

Working Women's Contributions to Family Income

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References to the increasing number of women in the labor force abound, these days, and more and more attention focuses on the growing number of married women and married mothers who work in paid jobs. Yet little attention has been given to the impact of these women's employment on their families' income. Most of the discussion has dealt with family structure: whether or not children are being neglected, whether women have two obligations (one to the job and the other to the home), whether the nuclear family is breaking up or the role of the husband/father is changing. What economic analysis exists has been directed to the occupational distribution of the new group of working women, and to various measures of occupational and income differences which might indicate economic discrimination. Very few calculations of the income earned by these women, or of its distribution, exist.

This is a matter of some surprise, actually, for normally when a significant group of people become earners their purchasing power is avidly sought by producers and sellers looking

for new markets.¹ Some engaged in market research may have calculated the rise in total family income without realizing the extent to which that rise stems from the earnings of married women. Other market researchers, depending on the family as the unit of analysis, may have ignored the nature of individual contributions to total family income in favor of inquiries as to the disposition of that income.

To the question "How much do married women earn?" one answer recurs: about one-quarter of total family income. Nor has this fraction changed very much over time. Occasionally one finds some amplification as in the following (Bureau of Labor Statistics [3]:8) statement:

The overall relative contribution a working wife made to family income did not change and was about the same as it has been for at least a decade. In 1970, the median proportion of income contributed by the wife's earnings was 27%, ranging from 39% for wives who had worked full time all year to 16% for those who had worked less than a full year

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¹Stories in *Advertising Age* indicate that some firms have finally realized that if women in fact are working in greater numbers they cannot at the same time be at home watching television. Therefore, some products formerly advertised during the daytime have shifted at least part of their appeal to prime evening time or even later night spots.

or all year at part-time jobs. About half of all working wives supplied between 20 and 50% of their family's income, while only 2% supplied 75% or more. Median family income in 1970 was about \$9,175 when the wife did not work, \$11,940 if she worked at all, and \$13,960 if she worked all year at a full time job.

But a quotation like this raises more questions than can be answered with the existing data. Table I shows the frequency distribution summarized in this description: what other inferences can be drawn from this set of figures besides those given in the quotation? First, the averages do not reflect the significance of the wife's contribution, better seen by comparing median incomes for families with and without a working wife. For example, although women who held some employment contributed only 16 per cent of total family income, median income for these families was 23 per cent higher than in families with non-working wives. Again, although

TABLE I
WIFE'S CONTRIBUTION TO FAMILY INCOME
WORKING WIVES BY SHARE OF FAMILY
INCOME ACCOUNTED FOR BY
HER EARNINGS, 1970

Per Cent of Family Income	Per Cent Distribution of Working Wives ^a	
	Total, incl. Part-time	Year-round Full-time
Total	100.0	100.0
Under 10%	20.8	1.9
10-20%	17.1	5.7
20-30%	18.2	18.2
30-40%	18.4	28.1
40-50%	13.4	24.6
50-75%	9.8	17.5
75% and over	2.4	4.1

^aBased on wives with work experience.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Special Labor Force Report 130*, "Marital and Family Characteristics of Workers, March 1970."

full-time working wives provided 39 per cent of total family income, the impact of this contribution on the total can be sizeable. In fact, families where the wife has a full-time job enjoy a median income more than 50 per cent higher than those where the wife is not employed outside the home.

Finally, some families of working wives depend substantially on their earnings. The quotation refers to the fact that "only 2 per cent supplied 75 per cent" of total family income. But this 2 per cent represents over 400,000 families. Two and one half million more get over half the total income from women's earnings. And these figures exclude the 6 million families lacking an adult male, where the working woman is solely responsible for the economic support of others.

The quotation also prompts the question as to the meaningfulness of *any* average calculation of this sort. How useful is either the median or mean as an abbreviation of the frequency distribution it represents?² The complete answer requires a close look at two income distributions, not one.

First, the distribution of families according to income levels obviously makes a given figure, say 27 per cent of family income, take on new meaning. Table II presents the data from which the averages in Table I were drawn. It shows, for example, that one out of five working wives earned between 20 and 30 per cent of their family's total income. (They were also in the median income class). But it also shows that a *higher* proportion of wives contribute this proportion of total family income among those with incomes over \$15,000.

²The calculated mean or median could be modified by quoting other measures of dispersion, including the standard deviation. Such statistical refinements cannot yet be presented to the general public. Simple averages, like the 27 per cent discussed, can be and have been publicized often and extensively. I question whether analysts who rely on using this particular figure in their presentations are being completely responsible in their omission of any of its deficiencies.

