.05). On the other hand, the number of years of work experience is negatively related to the dependent variable (p < 0.001). Such a negative relationship was also observed in the regression analysis of work-related school plans among working widows. Just as in the case of work-related school plans, widows tend to say they will get a better job if they are young (p < 0.001) and if they have more children at home (p < 0.05). However, race and age of youngest child are not statistically significant predictors; this contrasts with the finding regarding school plans.

Non-working widows. For non-working widows, current income level does not exert a statistically significant impact on widows' plans to get a job within three years following the time of the survey. Focusing on human capital variables, women without limiting physical conditions are much more likely than others to plan to get a job (p < 0.001) and so are more educated women (p < 0.001). Notice the strength of these human capital variables as predictors of the dependent variable. Vocational training--another human capital variable--is also positively related to the dependent variable (p < 0.05). Age continues to be an important factor (p < 0.001); younger widows are more likely to return to work. Also, widows with the youngest child of advancing age find it easier to plan to get a job (p < 0.001).

DISCUSSION

Interest in working. The results of this study show that as a group, nonremarried widows receiving survivor benefits expect to work. Over half of the widows in this study were employed. Of those not working, 50 percent planned to get a job in the next three years. Over a third of all widows expected to return to school for education to improve their job skills. This work orientation is especially noteworthy considering that a constraint to paid employment exists for

these women. At certain levels of earnings, these widows face a high implicit tax rate on their earnings. In 1978, when the survey was taken, these widows could earn up to $3,420 without their social security benefits being reduced. However, earnings beyond this exempt amount were subjected to a 50 cent reduction in benefit for each excess dollar earned. (The widow's earnings would not affect benefits for her children, however.) A precise determination of the effect of high implicit tax rates on the work behavior of widows is beyond the scope of this study,[1] but the results described here suggest that it does not act as a serious deterrent to employment. The widows appear to find that the advantages of working outweigh the disadvantages of reduced or forfeited social security benefits.

Although as a group widows are characterized by an orientation to paid employment, there are significant differences between those who plan an increased work commitment in the future and those who do not. Differences in human capital resources, income, family situation, and other circumstances were found between widows more likely to go back to school or get a job (or get a better job if already employed) and those unlikely to do so. Below is a discussion of these aspects of widows' future plans.

Human capital resources. As a group, health, education, and vocational training emerge as strong predictors of a widow's future plans. In general, widows with a higher level of human capital expected to increase their work commitment over the next three years while those with less human capital did not. Education was a very important determinant to both future school and job plans. As expected, those who had obtained more education and vocational training were more likely to plan to return to school than those who had not. Apparently, those with an already high level of education and/or vocational training believed that investing in still more schooling would pay off to a greater extent those whose educational background was lower. This generalization can be made also in regard to the widow's plans to get a better job (or get a job, if not employed).

On the other hand, work experience, another human capital variable, was found to be negatively related to the dependent variables among working widows. From these findings regarding human capital variables, one can

generalize that, while many human capital variables are positively related to a person's plans regarding future employment opportunities, not all human capital variables are so related. Apparently, number of years work experience is such an exception. Differential effects of human capital variables on future plans may be related to the perceived pay-off from increasing future commitment to employment.

The widow's perception of the state of her health was a significant indicator of both her present work status and her commitment to future employment. As Table 1 indicates, 79 percent of those working believed that they had no limiting conditions on the amount of work they did, while only 53 percent of the non-working women shared this positive view of their health. Thus, poor health may be a barrier that keeps widows from entering the labor force. For non-working widows, their perceived state of health also affected their expectations about what they could accomplish in the future, as those in good health were much more likely than others to plan an increased commitment to employment.

Taken together, the strong effect of the human capital variables on the widow's commitment to future employment suggests that, to a great extent, their future well-being depends on their own capabilities and personal resources. In general, those more able to compete successfully in the labor market are planning to increase their commitment to paid employment and are likely to adjust successfully to the period when benefits cease. On the other hand, widows with less human capital do not appear to be planning for the future by increasing their ability to be self-sufficient and can be expected to face serious financial difficulties when benefits cease.

Economic need. Among working widows, income level was negatively associated with commitment to future employment. This finding supports the view that economic need pushes the widow into planning for future employment. Women who are deprived of income anticipate a bleak economic future and thus are more likely than others to plan to increase their work commitment. On the other hand, income does not affect the future plans of non-working widows. This finding may stem from the fact that their income is comprised primarily of social security benefits, which have a relatively narrow range. The range is truncated

at both ends by minimum and maximum levels of benefits provided under social security. The resulting small variation in income causes its regression coefficient to be small. These two findings, put together, allow the authors to infer that it is the level of earnings—not the level of social security benefits—that influences the widow's plans on future employment. Widows who earn less are more compelled to do something about their future job opportunities than those who earn more. But this cannot be said about social security benefits. Non-working widows who receive less social security benefits may not necessarily feel more urgency to do something about their job prospects than those whose benefits are larger, granted that the range of social security benefits is relatively small.

Family situational variables and other control variables. For all widows in the study, age was a particularly important determinant of their level of commitment to future work efforts. Younger widows were much more likely than others to plan to go to school or get a job (get a better job, if already employed) in the next three years, even though older widows faced the more immediate prospect of losing social security benefits. This finding suggests that women who are going to increase their commitment to future work efforts make plans to do so when they are young. If they wait until they are older, it may be too late for them to embark on a career, even though their need may be greater since they soon will lose their survivor benefits.

All other things being equal, non-white widows (80 percent of whom were black in this study) were more likely than white widows to plan an increased work commitment in the future. This finding may be related to the traditional role expectation of black women, who have a higher probability of being the head of the household and thus may feel greater financial responsibility to support their families than do white women (Beckett and Smith, 1981).

That the time elapsed since the death of a husband does not influence the widow's future plans is interesting. It shows that the probability that a widow has future school plans or job plans is the same regardless of the time when her husband died. Apparently, mourning, feeling depressed, and financial upheavals that tend to occur following the death of a husband do not affect the widow in regard to planning for future employment.

The major findings from this study can be summarized as follows: it is the human capital possessed by the widows which mainly determines widows' future plans to increase their work commitment. Widows who already have economic resources in themselves do more to improve their job conditions. A low level of income adds another push for widows to commit themselves to working. However, probably lack of income alone is not a sufficient reason for the widow's decision to plan positively for future employment. And if the widows do commit themselves to future advancement, it will happen when they are young. Family situational variables affect the widows' plans to some degree, but not as strongly as the traditional view of women might suggest. Nonremarried widows of today seem to plan their future employment based on their own qualifications and resources more than on family considerations.

FOOTNOTES

1. Preliminary findings from a study by Martha N. Ozawa and William T. Alpert on the effects of implicit tax rates on the earnings involving social security benefits indicate that widows' working behavior is not adversely affected by the reduction of benefits when they earn beyond the exempted amount.

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