Husbands and wives as earners: an analysis of family data

Most working wives hold full-time jobs, are younger on average, better educated, and less likely to have preschool children than are wives who are not employed

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Until the late 1960's, not much attention was paid to families in which both husband and wife worked ("dual-earner families"). At that time, however, wives' labor force participation rates began to increase dramatically. As a result, between 1968 and 1978, the number of families in which only the husband worked ("traditional-earner families") declined by approximately 4.1 million, while that of dual-earner families rose by about 4.5 million (or nearly 25 percent).

The following article provides a broad base of information on this increasingly prevalent family type, focusing on their demographic and economic characteristics, and including comparisons with the traditional family.² An accompanying bibliography lists recent studies dealing with dual-earner families and their unique problems, as well as related topics.

Most work full time

Any count of dual- or traditional-earner families includes some where the husband or wife may work only a small part of the year. However, this is not usually the case. As shown in the percentages below, the major-

ity of spouses in dual-earner couples worked 40 weeks or more in 1978:

	Dual-ed famil		Traditional families
	Husbands	Wives	Husbands
Total who worked	100	100	100
Worked 40 weeks or more	90	67	88
Full time	88	51	84
Part time	2	16	4
Worked less than 40 weeks	10	33	12
Full time	8	17	9
Part time	2	16	3

Also, as can be seen, husbands in traditional families do not necessarily have a firmer commitment to the job market than husbands whose wives are employed.

Long-term trends

The industrial revolution of the 19th century created certain paid jobs that women, and sometimes their children, filled. But, decennial census figures show that in the closing years of the 19th century, as well as the early years of the 20th century, the overwhelming majority of wives did not work for pay.³ The percentages of

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wives gainfully employed during selected years are shown in the following tabulation:

Year	Wives employed
1890 (estimated)	. 4.6
1900	- /
1910	. 10.7
1920	9.0

According to 1920 census data, both husband and wife were working in just 9 percent of all married couples.⁴

The social dictum—the wife's place is in the home—was rigorously followed for many subsequent years. As a result, dual-earner families were not the subject of widespread interest until the late 1960's when dramatic increases in wives' labor force participation rates began to capture public attention.

By 1968, the number and proportion of dual-earner families about equaled those of traditional-earner families. Out of a total of 43.8 million married couples that year, 19.7 million (45 percent) were dual-earner and 19.8 million (also 45 percent) were traditional-earner families. (In the remaining married-couple families there were either no earners at all or the earners did not include the husband.) Over the ensuing decade, the number of dual-earner families rose by about one-fourth, so that in 1978, 51 percent of all married couples were dual-earner families while just 33 percent were of the traditional-earner type. This growth in the number of dual-earner families between 1968 and 1978 resulted directly from the increase in wives' labor force participation. During this period, many factors affected the supply and demand for women workers. On the supply side, the post-war baby-boom generation entered the labor force in huge numbers. Also, wives postponed having children and had fewer of them, resulting in diminished child-care responsibilities and therefore more time to work outside the home. Moreover, society became more receptive to the working wife and mother and to the notion that responsible long-term child care could be provided by persons other than the mother. In addition, women were attending college in increasing numbers.

On the demand side, the U.S. economy was continuing its trend towards service-producing industries (such as banking, real estate, government, health care, etc.) where white-collar jobs of the kind women traditionally hold predominate. Moreover, new technological innovations in computer science, electronics, and chemistry were being introduced into households and industries, simplifying many chores, creating new kinds of jobs, and altering the nature of many old occupations.

Occupational distributions. These developments, especially the shift towards service-producing industries, affected not only the numbers of wives in the labor force, but also the kinds of jobs available to them and to their

husbands as they entered the labor force. For example, the proportion of employed wives working in clerical as well as professional-technical and managerial jobs rose, while the proportion who were operatives fell between 1968 and 1978 (table 1). Among husbands, where the occupational distribution was more diverse, similar increases in the percent who were professional-technical and managerial workers also took place. Over the longer term (1960 to 1979) these changes are even more striking.

Despite the changing occupational distribution of husbands and wives between 1968 and 1978, there was relatively little difference in the proportion of husbands in professional-technical or managerial jobs whose wives worked in the same general occupational group. The proportion of all working couples where both spouses were in professional-technical or managerial jobs rose by less than 4 percentage points—not quite reaching 14 percent by 1978. Instead, the most significant changes in the occupations of spouses in dual-earner families have come about because of increases in the proportion of wives in clerical occupations. For instance, in 1968, 35 percent of the wives of craftworkers were in clerical occupations as were 21 percent of the wives of laborers and 26 percent of operatives' wives. By 1978, these proportions were 39 percent (craft), 31 (laborers), and 32 (operatives). See table 2.

Demographic characteristics

The demographic characteristics of dual-earner families are considerably different from traditional families, reflecting in part the rapid increase of working wives between 1968 and 1978 among those under age 35. Many of these differences are highlighted in the following discussion of the ages of the spouses and their children; the formal education of husbands and wives; and their race and Hispanic origin.

Age. Dual-earner families are considerably younger than traditional-earner families. In 1978, husbands and wives

		Hust	ands		Wives				
Occupations	1960	1968	1978	1979	1960	1968	1978	1979	
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Professional-technical	11.6	14.4	16.1	16.9	13.0	15.1	17.0	17.7	
Managerial	15.8	16.1	17.2	17.2	5.0	4.9	6.9	6.7	
Sales	5.8	5.6	6.3	6.0	8.4	7.1	7.0	6.5	
Clerical	6.4	6.3	5.5	5.4	28.3	32.2	34.9	35.8	
Craft		21.8	22.8	23.0	1.0	1.2	1.8	1.8	
Operative	19.7	19.8	17.2	16.9	18.6	17.5	12.5	11.8	
Nonfarm labor	5.9	5.0	4.9	4.6	.3	.4	.9	1.1	
Private household service	(1)	(1)	(1)	(1)	6.2	4.2	1.9	2.0	
Other service	5.5	5.5	6.2	6.1	15.9	15.1	15.7	15.5	
Farm	8.2	5.5	3.8	3.8	3.3	2.2	1.3	1.2	

Table 2.	Occupations of wives by occupations of husbands, March of selected years, 1960-79
fin percent)	

