ABSTRACT

MONETARY GAIN FROM THE WORKING WIFE'S EMPLOYMENT

by Barbara McAlvay Ferrar

The intent of this study was to replace speculation with facts about the monetary net gain of working wives, to discover some ways in which monetary net return may be maximized, and to indicate the costs which must be considered in estimating monetary net gain from the wife's employment.

A detailed interview schedule was devised, and data were obtained during the summer of 1961 by personal interviews with 50 employed wives of students at Michigan State University.

A wife was eligible for the sample only if: the family resided in married student housing; the family included the husband, the wife, and one or more children, at least one of whom was under five years of age in 1960; the wife had paid employment outside the home for 1200 hours or more in 1960; the husband worked at least part-time in 1960.

Each wife was asked to specify only the expenditures she needed to make because she was employed. Determination of job-necessitated expenditures was based solely on the judgments of each wife.

The expenses which were probed were income tax, other occupational expenses, food, clothing, transportation, paid help, personal care, and miscellaneous. Data were also obtained on income, type of employer, occupational classification, and employment benefits.

After computations were made, relationships between the variables and the types of expenditure were examined.

The sample was comprised of women who, on the average, were 24 years of age and had one child. Their husbands' 1960 income was about $1800, and their family income was about $5300. Over one-third of the wives were in the professional group and almost two-thirds were in the clerical group. The wives had a 1960 mean income of $3476.95 and a mean hourly income of $2.03.

The wives in the entire group devoted 45.4 per cent of their 1960 mean cash income to job-necessitated expenditures. In 1960, the mean total net gain for the professional group represented 59.1 per cent of their mean cash income; that for the clerical group represented 53.8 per cent of their mean cash income.

The professional group realized a mean hourly net gain of \$1.34; the clerical group realized \$1.04.

As the wife's employment income increased, only the proportion devoted to clothing and paid help decreased.

As the husband's reportable income increased, the proportion of the wife's income devoted to all expenditures except the wife's income tax and paid help remained constant.

As the family's reportable income increased, the proportion of the wife's income devoted to each of the expenditure categories failed to decrease.

When the wife's type of employer varied, only the proportion of the wife's income devoted to personal care and miscellaneous remained constant.

When the wife's occupational classification varied, the proportion of the wife's income devoted to all expenditures except clothing, paid help, and transportation remained constant.

There was wide variation in the job-necessitated expenditures of wives with different types of employers.

The findings suggest some ways of maximizing net gain by reduction of job-necessitated expenditures and by rational consideration of the conditions of one's proposed employment.

Barbara McAlvay Ferrar

The study's contribution to the estimation of monetary net gain is a listing of items of expense which are more than likely to be incurred by working women.

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By

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CHAPTER I

INTRODUCTION

A pronounced change in the employment status of women has occurred during the past 50 years. Although less than six per cent of all married women were in the labor force in 1900,[1] this percentage had swelled to 32 by 1960.[2] During the period between World War II and March, 1957 alone, the number of employed married women increased, on the average, about 500,000 per year, with most of this increase occurring among wives living with their husbands.[3]

Even the mothers of young children play an important role in the employment picture. Despite the fact that mothers with children under six are the least likely to join the labor force, about 20 per cent of women in this

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[1] Irma Gross *et al.*, *Potentialities of Women in the Middle Years* (East Lansing, Michigan: Michigan State University Press, 1956), p. 23.

[2] U. S. Department of Labor, Bureau of Labor Statistics, *Employment and Earnings*, Series L 2.41/2 (July, 1960), p. 1.

[3] Gladys K. Bowles, "Change in Population and Family Characteristics," *Family Economics Review* (March, 1958).

group are engaged, full- or part-time, in earning money.[1]

A tendency for better educated women to enter or return to the labor force in relatively larger numbers than others was noted in the 1950's, especially among middle-aged or older women.[2]

These observations lend credence to a prediction by the Women's Bureau of the United States Department of Labor that the average young woman of today may work outside her home for as much as 25 years of her life. Such employment will probably not occur all in one stretch, but before marriage, early in marriage, and after children are well out of the apron-strings phase.[3]

A wife's motivation to employment outside the home may be psycho-social, economic, or a combination of these. She may be impelled by a desire to gain prestige, to feel related to the modern world, to fulfill her obligations to society, to express her personality, to get away from the house and children, to escape the boredom of household

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[1]Institute of Life Insurance, Working Women . . . Who Are They?, a compilation prepared by the Women's Division (New York: Winter, 1960), p. 1.

[2]"Factors Affecting the Employment of Women," Family Economics Review (June, 1960), pp. 13-15.

[3]Alice K. Leopold, "Homemaker--Money-maker," National Parent-Teacher, 52 (May, 1958), pp. 8-10.

duties, to enjoy adult company, or to gain satisfaction from the job itself. On the other hand, she may intend to work to supplement family income in order to further the satisfaction of wants or needs, to save a nest egg, to substitute earning capacity for yesterday's dowry, to contribute her proportional share to the family income, or to make use of training which has been obtained at considerable expense.

Among the factors which need to be weighed against the desired benefits outlined above are the questions of: (1) whether someone suitable can be found to assume responsibility for training and controlling the children in their mother's absence, (2) whether the working mother will be so exhausted physically that she will jeopardize the quality of mothering she can give her children when she is at home, (3) whether the children are young enough so they still need a consistent relationship with one person in order to foster the proper development of the superego and the primary habit and self-discipline patterns, (4) whether the mother's work will result in loss of status of the father in the eyes of his children, (5) whether the children will suffer from separation anxiety and feelings of rejection, (6) whether the wife's time would be worth more if expended only on home production.

Because economic gain is often a motive for employment outside the home, those wives already participating in the labor force, as well as those contemplating entry, need a greater awareness that the monetary resources of the family are not increased by the amount of the wife's earnings. The monetary costs, both overt and covert, must be subtracted from the gross income from the wife's employment in order to assess the net gain.[1]

The economic factor is only one of those involved in decision-making. If quantitative, economic data is made available, it may be possible to weigh probable monetary gain against the social and psychological costs and benefits which may result from the wife's employment, thus contributing a rational element to an ultimate judgment about the desirability of her working.

Through this empirical study of the relationship between the employment income and the job-necessitated expenditures of 50 employed wives of Michigan State University students, it was possible to derive data on monetary net gain.

The study findings will be of particular interest to sociologists, social workers, teachers of family economics and family relations courses, and family economics consultants in governmental and commercial agencies.

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[1]Definition of terms pertinent to the study will be found in Appendix I, p. 97.

Objectives of Study

The study had three objectives:

1. To replace speculation with facts as to how much net increase in family income the wife's employment provides, by (a) distinguishing the job-necessitated expenditures of working wives from person- or family-related expenditures, (b) determining the amount and proportion of income which was absorbed by the job-necessitated expenses of wives employed full-time, (c) ascertaining the wife's employment benefits on which monetary value could be placed, (d) calculating the net monetary gain realized by the wives for the total employment period and for each hour they actually worked.

    Step 1 (a) involved the introduction of a new method of probing the net gain of employed wives. Instead of comparing the expenses of groups of employed and non-employed wives in order to derive costs attributable to the wives' employment, the researcher asked each wife to specify only the expenditures she needed to make <u>because she was employed</u>. Through use of such data it was possible not only to specify which expenditures were job-necessitated, but also to discover the extent of the variations in the total employment expenditure patterns of individuals.

2. To discover some ways in which wives may maximize the net return from their employment, by examining the relationship between selected variables and the kinds and amounts of job-necessitated expenditures of the wives.

3. To indicate the costs which must be considered in estimating probable net gain by (a) finding items of expense common to working wives, (b) finding items of expense common to members of occupational groups, (c) learning the percentage of the wife's income devoted to the latter items by the wives in the occupational groups.

Hypotheses

The following hypotheses were formulated for this study:

1. As the wife's employment income increases, the proportion of such income devoted to each kind of job-necessitated expenditure will decrease.

2. As the husband's reportable income increases, the proportion of the wife's income devoted to each kind

of job-necessitated expenditure will remain constant.

3. As the family's reportable income increases, the proportion of the wife's income devoted to each kind of job-necessitated expenditure will decrease.
4. The proportion of the wife's income devoted to each kind of job-necessitated expenditure will remain constant regardless of the wife's type of employer.
5. The proportion of the wife's income devoted to each kind of job-necessitated expenditure will remain constant regardless of the wife's occupational classification.

CHAPTER II

REVIEW OF LITERATURE

Little research has been conducted on the subject of monetary gain from the working wife's employment. Therefore, much of the background reading was peripheral to the main topic and was of value chiefly in the establishment of hypotheses. Such material will not be reviewed here. The information having more direct bearing on the topic at hand has been classified by its degree of pertinence to the current study and will be presented as literature on related studies and literature on cognate studies.

Related Studies

Wiegand's study[1] of the use of time by full-time and part-time homemakers indicated that employed city homemakers used their weekends to catch up on their home-making. Employed city homemakers used less time for food

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[1]Elizabeth Wiegand, Use of Time by Full-time and Part-time Homemakers in Relation to Home Management, New York (Cornell) Agricultural Experiment Station Memoir 330 (July, 1954), pp. 16-21.

preparation than did farm homemakers or non-employed city homemakers. The employed city homemakers used about half as much time for care of clothes as did the non-employed city or the farm homemakers. Of the 30 homemakers who were away for noon meals, 19 were women employed outside their homes.

A study of the economic contributions given to and received from individual members of families and households in relation to their financial situations was made by Knoll in 1954.[1] Her findings were based on 83 urban and 96 rural women who were heads of family or their spouses. She found that, with the exception of rural women with full-time jobs outside the home, 50 per cent or more of the women in all of her occupational classes reported doing all housecleaning, food preparation, food preservation, and care of clothing. Nearly one-third of those with full-time jobs outside the home took care of all dishwashing and marketing. Nearly one-third of those who had full-time occupations outside the home carried lunches prepared at home. This study was valuable in its contribution of some information on the

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[1] Marjorie M. Knoll, "Economic Contributions Given to and Received from Individual Members of Families and Households in Relation to their Financial Situation" (unpublished Ph.D. thesis, Cornell University, 1954).

types of domestic work which the employed housewife may have to delegate to others.

In 1955, a United States Department of Agriculture survey was made of the food consumption and dietary levels of households as related to the employment of the homemaker.[1] The households were grouped by regions, by urbanization, by several family income classes, and by the employment status of the homemaker. Six thousand households were studied, and more than one-fourth of the homemakers in the study were found to be employed outside the home full-time or part-time. Seventy per cent of the employed had full-time (over 30 hours a week) jobs. On a per person basis, the quantities and money value of foods used were often smaller in households where the homemaker was not employed. Even with no difference in income, the per person per week expenditure for purchased food was $.56 greater in the household of the employed homemaker than in the household of the non-employed homemaker. Part of the difference in the per person purchases of employed and non-employed groups in this all-U.S. picture reflects two

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[1]U. S. Department of Agriculture, Institute of Home Economics, Household Economics Research Division, Food Consumption and Dietary Levels of Households as Related to Employment of Homemakers, Household Food Consumption Survey Report No. 15 (June, 1955).

facts: relatively few homemakers in farm areas work outside the home, as compared with urban homemakers; and food purchases are considerably smaller on farms because of the increased importance of home-produced food. Home-produced food, in general, makes a more important contribution to the household supply when the homemaker is not employed. The survey showed that families with employed homemakers were more apt than those with non-employed homemakers to have meals away from home and to spend more for them. With the non-employed homemaker households, such expenditures were more "income-elastic," whereas with the employed homemaker households, they were more nearly a necessity. In general, the families with working homemakers spent more for all food away from home than did the families with non-employed homemakers, with the difference in many income-region-urbanization classes ranging from $.50 to $1.00 per family per week.

Dickins' 1957 study of how well working wives feed their families[1] involved gainfully employed and non-employed married women from 200 Mississippi families. All were from

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[1]Dorothy Dickins, How Well Do Working Wives Feed Families?, Mississippi Agricultural Experiment Station Farm Research, 20:2 (November, 1957), pp. 1-2.

white families with both husband and wife present, and with comparable family composition and age of homemaker. She found that the average money value of food consumed per week was $24.65 for families with an employed homemaker and $22.95 for those with a non-employed homemaker.

The two foregoing studies provided the basis for the decision to conduct no broad investigation of family food costs.

Cognate Studies

In 1953, Gross undertook a study of the home management of working and non-working homemakers with young children,[1] using as her sample 22 working and 22 non-working mothers living in identical college housing units. Each mother who was interviewed had two children, at least one of whom was under five years of age, and each working mother was employed at least fifteen hours a week outside the home. The chief motive of the working wives was stated as economic. The money cost of the wife's working was to some extent acknowledged. Additional expenses were recognized in the areas of clothing, transportation, care of children, food,

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[1]Irma H. Gross, Home Management of Working and Non-working Homemakers with Young Children, Michigan Agricultural Experiment Station Quarterly Bulletin 37:2 (1955), pp. 324-33.

laundry or dry cleaning, and nursing dues. The average weekly cost of child care was: neighbors (three cases) \$3.50; baby sitter (nine cases) \$17.89; nursery school (four cases) \$10.41. Other families arranged for the father or another relative to be with the children while the mother worked. In some cases a family member supplemented the paid care. More families with working wives than with non-working wives carried straight life insurance on the mother, accident insurance on the mother and father, and endowment insurance on the children. The only paid service used to any extent by either group of families was for care of children. Of community facilities, only dry cleaning service was used by all of each group. Nursery schools were used by the families of only four working and three non-working wives.

Knarr's 1957 study of the management problems of employed farm homemakers[1] noted that some of these women had certain job-necessitated expenses. The percentage of women, by type of expense was: transportation, 80 per cent; lunch money, 60 per cent; extra clothes, 60 per cent; extra

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[1]Catherine A. Knarr, "Management Problems of a Selected Group of Employed Farm Homemakers in Pendleton County, Kentucky, 1956" (unpublished Master's thesis, Ohio State University, 1957).

dry cleaning, 40 per cent; baby sitters, 24 per cent; beauty parlors and cosmetics, 16 per cent; laundry, 12 per cent; cleaning women, 12 per cent and other, 12 per cent.

The Gross and Knarr studies presented actual evidence of some of the kinds of expenses incurred by employed homemakers as a consequence of their employment.

