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EMPLOYED FEMALE HOUSEHOLD HEADS IN

CORVALLIS, OREGON

Abstract approved:

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The purpose of this study was to examine the job-related expenditures of female household heads. Also examined were levels of education, occupations, presence of dependent children, employment benefits and reasons for working.

A random sample of 75 female household heads was drawn from the 1973 Polk's Corvallis City Directory. The sample was composed of 28 divorced, 3 separated, 15 single and 28 widowed women living in Corvallis, Oregon. The interviews were conducted during March and April of 1974. The median age for the 75 household heads was 51 years. They had completed a mean of 15 years of schooling. Single household heads were both younger, with a median age of 32, and had a higher level of education, 17 years, than widows and divorced women. Forty-nine percent of the female household

heads were professional workers; 39 percent were clerical and sales workers; and the remaining 12 percent were semiskilled workers. Eighty percent of the single household heads were employed in professional occupations, compared with 45 percent of the widows and 38 percent of the divorced and separated women. Median employment income for all 75 household heads was \$7,249. For the 68 women who had worked the entire year, the median employment income was \$7,500 and the mean, \$8,162.

Hypothesis 1. Hypothesis 1, there is no relationship between level of education of the female household head and amount of earnings, was not supported by the data and it was rejected. As the level of education increased, the employment income also increased. Household heads who had not completed high school were employed in the lowest-paying occupations. Full-time workers who were college graduates earned 52 percent more than high school graduates and 14 percent more than household heads with some college education. Household heads who had master's degrees earned 36 percent more than college graduates. Household heads with doctoral degrees earned 28 percent more than those with master's degrees.

Hypothesis 2. Hypothesis 2, between 40 and 50 percent of the employed female household heads' income from gainful employment was absorbed by job-related expenditures, was not supported by the data. There was a significant difference at the .01 level and the

hypothesis was rejected. Female household heads in the study reported 35.8 percent of their cash employment income was used for job-related expenditures or a mean of \$2,930.

Payroll deductions absorbed the highest percentage of employment income, 26.5 percent or a mean of \$2,164. Federal income taxes were the highest reported expense, 13.7 percent, with a mean of \$1,122 and a range of \$1.15 to \$4,441. Directly-related expenses were reported as 5.2 percent of the employment income. Education related to the job and transportation were the highest directly-related expenses, 1.5 and 1.6 percent, respectively. Indirectly-related expenses amounted to 4.1 percent of the employment income. Clothing needed for work was the most expensive indirectly-related expense reported, 1.5 percent.

Hypothesis 3. Hypothesis 3, there is no difference in percentage of employment income spent for job-related expenses of female household heads with dependent children aged 18 and under and those without dependent children, was accepted since no significant difference in the percentage of income spent was found at the .025 level in a two-tailed "t" test. Female household heads with dependent children reported 36.9 percent of their employment income was spent on job-related expenses and those without children reported 35.8 percent.

Hypothesis 4. For female household heads with dependent children aged 18 and under, there is no difference in the percentage of employment income spent for job-related expenses of household heads with preschool children and those with no preschool children. Hypothesis 4 was not tested. Only two household heads in the study had children of preschool age.

Female household heads reported receiving a mean dollar value of \$168 in employment benefits. Eighty-three percent of the 75 workers reported receiving health insurance with a mean value of \$79. Cash bonuses were valued at a mean of \$22 and employer discounts at \$21 for all workers. A combined mean dollar value of \$44 was received for meals, coffee and snacks, life insurance, gifts from the employer, laundering and drycleaning of work clothing and discounts from other organizations.

Only two reasons for working were given by more than 50 percent of the 75 household heads. These reasons were to pay for current living expenses and because they enjoyed working.

Job-Related Expenditures of Gainfully Employed  
Female Household Heads in Corvallis, Oregon

by

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JOB-RELATED EXPENDITURES OF GAINFULLY  
EMPLOYED FEMALE HOUSEHOLD HEADS  
IN CORVALLIS, OREGON

I. INTRODUCTION

Women have always worked, both usefully and gainfully. In the early years of America most women worked throughout all their adult lives. The economic status of the family often depended on the competence of the wife. It was only in a minority of families, those in the middle and upper-income classes living in urban centers, that the wife was free from the necessity of gainful employment (9:6). In colonial times women were employed in domestic service, in agriculture, and in the home production of goods. Wages in agriculture were low and the working day long, often 13 hours. The first factories for spinning cotton in the early 1800's employed thousands of women and children (1:62, 66).

Early census records do not give a clear picture of the employment of women and children. Campbell presents two reasons: Although the census records showed a steady increase in the employment of women and children ". . . the ratio was considered as unimportant" (1:96). The second reason that the count of women in the labor force was considered undesirable was that

. . . prejudice was still strong enough against all who deviated from custom or tradition to make each new candidate for a living shrink from any publicity that

could be avoided . . . . It was this shrinking from publicity among all save the most ordinary workers, by this time largely foreign, that made one difficulty in the way of census enumerators (1:97).

It was not until the 1860 census that a need was felt for an enumeration of workers by sex. From that point statistics could be used in a limited way to assess female employment.

After the Civil War ended in 1865, there was a rapid increase in the urban middle class. Many of these middle class women did not have an economic need and did not participate in the labor force.

This isolation of women from work was a significant phenomenon in American life for only about eighty years-- from the Civil War to World War II. And even during this period, women from lower income groups continued to work (9:7).

During World War II many women entered the work force in response to the increased demand for workers. Female participation in the labor force dropped following the war. Since 1947, however, the rate has steadily increased until 44 percent of all women are now in the labor force (10:36).

Another recent change in female employment is the increasing number of women who are combining gainful employment and child rearing. The wife who seeks employment may have more choice in deciding to take employment. However, for the woman who is the head of a household, often the choice is a matter of survival.

The amount of cash income a female worker is able to contribute to her household is affected by the proportion that is absorbed in expenses related to her employment. Studies have been conducted on the job-related expenditures of married women. These studies (6, 14, 15, 16, 21, 40) have indicated that approximately 35 to 40 percent of the wife's income is absorbed by job-related expenses. This percentage is higher for women who must pay for child care.

The purpose of this study was to examine the job-related expenditures of the woman who was the head of her household. Questions examined were: What percentage of her income was absorbed in expenditures related to her job? What percentage of her cash employment income was available for personal and family use? What benefits did she receive as a result of her employment? And, for what reasons was she employed?

#### Statement of the Problem

Job-related expenditures absorb a significant amount of the cash employment income. The amount that is utilized for these expenses affects the amount of cash income that is contributed to the household. It was the purpose of this study to examine the job-related expenditures that female heads of households have as a result of their employment.

### Objectives of the Study

The objectives of this study were to investigate the effect of the following upon the female household head's cash employment income:

1. Types and amounts of job-related expenditures.
2. Presence of dependent children in the household.

This study also examined:

1. The relationship between income and educational level of the female household head.
2. Types and amounts of employee benefits.
3. Reasons that female household heads were employed.

### Hypotheses

The following hypotheses were formulated for this study:

1. There is no relationship between level of education of the female household head and amount of earnings.
2. Between 40 and 50 percent of the employed female household head's income from gainful employment was absorbed by job-related expenditures.
3. There is no difference in percentage of employment income spent for job-related expenses of female household heads with dependent children aged 18 and under and those without dependent

children.

4. For female household heads with dependent children aged 18 and under, there is no difference in the percentage of income spent for job-related expenses of female heads with preschool children and those with no preschool children.

#### Assumptions

Assumptions made in this study were:

1. Women who are not listed in the city directory do not differ significantly from the random sample drawn from the 1973 Polk's Corvallis City Directory.
2. Subjects would be able to give accurate information regarding their finances.
3. The interviewer would be able to elicit responses regarding finances.

#### Definitions

**Dependent Children:** Children who were residing in the household.

**Employment Benefits:** "Those contributions of money, goods, services, or discounts which are received because of one's employment. They are not limited to benefits provided by the



employer in person" (6:98).

Family: Two or more persons living in the same household who are related by blood, marriage, or adoption (34:3).

Full-time Employment: Employed 35 hours or more per week.

Gainful employment: Performance of a service in anticipation of a monetary return.

Head of Household: ". . . either the head of a family--a group of two or more persons residing in the same dwelling unit and related to each other by blood, marriage, or adoption--or an unrelated individual--a person living alone or with persons unrelated to him" (31:4).

Household: One or more persons occupying a housing unit, including families (related persons living together); unrelated persons living together; families and unrelated persons living together; and persons living alone (34:3).

Job-related Expenditures: Those costs, occupational and other, which were incurred because of employment. In addition to cash amounts withheld from the employment income, this study also included those expenses the female household head considered necessary because of her employment.

Job-related Expenses: Three categories of expenses were used in this study.

1. Payroll Deductions of taxes, retirement contributions, and accident insurance.
2. Directly-related expenses such as tools, equipment, and supplies; educational expenses related to the job; dues to employee organizations and labor unions; publications, books, and papers; meetings and conventions; gifts and donations at work; parties and group meals with fellow employees; meals and snacks at work; and transportation.
3. Indirectly-related expenses such as clothing, laundry, personal care and grooming; paid help; child care; meals away from home for the entire family; and other expenses.

Separated: Includes persons with a legal separation, those living apart with intentions of obtaining a divorce, and other persons permanently or temporarily separated because of marital discord.

Single: An individual who has never married.

Total Cash Employment Income: Sum of salary, wages, bonuses, and tips.

### Limitations of the Study

Limitations of this study were:

1. The sample represented the population to the extent that the 1973 Polk's Corvallis City Directory was accurate.
2. Job-related expenses such as extra meals eaten out and extra clothing purchased because of employment are estimations and are dependent upon a respondent's ability to differentiate between what she spent because she was employed and what she would have spent if she were not working.
3. Responses are limited by recall.
4. Responses to the question of why women work may be superficial.
5. Taxes withheld from pay were used as the income tax expense. This does not allow for adjustments in tax spent or refunds at the end of the taxable year.
6. Some household heads reported having job-related expenses, but could not estimate the dollar amount.

## II. REVIEW OF LITERATURE

### Introduction

The study of women's employment is important because of the social and economic effect that it has upon families. An increasing number of women are entering and continuing to participate in the labor force (34:222). Changing marital patterns may influence a woman's choice to leave or re-enter the labor force.

This chapter will review the historical development of women's employment, marital patterns, occupations, education, and previous research into job-related expenditures, employment benefits, and reasons why women work.

### Historical Development

In 1920 approximately 23 percent of all females 14 years of age and over in the United States were employed (36:10). They composed one-fifth of the entire labor force. The participation rate of women in the work force rose gradually from 23 percent in 1920 to 29 percent in 1940. With the onset of World War II the participation rate of females, aged 16 years and over, rose to a high of 38 percent in April 1945. Following World War II the participation rate dropped to 31 percent in April 1947, which was the lowest rate since 1940 (36:10). From 1947 female employment

steadily increased until in March 1972, 44 percent of the female population was in the labor force (11:22). Women now account for approximately two-fifths of the total persons in the labor force, compared with one-fourth in 1940 (34:220).

In March 1972 there were 39.2 million women in the total labor force, aged 16 and over; 36.4 million were employed and the rest were seeking employment. Married women, with husband present, made up the largest proportion, 59 percent, of female workers. A little over one-fifth, 22 percent, of the working women were single. Widows and divorced women made up approximately 8 and 7 percent, respectively, of the work force. Separated made up 4 percent. Slightly more than one-third of the female work force were household heads (34:222).

When contrasting the percentages of the employed female populations by marital status, only 42 percent of the married women were working, compared to 70 percent of the divorced women and 55 percent of the single women. Fifty-three percent of the separated women were working. Widows had the lowest rate of participation, 27 percent. Widows tend to be an older segment of the total population and many receive retirement income (10:35, 8:6). In 1972 the median age of single working women was 22.1; married, 40.2; and widowed or divorced, 52.3 years (34:222).

### Marital Patterns

Increasing numbers of women in the United States are heads of households. In the five-year period between March 1967 and March 1972, female heads of families increased in number from 5.2 million to 6.2 million (36:30, 10:32). Of the 6.2 million female household heads in 1972, 3.1 million, or 50 percent, were employed. In 61 percent of these families the woman was the only member of the household in the labor force (10:32).

During the decade from 1962 to 1972, marriages in Oregon showed an increase of 73 percent. The previous decade of 1952 to 1962 had an increase of only 11 percent. The great increase in marriages during 1962-72 was the result of an increased number of remarriages rather than first marriages (26:79).

Oregon has had a consistently higher divorce rate than the total United States since 1870. In 1970 the rate of divorce in Oregon was 4.6 divorced persons for every 1,000 in the population, compared with the U.S. rate of 3.5 (26:83, 34:66). In 1970 there was one divorced, widowed, or separated adult for every five married adults in Oregon.

Widowed females outnumbered widowed males in 1970 by four and a half times. A suggested reason for this numeric difference is that widowed men remarry younger women and many widowed females do not remarry. In addition, women have longer life

expectancies and therefore more women outlive their husbands than men outlive their wives (27:12).

In 1970 there were approximately 693,000 households in Oregon. Nearly 542,000 of these households were families. Approximately 45,000 or one out of every 12 of these families had a female household head. Single females headed an additional 90,000 households, resulting in a total of 135,000 female-headed households in Oregon. A total of 20 percent of all households were headed by women. The remaining 558,000 households were headed by men. Twenty-nine percent of all the households in the more urban centers of Portland, Eugene, and Salem had female household heads. In over 60 percent of the families headed by women, there were children under 18 years (27:85).

The number and proportion of children in one-parent families have been increasing. In 1973, 8.3 million children under 18 years of age were in families headed by women. During the period of 1960 to 1969, divorces among couples with no children increased 37 percent while divorces among couples with children increased 62 percent. Divorce rates, however, were lower in families with greater numbers of children (38:51).

