

AN ABSTRACT OF THE THESIS OF

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Title: JOB-RELATED EXPENDITURES OF MARRIED CLERICAL
WORKERS AT OREGON STATE UNIVERSITY

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The purpose of this descriptive study was to investigate the job-related expenditures of married clerical workers. Also examined were the economic contribution married clerical workers made to the total family income and their reasons for working.

The sample was taken from the 1973-74 Staff Directory at Oregon State University. Only those employed in a clerical position who indicated they were married were included in the sample. Of the 425 who were mailed a questionnaire, 212 or 50 percent of them were received and were usable in the study.

The number of hours the married clerical workers were employed per week ranged from 20 hours to 45 hours with 84 percent of the sample working 35 or more hours weekly. The mean monthly and yearly income for those in the sample were \$471 and \$5,652 respectively. The mean percentage of gross family income contributed by

the married clerical workers ranged from 10 percent to 94 percent with a mean of 47 percent.

Of the 212 in the sample, 206 married clerical workers gave sufficient information to compute their job-related expenditures. Married clerical workers in the study reported 42.1 percent of their gross monthly income was used for job-related expenditures. The mean expenditures were \$198.66 monthly and \$2,383.92 yearly.

Payroll deductions took 27.2 percent of the married clerical workers' gross monthly income and other directly related expenses took 2.2 percent. Expenses indirectly related to employment, such as clothing, personal care, child care, meals eaten away from home, and transportation, used 12.7 percent of their gross monthly income. Expenses directly related to employment represented 70 percent of all job-related expenditures.

The mean job-related expenditures of 124 of the 206 married clerical workers who reported no children in the household were 38 percent of their gross monthly and yearly income. Their mean gross monthly income was \$478 and mean yearly income was \$5,736. Expenses directly related to employment took 29.4 percent of their gross monthly and yearly income while indirectly related expenses used 8.6 percent of their gross income.

The mean percentage of job-related expenditures of the 42 married clerical workers who reported children in the household

but no child care expense was 40.7 percent with a mean monthly income of \$459 and a mean yearly income of \$5,508. Payroll deductions represented 28.3 percent of the job-related expenditures while other directly related expenses took two percent of their gross monthly and yearly income. Expenses indirectly related to employment used 10.4 percent of their income.

For the 40 married clerical workers who reported children in the household and child care expenses, their job-related expenses used 52 percent of their gross monthly and yearly income. Their mean monthly income was \$498 and mean yearly income was \$5,976. Payroll deductions took 25.9 percent of gross monthly income and other directly related expenses took 2.9 percent. Expenses indirectly related to employment used 23.2 percent of the married clerical workers' income.

Reasons for working were also examined. Using a chi square test, there was a significantly greater amount (at the .01 level) of full-time married clerical workers who indicated they worked to pay for current living expenses and to help pay debts than those working part time. There was also a significantly greater amount (at the .05 level) of those who worked part time than those who worked full time indicating they worked because they liked working better than full-time homemaking.

Job-Related Expenditures of Married Clerical
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JOB-RELATED EXPENDITURES OF MARRIED CLERICAL WORKERS AT OREGON STATE UNIVERSITY

I INTRODUCTION

The number of women over the age of 20 in the labor force has increased from 28, 799, 000 to 30, 713, 000 or seven percent between January 1, 1971 and December 31, 1973 (13:3). The movement of a large number of women into the labor force is not a short-term fad but a major social force. Women work for money, self-satisfaction, and/or personal fulfillment. Whatever the reason for employment, women are a resource that is being utilized (4:85-86).

The old norm of married women destined to fulfill the particular role of homemaker is becoming a thing of the past. The role of homemaker combined with gainful employment, volunteer work, or study permits a married woman to choose a particular life style that meets her and her family's needs (1:130).

Improved working conditions have also encouraged many married women to work. Some of the reasons for an increase in gainful employment of women are greater emphasis on white-collar occupations, an increase in part-time positions, and an increase in the level of pay. Inflation and the desire to raise the family's standard of living have also encouraged married women to work (18:50-59).

With an increase of women in the labor force, an identification

of the expenses incurred by working women is an important consideration in evaluating the monetary gain from employment.

Need for the Study

Job-related expenditures of married women were studied in the 1960s. The intent of these studies was to answer the following questions: 1) what were the reasons married women worked, 2) what are their job-related expenditures, and 3) how much do they contribute to the total family income.

Though data are available on job-related expenditures of married women, the author could find no studies that had been done in the Western Region of the United States. Furthermore, most studies have been done on working women in general and not on one particular occupational group. A study of job-related expenditures of married women in one particular occupation, such as clerical workers, would seem to be of value. In 1972, clerical workers comprised 18 percent of the labor force (12:17) and they are expected to increase by 30 percent by 1985 (36:19-20).

A job-related expenditure study can aid the participants in examining how much of their gross employment income is used for expenses related to employment. The research data can be used by educators in teaching courses on family economics, by lending institutions in evaluating the true value of working wives' earnings

and contributions to family income, and by counselors to help women assess their economic contributions to their families.

Statement of the Problem

The primary problem of this research was to study job-related expenditures of married clerical workers. This research also examined the married clerical workers' contribution to gross family income and the reasons why the married clerical workers were employed.

Objectives of the Study

The objectives of the study were to:

1. Identify job-related expenditures of married women who held clerical positions.
2. Identify the reasons why married women were gainfully employed.
3. Find the percentage of gross family income contributed by married clerical workers.

Definition of Terms

Clerical work was defined as an occupation in an office or business which involved performing routine office tasks and keeping records.

Dependent children were children who were residing in the household of the married clerical workers.

Direct expenses were defined as expenses which the married clerical workers incurred because of their employment.

These included: payroll deductions; dues to professional and employe organizations; expenses for professional and business meetings and conventions; subscriptions to professional and business publications; tools, equipment, supplies and licenses required for work; educational expenses related to employment; gifts, flowers, and donations at work; parties and special meals for fellow employes; meals and snacks purchased at work; and other expenses the married clerical workers indicated were directly related to their employment.

Expenditures were defined as the disbursement of funds.

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

Full-time employment was defined as working 35 hours or more per week.

Gainful employment was defined as working for pay.

Gross family income was defined as the total yearly income of all members in the household for 1973.

Household was defined as one or more persons occupying a housing unit. It includes families living together; unrelated persons living together; families and unrelated persons living together; and persons living alone.

Income available for personal and family use was defined as the amount of the married clerical workers' gross monthly income that remained after job-related expenses have been deducted from it.

Indirect expenses were defined as expenses which the married clerical workers may have incurred because of their employment which were additional to expenses for these items had they not been working. These include: clothes, laundry and cleaning costs, child care expenses, personal care, paid help for household tasks, meals eaten out for the total family, transportation, and other expenses the married clerical workers indicated they paid extra for because of their employment.

Job-related was defined as having to do with one's occupation.

Job-related expenses were those expenses which the married clerical workers indicated were necessary because of their employment.

Married clerical worker was a married woman who is employed in a clerical position.

Married woman was defined as a woman who calls herself married and indicated she was living with her husband.

Oregon State Employees Association (O. S. E. A.) is an association for employes of the State of Oregon.

Part-time employment was defined as working under 35 hours per week.

Payroll deductions were defined as payments for federal and state income taxes, Social Security required by Federal Insurance Contribution Act (F. I. C. A.), State Accident Insurance Fund, Public Employes Retirement System, and Federal Civil Service Retirement.

Retirement fund was the fund that the married clerical workers contribute to through payroll deductions to purchase a retirement pension. In this study, the retirement funds were: Public Employes Retirement System (P. E. R. S.) and Federal Civil Service Retirement Fund.

State Accident Insurance Fund (S. A. I. F.) was the on-the-job accident and disability insurance of the State of Oregon.

Secretary was defined as an individual who was employed to manage detailed and/or routine office work of a superior. Duties of a secretary included: typing, filing, bookkeeping, receptionist, and stenographic work.

Working wife was a married woman who was gainfully employed.

Assumptions of the Study

The following assumptions were made:

1. The respondents will answer the questions completely and truthfully.
2. Each respondent can identify her job-related expenditures by the research methods used.

Limitations of the Study

1. The amount of income tax deducted through payroll deductions for each participant was the taxable amount under consideration.
2. The sample represented the population of the married clerical workers to the extent that the Staff Directory 1973-74 of Oregon State University was accurate.
3. The questionnaire was the only source of information for this study.
4. The questions were answered by the married clerical workers only.
5. Responses were limited by records and recall.
6. Job-related expenses such as extra meals eaten out and convenience foods purchased because of employment were estimations and dependent upon the respondents' ability to

differentiate between what they spent because they were employed and what they would have spent anyway.

7. Only married clerical workers who are women were in the sample.
8. This study investigated the job-related expenses incurred by married clerical workers in 1973.
9. Only questions relating to their employment as clerical workers at Oregon State University were asked.

II REVIEW OF LITERATURE

The review of literature will focus on: 1) participation of married women in the labor force, 2) working women and family characteristics, 3) income of working women, 4) married working women with children, 5) research studies in home economics about employment of married women, 6) reasons for married women working, 7) contribution of working women to family income, and 8) job-related expenditures.