The first full-scale research cognate to this study was conducted in 1958 when the USDA Agricultural Research Service instituted a study in four small Georgia cities.[1] There they interviewed 186 employed and 179 non-employed wives from a representative sample chosen in an earlier government study. The main intent of the study was to learn how much of the employed wife's income would remain for family use after expenses related to the wife's employment were deducted. An additional objective was to discover what difference, if any, having an income of her own might make in the amount the wife spent for her own clothing and personal care.

The wife's net income was calculated by subtracting the job-related expenses and the "extra expense" for paid

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[1] Emma G. Holmes, Job-related Expenditures of Working Wives, a report to the 36th Annual National Agricultural Outlook Conference, November 19, 1958, prepared by the U. S. Department of Agriculture, Agricultural Research Service, Institute of Home Economics (Washington, D. C., 1958).

help, clothing, and personal care from the amount earned. The job-related expenses were determined directly from information given by the respondents, but the "extra expenses" were computed by subtracting the average amounts spent by the non-employed wives from those spent by the employed wives for these items.

Federal and State income taxes were calculated on family income with and without the wife's earnings. Standard deductions were allowed and a joint return on the combined earnings of husband and wife was assumed. The difference between the two tax estimates was included in the expenses which were considered directly related to the wife's job. These employment-related expenses also included payments for social security and other retirement plans; transportation to and from work; lunches and snacks at work; gifts, flowers, and contributions for co-workers; clothing used exclusively for work, like uniforms and jeans, and a few other items.

The entire group of employed wives was able to retain an average of 59 per cent of the mean income for family use; the group of employed wives with children under six retained an average of 52 per cent.

The preliminary government research report explicitly acknowledges, "We do not know how much of the extra amount spent by the working wives was due to the demands of her [sic] job, how much to the fact that she had more to spend and perhaps felt more free to spend on herself than when she was using her husband's earnings."[1] In describing the manner in which the income tax was computed, the report states, "We allowed for standard deductions, and assumed a joint return on the combined earnings of husband and wife. We felt that such estimates might be more accurate than those we would get from the families, since the interviews preceded the filing date for the 1957 tax return."[2]

The current study was prompted by these two quotations, both of which seem to indicate inadequacies of the USDA study. An attempt has been made to devise a method which will ascertain what the employed wife _needs_ to pay, rather than what she _does_ pay. The use of a different procedure in computing the tax due to the wife's employment was undertaken as a means of checking the validity of the USDA method.

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[1] _Ibid._, p. 4.

[2] _Ibid._

CHAPTER III

METHODOLOGY

Development of Instrument

Ideas gleaned from the background literature as well as from informal interviews with two employed wives were incorporated into a detailed interview schedule.[1] Questions were open-ended, thus permitting respondents to make the required judgments on the job-necessitated expenses they had incurred, and to volunteer additional comments which might clarify their responses.

Pretest

The schedule was pretested with five student wives who met the eligibility requirements for the study. The data from these interviews were then subjected to the proposed method of analyzing the data, which revealed some flaws in the interview schedule. The latter then underwent revisions as to sequence, wording, and additional detail needed. Once again it was administered, this time to a

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[1]See Appendix II, p. 101.

wife known to have had more than one employer in 1960. Further revisions were made until it was felt that the schedule would be equal to the task before it.

Selection of Sample

To simplify the problem of obtaining respondents, the university housing office was asked to provide a list of the two-bedroom apartment units in one of the married student housing areas. The student directory was then used in preparing a list of all the married students living in these apartments. Each couple on the list was called on the telephone, in order to determine which wives met the eligibility requirements for the sample. Many had already left the campus before the calls were made, thus compounding the problem of obtaining subjects.

Interviews were arranged with those who were eligible and were also willing to share their income and expense data with the researcher. About 15 per cent of the eligible subjects contacted were unwilling to be interviewed.

Eligibility Requirements

The eligibility requirements for participation in the study were that:

1. The family must reside in the married student housing areas. This requirement was included in order to control variations in the housing and laundry facilities used by the wives interviewed.
2. The family must be composed of the husband, the wife, and one or more children, at least one of whom was under five years of age in 1960. The latter restriction was intended to produce a group of respondents who had maximum child care expense in 1960.
3. The wife must have had paid employment outside the home for 1,200 hours or more in 1960. Although ideally the number of hours would have been set somewhat higher, there was a possibility that because of the husband's student status, these families would not remain on the campus year around, and the wife's employment would be of less than a year's duration.
4. The husband must have worked at least part-time in 1960, so that a comparison of the family income tax with and without the wife's employment income could demonstrate more clearly the tax cost of the wife's working.

Collection of Data

The data were obtained during the summer of 1961 from 50 employed wives of students at Michigan State University in East Lansing, Michigan. The interviewing was conducted after April 15 to insure the availability of accurate tax information.

Because of the wives' employment, many of the interviews were conducted in the evening. In each case the wife was the person interviewed, though in some cases the husband was also present and participated. It was necessary to rely rather heavily on the rapport established in the initial phone contact, for administration of the schedule took more than an hour, and these busy wives could ill spare much time for supplemental conversation. Each wife was urged to tell which of her 1960 expenditures in each category were needed because of her employment. Although there was repeated stress on the word "needed," no effort was made to influence the wife's judgment as to what constituted her job-necessitated expenditures.

Analysis of Data

Shortly after each interview was completed, the interview record was checked for omissions and inconsistencies. After all interviews had been completed, the records were reviewed and computations within the schedule were completed.

The complexity of the data and the marked individuality of some of the subjects' situations required a number of decisions about their treatment. In the interest of clarity in this report and for the benefit of others who may be researching this topic, these policy decisions will be presented in detail.

When respondent A reported only one amount to cover the expense of laundering both flatwork and men's shirts, it was necessary to allocate this one amount between the two items. This was accomplished by averaging the expenses of other wives for the laundering of men's shirts, and arbitrarily setting this as the expense respondent A incurred for shirt laundry. The balance of the single amount originally reported was then assigned as her expense for the laundering of flatwork. The same procedure was used in separating the cost of a shampoo and set from that of a haircut.

One wife had compulsory withholding for her food at work. This amount was transferred as a food entry so that its absence would not create a false picture of food expense.

One respondent reported the purchase of a second family car during 1960. The total price, insurance, title transfer, and license plates were all considered costs of the wife's 1960 employment.

A second subject reported replacement of the family car in order to insure her more reliable transportation. In this case the value of the old car was subtracted from the cost (including title transfer and license plates) of the new one to obtain some measure of the cost of the more reliable transportation. Because the new automobile was a compact car, the insurance rate was less than that previously paid, so the difference was subtracted from the "cost of more reliable transportation."

If shirts were sent to the laundry because the wife worked, and costs were stated in dollars per week, the number of weeks in the wife's total employment period, including vacation, was used in computing the total cost. The same was done with regard to diaper service.

When the wife had multiple employers, sick leave was divided equally among her various employments unless otherwise stated.

If the subject's reply gave a range of values, such as 5-6 meals, the average of the two figures was used.

Items purchased with trading stamps were valued at the rate of $2.50 per book of stamps spent.

In computing child care cost, the time for which such expense was incurred was found by adding the child's time away from home, such as at the grandparents; the mother's vacation, sick leave, and holidays; and the time when other free care was provided. The sum was then subtracted from the amount of time the mother was employed while there was a child in the family. The only exception to this practice was in cases where it was specifically stated that the child care expense continued even when the mother was at home.

Computation of transportation costs required a number of arbitrary decisions. If the husband drove the wife to her place of work on campus, half of the expense for that distance was considered a cost of her working. If the wife drove the husband to the campus, then went on to her place of employment, they would share equally the expense to the campus, but costs for the rest of the distance would be hers alone. If the husband made a special trip to take the wife to work, either on campus or elsewhere, the round trip expense would be entirely hers. The number of days the wife used the family car was found by adding extra days worked to the total number of days employed, and subtracting the sum of the paid holidays during work weeks, the days of maternity leave and sick leave, and the days when others drove, the wife used public transportation, or the wife walked.

The total distance covered each day on the round trip to work was obtained from the respondents when possible. If they could not provide the information, map measurements were used, based on what appeared to be the shortest route. The gross cost was based on an estimate of seven cents per mile. If persons outside the household paid to ride, their contribution was subtracted from the gross cost, giving the net cost to the family. This net cost was divided by the number of family members who rode each day, and to whom a share of the cost was to be charged. The result was the wife's transportation cost, using the family car.

The 1960 income tax data had been provided by the respondents from 1960 tax returns and pay check stubs. The tax was computed on a supplemental form,[1] basing the computation on the family income, both with and without the wife's employment income and deductions. The difference in the two results represents the amount of income tax

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[1]See Appendix III, p. 127.

attributed to the wife's employment. In each case, if the conditions for filing the tax return were different than those assumed in the USDA study, the wife's employment income tax was calculated both by the USDA method and by a more detailed method.

Through the use of the two methods of income tax computation it was possible to indicate the extent to which the amount of income tax attributed to the wife's employment could be altered by: (1) the type of return filed, (2) the exclusion of sick pay, (3) the manner of figuring deductions. The results of the detailed income tax computation varied from those of the USDA assumptive method by as much as $330. The desirability of the former method in obtaining accuracy is obvious.

Social security was computed by taking three per cent of the income up to a maximum of $144.

When costs were expressed as a flat monthly rate, vacations, sick leave under one month, and holidays were not subtracted from the total months in the employment period.

When any cost was expressed on a per-day or per-week basis, then vacations, sick leave, and holidays were all subtracted, in order to determine the number of days or weeks the cost was incurred.

In computing any type of expense which was in direct proportion to the amount of time actually on the job, it was necessary to subtract all vacations, holidays, and sick leave from total employment time. Such computation offered no problem when the expense was incurred over the full period of employment. However, when such expense was reported as having been incurred over an undesignated portion of the employment year about which nothing was volunteered aside from the number of weeks or months involved, it was necessary to make an arbitrary decision on how to handle the problem. The author's solution was to divide the total employment period into two parts (often unequal), one being the period over which the expense was incurred, the other being the balance of the total employment period. The total time spent in 1960 on vacation, holidays, and sick leave was then divided into two equal parts, and one part was assigned to each of the periods of time involved.

The total of regular hours in the employment period was calculated by finding the product of the number of weeks in the employment period, the number of regular work days in a week, and the number of regular work hours in a day.

The total hours for which the wife was paid was computed by adding the number of extra hours worked for pay to the total regular hours in the employment period.

In order to determine the cash value of a day's work, it was first necessary to multiply the number of extra hours worked at a different pay rate by that pay rate, thus discovering the amount of pay received for these extra hours worked at a different rate. By subtracting this amount from the total employment income for all hours worked, it was possible to find the total earnings at the regular rate. The number of hours at a different rate were then subtracted from the total hours for which the wife was paid, leaving the number of hours worked at the regular rate. Total earnings at the regular rate were divided by the number of hours worked at the regular rate, yielding the salary for one hours's work.

In evaluating employer benefits, the respondent was asked to estimate the value of the goods or service in question. If she were unable to do so, she described the item or service and the author obtained costs from persons dealing in such goods or services.

The wives could usually state the price they paid for items purchased from the employer, as well as the discount percentage. By using this information, one could calculate the market value of the item.

In no case were figures rounded to the nearest tenth until the final answer. Even then figures expressed in dollars and cents were not rounded to tenths.

As discoveries were made of essential information which in some individualized situations the interview schedule had not elicited, respondents were contacted by telephone or mail and asked to provide such data. Their response was singularly gratifying.

Once the calculations had been completed on the interview schedules, it was possible to transfer the data in detail to the tabulation sheets. Using an electric calculator, totals and percentages were derived, then were transferred to summary sheets.

For each wife, computations were made for:

1. Total job-necessitated expenditures expressed both in dollars and as percentage.
2. The amount of the wife's income available for family use.
3. Total employment benefits to which monetary value was assigned.
4. Total net gain from the wife's employment.
5. Total net gain as a percentage of cash income.
6. Net gain per hour actually worked.

Each wife's total job-necessitated expenses were subtracted from her employment income, thus yielding the amount of her income available for family use.

Tabulation sheets were used for comparing employment benefits of the two occupational groups.

By adding the wife's cash income to her employment benefits, her total income was found. From this her total job-necessitated expenditures were subtracted, the remainder being the total net gain from her 1960 employment. This amount was then divided by the number of hours actually worked, giving the net gain per hour actually worked.

Other tabulation sheets were prepared to show the relationships between the percentage of the wife's income devoted to various categories of job-necessitated expenses and income, occupational classification, or type of employer. In like manner, it was possible to make a detailed percentage comparison of expenditures for all items by wives in the two occupational classifications.

Limitations of the Study

The writer recognizes a number of conditions of this study that limit the extent of legitimate generalization. These limitations are enumerated in detail for the benefit of those who may wish to conduct further research on this topic.

Sample

Representativeness

No effort was made to achieve a random sampling, because the methodology was exploratory in nature and it seemed desirable to control as many variables as possible by using a rather homogeneous sample. However, similarities and differences between the selected sample and women workers throughout the United States are noted.

The median age of women in the sample was 24 years, whereas in 1960 that of all married women workers was 41 years.[1]

The median years of education for women in the sample was 13; that for all women in the labor force in 1959 was 12.2 years.[2]

All the respondents were engaged in full-time work in 1960, although 98 per cent of them had at least one child under five years of age in the home. For the general

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[1] Institute of Life Insurance, *op. cit.*, p. 1.

[2] U. S. Department of Labor, Women's Bureau, *Handbook on Women Workers*, Series 13.3, No. 275 (1960), p. 94.

population, only 20 per cent of all mothers with children under six are engaged, full or part time, in earning money.[1]

The median reportable income of families in the sample was $5,257.11, although this figure might have been higher if non-reportable income, such as G. I. benefits, had also been included. At least 10 per cent of the families received income under the G. I. Bill. In 1958, the median income of all families in which the wife was employed was $6,210, on a national basis.[2]

Of the respondents, 38 per cent were professional or managerial workers (over half of them teachers or nurses); 62 per cent were clerical or private-household service workers. Of married employed women in the entire labor force in 1960, 19 per cent were professional, technical, or managerial workers; 34 per cent were clerical or private-household service workers.[3]

Ninety-four per cent of the respondents lived in Michigan State University housing during the entire period of employment in 1960. The remaining 6 per cent lived there

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[1] Institute of Life Insurance, op. cit., p. 1.