The number of children under 18 years per household in female-headed households declined from 2.29 to 2.2 between March 1970 and March 1973. Female household heads who were

employed in 1973 had 1.94 children, while those female household heads who were not employed had 2.56 children (38:52).

Divorced women generally feel economically pressured to enter the labor force if they are not already employed. Carter and Glick reported that ". . . they are likely to face strong competition and to devote extra effort toward making themselves economically independent" (2:258). This is particularly true if they have small children. The length of time between divorce and remarriage is likely to be longer for women than for men and a higher proportion of divorced women than divorced men never remarry (2:258). Those women who obtain a divorce tend to be ones who are capable of supporting themselves. Those women with "a relatively low degree of employability are likely to marry sooner than other women and, when married, to remain that way" (2:202-204).

### Education

Participation in the labor force is lowest and unemployment rates highest for women who complete the fewest years of schooling. The level of education is related to the amount of earnings from employment.

Women who have graduated from college earn over twice as much annually as women at the lowest end of the education scale. For women employed year round in full-time jobs, median earnings in 1972 were \$8,925 for the college graduate, \$5,770 for high school graduates, and \$4,305



for those who did not complete elementary school (38:12).

More girls graduate from high school than boys. However, more boys are in college than girls. Two out of every five college students are girls. More men than women earn master's and doctor's degrees (9:7).

. . . girls from middle-class homes grow up without clear expectations that they will work as adults. During elementary and secondary school they are given much the same type of education as are boys, with the exception that they place more stress on the humanities. In college, they become increasingly preoccupied with the idea of marriage, although some women become deeply involved in their studies. Because of marriage and children, relatively few women go on to graduate school or become heavily involved in careers. They are likely to spend their twenties and thirties primarily in rearing their families (9:171).

In 1940 the mean years of schooling completed by female workers 18 to 64 years old was 9.8 years. By March 1973 the mean years of schooling for all female workers had risen to 12.1 years. Twenty-nine percent of the female workers in March 1973 had completed less than four years of high school; 45 percent completed high school; 14 percent had completed one to three years of college, and 12 percent had completed four years or more of college. Younger workers had more education than older workers (5:58, 59).

Oregon residents have a slightly higher educational level, 12.3 years, than the national average of 12.1 for adult populations.

More individuals in Oregon complete high school, 60 percent, compared to the national average of 52.3 percent. In Corvallis, Oregon, 82 percent had completed high school. Thirty-nine percent of the persons in Corvallis had completed four years or more of college compared to 11 percent for the United States and 12 percent for Oregon. Less than one percent of the Corvallis population had fewer than five years of formal schooling, compared to 5.5 percent nationally (33:3, 751).

In 1962 Holmes reported that about 38 percent of the 186 employed wives in her study in Georgia completed high school and 13 percent reported they had one or more years of college. About one-half, 49 percent, did not graduate from high school. Fifteen percent of these women also reported some vocational training in addition to their formal schooling (14:4). In 1965, of the 184 employed urban wives in the Ohio study, 53 percent had completed high school and 11 percent had attended one or more years of college. Thirty-six percent had not completed high school. Nineteen percent had also received some vocational training (15:4). In 1967 Holmes reported 34 percent of the 175 urban wives in the North Carolina study completed high school and 9 percent had had some college training. Fifty-seven percent had not completed high school and 11 percent had received some additional vocational training (16:4).

In 1968 the Oregon Bureau of Labor compared the educational level of 500 female household heads with types of employment. In service and "other" categories, 50 and 30 percent, respectively, of the female heads had not completed a high school education. Almost one out of five women who were in service occupations had only a grade school education. Eighty-four percent of the clerical workers had completed high school and 28 percent had done some college work. Ninety-four percent of the women in professional, semiprofessional and technical work had finished high school; 70 percent received some college training; and 40 percent graduated from college. Twenty-eight percent of the women in the study had attended business or secretarial school (25:20).

In 1968 Whitfield compared working wives in two income groups; those earning less than \$5,000 and those earning more than \$5,000. The wives in the over \$5,000 group had a median educational level of college graduate compared to a median educational level of ninth to eleventh grade for the under \$5,000 group of wives (40:25).

In Lyerly's 1969 study, the 266 wives in husband-wife families tended to have a somewhat higher level of education than the 56 female household heads. Twenty percent of the female heads compared to nine percent of the females in husband-wife households had received less than a high school education. Lyerly

stated in her study that the number of children appeared to be related to the level of education. All female heads with one or two children had received at least a high school education. In families with three children, 40 percent of the female heads received less than a high school education compared with seven percent of the wives in husband-wife households (19:67).

### Employment

During the period of 1940 to 1970 there was a shift in the types of occupations women held. In 1940, 51 percent of the women in nonagricultural jobs were service and operative workers and 35 percent were employed in clerical and sales jobs. The other 14 percent were employed in professional and technical jobs. In 1970 sales and clerical occupations employed the largest percentage of the female workers, 45 percent. Service and operative workers had declined to 35 percent. Professional and technical workers increased to 20 percent of the workers (38:7-9).

Over two-thirds of the employed professional women are elementary or secondary teachers or health workers. Women are continuing to enter the traditionally female occupations rather than the male-dominated fields. Of all bachelor degrees awarded in June 1972, about half or 46 percent of the women majored in education and only 7 percent received degrees in science and

mathematics. Women comprise the majority of workers in only two major occupational groups -- clerical workers and domestic service workers (5:60).

The National Manpower Council reported that more widows and women who were separated from their husbands were in the lower-paying jobs than any other marital status (20:70). They were found in occupations such as operatives, private household or other service workers, farm workers, or nonfarm laborers. Many in this category have found themselves at an advanced age with no other means of support and with no particular skills.

Nye studied 2,000 working mothers. The ages of the children affected the employment of mothers. Mothers with children below school age are less likely to be employed. The fewer the number of children, the more likely a woman is to be employed outside the house (23:3-17).

Holmes studied employed wives in three states. In the Georgia study reported in 1962, 45 percent of the employed wives worked as operatives and kindred workers; 25 percent as clerical, sales and kindred workers; 18 percent as service workers; and 12 percent as professionals and managers (14:4). The majority, 75 percent of the urban wives in the Ohio study reported in 1965 worked in clerical and sales jobs and as operatives in factories and potteries. Fifteen percent were in professional and

managerial positions and ten percent were service workers (15:3-4). In the North Carolina study reported in 1967, 60 percent of the wives were employed as operatives; 20 percent were clerical or sales workers; 10 percent were professional or managerial workers; and 10 percent were service workers (16:5).

In 1967 Larson reported the largest group of working wives in her study were in clerical and sales work, 53.5 percent. Professional and managerial jobs were held by 16 percent and the majority of these women were in teaching and nursing professions. Service work was done by 15 percent and private household help accounted for 11.5 percent of those working. Four percent were machine operators. Only 16 percent of her total sample of 328 wives had not been employed during their marriage (18:71-72).

The problems faced by the female household head were stated by the Oregon Bureau of Labor:

Compelled by economic reasons to enter or re-enter the labor market after a lengthy period devoted to the raising of children and housekeeping, they face the competitive struggle either with no previous occupational training and experience or with job qualifications greatly reduced by intervening years. Their urgent need to earn directs them toward the "occupational areas of the least resistance"--where the extent of requirements in training and experience makes it comparatively easy to obtain jobs in a hurry (25:1).

In 1968 the Oregon Bureau of Labor conducted a survey among 500 employed female heads of families. Median age of the women in

the study was 34.4 years. Clerical workers comprised the youngest group, followed by professional, semiprofessional and technical workers. Service workers were the oldest group. The researcher attributed the age difference in occupation to two circumstances: choice and need.

Professional careers and clerical jobs to a considerable extent are matters of occupational choice; the age when these choices materialize depends on the necessary period of preparation. This is clearly reflected in the earlier entry into the labor market of clerical workers in contrast to professionals and semiprofessionals. The predominant factor in seeking service jobs and "other" jobs, on the other hand, is economic pressure (25:17).

In the Oregon study, clerical workers had the highest rate of full-time workers; service workers, the lowest.

The question of whether a woman who supports herself and her dependents works on a full-time or part-time basis may depend primarily on her ability and training rather than on the age of her children (20:39).

### Income

Persons who live alone or with unrelated individuals have lower incomes than families. In 1970 unrelated individuals in the United States had a median income of \$2,489. In Oregon the median income was \$2,400 and in Corvallis, \$1,465. The high percentage of college students in Corvallis may contribute to the low median income (33:753, 34:329).

In the United States in 1970, the median income for all

families was \$9,586. Median income for Oregon families was \$9,487 and in Corvallis, Oregon, \$9,548 (33:5, 753).

Families headed by females have lower incomes than husband-wife families. In households where the female head was in the labor force, the median family income was \$5,380. In families where the head was a male and the only worker, the median income was \$10,580. When the wife was also in the labor force, the median income was \$13,580 (11:25-26).

In 1971 more female-headed families fell below the poverty index adopted by a federal interagency committee than husband-wife families.

This index takes into account such factors as family size, number of children, and farm-nonfarm residence, as well as the amount of money income. The poverty level is based on an "economy" food plan designed by the Department of Agriculture for "emergency or temporary use when funds are low." The definition assumes that a family is classified as poor if its total money income amounts to less than approximately three times the cost of the "economy" food plan (28:23).

Only 6.8 percent of all U.S. families headed by men were below this poverty index, while 33.9 percent of all families with female heads were below this level (34:342). In 1972, 9.2 million children, or 14 percent of all children were in families below the low income line (39:55).

In 1969, 11 percent or 235,000 Oregon residents fell below the poverty index. Thirty-one percent of all Oregon families



with female heads were below the poverty level. Twenty-nine percent of all female household heads with families in Corvallis in 1969 were below the poverty index (28:10).

Female workers earn less than male workers in similar occupations. In 1969 women in white collar occupations earned 60 percent of the earnings of male white-collar workers. Within the white collar group, the largest difference in pay between men and women was for clerical and sales workers, with women receiving 54 percent of the male income. Female employment income was 54, 58, and 66 percent of the male occupations in blue collar, service, and farm labor categories, respectively (5:61).

#### Job-Related Expenditures

The amount of employment income that is available for personal and household use is affected by the job-related expenditures. Studies over the last 12 years have investigated the proportion spent on job-related expenses.

In 1962 Ferrar studied the job-related expenditures of 50 employed student wives in Michigan. The wives used 45 percent of their mean cash income for expenses related to their employment. Percentages for individual wives varied from 11 to 90 percent. The majority, four-fifths, spent between 30 and 60 percent.

Distribution of the wives' employment income among job-necessitated expenditure categories, the total job expenditures, and the residual for family use varied by income level, type of employment and occupational classification (29:103).

As the wives' incomes increased, the researchers reported that:

The proportion devoted to income tax, transportation, paid help and total job-necessitated expenditures tended to increase; the proportion devoted to clothing, personal care and food tended to decrease (29:108).

The mean total net gain for wives in professional positions was 59 percent of their mean cash income. Clerical workers reported a net gain of 54 percent of their mean cash income (29:108).

In her 1962 Georgia and 1965 Ohio studies, Holmes found that when the household was made up of adults or adults and older children only, the wife's net income was three-fifths of her gross earnings. But when there were preschool children, the wife's net income was closer to half of her gross income (14:1, 15:1). In her North Carolina study reported in 1967, Holmes indicated that net income amounted to about three-fifths of the gross earnings in adult or adult and schoolage children-only families. Urban wives with preschool children netted about one-half of their gross pay (16:1).

In the 1968 Oregon Bureau of Labor study, females reporting child care expenses reported a median cost of \$57 per month. Child care absorbed close to one-fifth of their gross

wage income. These women indicated that child care was not one of the most difficult bills to pay. The report suggests that:

. . . the reason why child care bills are not prominently mentioned among the hardest bills to pay is that they simply are not among the regular bills to pay.

. . . the very difficulty in obtaining child care and the very expenses involved, all add up . . . to making child care an on-again-off-again affair (25:84).

One-half of the mothers left their children with relatives or babysitters while they were working. Approximately 40 percent of the mothers left their children in nursery schools or child care centers. The remaining 10 percent of the mothers left their children unsupervised (25:89).

In 1968 Whitfield reported the 50 employed married women in her study spent approximately 43 percent of their gross employment income for job-related expenditures. Married women in the expanding family group had a median income of \$990 more than the married women in the contracting family. The percentage of income spent for job-related expenditures was four percent lower in the contracting group. The contracting family spent more for retirement contributions, extra laundry, extra personal care, and transportation. The expanding family spent more for taxes, meals and snacks at work, education related to the job, household help and child care (40:57).

In 1970 Newman studied employment income of wives. She found that job-necessitated expenses averaged 35 percent of the employment income. Income tax was the largest expense, 13 percent. Other directly-related expenses averaged eight percent of the employment income. Child care averaged 17 percent of the gross employment income for those wives incurring this expense. In families with children, 40 percent of the wife's employment income was spent on job-necessitated expenses compared with 29 percent in families without children (21:27).

In 1972 Henderson found that child care, meals eaten away from home, and transportation were the largest job-related expenses of the 99 student wives in her study. Child care expenses were paid by 76 percent of the women having children. Child care was the most expensive item with a mean of \$11.49 per month. The range for child care was "\$25 to over \$100 per month" (12:31). The mean employment income for the working wives was \$351-\$400 per month. The monthly mean of total expenses incurred by the working women with no children was \$37.78, compared to \$73.50 for the women with children (12:39-40).

#### Employment Benefits

Employment benefits are of two kinds. Those on which a monetary value can be assigned and those with no assigned monetary

value. Five studies were located which examined employment benefits.

In the 1962 report of the study in Georgia, Holmes reported an estimated \$99 for those wives receiving nonmoney benefits from employment, or a mean of \$10 for the employed wives. More of the service workers received nonmoney income than other occupational groups (14:5-6). Thirty-four percent of the wives in her 1965 Ohio study reported receiving nonmoney income. Women in service jobs were most likely to receive meals and clothing; clerical workers received most of the discounts. The value of nonmoney income amounted to approximately \$20 for the urban employed wives (15:6). In her North Carolina study in 1967 the employed wives reported a mean of \$10 in meals and discounts from nonmoney income (16:6).

