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WAGE AND LABOR STANDARDS ADMINISTRATION
WOMEN'S BUREAU
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WORKING WIVES--THEIR CONTRIBUTION TO FAMILY INCOME

Nearly half of all women 18 to 64 years of age work in any one month. About 3 out of 5 of these women are married and living with their husbands. Almost all of these wives contribute to family income. It is often the wife's earnings that raise family income above poverty levels.^{1/} In other families the wife's contribution raises the family's income from low- to middle-income levels. In fact, it is at the middle-income level that the largest proportion of wives are in the labor force.

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There were 42.6 million husband-wife families in the United States in March 1967. (Table 1) In 15 million of these families, the wife was in the paid labor force. In the husband-wife families where the wife was an earner, the median family income in 1966 ^{2/} was \$9,246 a year. In those families where the wife did not work, the median family income was \$7,128.

The likelihood of escaping poverty is much greater among husband-wife families when the wife is an earner than when she is not. Nearly 5 million husband-wife families had incomes of less than \$3,000 in 1966. Only 5 percent of all husband-wife families fell into this income group when the wife was in the paid labor force; 15 percent, when she was not.

Another 1.4 million husband-wife families, in which the wife was an earner, had incomes between \$3,000 and \$4,999 in 1966. Many of these families might have fallen into the poverty group except for the wife's contribution to family income.

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An income of about \$7,000 in 1966 dollars is considered a modest but adequate income for an urban family of four. Twenty-nine percent of all husband-wife families had incomes below this mark when the wife was a worker; 49 percent, when she was not. Another 2.8 million husband-wife families in which the wife was an earner had annual incomes of \$7,000 to \$8,999. A large proportion of these families might have received incomes below the modest but adequate level if the wife had not been a worker.

^{1/} For purposes of this study, families with incomes of less than \$3,000 a year were considered to be living in poverty.

^{2/} This is the latest date for which information is available.

The higher the annual family income (up to \$15,000), the greater is the likelihood that the wife is in the labor force. The labor force participation of wives in March 1967 was lowest (13 percent) in families with 1966 incomes of less than \$2,000, and highest (53 percent) in families with incomes of \$12,000 to \$14,999.

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The contribution of working wives to family income is even more significant among Negro husband-wife families. There were 3.2 million such families in the United States in March 1966.^{3/} (Table 2) In 1.5 million of these families, the wife was in the paid labor force. The median family income in 1965 was \$5,709 when the wife was an earner and \$3,785 when she was not.

Only 19 percent of the Negro husband-wife families had incomes of less than \$3,000 in 1965 when the wife was an earner. In contrast, when the wife did not work outside the home, almost twice as many (37 percent) were poor.

Nearly 900,000 Negro husband-wife families had incomes at or below the poverty level in 1965. They might have been joined by many of the 340,000 families with incomes between \$3,000 and \$4,999, where the wife was an earner, if it had not been for her contribution to family income.

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The pattern of greater labor force participation among wives as family income rises was true for Negro husband-wife families as it was for all families. Only 26 percent of wives in Negro husband-wife families were workers when family income was below \$2,000. But among Negro husband-wife families with incomes of \$9,000 and over, 78 percent of wives were earners.

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Another measure of the contribution of working wives is the number and distribution of husband-wife couples according to the income of the husband alone. There were 43.2 million husband-wife couples in March 1967.^{4/} (Table 3) About one-fifth, or 8 million, of the husbands had own incomes of less than \$3,000 in 1966. Another 17 percent had own incomes of \$3,000 to \$5,000. Since only 5 percent of husband-wife families had family incomes of less than \$3,000 and only 14 percent had family incomes of less than \$5,000 when the wife was in the paid labor force, the real contribution made by the working wife is evident.

The picture is similar among nonwhite husband-wife couples who are nonfarm residents. There were 3.4 million such couples in March 1966. (Table 4) Nearly two-fifths, or 1.3 million, of the husbands had own

^{3/} See footnote 2.