[2] "Income of Families and Number of Earners," Family Economics Review (March, 1960), pp. 16-18.

[3] Department of Labor Women's Bureau, op. cit., p. 38.

at least a portion of the year. This housing is characterized by electricity, central heating, running hot and cold water, electric ranges, refrigerators. The University provides free shampooing of rugs and upholstery. There is a dearth of data on the type of housing occupied by the nationwide group of married women workers. A 1952 study in New York State[1] revealed that in the homes of the 53 employed city homemakers studied, all had electricity, running hot and cold water, gas or electric ranges, and refrigerators; 92 per cent had central heating.

The women in the sample averaged 37.7 hours of work a week. Married employed women, with husband present, who were in the labor force in May 1960, averaged 35.8 hours of work a week.[2]

Although 44 per cent of the respondents lived an average of two miles from their employment at the University, the 56 per cent who were employed elsewhere for at least part of the year lived an average of four miles from their place of employment. By virtue of the large number of families concentrated in university housing, car pool

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[1] Wiegand, op. cit., pp. 10-12.

[2] U. S. Department of Labor, Bureau of Labor Statistics, op. cit., p. 10.

arrangements may have been much more satisfactorily executed than they could have been by persons living in private residences. No data were discovered on the mean distance traveled to work by married women in the labor force as a whole.

Deviation from the Eligibility Requirements

Because a respondent gave an erroneous answer to the question designed to determine her eligibility in terms of family composition, the sample includes one wife who had no child in the family during 1960. She was retained in the sample when it was found that poor wording of this same question had resulted in the inclusion of 10 wives who did not have a child under five in the home during the <u>entire</u> year. In some instances in which the only child was born during 1960, the mother did not return to work after the child's birth, so the expected item of child care expense did not materialize.

One wife whose work days varied in length was included in the sample on the basis of her estimate of the total number of hours she worked. Although computation revealed that she worked only 1,172 hours instead of the 1,200 hour minimum originally expected of all respondents, she also was kept in the sample.

Interview Schedule

Construction

Omissions from the schedule were of two types, the intentional and the accidental. A broad investigation of family food costs due to the wife's employment was purposely omitted from this research. Indications from a large government study conducted in 1955[1] are that employed homemakers do not use "convenience foods" more consistently than non-employed homemakers, nor is there much difference between the weekly food cost per person in the families of employed wives and in those of non-employed wives.

It is acknowledged that expense for food purchased away from home would be counteracted in some measure by the cost of food which would otherwise have been consumed at home.

A 1957 study by Dickins[2] found little difference in weekly food cost per family between similar families of employed and of non-employed homemakers.

Some accidental omissions from the study were due to the author's failure to recognize that those who lived

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[1] U. S. Department of Agriculture, op. cit.

[2] Dickins, op. cit.

in student housing at the time of the interview had not necessarily lived there or been employed in the vicinity of East Lansing, Michigan, during 1960. State income tax is not characteristic of this area, so there were no questions dealing with it. Since the questions were designed for wives living in university housing during the time of employment, they may not have dealt with some job-necessitated expenses typical of those who lived elsewhere for part of the year.

It had been anticipated that there would be a change in the physical characteristics of clothing purchased for other family members because the wife was employed. However, in some cases the change was in the quantity of clothing purchased, and the schedule did not probe this possibility.

No investigation was made of possible barter babysitting or barter beauty care, though the latter was mentioned by a few respondents.

No information was sought about child-care expense in the form of meals and transportation provided and social security payments made.

The schedule was not adequate for discovering the self-employed wife's sick leave and holidays. Although some wives indicated that they had absences from work for family reasons, there were no questions which would reveal whether or not this absence was charged as sick leave, or whether the employer expected compensatory work time from the employee in exchange for the privilege of such absence. Consequently, such data could not be used in computations unless the wife volunteered enough information to clarify the matter. Failure to use the data may have, in some cases, resulted in inaccurate costs of transportation, child care, and food, as well as in total hours worked.

Other questions which should have been asked were whether there was any expense for on-the-job travel in the cars of others, and whether the husband would have been driving past the wife's place of employment or her bus stop even if the wife had not been working. An affirmative answer to the latter question would, of course, have made it necessary to decide whether any of the transportation expense could logically have been entered as an employment expense of the wife.

Data were obtained on the occurrence of optional withholdings of Community Chest donations, but the amounts withheld were not asked. There may be some justification for including this item as a cost of working, for six of the wives who listed it as an optional expense also stated that the employer insisted that they pay it.

No attempt was made to pro-rate over a number of years the cost of the cars purchased by two families because of the wives' employment. Instead, the costs were entered as 1960 transportation expenses. If the cars will, in fact, be used over a period of several years because of the wife's employment, then this transportation figure will be misleading. Likewise, no attempt was made to pro-rate the cost of semi-durable goods, such as clothing.

Inquiries made of the Michigan Department of Public Instruction, the Ingham County Board of Education, a superintendent of schools, and a teacher revealed a lack of conviction as to the hours for which teachers are paid. All agreed that teachers are not paid for the summer months, although their pay may be pro-rated over a ten or twelve month period. Since there was some feeling that hours of spring and Christmas vacation may be covered by the remuneration, these were counted as paid vacations. Had they been counted as unpaid vacation, the figures would show fewer hours worked for the stated employment income, thus yielding an even higher rate of pay per hour. However, the net gain per hour actually worked would be unaffected.

Administration

Some weaknesses were discovered during the process of administering the schedule, one of them being that some respondents may not have grasped as fully as others the idea that the schedule called for only job-necessitated expenditures, in spite of the careful emphasis on this kind of expenditure. Since the answers to many of the questions are dependent in large measure on the recall of the respondents, those who had difficulty in ascribing specific expenses to the year 1960 could only estimate how much they paid for certain types of items. Estimation was the rule in determining the number of extra hours worked, and probably also in determining the reported distance to the place of employment.

CHAPTER IV

FINDINGS

Following a description of the sample, the findings will be presented in relation to the three-fold objectives of the study. The data on net gain realized will be followed by those findings having a bearing on maximizing net return and by those relating to the estimation of probable net gain.

Description of Sample

Family Data

The mean age of the wives in the study was 24.4 years, while that of their husbands was 25.4 years (Table 1, p. 40). The wives averaged 14.1 years of schooling, including the specialized job training of the nurses, pharmacist, cosmetologist and office workers, and the internship of the medical technologist and the dietitian (Table 2, p. 40). All wives had high school educations; 48 per cent had up to four years of additional education; and 30 per cent had at least four years of additional education. The husbands averaged 15.5 years of schooling (Table 2, p. 40).

TABLE 1.-Frequency distribution of wives and their husbands, by age

Item	Age on 1960 birthday								
	20-21	22-23	24-25	26-27	28-29	30-31	34-35	36-37	Mean (in years)
Wives	6	18	15	5	1	2	1	2	24.4
Husbands	2	11	17	11	4	3	1	1	25.4

TABLE 2.-Frequency distribution of wives and their husbands, by education

Item	Highest year of schooling completed by Fall, 1960								
	12	13	14	15	16	17	18	19	Mean (in years)
Wives	17	9	3	6	8	4	3		14.1
Husbands		1	16	14	5	8	2	4	15.5

The mean number of children per family was 1.3. The families in the sample included 12 children born in 1960, and 51 children born prior to that year (Table 3, p. 42). The mean age of the latter was 2.5 years. Only three children had completed as much as a year of formal schooling by the fall of 1960. Ninety-eight per cent of the families had children who were under five in 1960. When the families were grouped by the children's age and length of time as family members in 1960, only 39 of the families were found to have had children under five in the home throughout the year.

The reportable income of the group of husbands ranged from $95.01 to $5,831.53, with a mean of $1,842.42 (Table 4, p. 43). The reportable income of all the families ranged from $2,654.55 to $8,679.91, with a mean of $5,345.96 (Table 4, p. 43).

Employment of the Wife

Previous Year's Employment

Only four per cent of the wives had not been employed in 1959 as well as in 1960. With one exception the 1959 and 1960 occupational classification of each wife were the same.

TABLE 3.-Frequency distribution of children, by age

Item	Age in years								
	Under 1	1	2	3	4	5	6	7	10
Number of children	12	21	12	7	4	3	2	1	1

TABLE 4.-Amount of reportable income, by persons receiving

Amount of income	Number of wives receiving	Number of husbands receiving	Number of families receiving
$ 0- 999		10	
1000-1999	4	21	
2000-2999	12	11	3
3000-3999	21	7	6
4000-4999	11	1	13
5000-5999	1		11
6000-6999	1		10
7000-7999			5
8000-8999			2
Mean	$3476.95	$1842.42	$5345.96
Range	$1437.68-$6384.12	$95.01-$5831.53	$2654.55-$8679.91

Occupational Classification

Thirty-eight per cent of the women were professional, or managerial workers,[1] over half of them being teachers or nurses. Sixty-two per cent were clerical or private-household service workers.[2]

Place of Employment

Of the 65 jobs held by these 50 women in 1960, the nearby university provided about 43 per cent, with clerical jobs predominant. Other places of employment were hospitals, governmental agencies, commercial and industrial concerns, public schools, private homes, a convalescent home, a skating rink, and a music studio.

Amount of Time Worked

The mean employment period for all the wives was 1,816.4 hours, with a range from 1,172.0 to 2,183.2 hours. Forty-eight per cent worked more than 2,000 hours.

The total hours actually worked averaged 1,690.4 for all the wives studied, with a range from 1,072.0 to

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[1] Hereafter to be designated as the professional group. It comprised 18 professional workers and one managerial worker.

[2] Hereafter to be designated as the clerical group. It comprised 31 clerical workers, one of whom was also a private-household service worker for a portion of the year.

2,143.7 hours. The mean working day was 7.7 hours long, and the mean number of days in a regular work week was 4.9.

Income

Forty-eight per cent of the employed wives earned less than $3,500. The hourly rate ranged from $1.09 to $6.91, with a mean of $2.03.

Net Gain

The discussion of findings on net gain will be presented by the separate components used in calculating net gain.

Cash Income

The cash income for the entire group of wives ranged from $1,437.68 to $6,384.12, with a mean of $3,476.95 for all wives (Table 4, p. 43). The mean for the professional group was $3,847.53, and for the clerical group was $3,249.82 (Table 5, p. 46).

Employment Benefits

With Monetary Value Assigned

Such benefits ranged from zero to $484.10, with a mean of $47.25 for all wives, and of $67.48 for those wives

TABLE 5.-Mean net gain, by occupational classification and by type of employer

Occupational classification and type of employer	Cash income of wife	Employment benefits	Wife's total employment income	Total job-necess. expenditures	Total net gain from employment	Number of hours actual work	Net gain per hour actual work	Total net gain as % of wife's income
Professional(19)								
Hospital (8)	$3540.68	$116.54	$3657.22	$1213.66	$2443.56	1689.9	$1.40	66.2
University (4)	4426.57	143.04	4569.61	1919.12	2650.48	1927.1	1.38	59.9
School (3)	4818.75		4818.75	1741.69	3077.05	1261.7	2.46	64.0
Governmental agency (1)	3986.00	160.68	4146.68	4497.36	-350.68	2143.7	-.16	-12.8
Multiple employers (3)	2876.36	11.38	2887.74	1507.24	1380.49	1659.2	.80	46.4
Mean for professional group	3847.53	89.44	3936.97	1664.74	2272.23	1691.3	1.34	59.1
Clerical (31)								
University (21)	3183.42	5.09	3188.51	1392.38	1796.12	1695.0	1.06	56.9
Governmental agency (3)	2997.40	2.67	3000.07	1622.03	1378.04	1466.7	.94	46.3
Commercial concern (2)	4116.61	34.25	4150.86	2296.39	1854.48	1894.3	.98	45.2
Multiple employers (5)	3333.43	95.82	3429.26	1691.34	1737.92	1720.3	1.03	57.1
Mean for clerical group	3249.82	21.37	3271.19	1521.15	1750.04	1689.8	1.04	53.8

Digits in parentheses indicate the number of cases in each category.

receiving such benefits. Of the professional group, 73.7 per cent received such benefits, the mean amount received being $121.38. Of the clerical group, 67.7 per cent received such benefits, with the mean amount received being $31.54.

Only the professional group received free care and use of work clothing as an employment benefit, with 42.1 per cent of the group receiving such benefits (Table 6, p. 48). For the professional group, items purchased at a discount and free meals were the next most common benefits on which money value was placed, with 36.8 per cent receiving each.

The benefits most commonly received by the clerical group were gifts and free meals, with 48.4 per cent receiving each.

Without Monetary Value Assigned

No attempt was made to assign a monetary value to paid vacation, sick leave, or holidays, for it was reasoned that such paid time off adds nothing more to the income than a day's work would have done, unless some profit is realized from alternative use of the time. If receipt of such days off means that the wife temporarily dispenses with expense for baby-sitting, transportation, meals out for herself and other family members, clothing, etc., this would be on the profit side of the ledger. So would time profitably used

TABLE 6.-Employment benefits on which monetary value was placed, by occupational classification

Kind of benefit	Professional			Clerical		
	Mean amount received	Number of wives receiving	Percentage of wives receiving	Mean amount received	Number of wives receiving	Percentage of wives receiving
Use and care of work clothing	$74.23	6	31.6			
Care of work clothing only	39.26	2	10.5			
Items purchased at discount from employer	60.44	7	36.8	$50.14	3	9.7
Gifts received as consequence of employment	7.00	3	15.8	9.25	15	48.4
Free meals received from employer	56.53	7	36.8	16.85	15	48.4
Medical care	29.05	4	21.1	15.00	3	9.7
Bonuses				55.00	1	3.2
Other[1]	43.89	5	26.3	10.25	2	6.5

[1]Includes free refreshments during coffee breaks, free use of telephone and of magazines, and reimbursement for travel.

for home improvements or for temporary employment elsewhere. On the other hand, if the time were used to incur vacation expenses over and above what the cost of living would be when the wife is on the job, then the time off represents a deficit rather than a gain.

Certain contingent employment benefits such as Workmen's Compensation, unemployment insurance, and social security were probed, but no money had been received from any of these sources in 1960 by any of the wives.

A greater percentage of the clerical group received paid sick leave and paid vacation in 1960, but the two groups received essentially the same number of days of such leave (Table 7, p. 50). In the matter of paid holidays, the two groups were essentially the same, both in the percentage of wives receiving such holidays, and in the number of days received.