TABLE II
EARNINGS OF MARRIED WOMEN, HUSBAND PRESENT
AS A PERCENT OF FAMILY INCOME IN 1969^a

Total Wives With Work Experience	Median Percent Family Income Accounted for by Wife's Earnings	Percent distribution of wives by percent of family income accounted for by wife's earnings															
		Less than 5.0	5.0 to 9.9	10. to 19.9	20. to 29.9	30. to 39.9	40. to 49.9	50. to 74.9	75.0 to over								
100	100	10.6	9.8	17.1	19.0	18.8	12.8	9.4	8.6	18.2	11.8	11.2	5.2	2.5	.6	.4	
100	21.9	22.5	9.1	15.8	13.4	9.1	3.3	8.6	18.2	11.8	11.2	5.2	2.5	.6	.4		
100	24.6	13.7	14.1	16.0	13.4	12.4	6.9	11.8	11.8	11.8	11.8	11.2	5.2	2.5	.6	.4	
100	26.3	11.0	12.4	18.1	13.7	10.3	8.6	14.8	14.8	14.8	14.8	11.2	5.2	2.5	.6	.4	
100	24.2	12.7	13.1	18.4	13.6	10.2	11.4	15.4	15.4	15.4	15.4	11.2	5.2	2.5	.6	.4	
100	23.8	13.0	11.8	18.9	16.3	13.9	12.8	10.7	10.7	10.7	10.7	11.2	5.2	2.5	.6	.4	
100	28.2	9.6	8.5	15.7	19.6	22.4	15.1	8.4	8.4	8.4	8.4	11.2	5.2	2.5	.6	.4	
100	26.9	8.5	7.6	17.0	24.4	24.2	12.0	5.8	5.8	5.8	5.8	11.2	5.2	2.5	.6	.4	
Median Family Income	—	\$10,265	\$10,006	\$11,125	\$12,629	\$12,948	\$11,824	\$9,611	\$9,611	\$9,611	\$9,611	\$11,824	\$9,611	\$9,611	\$9,611	\$9,611	\$9,611

^aData relate to the civilian non institutional population and include only those families in which the wife had paid work experience. Therefore, they are not comparable with data published in earlier years.

Source: U.S. Department of Labor, Bureau of Labor Statistics, *Special Labor Force Report 130*, "Marital and Family Characteristics of Workers, March 1970," U.S. Government Printing Office, 1971; Table U, p. A-24.

Such working wives number almost one out of four.

Women whose employment provides over half the total family income also required detailed attention. Only one out of ten working women falls into this classification, but they are far more numerous at low income levels. Over one out of four families with incomes below \$5,000 rely on the earnings of a wife for over half the total family income. That a given percentage or dollar sum counts for more at low income levels than at high ones has long been common knowledge to economists. This regressive character has chiefly referred to a burden, particularly of taxation, falling more heavily on low income people than those with higher incomes. But the notion can be useful in understanding how working wives contribute to family income.

Table II does not complete the picture, however, for it lacks any frequency distribution of the amounts married women earn. That most often quoted is the median earnings of \$3,000. Like the 27 per cent average, the figure carries little meaning. \$3,000, to a family with total income of \$6,000, represents quite a different sum than to a family whose income totals \$60,000. And to say that half the working wives earn more than \$3,000 and half less than this amount conveys very little information about their economic contribution. For example, among married men earning between \$4,000 and \$7,000 in 1971, one out of five had a working wife. The median earnings of these women lay between \$2,000 and \$3,000. This represents not 27% of the total family income but one third. The wife earned 50% of what the husband did. Five per cent of the wives earned *more* than their husbands did. Clearly, the distribution of income needs to be compared to the distribution of wives' earnings.

A complete analysis requires four cross-classified distributions, with various ratios calculated. First, the set of earnings of work-

ing wives by total family income; second, earnings of husbands by total family income; third, *income* of the wife by total family income; and fourth, *income* of the husband by total family income. Such figures would make it possible to verify two widely held assumptions. These are that "most of" total family income comes from wages, and that the husband is the breadwinner, i.e. his earnings represent "most of" total family income.

To say that wages make up most of family income describes two well known characteristics of the American economy. Labor income, or earnings from work, constitutes four-fifths of total national income. (The official statistics would combine "Compensation of employees" and "Proprietors and Rental Income" because the latter partially represents labor earnings rather than any return to capital or to management.) This fraction has fluctuated between 75 and 80 per cent since the first year for which data are available, not because of structural changes altering the share of income going to labor but because of cyclical changes affecting profits and property income.

It is also true that 90 per cent of all families receive labor income. The Census data supporting this statement ([2]:94-5) classify earnings into wages and salaries and self employment income which is further classified as non-farm and farm. Of some 53 million families in 1971, 4,939,000 had no current earnings. Of 16,311,000 "unrelated individuals" only 6 million had no earned income. Most people receiving so called "unearned income" have retired from the labor force and live on social security or pension benefits or on public assistance. Very few rentiers live in the United States.

Finally, for most families labor income (earned income) makes up the preponderance of total income. The 1967 Survey of Consumer Finances provides data on the percentage distribution of family income by sources.

Table III reproduces these findings for families classified by income deciles: some differences appear, by income and by race. Among Negro families, earned income plays a much more important role than among whites, for whom transfer payments in the lowest income deciles and property income at all income levels provide substantial contributions to total family income. However, earned income amounted to over half the total for all families except those Negroes in the lowest income decile, and the whites in the two lowest classes.

Hence it is correct to say that in this country most family income comes from what people earn. Wages loom large in any global total: family incomes, families, or sources of income. Is it equally correct to say that husbands' income (which now becomes tantamount to husbands' earnings) represents "most of" the family income? This notion, unqualified, justifies the prevalent terms of "breadwinner," "primary earner," "the man with a family to support," and defining the man as the head of any household. To verify the statement that husbands earn "most of" the family income requires aggregate calculations corresponding to comparisons made earlier between labor income and total income.

