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Directed by Dr. Mildred Johnson. 43 pp.

The primary purpose of this study was to compare women's perceived income with actual monetary gain. The study was designed to determine the costs of employment and net income received, and to compare perceived income with actual net gain.

An interview schedule was developed to obtain the desired information. It was administered by a research team to a random sampling of women employees in the textile and home furnishings industries, located in four Piedmont North Carolina counties. It was assumed that women employees are reluctant to answer questions of a confidential nature.

Major findings were summarized in relation to the background information obtained and results from data provided by the interview schedule.

1. The majority of the women were over twenty-six years of age and had attained at least some high school education.

2. Child care services and household maintenance staff were not a major consideration for most of the women.

3. Special clothing was not a major job-incurred expense for these women.

4. The average calculated gain for the women employees was found to be almost eighty-three percent of their gross take home pay.

5. The majority of women were employed for economic reasons.

6. Almost one-half of the women accurately estimated their actual net income after taking into consideration their particular job-incurred expenses.

Implications resulting from this study may provide impetus for further research on the effect job-incurred expenses can have on net gain from employment.

Sharon Annale Taylor

A Thesis Submitted to
the Faculty of the Graduate School at
The University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Master of Science in
Business Administration

Greensboro,
March 31, 1973

Approved by


Advisor

PILOT STUDY TO DETERMINE ESTIMATED GAIN IN INCOME
AND EXPECTED NET INCOME GAIN OF WOMEN EMPLOYED
IN THE HOME FURNISHINGS INDUSTRY IN
PIEDMONT NORTH CAROLINA

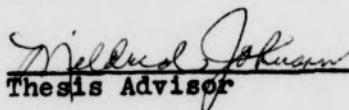
by

Sharon Amanda Barry

A Thesis Submitted to
the Faculty of the Graduate School at
The University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Master of Science in
Home Economics

Greensboro
March 30, 1973

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APPROVAL PAGE

This thesis has been approved by the following committee of the Faculty of the Graduate School at The University of North Carolina at Greensboro.

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March 2, 1973
Date of Examination

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tial contribution to the growth of the Nation's economy.¹
This involves thirty-two million women and reflects an ever
increasing labor expansion movement that finds women in every
type of employment.

"The majority of women do not have the option of
working solely for personal fulfillment."² according to the
U. S. Department of Labor, most women seek employment outside
the home for economic reasons. However, when a woman enters
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far removed from the expenses incurred by the typical working
man. Additional expenses accrue when a woman works outside
the home which substantially reduces the net increase to the
family's income. Some of the major expenses include child
care, household maintenance, transportation costs, food away

¹U. S. Department of Labor, Employment Standards
Administration, Women's Bureau, The Myth and the Reality,
(Washington, D.C.: Government Printing Office, 1972), p. 1.

²U. S. Department of Labor, Employment Standards
Administration, Women's Bureau, Why Women Work, (Washington,
D.C.: Government Printing Office, 1971), p. 11.

CHAPTER I

OVERVIEW OF THE STUDY

Importance of the Study

"Today half of all women between 18 and 64 years of age are in the labor force, where they are making a substantial contribution to the growth of the Nation's economy."¹ This involves thirty-two million women and reflects an ever increasing labor expansion movement that finds women in every type of employment.

"The majority of women do not have the option of working solely for personal fulfillment."² According to the U. S. Department of Labor, most women seek employment outside the home for economic reasons. However, when a woman enters the labor force, she encounters special job-related expense far removed from the expenses incurred by the typical working man. Additional expenses accrue when a woman works outside the home which substantially reduces the net increment to the family's income. Some of the major expenses include child care, household maintenance, transportation costs, food away

¹U. S. Department of Labor, Employment Standards Administration, Women's Bureau, The Myth and the Reality, (Washington, D.C.: Government Printing Office, 1972), p. 1.

²U. S. Department of Labor, Employment Standards Administration, Women's Bureau, Why Women Work, (Washington, D.C.: Government Printing Office, 1971), p. 11.

from home, as well as special clothing cost and maintenance of such clothing.¹ An awareness of the cost of employment could be of value to those who anticipate entering the labor force. It has been stated that "the gainfully employed wife wants to know not only how much the wage or salary from her work will amount to, but how much of this will be left after all job-related expenses have been deducted."²

The purpose of this study was to compare women's perceived income with their actual monetary gain from employment. The information gained from this study could be of value to working women, to teachers, and to employers. Working women could find this information of value as they consider monetary gain from employment; teachers could use this information in helping young people make decisions concerning the world of work; and employers of women could use this information as they consider the benefits afforded their employees.

Objectives of the Study

Four specific objectives were stated in relation to this study. They were to:

1. Identify reasons why women seek employment in the home furnishings industry.

¹U. S. Department of Agriculture, Job Related Expenditures and Management Practices of Gainfully Employed Wives in North Carolina, Home Economics Research Report No. 34 (Washington, D.C.: Government Printing Office, 1967), p. 1.

²Ibid., p. 11.

2. Identify the basic job-related expenditures of women employed in the home furnishings industry.
3. Determine the costs of employment and net income received by participants.
4. Compare the women's perceived income with actual monetary gain.