Relatively few in either group used recreational facilities provided by the employer. Sixty-three per cent of the professional group used free parking provided by the employer, as compared with 58 per cent of the clerical group.

TABLE 7.-Employment benefits on which no monetary value was placed, by occupational classification

Kind of benefit	Professional			Clerical		
	Mean number of days received	Number of wives receiving	Percentage of wives receiving	Mean number of days received	Number of wives receiving	Percentage of wives receiving
Paid sick leave	6.4	16	84.2	5.7	28	90.3
Paid holidays	5.5	18	94.7	5.8	30	96.8
Paid vacation	10.7	13	68.4	9.7	26	83.9
Recreational facilities provided by employer and used by employee		3	15.8		4	12.9
Free parking provided by employer and used by employee		12	63.2		18	58.1

Total Income

This item, the sum of cash income and employment benefits, ranged from $1,534.38 to $6,462.49, with a mean for all wives of $3,524.19. For the professional group the mean was $3,936.97, but for the clerical group it was $3,271.19 (Table 5, p. 46).

Total Job-necessitated Expenditures

The wives in the entire group devoted 45.4 per cent of their mean cash income of $3,476.95 to job-necessitated expenditures (Table 8, p. 52), but the individual percentages covered the vast range from 11 per cent to 113 per cent. The low range was from 11 per cent to 27 per cent, while the upper range was from 63 per cent to 113 per cent.

The mean amount spent by all wives in the sample for job-necessitated expenses was $1,578.53 (Table 8, p. 52). For the professional group it was $1,664.74; for the clerical group it was $1,521.15 (Table 5, p. 46).

Total Net Gain

The difference between total income and total job-necessitated expenditures ranged from -$350.68 to $4,536.69, with a mean for all wives of $1,948.47. For the professional group the mean was $2,272.23; for the clerical group it was

TABLE 8.-Job-necessitated expenditures of employed wives, expressed as dollars and as percentage of their mean cash income of $3476.95

Kind of expense	Mean for all wives	Percentage for all wives	Mean for those incurring	Percentage for those incurring
Income tax due to wife's employment	$503.09	14.5 (50)	$513.35	14.8 (49)
Other occupational expenses	173.48	4.9 (50)	173.48	4.9 (50)
Food	110.34	3.2 (50)	110.34	3.2 (50)
Clothing	151.91	4.4 (50)	151.91	4.4 (50)
Transportation	107.13	3.1 (50)	109.35	3.1 (49)
Child care	497.35	14.3 (50)	552.61	15.9 (45)
Other paid help	23.88	.7 (50)	62.83	1.8 (19)
Professional beauty care	4.81	.1 (50)	24.05	.7 (10)
Personal grooming supplies	2.94	.1 (50)	12.23	.4 (12)
Miscellaneous expenses	3.60	.1 (50)	12.00	.4 (15)
Total	$1578.53	45.4 (50)		

Digits in parentheses indicate the number of cases used in computing means.

$1,750.04 (Table 5, p. 46). These means of total net gain represented 59.1 per cent of the mean cash income of the professional group and 53.8 per cent of that of the clerical group, respectively.

Number of Hours Actually Worked

The range in the number of hours actually worked was from 1,072.0 to 2,143.7, with a mean for all wives of 1,690.4 hours. The means for the two occupational groups were almost identical with this figure (Table 5, p. 46). The professional group exceeded the clerical group in mean cash income and in employment benefits. Although they also exceeded the clerical group in mean total job-necessitated expenditures, they still realized a greater total net gain than did the clerical.

Net Gain Per Hour Actually Worked

Since the mean hours actually worked by wives in the two groups were almost identical, the professional group realized a net gain of $1.34 per hour actually worked, while the clerical group realized $1.04. Of the professional group, those working in schools, all of whom were teachers, had the greatest net gain per hour ($2.46); those in hospitals and universities had the next greatest (about $1.40) and those with multiple employers had the least ($.80). The only deficit was incurred by a governmental employee who bought a new car in order to have more reliable transportation.

Of the clerical group, the university employees realized the greatest net gain per hour ($1.06), and those with multiple employers the next greatest ($1.03). They were followed by the commercial concern employees ($.98) and the governmental agency employees ($.94) (Table 5, p. 46).

Maximizing Net Return

The relationship between selected variables and job-necessitated expenditures has been explored, in an effort to discover ways by which wives may maximize the net return from their employment.

Relationship of Variables to Job-necessitated Expenditures

A. As the wife's employment income increased (Table 9, p. 55):

1. The proportion devoted to her income tax remained fairly constant.
2. The proportion devoted to other occupational expenses remained fairly constant.
3. The proportion devoted to food remained fairly constant.
4. The proportion devoted to clothing decreased rather regularly.

TABLE 9.-Percentage distribution of wife's employment income among expenditure categories, by amount of such income

Income bracket	No. cases	Wife's income tax	Other occup. ex-penses	Food	Clo-thing	Trans-porta-tion	Paid help[a]	Per-son-al care[b]	Misc.	Total job-necess. ex-penses	Avail-able for family use	Total
		Per cent										
1000-1499	1	13.7	7.5	11.1	18.4	4.8	14.0	2.6		72.1	27.9	100.0
1500-1999	3	7.5	3.0	1.7	6.2	1.3	5.2		.1	25.1	74.9	100.0
2000-2499	5	15.1	6.3	3.4	5.2	4.2	17.9	.1	.3	52.5	47.5	100.0
2500-2999	7	13.1	4.4	3.4	4.8	1.6	13.9	.6	.1	41.7	58.3	100.0
3000-3499	8	15.6	5.1	1.6	4.8	4.5	13.7	.1	.1	45.6	54.5	100.1
3500-3999	13	13.2	4.3	3.6	4.1	4.6	18.4	.2	.2	48.6	51.5	100.1
4000-4499	6	15.5	6.5	5.0	5.7	2.0	16.1	.2	.1	51.2	48.8	100.0
4500-4999	5	16.3	5.0	1.6	1.7	1.0	12.5			38.1	61.9	100.0
5500-5999	1	13.8	3.7	4.5	3.1	2.1	19.9	.4		47.5	52.5	100.0
6000-6499	1	18.7	3.7	2.3	3.5	1.0	1.0			30.2	69.8	100.0

Because percentages were rounded to the nearest tenth, it is not always possible to derive exact totals by adding component parts.

[a] Does not include professional beauty care

[b] Includes professional beauty care

5. The proportion devoted to transportation remained irregularly constant.
6. The proportion devoted to paid help showed an irregular decrease.
7. The proportion devoted to personal care remained irregularly constant.
8. The proportion devoted to miscellaneous remained fairly constant.
9. The proportion devoted to total job-necessitated expenditures showed an irregular decrease.
10. The proportion available for family use showed an irregular increase.

B. As the husband's reportable income increased (Table 10, p. 57):

1. The proportion of the wife's employment income devoted to her income tax increased regularly.
2. The proportion of the wife's income devoted to other occupational expenses remained fairly constant.
3. The proportion of the wife's income devoted to food remained fairly constant.
4. The proportion of the wife's income devoted to clothing remained fairly constant.
5. The proportion of the wife's income devoted to transportation remained fairly constant.

TABLE 10.-Percentage distribution of wife's employment income among expenditure categories, by amount of husband's reportable income

Income bracket	No. cases	Wife's income tax	Other occup. ex-penses	Food	Clo-thing	Trans-porta-tion	Paid help[a]	Per-son-al care[b]	Misc.	Total job-necess. ex-penses	Avail-able for family use	Total
		Per cent										
0- 499	4	6.7	4.5	3.1	4.0	1.2	20.8	.2	.3	40.7	59.3	100.0
500- 999	6	9.2	6.9	3.6	3.9	2.6	5.1			31.3	68.7	100.0
1000-1499	10	13.4	4.9	2.2	3.9	2.8	11.3	.1	.1	38.7	61.4	100.1
1500-1999	11	14.7	4.6	3.9	6.7	1.6	12.7	.6	.1	44.9	55.2	100.1
2000-2499	4	13.0	4.0	3.0	7.0	5.6	22.7	.3	.3	55.9	44.1	100.0
2500-2999	7	18.4	5.1	2.3	2.3	2.0	19.4	.1	.1	49.6	50.4	100.0
3000-3499	4	18.0	4.1	2.4	5.5	2.8	15.9	.2	.1	49.0	51.1	100.1
3500-3999	3	19.0	5.2	7.7	5.3	13.9	23.1	.5		74.6	25.4	100.0
5500-5999	1	19.4	4.5	1.7	4.1	1.9	19.4	.4		51.3	48.7	100.0

Because percentages were rounded to the nearest tenth, it is not always possible to derive exact totals by adding component parts.

[a]Does not include professional beauty care

[b]Includes professional beauty care

6. The proportion of the wife's income devoted to paid help showed an irregular increase.
7. The proportion of the wife's income devoted to personal care remained fairly constant.
8. The proportion of the wife's income devoted to miscellaneous varied almost imperceptibly.
9. The proportion of the wife's income devoted to total job-necessitated expenditures showed an irregular increase.
10. The proportion of the wife's income available for family use showed an irregular decrease.

C. As the family's reportable income increased (Table 11, p. 59):

1. The proportion of the wife's income devoted to her income tax increased very irregularly.
2. The proportion of the wife's income devoted to other occupational expense was essentially unchanged.
3. The proportion of the wife's income devoted to food was essentially unchanged.
4. The proportion of the wife's income devoted to clothing remained irregularly constant.
5. The proportion of the wife's income devoted to transportation remained irregularly constant.

TABLE 11.-Percentage distribution of wife's employment income among expenditure categories, by amount of family's reportable income

Income bracket	No. cases	Wife's income tax	Other occup. ex-penses	Food	Clo-thing	Trans-porta-tion	Paid help[a]	Per-son-al care[b]	Misc.	Total job-necess. ex-penses	Avail-able for family use	Total
		Per cent										
2500-2999	3	4.2	6.3	4.2	6.7	2.5	5.0			29.0	71.1	100.1
3000-3499	2	15.1	5.6	6.5	13.7	2.6	9.8	1.3	.1	54.7	45.3	100.0
3500-3999	4	7.5	4.6	2.9	4.8	1.4	22.3		.4	43.7	56.3	100.0
4000-4499	9	13.6	4.6	2.7	4.4	4.2	10.2	.5	.2	40.4	59.6	100.0
4500-4999	4	14.1	4.6	2.5	1.9	1.7	14.3	.1	.1	39.3	60.8	100.1
5000-5499	7	12.5	5.6	2.0	5.0	1.2	15.4	.2	.1	42.0	58.1	100.1
5500-5999	4	15.7	5.1	1.8	2.3	3.3	12.0	.1		40.2	59.8	100.0
6000-6499	5	18.2	4.1	3.2	5.7	4.0	18.8	.2	.2	54.4	45.6	100.0
6500-6999	5	17.5	5.9	4.9	5.0	1.0	20.7	.2		55.2	44.8	100.0
7000-7499	1	13.8	3.7	4.5	3.1	2.1	19.9	.4		47.5	52.5	100.0
7500-7999	4	18.4	4.2	5.0	3.8	10.6	19.9	.4		62.2	37.8	100.0
8000-8499	1	18.7	3.7	2.3	3.5	1.0	1.0			30.2	69.8	100.0
8500-8999	1	19.4	4.5	1.7	4.1	1.9	19.4	.4		51.3	48.7	100.0

Because percentages were rounded to the nearest tenth, it is not always possible to derive exact totals by adding component parts.

[a]Does not include professional beauty care

[b]Includes professional beauty care

6. The proportion of the wife's income devoted to paid help showed no consistent pattern of change.
7. The proportion of the wife's income devoted to personal care was essentially unchanged.
8. The proportion of the wife's income devoted to miscellaneous was essentially unchanged.
9. The proportion of the wife's income devoted to total job-necessitated expenditures showed no consistent pattern of change.
10. The proportion of the wife's income available for family use showed no consistent pattern of change.

D. When the type of employer varied (Table 12, p. 61):

1. The proportion of the wife's income devoted to the income tax of the wife was highest for wives employed by commercial concerns and lowest for those employed by the University and those who had multiple employers.
2. The proportion of the wife's income devoted to other occupational expenses was highest for wives employed by governmental agencies and lowest for those employed by commercial concerns.
3. The proportion of the wife's income devoted to food was highest for wives employed by commercial concerns and lowest for those employed by elementary or secondary schools.

TABLE 12.-Percentage distribution of wife's employment income among expenditure categories, by type of employer

Type of employer	No. cases	Wife's income tax	Other occup. ex-penses	Food	Clo-thing	Trans-porta-tion	Paid help[a]	Per-son-al care[b]	Misc.	Total job-necess. ex-penses	Avail-able for family use	Total
		Per cent										
University	25	13.7	4.3	2.0	3.9	1.4	17.5	.3	.1	43.2	56.8	100.0
Hospital	8	13.9	5.2	4.0	4.5	3.3	6.8	.3	.1	38.1	61.9	100.0
Govern-mental agency	4	14.8	9.2	7.5	7.9	12.0	17.2			68.6	31.4	100.0
Commer-cial concern	2	17.9	3.9	8.2	3.3	2.4	19.8	.2		55.7	44.3	100.0
Elemen-tary or secondary school	3	15.7	5.6	1.8	1.2	1.3	10.5			36.0	64.0	100.0
Multiple employers	8	13.7	4.4	3.5	7.7	5.0	14.1	.5	.3	49.3	50.7	100.0

Because percentages were rounded to the nearest tenth, it is not always possible to derive exact totals by adding component parts.

[a]Does not include professional beauty care

[b]Includes professional beauty care.

4. The proportion of the wife's income devoted to clothing was highest for wives employed by governmental agencies and lowest for those employed in elementary and high schools.
5. The proportion of the wife's income devoted to transportation was highest for wives employed by governmental agencies and lowest for those employed by elementary or secondary schools.
6. The proportion of the wife's income devoted to paid help was highest for wives employed by commercial concerns and lowest for wives employed by hospitals.
7. The proportion of the wife's income devoted to personal care remained essentially the same.
8. The proportion of the wife's income devoted to miscellaneous remained essentially the same.
9. The proportion of the wife's income devoted to total job-necessitated expenses was highest for those employed by governmental agencies and lowest for those employed by elementary and secondary schools.
10. The proportion of the wife's income available for family use was highest for those employed by elementary or secondary schools and lowest for those employed by governmental agencies.