First, what proportion of National Income and Personal Income goes to men? Only the Census Bureau reports income received by sex, and the data refer to persons fourteen years old and over so that the total falls somewhat short of either Personal Income or National Income. In 1971, (U.S. Bureau of the Census, II) 119,000,000 persons reported income; the mean was \$5,878. Some 66,000,000 men, or approximately 56 per cent, received income, with a mean of \$7,892. The total income accruing to men therefore represented at least three-quarters of all income received by persons.

The second question, how many *families* receive income from men, is easier. In 88 per

cent of the cases, a man is the head of the household.³ Only about one out of ten such men provide no earnings. The third aggregate question, what percentage of families receive the major share of income from men's earnings, but will be discussed in more detail below. But clearly all three calculations support the statement, "most families" depend on the man of the family for "most income."

It does not follow that the *significance* of women's earnings, in particularly the earnings of married women, can be sufficiently expressed by such statements. No one knows the number of families for whom the wife's earnings are in some sense crucial or critical. To count these families is impossible because of the personal circumstances involved.

A moderately well off family, supported entirely by the husband and father, may face a sudden financial crisis from emergency medical care, uninsured loss, or other unexpected catastrophes. If the amount involved can be met entirely or substantially by the wife's earnings, to designate the dollar sum she contributes as "only a fraction of total family income" disguises its economic significance. Likewise, if a man supporting his family suddenly finds himself unemployed, his wife's earnings may not consist of merely a minor share of the year's income. If she can support the family for any length of time, her husband will have that period to use in seeking better employment opportunities or in considering alternative jobs, without the immediate pressure to take the first offer. In the longer run the family may be better off because of his shift in employment. The economic contribution of the wife in such cases cannot be measured by a simple ratio of her dollar earnings to total family earnings or total family income.

³The Bureau of the Census defines "head of family" as "usually the person regarded as the head by members of the family. Women are not classified as heads if their husbands are resident members of the family at the time of the survey."

TABLE III
SOURCE OF FAMILY INCOME, BY INCOME DECILE AND RACE,^a 1966
(Percentage Distribution of Dollars Received by Families in each Decile)

Total Family Income Deciles	Earnings ^b												
	of Head		of Wife		of Other Members		Income from Capital ^c		Mixed Labor- Capital ^d		Transfer Payments ^e		
	Negro	Non-Negro	Negro	Non-Negro	Negro	Non-Negro	Negro	Non-Negro	Negro	Non-Negro	Negro	Non-Negro	
All	66	62	13	9	5	4	2	6	2	2	11	12	8
Lowest tenth	45	14	2	4	2	2	*	10	1	1	-5	50	75
Second tenth	57	27	6	4	3	1	1	8	2	2	10	31	50
Third tenth	68	45	8	5	3	3	4	11	2	2	7	15	29
Fourth tenth	71	58	6	6	6	3	1	5	2	2	10	14	18
Fifth tenth	68	67	15	8	6	2	1	4	3	3	9	7	10
Sixth tenth	72	71	15	9	3	3	1	4	1	1	7	8	6
Seventh tenth	70	69	14	9	9	5	2	4	1	1	6	4	7
Eighth tenth	66	66	13	13	5	5	4	4	8	8	4	4	4
Ninth tenth	63	68	25	13	6	5	3	3	2	2	8	1	3
Highest tenth	58	58	8	8	5	5	11	11	17	17	1	1	1

^a"Non-Negro" includes approximately 2 per cent nonwhite non-Negro.

^bIncludes wage, salary, professional, and other self-employment income.

^cIncludes income from rent, interest, dividends, and trust funds.

^dIncludes farm income, unincorporated business income, and income from roomers and boarders.

^eIncludes Social Security, unemployment compensation, public welfare, veteran's benefits and other transfer income.

Source: Katona, George and James N. Morgan, Jay Schmiedeskamp, and John A. Sonquist, 1967 *Survey of Consumer Finances*, Survey Research Center, Institute for Social Research, University of Michigan, 1968, pp. 13-14.

These examples remain hypothetical; no evidence for the fifty-three million families exists to indicate their prevalence. Instead, the significance of the wife's earnings has been commonly measured by gross figures of the percentage of total income or total earnings provided. It is possible, however, to improve the average, so often cited, that only 27 per cent of family income is contributed by working wives. A sharper insight comes from several distributions of family income which reveal the varying importance of women's contributions.

Any move from the microeconomic analysis of income to aggregate figures requires looking at the distribution of income. In attempting to analyze the *sources* of family income, figures on distribution become critical. But an immediate problem arises because of the different distributions of income that exist. Income is *earned* by individuals, but most individuals *live* in families. Two units of analysis co-exist: the individual and the family.

Most of the ambiguity and ignorance about women's earnings, women's contributions to the economy, and for that matter the economic status of women stem from the automatic identification of a woman as a wife and mother, that is, the female adult of a family. Women have been generally defined in terms of belonging to a family, the single woman being usually regarded as the exception, the oddity, the abnormal. No such approach to men exists. Most data and their analysis refer to men in their own right as individuals, and much material about men in families has never been gathered. The family unit as a unit of economic analysis requires thoughtful reconsideration, but this article will not undertake the task.