In 1962 Ferrar found the mean monetary value of employment benefits was \$47 for all wives with a mean of \$67 for those wives receiving such benefits. Benefits on which a monetary value was placed were received by 74 percent of the wives in the professional group. For the benefits they received, the mean was \$121. Such benefits were received by 68 percent of the wives in the clerical group, with a mean amount of \$31 (6:46-47).

Newman's 1970 study of 40 employed student wives in Tennessee found that the mean of employment benefits to which monetary

value was assigned was \$65 (21:20). Employed wives of families with children received greater employment benefits, \$85, as compared to families without children, \$48. Wives who had less education received an average of \$13, while those who had higher educations received \$119 (21:22).

### Reasons for Working

Since 1940 the employment of married women has been more acceptable. Women choose to work for both economic and non-economic reasons.

In a 1963 U. S. Department of Labor study of working married women, 66 percent of them reported their most important reasons for working were economic. Financial necessity was the reason given most frequently by those in the age group between 24 and 44, by women with children under six years, and by women whose husbands were in the lowest income group. The most important non-economic reason for working was for personal satisfaction. Women in the age group of 25 to 44 mentioned this reason most frequently as well as women with children under six years of age, women with the highest level of education, and women whose husbands were in the highest income group (3:9)

Carter and Glick indicated that most of the single women probably have a greater need to support themselves from full-time

employment than married women. Many of the single women are highly educated and devoting themselves to professional and clerical careers. Single women "are younger and have better educational backgrounds, on the average, and therefore greater earning capacity than married women workers" (2:205).

Holmes reported in her 1965 Ohio study that the employed wives reported working because "they needed more money or wanted more money than their husbands were able to provide" (15:1). Most of the money from their employment was used for current living expenses. The wives in the 1967 study in North Carolina used money from their gainful employment for mainly economic reasons. Their income was spent for current living expenses or was saved for future family needs and wants (16:1).

Larson in 1967 reported the most important reasons given by the 174 employed wives in her study for working were financial. Financial reasons given were to pay off expenses, to save money for special items and to help pay for family debts. Next most important reasons were more personal to the wives such as enjoyed working, to help where needed, opportunity to learn on the job, to use education, and to make new friends. Larson found few differences in reasons for working based on the different age levels of the oldest child. Wives with no children expressed fewer financial reasons for working than those with children (18:81).

In 1968 Whitfield reported a study of 50 gainfully employed wives in Maryland. The wives were asked for the reasons they worked. Seventy-five percent of the responses given for working were economic reasons. The most frequently given reason was to buy extras for the family. Other frequently given responses were to pay current bills, to pay debts, and to provide for the children's education. Twenty-five percent of the reasons were personal. The most frequently stated personal reason was a preference for working over housekeeping, followed by to make use of education (40:55).

In her 1970 study of gainfully employed student wives in Tennessee, Newman found that 90 percent of the primary reasons given for employment were of an economic character. Sixty-three percent of the student wives stated their primary reason for working was to enable their husbands to continue their education. Twenty-five percent of the wives worked primarily to pay all or part of their current living expenses. Ten percent of the other reasons for working were for more personal reasons, such as their special skills were needed, they enjoyed working, or they wanted to occupy their free time (21:15-17).

Henderson studied a group of 99 employed student wives in Tennessee in 1972. She reported a significant relationship between training and reasons for employment. The women with no



specialized training were more likely to be working because of financial necessity than women with college degrees or specialized training (12:42). Sixty-three percent of the working wives in her study stated that they were currently working to help support the family while the husbands completed their educations (12, iii).

### III. METHODOLOGY

It was the purpose of this study to examine the job-related expenditures of women who were heads of households. The relationships between level of education of the household head and employment income; and ages of children and job-related expenditures were explored. Employment benefits and reasons for working were also examined. Data was collected during interviews with 75 female household heads who were either divorced, separated, single or widowed.

#### Development of Instrument

The interview schedule was developed from the ideas of previous researchers and with the assistance of the Oregon State University Home Management and Statistics Departments. The schedule was pretested with six individuals. Five persons fit the criteria for the study, but were not listed in the 1973 Polk's Corvallis City Directory from which the sample was drawn. One person was a married graduate student in home management. Their suggestions were used to revise the interview schedule.

### Selection of Sample

The sample of 75 women in the study was drawn from the 1973 Polk's Corvallis City Directory. All individuals who were listed as retired, married, male, or living outside the Corvallis city limits were excluded. The remaining names were numbered and two methods were used to secure the sample. Every fourteenth name was selected, starting at a random point, resulting in 75 names. A letter was sent to each individual and if that person had moved, did not fit the criteria, had married, or declined, the next person on the list was contacted. This method of selection proved inadequate, because of the high rate of ineligible persons who were contacted. Names were then selected from the list developed from the city directory using a random numbers table. This enabled the researcher to mail a larger number of letters at one time.

After drawing the names, a letter was mailed to each prospective subject (Appendix A) briefly describing the study and stating that the researcher would contact her to make an appointment for an interview. All women who had worked the previous year, either full-time or part-time and were the heads of their households were included. A total of 196 letters were mailed. Seventy-six persons were interviewed. One person was not

included in the study because she was not receiving any cash income from her employment in her own business. Of the remaining 126 letters sent, six persons were not the head of the household, 41 had moved from the area or had left no forwarding address and could not be contacted, 36 did not work last year or were retired, 11 had married, 22 declined, and 4 could not be reached. Three persons made appointments, but were not at home and could not be contacted later or failed to keep subsequent appointments.

#### Collection of Data

To collect the data, appointments were made with women who were willing to participate in the study. Interviews were conducted either in the homes of the female household heads, at their place of employment, or in a public place on a lunch hour or coffee break. Those subjects who met with the researcher at a place other than their residence were either asked to bring income information to the interview or were contacted by telephone at their homes after the interview to secure the information needed to complete the interview schedule. During the interviews the researcher read each question to the household head and wrote down her replies. The interviews began on March 12, 1974 and were completed on April 12, 1974. The interviews averaged 35 minutes.

### Analysis of Data

After the interviews were completed, computations for each schedule were made using summary sheets to determine transportation expenses and to summarize benefits, expenses, and percent of income devoted to job-related expenses.

When female household heads gave a range for an expense item such as \$1 to \$1.25 for lunches, the average of \$1.13 was used. The number of days worked in the year was used in computing costs when they were given on a daily basis. The number of days taken for holidays, vacations, and sick leave was subtracted from the total number of work days to arrive at the total number of days worked. In determining the transportation costs, the number of days worked multiplied by 11.3 cents per mile for the round trip distance from the household head's home to place of employment was used. The 11.3 cents per mile was derived from the U.S. Department of Transportation publication, Cost of Operating An Automobile (37). The costs of driving three sizes of automobiles, less that amount used for garage, parking, and tolls were averaged. Any parking fees or money paid to other individuals for transportation were added to this figure to arrive at a total transportation expense. When transportation expenses were incurred for education related to employment, the same method was

used to determine the cost of transportation and this cost was added to the educational expense.

The female household head was asked for only those expenditures that were made because of employment. Each household head determined the amounts and types of expenditures she felt were related to her job.

Descriptive statistics and "t" tests for significance were used to analyze the data collected during the 75 interviews.

#### IV. FINDINGS

This chapter includes an analysis of demographic characteristics of the 75 female heads of households in the study, their job-related expenditures, their employment benefits, and their reasons for employment.

##### Family and Household Characteristics

The sample of 75 females who were household heads were obtained from the 1973 Polk's Corvallis City Directory. Distribution of the household heads by marital status and age are given in Table 1. The sample included 28 divorced, 3 separated, 15 single, and 29 widowed women. Divorced females and widows were approximately equal in number, 37 and 39 percent, respectively, each accounting for three-eighths of the sample or together for three-fourths of the total sample. One-fifth of the sample were single women who had never married. Three women who were separated and living apart from their husbands represented only four percent of the sample. Throughout the remainder of the study, the three separated women were included with the divorced women. They were considered to be more nearly like the divorced women in their living situations than the widows or single women.

The mean age for all female household heads was 48 years and

Table 1. Frequency Distribution of Female Household Heads by Age and Marital Status.

Marital status	Age on last birthday						Total		Mean	Median
	20-29	30-39	40-49	50-59	60-64	65 and over	No.	Percent	Years	Years
Divorced	3	10	6	8	1		28	37	42	41
Separated			1	1	1		3	4	54	55
Single	4	4	2	1	3	1	15	20	42	32
Widowed		2	3	14	3	7	29	39	56	56
Total	7	16	12	24	8	8	75	100	48	51



the median age was 51 years. Single women were the youngest group with a mean of 42 years and a median of 32 years. Widows were the oldest group with a mean and median age of 56 years. The divorced women had a mean in years of 42. Almost one-third of the 75 household heads were in the 50 to 59 age group; however, only nine percent were in the 20 to 29 age group. Eleven percent were 65 or older; and seven-eighths of these were widows. The age range for all household heads was 23 to 80.

The mean years of education for the female household heads was 15 (Table 2). This is higher than the national average of 12.1 years (5:58). Single women had attained the highest level of education, 17 years. Divorced and widowed persons had attained 14 years. The percentage of all household heads completing high school was 95 percent; compared with the national average of 71 percent (5:58). The single women had the highest educational level and 80 percent had completed at least a bachelor's degree. Of the 15 single women, six had also completed master's degrees and two had completed doctoral degrees. More widows, 41 percent, had completed college than divorced women, 38 percent. Fewer of the divorced women had completed master's degrees compared with the single and widowed women.

Nine women had received vocational training at non-degree granting institutions. These included nursing school, beauty

Table 2. Frequency Distribution of Female Household Heads by Education and Marital Status

Marital status	Level of education								Total	Mean years of education
	Grades 1-8	Grades 9-11	High school graduate	Vocational training	College 1-3 yrs.	College graduate	Master's	Ph. D.		
Divorced <sup>a/</sup>		1	10	6	4	6	4		31	14
Single			2		1	4	6	2	15	17
Widowed	1	1	9	3	3	5	7		29	14
Total	1	2	21	9	8	15	17	2	75	15

<sup>a/</sup> Includes three separated.

school, and business college. All nine of these women had completed high school. Only three women had not completed high school and their ages were 59, 60, and 66.

Using Hollingshead's occupational classifications (13), the subjects were divided into occupational types (Table 3). Group I, "Higher executives, proprietors of large concerns and major professionals," included eight household heads teaching in universities, an elementary school principal, and a biologist. Thirteen percent of the entire sample of 75 were in this occupational group. Sixty percent of the women in Group I were single.

Group II, "Business managers, proprietors of medium-sized businesses and lesser professionals," included three nurses, six public school teachers, four librarians and one each of the following: research assistant, editor, school attendance supervisor, and university administrator. Nearly one-fourth of the entire sample was in this group.

Thirteen percent of the sample was in Group III, "Administrative personnel, small independent businesses, and lesser professionals." Included in Group III were two university administrative assistants, two graduate assistants, and one each of the following: owner of a small business, computer programmer, contractor, real estate saleswoman, industrial librarian, and sales manager.

The largest number of workers, nearly two-fifths were in

Table 3. Female Household Heads Categorized by Hollingshead's Occupational Classifications and Marital Status.

Occupational classification	Marital status							
	Number				Percent			
	Divorced <sup>a/</sup>	Single	Widowed	Total	Divorced <sup>a/</sup>	Single	Widowed	Total
I Higher executives, proprietors of large concerns, and major professionals	1	6	3	10	3	40	10	13
II Business managers, proprietors of medium-sized businesses and lesser professionals	6	4	7	17	19	27	25	23
III Administrative personnel, small independent businesses, and lesser professionals	5	2	3	10	16	13	10	13
IV Clerical and sales workers, technicians, and owners of small businesses	15	3	11	29	49	20	38	39
VI Machine operators and semi-skilled employees	4	-	3	7	13	-	10	9
VII Unskilled employees	-	-	2	2	-	-	7	3
Total	31	15	29	75	100	100	100	100

<sup>a/</sup> Includes three separated.

Group IV, "Clerical and sales workers, technicians, and owners of small businesses." This group included 20 clerical workers, four technicians, a sales clerk, a telephone operator, a hospital department supervisor, a WIN aide and a VISTA worker. One-half of the divorced women and nearly two-fifths of the widows were in this occupational group. Only one-fifth of the single women were in Group IV.

There were no female household heads in this study in Hollingshead's Group V, "Skilled manual operators."

Nine percent of the household heads were in Group VI, Machine operators and semiskilled employees." Three in this group were widowed and four, divorced. Only three percent or two of the household heads were in Group VII, "Unskilled unemployed," and they were both widows. Groups VI and VII were combined in the remainder of the study. These two groups together employed the fewest workers, 12 percent of the sample. These nine household heads were employed as cooks, domestic workers, and a beautician. None of the single women were in these two occupational groups.

The size of households were examined (Table 4). The divorced women had the largest mean household size, 2.1 persons. Single women had the smallest households with a mean of 1.2 persons. In addition to households containing mothers

Table 4. Total Number of Persons Living in Household by Marital Status.

Marital status	Household size							Total	Mean
	1	2	3	4	5	6	7		
Divorced <sup>a/</sup>	10	12	7	1			1	31	2.1
Single	12	3						15	1.2
Widowed	18	5	4	1	1			29	1.7
Total	40	20	11	2	1	-	1	75	1.8

<sup>a/</sup> Includes three separated.

with children, six persons lived with other nonrelated adults, two shared their homes with elderly parents, one established a home for a granddaughter, another individual shared a home with a sister and the sister's children, and one supported a child that was not her own. Forty household heads or 53 percent of the sample lived alone. Eighty percent of the sample lived in one or two-person households. Only five percent were in households of four or more.