Participation of Married Women in the Labor Force

In 1920, only 7.5 percent of the married women living with their husbands were employed outside the home (35:226). By 1940, 16.7 percent of married women were gainfully employed. The percentage had increased to 23.8 percent by 1950. In 1960 and 1972, the labor force participation rates of married women were 30.5 percent and 41.5 percent respectively (42:223).

During the 1940s and 1950s, the increase in working women resulted from the entrance of married women past the age of 35 into the labor force. In the 1960s, however, the largest increase in labor force participation was women over 35 with school-aged children. During the 1950s, the number of wives over 35 entering the labor force increased by 70 percent; however, the number of those under

age 35 showed only a 10 percent increase. From 1960 to 1966, the number of wives under age 35 in the labor force increased by 25 percent (47:31). By 1972, 43.4 percent of wives under the age of 35 and over were in the labor force (14:33). Of all the wives seeking employment, about 80 percent specified they wanted full-time employment (49:12).

Factors that have had a significant effect on the increase of women in the labor force were: continued urbanization, fewer children in families, inflation, the desire to raise the family's standard of living, the campaign for women's rights, and the technological changes in the household. Our economy has grown sufficiently to create more jobs and many were being filled by married women because they were the workers available to fill them (33:1).

In 1973, 34 percent of married women in the labor force were employed in clerical positions, 16 percent were employed as professional and technical workers, 16 percent were employed as service workers, 15 percent as operatives, and seven percent as sales workers. The remaining 12 percent of the women were employed as managers and administrators, farm laborers, and private household workers (43:341).

In the 1930s, the number of female clerical workers doubled, and for the first time they outnumbered men in this occupation. Women office workers in the past were not unionized. About the same time that more married women entered the labor force and

large offices became common, clerical workers began to unionize and became concerned about wages and employe benefits (2:426). Women are more likely to be unionized if they are employed in industries predominately composed of male workers (34:28).

In the Western Region of the United States clerical workers have increased from 13 percent of the labor force in 1950 to 16 percent in 1960 and to 18 percent in 1972 (12:17).

The demand for clerical workers is expected to increase. The projected need is 20 million by 1985, an increase of six million over the number employed in 1972. Half of the increased demand is attributed to advanced technology and the need for people to prepare material for computers. The other half will be needed to fill jobs that are not affected by technology (36:20).

Working Women and Family Characteristics

In 1966, almost 32 percent of the wives were in the labor force when their husbands had an annual income of less than \$3,000. When the husbands' income was between \$3,000 and \$4,999, 41 percent of the wives were gainfully employed. In families where the husbands' yearly income was between \$5,000 and \$6,999, 42 percent of the wives were in the labor force. For families where the husbands made over \$7,000 in 1966, 34 percent of the wives were in the labor force (48:18).

In 1970, family income seemed to have some relation to the labor force participation rate of women with children under six years of age. If the total family income was between \$3,000 and \$5,000, the wife was more likely to be in the labor force than when the family income was over \$10,000 a year. Approximately 38 percent of families with preschool-aged children in the \$3,000 to \$5,000 family income bracket have a working wife as opposed to 21 percent for families with preschool-aged children in the \$10,000 family income bracket (51:48).

Women who work full-time had a lower fertility rate than women who were not gainfully employed. Women who work part-time had a lower fertility rate than women who did not work for pay. The older the children the more likely the mother was to be working either part or full-time (52:6). In 1973, the Dickinsons reported on a study of 2,154 families with the heads under 64 years of age and showed that as the husband's income increased the wife was less likely to be in the labor force. They found that if the husband's permanent income was below the level that was expected on the basis of his demographic characteristics, the wife was not likely to participate in the labor force. When the husband was underemployed, the wife was not necessarily in the labor force (10:244).

Income and Working Women

The median income in 1971 for all working wives was \$3,667 (42:333). The income of working married women varied considerably by occupation. The median income for female professional or technical workers was \$8,370. Women clerical workers have a median income of \$5,710 per year while women household workers had a median income of \$2,140 (14:34).

The median annual earnings of women clerical workers in the United States increased from \$3,936 in 1962 to \$5,668 in 1970, and to \$5,898 in 1972 (42:245). The increase in salary for clerical workers between 1968 and 1972 was 30.9 percent with an average annual increase of 5.8 percent (42:244).

The 1972 median income for men working full time all year was \$10,540. Women workers employed full time for 12 months in 1972 had a median income of \$3,050. The median income for all men who had earnings in 1972 was \$7,450 and \$2,600 for women (44:1).

There are many reasons for the gap in earnings between men and women. The earnings gap between men and women workers is attributed to women seeking certain occupations for reasons other than pay. Many women, because of family obligations, choose jobs that do not require overtime or much traveling.

Still others turn down promotions because of the increased responsibility. In many cases married women are underemployed because a higher salary would not compensate for the disadvantages associated with a promotion (49:12).

Kreps saw the disparity between the earnings of men and women resulting from the tendency of women to concentrate in low-paying jobs. Women have been socialized to accept a certain niche in the occupational hierarchy and continue to seek jobs that are open to them and avoid occupations that are traditionally closed to them (25:3).

Some of the earning gap between men and women workers is further attributed to sex discrimination. Many women with adequate skills find it difficult to enter some occupations due to sex stereotyping. Promotional opportunities are also somewhat limited for many women because employers do not accept women as a permanent part of the labor force (16:15).

Married Working Women With Children

In 1950, 28 percent of the married women with children ages 6 to 17 were in the labor force. By 1960, 39 percent of the married women with children 6 to 17 years of age were in the labor force. The percentage increased to 49.2 percent by 1970. For married women with children under six years of age, almost 12

percent of them were in the labor force in 1950. In 1960 and 1970, the percentage of married women with children under six years of age in the labor force increased to 18 percent and 30 percent respectively (42:223).

The labor force participation rate is higher for women who have an adult relative living in the home who will take care of the children. A 1970 U. S. Department of Labor report showed that one in eight working wives had such an adult present in the home (50:24).

About 49 percent of the married women were employed who had children between the ages of 6 and 17, and 42 percent of wives without children under the age of 18 were in the labor force (51:48).

The number of children in the United States between the ages of 5 and 13 decreased by 3.5 percent between 1970 and 1972; however, children under age five increased by four-tenths of one percent (42:31). Nevertheless, the number of children with working mothers has increased considerably. Approximately 40 percent of the children under age 18 have employed mothers or mothers who are actively seeking employment (58:37).

Approximately 31 percent of mothers with preschool-aged children were in the labor force in 1971 compared with 52 percent of mothers with only school-aged children (17:9). In March 1972,

about 38 percent of all married women with children under the age of 18 and husband present were employed. As the age of the children increased, the mother was more likely to be in the labor force (58:39).

Research Studies in Home Economics About Employment of Married Women

In 1967, Larson reported a study on the contribution wives make to their families' economic development through employment for pay. She found that as the age of the children increased, the earnings of the working wives increased. Also, the participation rate of wives in the labor force continuously increased as the children's age increased (26).

King, McIntyre, and Axelson reported a study about attitudes concerning maternal employment of 1,055 junior high students in Florida in 1968. The study showed that adolescents whose mothers were working saw the employment of the mother less of a threat to marital relations than children of non-working mothers. When the father was involved in helping the wife with household chores, the adolescents were less apprehensive of the wife's employment (24:636).

In 1970, Keidel reported a study of 308 ninth grade students in North Dakota in which she examined the relationship between ninth

grade achievement in school and maternal employment. Her data showed there was no relationship between achievement in school and the mother's employment (23:97).

In 1971, Lemmon reported a study on attitudes towards maternal employment of 440 grade school children in Illinois. Her study showed that the children approved of a mother working when she had the ability to maintain the home well and perform her job. The children saw a need for a mother to work when the family had a low income or the father was no longer living at home. The children disapproved of a mother working when there were pre-school children in the family or the mother preferred employment to housework (27).

Reasons for Married Women Working

In 1962, Holmes reported that 60 percent of the 744 women in her study in Georgia worked to supplement their family income. Twenty percent worked to earn money for a definite purpose such as the purchase of a home or car, and 15 percent worked because they liked working better than full-time homemaking (20:5).

In 1965, Holmes reported on a study she did in Ohio concerning job-related expenditures of married women. She found that over half of the wives worked because they wanted more money than their husbands could provide (21:1). In a North Carolina study

reported in 1967, Holmes found that the main reason for married women working was to pay for current living expenses and to supplement their husband's income (22:1).

In her study reported in 1967, Sligh asked 50 unmarried college women to list reasons why married women work outside the home. Reasons these women gave were: to supplement family income, to help the family attain a certain standard of living, to send children to college, and to retain some degree of economic independence. All 50 women in the study approved of employment of a married woman if it was economically necessary that she work and if her family was receiving adequate care (39).

Myrdal and Klien reported in 1968 reasons why married women seek gainful employment. To supplement the family income and to raise the standard of living for the family were the main reasons for working. Married women may also work to avoid social isolation, to have a feeling of independence, and to use their specialized training or education (28:83).