It will, however, look closely at how the Bureau of the Census ([2]:9) defines a family, since the data to be presented come from that office, specifically its Current Population Reports.

The term called "family" as used in this report, refers to a group of two or more persons related by blood, marriage, or adoption and residing together: all such persons are considered as members of the same family. Thus if the son of the head of the household and the son's wife are in the household, they are treated as part of the head's family. On the other hand, a lodger and his wife, not related to the head of the household or an unrelated servant and his wife are considered as additional families, and not as part of the household head's family.

It is such groups of people who form the basic units of many income tabulations. What each individual family member contributes to total family income nowhere appears, although some figures exist on the number of earners and their relation to the head of the family. Other income tabulations refer to the individual worker as the basic unit, but there is no link between these individuals and their families. Both these deficiencies serve to perpetuate the picture of family resources discussed above. The Census Bureau itself displays some entertaining misconceptions.

The Current Population Report series on Consumer Income (1972, [2]:3) contains the following statement: "Since most families derive their income entirely or largely from the employment of the family head, *his* employment situation and work experience, and occupation are important factors in determining the level of family income." (italics added). The same report ([2], Table 30) lists the number of earners in 1971 with their relationships to the head of the family. Of the 53 million families, only 17.8 million (37 per cent) "derive their income entirely" from the earnings of the head of the family. This number is not equivalent to "most families." Contrary to the text, the data show that most families do *not* derive their income entirely from the family head. Using the masculine pronoun, furthermore, reinforces the notion

TABLE IV
WEEKS WORKED IN 1971 OF WIFE
FOR FAMILIES IN WHICH BOTH HUSBAND AND WIFE
HAD EARNINGS, BY OCCUPATION OF WIFE

Work Experience of Wife	Current Occupation Group of Wife					
	U.S. Total	Profess. & Managerial Workers	Clerical & Sales Workers	Craftsmen & Operatives	Service	Others
Number (1,000's)	20,353	3,447	6,667	2,724	3,038	4,447
Total	100.00	100.00	100.00	100.00	100.00	100.00
50 to 52 Weeks	10,652.62	2,672.33	4,390.70	1,461.96	1,583.95	735.06
As % of Total	52.34	76.86	65.86	53.67	52.14	16.53
27 to 49 Weeks	4,253.78	540.53	1,277.27	751.02	727.22	939.80
As % of Total	20.90	15.55	19.16	27.57	24.60	21.13
1 to 26 Weeks	5,446.60	459.31	999.03	510.75	706.84	2,768.02
As % of Total	26.76	13.21	14.98	18.75	23.27	62.24

Source: Calculated from Table 68, *Current Population Reports*, Series P-60, No. 85, December 1972—Consumer Income.

that this person, the head of the family, is a man. The entire sentence lends credence to the concept of the man as primary earner, the breadwinner, the family supporter, and so on. The reference to families who derive their income "largely" from the employment of the family head may possibly be accurate, depending on the definition of "largely." The text offers neither details nor explanation.

Two methods exist, however, to evaluate the contribution of the earnings of working wives to their families' well being. Scattered data on the earnings of husbands and wives enable the wife's earnings to be calculated as a percentage of total husband/wife earnings, by levels of family earnings. Other data provide figures on wives' earnings as a percent of family income (which of course differs from husband/wife total earnings). To demolish the myth that "most families depend entirely or primarily on" the earnings of the man of the house, four different tables follow which show the diversity of fact.

Table IV lists working wives by five occupational groups and provides figures on year-

round and less than year-round employment. It should be emphasized that the data refer only to working wives. In 1971, 31 million women earned income: Table IV includes only the 20 million of these who belonged to families where both husband and wife earned income. Perhaps most unfamiliar, but certainly most significant, is the fact that year-round employment is the norm for women as for men. 52 per cent of all working wives worked 50 to 52 weeks in 1971. Year-round workers outnumbered part-year workers in each of the four occupational groups listed, although professional women tended to work year-round more than women in any other kind of job. That manufacturing includes many highly seasonal jobs helps explain for women (as it does for men) the higher rate of part-time employment among craftsmen and operatives. The category *service workers* contains a large number of private domestic or household employees whose work also tends to be highly seasonal or consists of temporary jobs. Year-round workers in *clerical* and *sales* positions number two-thirds of the total,

TABLE V
NUMBER OF FAMILIES AND MEDIAN INCOME BY EARNINGS STATUS IN 1971 OF
HUSBAND AND WIFE, BY AGE AND RACE OF HUSBAND

Age of Husband	Husband-Wife Families							
	White				Negro			
	Husband Only Earner		Husband, Wife Both Earners		Husband Only Earner		Husband, Wife Both Earners	
	Number of Families	Median Income	Number of Families	Median Income	Number of Families	Median Income	Number of Families	Median Income
Total	14,468	\$ 9,900	18,549	\$13,025	831	\$6,742	1,804	\$10,374
Under 35 years	5,308	9,411	6,656	10,819	314	6,986	637	9,740
35 to 44 years	3,062	11,601	4,016	14,073	152	7,234	458	10,763
45 to 54 years	2,239	10,549	4,459	15,551	158	7,279	427	11,646
55 to 64 years	2,458	9,968	2,852	14,254	129	6,329	218	9,950
65 years & over	1,401	6,205	593	9,821	78	3,078	64	*

Source: Tables 65, 66, *Current Population Reports*, Series P-60, No. 85, December 1972, Consumer Income.