A little over one-third of the household heads, 36 percent, had dependent children living at home (Table 5). Twenty-two household heads had children 18 years and younger and five had children who were over 18 years, but were still dependents. None of the single women had dependent children living in their homes. Fifty-eight percent of the divorced women had dependent children living in their homes compared with 31 percent of the widows.

Table 5. Female Household Heads With and Without Dependent Children by Marital Status.

Marital status	Households with dependent children		Households without dependent children		Total
	<u>number</u>	<u>percent</u>	<u>number</u>	<u>percent</u>	<u>number</u>
Divorced <sup>a/</sup>	18	58	13	42	31
Single	-	-	15	100	15
Widowed	9	31	20	69	29
Total	27	36	48	64	75

<sup>a/</sup> Includes one separated.

The widows in this sample were in the oldest age group and it is not surprising that they had fewer children in the home.

Table 6 gives the number of dependent children per household for each type of marital status. Widows had more children per household, 1.8, compared to 1.2 for divorced women. Eighty-three percent of the divorced women with dependent children had one child while 55 percent of the widows had one child. The majority, 74 percent, of the household heads with dependent children had only one child living at home.

Distribution by age of dependent children in the household is shown in Table 7. Children of widows were older and had a median age of 15 years; the median age for the dependent children of divorced women was 11 years. None of the widows had children younger than

Table 6. Number of Dependent Children in Households of Female Heads by Marital Status.

Marital status	Number of children				Mean
	1	2	3	4	
Divorced <sup>a/</sup>	15	3	-	-	1.2
Widowed	5	2	1	1	1.8
Totals	20	5	1	1	1.4

eight, but one divorced woman had a three-year-old and a four-year-old. The ages of children ranged from 3 to 22 years.

The median grade for dependent children was 7 (Table 8). Children of divorced women had a median grade level of 6, while children of widows had a mean grade of 8. Only three children were preschoolers. Four of the children who had graduated from high school were in college and receiving support from their mothers. Three high school graduates were employed and were partially supported by the household head.

Over 85 percent or 35 of the 41 children were in households where the household head worked 40 or more hours per week (Table 9). Only six children or 15 percent were in homes where the head worked less than 40 hours per week. Sixty-three percent of the household heads with children worked 40 to 45 hours per week. Child care expenses were incurred by all household heads who worked 40



Table 7. Frequency Distribution of Dependent Children by Age at Last Birthday by Marital Status of Female Household Heads.

Marital status	Age of children					Total children	Median	Mean
	1-4	5-9	10-14	15-19	20 and above			
Divorced <sup>a/</sup>	3	7	7	6	2	25	11	11
Widowed	-	2	6	5	3	16	15	14
Totals	3	9	13	11	5	41	13	13

<sup>a/</sup> Includes one separated.

Table 8. Frequency Distribution of Dependent Children by Grade as of September, 1973, by Marital Status of Female Household Heads.

Marital status	Grade					Total children	Grade of those in school	
	Under school age	K-7	8-12	College	Over 18 and not in school		Mean	Median
Divorced <sup>a/</sup>	3	14	5	1	2	25	7	6
Widowed	-	5	7	3	1	16	10	8
Totals	3	19	12	4	3	41	7	7

<sup>a/</sup> Includes one separated.

Table 9. Distribution of Children by Age and by Number of Employment Hours of Female Household Heads.

Hours per week worked	Ages of Children				Total
	0-5	6-12	13-17	18 and over	
Less than 20	-	2	-	-	2
20-34	-	-	-	-	-
35-39	-	2	2	-	4
40-44	4	9	9	4	26
45-49	-	4	-	1	5
50-54	-	-	1	3	4
Totals	4	17	12	8	41

hours or more per week, with the exception of one. Women employed less than 40 hours per week did not report any child care expenses for children under 12 years of age.

Each household head was asked to identify herself as one of the following: 1) homemaker, employed full-time; 2) homemaker, employed part-time; 3) homemaker, student, employed part-time; and 4) homemaker, student, employed full-time. Sixty-one of the household heads identified themselves as homemakers, employed full-time, and eight as homemakers, employed part-time. Six household heads identified themselves as homemakers and students. Of these six, one was a student who worked part-time, three combined full-time employment and classes, two had completed training during the year and had begun full-time employment and one was a teacher who had attended summer school.

#### Income

The mean total cash employment income, which includes wages, salary, tips, and bonuses, for all 75 female household heads

in the sample was \$7,783 (Table 10). Female household heads were asked to identify the income category that best described their gross income from all sources. The interview schedule was limited in the choices given. The highest category for gross income was "Over \$12,000". The employment income was used as the amount of gross income for the 11 household heads who earned more than \$12,000 since it was higher and more accurate. All marital groups reported income in addition to employment income. A mean total income of \$8,913 was reported for all 75 household heads in the study.

The four widows who received less than \$3,000 in employment income were all receiving Social Security benefits which increased their gross income. Only one household head had a gross income of less than \$3,000 and she had worked only the last three months of the year.

The total employment incomes of the 68 female household heads who had worked the entire year of 1973 were examined by marital status (Table 11). Household heads were considered to be full-time workers if they worked the expected time for their position. For example, teachers and school lunch cooks were considered full-time if they worked for the period of normal school operation.

The single women, who had the highest level of education, received the highest incomes. Divorced women earned only two-

Table 10. Total Cash Employment Income and Gross Income of 75 Female Household Heads by Marital Status.

Income	Total cash employment income					Gross income from all sources				
	Divorced <sup>a/</sup>	Single	Widowed	Total		Divorced <sup>a/</sup>	Single	Widowed	Total	
				No.	Percent				No.	Percent
Under \$3,000	4	-	4	8	11	1	-	-	1	1
\$3,000-5,999	9	2	10	21	28	8	1	9	18	24
\$6,000-8,999	11	2	6	19	25	12	3	7	22	29
\$9,000-11,999	3	7	6	16	21	5	6	7	18	24
\$12,000-14,999	4	-	2	6	8	5	1	5	11	15
\$15,000-17,999	-	2	-	2	3	-	2	-	2	3
Over \$18,000	-	2	1	3	4	-	2	1	3	4
Total	31	15	29	75	100	31	15	29	75	100
Mean income	\$6,864	\$11,211	\$6,962	\$7,783		\$7,984	\$11,700	\$8,483	\$8,913	
Median income	\$6,724	\$11,000	\$6,225	\$7,249						

<sup>a/</sup> Includes three separated.

Table 11. Total Cash Employment Income of 68 Female Household Heads Employed for the Entire Year by Marital Status.

Total cash employment income	Marital status			Total	Percent
	Divorced <sup>a/</sup>	Single	Widowed		
Less than \$3,000	1	-	4	5	7
\$3,000-5,999	8	2	9	19	28
\$6,000-8,999	11	2	4	17	25
\$9,000-11,999	3	7	6	16	24
\$12,000-14,999	4	-	2	6	9
Over \$15,000	-	4	1	5	7
Total	27	15	26	68	100
Mean income:					
All workers	\$7,447	\$11,271	\$7,112	\$8,162	
Full-time n=60	\$7,850	\$11,501	\$8,110	\$8,797	
Part-time n=8	\$4,227	\$8,055	\$1,623	\$3,403	
Median	\$7,249	\$11,000	\$6,101	\$7,500	
Range	\$2,921- \$13,522	\$3,847- \$20,720	\$882- \$19,000	\$882- \$20,720	

<sup>a/</sup> Includes three separated.

thirds, 66 percent, of that earned by the single workers. Widows received slightly lower incomes, 63 percent, of that earned by single workers. The range for total cash employment income for the 68 household heads was \$882 to \$20,720. The mean employment income for the 68 workers was \$8,162.

Eight of the female household heads who worked all year were part-time workers. Of these eight, three were divorced, one was single, and one was widowed. Part-time was defined as being employed less than 35 hours per week. The four widowed part-time workers who earned less than \$3,000 received Social Security benefits. When only full-time workers were included in the mean employment income for each marital status group, the incomes for the divorced and widowed groups increased, with the widows receiving more income from employment than the divorced women.

A greater percentage of the single workers earned more than \$12,000 than the other two marital groups. Twenty-seven percent of the single women earned over \$12,000 per year, while only 15 percent of the divorced women and 12 percent of the widows earned this amount.

When the household heads were divided by employment income and age, the youngest and the oldest groups received lower employment incomes (Table 12). Household heads in the 60 to 64 age group received the highest mean income, \$10,538. The 65 and over group

Table 12. Distribution of 68 Female Household Heads Employed for the Entire Year by Total Cash Employment Income and Age.

Total cash employment income	Age						Total	
	20-29	30-39	40-49	50-59	60-64	65 and over	Number	Mean age
Less than \$3,000	-	1	-	1	-	3	5	61
\$3,000-5,999	3	4	1	8	2	1	19	47
\$6,000-8,999	2	4	3	5	2	1	17	47
\$9,000-11,999	2	4	6	2	2	-	16	43
\$12,000-14,999	-	-	2	4	-	-	6	51
Over \$15,000	-	1	-	1	2	1	5	55
Totals	7	14	12	21	8	6	68	48
Mean income:								
All workers	\$7,097	\$7,427	\$9,970	\$7,749	\$10,538	\$5,507	\$8,162	
Full-time								
workers n=60	\$7,097	\$8,044	\$9,970	\$8,335	\$10,538	\$9,675	\$8,796	
Part-time								
workers n=8		\$4,540		\$4,794		\$1,255	\$3,403	

received the lowest mean employment income, \$5,507; however, one-half of this group worked part-time. For the full-time workers, aged 65 and over, the mean income was \$9,675.

Two-thirds of the 50 to 59 age group were widows. Widows received a lower income than any other group (Table 10), accounting for the fall in incomes between the 40 and 49 age group and the 60 to 64 age group. Three of the 21 subjects in this group were part-time workers. Part-time was defined as any time less than 35 hours per week. The full-time workers received a mean income of \$8,335, which was still lower than the two age groups on each side. None

of the subjects in the 40 to 49 and 50 to 59 age groups were part-time workers. Two household heads in the 30 to 39 age group were part-time. One was a research assistant and one was a graduate assistant at the university.

The number of hours worked was compared with employment income (Table 13). Female household heads were asked the approximate number of hours they worked each week. This figure included not only the amount of time actually spent at the place of employment, but also any time spent relating to the job, such as preparation time and night meetings. Only three female household heads worked less than 20 hours per week and two of these were receiving retirement income and one was a graduate student at the university. The majority of the female household heads, 80 percent, worked full-time, or 35 hours or more per week. The mean number of hours worked by the eight part-time workers was 23 hours per week. The mean number of hours worked by all 68 household heads was 41. All five part-time workers earned less than \$3,000.

As the number of working hours increased, the employment income also increased. Persons earning less than \$3,000 worked an average 20 hours per week. Household heads in the \$3,000 to \$5,999 income group worked 40 hours; in the \$6,000 to \$8,999 group, 43 hours; in the \$9,000 to \$11,999 group, 42 hours; \$12,000 to \$14,999 group 42 hours; and for those earning over \$15,000,



Table 13. Distribution of 68 Female Household Heads Employed for the Entire Year by Number of Hours Worked Per Week and Total Cash Employment Income.

Total cash employment income	Hours worked per week				Mean hours
	Less than 20	20-34	35 and over	Total	
Less than \$3,000	3	2	-	5	20
\$3,000-5,999	-	1	18	19	40
\$6,000-8,999	-	2	15	17	43
\$9,000-11,999	-	-	16	16	41
\$12,000-14,999	-	-	6	6	42
Over \$15,000	-	-	5	5	56
Totals	3	5	60	68	41

56 hours were worked.

The type of occupation was also related to the number of hours worked. Persons in Group I, "Higher executives, proprietors of large concerns, and major professionals," worked an average of 50 hours, which was more than any other group. Household heads in occupational classifications VI and VII, "Machine operators and semiskilled employees" and "Unskilled employees", which required the least training and paid the least, also worked the least number of hours, 38.

Hypothesis 1. There is no relationship between level of education of the female household head and amount of earnings.

The data did not support Hypothesis 1. A positive relationship existed between the level of education and employment income. As the level of education increased, the employment income also increased (Table 14). Household heads who had not completed high

Table 14. Total Cash Employment Income of 68 Female Household Heads Employed the Entire Year by Level of Education.

Total cash employment income	Level of education								Total workers
	Grades 1-7	Grades 8-11	High school graduate	Vocational training	College 1-3 yrs.	College graduate	Master's	Ph. D.	
Less than \$3,000	1		2			1	1		5
\$3,000-5,999		2	11	2	2	2			19
\$6,000-8,999			5	6	3	3			17
\$9,000-11,999			2		1	7	5	1	16
\$12,000-14,999					1		5		6
Over \$15,000							4	1	5
<b>Total</b>	<b>1</b>	<b>2</b>	<b>20</b>	<b>8</b>	<b>7</b>	<b>13</b>	<b>15</b>	<b>2</b>	<b>68</b>
Mean income:									
All workers	\$1,575	\$3,608	\$5,666	\$6,941	\$7,967	\$7,991	\$11,671	\$15,860	\$8,162
Full-time (n=60)	--	\$3,608	\$5,981	\$6,941	\$7,967	\$9,120	\$12,411	\$15,860	\$8,162
Part-time (n=8)	\$1,575	--	\$3,888	--	--	\$4,227	\$ 1,308	--	\$3,403

school were employed in lower-paying occupations. Mean income is also given for those household heads who worked full-time, 35 hours or more per week. Full-time household heads who had completed high school only, received a mean employment income of \$5,981. If a household head had received one to three years of college education but did not graduate from college, she earned a mean employment income of \$7,967 or 33 percent more than the high school graduate. A college graduate who worked full-time earned a mean income of \$9,120 or 14 percent more than the person with some college and 52 percent more than the high school graduate. Full-time household heads completing a master's degree earned a mean employment income of \$12,411, or 36 percent more than the college graduate. Only two household heads completed doctoral degrees, and they received a mean employment income of \$15,860 or 27.8 percent more than the person completing a master's degree.