^{4/} Of these, 42.6 million were husband-wife families and 676,000 were married couples where the husband was not head of the household.

incomes of less than \$3,000 in 1965; 68 percent had own incomes of less than \$5,000. But when the wife was an earner, less than one-fifth of all Negro husband-wife families had 1965 incomes of less than \$3,000 and about two-fifths had incomes of less than \$5,000.^{5/} (Table 2)

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Just how much do working wives contribute to family income? According to a study made by the Bureau of Labor Statistics, the median percent of family income in 1966 accounted for by the wife's earnings was 22.2 percent. (Table 5) However, when the wife worked full time year round, it was 36.8 percent. It was a little greater among nonwhite than white nonfarm families: 24.5 percent and 23.0 percent, respectively.

It should be noted, however, that in 22 percent of all husband-wife families where the wife worked at some time during the year, she accounted for 40 percent or more of the family income in 1966. In 38 percent of such families, her contribution was 30 percent or more.

The proportions were even higher among comparable nonwhite nonfarm families. In 25 percent of these families, the wife accounted for 40 percent or more of the family income in 1966; in 41 percent, her contribution was 30 percent or more.

The median percent of family income accounted for by the wife's earnings was highest (28 percent) in families with incomes between \$10,000 and \$15,000 and lowest (6 percent) in families with incomes of under \$2,000.

^{5/} Income data for nonwhite husband-wife families are not available. However, about 93 percent of all nonwhite persons are Negro.

Note.--The figures in this study are from the U.S. Department of Commerce, Bureau of the Census, and the U.S. Department of Labor, Bureau of Labor Statistics.

Table 1.--Husband-Wife Families, by Total Family Money Income in 1966 and Labor Force Participation of Wife, March 1967

Family income	Number (in thousands) ^{1/}			Percent distribution			Labor force participation rate of wives
	Total	Wife in paid labor force	Wife not in paid labor force	Total	Wife in paid labor force	Wife not in paid labor force	
Total	42,553	15,005	27,548	100.0	100.0	100.0	35.3
Under \$2,000	2,468	330	2,149	5.8	2.2	7.8	13.4
\$2,000 to \$2,999	2,340	405	1,983	5.5	2.7	7.2	17.3
\$3,000 to \$4,999	5,319	1,380	3,967	12.5	9.2	14.4	25.9
\$5,000 to \$6,999	7,617	2,266	5,372	17.9	15.1	19.5	29.7
\$7,000 to \$8,999	7,872	2,791	5,069	18.5	18.6	18.4	35.5
\$9,000 to \$11,999	8,298	3,721	4,628	19.5	24.8	16.8	44.8
\$12,000 to \$14,999	4,298	2,266	2,039	10.1	15.1	7.4	52.7
\$15,000 to \$24,999	3,447	1,636	1,818	8.1	10.9	6.6	47.5
\$25,000 and over	809	225	579	1.9	1.5	2.1	27.8
Median income	\$7,838	\$9,246	\$7,128				

^{1/} The numbers were derived from the percent distribution and may not add to totals given.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports P-60, No. 53.

Table 2.--Negro Husband-Wife Families, by Total Family Money Income in 1965 ^{1/} and Labor Force Participation of Wife, March 1966

Family income	Number (in thousands) ^{2/}			Percent distribution			Labor force participation rate of wives
	Total	Wife in paid labor force	Wife not in paid labor force	Total	Wife in paid labor force	Wife not in paid labor force	
Total	<u>3,164</u>	<u>1,499</u>	<u>1,665</u>	<u>100.0</u>	<u>100.0</u>	<u>100.0</u>	47.4
Under \$2,000	478	124	353	15.1	8.3	21.2	25.9
\$2,000 to \$2,999	421	153	266	13.3	10.2	16.0	36.3
\$3,000 to \$4,999	832	340	491	26.3	22.7	29.5	40.9
\$5,000 to \$6,999	614	319	295	19.4	21.3	17.7	52.0
\$7,000 to \$8,999	396	229	168	12.5	15.3	10.1	57.8
\$9,000 to \$9,999	120	94	27	3.8	6.3	1.6	78.3
\$10,000 and over	304	237	67	9.6	15.8	4.0	78.0
Median income	\$4,616	\$5,709	\$3,785				

^{1/} 1966 income data are not available for Negro husband-wife families.