1		L				Wife's oc	cupation				
Husband's occupation	Total		White-c	ollar			Blue-collar		Sen	vice	
		Professional- technical	Managerial	Sales	Clerical	Craft	Operative	Nonfarm labor	Private household	Other services	Farm
White-collar											
Professional-technical											
1960	100.0	43.4	3.8	5.3	34.5	0.4	4.3		1.1	6.6	0.5
1968	100.0	43.4	4.0	5.4	34.5	0.9	3.8		1.1	6.5	0.3
1978	100.0	40.5	7.6	6.7	32.0	0.7	2.6	0.3	0.8	8.1	0.8
1979	100.0	39.7	6.4	6.6	33.7	1.0	3.2	0.2	0.8	8.0	0.3
									"	0.0	
Managerial							1				
1960	100.0	12.1	14.0	13.4	36.6	0.9	8.7	0.3	1.0	12.6	0.4
1968	100.0	18.2	11.0	11.0	42.8	0.9	6.4	0.1	1.3	8.2	0.2
1978	100.0	20.3	12.2	8.5	40.6	1.8	4.9	0.8	0.5	10.1	0.4
1979	100.0	21.0	13.1	8.2	41.1	1.4	4.7	0.4	0.6	9.3	0.2
Sales					[
1960	100.0	15.1	8.5	440	أمبيا		70		,		
1968	100.0	18.7		14.8	41.8	0.8	7.9		1.5	9.6	
1978	100.0	19.4	6.8 10.0	9.2	44.3 41.4	1.0	7.8		1.6	10.2	0.2
1979	100.0	22.1	9.2	13.0 12.1	41.4 41.5	1.3 0.8	4.5 3.8	0.2	0.7	9.4	0.1
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	100.0	22.1	3.2	12.1	41.5	0.0	3.5	0.6	1.3	8.6	
Clerical					[l	
1960	100.0	13.6	2.5	6.4	47.9	0.4	14.5		2.9	10.6	10
1968	100.0	11.5	4.7	6.4	46.3	1.0	14.1	0.3	2.9	13.3	1.2 0.2
1978	100.0	17.5	4.4	7.0	44.4	1.9	9.9	0.3	1.8	12.7	0.2
1979	100.0	14.1	6.3	6.6	49.2	1.5	7.2	1.2	1.2	12.7	0.3
Blue-collar		''''		0.0	70.2	1.0	'	1,2	1.6	16.4	0.4
Craft	100.0	100	4.		00.0		<u>.</u>				
1968	100.0	10.3	4.3	8.7	30.6	1.3	21.7	0.4	5.0	17.3	0.3
1978	100.0 100.0	8.4	3.9	7.9	34.9	1.7	22.2	0.6	3.0	16.5	0.9
1979	100.0	10.0 10.9	5.5 4.9	6.6 5.9	38.6	2.6	16.9	1.2	1.6	16.3	0.6
	100.0	10.8	4.8	9.8	40.1	2.7	14.3	1.6	2.1	17.0	0.5
Operative			f							!	
1960	100.0	5.9	3.7	7.1	23.8	1.0	34.1	0.3	5.9	17.0	0.4
1968	100.0	6.6	2.9	5.7	27.0	1.7	30.6	0.8	5.3	18.5	0.4
1978	100.0	7.5	4.4	5.2	32.1	2.1	24.7	1.6	2.1	19.7	0.6
1979	100.0	8.3	4.1	5.2 5.0	31.6	2.1	24.7	2.0	2.1	19.7	0.6
		"		5.0	""	2.0	24.0	2.0	د.ع	10.7	0.0
Nonfarm labor		} I									
1960	100.0	1.9	1.4	7.3	14.5	0.5	27.5	0.9	17.5	27.0	1.4
1968	100.0	4.8	1.6	3.7	20.6	1.2	28.3	0.7	13.5	22.9	2.4
1978	100.0	7.6	3.3	5.6	30.8	1.7	18.3	2.5	4.6	24.8	0.8
1979	100.0	7.2	2.5	6.1	29.4	2.4	21.0	2.6	5.0	22.9	0.9
Service											
1960	100.0	8.2	3.0	5.8	20.8	2.0	,,	0.0		20.0	
1968	100.0	8.3	3.6	7.4	23.7	2.0 0.8	18.8 20.7	0.2 0.2	11.2	29.0	1.1
1978	100.0	12.3	6.6	6.7	28.7	1.2		0.2	6.2	28.8	0.2
1979	100.0	11.3	5.9	4.6	31.0	2.3	12.6 11.2	1.0	3.1 3.3	28.0 29.3	0.4 0.1
			0.5	7.0	51.5	2.3	11.2	1.0	3.3	29.3	0.1
Farm			1							Ī	
armers and farm managers	400.0	46.5	_				[[
1960	100.0	13.9	2.5	4.6	7.8	1.2	12.0	2.7	3.1	8.6	46.3
1968	100.0	13.6	3.7	3.7	12.4	1.3	12.3	0.4	1.1	8.2	43.4
1978	100.0	14.5	3.4	4.6	23.4	0.5	5.1	111	2.5	11.3	34.5
1979	100.0	18.2	4.0	2.1	22.2	1.3	7.2	1.1	2.5	9.9	31.7
arm labor and supervisors	400.0									İ	
1960	100.0	3.7		4.7	2.8	772	25.2		34.6	15.9	13.1
1968	100.0	1.6		4.5	12.8	1.5	25.6	1/2	18.8	19.6	15.8
1978	100.0	10.4	2.2	0.7	18.5	2.2	17.0	0.7	13.3	17.8	17.0
1979	100.0	6.7	8.7	3.4	15.4	2.7	11.4	2.0	8.1	21.5	20.1

in dual-earner families were about 7 years younger (on average) than their counterparts in traditional-earner families. The median age for dual-earner husbands was 39 and that for wives was 36, compared with 46 and 43 years for spouses in traditional families. This wide age gap between the two types of families is not very surprising because the preponderance of labor force gains for wives during 1968-78 occurred among those under

age 35. Over the 10-year period, wives 20 to 34 years old accounted for nearly two-thirds of the 6-million increase in the number of married women in the labor force.

Children. In 1978, about 58 percent of dual-earner families had children under age 18, a proportion that was not much different from the 60 percent of traditional-earner families. However, among families with children,

51 percent of the traditional families had preschool children compared with 42 percent of dual-earner families.

Education. Dual-earner couples generally have more education than their traditional-earner counterparts. As shown below, the percentage of husbands and wives with 13 years or more of schooling (some college) was greater for those in dual-earner families than for spouses in traditional families:

	0-11	12	13+
	years	years	years
Husbands in:			
Dual-earner families	22	37	41
Traditional families	29	36	35
Wives in:			
Dual-earner families	18	48	33
Traditional families	30	47	24

Nearly 6 of 10 husbands in dual-earner families with 13 years or more of formal education had graduated from college, about the same proportion as for their counterparts in traditional families. For wives, 5 of 10 in dual-earner families had that much schooling as did 4 of 10 in traditional-earner families.