*Base too small to be reliable.

well above the percentage for manufacturing and service workers, but below that for *professional* and *managerial* employees.

The data suggest that most families with working wives expect such women to contribute regularly, with fifty-two paychecks a year, and that those expectations are fulfilled. These facts do not support the claim that most women have a much less strong "attachment" to the labor force than men, and separation rates (1972 U.S. Department of Labor, [4]: 182-3) provide additional data on this point. Of the people who had quit a job in the previous twelve months, 51 per cent of the women, but 40 per cent of the men, gave "school or home responsibilities" as their reason. Some may find the difference between the two groups unexpectedly small. The pressure of economic conditions weighted more heavily on the women: over 20 per cent of them reported slack work, seasonal or temporary unemployment as reasons for leaving their jobs, while only 17 per cent of the men were so affected. Such figures round out the findings of unemployment surveys (1972, U.S.

Department of Labor, [4]: 37) that four out of five women seek full time and year round work.

The permanent income hypothesis suggests further implications of the possibility that wives' earnings provide a dependable or regular source of income. If one family earner receives sporadic payments, family spending patterns may be stabilized by the presence of such "regular" income. Examples include real-estate broker married to a school teacher, an artist married to a sales clerk, a lawyer with an independent practice married to a corporation lawyer. Data to verify this hypothesis or to measure the size of the "regular" earnings contributed to family income by working wives do not exist, but some approximation can be drawn from figures on wives' earnings and family income. Table V presents data by age of husband, Table VI by occupation, and Table VII by weeks worked during the year.

First, Table V shows clearly that families supported only by the husband's earnings are in the minority. At every age below sixty-five

TABLE VI
MEAN FAMILY INCOME, AND MEAN EARNINGS OF WIFE, 1971
FOR HUSBAND-WIFE FAMILIES IN WHICH BOTH HAD EARNINGS,
BY WIFE'S OCCUPATION

Current Occupation Group of Wife	Number (1,000's)	Mean Family Income	Mean Earnings of Wife	Earnings As % of Family Income
U.S. Total	20,353	\$13,910.91	\$3,657.78	26.30
White Collar Workers	10,144	16,004.83	5,932.08	37.76
Professional & Managerial Workers	3,477	17,825.57	6,018.25	33.76
Clerical & Sales Workers	6,667	15,055.63	4,174.18	27.72
Craftsmen & Operatives	2,724	12,447.10	3,182.65	30.63
Service Workers	3,038	11,292.03	2,473.59	21.91
Other	4,447	11,820.21	3,939.26	33.33

Source: Calculated from *Current Population Reports*; Series P-60, No. 85; December 1972—Consumer Income.

families where both partners are employed outnumber those dependent solely on the man, although among younger couples the difference is slight. But it is in this age group that the percentage of working wives is growing most rapidly, so that ten years from now the picture may differ. More Negro families than white contain two working partners, and the income of such families exceeds that of those supported solely by the husband by a wider margin than for whites. The earnings of wives form a significant contribution to median family income at all ages. It may not be unreasonable to infer that these earnings, as a share of the total, appear sufficiently important for the majority of wives in all husband/wife families to work at least until the age of sixty-five.

Table VI shows the contribution of working wives classified by occupations. The twenty million families shown combine the two racial groups of Table V, but include only those families where both husband and wife are employed. This is the same group that was

analyzed in Table IV. As in almost every detailed set of figures, the table fails to substantiate the widespread use of one-quarter or 27 per cent as the average contribution of working wives to family income. First, the mean amount of earnings by the working wife correlates with mean family income within occupational categories varying from roughly \$2500 to \$6000 over an income range of \$11,000 to \$18,000. The share of family income represented by these earnings, however, varies significantly between occupations. The highest percentage contribution comes from 3.5 million professional and managerial workers, averaging \$6000 a year, who provide about 38 per cent of the total family income. The lowest sum, earned by about as many women who are employed as service workers amounts on the average to one-fifth of their total family income. The ratios shown here may be deceptive; in fact few families may exist in which a married woman craft worker earns 30 per cent of the family total, or a saleswoman provides 28 per cent of her fam-

TABLE VII
PERCENTAGE OF FAMILIES, MEAN FAMILY INCOME, AND MEAN EARNINGS IN 1971
OF WIFE, HUSBAND-WIFE FAMILIES, BOTH EARNERS, BY RACE OF
HUSBAND, AND WEEKS WORKED BY WIFE IN 1971.

Work Experience of Wife	White				Negro			
	Percent of Families*	Mean Family Income	Wife's Earnings	Percent of Income	Percent of Families*	Mean Family Income	Wife's Earnings	Percent of Income
Total	100	\$14,184	\$3,667	26	100	\$11,103	\$3,563	32
50 to 52 Weeks	52.1	15,962	5,270	33	54.8	12,629	4,872	39
27 to 49 Weeks	20.9	13,266	3,047	23	20.9	10,514	2,849	27
1 to 26 Weeks	27.0	11,462	1,052	9	24.3	8,176	1,232	15

*Twenty million: see Table IV, V, and VI.