Six workers had received vocational training in non-degree granting institutions such as beauty school, or business college. Each of these household heads had completed high school and received a mean employment income of \$6,941 or 16 percent more than the high school graduate.

The amount of employment income received was related to the type of occupation (Table 15). Persons in the highest

Table 15. Total Cash Employment Income by Occupational Classification for 68 Female Household Heads Working the Entire Year.

Total cash employment income	Hollinghead's occupational classifications					Total
	I	II	III	IV	VI, VII	
Less than \$3,000	-	-	1	2	2	5
\$3,000-5,999	-	1	2	11	5	19
\$6,000-8,999	-	2	1	13	1	17
\$9,000-11,999	3	8	4	-	1	16
\$12,000-14,999	1	4	1	-	-	6
Over \$15,000	4	1	-	-	-	5
Total	8	16	9	26	9	68
Mean income	\$14,978	\$10,479	\$7,999	\$5,934	\$4,585	\$8,162
Median	14,851	10,505	9,500	5,853	3,450	7,224
Range	9,800- 20,720	5,798- 15,612	2,921- 12,050	882- 8,700	1,575- 9,600	882- 20,720

professional group, "Higher executives, proprietors of large concerns, and major professionals," received the highest incomes, a mean of \$14, 978. Each classification of workers received less than the preceding group, with Groups VI and VII, "Machine operators and semiskilled employees" and "Unskilled employees" receiving the smallest employment incomes, \$4, 585. Each occupational group received approximately 76 percent of the income of the preceding group, with the exception that Group II, "Business managers, proprietors of medium-sized businesses, and lesser professionals," received only 70 percent of the employment income of Group I.

#### Job-Related Expenditures

Hypothesis 2. Between 40 and 50 percent of the employed female household head's income from gainful employment was absorbed by job-related expenditures.

The data did not support Hypothesis 2. There was a significant difference at the .01 level and the hypothesis was rejected. Job-related expenditures for the sample of 68 workers who had worked the entire year was 35.8 percent of their cash employment income of \$8, 162. This included both part-time and full-time workers. The percentage of income spent by part-time workers on expense items related to employment did not vary more than .1 to .3 percent

from that of the full-time workers. Job-related expenditures for individual workers ranged from 7 percent to 77 percent of their total cash employment income. The majority, four-fifths of the workers, spent between 23 and 46 percent of their total employment income for job-related expenses.

Job-related expenses were classified into three types:

1. Payroll deductions included federal and state income taxes, Social Security, retirement contributions, and state accident insurance.
2. Directly-related expenses were those costs the employee incurred while at work and which were directly the result of her employment. These included tools, equipment, and supplies; educational expenses related to employment; dues to employee and professional organizations or labor unions; publications, books, and papers; meetings and conventions; gifts and donations made at work; parties and group meals; meals and snacks at work; and transportation costs to and from work and while on the job.
3. Indirectly-related expenses were those costs that a female household head had whether or not she was working, but because she was working, additional money was spent. Each household head was asked for only those costs that she felt were related to her job. These additional costs that a worker might have included work clothing; laundering and drycleaning of work clothing; personal care and

grooming costs; paid help for services she would have done herself if she had been at home; child care while employed; meals eaten away from home because of employment; and other expenses that the household heads considered necessary because of employment.

The dollar amount and percent of income reported as job-related expenditures by those household heads who worked the entire year are given in Table 16.

Payroll deductions absorbed 26.5 percent of the employment income, with a mean of \$2,164. Federal income tax was the greatest expense for the household heads with a mean of \$1,122. The amount deducted from the paycheck was used as the tax cost. This figure may not represent actual tax liability. The deducted amount affected the amount available for personal and household use on a monthly basis and this figure was used. Federal income tax was paid by 67 of the 68 female household heads. One female household head did not pay income tax because her income was too low. Federal income taxes ranged from a low \$1.15 for the year for a part-time worker to a high of \$4,441. Tax tables were used to derive the taxes for two workers who could not tell the interviewer how much had been deducted and for one worker whose employer did not deduct income tax, but who paid her tax only at the end of the year.

Seven persons had tax-sheltered annuities, resulting in a lower tax liability. No attempt was made to estimate what the tax

Table 16. Job-Related Expenditures in Dollars and as Percentage of Mean Cash Employment Income of \$8, 162 of 68 Female Household Heads.

Expense	All heads (n=68)		Number incurring expense		
	Mean	Percent of employment income	Number reporting expense	Mean	Percent of income
<u>Payroll deductions</u>					
Federal income tax	\$1, 122	13. 7	67	\$1, 136	13. 9
State income tax	350	4. 3	67	354	4. 3
Social Security	403	4. 9	65	422	5. 2
Retirement	283	3. 5	37 (1)	518	6. 4
State accident insurance	6	. 1	42 (5)	10	. 1
Total withheld	2, 164	26. 5			
<u>Directly related</u>					
Tools, equip, supplies	7	. 1	11 (1)	53	. 6
Education related to job	125	1. 5	15 (1)	568	7. 0
Dues to employee organ.	38	. 5	40 (1)	64	. 8
Publications, books	10	. 1	11 (1)	61	. 8
Meetings, conventions	24	. 3	13	124	1. 5
Gifts, donations	10	. 1	43 (2)	16	. 2
Parties, group meals	7	. 1	33 (2)	14	. 2
Meals, snacks	74	. 9	44 (1)	114	1. 4
Transportation	132	1. 6	58	155	1. 9
Total directly related	427	5. 2			
<u>Indirectly related</u>					
Clothing	119	1. 5	46 (3)	185	2. 3
Laundry	15	. 2	18 (2)	58	. 7
Personal care	39	. 5	17	158	1. 9
Paid help	27	. 3	14	133	1. 6
Child care	61	. 7	8	516	6. 3
Meals away from home	35	. 4	16 (1)	144	1. 8
Other expenses <sup>a/</sup>	43	. 5	12	223	2. 7
Total indirectly related	339	4. 1			
<u>Total job-related expenditures</u>					
	\$2, 930	35. 8			

Figures in parentheses denote individuals claiming such an expense, but who did not know how much they had spent.

<sup>a/</sup>Includes long-term disability, summer activities for child, professional liability insurance, housing, gifts, telephone.



might be on that income when it is finally received. The mean amount deducted for tax-sheltered annuities was \$4,722 for the seven workers, or 35 percent of their mean employment income of \$13,595. The median was \$4,450 and the range was \$1,800 to \$7,400 for tax-sheltered annuities.

Social Security contributions were paid by 65 of the 68 workers. Three were covered by the Civil Service Retirement Program and paid into that program. Social Security deductions for the year ranged from \$7 to the maximum amount deductible of \$631.80.

Over half of the sample, 37 persons, paid into retirement programs. One additional person paid retirement contributions, but could not tell the interviewer the amount. Retirement contributions ranged from \$98 to \$1,408, with a mean of \$283.

State accident insurance was paid by 47 household heads, 45 of whom could report the amount they had paid. Insurance payments, ranging from two cents a day to \$1.10 per month, were occupation linked. The employer paid this expense for some household heads. The cost averaged \$6 per year for the household heads.

Directly-related expenses were those costs the female household head had incurred specifically as a result of her employment. Each household head determined what amount, if any, she had spent

on these items. Directly-related expenses amounted to a mean cost of \$427 or 5.2 percent of the employment income.

The expense for tools, equipment and supplies was incurred by only 16 percent of the household heads. Two hundred dollars was the largest amount claimed for this expense. The mean of all workers for this expense item was \$7 for the year.

Costs for job-related education was paid by 16 individuals. The highest amount claimed in this expense category was \$6,000 for a worker who attended a number of summer workshops. Another spent \$1,213 on travel expenses related to education. Both of these female heads were planning to claim these expenses on their income tax as educational expenses. The mean for all workers in the category was \$125.

Dues to employee and professional organizations and labor unions were paid by 59 percent of the workers. A high of \$400 was reported by one individual. A mean of \$38 was paid by all the household heads.

Publications, books, and papers amounted to only \$10 per worker or .1 percent of the income. Yet four individuals reported spending over \$100 on this item. Membership in organizations entitled a number of workers to receive related publications.

Thirteen workers had expenses for meetings and conventions they had attended. One household head spent \$370 for this expense

item.

Gifts and donations were a common expense for household heads. If a household head stated that she would have made such a donation to a fund drive regardless of whether she was working, this amount was not included. Fifty percent of the workers reported expenses in this category ranging from \$1 to \$110. Seven-eighths of those reporting this expense had spent less than \$20.

Nearly one-half of the workers reported expenses for parties and group meals. This expense ranged from \$1.50 to \$29. Meals and snacks at work was the second most commonly incurred directly-related expense. Sixty-five percent reported their expenditures in this category. Costs ranged from \$1 to \$380.

Eighty-five percent or 58 of the 68 household heads had costs for transportation. The rate of 11.3 cents per mile was used to compute transportation costs for transportation to and from work and for any unreimbursed mileage driven on the job when a personal car was used. The Federal Highway Administration publication, Cost of Operating An Automobile (37) was used to determine the costs of driving. An average of the costs for driving three sizes of automobiles, less garage, parking and tolls, was used to arrive at the 11.3 cents per mile used in this study. Any additional costs, such as parking fees, were added to this figure. Only two persons had paid to ride with others. The mean transportation cost was \$132 or

1.6 percent of the employment income. The mean number of miles driven by those driving the majority of the time was five miles per day with a range from three-fourths mile to 70 miles daily. Nineteen persons either walked or rode a bicycle most of the time. Workers riding bicycles were not asked if they had incurred any costs in purchasing or maintaining their bicycles during 1973.

Income amounts spent on indirectly-related costs were the smallest of the three types of expenses, only 4.1 percent of the employment income, or a mean of \$339 for the 68 workers.

The highest expense was for clothing needed for the job. Over two-thirds of the sample reported this expense. Estimating the amount spent on clothing appeared to be the most difficult question for the female household heads. Several household heads indicated that they had no basis for comparison because they had always worked. For household heads who had entered employment after a period of being unemployed, the question was more easily answered. Four household heads who were nearing retirement reported spending very little on clothing in their attempt to reduce their current wardrobes. Some household heads estimated a monthly amount, such as \$30 per month, while others placed a value only on specific items needed, such as gloves, aprons, or uniforms. A mean annual expense of \$119 was reported or 1.5 percent of the income. The range for clothing was \$3 to \$475.

Laundering or drycleaning of work clothing was reported by 20 persons, two of whom did not know the cost. Most of the female household heads stated that they washed their clothing with their other laundry and felt it did not cost them extra. The mean cost for the 68 household heads was \$15.

Costs for personal care, such as for the beauty shop, grooming aids and cosmetics, was incurred by 17 female household heads, or 25 percent of the sample. If a household head stated she visited a beauty shop weekly and would do so even if she were not working, the cost was not included as one resulting from her employment. However, when household heads stated they definitely would not have this cost if not employed, the cost was included. The mean cost for personal care for all 68 workers was \$39, or .5 percent of the employment income. For those who incurred the expense, however, \$158 was the mean or 1.9 percent of the employment income.

Fourteen household heads had expenses for paid help. These included gardening and housecleaning. A mean of \$27 was spent by all 68 female household heads.

Child care was the second highest expense of the indirectly-related expenses. A mean amount of \$61 was spent by all household heads. Only eight women incurred this cost; however, the mean was \$516 for those having child care expenses. This amounted

to 6.3 percent of the incomes of those women.

Twenty-five percent of the subjects reported having expenses for meals eaten away from home because of employment. Only .4 percent of the income was spent on this item or a mean of \$35 for all 68 household heads.

Other expenses were incurred by 12 of the female household heads. One woman spent \$80 to have her income taxes done which she stated she would have done herself if she had not been working. Another woman incurred housing costs because she was not able to secure employment near her home and thus maintained two homes. A nurse reported professional liability insurance. One widow reported spending more money for gifts since returning to work since she did not have time to make them. A mother reported extra costs to provide summer activities for her child because her work prevented her from spending the time she would have liked. Another woman reported long distance telephone costs related to her occupation. One woman estimated spending \$180 more a year on food that was easy to prepare since returning to work. Five women reported an expense for disability insurance that they would not have if they had not been employed. Medical expenses were given as an extra cost by one person, but no amount was given.

Hypothesis 3. There is no difference in the percentage of income spent for job-related expenses of female household heads with dependent children aged 18 and under and those without dependent children.

The data supported Hypothesis 3 and it was accepted. A two-tailed "t" test for significance was used and there was no significant difference at the .025 level in the percentage of employment income spent on job-related expenses of female household heads with dependent children aged 18 and under and those with no dependent children.

Hypothesis 4. For female household heads with dependent children aged 18 and under, there is no difference in the percentage of income spent for job-related expenses of household heads with preschool children and those with no preschool children.

Hypothesis 4 could not be tested. Only two household heads in the sample of 75 had children under school age.

Table 17 compares the job-related expenditures of female household heads with and without dependent children 18 and under in the home. Female household heads with dependent children spent 36.9 percent of their total cash employment income on job-related expenses, while household heads with no dependent children spent 35.8 percent. However, the mean total cash employment income of female household heads with dependent children was \$7,080, only

Table 17. Job-Related Expenditures of Female Heads of Households Working the Entire Year With and Without<sup>a/</sup> Children, Aged 18 and Under.