Table 3.	Selected characteristics of white, black, and	
Hieranic	dual-earner and traditional-earner families, 1978	

Characteristic	White	Black	Hispanic			
Married-couple families, total						
(in thousands)	43.634	3,244	2,089			
Percent	100.0	100.0	100.0			
Dual-earner	50.3	57.3	49.6			
Traditional-earner	33.7	25.2	39.7			
Husband nonearner	5.1	9.0	4.3			
No earners	11.0	8.5	6.4			
	Madian a	ne of spouses	(in years)			
		ge or operate	T			
Dual-earner:			25.0			
Husbands	39.2	38.6	35.9			
Wives	36.3	36.0	33.1			
Traditional-earner:						
Husbands	46.1	45.6	38.4			
Wives	42.8	41.4	35.0			
	Years of school completed (in percent)					
Dual-earner:			T			
Husbands, total	100.0	100.0	100.0			
0-11 years	20.5	36.1	47.7			
12 years only	37.5	37.2	28.7			
13 years or more	42.0	26.7	23.6			
Wives, total	100.0	100.0	100.0			
0-11 years	16.8	28.7	43.5			
12 years only	49.3	40.6	38.8			
13 years or more	33.9	30.7	17.7			
Traditional-earner:						
Husbands, total	100.0	100.0	100.0			
0-11 years	27.6	51.5	58.7			
12 years only	36.4	32.2	24.9			
13 years or more	36.0	16.3	16.4			
Wives, total	100.0	100.0	100.0			
0-11 years	28.5	48.2	62.5			
12 years only	47.1	37.5	27.9			
13 years or more	24.4	14.3	9.6			
	Presence	of children u	nder age 18			
Percent with children:		T	1			
Dual-earner	56.7	67.5	71.9			
Digital Collision of the Control of	60.1	60.3	76.9			

Race and Hispanic origin. The incidence of dual-earner families was higher among blacks than either whites or Hispanics. In 1978, 57 percent of black married couples were dual-earner families compared with about 50 percent of either whites or Hispanics (table 3). However, Hispanic couples were more likely to be the traditional-earner type (40 percent) than whites (34 percent) or blacks (25 percent).

Hispanic families are more likely to be in the traditional-earner category, partly because of their cultural heritage. This group, although they are of several distinct national backgrounds (principally Mexican, Puerto Rican, and Cuban) with different histories and traditions, are linked by a common Spanish heritage. And, typical of Latin cultures in Europe as well as other parts of the world, women's labor force participation rates are low.⁵

On the other hand, black wives historically have had higher labor force participation rates than other wives so that dual-earner families have been substantially more prevalent among blacks. However, it should be noted that the labor force participation rate of white wives has been rising faster than for blacks in recent years.

Because the Hispanic population is, on average, younger than the white or black populations, Hispanic spouses in both dual- and traditional-earner families were younger than their white or black counterparts, and Hispanic families of both types were more apt to have children under age 18.

Hispanic spouses in dual-earner families lagged well behind their black and white counterparts in terms of years of school completed. Nearly half the Hispanic husbands and 44 percent of the wives had not completed high school, compared with 36 percent of black husbands, 29 percent of black wives, 21 percent of white husbands, and 17 percent of white wives in dual-earner families. Even higher proportions of Hispanic husbands and wives in traditional families had not finished high school.

Income and earnings

Dual-earner families have considerably higher annual money incomes than traditional-earner families. Annual money income includes income from the earnings of all family members as well as from other sources such as investments, pensions, and so forth. In 1978, median dual-earner family income was over \$23,000, almost 20 percent higher than the median for traditional-earner families (table 4). Since 1968, this relative gap has remained fairly constant.

The trends in family income during the 1970's have been affected not only by two recessions—one in 1970 and the other in 1974-75—but also by relatively high levels of inflation. These economic conditions had an

Characteristic	Year										
	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978
	Current dollars										
Married-couple families, total S Dual-earner	\$ 9,140 10,630 8,700 8,060 6,040 3,130	\$10,000 11,520 9,570 8,800 6,870 3,370	\$10,520 12,150 10,010 9,150 6,870 3,610	\$10,990 12,930 10,540 9,690 7,330 4,070	\$11,900 13,880 11,490 10,590 7,980 4,440	\$13,030 15,080 12,580 11,500 8,760 4,830	\$13,850 16,580 13,480 12,360 9,630 5,520	\$14,860 17,620 14,450 13,130 10,110 5,910	\$16,350 19,080 15,480 14,430 11,020 6,570	\$17,720 20,720 17,430 15,800 11,810 6,930	\$19,410 22,730 18,990 17,450 13,140 7,850
					C	onstant dolla	rs				
Married-couple families, total Dual-earner Traditional-earner Husband only earner Husband nonearner No earners	\$ 8,770 10,200 8,350 7,730 5,800 3,000	\$ 9,110 10,490 8,720 8,020 6,260 3,070	\$ 9,050 10,450 8,610 7,870 5,910 3,100	\$ 9,060 10,660 8,690 7,990 6,040 3,350	\$ 9,500 11,080 9,170 8,450 6,370 3,540	\$ 9,790 11,330 9,450 8,640 6,580 3,630	\$ 9,380 11,230 9,130 8,370 6,520 3,740	\$ 9,220 10,930 8,960 8,140 6,270 3,670	\$ 9,590 11,190 9,080 8,460 6,460 3,850	\$ 9,760 11,420 9,600 8,700 6,510 3,820	\$ 9,940 11,640 9,720 8,940 6,730 4,020

adverse impact not only on the income of dual-earner families, but also on the growth in the number of such families.

During recessions, many family members may experience unemployment or be forced to work fewer hours than usual. As a result, family income may not grow as rapidly as in better times, and, when combined with inflation, real family income may even decline. During the 1970 recession, prices rose by about 6 percent (as measured by the Consumer Price Index) and the real dollar income of both dual- and traditional-earner families barely changed. However, during the 1974–75 recession, prices rose by around 20 percent and the real income of dual-earner families declined by 4 percent and that of traditional-earner families by 6 percent. Only in 1977 did both family types regain their prerecession real income levels.

Also, during both recessions no significant growth was recorded in the number of dual-earner families because of the effects of the downturns on trends of working husbands and wives. Over the decade as a whole, the average proportion of husbands who worked at some time during the year declined—by a half percentage point or so per year—while that of working wives rose. However, during 1970, the proportion of working husbands continued its gradual decline, while the proportion of wives who worked at some time during the year remained fairly constant. During the second recession, the percent of husbands who worked during the year fell sharply, by nearly 3 points, while the proportion of wives with work experience stayed the same.

Despite recession or inflation, dual-earner families are financially much better off than traditional families. In 1978, dual-earner families constituted 60 percent of all families with incomes over \$20,000. In fact, close to one-third of all dual-earner couples had incomes placing them in the upper fifth of the family income distribution while only 5 percent were in the lowest quintile. In con-

trast, 15 percent of families whose earnings patterns were traditional were in the lowest quintile and just 18 percent were in the highest. (See chart 1).