Source: Tables 68, 69, 70, *Current Population Reports*, Series P-60, No. 85, December 1972, Consumer Income.

ily's income. But the data clearly warn that overall percentages can be ambiguous. The smallest contribution, 22 per cent and \$2500, probably weighs far more importantly than the largest because it is part of a much smaller total income figure.

Table VII, which returns the racial variable, reinforces these findings. Whether or not these percentages reflect any existing family, they deserve careful perusal. The conventional myth refers to working wives as part-time, peripheral employees: the table shows that over half these women, who are employed year-round, earn one-third of the family income. One out of five working wives contributes about one-quarter of the family income, with only one in four earning less than ten per cent. Over a longer period the percentage would be smaller, for the table picks up data for *one year* from a group of families who, as far as the work experience of wives are concerned, represent a shifting population. Given the growth of women in the labor force, and the rapidity with which this has occurred, a larger proportion of women than of men will be in the group reporting "worked one

to twenty-six weeks." This does not mean that *those people, those human beings*, will be in that group next year.

The table also provides a useful exercise in evaluating the significance of mean income figures. For 18 million white families, mean family income amounted to \$14,184, mean earnings for wives, \$3,667. But dispersion around the mean, the extent to which these figures do *not* represent the total distribution, is far greater for wives' earnings than for total family income. The range from highest to lowest is 115 per cent of mean earnings of wives and only 31 per cent of mean family income. It follows that any ratio of the two numbers is also highly unrepresentative.

Differences between white and Negro families appear, as in previous tabulations. The median earnings of working wives provide a larger share of income to Negro families than to whites, 32 per cent for the former group, 25 per cent for the latter, with the differential larger at lower income levels. Median income figures of families in which women worked only part of the year fall well below those of families with year-round em-

TABLE VIII-A.
EARNINGS OF HUSBAND IN 1971;
HUSBAND-WIFE FAMILIES BY EARNINGS IN 1971 OF WIFE

Earnings of Wife	Earnings of Husband										
	Total Families (000's)	Total With Earnings	Percent Distribution							Percent	
			Less than \$2000	\$2000-3900	\$4000-6999	\$7000-9999	\$10,000-14,999	\$15,000-24,999	\$25,000; & over		
None	23,980	20,094	7.9	6.4	16.8	23.5	27.3	13.5	4.7	100	
1-\$999 or loss	4,720	4,470	8.3	10.3	20.2	25.1	24.4	9.3	2.4	100	
\$1000-1999	2,908	2,736	8.1	11.1	21.8	26.5	22.9	7.9	1.6	100	
\$2000-2999	2,436	2,304	5.8	11.0	25.0	27.5	21.1	7.6	2.2	100	
\$3000-4999	5,059	4,750	5.7	7.5	25.6	31.3	23.2	5.7	1.0	100	
\$5000-6999	3,651	3,487	5.5	5.4	20.0	32.5	26.2	8.8	1.4	100	
\$7000-9999	2,228	2,084	5.1	5.0	15.2	29.1	31.7	11.5	2.3	100	
\$10,000 & over	769	720	4.2	2.0	10.6	21.3	36.8	20.6	4.6	100	
Median Earnings of Wife		\$3,322	\$2,418	\$2,092	\$3,196	\$3,597	\$3,686	\$3,081	\$2,941		

Source: Calculated from Table 31, p. 81, "Money Income in 1971 of Families and Persons in the United States," U.S. Bureau of the Census, Current Population Reports, *Consumer Income*, Series P-60, No. 85, December 1972.

ployment for wives, for both races. But although wives working less than one half-year averaged only about \$1000 earnings, this represented almost 10 per cent of total family income for whites and over 15 per cent for Negroes.

The last tables, VIII A and B, compare wives' and husbands' earnings to provide different views of the significance of women's contribution to family income. Unlike the previous tables, this includes all husband/wife families, not merely those where both partners have some earnings. There were 45 million husband/wife families in 1971: in 4½ million of them, husbands provided no earned income and 20 million of them lacked earnings by the

wife. About 3.4 million families reported no earnings by either husband or wife: they have presumably retired to live on social security and pension income or, at the opposite end of the age span, they may be students receiving financial aid or stipends. Part A of Table VIII classifies the earnings of husbands by the earnings of wives: thus husbands among the five million families where the wives earned between three and five thousand dollars earned less than this amount in thirteen per cent of the cases. Averages also appear: among families where husbands earned between ten and fifteen thousand dollars, the median earnings for working wives was \$3,686. The figures can be used to approximate total family in-

TABLE VIII-B.
EARNINGS OF WIFE IN 1971;
HUSBAND-WIFE FAMILIES BY EARNINGS IN 1971 OF HUSBAND

Earnings of Wife	Earnings of Husband										
	Total Families (000's)	Total With Earnings	Percent Distribution							Percent	Total with Earnings (000's)
			None	\$1-\$999 or loss	\$1000-1999	\$2000-2999	\$3000-4999	\$5000-6999	\$7000-9999		
Less than \$2000	54.0	13.0	7.6	4.6	9.3	6.6	3.6	1.0	100	2,886	
\$2000-3999	43.0	15.5	10.2	8.5	12.0	6.4	3.5	.5	100	2,967	
\$4000-6999	44.0	11.6	7.7	7.4	15.7	9.0	4.1	1.0	100	7,763	
\$7000-9999	44.6	10.6	6.9	6.0	14.1	10.7	5.7	1.4	100	10,568	
\$10,000-14,999	51.6	10.3	5.9	4.6	10.4	8.6	6.2	2.5	100	10,649	
\$15,000-24,999	60.5	9.3	4.8	3.9	6.0	6.8	5.3	3.3	100	4,471	
\$25,000 & over	71.3	8.1	3.3	3.8	3.6	3.7	3.6	2.5	100	1,341	
Median Earnings of Husband	\$9,408	\$8,289	\$7,963	\$7,777	\$7,915	\$8,702	\$9,563	\$11,643		\$8,858	