In 1972, de las Casas' study of 328 wives indicated that the main reason for wives working was inadequate family income. Other reasons given were to improve housing conditions, to use special training and education, and to use free time available after their children moved away from home (9).

Kreps explored reasons why women work. She indicated

that married women primarily work to raise the standard of living of their families and to supplement the earnings of their husbands. A married woman is more likely to seek gainful employment if her husband is unemployed or disabled. Many married women also feel a need to use their education for personal fulfillment (25:31).

Contribution of Working Women to Family Income

In 1959, the percentage of families in the United States with two breadwinners had the following mean percentage of the gross family income contributed by the wife through employment:

<u>Percent of all families</u>	<u>Mean percentage of gross family income contributed by the wife</u>
22	less than 10
19	10-19
20	20-29
17	30-39
14	40-49
7	50-74
1	75 and over
	(41:170)

In 1962, Carroll reported that employed wives had a mean contribution rate of 27 percent to the total family income through employment. Wives working full time made a mean contribution of 38 percent to family income. Generally, women without children contributed a larger percentage to the total family income than those with children (5:366).

In three separate studies, Holmes investigated the contribution married women make to the gross family income. Her Georgia study reported in 1962 and her North Carolina study reported in 1967 showed that working wives contributed 35 percent of the after-tax income of the family (20:6, 22:6). In her Ohio study reported in 1965, Holmes indicated that the working wives contributed 33 percent of the after-tax income of the family (21:6).

In 1965, Wenck reported a study of 445 employed and non-employed wives in Orange County, California. She found that the median family income increased to \$10,700 from \$9,000 when the wife was gainfully employed. Only about 10 percent of the women contributed one-half or more to the total family income (54:737-738).

Hayghe reported that the median amount married women contributed to gross family income through employment in 1971 was 27.5 percent. Wives who worked full time contributed 38.6 percent of the gross family income, and wives who worked part time contributed 12.3 percent to gross family income (14:33).

In the United States in 1972, the mean family income for all families in which both the husband and wife had earnings was \$13,928. Wives contributed 28 percent to the total family income. In the Western Region of the United States, the 1972 mean family income for families where both the husband and wife were employed

was \$14,381. The mean amount the wife contributed to the family income was \$4,023 or 28 percent. The husband contributed a mean amount of \$10,358 (5:31).

Job-Related Expenditures

Holmes' study in Georgia reported in 1962 showed that 40 percent of the working wives' gross income was used for job-related expenditures. Expenses directly related to employment took 27.9 percent of the gross earnings, and indirect expenses totalled 12.1 percent of gross income. Women with children under six spent 50 percent of their gross income on job-related expenses (20:1).

In 1962, Ferrar reported a study of job-related expenditures of 50 gainfully employed wives of Michigan State University students. She found that 45.4 percent of the wives' mean annual cash income was used for job-related expenditures. The clerical workers in the study had job-related expenses totaling 46.2 percent of their mean annual cash income. As the wives' income increased, the proportion devoted to income tax, and other job-related expenses which included food, transportation, personal care, and miscellaneous expenses remained relatively constant. The proportion devoted to clothing, paid help, and total job-necessitated expenditures decreased as the wives' income increased. The researcher suggested that social pressure may increase the job-related expenditures of wives. A

woman may spend more on work clothing in order to dress as well as her co-workers (11:84).

In her Ohio study reported in 1965, Holmes found that approximately 40 percent of the working wives' gross income was used for job-related expenditures. Women with children under six years of age had 50 percent of their gross income used for job-related expenses. The research indicated that employed wives spent more on clothing and paid help, made larger contributions for gifts and flowers at work, and chose more expensive means of transportation as the gross family income increased (21:1).

In her North Carolina study reported in 1967, Holmes said that employed married women spent 40 percent of their gross income on job-related expenses. Women with children under six years of age had 50 percent of their gross income used for job-related expenses. The largest single expense for the working wives was income taxes (22:1).

In 1968, Whitfield reported on a study of 50 married women in Carroll County, Maryland. Her study showed that the median percentage spent for job-related expenses was seven percent lower for the women in the lower income group than those in the higher income group. Overall, job-related expenditures absorbed 43 percent of the wives' income (55:55).

In 1970, Newman reported on a study done in Tennessee of 99

employed wives of college students. The study showed that the job-related expenditures for the wives averaged 35 percent of their gross earnings. Job-necessitated expenses for women with children averaged 38 percent of the employed wives' income as opposed to 32 percent for wives without children (29:32).

Henderson studied job-related expenditures of 50 gainfully employed student wives in Tennessee. She reported that the three largest job-related expenditures incurred were meals eaten at work, transportation, and child care. The mean cost per month for meals was \$9.60. Transportation and child care costs were \$9.92 and \$11.49 respectively. Monthly expenses increased from a mean of \$37.78 to \$73.50 with the added expense of child care (19:39).

III METHODOLOGY

This chapter describes: 1) the development of the questionnaire, 2) selection of the sample, 3) distribution of the questionnaire, and 4) treatment of the data.

Development of the Questionnaire

A questionnaire was developed to collect data on job-related expenditures of married clerical workers after a study of the literature. Faculty members of the Home Management and Statistics Departments reviewed the questionnaire and made suggestions for changes. The questionnaire was also reviewed by the Committee for the Protection of Human Subjects.

The questionnaire was pretested by five clerical workers who did not meet the criteria for the sample. Their suggestions for improvement were incorporated into the final questionnaire.

Selection of the Sample

Each participant in the study met the following criteria:

1. Her name was listed in the Staff Directory 1973-74 (30).
2. She was employed in a clerical position at Oregon State University.

3. Her name had an asterisk in front of it signifying that she was married.

Distribution of the Questionnaire

The 425 questionnaires were sent through the Oregon State University campus mail service on February 18, 1974 to all clerical workers who qualified for the sample. They were requested to return the questionnaire to the Home Management Department through campus mail by March 1 in the self-addressed envelope and to indicate if they wanted a summary of the findings.

Treatment of the Data

Descriptive statistics and chi-square tests were used to analyze the data obtained from the questionnaire. Analysis was made of the following:

1. Demographic characteristics
2. Job-related expenses
 - a. payroll deductions
 - b. other expenses related to employment
3. Contribution to gross family income by married clerical workers
4. Reasons for working
 - a. monetary
 - b. non-monetary

IV FINDINGS

The findings in the study will be discussed under the following topics: 1) demographic information, 2) contribution married clerical workers make to gross family income, 3) job-related expenditures, and 4) reasons for working.

Demographic Information

Of the 425 questionnaires that were mailed to the married clerical workers at Oregon State University, 231 or 54 percent were returned to the Home Management Department. Of the 231 questionnaires received, seven were returned because the clerical workers were no longer employed at Oregon State University. Six questionnaires were returned by the clerical workers because their marital status did not fit the sample: three were separated, two were divorced, and one was single. Six questionnaires were not included in the study because they were received after the March 1 deadline. The remaining 212 or 50 percent were analyzed by the researcher and used in the study. Nine of the married clerical workers requested a summary of the findings.

Table 1 gives the number in the household of the 212 married clerical workers in the sample. The family size ranged from two to seven with a mean of 2.71 and a median of two. Of the total

group, 60 percent did not have children in the household. Only 22 percent had more than one child and less than nine percent had three or more. Large families were not prevalent as only three reported having more than three children living in the household.

Table 1. Number in household of 212 married clerical workers.

Number in Household	Number Reporting	Percent
2	127	59.9
3	37	17.5
4	28	13.2
5	15	7.1
6	2	.9
7	1	.5
No response	<u>2</u>	<u>.9</u>
Total	212	100.0

Table 2 shows the number of months the married clerical workers were employed by Oregon State University in 1973. The number of months worked ranged from 2 to 12 with a mean of 10.4 months and a median and mode of 12 months. Surprisingly, 72 percent of the married clerical workers were employed for 12 months in 1973. Only 16 percent of the married clerical workers has been employed six months or less during the year.

Table 2. Number of months of employment in 1973 of 212 married clerical workers by Oregon State University.

Months worked	Number reporting	Percent
12	152	71.6
11	2	.9
10	7	3.3
9	14	6.7
8	1	.5
7	2	.9
6	5	2.4
5	8	3.8
4	9	4.2
3	10	4.7
2	1	.5
No response	<u>1</u>	<u>.5</u>
Total	212	100.0

Table 3 gives the number of hours worked per week by the married clerical workers by age groups. The number of hours employed per week ranged from 20 to 45 with a mean of 37.5. Workers in their 20s comprised about 52 percent of the sample. Of this group, 88 percent worked full time. Married clerical workers in their 30s represented about 12 percent of those in the sample with 84 percent of the married clerical workers working 35 or more hours per week.

Married clerical workers in the 40 to 49 age group comprised 14 percent of the participants with 70 percent of them working full time. Those in the study who are in their 50s represented 17 percent of those in the sample and 84 percent of them working 35 or

Table 3. Age groups of 212 married clerical workers by the number of hours worked per week.