The primary reason why dual-earner family income is so high is that the wife is an earner. Although husbands in dual-earner families usually earn more than their wives, their earnings tend to be less than those of husbands in traditional families. In 1978, median annual earnings of husbands in dual-earner families were \$14,900 compared with \$16,000 for husbands in traditional families. However, this difference is more than offset by wives' earnings which averaged around \$5,700 and accounted for 26 percent of family income in 1978. When the wife was a year-round, full-time worker, her earnings (\$9,400) and contribution to family income (37 percent) were even greater.

These data on husbands' and wives' earnings tend to support the idea that wives work because of financial necessity—a conclusion confirmed by other research.⁶ However, one recent study⁷ offers information that casts some doubt on conventional ideas of the role of financial necessity in the decision of wives to enter the labor force. This study shows that in some instances husbands with working wives work fewer hours per year than husbands with nonworking wives. This would imply that, ceteris paribus husbands of working wives would tend to earn less. Thus, it appears that whatever factors are engaged in strengthening "... the employment commitment of married women ... "are "... relaxing the commitment of men..."

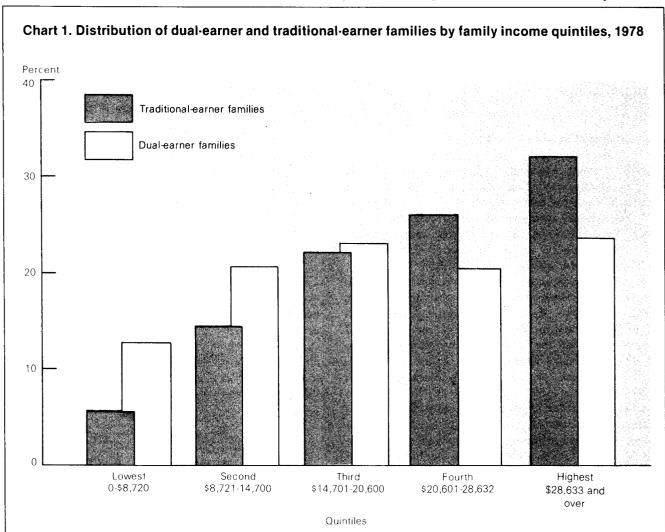
What do dual-earner families do with their income? Typically, they spend relatively more of it on goods and services related to the wife's work needs. While spending about the same (relative to income) on durable items such as washing machines and refrigerators, dual-earner families tend to purchase more convenience items and services that reduce the time that the wife must devote to such tasks as food preparation, laundry, and

childcare. Moreover, expenditures on transportation tend to be larger. Partly as a result of the relatively higher expenses on nondurable items, and partly because a working wife helps provide an economic cushion, dual-earner families tend to save less than their traditional counterparts.⁹

Poverty. There are relatively few dual-earner families whose incomes fall below the Government's poverty threshhold. In 1978, only about 434,000, or 1.8 percent of such families had incomes at or below the poverty level (table 5). Among traditional-earner families 863,000 or 5.5 percent were in poverty. Blacks, who made up only 8 percent of dual-earner families, accounted for 18 percent of those in poverty in 1978.

Working couples below the poverty threshold were younger and less educated than those with incomes above the poverty line. The median age for the husband in poor dual-earner couples was about 35 years and that of the wives, 31 years, compared with 39 and 36 years, respectively, for spouses not in poverty. Moreover, husbands and wives in poverty averaged 12 years of schooling compared with 12.8 and 12.7 years for spouses not in poverty. In addition, those in poverty were more apt to have children than nonpoverty families. These factors—youth, less education, and more children—are all likely to depress earnings, and, taken together, can greatly reduce a family's current and future financial prospects.

Nevertheless, a significant factor bearing on the poverty status of dual-earner families is that the husbands and wives in poverty work less than their counterparts in nonpoor families. Only 62 percent of the husbands and 22 percent of the wives in poor dual-earner families worked full time for 40 weeks or more in 1978, compared with 88 percent of husbands and 51 percent of



NOTE: "Dual-earner families" refers to married couples where both husband and wife were earners at sometime during the year. A "traditional-earner family" is one where the husband, but not the wife, was an earner. In both types of families other members may also be earners and there may not be children under age 18.

Table 5. Dual-earner and traditional-earner families by poverty status, selected characteristics, 1978

In thousands	1
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	Dual	earner ta	milies	Traditional-earner families			
Characteristics	Total	Poverty	Non- poverty	Total	Poverty	Non- poverty	
Total	24,253	434 1.8	23,819 98.2	15,777	863 5.5	14,914 94.5	
Race and Hispanic origin				1			
Number:	}			\			
White	21,937	340	21,597	14,710		13,990	
Black	1,858	78	1,780	818	113	705	
Hispanic	1,037	47	990	830	126	704	
Percent of total:	1	l	l	ļ	ļ	ļ	
White	100.0	1.5	98.5	100.0	4.9	95.1	
Black	100.0	4.2	95.8	100.0	13.8	86.2	
Hispanic	100.0	4.5	95.5	100.0	15.2	84.8	
Age of spouses (median years)							
Husband	39.5	34.6	39.6	45.8	39.2	46.3	
Wife	36.5	31.5	36.6	42.7	36.5	43.1	
Years of school completed (median years)		} 					
Husband	12.8	12.0	12.8	12.6		12.6	
Wife	12.7	12.0	12.7	12.4	11.5	12.	
Presence of children							
Percent with children under age 18	57.7	81.6	57.2	60.4	74.5	59.5	

wives among their nonpoor counterparts.

Weekly earnings. Data on the annual income of dualand traditional-earner families do not reveal very much about the financial effects of either the unemployment of various family members or their movement in and out of the work force. However, some recently developed information on weekly wage and salary earnings sheds considerable light on these questions.¹¹

As might be expected, families where both husband and wife work have considerably higher earnings than traditional families. In the second quarter of 1980, dual-earner families had median weekly earnings of \$530, 42 percent more than the \$375 earned by traditional families. (These earnings figures include wages and salaries of all family members whether they worked full or part time.)

An example of how family income may be affected by changes in the labor force status of husbands and wives occurs when one or the other is unemployed. The financial impact can be quite severe depending on who is jobless. Median weekly earnings of families where the husband was unemployed but the wife worked were only about \$190 in the second quarter of 1980. In contrast, where the wife but not the husband was jobless, earnings averaged \$310. Where both spouses were working, but someone else was unemployed (typically a son or daughter) family earnings averaged between \$570 and \$580.

A look ahead

This article provides a broad overview of dual-earner families largely in the context of their labor force behavior and their income. However, the true complexity of the dual-earner phenomenon cannot be explained solely from a labor force standpoint. The family life and problems of working couples may have an increasing impact on society as a whole if, as expected, the number and proportion of wives in the labor force continue to grow.