Source: Calculated from Table 31, p. 81, "Money Income in 1971 of Families and Persons in the United States," U.S. Bureau of the Census, Current Population Reports, *Consumer Income*, Series P-60, No. 85, December 1972.

come, although for complete accuracy non-labor income from property and pensions would also be needed. Part B of the table reverses the classification to present figures for wifely earnings among families classified by the size of the husbands' earned income. Thus, women who earn three to four thousand dollars live in families at all income levels: the median earnings of the *husbands* of such women was \$7,915.

Both tables reiterate, each in a different way, that working wives predominate in almost every income bracket. Not only do over half the couples in this country contain two working partners, but they appear in both the lower and the upper segment of the income

distribution. In families where the husband earns over \$15,000 (about thirteen per cent of the total), their wives are employed in 40 per cent of the cases. One-quarter of the women married to husbands earning over \$25,000 (only three per cent of the total) themselves provide earned income. The amount of wives' earnings also appears significant in every income class. One-quarter of all the married women earning over \$10,000 have husbands earning over \$15,000; clearly many families classified in the upper income brackets would not be there without the contribution of working wives.

The tables can be used to derive figures on the number of women who earn wages and

salaries equal to, or exceeding, the sums earned by their husbands; in such cases both working partners may be equally responsible for total family income. From Table B, three million families exist in which the husband earns less than \$2,000, and over one-half of their working wives earn *more* than \$2,000. These women number almost 1 million; they must provide the chief financial support of their families, whether or not the Bureau of the Census chooses to identify their husbands as household heads. In the second lowest earnings classification for husbands, that between \$2,000 and \$4,000, 57 per cent of the wives work; about one out of four earn more than their husbands. Among families where the men earn between \$4,000 and \$7,000 over one-half million contain wives who bring in more than \$7,000 from their jobs and almost as many more match their husbands in earnings. Of husbands earning between \$7,000 and \$10,000, seven per cent are married to women who earn at least \$7,000 and 150,000 of them earn more than \$10,000. And so on. At least 2,300,000 working wives contribute more to family income than do their husbands. These account for five per cent of all husband-wife families.

Other useful data can be drawn from these tabulations. For example, most working wives are married to men who earn between \$4,000 and \$15,000—most dual earning couples are middle income couples. On the other hand, a wife is most *likely* to work if her husband has an income below \$10,000 but above \$2,000. This is the stuff of market analysis: these women have buying habits shaped by their employment as well as by the amount of income available to spend.

The distribution of working wives shows median earnings between \$2,000 and \$5,000 at every level of husbands' earnings. The highest median earnings occur in the three important middle income classes, those where the husband earns between \$4,000 and

\$15,000. On the other hand, the dispersion *within* such classes exceeds that elsewhere: the distribution of wives' earnings *around* the median varies between upper and lower income families. Hence the median earnings figure of \$3,000 is not representative, or even equally unrepresentative, at all income levels. For families where husbands earn less than \$15,000 the median appears to reflect the distribution, with the total number of cases clustered closely around this figure. But at the two top earnings levels of husbands, the median earnings (\$3,000 to \$4,999) class for wives contains few cases and is one of the smallest of the entire distribution. Thus, almost ten per cent of the women in these top classes, whose husbands earn over \$15,000, themselves earn over \$10,000 and about twice this number earn between \$7,000 and \$10,000. Such earnings cannot be considered insignificant even next to husbands' earnings of \$15,000 to \$25,000. Yet the existence of such families is in no way suggested by the median wives' earnings of \$3,000.

The tables reiterate the uselessness of any simple formula to describe the impact of working wives on total family income. Womens' earnings influence consumption and saving choices as well as the impact of financial stringency. To illustrate the possibilities, three models correspond roughly to families where husbands report low, median, and high earnings. These cases pose hypotheses which cannot be tested with existing data. They probably suggest, however, more useful questions about womens' earnings and family incomes than those which elicit such data.

As has been suggested, the 3.4 million families with no earnings by either husband or wife include both a young student population and the old, retired population. Families where husbands report very low incomes also contain sizeable numbers of such people. But these families clearly depend upon the wives' earnings for their well being. The source for

the preceding tables (Current Population Survey P-60, #85) provides five dollar earnings classes *below* \$2,500. In each of these the *median* earnings of working wives exceeded the *highest* earnings of the husbands. Thus, of 350,000 families where the husband earned less than \$500 or suffered financial loss, the median earnings of the wife amounted to \$2,745. Of approximately 200,000 families where the husband earned between \$1,500 and \$2,000, the working wives earned, at the median, \$2,589. And so on.