Hours per week	Age Groups						Total	Percent
	Under 20	20-29	30-39	40-49	50-59	Over 60		
	<u>Number Reporting</u>							
40 and over	2	97	20	20	26	6	171	81.0
35-39			1	1	4	1	7	3.0
30-34		4	1	2	3	0	10	5.0
25-29		1	1	1			3	1.0
20-24		8	2	6	3	0	19	9.0
Variable							1	.5
No response							1	.5
Total	2	110	25	30	36	7	212	100.0

more hours per week. Workers in their 60s comprised 3 percent of those working full time.

As the age of the married clerical workers increased, the percentage who worked over 35 hours per week decreased up to the 50 to 59 age group. The married clerical workers in their 50s had a 13 percent higher rate of full-time employment than those in their 40s. Furthermore, all married clerical workers 60 and over and under 20 in the study were employed full time.

The age groups by the gross monthly income of full-time married clerical workers is given in Table 4. One hundred seventy-nine married clerical workers in the sample worked 35 or more hours per week. Six did not report their monthly income so 172 were analyzed.

The mean gross monthly income for married clerical workers employed full time was \$511 with a mean gross yearly income of \$6,132. The mean gross monthly income of those under 20 years of age was \$364 with a yearly income of \$4,368. Those in the 20 to 29 age group had a mean gross monthly income of \$469 and a yearly income of \$5,628. Workers in their 30s and 40s had a mean gross monthly income of \$579 and \$549 respectively, with yearly incomes of \$6,948 and \$6,588. Those in the 50 to 59 age group and those over 60 had a mean gross monthly income of \$553 and \$544 respectively, with yearly incomes of \$6,636 and \$6,528.

Table 4. Age groups of 172 married clerical workers employed full time by their gross monthly income.

Gross monthly income	Age Groups						Total	Percent
	Under 20	20-29	30-39	40-49	50-59	60 and over		
	<u>Number Reporting</u>							
\$250-\$299				1		1	2	1.2
\$300-\$349	1	5	1	2	1		10	5.9
\$350-\$399		7	1	1	1		10	5.9
\$400-\$449		24		3	2		29	16.9
\$450-\$499	1	29	2	1	2	1	36	20.9
\$500-\$549		16	2	2	5	1	26	15.1
\$550-\$599		4	4	2	4	1	15	8.7
\$600-\$649		6	6	4	8	1	25	14.5
\$650-\$699		4	3	2	3		12	7.0
\$700-\$749		1	1			1	3	1.7
\$750-\$799				1	2		3	1.7
\$800-\$849			1				1	.5
Total	2	96	21	19	28	6	172	100.0

In this study, the mean gross monthly income for the married clerical workers increased with an increase in age until age 40. Married clerical workers in their 40s had 5 percent less gross monthly income than those in their 30s.

A comparison of monthly income in relation to number of hours employed per week by married clerical workers is given in Table 5. Out of the 212 in the sample, six did not list their gross monthly income. The mean gross monthly income of the 206 married clerical workers reporting was \$471 with a median and mode of \$484. The mean yearly income was \$5,652 and the median yearly income was \$5,898.

Table 5. Mean gross monthly income of 206 married clerical workers by the number of hours worked per week.

Hours worked per week	Number Reporting	Dollars
35 and over	174	\$511
25-34	13	320
20-24	19	237
Total	206	

Married clerical workers who worked 35 hours or more had a 60 percent higher mean gross monthly income than those employed 25 to 34 hours per week. Those employed full time had a 116 percent higher mean gross monthly income than those employed 20 to 24 hours per week. Married clerical workers employed 25 to 34

hours weekly had a 35 percent mean gross monthly income greater than those employed under 25 hours per week.

Computations were made on the gross hourly income in relation to number of hours employed per week. A 22 work-day month was used in the analysis to compute hourly wage rates. For the hour groups, the following mean hours were used: 22 for the 20 to 24 group, 30 for the 25 to 34 group, and 38 for the 35 and over group. For the full-time or the 35 hour and over group of married clerical workers, the mean gross hourly income was \$3.05. Those working 25 to 34 hours weekly and those working under 25 hours per week had a gross hourly income of \$2.42 and \$2.45 respectively. Obviously, the married clerical workers who worked 35 hours or more per week had a higher gross hourly income.

For the United States in 1973, the mean gross family income for all families where both the husband and wife had earnings was \$15,237 (43:283). Of the 206 married clerical workers who reported their gross family income, 84 or 41 percent had a gross family income of \$15,000 or more. Thirty percent or 62 had a gross family income of less than \$10,000 per year. Sixty or 29 percent had a gross family income between \$10,000 and \$14,999 (Table 6).

Table 6. Gross yearly family income of 212 married clerical workers in 1973.

Gross Family Income	Number Reporting	Percent
Under \$3, 000	4	1.9
\$ 3, 000-\$ 4, 999	5	2.4
\$ 5, 000-\$ 9, 999	53	25.0
\$10, 000-\$14, 999	60	28.3
\$15, 000-\$19, 999	51	24.0
\$20, 000-\$25, 000	28	13.2
Over \$25, 000	5	2.4
No response	6	2.8
Total	212	100.0

Table 7 gives the family size of the married clerical workers by the gross family income. Of the 212 in the sample, two did not give family size and six did not report gross family income. This left 204 to be analyzed.

Almost 36 percent of the 123 married clerical workers who reported only two people in their household had a gross family income of at least \$15, 000, but 39 percent had income under \$10, 000. A little over 47 percent of the 36 married clerical workers with three people in the household had a gross family income of at least \$15, 000, and 14 percent or five had a gross family income of less than \$10, 000. Fourteen or one-half of the married clerical workers who reported four people in the household had a gross family income of at least \$15, 000. Twenty-nine percent or four of

Table 7. Family size of 204 married clerical workers by gross family income.

Gross family income	Family Size						Total
	2	3	4	5	6	7	
Under \$3,000	2	2					4
\$ 3,000-\$ 4,999	3	1	1				5
\$ 5,000-\$ 9,999	43	2	3	4			52
\$10,000-\$14,999	31	14	10	4	0	1	60
\$15,000-\$19,999	28	10	8	2	2		50
\$20,000-\$25,000	15	5	6	2			28
Over \$25,000	1	2	0	2			5
Total	123	36	28	14	2	1	204

the married clerical workers had a gross family income of less than \$10,000. Of the 17 who reported a family size of five and over, 47 percent of the married clerical workers reported a gross family income of at least \$15,000 with 24 percent or four of those who reported a family size of five through seven had a gross family income of less than \$10,000.

The hours married clerical workers with children worked per week is given in Table 8. Almost 40 percent (84) of the 212 married clerical workers in the sample indicated that they had children living in the household. Seventy-nine percent (66) were employed full time. One-fifth of those reporting children in the household were employed between 20 and 34 hours per week. One married clerical worker was employed a variable number of hours per week.

Of the 84 married clerical workers who reported having children in the household, 25 percent (21) had children under six

Table 8. Married clerical workers with children by number of hours worked per week and children's age groups.

Hours per week	Age Groups of Children				Children in two age groups	Children in three age groups	Total
	Under 6 only	6-12 only	13-18 only	18 and over			
35 and over	15	11	14	4	21	1	66
25-34	1	1	1	0	2	0	5
20-24	5	1	1	1	4	0	12
Variable						1	1
Total	21	13	16	5	27	2	84

years of age only. Almost 15 percent (13) had children only in the 6 to 12 age group and 19 percent (16) had children in the 13 to 18 years of age group. Only six percent had children over age 18. Almost 34 percent of them had children in two or more age groups.

Contribution Married Clerical Workers
Make to Gross Family Income

In computing the mean percentage contributed by the married clerical workers to the gross family income, only the responses of those in the sample who reported they were employed in a clerical position at Oregon State University for 12 months in 1973 were analyzed. About 72 percent or 152 married clerical workers in the sample were employed 12 months in clerical positions at Oregon State University. The percentage the married clerical workers contribute of gross family income was computed by dividing the workers' gross yearly income by the mean value of the gross family income group.

The percentage of gross family income contributed by the married clerical workers' gross yearly income ranged from 10.6 percent to 94 percent with a mean of 47 percent. The married clerical worker who contributed 10.6 percent to her gross family income reported a gross yearly income of \$2,400 and a gross family

income in the \$20,000 to \$24,999 group. The married clerical worker who contributed 94 percent of her gross family income reported a gross yearly income of \$7,056 and a gross family income in the \$5,000 to \$9,999 group.

Table 9 gives the mean percentage of gross family income contributed by married clerical workers employed 12 months by the number of hours worked per week. Of the 152 married clerical workers who reported they were employed 12 months in 1973 in clerical positions, seven did not indicate their gross yearly income or their gross family income. The remaining 145 were used in the analysis.

Table 9. Mean percentage of gross family income contributed by 145 married clerical workers employed 12 months by the number of hours worked per week.

Hours per week	Number Reporting	Mean Percentage
35 and over	127	49
25-34	7	39
20-24	<u>11</u>	22
Total	145	

Almost 88 percent of those reporting their income and who were employed 12 months during 1973 worked full time, whereas the remaining 12 percent worked less than 35 hours per week. Married clerical workers who were employed full time contributed 10 percent more to the gross family income than those employed

between 25 and 34 hours per week. Those who worked over 35 hours per week contributed 27 percent more to the gross family income than married clerical workers employed less than 25 hours per week. Those who were employed 25 to 34 hours per week contributed 17 percent more to the gross family income than those employed less than 25 hours per week.