Job-related expenses	No. incurring expenditures		Mean amount spent		Percent of total cash employment income	
	With dependent children n=22	Without dependent children n=46	With dependent children	Without dependent children	With dependent children	Without dependent children
<u>Payroll deductions</u>						
Federal income tax	22	45	\$ 940	\$1,208	13.3	14.1
State income tax	22	45	288	379	4.1	4.4
Social Security	21	44	367	421	5.2	4.9
Retirement	10	27	168	338	2.4	3.9
State accident insurance	12	30	5	6	< .1	< .1
Total deductions			\$1,768	\$2,352	25.0	27.3
<u>Directly related</u>						
Tools, equip, supplies	4	7	4	9	< .1	.1
Education related to job	6	9	33	169	.5	2.0
Dues to employee organ.	12	28	26	43	.4	.5
Publications, books	3	8	7	12	.1	.1
Meetings, conventions	2	11	12	29	.2	.3
Gifts, donations	14	29	7	12	.1	.1
Parties, group meals	9	24	6	7	< .1	.1
Meals, snacks	14	30	81	70	1.1	.8
Transportation	19	39	181	108	2.6	1.3
Total directly related			\$ 357	\$ 459	5.0	5.3
<u>Indirectly related</u>						
Clothing	17	29	157	100	2.2	1.2
Laundry	6	12	17	14	.2	.1
Personal care	4	13	35	41	.5	.5
Paid help	3	11	22	30	.3	.3
Child care	8	-	188	-	2.7	-
Meals away from home	8	8	59	24	.8	.3
Other expenses	3	9	10	58	.2	.7
Total indirectly related			\$ 488	\$ 267	6.9	3.1
Totals			\$2,613	\$3,078	36.9	35.8
Mean employment income					\$7,080	\$8,597

<sup>a/</sup> May have children older than 18 in the home.



82 percent of the \$8,597 earned by those with no dependent children. Total job-related expenditures amounted to \$2,613 for those with dependent children and \$3,075 for those with no dependent children.

The percentage of total cash employment income spent on most items was similar for female household heads with and without children except for child care expenses. Household heads with dependent children spent at least one percent more on transportation and clothing, while those without dependent children spent at least one percent more on retirement and education related to the job.

Table 18 compares job-related expenditures by marital status and employment income. Female household heads receiving less than \$3,000 had the lowest percentage of job-related expenditures, 16.4 percent of their total cash employment income. The percentage rose as the income rose until incomes reached \$12,000.

When marital status was considered, widows reported the lowest percentage of job-related expenditures, 30.2 percent and single workers the highest, 37.8 percent. Divorced women reported spending 34.1 percent for job-related expenditures. The mean for all 68 female household heads who worked the entire year was 35.8 percent.

Seven household heads in the study worked three to six months,

Table 18. Job-Related Expenditures as Percent of Total Cash Employment Income by Marital Status.

Cash employment income	Marital status							
	Number of female household heads				Percent of income			
	Divorced <sup>a/</sup>	Single	Widowed	Total	Divorced <sup>a/</sup>	Single	Widowed	Total
Less than \$3,000	1	-	4	5	13.2	-	17.2	16.4
\$3,000-5,999	8	2	9	19	34.5	29.2	25.3	29.6
\$6,000-8,999	11	2	4	17	34.4	32.7	34.5	33.7
\$9,000-11,999	3	7	6	16	37.5	40.9	41.0	40.3
\$12,000-14,999	4	-	2	6	35.4	-	31.7	34.1
Over \$15,000	-	4	1	5	-	40.2	42.1	39.7
Totals	27	15	26	68				
Mean					34.1	38.1	30.2	35.8

<sup>a/</sup> Includes three separated.

only part of the year, and their job-related expenditures amounted to 45 percent of their employment income.

Table 19 compares job-related expenditures of female household heads by occupational groups. Group I workers, "Higher executives, proprietors of large concerns, and major professionals," reported the highest job-related expenses in dollar amounts, \$5,284. The combined Groups VI and VII, "Machine operators and semiskilled employees" and "Unskilled employees" had both the lowest dollar amount and percentage, \$1,448 and 31.6 percent.

The highest percentage of job-related expenditures, 42.3 percent, was reported by Group II, "Business managers, proprietors of medium-sized businesses and lesser professionals."

#### Employment Benefits

A list of two types of fringe benefits resulting from employment was developed, 1) those on which a monetary value was assigned and 2) those for which no monetary value was assigned. Female household heads were asked what monetary and non-monetary benefits they received from their employment.

Table 19. Job-Related Expenditures in Dollars and as Percentage of Mean Gross Cash Employment Income by Occupation of 68 Female Household Heads Working the Entire Year by Occupation.

Type of expense	Occupational classification											
	Mean amount spent						Percent of income					
	I	II	III	IV	VI, VII	Total	I	II	III	IV	VI, VII	Total
<u>Payroll Deductions</u>												
Federal income tax	\$2,169	\$1,511	\$1,132	\$762	\$526	\$1,122	14.5	14.4	14.2	12.8	11.5	13.7
State income tax	629	467	371	240	187	350	4.2	4.5	4.6	4.0	4.1	4.3
Social Security	556	556	313	338	275	403	3.7	5.3	3.9	5.7	6.0	4.9
Retirement	945	325	290	123	71	283	6.3	3.1	3.6	2.1	1.6	3.5
State accident insurance	8	5	7	6	5	6	.1	< .1	.1	.1	.1	.1
Total deductions	\$4,307	\$2,864	\$2,113	\$1,469	\$1,064	\$2,164	28.8	27.3	26.4	24.7	23.3	26.5
<u>Directly related</u>												
Tools, equip., supplies	4	27	-	<1	3	7	< .1	.3	-	< .1	.1	.1
Education related to job	170	430	15	5	-	125	1.1	4.1	.2	.1	-	1.5
Dues to employee organ.	109	59	14	14	25	38	.7	.6	.2	.2	.5	.5
Publications, books	31	18	12	1	-	10	.2	.2	.2	< .1	-	.1
Meetings, conventions	68	65	-	1	-	24	.5	.6	-	< .1	-	.3
Gifts, donations	7	16	10	11	3	10	< .1	.2	.1	.2	< .1	.1
Parties, group meals	11	9	13	4	<1	7	.1	.1	.2	.1	< .1	.1
Meals, snacks	49	91	139	49	72	74	.3	.9	1.7	.8	1.6	.9
Transportation	262	190	102	87	73	132	1.8	1.8	1.3	1.5	1.6	1.6
Total directly related	711	905	305	173	176	427	4.7	8.8	3.9	2.9	3.8	5.2
<u>Indirectly related</u>												
Clothing	110	157	127	106	85	119	.7	1.5	1.6	1.8	1.9	1.5
Laundry	16	20	12	17	3	15	.1	.2	.1	.3	< .1	.2
Personal care	67	65	26	31	6	39	.4	.6	.3	.5	.1	.5
Paid help	25	77	33	5	-	27	.2	.7	.4	.1	-	.3
Child care	-	91	77	46	87	61	-	.9	1.0	.8	1.9	.7
Meals away	28	75	11	24	27	35	.2	.7	.1	.4	.6	.4
Other expenses	20	164	9	1	-	43	.1	1.6	.1	< .1	-	.5
Total indirectly related	266	649	295	232	208	339	1.7	6.2	3.6	3.9	4.5	4.1
Totals	\$5,284	\$4,418	\$2,713	\$1,874	\$1,448	\$2,930	35.2	42.3	33.9	31.5	31.6	35.8

## Employment Benefits With Monetary Value Assigned

A dollar value was assigned to health and life insurance, meals, coffee and snacks, gifts from the employer and furnishing and laundering of work clothing (Table 20). Some female household heads reported receiving benefits, but could not report an amount. These included one receiving work clothing; one receiving laundering of work clothing; three receiving discounts from the employer; two receiving discounts from other organizations because of their employment; two receiving gifts from the employer; one receiving meals; one receiving coffee and snacks; 14 receiving health insurance; and 11 receiving life insurance. Only four household heads reported receiving no benefits that had a monetary value. A mean of \$168 per year was received in benefits by the 75 workers in the study.

The most frequently reported benefit and the one with the highest dollar value for the household heads was health insurance. Health insurance was received by 83 percent of the household heads. Health insurance was valued at \$128 for household heads reporting this benefit with a mean of \$79 for all 75 subjects. A higher percentage of Group I, "Higher executives, proprietors of large concerns, and major professionals" and Group II, "Business managers, proprietors of medium-sized businesses and lesser professionals" received health insurance than the other four occupational groups.

Table 20. Employment Benefits With Monetary Value Assigned Received by 75 Female Household Heads in 1973 by Occupational Classifications.

Employment benefit	Occupational Classification							Mean amount received	
	Percent receiving benefit						For those receiving benefit	All heads n=75	
	I n=10	II n=17	III n=10	IV n=29	VI, VII n=9	Total n=75			
							<u>No.</u>	<u>Dollars</u>	
<u>Monetary value assigned</u>									
Health insurance	90	88	80	83	67	83	62	\$ 128	\$79
Cash bonus <sup>a/</sup>	-	12	10	21	11	13	10	162	22
Employer discounts	-	-	20	14	33	12	9	261	21
Meals	60	24	40	31	11	32	24	51	16
Coffee, snacks	-	12	10	24	44	19	14	91	16
Life insurance	10	24	30	28	11	23	17	66	5
Gifts from employer	-	6	40	28	22	20	15	19	3
Laundry or drycleaning of work clothing	10	-	10	-	33	7	5	70	4
Use of work clothing	-	-	10	3	44	8	6	15	1
Discounts from other organizations	10	12	10	17	11	13	10	8	1
Mean value of benefits	\$150	\$131	\$300	\$142	\$184	\$168			\$168

<sup>a/</sup> Added to employment income.

Few of the workers in Groups VI and VII, "Machine operators and semiskilled employees" and "Unskilled Employees" reported health insurance benefits.

The second most frequently reported benefit for which a dollar value was assigned was free meals provided by the employer. Thirty-two percent of the workers reported a mean of \$51 for meals with a mean \$16 for the entire sample.

Cash bonuses were reported under benefits and were also added to the employment income to derive the total cash employment income. For those 17 female household heads reporting a bonus, a mean of \$162 was received with a mean of \$22 for the entire sample of 75.

Female household heads in Groups VI and VII reported receiving more discounts from the employer than the other four occupational groups. Discounts were received by one-third of the sample, with a mean of \$261 for those reporting and a mean of \$21 for the entire sample. Employer discounts ranged from \$3 to a high of \$1,000 in the purchase of a home.

Workers in Group III received the highest dollar value in benefits, \$300. The household head receiving \$1,000 in the purchase of a home was in Group III, but without the value of this benefit, this occupational group still received more in benefits. Groups VI and VII received the second highest dollar value in

benefits with Group II receiving the lowest.

Other benefits which had been received and were reported included a free pass to high school games and dental and optical insurance.

#### Employment Benefits With No Monetary Value Assigned

Benefits on which no monetary value was assigned included paid holidays, paid vacations, sick leave, free parking, recreational facilities, and use of an automobile (Table 21). Female household heads were asked only for those benefits which they had used in 1973. The study only explored the benefits that were used by the female heads. Paid holidays and paid vacations were reported more frequently. Seventy-seven percent of the workers reported a mean of eight days received as paid holidays; and 68 percent reported a mean of 13 days as paid vacations. The use of sick leave was reported by 48 percent of the sample with a mean of eight days.

Over one-third of the sample received free parking and one-fifth used recreational facilities provided by the employer. Twelve percent reported the regular or sometimes use of an employer's automobile.



Table 21. Female Household Heads Receiving Employment Benefits With No Monetary Value Assigned.

Employment benefit	Occupational classification					Total
	Percent receiving benefit					
	I	II	III	IV	VI, VII	
Paid holidays	60	71	70	90	67	77
Paid vacations	60	59	70	72	78	68
Sick leave	20	65	30	52	56	48
Free parking	20	59	40	31	33	37
Use of recreational facilities	20	29	30	14	22	21
Use of automobile on the job:						
Regularly	10	-	10	-	-	3
Sometimes	10	6	10	14	-	9

#### Reasons for Working

Each female household head was given a list of reasons why women work and asked to indicate the reasons that she worked. The reason for working most frequently given by the household heads was to pay for current living expenses, and 89 percent or 67 of the 75 household heads indicated this reason. The second most frequently given reason was because they enjoyed working, and it was given by 68 percent of the household heads. No other reasons were mentioned by at least 50 percent of the household heads (Table 22).

When marital status was considered, the reasons for working varied. Only in the divorced group did every person mention that they were working to pay for current living expenses. Because

Table 22. Reasons Given for Working by 75 Female Household Heads by Marital Status.

Reasons for working	Number giving reason				Percent giving reason			
	Divorced <sup>a/</sup> n=31	Single n=15	Widowed n=29	Total n=75	Divorced <sup>a/</sup> n=31	Single n=15	Widowed n=29	Total n=75
To pay for current living expenses	31	14	22	67	100	93	76	89
Enjoy working	16	13	22	51	52	87	76	68
To save money for special items	9	9	11	29	29	60	38	39
To pay debts	15	7	5	27	48	47	17	36
To use my education	6	10	8	24	19	67	28	32
To make new friends through work	8	6	9	23	26	40	31	31
To do something other than housework and child care	4	3	5	12	13	20	17	16
To get away from the house	4	3	4	11	13	20	14	15
To support a relative other than own child	2	-	2	4	7	-	7	5
Other <sup>b/</sup>	1	1	3	5	3	7	10	7

<sup>a/</sup> Includes three separated.

<sup>b/</sup> Includes investments, career, anticipation of retirement, to buy things for grandchildren, and to have something to do.

they enjoyed working and to pay debts were the next most frequently given reasons by the divorced women. Almost 50 percent of the divorced women mentioned that they were working to pay debts. Only half of the divorced women were working because they enjoyed work, compared with 75 percent of the widows and 87 percent of the single household heads.

Single household heads also mentioned working to pay for current living expenses and because they enjoyed working. Fifty percent or more of the single females also mentioned some other reasons. These reasons included working to use education, to save money for special items, and for the opportunity to learn on the job. It is interesting that two-thirds of this group mentioned education as a reason for working. This was a higher percentage than any other group. They had also attained the highest level of education. More household heads in the single group than in any other marital group felt that their special skills were needed.