Several examples of the current and future effects of dual-earner families on society come easily to mind. For instance, child care is certainly a major problem for dual-earner parents. In March 1979, 50 percent of all children under age 18 in married-couple families and 41 percent of those under age 6 had working mothers. Nine years earlier, the proportions were 38 and 28 percent. Currently, the major caretakers of children are public schools and nuclear families, supplemented by a wide variety of other means, formal as well as informal. This amalgam of child-care methods evidently stems from the limited availability of institutional day care, the parents' financial considerations, and their desire to control as much of their childrens' upbringing as possible. 12 Assuming that the proportion of children in dualearner families will continue to grow as the number of such families increases, the Nation may soon confront the necessity of formulating some sort of child-care policies which take dual-earner families into account.

Similar observations can be made with respect to care of the elderly—parent care—which can pose major difficulties for some dual-earner families. As the Nation's population ages, the dimensions of this problem may increase.

Many other areas of present concern, such as accommodating work schedules to family needs and equity in taxation and social security benefits are also likely to become more pressing as the number of dual-earner couples increases. It is of the utmost importance that current research in these areas be continued and augmented by new investigative efforts if practical steps are to be taken to deal with the problems and concerns of this growing family type.

-----FOOTNOTES-----

¹ In this article, the term "dual-earner family" refers to married couples where both husband and wife were earners at some time during a calendar year. A "traditional-earner family" is one where the husband, but not the wife, was an earner. In both kinds of families other members may also be earners and there may or may not be children under age 18.

² Unless otherwise indicated, data in this article are based on information collected by the 1969 through 1979 March supplements to the Current Population Survey and relate to the calendar year preceding the March collection date. This survey is conducted for BLS by the Bureau of the Census, which also tabulated most of the data. Addi-

tional information for this report on dual-earner families in calendar 1978 was tabulated from the March 1979 Survey microtape by the Data Services Group of the Office of Current Employment Analysis, BLS.

Estimates based on a sample, such as those used in this article may vary considerably from results obtained by a complete count, especially in cases where the estimated numbers are small. Therefore, differences between small numbers or percents based on them may not be statistically significant. For more information on the interpretation of such differences, see Marital and Family Characteristics of Workers, March 1978, Special Labor Force Report 219 (BLS, 1979).

Previous articles by the author relating to families include: "Families and the rise of working wives—an overview," Monthly Labor Review, May 1976, pp. 12–19; "New data series on families shows most jobless have working relatives," Monthly Labor Review, December 1976, pp. 46–49; "Working wives' contribution to family income in 1977," Monthly Labor Review, October 1979, pp. 62–64; "The effect of unemployment on family income in 1977," Monthly Labor Review, December 1979, pp. 42–44.

¹ J. A. Hill, Women in Gainful Occupations, 1870 to 1920, Census Monograph IX, Bureau of the Census, 1929, p. 76.

The term "gainfully employed" is not strictly comparable to "employed" as used in labor force concepts since 1940. For a detailed account of the differences between the gainful worker concept and the current labor force concept of employment, see Alba M. Edwards, Comparative Occupation Statistics for the United States, 1870 to 1940, U.S. Department of Commerce, Bureau of the Census, 1943. Also, see Historical Statistics of the United States—Colonial Times to 1957, U.S. Department of Commerce, Bureau of the Census, 1960, p. 68.

⁴ Ibid., Tables 111 and 156.

'Morris J. Newman, "A profile of Hispanics in the U.S. work force," Monthly Labor Review, December 1978, pp. 3 and 5.

⁶ Jeanne L. Hafstrom and Marilyn M. Dansing, "Socioeconomic and Social-Psychological Influences on Reasons Wives Work," *Journal of Consumer Research*, December 1978, pp. 168-175.

⁷ See Marta Whitmer Mooney in accompanying bibliography.

⁸ Ibid., p. 6

See Myra H. Strober in accompanying bibliography.

¹⁰ See Table 17, p. 27 in "Money Income and Poverty Status of Families and Persons in the United States: 1978" (Advance Report), Current Population Reports, Series P-60, No. 120, U.S. Department of Commerce, Bureau of the Census, for poverty level cut-offs by size and type of family.

"See "Earnings of Workers and Their Families: Second Quarter, 1980," Press Release 80-540, August 29, 1980, Bureau of Labor Statistics, U.S. Department of Labor. Families where the husband or wife were self-employed are not included.

¹² See Mary Jo Bane Laura Lein, and others in accompanying bibliography.

Dual-earner families: an annotated bibliography

ROBERT BANNON

This annotated bibliography is designed to supplement and expand upon the various issues raised in the accompanying article. Although an attempt has been made to

Robert Bannon is a graduate student at the University of California, Los Angeles. He prepared this bibliography while employed as a summer intern in the Office of Current Employment Analysis, Bureau of Labor Statistics. focus on the most recent material, certain dated articles are included because of their ground-breaking nature in a particular field.

The sources are divided into four distinct categories. The first, dual-earner studies, deals with problems which touch upon the dual-earner family as a whole, such as decisionmaking within the family. The second category is a compendium of related subject areas all with the central theme of the rise in importance of the working wife. Topics included are earnings and consumption, labor force participation, child care, and fertility. A third section deals with articles which give a general overview or survey of working wives and the dual-earner family and include historical, statistical, and bibliographical data. The fourth category features material that has appeared in the popular media.

I. Dual-earner studies

Berger, M., and others, "Finding Two Jobs," in Rhona and Robert Rappoport, eds., Working Couples (New York, Harper and Row, 1978), pp. 23-35.

The job search and decisionmaking process falls into three categories: traditional in, which the wife follows the husband; nontraditional, where husbands follow their wives; and egalitarian, a hodgepodge of miscellaneous choices including long-distance commuting or alternating careers between spouses. Dual-career couples interviewed claimed they tried to hold to an egalitarian choice but eventually the wife followed the husband. The reason for this was not a reversal of beliefs but a pragmatic acceptance that the market catered more to the husband's career and he was more likely to receive the earliest and most lucrative job offer.

Farris, Agnes, "Commuting," in Rhona and Robert Rappoport, eds., Working Couples (New York, Harper and Row, 1978), pp. 100-07.

Although not common among dual-career couples, commuting to jobs in widely separated cities has become an alternative for those who are dedicated to their careers yet married. Problems with commuting vary by the age of the couples, stage of career, and presence of children.

Lazear, Edward P., and Robert T. Michael, "Real Income Equivalence Among One- and Two-Earner Families," *American Economic Review: Papers and Proceedings*, May 1980, pp. 203-12.

Lazear and Michael investigate the differential in standards of living for one- and two-earner families. Although the nominal family income difference is high, there are several unique costs for two-earner families which reduce this advantage. The authors list such decrements as higher tax rates, costs of employment, and paid substitutes for household services formerly provided by the housewife.

Lein, Laura and Mary Blehar, "Working Couples as Parents," in Eunice Corfman, ed., Families Today: A Research Sampler on Families and Children, Vol. 1 (U.S. Department of Health and Human Services, 1979) pp. 299-321.