Only the responses of the married clerical workers employed full time will be further analyzed. Because 88 percent of the married clerical workers reporting income information were employed full time and for 12 months, those who worked part time will not be analyzed in order not to dilute the mean percentage contributed by married clerical workers who work full time.

The mean percentage of gross family income contributed by 127 married clerical workers employed full time for 12 months by the number in household is given in Table 10. The mean percentage ranged from 43 percent to 50 percent. As the number in the household increased, the percentage contributed by married clerical workers to gross family income decreased.

The mean percent 127 full-time married clerical workers employed 12 months contributed of gross family income by age is given in Table 11. Married clerical workers in their 20s contributed 55 percent of the gross family income which was 10 percent more than married clerical workers in their 30s contributed. They

Table 10. Mean percentage of gross family income contributed by 127 married clerical workers employed full time for 12 months by number in household.

Number in household	Number Reporting	Mean Percentage
2	77	50
3	22	47
4	18	46
5	9	43
No response	1	
	127	
Total	127	

Table 11. Mean percentage 127 full-time married clerical workers employed 12 months contributed of gross family income by age.

Age groups	Number Reporting	Mean Percentage
20-39	64	55
30-39	18	45
40-49	19	39
50-59	21	42
60 and over	4	42
No response	1	
	127	
Total	127	

contributed 16 percent more than those in their 40s to gross family income. Married clerical workers in their 50s and 60s contributed three percent more to the gross family income than workers in their 40s but three percent less than women in their 30s. Those under age 30 contributed over one-half of their gross family income while those over 30 contributed 45 percent or less of their gross family income.

Table 12 gives the percentage full-time married clerical workers employed 12 months contribute of gross family income by their gross yearly income. The mean percentage contributed by married clerical workers to gross family income at different gross yearly income levels ranged from 35 percent to almost 52 percent with a mean of 49 percent. For the income groups from \$4,000-\$4,999 to \$9,000-\$9,999 the mean percentage of income varied only five percent. For 123 of the 127 married clerical workers, the percentage contributed to gross income was from 45 percent to 51 percent, a difference of only seven percent.

The mean percentage full-time married clerical workers employed 12 months contribute of gross family income who work for their husbands to continue their education is given in Table 13. The mean percentage ranged from 20 percent to 74 percent. For both groups as the gross family income increased, the percentage contributed by the married clerical workers decreased.

Table 12. Mean percentage 127 full-time married clerical workers employed 12 months contribute of gross family income by the married clerical workers' gross yearly income.

Gross yearly Income	Number Reporting	Mean Percentage
\$ 3,000-\$ 3,999	2	35
\$ 4,000-\$ 4,999	8	49
\$ 5,000-\$ 5,999	42	50
\$ 6,000-\$ 6,999	27	52
\$ 7,000-\$ 7,999	34	45
\$ 8,000-\$ 8,999	10	48
\$ 9,000-\$ 9,999	2	48
\$10,000-\$10,999	2	43
Total	127	

Table 13. Mean percentage 127 full-time married clerical workers employed 12 months contribute of gross family income who work for husband to continue education by gross family income.

Gross Family Income	Working for Husband to Continue Education		Not Working for Husband to Continue Education	
	No. Reporting	Mean Percent	No. Reporting	Mean Percent
\$ 5,000-\$ 9,999	26	74	3	72
\$10,000-\$14,999	8	49	29	49
\$15,000-\$19,999	2	33	33	40
\$20,000-\$25,000	2	20	20	33
Over \$25,000			4	30
Total	38		89	

Table 14 gives the mean percentage full-time married clerical workers employed 12 months contribute to gross family income by working for husband to continue education. One-third of the married clerical workers in the sample were working for their husband to continue his education. Married clerical workers who indicated they worked to enable their husband to continue his education contributed a mean percentage of over 20 percent more to the gross family income than those who did not indicate they were working to enable their husband to continue his education. The mean percentage married clerical workers contributed to gross family income varied little by whether they had children in the family. The biggest difference was whether they were working for their husband to continue his education.

Job-Related Expenditures

Job-related expenditures of the married clerical workers ranged from 13.4 percent to 113 percent of gross monthly income with a mean of 42.1 percent. The median and mode were 37 percent for job-related expenditures.

Thirty-six married clerical workers did not report their payroll deductions on the questionnaire. Payroll deductions for the 36 were computed using a similar method to that used by Stein and Ryscavage to compute after-tax earnings (40:3). Using gross

Table 14. Mean percentage 127 full-time married clerical workers employed 12 months contribute of gross family income by working for husband to continue education and family composition.

	Number Reporting	Mean Percentage
<u>Working for husband to continue education</u>		
Workers without children	29	65
Workers with children	9	62
<u>Not working for husband to continue education</u>		
Workers without children	50	42
Workers with children	<u>39</u>	43
Total	127	

monthly income, estimates of payroll deductions were made. In computing deductions, it was assumed that the married clerical workers were claiming one exemption and paying married income tax rates. Information on payroll deductions for different income levels were obtained from the Payroll Office at Oregon State University.

Table 15 shows the direct and indirect mean dollar job-related expenditures of the 212 married clerical workers in the sample. The most often mentioned expenses were payroll deductions and

Table 15. Direct and indirect job-related expenditures with mean monthly and yearly expenditures by the types of expenses of 212 married clerical workers. ^a

Direct Expenses	Number Reporting	Mean Monthly	Mean Yearly
1. Federal income tax	170	\$62.65	\$751.80
2. State income tax	170	24.43	293.16
3. Social Security	153	27.57	330.84
4. Retirement fund	154	20.85	250.20
5. State Accident Insurance Fund	170	1.10	13.20
6. Meals and snacks purchased at work	162	8.23	98.76
7. Gifts, flowers and donations at work	153	1.47	17.64
8. Parties and special meals for fellow employees	131	1.61	19.32
9. Dues to professional and employe organizations	64	2.42	29.04
10. Educational expenses related to employment (night classes, books, etc.)	34	3.58	42.96
11. Professional and business meetings and conventions	25	1.99	23.88
12. Tools, equipment, supplies, licenses required for work	17	2.39	28.68
13. Professional and business publications	11	.86	10.32
14. Other	12	3.88	46.56

Indirect Expenses			
1. Transportation			
a. mileage	170	\$20.91	\$250.92
b. parking fees	132	1.93	23.16
c. rides to work	15	11.82	141.84
d. bus fares	1	25.00	300.00
2. Clothing needed because of employment	155	16.56	198.72
3. Meals eaten out for the total family because of employment	103	16.21	194.52
4. Laundry and cleaning costs	86	3.75	45.00

Continued

Table 15--Continued.

Indirect Expenses	Number Reporting	Mean Monthly	Mean Yearly
5. Personal care	86	\$ 8.74	\$104.88
6. Child care expenses	40	64.00	768.00
7. Paid help for household tasks	20	16.19	194.28
8. Other	13	12.56	150.72

^a Does not include the estimated payroll deductions of the 36 married clerical workers for whom the researcher estimated their deductions.

transportation. The least often mentioned expenses were professional and business publications and tools, equipment, supplies, and licenses required for work. Child care expenses had the highest mean dollar expenditure with almost 50 percent of those with children in the household listing this expense. Professional and business publications has the lowest mean dollar expenditure.

Direct expenses included in the other category were contributions to charities and other organizations. Indirect other expenses included: the extra cost of purchasing clothing because of not having time to sew, gas or bus fare for child traveling to babysitter, money spent on convenience foods, and presents for weddings and bridal showers not held at work for fellow employes.

The mean percentage of 206 married clerical workers' gross monthly and yearly income used for job-related expenditures is given in Table 16. The mean job-related expenditures for the 206 were \$198.66 monthly or \$2,383.92 yearly or 42.1 percent of gross monthly and yearly income.

For transportation costs, mileage was computed using 11.3 cents per mile (46:1) and multiplied by the total number of miles traveled to and from work by the married clerical workers. The mean amount paid for parking, bus fares, and rides to work was to be added to the mean mileage cost. The amount of money three married clerical workers received for giving others a ride to and from work was subtracted from the transportation costs of the three individually. The mean monthly and yearly received by the three who indicated they received money for giving others a ride to work was \$9.33 and \$111.96 respectively.

Payroll deductions took 27.2 percent of the married clerical workers' gross monthly income and other directly related expenses took 2.2 percent of the gross monthly income. Expenses indirectly related to employment used 12.7 percent of the married clerical workers' gross monthly income.

Expenses directly related to employment represented almost 70 percent of the job-related expenditures, and expenses indirectly related to employment represented 30 percent of the job-related

Table 16. Mean percentage of 206 married clerical workers' gross monthly and yearly income used for job-related expenditures by the expenses incurred.