^{2/} The numbers were derived from the percent distribution and may not add to totals given.

Source: U.S. Department of Commerce, Bureau of the Census: Current Population Reports P-20, No. 168.

Table 3.--Husband-Wife Couples in the Population, by Income of Husband in 1966 and Labor Force Participation of Wife, March 1967

Income of husband	Number (in thousands) ^{1/}	Percent distribution	Labor force participation rate of wives
Total	<u>43,225</u>	<u>100.0</u>	36.8
Under \$3,000	7,992	18.5	31.6
\$3,000 to \$4,999	7,139	16.5	41.4
\$5,000 to \$6,999	10,000	23.1	42.6
\$7,000 to \$9,999	10,462	24.2	37.9
\$10,000 and over	7,674	17.7	28.8

^{1/} The numbers were derived from the percent distribution and may not add to total given.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Special Labor Force Report No. 94.

Table 4.--Nonwhite Husband-Wife Couples in the Nonfarm Population,
by Income of Husband in 1965 and Labor Force Participation of
Wife, March 1966

Income of husband	Number (in thousands) ^{1/}	Percent distribution	Labor force participation rate of wives
Total	<u>3,392</u>	<u>100.0</u>	49.3
Under \$3,000	1,309	38.6	45.8
\$3,000 to \$4,999	999	29.5	49.0
\$5,000 to \$6,999	663	19.5	56.7
\$7,000 and over	419	12.4	49.2

^{1/} The numbers were derived from the percent distribution and may not add to total given.

Source: U.S. Department of Labor, Bureau of Labor Statistics:
Special Labor Force Report No. 80.

Table 5.--Earnings of Married Women (Husband Present) as a Percent of Family Income in 1966, by Selected Characteristics, March 1967 ^{1/}

Selected characteristics	Median percent of family income accounted for by wife's earnings	Percent distribution of wives by percent of family income accounted for by wife's earnings					
		Total	Less than 20.0	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 and over
Total wives with work experience	22.2	100.0	46.7	15.2	16.1	11.7	10.2
Nonfarm	23.2	100.0	45.0	15.8	16.8	12.2	10.2
White	23.0	100.0	45.2	15.8	16.9	12.1	9.9
Nonwhite	24.5	100.0	42.8	15.8	16.3	12.8	12.1
Farm	4.6	100.0	69.3	8.2	7.0	5.3	10.3
Year-round full-time workers	36.8	100.0	14.5	17.1	27.1	22.4	18.9
Family income:							
Under \$2,000	6.0	100.0	66.8	6.9	5.8	3.8	16.7
\$2,000 to \$2,999	12.2	100.0	61.4	7.0	7.4	6.4	17.7
\$3,000 to \$4,999	14.4	100.0	58.2	9.8	7.5	6.4	18.0
\$5,000 to \$6,999	15.8	100.0	55.3	11.8	10.2	9.3	13.4
\$7,000 to \$9,999	23.0	100.0	45.4	15.5	17.5	12.4	9.3
\$10,000 to \$14,999	28.1	100.0	35.2	18.4	23.1	16.6	6.8
\$15,000 and over	22.9	100.0	43.5	22.3	18.7	11.0	4.5
Median income		\$8,767	(2/)	\$9,993	\$10,322	\$9,973	(2/)

^{1/} Data relate to the civilian noninstitutional population.

^{2/} Not available.

Source: U.S. Department of Labor, Bureau of Labor Statistics: Special Labor Force Report No. 94.