E. When the wife's occupational classification varied (Table 13, p. 64):

1. The proportion of the wife's income devoted to her income tax remained essentially the same (professional, 14.3 per cent; clerical, 14.0 per cent).

2. The proportion of the wife's income devoted to other occupational expenses remained exactly the same (4.9 per cent for each group). The proportion devoted to individual items within this category showed negligible variation (Table 14, p. 65), except that the following items were expenses only in the professional group:

    a. Tools, equipment, supplies, and licenses for the wife's job.

    b. Professional or business meetings, conventions, or workshops.

3. The proportion of the wife's income devoted to food remained essentially the same (professional, 3.8 per cent; clerical, 2.9 per cent). The proportion devoted to individual items within this category showed negligible variation (Table 15, p. 68), except that beverages to accompany packed meals of the husband were an expense only for the clerical group.

TABLE 13.-Percentage distribution of wife's employment income among expenditure categories, by her occupational classification

Occupational classification	No. cases	Wife's income tax	Other occup. expenses	Food	Clothing	Transportation	Paid help[a]	Personal care[b]	Misc.	Total job-necess. expenses	Available for family use	Total
		Per cent										
Professional	19	14.3	4.9	3.8	3.8	5.4	12.6	.2	.1	45.2	54.8	100.0
Clerical	31	14.0	4.9	2.9	5.3	1.8	16.3	.3	.1	45.6	54.4	100.0

Because percentages were rounded to the nearest tenth, it is not always possible to derive exact totals by adding component parts.

[a]Does not include professional beauty care

[b]Includes professional beauty care

TABLE 14.-Mean percentage of wife's employment income devoted to occupational expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Tax on wife's employment income	19	100.0	14.3	30	96.8	14.5
Compulsory withholdings (other than income tax)						
Social security	19	100.0	2.9	30	96.8	3.0
Accident insurance	1	5.3	.2			
Group life insurance	4	21.1	.9	22	71.0	.9
Combination insurance	1	5.3	5.3	1	3.2	4.0
Company retirement plan	4	21.1	2.5	4	12.9	6.2
Community Chest	1	5.3	.6	1	3.2	.2
Other	1	5.3	.8			
Optional withholdings or payments made directly by employee						
Additional education or training (includes books, transportation, fees, meals out, baby-sitter needed because receiving this training)	1	5.3	.4			

TABLE 14.-Continued

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Dues to professional and employee organizations	13	68.4	.5	6	19.4	.3
Tools, equipment, supplies, and licenses for wife's job	8	42.1	.3			
Professional or business magazines, books, papers, and journals	5	26.3	.2	1	3.2	.1
Professional or business meetings, conventions, workshops, etc.(includes non-reimbursed board, room, fees, transportation, etc.)	4	21.1	.1			
Parties and group meals with fellow employees (includes office Christmas parties, picnics, banquets, etc.)	9	47.4	.1	20	64.5	.3

TABLE 14.-Continued

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Entertaining at wife's own expense, at home or away	1	5.3	.4			
Recreation, such as bowling				1	3.2	.5
Gifts, flowers, and donations for fellow employees or for employer (includes shower gifts, gifts for Christmas party, donations to flower fund, etc.)	19	100.0	.2	28	90.3	.2
Telephone needed at home	1	5.3	1.0			

TABLE 15.-Mean percentage of wife's employment income devoted to food expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Wife's food at work						
Breakfasts, lunches, or dinners purchased	16	84.2	2.7	22	71.0	1.5
Beverages to accompany packed meals	4	21.1	.9	12	38.7	.5
Coffee breaks and snacks	14	73.7	.6	30	96.8	.9
Family group meals purchased away from home	5	26.3	.7	5	16.1	1.2
Husband's food purchased away from home						
Breakfasts, lunches, or dinners	5	26.3	2.8	8	25.8	1.7
Beverages to accompany packed meals				8	25.8	.4

4. The proportion of the wife's income devoted to clothing was higher for the clerical group (5.3 per cent) than the professional (3.8 per cent). The proportion devoted to individual items within this category showed negligible variation (Table 16, p. 70).
5. The proportion of the wife's income devoted to transportation was higher for the professional group (5.4 per cent) than for the clerical (1.8 per cent). The proportion devoted to individual items within this category showed negligible variation (Table 17, p. 71).
6. The proportion of the wife's income devoted to paid help was higher for the clerical group (16.3 per cent) than the professional (12.6 per cent). The proportion devoted to individual items within this category showed negligible variation (Table 18, p. 72).
7. The proportion of the wife's income devoted to personal care remained essentially the same (professional, .2 per cent; clerical, .3 per cent). The proportion devoted to individual items within this category showed negligible variation (Table 19, p. 73).
8. The proportion of the wife's income devoted to miscellaneous remained exactly the same (.1 per cent for each group). The proportion devoted to

TABLE 16.-Mean percentage of wife's employment income devoted to job-necessitated clothing expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Wife's clothing						
Ready-to-wear						
Coats, jackets	2	10.5	2.6	13	41.9	.8
Sweaters, blouses, skirts, suits, dresses, aprons, smocks, uniforms	15	78.9	1.2	23	74.2	1.7
Footwear	19	100.0	1.3	31	100.0	1.7
Underwear	13	68.4	.8	26	83.9	.6
Home-constructed	4	21.1	.4	12	38.7	.4
Handbags	5	26.3	.3	11	35.5	.2
Accessories, miscellaneous	10	52.6	.2	16	51.6	.2
Maintenance (includes dry-cleaning, repair, alterations, extra laundering, etc.)	16	84.2	.6	31	100.0	1.1
Other family members' clothing				2	6.5	.3

TABLE 17.-Mean percentage of wife's employment income devoted to transportation expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Wife's transportation						
Other than in family automobile (includes travel to and from work in bus, taxi, or automobiles of others)	6	31.6	.9	8	25.8	.7
In family automobile (includes travel to and from work as well as non-reimbursed travel on the job)	19	100.0	3.0	30	96.8	1.0
Parking fees or fines	3	15.8	.8	11	35.5	.3
Purchase of car	1	5.3	34.4	1	3.2	2.2
Additional transportation needed for rest of family	4	21.1	.8	6	19.4	2.2

TABLE 18.-Mean percentage of wife's employment income devoted to paid help other than professional beauty care, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Child care	16	84.2	14.2	29	93.5	16.7
Car washing	3	15.8	.3	1	3.2	.3
Laundry						
Entire family laundry				2	6.5	2.3
Flatwork	1	5.3	.5	1	3.2	.3
Men's shirts	8	42.1	.7	5	16.1	1.1
Diapers	2	10.5	2.9	5	16.1	1.7
Ironing				2	6.5	.1
Clothing alterations (other than of wife's work clothing)	1	5.3	.2			
Mending of clothing (other than of wife's work clothing)				1	3.2	.1

TABLE 19.-Mean percentage of wife's employment income devoted to personal care expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Professional beauty care						
Shampoo and set	1	5.3	2.6	3	9.7	.6
Permanent wave	3	15.8	.5	3	9.7	.4
Hair cut	2	10.5	.1	3	9.7	.4
Rinse				1	3.2	.1
Personal grooming and beauty care supplies	3	15.8	.1	9	29.0	.5

individual items within this category showed negligible variation (Table 20, p. 75), except that the cost of paying bills by check or money order was an expense only in the clerical group.

9. The proportion of the wife's income devoted to total job-necessitated expenditures remained essentially the same (professional, 45.2 per cent; clerical, 45.6 per cent).

10. The proportion of the wife's income available for family use remained essentially the same (professional, 54.8 per cent; clerical, 54.4 per cent).

<u>Suggestions for Maximizing Net Return</u>

These findings indicate several ways by which "job-necessitated" expenditures might be reduced.

The fact that the percentage of the wife's income devoted to such expenditures either remained constant or increased in all categories except clothing and paid help as the wife's income increased, and either remained constant or increased in all categories as the family's reportable income increased gives rather convincing evidence that the wife's judgments of what expenses are job-necessitated are not independent of the amount she earns. A more objective analysis of her areas of job-necessitated expense might change

TABLE 20.-Mean percentage of wife's employment income devoted to miscellaneous expenses, by wife's occupational classification

Kind of expense	Professional			Clerical		
	Wives having this kind of expense		Percentage of income devoted to this item by such wives	Wives having this kind of expense		Percentage of income devoted to this item by such wives
	No.	Percentage		No.	Percentage	
Time- and labor-saving appliances or equipment	2	10.5	.6	2	6.5	.6
Home furnishings	1	5.3	.5			
Cost of paying bills by check or money order				7	22.6	.4
Money given to church	1	5.3	.1			
Phone calls	2	10.5	.1	2	6.5	.1

her appraisal of their necessity and result in lower expenditures.

Since the proportion of the wife's income devoted to her income tax increased regularly as the husband's income increased, the wife might well limit her hours of work, thus having some control over the amount of income tax expense incurred because of her employment.

The fact that wives employed by governmental agencies spent a higher proportion of their income for other occupational expenses, clothing, transportation, and total job-necessitated expenditures than did wives with the other types of employers emphasizes the desirability of learning in advance of job acceptance exactly what types of expense are customary and what will be compulsory in the place of work being considered. If the wife's interest is in immediate cash in hand, rather than in long range security, she may prefer to work for an employer who has no compulsory retirement plan. If the other women in the office spend a great deal on clothes, the prospective employee needs to be aware that she would feel social pressure to do likewise, even though she is aware of an economic advantage in dressing conservatively. The distance to work and the possibility of sharing rides with either the husband or others must be considered in deciding where one works. A job within walking distance of one's home affords

an excellent way to reduce transportation costs.

Wise career choices may also help women reduce their job-necessitated expenditures. Wives employed by primary and secondary schools devoted a lower proportion of their income to total job-necessitated expenditures, than did other wives and thus had the greatest proportion available for family use.

This group was comprised entirely of teachers, and the evidence that they spent a lower proportion of their income on food, clothing, and transportation may be simply a result of their shorter work year. Their relatively low child care expense reflects their desirable work hours, which coincide so closely with the time their children are in school.

In addition to reducing job-necessitated expenditures, wives may also maximize net gain by a careful comparison of potential employers from the standpoint of salary and employment benefits offered. The latter would include the use and care of work clothing, items available at discount, free meals or coffee, medical care, holidays, sick leave, and vacation. In addition, a clear picture is needed of the regular and extra hours of work expected, and of the manner in which they will be paid.

Estimating Probable Net Gain

The major contribution this study makes to estimation of probable net gain is a listing of the items of expense which were common to all the working wives in the sample and those which were common to the wives in each of two occupational groups. The latter listing also includes the percentage of the wife's income devoted to these items.

Twelve kinds of job-necessitated expense were incurred by more than 50 per cent of the wives in each occupational group. Those paid by at least 98 per cent of all wives were footwear, tax on employment income, social security, and transportation in the family car (Table 21, p. 79).

Thirteen kinds of job-necessitated expense were incurred by more than 50 per cent of the professional group (Table 22, p. 80). The items for which all wives in this group had expense were: tax on employment income; social security; gifts, flowers, and donations; footwear; and transportation in the family car. A mean of 21.7 per cent of the wife's income was devoted to these items.

At least 95 per cent of the clerical group had job-necessitated expense for: footwear, clothing maintenance; tax on employment income; social security; coffee breaks or snacks; and transportation in the family car (Table 23, p. 81). A mean of 22.2 per cent of the wife's income was devoted to these items.

TABLE 21.-Kinds of job-necessitated expenses incurred by 50 per cent or more of the wives in each occupational group

Kind of expense	Percentage of combined group having this kind of expense
Footwear	100.0
Tax on employment income	98.0
Social security	98.0
Transportation in family car	98.0
Gifts, flowers, and donations	94.0
Clothing maintenance	94.0
Child care	90.0
Coffee breaks and snacks	88.0
Underwear	78.0
Meals purchased	76.0
Ready-to-wear: sweaters, blouses, skirts, suits, dresses, aprons, smocks, uniforms	76.0
Accessories, miscellaneous	52.0

TABLE 22.-Kinds of job-necessitated expenses incurred by 50 per cent or more of the professional group

Kind of expense	Percentage having this kind of expense	Percentage of income devoted to this item
Tax on employment income	100.0	14.3
Social security	100.0	2.9
Gifts, flowers, and donations	100.0	.2
Footwear	100.0	1.3
Transportation in family car	100.0	3.0
Meals purchased	84.2	2.7
Clothing maintenance	84.2	.6
Child care	84.2	14.2
Ready-to-wear: sweaters, blouses, skirts, suits, dresses, aprons, smocks, uniforms	78.9	1.2
Coffee breaks and snacks	73.7	.6
Dues to professional and employee organizations	68.4	.5
Underwear	68.4	.8
Accessories, miscellaneous	52.6	.2
Total		42.5

TABLE 23.-Kinds of job-necessitated expenses incurred by 50 per cent or more of the clerical group

Kind of expense	Percentage having this kind of expense	Percentage of income devoted to this item
Footwear	100.0	1.7
Clothing maintenance	100.0	1.1
Tax on employment income	96.8	14.5
Social security	96.8	3.0
Coffee breaks and snacks	96.8	.9
Transportation in family car	96.8	1.0
Child care	93.5	16.7
Gifts, flowers, and donations	90.3	.2
Underwear	83.9	.6
Ready-to-wear: sweaters, blouses, skirts, suits, dresses, aprons, smocks, uniforms	74.2	1.7
Group life insurance	71.0	.9
Meals purchased	71.0	1.5
Parties and group meals with fellow employees	64.5	.3
Accessories and miscellaneous	51.6	.2
Total		44.3

CHAPTER V

SUMMARY AND CONCLUSIONS

Summary

The growing tendency for women to work outside their homes for at least part of their lives has increased the need for economic information on which women may base decisions as to whether they should either enter or remain in the labor force.

The intent of this study was to replace speculation with facts about the net gain of working wives, to discover some ways in which monetary return may be maximized, and to indicate the costs which must be considered in estimating monetary net gain from the wife's employment.

A detailed interview schedule was devised, and data were obtained during the summer of 1961 by personal interviews with 50 employed wives of students at Michigan State University.