	Dollars (monthly)	Dollars (yearly)	Percent
Mean monthly income - \$471			
Mean yearly income - \$5,652			
<u>Directly related to employment:</u>			
Federal income tax	\$57.31	\$687.72	12.1
State income tax	22.55	270.60	4.7
Social Security	27.55	330.60	5.8
Retirement fund	20.60	247.20	4.4
State Accident Insurance Fund	1.10	13.20	.2
Other ^a	<u>10.44</u>	<u>125.28</u>	<u>2.2</u>
Total direct expenses	\$139.55	\$1,674.60	29.4
<u>Indirectly related to employment:</u>			
Clothing	\$12.11	\$145.32	2.6
Laundry	1.52	18.24	.3
Child care	12.09	145.08	2.6
Personal care	3.55	42.60	.8
Paid help	1.53	18.36	.3
Meals out	7.88	94.56	1.7
Transportation ^b	19.66	235.92	4.2
Other ^c	<u>.77</u>	<u>9.24</u>	<u>.2</u>
Total indirect expenses	\$59.11	\$709.32	12.7
Total job-related expenditures	\$198.66	\$2,383.92	42.1

^aIncludes dues, publications, meetings, tools and licenses, educational expenses, gifts and donations, parties and special meals, and meals and snacks.

^bIncludes mileage costs, parking fees, rides to work, and bus fares minus any money received for giving others a ride to work.

^cIncludes purchase of convenience foods, clothing for children, and bus fees for children.

expenditures. Expenses directly related to employment averaged \$139.55 monthly and indirect expenses averaged \$59.11 monthly.

One married clerical worker indicated that she paid an additional \$10 a month for apartment rent to get housing within walking distance of her work. Considering a mean transportation cost of \$19.66, she was able to save \$9.66 monthly by paying \$10 a month more in rent and walking to work.

Table 17 gives the mean monthly and yearly expenditures of 124 married clerical workers who did not report children in the household. The mean job-related expenditures for the 124 had a monthly value of \$181.66 and a yearly value of \$2,179.93. Job-related expenditures represented 38 percent of the gross monthly and yearly income.

Payroll deductions took 27.3 percent of the 124 married clerical workers' gross monthly and yearly income and other directly related expenses took 2.1 percent of the gross monthly and yearly income. Expenses indirectly related to employment used 8.6 percent of the married clerical workers' income.

Expenses directly related to employment represented 78 percent of the job-related expenditures, and expenses indirectly related to employment represented 22 percent of the job-related expenditures. Expenses directly related to employment averaged \$141.18 monthly and indirect expenses averaged \$40.48 monthly.

Table 17. Mean percentage of gross monthly income used for job-related expenditures of 124 married clerical workers who did not report children in the household by the expenses incurred.

Mean monthly income - \$478 Mean yearly income - \$5,736	Dollars (monthly)	Dollars (yearly)	Percent
<u>Directly related to employment:</u>			
Federal income tax	\$58.90	\$706.80	12.3
State income tax	23.84	286.08	4.9
Social Security	27.02	324.24	5.7
Retirement fund	19.97	239.65	4.2
State Accident Insurance Fund	1.03	12.36	.2
Other ^a	<u>10.42</u>	<u>125.04</u>	<u>2.1</u>
Total direct expenses	\$141.18	\$1,694.17	29.4
<u>Indirectly related to employment:</u>			
Clothing	\$ 9.83	\$117.96	2.1
Laundry	1.25	15.00	.3
Personal care	2.45	29.40	.5
Paid help	1.67	20.04	.4
Meals out	6.90	82.80	1.4
Transportation ^b	17.79	213.48	3.8
Other ^c	<u>.59</u>	<u>7.08</u>	<u>.1</u>
Total indirect expenses	\$40.48	\$485.76	8.6
Total job-related expenditures	\$181.66	\$2,179.93	38.0

^a Includes dues, publications, meetings, tools and licenses, educational expenses, gifts and donations, parties and special meals, and meals and snacks.

^b Includes mileage costs, parking fees, rides to work, and bus fares minus any money received for giving others a ride to work.

^c Includes purchase of convenience foods.

Table 18 gives the mean monthly and yearly dollar expenditures and mean percent of income of 42 married clerical workers who reported children in household and no child care expense by the expenses incurred. The mean job-related expenditures for the 42 had a monthly value of \$187.33 and a yearly value of \$2,248.15. Job-related expenditures represented 40.7 percent of the gross monthly and yearly income.

Payroll deductions took 28.3 percent of the 42 married clerical workers' gross monthly and yearly income and other directly related expenses took two percent of the gross monthly yearly income. Expenses indirectly related to employment used 10.4 percent of the married clerical workers' income.

Expenses directly related to employment represented 75 percent of the job-related expenditures, and expenses indirectly related to employment represented 25 percent of the job-related expenditures. Expenses directly related to employment averaged \$139.42 monthly and indirect expenses averaged \$47.91 monthly.

Table 19 gives the mean monthly and yearly expenditures of 40 married clerical workers who reported children in the household and child care expense. The mean job-related expenditures for the 40 had a monthly value of \$258.58 and a yearly value of \$3,103.23. Job-related expenditures represented 52 percent of the gross monthly and yearly income.

Table 18. Mean percentage of gross monthly income used for job-related expenditures of 42 married clerical workers who reported children in the household with no child care expense by the expenses incurred.

	Dollars (monthly)	Dollars (yearly)	Percent
Mean monthly income - \$459			
Mean yearly income - \$5,508			
<u>Directly related to employment:</u>			
Federal income tax	\$54.16	\$649.92	11.8
State income tax	21.11	253.32	4.6
Social Security	26.85	322.20	5.8
Retirement fund	27.08	324.96	5.9
State Accident Insurance Fund	1.04	12.48	.2
Other ^a	<u>9.18</u>	<u>110.16</u>	<u>2.0</u>
Total direct expenses	\$139.42	\$1,673.04	30.3
<u>Indirectly related to employment:</u>			
Clothing	\$11.93	\$143.16	2.6
Laundry	1.76	21.31	.4
Personal care	5.51	66.12	1.2
Paid help	2.30	27.60	.5
Meals out	7.34	88.08	1.6
Transportation ^b	18.36	220.32	4.0
Other ^c	<u>.71</u>	<u>8.52</u>	<u>.1</u>
Total indirect expenses	\$47.91	\$575.11	10.4
Total job-related expenditures	\$187.33	\$2,248.15	40.7

^a Includes dues, publications, meetings, tools and licenses, educational expenses, gifts and donations, parties and special meals, and meals and snacks.

^b Includes mileage costs, parking fees, rides to work, and bus fares minus any money received for giving others a ride to work.

^c Includes purchase of convenience foods, clothing for children, and bus fees for children.

Table 19. Mean percentage of gross monthly income used for job-related expenditures of 40 married clerical workers who reported children in the household and child care expense by the expenses incurred.

	Dollars <u>(monthly)</u>	Dollars <u>(yearly)</u>	<u>Percent</u>
Mean monthly income - \$498			
Mean yearly income - \$5,976			
<u>Directly related to employment:</u>			
Federal income tax	\$55.96	\$671.52	11.2
State income tax	21.32	255.78	4.3
Social Security	27.39	328.68	5.5
Retirement fund	23.36	280.37	4.7
State Accident Insurance Fund	.98	11.78	.2
Other ^a	<u>14.69</u>	<u>176.36</u>	<u>2.9</u>
Total direct expenses	\$143.70	\$1,724.49	28.8
<u>Indirectly related to employment:</u>			
Clothing	\$16.34	\$196.19	3.3
Laundry	2.03	24.36	.4
Personal care	4.84	58.13	1.0
Paid help	.26	3.10	.1
Meals out	.92	11.04	.2
Transportation ^b	24.99	299.92	5.0
Child care	64.00	768.00	12.9
Other ^c	<u>1.50</u>	<u>18.00</u>	<u>.3</u>
Total indirect expenses	\$114.88	\$1,378.74	23.2
Total job-related expenditures	\$258.58	\$3,103.23	52.0

^a Includes dues, publications, meetings, tools and licenses, educational expenses, gifts and donations, parties and special meals, and meals and snacks.

^b Includes mileage costs, parking fees, rides to work, and bus fares minus any money received for giving others a ride to work.

^c Includes purchase of convenience foods, clothing for children, and bus fees for children.

Payroll deductions took 25.9 percent of the 40 married clerical workers' gross monthly and yearly income and other directly related expenses took 2.9 percent of the gross monthly and yearly income. Expenses indirectly related to employment used 23.2 percent of the married clerical workers' income.

Expenses directly related to employment represented 55 percent of the job-related expenditures, and expenses indirectly related to employment represented 45 percent of the job-related expenditures. Expenses directly related to employment averaged \$143.70 monthly and indirect expenses averaged \$114.88 monthly.

Reasons for Working

Out of the 212 married clerical workers in the sample, 210 gave reasons for working. The three most often mentioned monetary reasons given for working were: to pay for current living expenses, to buy extras for the family, and to build up a nest egg for the future in that order. The three most often mentioned non-monetary reasons for working were: because I enjoy the type of work I am doing, because I like working better than full-time homemaking, and to occupy my free time in that order. Additional reasons given for working by the married clerical workers is given in Appendix B.