The Working Family Project, an investigation of 25 middle class, dual-worker families with children under age 18, and its findings are reviewed. Children were found to be the most important aspect of the families' lives, despite the fact that economic necessity often limited family size. Both men and women seemed reluctant to break with the traditional stereotype of breadwinner/homemaker, thus placing higher amounts of stress and toil on the working wife.

Mooney, Marta Whitmer, The Employment Behavior of Husbands in Two-Worker Families: An Empirical Investigation, Ph.D. diss. (U.S. Department of Labor, Employment and Training Administration, 1977), Grant MPRC 91-06-71-08.

Men who work in two-earner families earn less than husbands whose wives are not earners. The direction of causality is found to be from dual-earner family status to lower earnings. The hypothesis presented by the author is that the wife's salary adds to the permanent family income, inducing the husband into such activities as more frequent job mobility and a higher valuation of leisure. These results did not hold true for lesser educated and blue-collar families where there is a greater emphasis on traditional role stereotypes. Here the wife's income is viewed as transient and has less effect on the husband's labor force activity.

II. Related areas

A. Child care

Bane, Mary Jo and others, "Child Care Arrangements of Working Parents, *Monthly Labor Review*, October 1979, pp. 50-55.

The major caretakers of children under age 14 are, in the words of the authors, "nuclear families and public school." Other forms of extra-familiar child care only supplement family and school. The authors also undertake a short cost-benefit analysis of the private and social expenses of day care.

Bruce-Biggs, B., "'Child Care': The Fiscal Time Bomb," *The Public Interest*, Fall 1977, pp. 87-102.

The article examines the need for publicly funded child care, its costs, quality, and educational uses as compared to private services. Also examined is the effect of regulatory efforts on the private system, which appear to hamper its ability to meet child-care needs. The absence of such regulation, according to the author, would give private day care the flexibility it needs to meet changing demand.

Cook, Alice H., "Working Women: European Experience and American Need," Hearings: American Women Workers in a Full Employment Economy, (U.S. Congress, Joint Economic Committee on Economic Growth and Stabilization, 95th Cong., 1977), pp. 271-306.

Several barriers exist to the successful reentry of mothers into the labor force. In particular, the author concentrates her review on the provision of support services such as retraining and child care. She examines and compares programs and efforts designed to improve employment opportunities for women and mothers in five countries.

Presser, Harriet B., and Wendy Baldwin, "Child Care as a Constraint on Employment: Prevalence, Correlates and Bearing on the Work and Fertility Nexus," *American Journal of Sociology*, March 1980, pp. 1202–13.

The researchers find that a significant minority of mothers with children under age 5 are constrained in their quest for full-time employment because of the presence of children, either by limiting the number of hours worked or by precluding labor force entry altogether. Using data from the June 1977 Current Population Survey, it was discovered that 17 percent of mothers with children under age 5 would enter the labor force and 16 percent would work more hours if child care were reasonably available.

B. Earnings and consumption

Blumber, Grace Ganz, "Federal Income Tax and Social Security Law," *Hearings: American Women Workers in a Full Employment Economy* (U.S. Congress, Joint Economic Committee, Subcommittee on Economic Growth and Stabilization, 95th Cong., 1977), pp. 237-48.

This paper analyzes the effects of current Federal income tax law on two-earner families. The work disincentive is higher because of the high marginal tax rate on the wives' earnings. In addition, the paper discusses some of the major inequities in social security coverage, particularly the lack of any additional benefits paid to retired wives who did not work outside the home. Several solutions are proposed to alleviate these disparities, including following some of

the more equitable policy examples of other Western nations.

Gregory, Paul and William J. Moore, "Earnings, Occupational Choice, and the Early Years of Family Formation, White and Black Women; A Study From the National Longitudinal Survey (U.S. Department of Labor, Employment and Training Administration, November 1977), Contract 91-48-76-47.

This report examines several variables which affect the labor force participation and hours worked of married women. Presence of children is the most influential, followed by wages, husband's income, and education. All variables have a more significant impact on young women.

Hayghe, Howard, "The effect of unemployment on family income in 1977," *Monthly Labor Review*, December 1979, pp. 42-44.

Nearly 1 of 4 husband-wife families encountered some period of unemployment during 1977. For the most part, only one member in these families was unemployed at any given time, usually the wife or teenage son or daughter. In most families where the wife or other relative was jobless at some time, the husband worked full time.

in 1977," Monthly Labor Review, October 1979, pp. 62-64.

A record number of wives contributed significantly to their families' economic welfare in 1977. Over half of all wives worked at some time during the year earning approximately one-fourth of their families' income. Married mothers were the most likely to have earned income, as well as the most apt to work only part-time or part-year. Wives still work mainly in the traditional female-dominated occupations, but are moving slowly into male-dominated fields.

Horvath, Francis, "Working wives reduce inequality in distribution of family earnings," Monthly Labor Review, July 1980, pp. 51-53.

Past studies have found that the contribution of wives' earnings to family earnings tends to equalize the distribution of family earnings. Recently there has been an influx of wives in the labor force whose husbands have incomes in the upper middle and upper ranges. The author tests whether this recent phenomenon has caused a trend towards inequality in the distribution of family earnings, and finds that working wives still tend to be an equalizing force in their distribution.

Leibowitz, Arleen, "Women's Work in the Home," in

Cynthia Lloyd, ed., Sex, Discrimination, and the Division of Labor (New York, Columbia University, 1975), pp. 223-41.

Leibowitz examines the effect of women's education on time spent in the home. Assuming an increase in labor force participation and productivity because of an increase in education, the author tries to prove that it will also lead to an increase in home productivity. Her reasoning follows that as the wife's time becomes scarce she turns to more capital-intensive devices which are for convenience. Also, time spent in child care also rises because of what Leibowitz identifies as feelings of guilt over devoting so much time to the job.

Rosen, Harvey S., "The Impact of U.S. Tax Laws on the Labor Supply of Married Women," (Cambridge, Mass., Harvard University), 1974.

Rosen posits the argument that current U.S. tax rates penalize white married women who work to a greater extent than do their husbands or comparable single women. This "marriage tax penalty" is perceived by the wife and is a disincentive to labor force participation. Although the author discovers significant welfare loss because of the high level of marginal taxation on joint returns, he does not recommend singular taxation of spousal returns. Such a change would lead, Rosen suggests, to a shift of the burden of taxes onto the lower income families.

Ryscavage, Paul, "More wives in the labor force have husbands with 'above average' incomes," Monthly Labor Review, June 1979, pp. 40-42.

An analysis of the rise in married women's labor force participation during 1960-77 shows that the greatest gains are attributable to women whose husbands earn incomes in the upper middle or upper ranges. This change was most significant among women 35 years old and over with school-age children. Approximately 60 percent of the increases in married women's labor force participation occurred among wives whose husbands earned in the upper middle and upper ranges.