A wife was eligible for the sample only if: the family resided in married student housing; the family included the husband, the wife, and one or more children, at least one of whom was under five years of age in 1960; the wife had paid employment outside the home for 1,200 hours or more in

1960; the husband worked at least part-time in 1960.

Each wife was asked to specify only the expenditures she needed to make <u>because she was employed</u>. Determination of job-necessitated expenditures was based solely on the judgments of each wife. This method was in contrast to that used in a previous study in which the expenses of groups of employed and non-employed wives were compared in order to derive the "extra expense" for paid help, clothing, and personal care.

The types of expense which were probed were income tax due to the wife's employment, other occupational expenses, food, clothing, transportation, paid help, personal care, and miscellaneous. Data were also obtained on income, type of employer, occupational classification, and employment benefits.

Computations were made of the wife's total job-necessitated expenditures, the amount of her income available for family use, and of her net gain per hour actually worked. Relationships between the variables and the types of expenditure were examined.

The sample was found to resemble married women workers throughout the United States in median years of education, family income, housing characteristics, and in number of hours of work per week. They differed from the larger population of women workers in median age, number of children under five, and occupational classification. Twenty-two per cent of the wives in the sample did not have a child under five in the home during the entire year.

The sample was comprised of women who, on the average, were 24 years of age and had one child. Their husbands' 1960 income was about $1,800, and their family income was about $5,300. Over one-third of the wives were in professional or managerial work, and almost two-thirds were in clerical or private-household service work. Nearly half of the wives were employed by the nearby university. The mean employment period for all wives was 1,816 hours, but the mean number of hours actually worked was 1,690.

The wives had a mean annual income of $3,476.95 and a mean hourly income of $2.03. The mean monetary value of employment benefits was $47.25 for all the wives. No attempt was made to assign monetary value to paid vacation, sick leave, or holidays. The mean for all wives of the sum of cash income and employment benefits was $3,524.19.

The wives in the entire group devoted 45.4 per cent of their mean annual cash income to job-necessitated expenditures. In 1960, the mean total net gain for the professional group represented 59.1 per cent of their mean cash income; that of the clerical group represented 53.8 per cent of their mean cash income.

The mean number of hours actually worked was 1,690 for all wives. The professional group realized a mean net gain of $1.34 per hour; the clerical group realized $1.04. The school employees (all teachers) realized the greatest net gain per hour ($2.46) within the professional group. The university employees realized the greatest net gain ($1.06) within the clerical group.

As the wife's employment income increased, the proportion devoted to income tax, other occupational expenses, food, transportation, personal care, and miscellaneous remained relatively constant; the proportion devoted to clothing, paid help, and total job-necessitated expenditures decreased.

As the husband's reportable income increased, the proportion of the wife's income devoted to other occupational expenses, food, clothing, transportation, personal care, and miscellaneous remained relatively constant; the proportion devoted to income tax, paid help, and total job-necessitated expenditures increased.

As the family's reportable income increased, the proportion of the wife's income devoted to other occupational expense, food, clothing, transportation, personal care, and miscellaneous remained constant; the proportion devoted to income tax increased; the proportion devoted to paid help and total job-necessitated expenditures varied without apparent pattern.

When the type of employer varied:

(1) The wives employed by commercial concerns devoted a higher proportion of their income to income tax, food, and paid help, and a lower proportion to other occupational expenses than did others.

(2) The wives employed by governmental agencies devoted a higher proportion of their income to other occupational expenses, clothing, transportation, and total job-necessitated expenditures than did the others, and had the lowest proportion available for family use.

(3) The wives with multiple types of employers devoted a lower proportion of their income to income tax than did any of the others except those employed by the University.

(4) The wives employed by elementary and secondary schools devoted a lower proportion of their income to food, clothing, transportation, and total job-necessitated expenditures than did the others, and they had the highest proportion available for family use.

(5) The wives employed by the University devoted a lower proportion of their income to income tax than did any of the others except those with multiple employers.

(6) The wives employed by hospitals devoted a lower proportion of their income to paid help than did the others.

When the wife's occupational classification varied:

(1) The proportion of the wife's income devoted to income tax, other occupational expenses, food, personal care, miscellaneous, and total job-necessitated expenditures remained essentially the same.

(2) The proportion devoted to clothing and paid help was higher for the clerical group.

(3) The proportion devoted to transportation was higher for the professional group.

Ways suggested for maximizing net return are:

(1) Reducing "job-necessitated" expenditures by the wife's analysis and reappraisal of the necessity for each category of expense, by limitation of the wife's hours of work,by selection of places of employment where both customary and compulsory expenses are less, and by wise choice of career.

(2) Selection of the employer on the basis not only of salary and employment benefits offered, but also of regular and extra hours of work expected and of the manner in which they will be paid.

The study's contribution to the estimation of net gain is a listing of items of expense which are more than likely to be incurred by working women. At least 98 per cent of all the wives had expense for footwear, tax on employment income, social security, and transportation in the family car.

Conclusions

The findings vary considerably in the amount of support they lend to the hypotheses.

Hypothesis 1.

As the wife's employment income increases, the proportion of such income devoted to each kind of job-necessitated expenditure will decrease.

This hypothesis is supported by the findings only in the case of expenditure for clothing and paid help. For all other types of expense the proportion remained relatively constant.

Hypothesis 2.

As the husband's reportable income increases, the proportion of the wife's income devoted to each kind of job-necessitated expenditure will remain constant.

This hypothesis was supported by the findings except in the case of the wife's income tax and paid help, for which there was an increase in the proportion of the wife's income expended.

Hypothesis 3.

As the family's reportable income increases, the proportion of the wife's income devoted to each kind of job-necessitated expenditure will decrease.

This hypothesis was formulated in spite of an awareness that the proportion of the wife's income devoted to each kind of job-necessitated expenditure would be likely to remain unchanged if the husband's income was the one chiefly responsible for the rise in the family income.

The findings did not support the hypothesis. The proportion devoted to income tax increased, while that for all other expenditures remained constant.

Hypothesis 4.

The proportion of the wife's income devoted to each kind of job-necessitated expenditure will remain constant regardless of the wife's type of employer.

The findings support the hypothesis only for personal care and miscellaneous expenses. There are variations among groups for all other items.

Hypothesis 5.

<u>The proportion of the wife's income devoted to each kind of job-necessitated expenditure will remain constant regardless of the wife's occupational classification</u>.

The findings support the hypothesis except in the case of clothing, paid help, and transportation.

This study has introduced a new approach to the study of net gain from the wife's employment. It would be of interest to conduct a comparable study with a truly representative sample of the population at large. However, it is doubtful if enough potential respondents would be as generous in sharing their income and expenditure data with private research personnel as were the wives in the current sample.

The findings from this study might be linked with research data on what factors determine the kind of employment one follows or on the comparative worth of the wife's time on the job as compared with the worth of her time at home. Although this study does not deal with the problem of marginal utility, there must be an optimal number of hours the wife should work; data from the current study might well be utilized in examining the problem.

Additional studies of monetary net gain might well probe in greater detail the effect of the presence and age of children on the net gain realized by the employed wife.

The current study revealed that 45.4 per cent of the wife's employment income is consumed by job-necessitated expenditures. It would be of interest to discover how the remaining 55 per cent is used by the family.

A comparison of the job-necessitated expenditures of employed wives and the community service-incurred expenditures of non-employed wives would be useful to those who are weighing the relative merits of the job and of community service as alternative uses of their time.

Another study might investigate the extent to which the wife's employment acts as a curb on her money expenditures by reducing the amount of her free time available for activities in which she might spend money, such as shopping "sprees."

If it were possible to devise a method by which one could place quantitative, economic value on psychological or social factors, a housewife could then appraise what various benefits are worth to her and could strike a balance with the probable economic gain to be derived from her employment outside the home.

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APPENDICES

APPENDIX I

DEFINITION OF TERMS

Definition of Terms Used

Compensatory time is that time worked by the employee in return for an equal amount of time away from work granted by the employer.

Compensatory time off is that amount of time away from work which is given to an employee in return for an equal amount of time worked.

Contingent benefits are those to which the employer contributed or agreed to contribute, but whose receipt by the employee is dependent on the occurrence of some specified conditions.

Employment benefits are 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.

Employment period is the period of time elapsing between the date when work for a given employer is begun, and the date when such work is terminated.

Family meals away from home are those meals which the family ate together in some place other than their residence.

Family's reportable income is the sum of the wife's reportable employment income and the husband's reportable income.

Hours actually worked are those during which the employee was actually on the job.

Husband's reportable income is that incoming money which he was required to report on his income tax return.

Job-necessitated expenses are those expenses, both occupational and other, which the wife considered necessary because of her employment.

Miscellaneous expenses are those which do not fit in any other category. They include time- and labor-saving appliances or equipment, home furnishings, cost of changing the method of paying bills, cost of phone calls, and money given to the church.

Money available for family use is that sum which remains from the wife's cash income after her job-necessitated expenditures have been deducted.

Net gain from the wife's employment is that increase in family cash income or assets which results when her "total income" is balanced against her job-necessitated expenditures.

Occupational classification is the description of the type of work in terms of the categories used by the Bureau of Labor Statistics.

Occupational expenses are those expenses which are bound up with a particular job, whether they are imposed by or through the employer, are incurred voluntarily by the individual in order to improve her job performance or to further her own interests in connection with the job, or whether they result from some on-the-job activity.

Paid help is the service which the wife or the family hires, and which, unless otherwise indicated, includes child care and professional beauty care, as well as other types of service.

Regular hours worked are the basic working hours which comprise the total employment period.

Straight pay is payment at the rate which is specified for regular hours of work.

Wife's employment income is the monetary return from the wife's employment. In this study it proved synonymous with wife's income.

Wife's income tax is that extra amount of income tax required from the family resulting from the addition of the wife's employment income to other family income.

Wife's total income is the sum of her cash income and of those employment benefits on which monetary value can be placed.

Wife's work clothing is that clothing which she wore either to or at work.

APPENDIX II

INTERVIEW SCHEDULE

Interview No. ________

JOB-NECESSITATED EXPENDITURES AS DETERMINANTS OF MONETARY GAIN FROM THE WORKING WIFE'S EMPLOYMENT

Date of interview ____________________ Day of Week: S M T W Th F S

Interviewer ____________________ Length of interview ____________________

A. FAMILY COMPOSITION

Persons living in family in 1960 (STATE RELATIONSHIP TO HEAD OF FAMILY)	Age on 1960 birthday	Birth date, if born in 1960	Highest school grade completed by fall, 1960	Special education or training (business school, nurses' training, etc.)	
				No yrs.	Kind
Family members (PERSONS RELATED TO HEAD BY BLOOD, MARRIAGE, OR ADOPTION) 1. Husband (head)				xxx	xxx
2. Wife					
3.				xxx	xxx
4.				xxx	xxx
5.				xxx	xxx
6.				xxx	xxx

Interview No. ________

B. EMPLOYMENT OF THE WIFE

1. Were you employed at all in 1959? Yes _____ No _____

(IF YES) At what type or types of work?

____

2. Describe your 1960 employment.

Kind of place where employed	Type of work you did	Period of employment From	To
a.			
b.			
c.			

Items	Place of employment a.	b.	c.
* 1) Number of weeks worked in 1960, not including vacation			
* 2) Number of days per week worked regularly in 1960			
3) Total number of days worked regularly (line 2 times line 1)			
* 4) Number of hours per day worked regularly, including coffee breaks but not lunch hours			
5) Total number of hours worked regularly in 1960 (line 4 times line 3)			
* 6) Extra hours worked in 1960, including playground duty, lesson plans, workshops, overtime, etc.			
7) Total hours worked in 1960 (line 5 plus line 6)			

* This information obtained from the respondent.

B. EMPLOYMENT OF THE WIFE (Continued)

3. Computation of cash value of a day's work

	a.		b.		c.	
1) Total 1960 earnings from specified job (FROM TAX RETURN)		$____		$____		$____
* 2) Number of extra hours worked on this job at different pay rate.						
* 3) Rate of pay for these extra hours	$____		$____		$____	
4) Total pay for extra hours worked on this job (line 3 times line 2)		$____		$____		$____
5) Total 1960 earnings from regular hours worked on this job (line 1 minus line 4)		$____		$____		$____
IF WAGE-EARNER, AND NUMBER OF HOURS PER DAY WORKED REGULARLY <u>IS NOT</u> SPECIFIED						
6) Enter total from line 5	$____		$____		$____	
* 7) Rate of pay for regular hours of work	$____		$____		$____	
8) Total hours worked regularly on this job in 1960 (line 6 divided by line 7)	____		____		____	
9) Total number of days worked regularly on this job in 1960 (from chart, p. 2)	____		____		____	
10) Average number of hours per day worked regularly (line 8 divided by line 9)	____		____		____	
11) Pay for one day's work (line 10 times line 7)		$____		$____		$____
IF WAGE-EARNER, AND NUMBER OF HOURS PER DAY WORKED REGULARLY <u>IS</u> SPECIFIED						
12) Number of hours per day worked regularly (from chart, p. 2)	____		____		____	
*13) Rate of pay for regular hours of work	$____		$____		$____	
14) Pay for one day's work (line 12 times line 10 or line 11)	$		$		$	

 Interview No. ________

B. EMPLOYMENT OF THE WIFE (Continued)

3. Computation of cash value of a day's work (Continued)

	a.		b.		c.	
IF SALARIED WORKER, AND ALL PAY PERIODS OCCURRED WITHIN PERIOD OF TIME WORKED						
15) Total number of days worked regularly on this job (Chart, p. 2)		$____		$____		$____
16) Salary for one day's work (line 5 divided by line 14)		$____		$____		$____
IF SALARY PRO-RATED OVER ENTIRE YEAR						
1) Number of weeks in year	52		52		52	
* 2) Number of weeks in each pay period	____		____		____	
3) Total number of pay periods in full year (line 1 divided by line 2)	____		____		____	
* 4) Gross earnings per pay period (from pay stub)	$____		$____		$____	
5) Total annual pay (line 4 times line 3)		$____		$____		$____
* 6) Number of extra hours worked on this job at different pay rate	____		____		____	
* 7) Rate of pay for these extra hours	$____		$____		$____	
8) Total pay for extra hours on this job (line 7 times line 6)		$____		$____		$____
9) Total annual pay for regular hours worked (line 5 minus line 8)		$____		$____		$____
*10) Number of weeks of work covered by annual pay	____		____		____	
11) Number of days in work week (from chart, p. 2)	____		____		____	
12) Total number of days covered by annual pay (line 11 times line 10)	____		____		____	
13) Total extra hours worked on this job at different rate of pay (line6)	____		____		____	
14) Number of hours in a regular work day (from chart, p. 2)	____		____		____	

[illegible]

B. 3. (Continued)

	a.		b.		c.	
15) Number of days worked at a different rate of pay (line 13 divided by line 14)	____		____		____	
16) Total number of days regular work covered by annual pay (line 12 minus line 15)		____		____		____
17) Salary for one day's work (line 9 divided by line 16)		$____		$____		$____

C. INCOME TAX DATA (Needed to compare the amount of income tax with and without the wife's employment as a factor)

1. How did you and your husband file your 1960 income tax return?

   Joint return ______ Separate returns ______

2. Total number of exemptions claimed:

   Husband ______ Wife ______ Husband and wife jointly ______

3. Amount of sick pay excluded on tax return:

   Husband $__________ Wife $__________

4. Total income reported on tax return for 1960

Source of Income	Income of Husband Total Amount	Income of Wife: Amount not due to wife's employment outside home	Income of Wife: Amount due to wife's employment outside home	Joint Income	Total Family Income
a. From wages, salaries, bonuses, commissions, tips, gratuities (BEFORE PAYROLL DEDUCTIONS)	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
b. From other sources (SPECIFY)	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$

Int. No.________________

Interview No. __________

C. INCOME TAX DATA (Continued)

5. What tax form did you use? 1040(4p.)______ 1040W(2p.)______ 1040A(Card)____

6. (IF USED 1040 OR 1040W)
Did you claim any credits on your income tax return? Yes______ No______
(IF YES) Enter below.