Some of these families probably consist of a young married couple reporting low earnings because they have worked only part-time upon graduation from school or college. Others may include a disabled husband or one who is unemployed; in such cases the wife's earnings would represent a smaller part of total family *income* than of husband/wife earnings because of benefit payments to the husband for his financial loss. Many families will leave this group in the following year, to be replaced by others entering the job market or temporarily unemployed. But a significant number of these families represent low-wage poverty. Thus the contribution of working wives will be highly significant if not crucial to the family's survival either in poverty or over a short period of financial stress.

The second case, more typical, describes the middle income family where both partners work. The wife's earnings may very well have propelled the family into middle income status, but families are less likely to be temporary inhabitants of their income class. These are rarely the newly-married: most of these husbands and wives are over 25 although the wives may or may not have emerged from the so called child-bearing years. Judging from the increase among married women and mothers in the labor force over the past two decades, these families will become more common in the future. But although their number and importance will not decline, the diversity of

occupation, age, and year-round or part-year employment prevents any generalization about the type of work these women will do. Currently, most are crowded into so-called women's occupations. Their earnings—generally low—reflect the effective ceiling on wages imposed by such concentration in these fields.

A variety of case histories can be imagined, from the large family where the mother's earnings help provide "basic necessities" to the small family where the working wife provides college tuition or a trip to Europe. How rising income relates to the birthrate needs particular exploration if income rises result from the earnings of married women. The recent decline in the United States birthrate has been partly attributed to the increase of the number of women in the labor force, but the distinction between cause and effect is not clear. Since the fastest growing group of working women consists of mothers of young children, it could be argued that child bearing is no longer much of a deterrent to employment. Since employment increases income, there may be a simple correlation between a rise in income and a decrease in the birthrate. Feminists will argue that working women have found other functions for themselves than that of child bearer and child rearer. But this type of husband/wife dual-earner family will continue. It now represents and will more clearly become the typical American pattern into the foreseeable future.

The last group of families, those where husbands earn over \$15,000 and where a significant fraction of the wives are also high income earners, pose both economic and noneconomic questions. These groups contain professional women and business or government executives. For such women employment probably represents a deliberate choice of career, as opposed to a job; their commitment to professional progress can be combined with marriage in a variety of ways. Some signs exist

among young couples that joint maximization of incomes (or of preferences) can lead to increased mobility of wives; sharing of home responsibilities between both partners evidently occurs more frequently at all ages.

As for children, some evidence exists to show that highly educated women, with high levels of participation in the labor force and earnings from employment, tend to care for their own children by withdrawing from employment more than do women with lower educational levels. But "temporary" withdrawal can also be a matter of weeks or months.

In many cases child care can be combined with part-time employment, for, among the group of professional and managerial women earning sizeable incomes, opportunities differ significantly from those in other occupations. Earning considerably higher sums than their less trained sisters, they can obtain a higher total income from working fewer hours. Part-time work may therefore provide continuous employment during the years children are at home. Thus the accountant retires from the large firm of auditors during her pregnancies but continues to practice, working out of her own home for as many or as few clients as she wishes. The security analyst, operations researcher, or market specialist works for her former firm as a two- or three-day a week consultant, with more time at home for her children. These schedules in no way represent the "dropping out" of the labor force that has been attributed to women of child bearing years.

Only professional women have the ability and saleable skills to achieve this kind of labor force attachment. It is a professional attachment. For them, the status of part-time carries none of the stigma that attributes low skills, undependability, or lack of motivation to part-time workers at low income levels.

If more occupations become open to women the number and percentage of dual-

earner families in upper income classes will increase. Most women work for the same motives as men, i.e. to earn an income. But this is not the only motivation for either sex. It is a rare man who, offered a promotion from assistant manager to branch manager, takes it because he and his family "needed the money." The Carnegie Commission on Higher Education ([1]:25) observes

Highly educated women are frequently motivated to work, not just for the income they will receive, but because they find their work intrinsically interesting and rewarding. Along with educated men, they want to develop and utilize their mental capacities to the greatest possible extent, to avoid wasting their previous investment in education and training, and, if holders of advanced degrees, to share with men the rewards that come from research accomplishment. These include the satisfaction of achievement, as well as the more obvious rewards associated with acquiring a distinguished reputation.

Consequently, women should be able, like men, to refuse jobs which under-utilize their education and training and thus to demand more pay for what they can contribute.

The conclusions of this somewhat impressionistic article can be briefly summarized. The significance of women's contributions to total family income has usually been dismissed by quoting an average amount or shared earned. For many years the earnings for working wives have amounted to about 25-27 per cent of total family income. From this figure and from other assumptions it has been generally argued that married men constitute the "breadwinners," the "primary earners" and that "most families" depend upon working husbands for most of their income. Such statements are at best over-simplifications and at worst highly misleading. Data on the distribution of families with working wives by occupation, by year-round and part-year em-

ployment, by age, by earnings of husbands, and by earnings of wives, illustrate diversity which reveals these explanations as simplistic or sexist.

Although more research and much more data are needed to reveal a complete picture of the distribution of income by individuals and by families, much information lies untouched. Certainly enough evidence exists to put full stop to the common practice of relying on average and aggregates to diminish the significance of women's contributions to family income.

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