Strober, Myra H., "Wives' Labor Force Behavior and Family Consumption Patterns," *American Economic Review*, February 1977, pp. 410-21.

Strober analyzes the effect of wives' labor force participation on the ratio of consumption to income and durable goods purchases to income. Purchases of durable goods are found to be equivalent for families with and without working wives; however, the consumption to income ratio is higher in families with a working wife. This represents a substitute effect where the wife's time formerly spent in household

work is now replaced by expenditures on nondurable time-saving and work-related expenses.

C. Fertility

Butz, William P., and Michael P. Ward, "The Emergence of Countercyclical U.S. Fertility," *American Economic Review*, June 1979, pp. 318-28.

A positive relationship has been presumed by some analysts between economic activity and fertility, namely that the husband's income determines plans for children. However, the authors contend that the major determinant is the opportunity cost to the wife of childbearing and rearing, as manifested in the wife's employment status. The authors claim that their model correctly interprets the opportunity cost dilemma, and can be used to predict both pro- and counter- cyclical changes in U.S. fertility patterns.

Cramer, James C., "Fertility and Female Employment: Problems of Causal Directions," *American Sociological cal Review*, April 1980, pp. 167-90.

Cramer attempts to resolve the problem of causal direction for the fertility/female-unemployment debate. He criticizes the statistical and theoretical underpinnings of two prior models: Stolzenberg and Waite, (1976) and Smith-Lovin and Tickamyer, (1978) (see annotations) and develops a new model using comparable data from the Panel Study of Income Dynamics. The author concludes that the dominant effects are from fertility to unemployment in the short run, and from employment to fertility in the long run.

Gregory, Paul R., and William J. Moore, "Relationship Between Fertility and Labor Force Participation of Married Women, White and Black" (U.S. Department of Labor, Employment and Training Administration, 1976), Grant DL 91-48-74-44.

This report studies the impact of fertility (as measured by the number of children and their spacing) on the labor force participation, labor supply, and hourly earnings of married women ages 30-44 in 1967. Data are from the National Longitudinal Survey. The basic finding is that fertility has a significant and negative impact on the lifetime earnings and labor supply of married women, holding constant other factors such as education, husband's income, and background.

Groat, Theodore H., and others, "Labor Force Participation and Family Formation: A Study of Working Mothers, *Demography*, February 1976, pp. 115-25.

This article finds significant association between the extent, timing, and kind of employment and a series of family formation variables. Generally, lower fertili-

ty, longer first birth intervals, and earlier use of birth control were associated with the longest work durations, the highest status jobs, and work before the birth of the first child. The data failed, however, to show any significant relationship between expected family size and the wife's labor force participation.

Hotz, Joseph, A Theoretical and Empirical Model of Fertility and Married Women's Allocation of Time Over the Life Cycle. Ph.D. diss. (U.S. Department of Labor, Employment and Training Administration, 1980), Grant 91-42-78-15.

In this report a model is developed to explain the dynamic aspects of life cycle fertility and a wife's time allocation decisions. The model is designed as a household utility function incorporating variables such as the decision to conceive, the wife's time spent in leisure, work, or home production, consumption of market goods, and family income. Equations are derived to estimate demand for children, labor force participation, and wife's wage.

Ross, Sue Goetz, The Timing and Spacing of Births and Women's Labor Force Participation: An Economic Analysis, Ph.D. diss. (U.S. Department of Labor, Employment and Training Administration, 1974), Grant 91-36-72-35.

This dissertation analyzes some economic aspects of the timing and spacing of births and women's labor force participation relative to this timing and spacing. Hypotheses are advanced and tested which relate husband's and wife's educational attainment and family income to timing and spacing. The higher the wife's education, the sooner after school completion until she has her first and the shorter the intervals between children. But, if the husband's educational level was high, ceteris paribus, there was a longer interval until the first child.

Smith-Lovin, Lynn, and Ann R. Tickamyer, "Labor Force Participation, Fertility Behavior, and Sex-Role Attitudes," *American Sociological Review*, August 1978, pp. 541-57.

Two causal models of the relationship between fertility and women's labor force participation are tested. A negative relationship is presumed between the two variables. The researchers' main attempt is to isolate the direction of causality—to find out if fertility causes lower labor force participation or vice versa. Both models confirm that the direction is from fertility to participation, indicating that number of children influence working plans and not the reverse.

Stolzenberg and Waite, "Age, Fertility Expectations, and Plans for Employment," American Sociological

Review, October 1977, pp. 769-83.

This paper examines the effect a woman's age has on her plans to either enter the labor force or have children. They hypothesize that the older a woman is the better her perception of child rearing costs and consequently, she is less desirous of having children if she plans to work. The costs of child rearing are perceived not as lost time and wages alone, but as the depreciation of possible skills and talents.

D. Labor force participation

Bednarzik, Robert W., and Carol Leon, "A Profile of Women on Part-Time Schedules," *Monthly Labor Review*, October 1979, pp. 3-12.

Growth of the economy, especially among the services industries, has spurred the expansion of part-time employment. The majority of these persons working part time by choice were women. A composite of the average female part-time employee shows that she is married to an employed husband, has children who are at least of school age, is a high school graduate, and works 20 hours a week in a white-collar occupation—usually clerical or sales work—earning roughly the minimum wage.

Jones, Ethel B., and James E. Long, Women and Parttime Work (U.S. Department of Labor, Employment and Training Administration, 1978), Grant 12-01-76-21.

This report attempts to answer four questions about married women and part-week work: (a) what is the extent of part-time employment; (b) what are the determinants of the motivation to work part week; (c) what effect does part-week work have on earnings; and (d) what is the impact of part-week work on a wife's unemployment. Data are taken from the National Longitudinal Survey of Young and Mature Married Women. It was found that presence and age of children, husband's income, and age, race, and health of the wife affect part-week work. Also, part-week work is associated with fewer and shorter periods of unemployment, but wage increases are rarer than for the full-time worker.

Mitchell, Olivia S., "Labor force activity of married women as a response to changing jobless rates," *Monthly Labor Review*, June 1980, pp. 32-33.

Research on whether married women enter the labor force in response to local unemployment or prosperity provides conflicting answers. Results vary as to whether cross-sectional or time-series data are used. Mitchell finds in her research that married women enter the labor force primarily in response to large deviations from the "average" local unemployment rates.

Sandell, Steven H., "Lifetime Participation in the Labor Force and Unemployment Among Mature Women," Hearings: American Women Workers in a Full Employment Economy (U.S. Congress, Joint Economic Committee, Subcommittee on Economic Growth and Stabilization, 95th Cong., 1977), pp. 142-51.

The labor force participation of mature women is hindered by their earlier intermittent employment history. Using data from the National Longitudinal Study of Mature Women, Sandell ascertains that interrupted work experience leads to low wages, reduced labor force participation, and high unemployment.