	Claimed by husband	Claimed by wife	Claimed jointly
a. How much dividends received credit did you compute in Schedule J?	$	$	$
b. How much credit did you claim for income tax payments to a foreign country or U.S. Possession?	$	$	$
c. How much credit did you claim for tax paid on tax-free or partially tax-exempt interest?	$	$	$

7. (IF USED 1040 OR 1040W)
Did you itemize deductions? Yes______ No_______
(IF YES) Enter below.

Type of deduction	Amount claimed by husband	Amount claimed by wife	Amount claimed jointly	Amount due to wife's employment
a. Contributions	$	$	$	$
b. Interest	$	$	$	$
c. Taxes	$	$	$	$
d. Medical and dental	$	$	$	$
e. Entertainment of customers	$	$	$	$
f. Professional and union dues	$	$	$	$
g. Cost of tools, materials, etc.	$	$	$	$
h. Fees to employment agencies	$	$	$	$
i. Care of children and certain other dependents	$	$	$	$
j. Casualty losses and thefts	$	$	$	$
k. Expenses for education	$	$	$	$
l. Other (SPECIFY).................	$	$	$	$
....	$	$	$	$
		$		

Int. No.______________

Interview No. __________

D. WIFE'S JOB EXPENSES

1. Amounts withheld from wife's pay in 1960

		Compulsory	Optional	If compulsory, amount per pay period	Number of pay periods in which withheld	If compulsory, total for year
Income tax	a			$		$
	b			$		$
	c			$		$
Social security(FICA)	a			$		$
	b			$		$
	c			$		$
Hospital insurance	a			$		$
	b			$		$
	c			$		$
Medical insurance	a			$		$
	b			$		$
	c			$		$
Accident insurance	a			$		$
	b			$		$
	c			$		$
Group life insurance*	a			$		$
	b			$		$
	c			$		$
Combination insurance* (SPECIFY)...........	a			$		$
	b			$		$
	c			$		$
Company retirement plan	a			$		$
	b			$		$
	c			$		$
Union membership dues	a			$		$
	b			$		$
	c			$		$
Employee Association membership dues	a			$		$
	b			$		$
	c			$		$
Professional association dues	a			$		$
	b			$		$
	c			$		$
Community Chest	a			$		$
	b			$		$
	c			$		$
Other (SPECIFY)........	a			$		$
	b			$		$
	c			$		$

* If you were compelled to buy insurance with the group on the job, how much dividend return did you receive in 1960? $______________

D. WIFE'S JOB EXPENSES (Continued)

2. Other job expenses of the wife during 1960 (DO NOT INCLUDE THOSE ALREADY LISTED AS TAX DEDUCTIONS OR WITHHOLDINGS)

	Total expense
a. Expense for additional education or training needed for job (s) held in 1960 (INCLUDE BOOKS, TRANSPORTATION, FEES, MEALS OUT, BABY-SITTER, ETC.)	$__________
b. Dues to professional and employee organizations	$__________
c. Tools, equipment, supplies, and licenses for wife's job	$__________
d. Professional or business magazines, books, papers, and journals	$__________
e. Professional or business meetings, conventions, workshops, etc. (INCLUDE NON-REIMBURSED BOARD, ROOM, FEES, TRANSPORTATION, ETC.)	$__________
f. Parties and group meals with fellow employees, including office Christmas parties, office picnics, banquets, etc.	$__________
g. Job-necessitated entertaining at your own expense--at home or away	$__________
h. Recreational expense necessitated by employment	$__________
i. Gifts, flowers, and donations for fellow employees or for employer(s) (INCLUDE SHOWER GIFTS, GIFTS FOR CHRISTMAS PARTY, DONATIONS TO FLOWER FUND, ETC.)	$__________
j. Expense for injuries or illness due to the job (IF NOT INDEMNIFIED BY INSURANCE)	$__________
k. Did you need to pay for a private phone at home because of your job? Yes______ No______	
(IF YES) What did it cost you in 1960?	$__________

Installation $__________

Rate increase $__________ per month for __________months

l. Did you have to pay for a substitute on your job(s) during 1960?

Yes__________ No__________

(IF YES) How much? $________ per day for __________days

TOTAL - - - - - $__________

Int. No.__________

Interview No. __________

E. FOOD

1. Wife's food at work in 1960 (EXCLUDE ANY LISTED UNDER "AMOUNTS WITHHELD FROM PAY")

a. Regular meals out

	Number of meals per week	Number of weeks	Cost per meal	Total Cost
1) Breakfast			$	$
2) Lunch			$	$
3) Dinner			$	$
4) Beverages to accompany packed meals			$	$

b. Other food at work

1960 Total

1) Coffee breaks (INCLUDE AMOUNT SPENT FOR COFFEE KITTY, COFFEE MACHINE, DONATION IN KIND, ETC.) $__________

2) Snacks purchased (INCLUDE COKES, CANDY, BAKED GOODS, ETC.) $__________

3) Other (SPECIFY)______________________________ $__________

2. Other

a. During 1960, did you need to purchase any family meals away from home because you were working? Yes__________ No__________

(IF YES) Indicate number of meals and cost.

________meals for__________persons at $__________per meal= $__________ total

b. During 1960, did your husband need to carry any packed lunches because you were working? Yes________ No__________

(IF YES) Did he purchase food or beverages to supplement his packed lunches? Yes__________ No__________

(IF YES TO LATTER QUESTION) Show cost.

________purchases per week for_____weeks at $__________per purchase =

$______________Total cost.

E. FOOD (Continued)

c. During 1960, did your husband need to purchase any meals away from home because you were working? Yes__________ No__________

(IF YES) Indicate number of meals and cost per meal.

Breakfasts: _________per week for_________weeks at $____________ per breakfast = $______________Total cost

Lunches: _________per week for_________weeks at $___________ per lunch = $_________________Total cost

Dinners: ___________per week for___________weeks at $___________ per dinner = $_____________ Total cost

d. (IF SCHOOL AGE CHILDREN)
During 1960, did your child or children need to purchase lunches at school because you were working? Yes__________ No__________

(IF YES)
How many meals did each child purchase per week? ______________

For how many weeks? _____________

How many children purchased lunches? ____________

What did each meal cost? ____________

Total cost: ___________meals per child per week for_________weeks for _________children at $________per meal = $___________Total cost

e. (IF SCHOOL AGE CHILDREN)
During 1960, did your children need to carry any packed lunches because you were working? Yes__________ No__________

(IF YES) Did they purchase food or beverages to supplement their packed lunches? Yes____________ No______________

(IF YES TO LATTER QUESTION)
How many such purchases did each child make per week? ______________

For how many weeks? _____________

How much did each purchase cost? ____________

Total cost: ____________purchases per child per week for_________weeks for____________children at $___________per purchase = $_______________.

F. CLOTHING

1. Wife's clothing worn to or at work

a. Of the articles of clothing you bought in 1960, which did you buy because you needed them to wear to or at work?

Article of clothing	No. items bought because needed to wear to or at work	Cost per item	Total cost
1) Coats, jackets			
a) Rain coats, rain capes..............		$	$
b) All other coats....		$	$
c) Jackets............		$	$
2) Sweaters, blouses, skirts, dresses			
a) Sweaters...........		$	$
b) Blouses, shirts....		$	$
c) Separate skirts....		$	$
d) Suits..............		$	$
e) Housedresses.......		$	$
f) Other dresses......		$	$
g) Aprons, smocks.....		$	$

Int. No.____________

Interview No. __________

F. CLOTHING (Continued)

Article of clothing	No. items bought because needed to wear to or at work	Cost per item	Total cost
h) Jeans, overalls, slacks, slack suits.............		$	$
i) Uniforms...........		$	$
j) Other (SPECIFY)		$	$
3) Footwear			
a) Shoes (including safety shoes)......		$	$
b) Rubbers, galoshes, boots.............		$	$
c) Hose...............		$	$
d) Anklets............		$	$
e) Other (SPECIFY)		$	$
4) Underwear			
a) Slips, petticoats..		$	$
b) Panties............		$	$
c) Brassieres, corsets, girdles, garter belts.............		$	$
d) Other (SPECIFY)		$	$

Int. No.________________

Interview No. ___________

F. CLOTHING (Continued)

Article of clothing	No. items bought because needed to wear to or at work	Cost per item	Total cost
5) Hats, handbags			
a) Hats...............		$	$
b) Handbags, purses...		$	$
6) Accessories, miscellaneous			
a) Gloves, mittens....		$	$
b) Scarves, mufflers, stoles.............		$	$
c) Costume jewelry....		$	$
d) Belts, collars, flowers, other accessories........		$	$
e) Umbrellas..........		$	$
f) Other..............		$	$
		Grand Total	

b. Did you make any articles of clothing or have any made in 1960 because you needed them to wear to or at work? Yes________ No___________
(IF YES) Itemize and show cost.

Name of Article	Total Cost
	$
	$
	$
Grand Total	

c. Did you need to rent any articles of clothing to wear to or at work in 1960?
Yes_____________ No______________
(IF YES) Itemize and show cost.

Name of article	Cost per week	Number of weeks	Total cost
	$		$
	$		$
	$		$
		Grand Total	

F. CLOTHING (Continued)

d. What did you need to pay for your clothing maintenance in 1960 because you were working?

1) Cost of repairs on shoes worn to or at work $________________

2) Cost of cleaning and repair of clothing worn to or at work $________________

3) Cost of alterations on clothing worn to or at work $________________

4) Other maintenance costs (SPECIFY)________________ $________________

2. Did you need to buy any easy-care articles of clothing for other family members in 1960 because you were working? Yes________ No________

(IF YES) Specify and give cost

____________________________________ $________________

____________________________________ $________________

____________________________________ $________________

G. TRANSPORTATION

1. Did wife use transportation other than the family car to travel to and from work in 1960? Yes____________ No____________
(IF YES) Enter details.

Kind of conveyance	Cost per week	Number of weeks	Total expense
Bus	$	$	$
Taxicab	$	$	$
Automobiles of others	$	$	$
Other (SPECIFY)	$	$	$
	Grand Total Expense		

2. Did wife use the family car for travel to and from work in 1960?

Yes____________________ No____________________

(IF YES): Fill in table on page 15.

Interview No. __________

G. TRANSPORTATION (Continued)

2. (Continued)

Items	a.		b.		c.	
* 1. Total number of days employed in 1960 (line 3, p. 2, plus extra days you worked)						
* 2. Number of paid holidays during work weeks						
* 3. Number of days maternity leave						
* 4. Number of days when others drove						
5. Total number of days you did not drive (Sum of lines 1-4, incl.)						
6. Total number of days you used family car (line 1 minus line 5)						
* 7. Total distance covered each day on round trip to work in family car						
8. Total distance covered in 1960 on round trip to work in family car (line 7 times line 6)						
9. Cost per mile		7¢		7¢		7¢
10. Gross cost to the family (line 9 times line 8)						
*11. Number of persons outside your household who paid to ride with you in 1960						
*12. Amount each paid each week						
*13. Number of weeks each paid you						
14. Total received from persons outside your household for transportation in 1960 (Product of lines 11, 12, and 13)						
15. Net cost to family (line 10 minus line 14)						
*16. Number of family members who rode each day						
17. Transportation cost for wife in 1960, using family car (line 15 divided by line 16)						

* This information obtained from the respondent.

Interview No. __________

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G. TRANSPORTATION (Continued)

3. Did wife use the family car for any non-reimbursed travel on the job in 1960? (DO NOT INCLUDE TRANSPORTATION TO PROFESSIONAL OR BUSINESS MEETINGS, CONVENTIONS, WORKSHOPS, OR CLASSES. (THESE ALREADY INCLUDED UNDER "OTHER JOB EXPENSES")

Yes ______ No ______ (IF YES) Give details

Items	a.		b.		c.	
* 1) Number of days you used the family car for such travel in 1960		______		______		______
* 2) Number of miles of non-reimbursed travel on each of these days		______		______		______
3) Total miles of non-reimbursed travel on job in 1960 (line 2 times line 1)		______		______		______
4) Cost per mile		7¢		7¢		7¢
5) Gross cost to wife of non-reimbursed travel on job in 1960 (line 4 times line 3)		______		______		______
* 6) Number of persons sharing expense of using family car on the job in 1960	______		______		______	
* 7) Amount contributed by each in 1960	______		______		______	
8) Total amount contributed by others during 1960 (line 7 times line 6)		______		______		______
9) Net cost to wife of non-reimbursed travel on job in 1960 (line 5 minus line 8)		______		______		______

* This information obtained from the respondent.