Using the chi square test, there was a significantly greater amount (at the .01 level) of married clerical workers employed

Table 20. Number of hours 210 married clerical workers were employed per week by their reasons for working.

	Hours per Week	
	35 and Over	Under 35
Total in group	179	31
	Percent of total	Percent of total
Monetary reasons:		
a. To pay for current living expenses*	79	42
b. To buy extras for the family	53	65
c. To build up a nest egg for the future	51	32
d. To help pay debts	48	16
e. To help in the purchase of certain large items	46	29
f. To help in the purchase of a home	41	29
g. To enable my husband to continue his education	35	16
h. To have some money of my own	28	42
Non-monetary reasons:		
a. Because I enjoy the type of work I am doing	51	48
b. Because I like working better than full-time homemaking**	40	65
c. To occupy my free time	34	42
d. To meet new friends	23	23
e. To make use of my education	15	16
f. Because my special skills are needed	6	0
g. Other	15	16

* significant at the .05 level

** significant at the .01 level

full time who indicated they worked to pay for current living expenses and to help pay debts than those employed part time. Those employed part time more often than those employed full time indicated they were employed because they liked working better than full-time homemaking (significant at the .05 level).

SUMMARY AND CONCLUSIONS

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

Summary

The purpose of this study was to investigate 1) the job-related expenditures of married clerical workers, 2) their contributions to gross family income, and 3) their reasons for working.

Data for the study were obtained from a mailed questionnaire distributed in February 1974 to all married clerical workers employed by Oregon State University and listed in the staff directory for 1973-74. Of the 425 questionnaires sent, 231 were returned. Two hundred twelve or 50 percent were usable.

The family size of the married clerical workers ranged from two to seven with a mean of 2.71. Sixty percent did not have any children in their household and less than nine percent had two or more children living at home. Of the children listed by the married clerical workers, 27 percent were under 6 years of age, 31 percent were in the 6 to 12 age group, 33 percent were in the 13 to 18 year age group, and 9 percent were over the age of 18.

The number of months married clerical workers were employed by Oregon State University in 1973 ranged from 3 to 12 with

a mean of 10.4 and a median and mode of 12. The number of hours the married clerical workers were employed each week ranged from 20 to 45 with a mean of 37.5. Almost 85 percent worked 35 hours or more with the remaining 15 percent working between 20 and 34 hours per week. As the age of the married clerical workers increased, the percentage who worked full time decreased up to age 50.

The mean gross monthly income for married clerical workers employed full time was \$511 with a mean gross yearly income of \$6,132. The gross monthly income for the married clerical workers increased with increased age until age 40. Those in their 20s had a mean gross monthly and yearly income of \$469 and \$5,628 respectively. Workers in their 30s had a mean gross monthly income of \$579 while women in their 40s had a mean monthly income of \$549. Mean gross yearly incomes for those in their 30s and 40s were \$6,948 and \$6,588 respectively. Workers in their 50s had a mean gross monthly income of \$553 and a gross yearly income of \$6,636. Those over 60 had a mean gross monthly income of \$544 and a mean gross yearly income \$6,528.

The gross monthly income of 206 married clerical workers reporting their income was \$471 with a median and mode of \$484. The mean yearly income was \$5,652 and the mode yearly income was \$5,808. Computing hourly wages, married clerical workers

employed full time had a mean hourly wage of \$3.05. Those working 25 to 34 hours weekly and those working under 25 hours per week had a gross hourly income of \$2.42 and \$2.45 respectively.

Of the 206 married clerical workers who reported their gross family incomes, 84 or 41 percent had a gross family income of \$15,000 or more. Thirty percent or 62 had a gross family income of less than \$10,000 per year. Sixty or 29 percent had a gross family income between \$10,000 and \$14,999.

Almost 40 percent of the 212 married clerical workers in the sample indicated that they had children living in the household. Of the 84 married clerical workers reporting children in the household, 66 or 79 percent were employed full time. Only 20 percent of those reporting children in the household were employed between 20 and 34 hours per week. Of the 84 married clerical workers who reported having children in the household, 25 percent had children under six years of age.

The mean percentage of gross family income contributed by the married clerical workers ranged from 10.6 percent to 94 percent with a mean of 47 percent. Married clerical workers who were employed full time contributed 10 percent more to gross family income than those employed between 25 and 34 hours per week. Those who worked over 35 hours per week contributed 27 percent more to the gross family income than married clerical

workers employed less than 25 hours per week. Those who were employed 25 to 34 hours per week contributed 17 percent more to the gross family income than those employed less than 25 hours per week.

The mean percentage married clerical workers employed full time and 12 months contributed to gross family income ranged from 43 percent to 50 percent. As the number in the household increased, the percentage contributed by the married clerical workers decreased.

Married clerical workers in their 20s contributed 55 percent of the gross family income which was ten percent more than those in their 30s. Those in their 40s contributed 16 percent less of gross family income than those in their 20s and 6 percent less than workers in the 30 to 39 age group. Married clerical workers age 50 and over contributed 42 percent of gross family income.

The mean percentage contributed by married clerical workers of gross family income at different gross yearly income levels ranged from 35 percent to almost 52 percent with a mean of 49 percent. For the six income groups between \$4,000 to \$10,000, the percentage contributed by the married clerical workers to gross family income varied by only five percent. However, the percentage they contributed to gross family income did not vary by more than two percent for families with gross family income

under \$15,000, regardless of whether or not they were working for their husbands to continue his education. For both groups, as the gross family income increased, the mean percentage contributed by the married clerical workers decreased. Overall, married clerical workers who indicated they worked to enable their husband to continue his education contributed a mean percentage of over 20 percent more to gross family income than those who did not indicate they were working to enable their husband to continue his education.

Job-related expenditures of married clerical workers ranged from 13.4 percent to 113 percent of gross monthly and yearly income with a mean of 42.1 percent. The median and mode were 37 percent for job-related expenditures.

The most often mentioned job-related expenditure was payroll deductions. Professional and business publications and tools and equipment required for work were the least mentioned.

The highest mean dollar expenditure was child care (\$64 monthly) with business publications having the least mean dollar expenditure (86 cents monthly).

The mean job-related expenditures for the 206 married clerical workers was \$198.66 monthly or \$2,383.92 yearly or 42.1 percent of gross family income. Payroll deductions took 27.2 percent of the married clerical workers gross monthly income and

other directly related expenditures took 2.2 percent of the gross monthly income. Expenses indirectly related to employment used 12.7 percent of the married clerical worker's gross monthly income.

Expenses directly related to employment represented almost 70 percent of the job-related expenditures. Expenses directly related to employment averaged \$139.55 monthly and indirect expenses averaged \$59.11 monthly.

Job-related expenditures for 124 married clerical workers who did not report children in the household was 38 percent of gross monthly and yearly income. Mean monthly and yearly job-related expenditures were \$181.66 and \$2,179.93 respectively. Expenses directly related to employment represented 78 percent of the job-related expenditures. Expenses directly related to employment averaged \$141.18 monthly and indirectly related expenses averaged \$40.48 monthly.

Job-related expenditures for 42 married clerical workers who reported children but no child care expenses was 40.7 percent of gross monthly and yearly income. Mean monthly and yearly job-related expenditures were \$187.33 and \$2,248.15 respectively. Expenses directly related to employment represented 75 percent of the job-related expenditures. Expenses directly related to employment had a mean of \$139.42 monthly and indirect expenses averaged \$47.91 monthly.

Job-related expenditures of 40 married clerical workers who reported children in the household and child care expenses was 52 percent of gross monthly and yearly income. The mean monthly job-related expenditures were \$258.58 and the yearly job-related expenditures averaged \$3,103.23 yearly. Expenses directly related to employment represented 55 percent of gross monthly and yearly income while expenses indirectly related to employment represented 45 percent almost half of the job-related expenditures. Expenses directly related to employment were \$143.70 monthly and \$114.88 for indirect expenses.

Reasons for working were given by 210 of the 212 married clerical workers in the sample. The three most often mentioned monetary reasons given for working were: to pay for current living expenses, to buy extras for the family, and to build us a nest egg for the future in that order. The three most often mentioned non-monetary reasons for working were: because I enjoy the type of work I am doing, because I like working better than full-time homemaking, and to occupy my free time in that order.

Conclusions

A working wife can make a significant economic contribution to the total household income. The economic contribution made by the working wife reaches a peak while she is in her 20s and

declines as she gets older and children become part of the household.

Although working women make an economic contribution to the family income, there is also an economic cost of working. Payroll deductions absorbs the highest amount of the job-related expenditures with federal income tax being the highest expenditure. Women with young children often incur high child care expenses so they can be gainfully employed. Other job-related expenditures such as transportation, clothing, and educational expenses also consume a large amount of a working woman's gross income.

Married women work for a wide number of reasons. A significant amount of those employed full time work to pay for current living expenses while those employed part time are primarily employed because they like working better than full-time homemaking and also they enjoy the type of work they are doing.

Suggestions for Further Research

If the questionnaires were used again, the researcher would include open-end questions dealing with employment of married women. This would give the participants an opportunity to express their opinions on employment, which could aid the researcher analyzing the data.