Fewer of the widows mentioned working to pay for current living expenses than any other marital group. Some of the widows were receiving Social Security and other income, and employment may not have been as pressing. An equal number also mentioned they enjoyed working. No other reasons for working were given by more than 50 percent of that group.

Nine household heads gave to pay for current living expenses

as their only reason for working. These included five divorced women, three widows, and one single woman. A frequent comment made to the interviewer was, "No one else is going to support me."

Several additional reasons were given for employment and these included investments, "career, a way of life," anticipation of retirement, and to buy things for grandchildren.

Reasons for working for those women with children aged 18 and under were similar to the over-all sample (Table 23). Again, fewer of the widows than the divorced women mentioned working to pay for current living expenses. More widows than divorced women worked because they enjoyed working. The divorced women mentioned to pay for current living expenses more frequently than widows, followed by to pay debts, and because they enjoyed working.

Table 23. Reasons Given for Working by 28 Female Household Heads With Dependent Children Aged 18 and Under, by Marital Status.

Reasons for working	Number giving reason			Percent giving reason		
	Divorced <sup>a/</sup> n=18	Widowed n=10	Total n=28	Divorced <sup>a/</sup> n=18	Widowed n=10	Total n=28
To pay for current living expenses	18	9	26	100	90	93
Enjoy working	9	7	16	50	70	57
To save money for special items	7	1	8	39	10	29
To pay debts	11	2	13	61	20	46
To use my education	4	4	8	22	40	29
To make new friends through work	3	3	6	25	30	21
To do something other than housework and child care	4	2	6	22	20	21
To get away from the house	4	2	6	22	20	21
To support a relative other than own child	1	-	1	6	-	4
Other <sup>b/</sup>	1	1	2	6	10	7

<sup>a/</sup> Includes one separated.

<sup>b/</sup> Includes career, investments, anticipation of retirement.

## VI. SUMMARY AND CONCLUSIONS

This chapter includes a summary, conclusions and suggestions for further research.

### Summary

The purpose of this study was to examine the job-related expenditures of female household heads. Also examined were level of education, presence of dependent children, employment benefits, and reasons for working. A random sample of 75 women was drawn from the women listed as heads of households in the 1973 Polk's Corvallis City Directory. Personal interviews with each of the 75 household heads were conducted by the researcher to complete the interview schedule.

The sample of 75 female household heads included 28 divorced, 3 separated, 15 single and 29 widowed women. The divorced and widowed women were combined into one group for the analysis of the data. The median age for all 75 household heads in this study was 51 years and their ages ranged from 23 to 80. The single women were the youngest group with a median age of 32 and the widows the oldest with a median age of 56. Divorced women had a median age of 41 years and separated women, 55 years.

The female household heads in the study had completed a mean

of 15 years of education. The mean for the single group was 17 years which was the highest level of education. Widows and divorced women had both completed a mean of 14 years of education.

Using Hollingshead's occupational classifications, household heads were divided into occupational groups. Forty-nine percent of the female household heads were employed in the three professional groups; 39 percent in the clerical, sales and technician group; and only 12 percent were in the semiskilled and unskilled groups.

Divorced women had a mean of 2.1 persons in their households; while widows had 1.7; and single women, 1.2. Fifty-three percent of the household heads in this study lived alone.

Only 27 household heads or 36 percent of the sample had dependent children living at home. More divorced women had dependent children living at home than widows. The widows were an older group and many of their children were no longer dependent upon them.

Most of the dependent children, 85 percent, were in households where the female household head worked 40 or more hours per week. Only 15 percent of the children were in homes where the household head worked less than 40 hours per week. Child care expenses were incurred by all household heads who worked 40 or more hours per week but one. None of the women who

worked less than 40 hours per week reported any child care for children under 12 years of age.

The mean employment income for the 75 household heads in the study was \$7,783. This included seven persons who had worked only part of the year and eight workers who had worked less than 35 hours per week. The mean income for the 68 workers who worked all year was \$8,162. The mean for those working part-time for the full year was \$3,403; and \$8,797 for those who worked full-time.

The single household heads had the highest mean employment income, \$11,271. They had also attained the highest educational level and had obtained better-paying positions. Divorced women and widows earned approximately two-thirds of the income of the single workers, \$7,447 and \$7,112, respectively.

Younger female household heads had higher employment incomes than older female household heads. The over-65 group received the lowest mean incomes, but one-half of this group also worked only part-time. Female workers who received the highest incomes, also worked more hours per week, than those with lower incomes. Persons earning less than \$3,000 per year worked less than 19 hours per week. The individuals in the highest income group, \$12,000 and over, reported they worked 49 hours per week. A comparison of occupations with number of hours



worked indicated those persons in professional occupations requiring the highest level of education worked more hours; while those workers in occupations requiring the least amount of training, and also paying the least, worked the fewest hours.

Hypothesis 1. There is no relationship between level of education of the female household heads and amount of earnings.

A positive relationship was found to exist between the level of education and the amount of employment income; therefore, the hypothesis was rejected. As the educational level rose; the employment income also rose. Household heads who had not completed high school were employed in the lowest-paying occupations. Full-time workers who were college graduates earned 14 percent more than persons with some college education and 52 percent more than high school graduates. Female household heads who had master's degrees earned 36 percent more than college graduates. Female household heads with doctor's degrees earned 28 percent more than those with master's degrees.

Hypothesis 2. Between 40 and 50 percent of the employed female household head's income from gainful employment was absorbed by job-related expenditures.

Female household heads in this study reported spending 35.8 percent of their employment income on job-related expenditures.

This was significant at the .01 level and the hypothesis was rejected. The mean dollar amount spent on job-related expenditures by the 68 female household heads who worked the entire year was \$2,930.

Payroll deductions were the highest expense for the female household heads. A mean dollar amount of \$2,164 or 26.2 percent of the total cash employment income was deducted. Federal income taxes were the highest deducted expense and amounted to 13.7 percent of the total cash employment income.

Expenditures directly-related to the job absorbed 5.2 percent of the total cash employment income. Education and transportation were the two highest expenses reported in this category, 1.5 and 1.6 percent, respectively.

Expenditures indirectly-related to the job amounted to 4.1 percent of the total cash employment income. The highest expense reported in this category was 1.5 percent for clothing needed for work.

Hypothesis 3. There is no difference in percentage of employment income spent for job-related expenditures of female household heads with dependent children aged 18 and under and those without dependent children.

No significant difference was found at the .025 level between

the job-related expenditures of female household heads with dependent children 18 and under and those without dependent children 18 and under. This hypothesis was accepted. Female household heads with dependent children spent 36.9 percent of their total employment income on job-related expenditures; while household heads with no dependent children spent 35.8 percent. Although there was no significant difference in the percentage of employment income spent on job-related expenses, the mean employment income of households with dependent children 18 and under was \$7,080; while household heads with no dependent children below this age earned \$8,597. Total mean dollar amounts spent on job-related expenditures for those household heads with dependent children was \$2,613; however, household heads with no dependent children spent \$3,075.

Hypothesis 4. For female household heads with dependent children aged 18 and under, there was no difference in the percentage of income spent for job-related expenses of female household heads with preschool children and those with no preschool children.

This hypothesis was not tested because only two household heads had children of preschool age in this sample.

The types and amounts of fringe benefits were explored. A mean of \$168 in benefits was reported by the female household

heads. Eighty-three percent of the 75 female household heads received health insurance. The mean was \$79 for all workers. For ten household heads receiving cash bonuses the mean was \$162; for all 75 household heads the mean was \$22. Discounts from the employer were valued at \$21 for all workers. A combined dollar value of \$44 was received for meals, coffee and snacks, life insurance, gifts from the employer, laundering and drycleaning of work clothing and discounts from other organizations.

The cash bonus received from the employer was added to the employment income to derive the total cash employment income.

All female household heads checked reasons for working. The most frequently mentioned reason for working was to pay for current living expenses, and the second most frequently given reason was because they enjoyed working. No other reasons were given by more than 50 percent of the entire sample. Reasons were examined on the basis of marital status. The single females gave more reasons than the widows or divorced women. More than 50 percent of the single females mentioned working to pay for current living expenses, because they enjoyed working, to save money for special items, and to use their educations.

### Conclusions

The higher the level of education a woman attains, the better her chances will be in obtaining a higher-paying job. Female household heads who were in professional occupations received the highest incomes and those in semiskilled and unskilled occupations, the lowest incomes.

There is an economic cost of working that is related to the type of occupation. Female household heads on the lower-end of the occupational scale paid a smaller percentage of their income for job-related expenses. Payroll deductions absorb a high percentage of the employment income. Federal income tax is the most expensive item for most female household heads. There are costs that are directly related to the job that many women have such as education, transportation, dues to organizations and meals and snacks at work. Other costs are indirectly related, but are still a cost of working. Extra clothing, laundering of work clothing, and paid help are examples. For those women with small children, child care is an important job-related expense.

Most female household heads are working to pay for current living expenses; however, more divorced women were working to pay for current living expenses than either widowed or single women. Half of the women in this study were working because they enjoyed it.

### Suggestions for Further Research

Female household heads in this study reported spending 35.8 percent of their income for job-related expenditures. No significant difference was found in job-related expenditures reported by women with dependent children in the home and those without dependent children. However, the use of the city directory to obtain the sample included only those women who had been the household head for approximately two years. Another study with a sample of more recently divorced or widowed women could perhaps provide more information on the household heads with young children. Is there a difference in the amount of income used for job-related expenditures of household heads with preschool children only? What arrangements do these women use for child care? What effect does full-time or part-time work have on the expenditures of household heads with young children?

In the present study only job-related expenditures related to employment income were examined. It would be helpful to know what effect gross income might have on job-related expenditures. If income is received from other sources, does this have any influence on expenditures related to employment? A study of other sources and amounts of income female household heads have and their influence on the necessity for employment would be valuable.

Some of the household heads in this study indicated that they were working in anticipation of retirement. Seven women indicated that they had purchased tax-sheltered annuities. What other kinds of retirement programs are used and to what extent? How much planning do household heads do for retirement? Are total earnings required for current living expenses? What considerations have these women given to their financial situation upon retirement?

A study of job-related expenditures in which subjects kept expenditure records would help overcome the limitations of recall and limited records. A study with shorter recall periods could also help overcome this limitation.

The household heads in the current study reported spending 35.8 percent of their income on job-related expenditures. How is the remaining portion spent? How does the expenditures of the remaining portion differ from that of working wives in families where the husband also works?

What planning is done by wives or persons before marriage in the event that they should some day become self-supporting? Some women choose not to marry. How and at what stage in their lives do they begin to make plans for retirement? Is the retirement planning of a single female similar to that of the male? Do women postpone retirement planning because they think that some day they will marry?

Ninety percent of all women will work an average of 25 years in their lifetime (17:700). Many of these women will become the head of a household because they will be widowed or divorced. Women need to realize that they are a permanent part of the labor force. An understanding of the costs of working, the importance of education, and an appreciation of retirement planning will help the woman maximize her financial contribution to her household whether she is the female household head or wife in a household headed by a husband.



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## APPENDICES

## APPENDIX A

OREGON STATE UNIVERSITY  
School of Home Economics  
Corvallis, Oregon 97331

I would like to ask for your help in completing a study that I am doing. I am a graduate student at Oregon State University, working towards a master's degree in family economics. I have chosen to study the costs of employment of women who are the heads of their household. This information will be useful in assisting women who are working or planning to work in evaluating the costs of working.

Your name was chosen at random from the Corvallis City Directory from those persons who were listed as the head of a household. I will be contacting you within the next few days. If you agree to be in the study, I will make an appointment to meet with you. Questions will be asked relating to the expenses and benefits of your job. The information that is collected from the interviews will be compiled and used for statistical purposes only. No reference will be made to you by name or in any other way that could identify you.

After the study is completed each participant will receive a summary of the findings. Copies of the complete thesis will be available in the Kerr Library at Oregon State University.

I hope you will consent to help me with my study.

Sincerely,

Virginia Blackburn, Graduate Student

Martha A. Plonk, Associate Professor  
Home Management Department

Betty E. Hawthorne, Acting Head  
Home Management Department

## APPENDIX B

Statement of Informed Consent

Thank you for consenting to be interviewed. As I explained in my letter, this study will be used in assisting women evaluate the costs of their employment. The information I am collecting will be used for statistical purposes only and you will not be identified in any way in the study. The interview will consist of questions relating to the expenses and benefits of your employment last year, plus some general questions about yourself. You do not have to answer any questions that you feel infringe upon your privacy.

If you have any questions upon completing our interview, I'll be happy to discuss them with you. You are also welcome to call my advisor, Dr. Martha Plonk, at Oregon State University, 754-1591, for further information about the study.

Virginia Blackburn

## APPENDIX C

## INTERVIEW SCHEDULE

- No. \_\_\_\_\_
1. Are you currently employed for pay? \_\_\_\_\_ Yes \_\_\_\_\_ No
- 
2. Were you employed at any time in 1973? \_\_\_\_\_ Yes \_\_\_\_\_ No
- 
3. Did you hold more than one job in 1973? \_\_\_\_\_ Yes \_\_\_\_\_ No
- 
- 3a. What type(s) of work did you do? (1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_
- 
- 3b. How many weeks did you work in 1973? (1) \_\_\_\_\_ weeks  
 Include any paid vacations. (2) \_\_\_\_\_  
 (3) \_\_\_\_\_
- 
- 3c. How many hours did you work each week? (1) \_\_\_\_\_ hrs/wk.  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_
- 
4. Did you receive any paid sick leave? \_\_\_\_\_ Yes \_\_\_\_\_ No
- 
- 4a. How many days of sick leave did you take? \_\_\_\_\_ # days  
 \_\_\_\_\_ Don't know
- 
5. Did you receive any paid holidays? \_\_\_\_\_ Yes \_\_\_\_\_ No
- 
- 5a. How many days of paid holidays did you receive? \_\_\_\_\_ # days  
 \_\_\_\_\_ Don't know
- 
6. Did you receive any paid vacations? \_\_\_\_\_ Yes \_\_\_\_\_ No
-



6a. How many days of paid vacation did you receive?  # days  
 Don't know

---

7. How did you get to work in 1973?  Drove (ask 7a)  
 Car pool (7a)  
 Bus (7b)  
 Bicycle (9)  
 Walk (9)  
 Rode with someone (7b)  
 Other (7b) (specify)

---

7a. (Ask if drove or car pool) How many miles would you estimate that you drove round trip to your place of employment last year?  miles (ask 8)  
(\$ )

---

7b. (Ask if bus, rode with someone, or other)  Don't know  
How much would you estimate you spent on transportation to and from work in 1973?