4. Did you need to buy a second family car because you worked during 1960?
Yes ______ No ______ (IF YES) What did it cost?

a. Total price, excluding sales tax $__________

b. Insurance paid in 1960 $__________

c. Title transfer $__________

d. License plates $__________

e. Other (SPECIFY) __________________ $__________

Interview No. __________

G. TRANSPORTATION (Continued)

5. Did you need to pay parking meter fees or parking space rental because you were working? Yes ______ No ______

(IF YES) What was the cost?

$______ per week for ______ weeks. Total cost in 1960 $__________.

6. Because you were working, was there added expense for transportation for the rest of the family in 1960? Yes ______ No ______

(IF YES) Indicate the type and cost of transportation.

Type	Cost per Week	Number of Weeks	Total Expense
For husband			
Bus	$		$
Taxicab	$		$
Rides in car pool or with friends, etc.	$		$
Other (SPECIFY)...........	$		$
For children			
Bus	$		$
Taxicab	$		$
Rides in car pool or with friends, etc.	$		$
Other (SPECIFY)...........	$		$
		Grand Total Expense	

Interview No. __________

H. SERVICE EXPENSES NECESSITATED BY WIFE'S EMPLOYMENT

1. Child Care

a. Was there any portion of 1960 when one or more of your children were not living in your household? (Away at school, on vacation, unborn)

Yes ______ No ______ (IF YES) State sex and age of the child or children and the number of weeks away from home.

________________________ __________ ___________ weeks away

________________________ __________ ___________ weeks away

b. Did you need to pay for child care in 1960 because you were working? (INCLUDE BOTH SCHOOL YEAR AND VACATION TIME ARRANGEMENTS)

Yes ______ No ______ (IF YES) Enter details below.

Child Care Arrangement	Cost per Week	Number of Weeks	Total Expense
Help hired to care for children at home..............	$		$
Help hired to care for children in other home situations....................	$		$
Nursery school................	$		$
Summer camp..................	$		$
Other (SPECIFY)...............	$		$

c. Were your children ill at all during 1960? Yes ______ No ______

(IF YES) Did you, because of your working, need to pay for additional child care when your children were ill? Yes ______ No ______

(IF YES) Is this cost included in the child care expense reported in b. above? Yes ______ No ______
(IF NO TO LATTER QUESTION) What did it cost?

$______ per week for _______ weeks. Total cost $_________.

H. SERVICE EXPENSES NECESSITATED BY WIFE'S EMPLOYMENT

d. Does help hired to care for your child or children also do other work for you? Yes ______ No ______

(IF YES) What work? ______________________________

____

____

2. Other paid help

Which of the following kinds of work did you need to hire done in 1960 because you were working? Enter details.

Type of Work	Number of Times	Cost each time	Total Cost
Cleaning			
Daily		$	$
Weekly		$	$
Seasonal		$	$
Food preparation and serving		$	$
Dishwashing		$	$
Window washing		$	$
Car washing		$	$
Dry cleaning			
Clothing except wife's work clothes		$	$
Home furnishings		$	$
Blankets		$	$
Laundry			
Entire family laundry		$	$
Flatwork (sheets, etc.)		$	$
Men's shirts		$	$
Personal laundry (underwear, etc.)		$	$
Diapers		$	$
Other (SPECIFY)		$	$

H. SERVICE EXPENSES NECESSITATED BY WIFE'S EMPLOYMENT (Continued)

Type of work	Number of Times	Cost each Time	Total Cost
Rug shampooing		$	$
Upholstery cleaning		$	$
Appliance repair		$	$
Permanent waves for family members other than wife		$	$
Hair cuts for family members other than wife		$	$
Prepared baby formula service		$	$
Clothing alterations (other than for wife's work clothing)		$	$
Clothing construction (other than of wife's work clothing)		$	$
Mending of clothing (other than wife's work clothing)		$	$

I. BEAUTY CARE AND PERSONAL GROOMING

1. In 1960, did you need to pay for any professional beauty care because you were working? Yes ______ No ______ (IF YES) Enter details below.

Services (INCLUDE ONLY THOSE NEEDED BECAUSE OF EMPLOYMENT)	Number of Times	Cost each time	Total cost
Shampoo		$	$
Setting of wave or curls		$	$
Hair straightening		$	$
Permanent waves		$	$
Hair cut		$	$
Thinning		$	$
Rinse		$	$
Bleaching		$	$
Tinting		$	$
Treatments		$	$
Facial		$	$
Manicure		$	$
Other (SPECIFY)		$	$

Interview No. __________

I. BEAUTY CARE AND PERSONAL GROOMING

2. In 1960, did you need to buy any beauty or personal grooming supplies because you were working? Yes__________ No__________

(IF YES) List below. (INCLUDE ONLY THOSE NEEDED BECAUSE OF YOUR EMPLOYMENT)

Supplies	Number of items	Cost per item	Total cost for the year
		$	$
		$	$
		$	$
		$	$

J. BENEFITS EMPLOYER PROVIDED FOR THE WIFE

1. Did your employer(s) in 1960 provide any clothing for you to wear at work?

Yes__________ No__________

(IF YES) List and give fair value.

Item	If gift, give fair market value	If loan, give fair rental value		
		Amount per week	Number of weeks	Total rental value
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$

2. Did your employer(s) provide free laundering or dry cleaning of work clothing during 1960? Yes__________ No__________

(IF YES) Specify and estimate its cost at regualr retail rates.

____________________ $__________ per week for _______ weeks $_______

____________________ $__________ per week for _______ weeks $_______

____________________ $__________ per week for _______ weeks $_______

J. BENEFITS EMPLOYER PROVIDED FOR THE WIFE (Continued)

3. Did you purchase anything from your employer(s) at a discount in 1960?

Yes__________ No__________

(IF YES) Itemize and indicate their value and the price you paid.

Item	Fair market value	Price wife paid	Amount of discount
	$	$	$
	$	$	$
	$	$	$
	$	$	$

4. Did your employer(s) give you turkeys, hams, or other items at Christmas or other holidays in 1960? Yes__________ No__________

(IF YES) List and give fair market value.

________________________________ $__________

________________________________ $__________

________________________________ $__________

5. Did you, for your employer's convenience, accept any free meals in 1960?

Yes__________ No__________

(IF YES)
No. of meals:_______ per week for _______ weeks = _______ total meals

Fair market value of each meal $_______

Total value of all meals $_______

6. Did you, for your employer's convenience, accept any free lodging in 1960?

Yes__________ No__________

(IF YES)
No. of nights:_______ per week for _______ weeks = Total _______ nights

Fair market value of each night's lodging $__________

Total value of all nights' lodging $__________

Int. No.________

J. BENEFITS EMPLOYER PROVIDED FOR THE WIFE (Continued)

7. Did your employer(s) contribute or agree to contribute toward any of the following kinds of benefits for you in 1960?

Type of benefit	Yes	No	Don't Know	If employer contributed, did wife receive benefits in 1960?			
				No	Yes		
					Check period during which received	No. of days	Amount wife received from it in 1960
Social Security		xx			xxx	xxx	xxx
Workmen's Compensation		xx			a. b. c.		a. $ b. $ c. $
Unemployment Insurance		xx			a. b. c.		a. $ b. $ c. $
Retirement fund					a. b. c.		a. $ b. $ c. $
Paid sick leave					a. b. c.		a. $ b. $ c. $
Paid maternity leave					a. b. c.		a. $ b. $ c. $
Paid holidays during work week					a. b. c.		a. $ b. $ c. $
Paid vacation, annual leave					a. b. c.		a. $ b. $ c. $
Recreational facilities					a. b. c.	xxx	xxx
Free Parking facilities					a. b. c.	xxx	xxx
Medical care					a. b. c.		a. $ h. $ c. $
Bonuses					a. b. c.		a. $ h. $ c. $
Other (SPECIFY)					a. b. c.		a. $ b. $ c. $

Int. No.________

K. TIME - AND LABOR - SAVING EQUIPMENT AVAILABLE TO AND USED BY THE WIFE IN 1960

Type of equipment	Check, if available for home-maker's use	If available how often used?				
		Daily	Twice a week	Once a week	Other (SPECIFY)	Never
1. Portable washer						
2. Automatic washing machine						
3. Water extractor						
4. Clothes dryer						
5. Electric iron, standard						
6. Electric iron, steam or dry-steam						
7. Ironer (mangle)						
8. Sewing machine, treadle						
9. Sewing machine, electric						
10. Sewing machine attachments						
11. Carpet sweeper						
12. Vacuum cleaner						
13. Vacuum cleaner attachments						
14. Wet mop						
15. Sponge mop						
16. Power mop						
17. Wax applicator, non-electric						
18. Floor scrubber or polisher						
19. Rug shampooer, non-electric						
20. Rug shampooer, electric						
21. Upholstery shampooer, non-electric						
22. Dishwasher						
23. Automatic defroster on refrigerator						
24. Freezer compartment in refrigerator						
25. Freezer						
26. Special features on range						
a. Automatic oven control						
b. Minute minder						
c. Timed electrical outlet						
d. Automatic top unit, either electric or gas						
e. Other (SPECIFY)						
27. Timer, non-electric						
28. Egg beater, manual						
29. Electric mixer, portable						
30. Electric mixer, table						
31. Electric mixer attachments						
32. Can opener, manual, wall-type						
33. Can opener, electric						
34. Knife sharpener, electric						
35. Electric oven, table model						
36. Coffeemaker, electric						
37. Dutch oven, electric						

K. TIME -AND LABOR- SAVING EQUIPMENT AVAILABLE TO AND USED BY THE WIFE IN 1960 (Cont.)

Type of equipment	Check if available for home-maker's use	If available, how often used? Daily	Twice a week	Once a week	Other (SPECIFY)	Never
38. Frying pan, electric..........						
39. Griddle or grill, electric....						
40. Toaster, electric.............						
41. Roaster, electric.............						
42. Rotisserie, table.............						
43. Ice crusher, electric.........						
44. Pressure saucepan, non-electric..................						
45. Pressure saucepan, electric...						
46. Pressure canner...............						
47. Waffle iron, electric.........						
48. Food chopper, non-electric....						
49. Hair dryer....................						
50. Other (SPECIFY)...............						

L. MISCELLANEOUS EXPENSES

1. Did you need to buy any time- and labor-saving appliances or equipment in 1960 because you were working? Yes________ No________
   (IF YES) Specify and give cost.

   ______________________________ $________

   ______________________________ $________

   ______________________________ $________

2. Did you need to buy any easy-care home furnishings or have any made in 1960 because you were working? Yes________ No________
   (IF YES) Specify and give cost.

   ______________________________ $________

   ______________________________ $________

3. Did you change to paying bills by check or money order because you were employed? Yes________ No________ (IF YES) What cost in 1960? $________

4. Did you give any money to the church because you were employed and could not contribute time and labor to church projects?

   Yes________ No________ (IF YES) What did it cost you? $________

5. Did you need to pay for any phone calls in 1960 because you were working?

   Yes________ No________

   (IF YES) What was your total expense for them? $________

APPENDIX III

TAX COMPUTATION FORM

Int.No.__________

INCOME TAX WORKSHEET

Calculation of Tax on Family Income, Including Wife's.

1. Joint return? Yes_______ No_______
2. Total exemptions claimed_____________
3. Total income (including wife's) from wages, etc.................$_____________
4. Excludable sick pay...$_____________
5. Balance(line 3 minus line 4) ....$_____________
6. Other income reported...$_____________
7. Adjusted Gross Income (sum of lines 5 and 6)....................$_____________
8. Deductions itemized? Yes_____ No______......................$_____________
9. Tax computation
   a. 1) If Adjusted Gross is under $5,000 and deductions are not itemized, use tax table and enter amount here....$_____________
      2) Dividends received credit.................................$_____________
      3) Total tax owed (line a-1 minus line a-2)...................$_____________
   b. If Adjusted Gross is over $5,000 or deductions are itemized, compute tax
      1) Enter Adjusted Gross Income (line 7)......................$_____________
      2) a) If deductions are itemized, enter total................$_____________
         b) If deductions are not itemized, enter the smaller of 10% of Adjusted Gross Income or $1,000 ($500 if a married person filing a separate return).......$_____________
      3) Balance(line b-1 minus line b-2)..........................$_____________
      4) Multiply $600 by total number of exemptions claimed.....$_____________
      5) Taxable income (line b-3 minus line b-4)..................$_____________
      6) Tax on amount on line b-5 (from appropriate tax rate schedule_.......................................$_____________
      7) Tax credits claimed (if itemized deductions)..............$_____________
      8) Tax on income (line b-6 minus line b-7)...................$_____________
      9) Dividends received credit.................................$_____________
      10) Total tax owed (line b-8 minus line b-9).................$_____________

Int. No.__________

Calculation of Tax on Family Income, Excluding Wife's

1. Joint return? Yes_____ No______
2. Total exemptions claimed ___________
3. Total income (excluding wife's) from wages, etc...............$__________
4. Excludable sick pay...$__________
5. Balance (line 3 minus line 4).................................$__________
6. Other income reported...$__________
7. Adjusted Gross Income (sum of lines 5 and 6)..................$__________
8. Deductions itemized? Yes______ No________..............$__________
9. Tax computation
   a. 1) If Adjusted Gross is under $5,000 and deductions are not itemized, use tax table and enter amount here.$__________
      2) Dividends received credit...........................$__________
      3) Total tax owed (line a-1 minus line a-2)..............$__________
   b. If Adjusted Gross is over $5,000 or deductions are itemized, compute tax.
      1) Enter Adjusted Gross Income (line 7)...................$__________
      2) a) If deductions are itemized, enter total (excluding wife's employment deductions)....................$__________
         b) If deductions are not itemized, enter the smaller of 10% of Adjusted Gross Income or $1,000 ($500 if a married person filing a separate return).....$__________
      3) Balance (line b-1 minus line b-2)......................$__________
      4) Multiply $600 by total number of exemptions claimed...$__________
      5) Taxable income (line b-3 minus line b-4)..............$__________
      6) Tax on amount on line b-5 (from appropriate tax rate schedule)..$__________
      7) Tax credits claimed (if itemized deductions)..........$__________
      8) Tax on income (line b-6 minus line b-7)...............$__________
      9) Dividends received credit.............................$__________
      10) Total tax owed (line b-8 minus line b-9)..............$__________

Calculations of Income Tax Due to Wife's Employment

1. Tax on family income including wife's.........................$__________
2. Tax on family income excluding wife's.........................$__________
3. Income tax due to wife's employment (line 1 minus line 2)......$__________

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