The questionnaire could be used for a study on job-related expenditures of single, divorced, and widowed women. It could also be used to study women in other occupations. A study of job-related expenditures of men and also a comparison between the job-related expenditures of men and women in the same occupation may also be done using the questionnaire.

Reasons for married women working should be researched. A comparison of the following would be of interest: 1) reasons why married women work at different stages of the family life cycle, 2) the husband's attitude about his wife's employment compared with the wife's attitude about her employment, 3) relationship between educational level and reasons for working, and 4) income level and job satisfaction.

Some of the ways the economic contribution of the wife can be studied are: 1) relationship between the wife's economic contribution to the total family income at each stage of the family life cycle, 2) economic contribution of the wife to the total family income in relation to her reasons for working, 3) comparison of the wife's economic contribution in relation to the demographic characteristics of her husband, 4) comparison of a wife's economic contribution to total family income in relation to her demographic characteristics,

and 5) economic contribution of the wife to total family income in relation to her attitude about the importance of her economic contribution to family income.

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APPENDICES

APPENDIX A
QUESTIONNAIRE

OREGON STATE UNIVERSITY
SCHOOL OF HOME ECONOMICS
Department of Home Management
February 15, 1972

Dear Staff Member:

I am a graduate student working towards a master's degree in family economics. My research project involves a study of job-related expenditures of married clerical workers at Oregon State University. In order to complete this study, I need your help.

Your name was selected from the staff directory to participate in this survey. I would appreciate it if you will take the time to fill out the enclosed questionnaire and return it to me through campus mail to the Home Management Department.

By filling out this questionnaire, we should be able to see how much of your income goes for job-related expenditures. If you want a summary of my findings, please call 754-1201. I will be more than happy to mail them to you.

May I assure you that your answers will be treated as confidential and the information will be combined with that provided by other staff members and will be used as statistical totals only. You do not need to write your name on the questionnaire it is completely anonymous!

Please return the questionnaire at your earliest convenience or by March 1 so that I can complete my study. Thank you very much for your cooperation.

Sincerely yours,

/s/ Helen G. Grosso

/s/ Martha A. Plonk
Associate Professor
Home Management Department

/s/ Betty E. Hawthorne
Acting Head
Home Management Department

8. There are certain expenses related to your employment. Would you please estimate how much, if any, you paid for each of the following in relation to your clerical position at Oregon State University in 1973. Estimate either monthly or yearly, whichever is easier.

	Monthly	or	Yearly
a. Dues to professional and employe organizations (OSEA)	\$_____		\$_____
b. Professional and business meetings and conventions	_____		_____
c. Professional and business publications	_____		_____
d. Tools, equipment, supplies, licenses required for work	_____		_____
e. Educational expenses related to employment (night classes, books, etc.)	_____		_____
f. Gifts, flowers, and donations at work	_____		_____
g. Parties and special meals for fellow employes	_____		_____
h. Meals and snacks purchased at work	_____		_____
i. Other (please specify)	_____		_____

9. There are certain other costs that secretaries may have that are indirectly related to employment, but for which they spend extra money. Did you have any extra costs for any of the following because you worked in 1973?

a. Extra clothes needed because of employment	\$_____		\$_____
b. Extra laundry and cleaning costs	_____		_____
c. Extra child care expenses because of work	_____		_____

13. What was your total gross annual income in 1973 from your clerical job at Oregon State University?

\$ _____

14. What was your average gross monthly earnings from your job in 1973?

\$ _____

15. Approximately how much did you pay in the following each month through payroll deductions in 1973 for your present job?

- | | |
|---------------------------|----------|
| a. Federal income tax | \$ _____ |
| b. State income tax | _____ |
| c. Social Security | _____ |
| d. Retirement Fund (PERS) | _____ |
| e. S. A. I. F. | _____ |
| f. Other _____ | _____ |

16. There are many reasons why married women work. Will you please check all of the following which express your reasons for working.

- a. ___ To pay for current living expenses
- b. ___ To help pay debts
- c. ___ To enable my husband to continue his education
- d. ___ To buy extras for the family
- e. ___ To build up a nest egg for the future
- f. ___ To help in the purchase of a home
- g. ___ To help in the purchase of certain large items such as:
car ___, furniture ___, household appliances ___,
others, specify _____. Please check
applicable item or items.
- h. ___ To have some money of my own
- i. ___ To make use of my education
- j. ___ To meet new friends
- k. ___ To occupy my free time
- l. ___ Because I enjoy the type of work I am doing
- m. ___ Because I like working better than full-time homemaking
- n. ___ Because my special skills are needed
- o. ___ Other (please specify) _____

APPENDIX B

Written Comments on Questionnaires

Reasons for working

1. Help pay college expenses for children
2. To gain work experience
3. To pay for a motorcycle
4. To pay for fencing and animal care
5. My husband is a retiree of U. S. Air Force. Partly because of his age he has experienced difficulty obtaining permanent work in his chosen field of vocational education. Therefore, I continue to work to insure a small but regular income to supplement his retired pay from U. S. A. F.
6. My daughters require orthodontic correction
7. I am an English and history teacher of several years experience and unable to find a teaching position
8. To take classes at Oregon State University
9. To pay for recreation
10. To pay for older daughter's education at O. S. U.
11. "Empty nest syndrome"--children growing up and leaving home
12. To obtain staff rates for taking classes
13. My husband is disabled
14. To purchase bicycles for the family
15. I do enjoy a good portion of my work, however, I do not work because I enjoy working better than homemaking. I look forward to being a housewife for at least a while after my husband completes his schooling.
16. To purchase a pickup, motorcycles, and camping gear

17. To purchase luxuries
18. I don't think I could be a mother full time. Our children learn more independence and responsibility by me working.
19. Put a little away for retirement
20. To help children through college
21. College education for children
22. To purchase a pickup, canopy, and a freezer
23. To pay for travel
24. Putting two children through college
25. To pay land contract payments
26. To enable me to continue my education
27. I'd go crazy sitting at home
28. Help with college expenses of children
29. Although I do enjoy my job, I wouldn't be there if:
1) there were any other way to keep us alive while my husband finishes school, or 2) there were any openings in this area in my field (elementary education).
30. Home remodeling
31. 1) because my husband and I agree that the support of our family is not solely the responsibility of the man, but rather a mutual one.
2) Because I cannot support myself as an artist, and I need to purchase materials to continue my art work.
32. To purchase a farm
33. To pay for the birth of a child
34. Help pay for classes and future education
35. To take classes at reduced rates in order to complete degree

36. Help pay college education for two children currently in school
37. To build my own social security and state retirement fund
38. To ensure a good education and comfortable childhood for my child
39. To pay medical bills
40. I work because I have to
41. Remodel house
42. To help our grandchildren with their education, and buy extras for the grandchildren
43. Once you start it is hard to stop. You get used to the extra money--even if it is not needed.
44. To keep up on what is going on and to hear all the latest gossip
45. Husband's employment is not steady by virtue of the kind of work. Provides us with a base we can depend upon each month
46. A very important reason for me working is I enjoy working better than full-time homemaking
47. It would, I suppose, be possible for my husband to support our family himself. It would I suppose be possible for me to support our family by myself. However, we believe that men and women are equally responsible for the financial well-being of the family. I work part time to help provide the basic necessities of life. It is my responsibility to myself, my children, and the man I live with.
48. Only C applies at this time; when my husband graduates this June I will work one to two years longer for the following reasons in the order of importance: b, g, f. I've never been a full-time homemaker, but do look forward to it and I mostly enjoy working.

49. To help pay for education for my children (two in college)
50. I almost resent the statement "to make use of my education" because I consider being a wife and mother the best use of education there is.
51. To be able to sponsor a child in another country; to give financial assistance to a former girl scout now in college; to save for a trip to Europe; to be able to respond to worthwhile pleas for financial assistance without breaking the family "budget"; to have contact with students (the nicest people on campus)
52. It is strictly necessary to maintain home we are purchasing and meet current living expenses
53. Actually my husband's education is paid for on U. S. M. C. rehabilitation but I must pay for living expenses meanwhile so I have checked such items.
54. Free time!!!! With three babies, a backwoodsman husband, two dozen chickens, one pony, two hunting dogs, numerous cats and a house to care for I should occupy free time? Oivay!
55. Pay for maternity bills--three babies in three years even when they are angels, costs plenty these days

Other expenses indirectly related to employment

1. Extra spent on children's clothes because though I've always sewn and knitted all our clothes, I no longer have the time or energy after work (\$25 per month extra spent for this item)
2. After being a stay-home wife and mother for 25 years my wardrobe needed a major overhaul (\$25 per month spent)
3. Extra grocery bills because of reduced time available for menu planning, etc.; convenience foods, etc. (\$20 per month spent)
4. Bus fee for kindergarten child

5. Extra spent on easy to prepare foods (\$10 per month spent)
6. Additional clothes for girls--I don't have time to sew (\$10 per month spent)
7. Our meals out are part of our entertainment budget plus training for the girls in the public
8. Convenience foods (\$10 per month spent)
9. We do household tasks on weekends --not fun--but keeps down expenses