---

8. Did you pay any parking fees that were related to your job in 1973?  Yes  No

---

8a. Approximately how much did you pay in parking fees? \$   
 Don't know

---

9. Did you have any transportation expenses on the job which were not reimbursed by your employer(s) last year?  Yes  No

---

9a. How much would you estimate for your unreimbursed transportation expenses on the job? \$   
 Don't know

---

10. Did your employer(s) supply work clothing?  Yes  No

---

10a. What is the estimated value of any work clothing supplied by your employer(s)? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

11. Did your employer(s) supply laundering or drycleaning of work clothing? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

11a. What is the estimated value of any laundering or drycleaning of work clothing supplied by your employer(s)? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

12. Did you buy any items from your employer(s) at a discount last year? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

12a. What is the estimated dollar value of the discount on your purchases? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

13. Because of your work, did you get special discounts from any organization on drugs, uniforms, shoes, or other items? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

13a. What was the estimated dollar value of the discount on your purchases? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

14. Did you receive any cash bonuses in 1973 from your employer(s)? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

14a. What was the estimated value of any cash bonuses you received? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

15. Did you receive any gifts from your employer(s) in 1973? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

15a. What was the estimated value of any gifts you received from your employer(s)? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

16. Were any meals provided free by your employer in 1973? \_\_\_\_\_ Yes \_\_\_\_\_ No

---

16a. What was the estimated dollar value of any meals received? \$ \_\_\_\_\_ Don't know \_\_\_\_\_

---

17. Were coffee breaks or snacks provided free?  Yes  No

---

17a. What was the estimated dollar value of any free coffee breaks or snacks? \$ \_\_\_\_\_  
 Don't know

---

18. Did your employer(s) provide any health insurance?  Yes  No

---

18a. Approximately how much did your employer(s) pay in health insurance premiums each month? \$ \_\_\_\_\_

---

19. Did you have any life insurance on which your employer(s) paid part of the premium?  Yes  No

---

19a. Can you estimate the percentage or amount that your employer(s) paid? \$ \_\_\_\_\_  
 Don't know

---

20. Did you have the use of any recreational facilities as a result of your employment?  Yes  No

---

21. Is free parking space for your car provided by your employer(s)?  Yes  No

---

22. Did your employer(s) supply a car for your use on the job?  Regularly  
 Sometimes  
 Never

---

23. Now I would like to ask you about expenses you might have had that were directly related to your employment in 1973. Would you please tell me how much, if any, you paid for each of the following either monthly or yearly. Please estimate if you are not sure.

Monthly Yearly DK

a. Tools, equipment, supplies and licenses required for work \$ \_\_\_\_\_ \$ \_\_\_\_\_

b. Educational expenses related to employment such as night classes, books, babysitting, transportation, etc. \_\_\_\_\_

- |    |  |       |       |       |
|----|--|-------|-------|-------|
| c. | Dues to professional and employee organizations and labor unions | \$    | \$    | _____ |
| d. | Professional and business publications, books, papers            | _____ | _____ | _____ |
| e. | Professional and business meetings and conventions               | _____ | _____ | _____ |
| f. | Gifts, flowers, and donations at work                            | _____ | _____ | _____ |
| g. | Employee parties and group meals                                 | _____ | _____ | _____ |
| h. | Meals and snacks purchased at work                               | _____ | _____ | _____ |
| i. | Other (specify) _____  | _____ | _____ | _____ |

24. There are other costs that people may have that are indirectly related to employment. These costs are the extra money that is spent for some items that is more than would normally have been spent if they had not been working. Did you have any extra costs for any of the following because you worked in 1973?

- |    |   | <u>Monthly</u> | <u>Yearly</u> | <u>DK</u> |
|----|---|----------------|---------------|-----------|
| a. | Extra clothing needed for work. This may include uniforms or any other type of clothing purchased to wear on the job. | _____          | _____         | _____     |
| b. | Extra laundry or cleaning costs   | _____          | _____         | _____     |
| c. | Extra for personal care (such as going to a beauty shop, or grooming aids and cosmetics)                              | _____          | _____         | _____     |
| d. | Extra for paid help for household tasks such as sewing, laundering, house-cleaning                                    | _____          | _____         | _____     |
| e. | Extra child care expenses because of employment   | _____          | _____         | _____     |
| f. | Extra spent for meals eaten away from home for the total family because of your employment                            | _____          | _____         | _____     |
| g. | Other (specify) _____   | _____          | _____         | _____     |

25. Now, just a few more questions. What was \$ \_\_\_\_\_ your gross wage or salary from your \_\_\_\_\_ employment in 1973 before any deductions? \_\_\_\_\_ Dont' know

26. Can you tell me how much was withheld for each of the following either monthly or for the total year?

	Monthly	Yearly	DK
a. Federal Income Tax	\$ _____	\$ _____	_____
b. State Income Tax	_____	_____	_____
c. Social Security (FICA)	_____	_____	_____
d. Other retirement contributions	_____	_____	_____
e. State Accident Insurance Fund (SAIF)	_____	_____	_____

27. Did you have any other expenses resulting from your work that we have not discussed?  Yes  No

27a. What were these expenses and how much did they cost? \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

28. Which letter best describes the approximate total annual income of your family in 1973 from all sources? (Include wages, salary, Social Security, interest, dividends, rental income, child support, tips, etc.) CARD A

a \_\_\_\_\_  
 b \_\_\_\_\_  
 c \_\_\_\_\_  
 d \_\_\_\_\_  
 e \_\_\_\_\_

29. Women work for many different reasons. On this card are reasons some women have given for working. Would you please indicate the letters of the reasons that you work? CARD B

a \_\_\_\_\_  
 b \_\_\_\_\_  
 c \_\_\_\_\_  
 d \_\_\_\_\_  
 e \_\_\_\_\_  
 f \_\_\_\_\_  
 g \_\_\_\_\_  
 h \_\_\_\_\_  
 i \_\_\_\_\_  
 j \_\_\_\_\_  
 k \_\_\_\_\_  
 l \_\_\_\_\_

Other \_\_\_\_\_

30. How many persons are presently residing \_\_\_\_\_ # (adults \_\_\_\_\_)  
 in your household? (children \_\_\_\_\_)

30a. Are any of these persons dependents that you are supporting?  Yes  No (31)

30b. If yes, how many children? \_\_\_\_\_ #

30c. What was the age of each child on his \_\_\_\_\_ age \_\_\_\_\_ grade  
 or her last birthday and what is \_\_\_\_\_  
 his or her present school grade? \_\_\_\_\_

31. What is the highest grade or level \_\_\_\_\_  
 of school which you have completed?

32. Have you received any vocational \_\_\_\_\_ Yes \_\_\_\_\_ No  
 training other than in college or  
 high school?

32. If yes, what kind? \_\_\_\_\_  
 \_\_\_\_\_

33. Which of these descriptions best \_\_\_\_\_  
 describes you? CARD C a \_\_\_\_\_  
 b \_\_\_\_\_  
 c \_\_\_\_\_  
 d \_\_\_\_\_

34. What is your present marital status? \_\_\_\_\_ divorced  
 \_\_\_\_\_ married  
 \_\_\_\_\_ separated  
 \_\_\_\_\_ single  
 \_\_\_\_\_ widowed

35. And, finally, what is your age? \_\_\_\_\_ age

## CARD A

- a. Under \$3,000
  - b. \$3,000 - 5,999
  - c. \$6,000 - 8,999
  - d. \$9,000 - 11,999
  - e. Over \$12,000
- 

## CARD B

- a. To pay for current living expenses
  - b. To pay debts
  - c. To save money for special items
  - d. Opportunity to learn on the job
  - e. Because my special skills are needed
  - f. Enjoy working
  - g. To make new friends through work
  - h. To do something other than housework and child care
  - i. To get away from the house
  - j. To support a relative other than own children
  - k. To use my education
  - l. Other (specify) \_\_\_\_\_
- 

## CARD C

- a. Homemaker, employed part-time
- b. Homemaker, employed full-time
- c. Homemaker, student, employed part-time
- d. Homemaker, student, employed full-time

Appendix Table 1. Number Incurring Expenses by Occupational Classification for Workers Working the Entire Year.

Job-related expense	Occupational Classification					Total n=68
	I n=8	II n=16	III n=9	IV n=26	VI, VII n=9	
<u>Payroll deduction</u>						
Federal income tax	8	16	9	26	8	67
State income tax	8	16	9	26	8	67
Social Security	7	16	7	26	9	65
Retirement	8	10	5	10	3	37
State retirement insurance	7	7	6	16	6	42
<u>Directly related</u>						
Tools equip., supplies	2	7	-	1	1	11
Education related to job	2	9	2	2	-	15
Dues to employee organ.	6	13	5	11	5	40
Publications, books	4	4	2	1	-	11
Meetings, conventions	6	5	-	2	-	13
Gifts, donations	6	11	5	15	6	43
Parties, group meals	6	10	5	10	2	33
Meals, snacks	6	11	7	15	6	44
Transportation	7	16	8	20	7	58
<u>Indirectly related</u>						
Clothing	6	10	9	19	7	46
Laundry	3	6	2	5	2	18
Personal care	5	6	1	4	1	17
Paid help	3	6	2	3	-	14
Child care	-	3	1	3	1	8
Meals away from home	2	8	1	4	1	16
Other expenses	2	7	1	2	-	12



Appendix Table 2. Job-related Expenditures in Dollars and as Percentage of Mean Gross Cash Employment Income of 68 Female Household heads By Occupation By Those Incurring Expense and Working the Entire Year.

Job-related expense	Occupational classification											
	Mean amount spent						Percent of income					
	I	II	III	IV	VI, VII	Total	I	II	III	IV	VI, VII	Total
<u>Payroll deductions</u>												
Federal income tax	\$2, 169	\$1, 511	\$1, 133	\$762	\$592	\$1, 136	14. 5	14. 4	14. 2	12. 8	12. 9	13. 9
State income tax	629	468	371	240	210	354	4. 2	4. 5	4. 6	4. 0	4. 6	4. 3
Social Security	636	556	402	338	275	422	4. 2	5. 3	5. 0	5. 7	6. 0	5. 2
Retirement	945	520	522	320	159	518	6. 3	5. 0	6. 5	5. 4	3. 5	6. 4
State accident insurance	9	9	10	10	7	10	. 1	. 1	. 1	. 2	. 2	. 1
<u>Directly related</u>												
Tools, equip., supplies	14	62	-	10	25	53	. 1	. 6	-	. 2	. 1	. 6
Education related to job	682	765	68	67	-	568	4. 6	7. 3	. 8	1. 1	-	7. 0
Dues to employee organ.	145	73	26	34	45	64	1. 0	. 7	. 3	. 6	1. 0	. 8
Publications, books	63	74	54	20	-	61	. 4	. 7	. 7	. 3	-	. 8
Meetings, conventions	90	209	-	15	-	124	. 6	2. 0	-	. 3	-	1. 5
Gifts, donations	9	23	19	18	4	16	. 1	. 2	. 2	. 3	. 1	. 2
Parties, group meals	15	14	23	11	3	14	. 1	. 1	. 3	. 2	. 1	. 2
Meals, snacks	65	146	179	85	108	114	. 4	1. 4	2. 2	1. 4	2. 4	1. 4
Transportation	300	190	115	113	94	155	2. 0	1. 8	1. 4	1. 9	2. 0	1. 9
<u>Indirectly Related</u>												
Clothing	146	252	286	145	110	185	1. 0	2. 4	3. 6	2. 5	2. 4	2. 3
Laundry	44	53	52	88	12	58	. 3	. 5	. 7	1. 5	. 3	. 7
Personal care	107	173	234	205	56	158	. 7	1. 7	2. 9	3. 4	1. 2	1. 9
Paid help	67	205	150	46	-	133	. 4	2. 0	1. 9	. 8	-	1. 6
Child care	-	487	690	400	780	516	-	4. 6	8. 6	6. 7	17. 0	6. 3
Meals away from home	113	149	100	156	240	144	. 8	1. 4	1. 3	2. 6	5. 2	1. 8
Other expenses	80	375	80	18	-	223	. 1	3. 6	1. 0	. 3	-	2. 7

Appendix Table 3. Female Household Heads Receiving Employment Benefits Using Hollinghead's Occupational Classifications.

Employment benefit	Occupational classification					Total n=75
	Number receiving benefit					
	I n=10	II n=17	III n=10	IV n=29	VI, VII n=9	
<u>Monetary value assigned:</u>						
Health insurance	9	15	8	24	6	62
Cash bonus <u>a/</u>	-	2	1	6	1	10
Employer discounts	-	-	2	4	3	9
Free meals	6	4	4	9	1	24
Free coffee, snacks	-	2	1	7	4	14
Life insurance	1	4	3	8	1	17
Gifts from employer	-	1	4	8	2	15
Laundry and drycleaning of work clothing	1	-	1	-	3	5
Use of work clothing	-	-	1	1	4	6
Discounts from other organizations	1	2	1	5	1	10
<u>No monetary value assigned:</u>						
Paid holidays	6	13	7	26	6	58
Paid vacations	6	10	7	21	7	51
Sick leave	2	11	3	15	5	36
Free parking	2	10	4	9	3	28
Recreational facilities	2	5	3	4	2	16
Use of automobile						
Regularly	1		1			2
Sometimes	1	1	1	4		7