Shapiro, David, and Frank L. Mott, "Labor Supply Behavior of Prospective and New Mothers," *Demography*, May 1979, pp. 159-208.

In recent years, the labor force patterns of young women has been several years of post-school employment, followed by intermittent participation to bear and rear children, and consequently a return to the labor force when the children reach school age. Shapiro and Mott examine the middle cohort, specifically women who are about to or have recently given birth to test the hypothesis that young women's labor force participation is becoming more continuous. By applying multivariate analysis to the National Longitudinal Survey data of young women, this hypothesis is found to have tentative support.

Stephan, Paula E., The Labor Force Response of Career vs. Noncareer Married Women to the Unemployment Rate, (U.S. Department of Labor, 1977).

The author hypothesizes that discouraged women workers are women who lack job commitment and experience (that is, a career). To verify this proposition she tests the responsiveness of women with "careers" (defined as women who have worked 70 percent of the time since marriage) against the local unemployment rate. The results bear out the hypothesis that the attitude of the wife (as to whether she has a career) affects her labor force participation to a greater degree than such variables as husband's income and number of children.

III. Overview

Fields, Judith M., "A Comparison of Intercity Differences in the Labor Force Participation Rates of Married Women in 1970 with 1940, 1950, and 1960," *Journal of Human Resources*, Fall 1976, pp. 568-77.

The Bowen and Finegan model fared well with data from the 1940, 1950, and 1960 Decennial Cen-

sus. However, 1970 data showed that women were behaving more like primary than seecondary wage behaving more like primary than secondary wage earners; that is, they were showing less sensitivity to variables such as supply, demand, and price for their services. The author concludes that the variables chosen by Bowen and Finegan are no longer significant for explaining married women's labor force participation rates.

Glazer, Nona, and others, "The Homemaker, the Family and Employment," Hearings: American Women Workers in a Full Employment Economy, (U.S. Congress, Joint Economic Committee, Subcommittee on Economic Growth and Stabilization, 95th Cong., 1977), pp. 155-69.

The authors have reviewed several influential aspects of work and family life which affect the working wife and mother. It is their contention that women will never achieve equality in worklife unless Government support services are provided in the areas of employment, child care, housework, leisure, and housing. A detailed proposal is presented for comprehensive women's legislation which the authors feel could substantially improve most of the problem areas cited.

Johnson, Beverly, "Changes in marital and family characteristics of workers, 1970-78," Monthly Labor Review, April 1979, pp. 49-51.

This Special Labor Force Report summarizes the trends and changes for working men and women between 1970-78. Statistics and tabulations are provided on working wives, their children, and their contributions to family earnings. Also examined are men and women who are supporting their families alone.

Kahne, Hilda, and Andrew Kohen, "Economic Perspectives on the Roles of Women in the American Economy," *Journal of Economic Literature*, December 1975, pp. 1249-92.

This article is one of the most comprehensive, nontechnical reviews of the literature on women and work yet done in an academic journal. The authors provide, in outline form, annotations of the issues and writers involved in the current discussion of women's roles. Topics covered include fertility, labor force participation, household production, occupational differentiation, marriage, child care, education, tax laws, and future policy implications of legislation. A bibliography is available with more than 250 entries.

Mason, Karen Oppenheim, and others, "Change in U.S.

Women's Sex-Role Attitudes, 1964-74," American Sociological Review, August 1976, pp. 573-96.

The authors try to isolate the extent and nature of attitude change among women during the 1964–74 period. They investigate the shift from traditional models of women to a more egalitarian arrangement. Hypotheses are tested for the possibilities that the attitude shift was caused by the women's liberation movement, or a bias in the sample such as overrepresentation of better educated women.

Waldman, Elizabeth, and others, "Working mothers in the 1970's: a look at the statistics," *Monthly Labor Review*, October 1979, pp. 35-49.

Fewer women bore children in the 1970's and those who did, gave birth to one or two, on average, rather than the two and three child norm of the 1960's. The 1970's also saw an upward surge in the labor force participation rate of mothers with children under age 18. The report also discussed the rise of families maintained by unmarried persons.

IV. The popular media

Bird, Caroline, "Two Paycheck Power: Redesigning Jobs Around People," *Vital Speeches*, Jan. 15, 1980, pp. 202-05.

Bird describes the inertia of modern society to accept and adapt to two paycheck families. Obstacles include tax penalties on joint returns, the 9-to-5 standardization of most services, and planning children. The author calls upon employers to better match jobs to families. Her remedies cover such changes as part-time work opportunities for both spouses, flexitime, job sharing, sabbaticals for child rearing, taking more work home, and ultimately a greater understanding by employers for domestic needs of young parents.

"Commuting: A Solution For Two-Career Couples," Business Week, Apr. 13, 1978, pp. 62-68.

Examined here is an alternative lifestyle for the two-career couple—living a considerable geographical distance apart and commuting frequently to be together. Several couples interviewed gave their opinions as to the relative costs and benefits of such a situation. Advantages cited by the couples to this arrangement are primarily career pursuit and satisfaction, with many couples devoting a great deal of time to jobs for lack of constant companionship.

"Focus on Books: Women Working," Business Horizons, August 1978, pp. 75-93.

The editors of this journal have provided a comprehensive guide to current books on the subject of women and work. They have included bibliographies (some annotated) and full length reviews of old and new material on women.

Hall, Francine and Douglas Hall, "Dual Careers—How Do Couples and Companies Cope With The Problems?" *Organizational Dynamics*, Spring 1978, pp. 55–77.

The authors probe the impact of careers on families and corporations. They break down the dual-career couple's lifetime into several stages, including market entry, early and mid-career, and family. The dual-career couple seems to be responding better and more flexibly than the corporation. Suggestions are offered to help the companies overcome dual-career conflicts.

Lublin, Joann S., "As Women's Roles Grow More Like Men's So Do Their Problems, *Wall Street Journal*, Jan. 14, 1980, p. 14.

According to this article, working women seem to be acquiring the same problems as working men: alcoholism, cigarette smoking, suicide, heart disease, automobile accidents, crime, and decreased longevity. Maynard, Catherine, and Robert Zawacki, "Mobility and the Dual-Career Couple," *Personnel Journal*, July 1979, pp. 469-73.

One of the major problems in a dual-career marriage is the conflict over job transfers, according to the authors. They provide current statistics on corporate requests to move and the responses of dual-career couples. Also, a spectrum of alternatives for those pursuing two careers is offered, along with suggestions to the corporation for adapting to change to meet current family needs.

Pospisil, Vivian C., "Problems of Dual-Career Marriages," *Industry Week*, Nov. 11, 1976, pp. 87-89.

Because role models for the young, dual-career couple are not well established, the decisionmaking process is often based on traditional views. Many couples have discovered that only a rigidly fair, "balance sheet" approach to decisions such as job choice and relocation can prevent conflict.