Study Design

This study comprised one facet of a larger research project, "Identification of Competencies and Performance Standards Associated with Women's Occupations in the Textile and Home Furnishings Industries," that was being investigated by the Home Economics Center for Research in cooperation with the North Carolina State Department of Occupational Education. Women employees interviewed for the larger study provided the data for this study. The survey was conducted over a three-week period in May and June 1972. In order to obtain the information necessary to achieve the objectives of the study, the following procedure was executed. A list of the home furnishings industries located in Guilford, Randolph, Forsyth and Davidson Counties was compiled from the North Carolina Directory of Manufacturing Firms 1972-73.

The home furnishings industries were classified into two major groupings: woodworking and non-upholstered furniture, and upholstered furniture and drapery and bedspread manufacturing. The firms were then categorized according to size and type of industry within each county. Twenty percent of the firms were randomly selected from each category for a total of forty-nine firms.

The number of employees interviewed was dependent on the firm size. One employee was interviewed from each small firm, two employees from each medium-sized firm and four employees were interviewed from each large firm. Since there were only five drapery and bedspread making industry firms, these were not classified according to size. One employee was interviewed in each of these firms.

An interview schedule was developed to elicit information to achieve the stated objectives of the study. Two types of information were requested: general demographic information and specific information related to job-incurred costs and net monetary gain from employment. From the specific information gained, the cost of employment was ascertained and a comparison was made based on the employees' perceived income and actual monetary gain.

Descriptive statistics were used to analyze data obtained from the survey.

Limitations

The following limitation was stated in relation to the study: The study was limited to the women employees interviewed for the larger research project.

Basic Assumption

A basic assumption made in relation to this study was that some women would be reluctant to answer questions of a confidential nature.

Definition of Terms

For clarification, the following definitions were used in this study:

Working Women is defined as "women working for pay and/or profit."¹

Take Home Pay is defined as that income exclusive of taxes and social security.

¹Robert W. Smuts, Women and Work in America (New York: Columbia University Press, 1959), p. 2.

²U. S. Bureau of Labor Statistics, Employment and Earnings and Monthly Report on the Labor Force, Vol. 14, January 1964, p. 15, cited by Richard J. Schenberger, "Ten Million U. S. Housewives Sent to Work", Labor Law Journal, Vol. 41, No. 4 (June, 1970), p. 374.

¹Robert W. Smuts, Women and Work in America (New York: Columbia University Press, 1959), p. 3.

CHAPTER II

REVIEW OF LITERATURE

"The new role of women in the labor force constitutes a genuine revolution, not only in the lives of women, but in the American economy and in the American family."¹ Over forty-one percent of our nation's labor force is composed of women over sixteen years of age.² This involvement came through a gradual yet dramatic evolvement in the working life of women. In 1920, Johnsen stated that "inventions and the centralizing spirit of the age, have removed many of the domestic arts from the home and driven women out into store and factory."³ It was not always a case of being "driven out" as Johnsen stated, but it was often a chance for women to fulfill many of their desires for usefulness in regard to their families' economy.

¹Robert W. Smuts, Women and Work in America (New York: Columbia University Press, 1959), p. 1.

²U. S. Bureau of Labor Statistics, Employment and Earnings and Monthly Report on the Labor Force, Vol. 14, January 1968, p. 35, cited by Richard J. Schonberger, "Ten Million U. S. Housewives Want to Work", Labor Law Journal, XXI No. 6 (June, 1970), p. 374.

³Julia E. Johnsen, Selected Articles on the Employment of Women (New York: The H. W. Wilson Company, 1920), p. 1.

Literature related to the employment of women is extensive. However, for the purpose of this study the review of literature was limited to that which pertained to the factors related to the employment of women and to the role of women in the labor force.

Factors Related to the Employment of Women

Individual decisions of women who seek employment outside the home are usually based on economic reasons. Most women choose to work either to raise their families' standard of living or to meet rising costs due to inflation.¹

After several years of occupational counseling, Winter deduced four major reasons why women want to work. These reasons were:

1. Economic: having to do with making money.
2. Technical: having to do with the "instinct for workmanship."
3. Social: having to do with relationships with people, singly or in groups.
4. Psychological: having to do with all the foregoing plus special inner satisfaction.²

"In the early days when women left home for jobs in industry, they were tolerated mainly because they were a cheap

¹U. S. Department of Labor, Employment Standards Administration, Women's Bureau, Why Women Work (Washington, D.C.: Government Printing Office, 1971), p. 1.

²Elmer L. Winter, Women at Work, Every Woman's Guide to Successful Employment (New York: Simon and Schuster, 1967), p. 15.

source of labor."¹ These women worked for low salaries, for long hours and under unsanitary working conditions. Even though the numbers of women in industry have increased, the progress has neither been easy nor arrived at by passiveness.² The number of wives engaged in the labor force has greatly increased in past years. The number of American married women in the labor force more than doubled from 1900 to 1940 and again doubled from 1940 to 1960.³

Research indicated that the typical woman's role in the employment market occurred in two major segments.

Applebaum stated:

Their first work life begins when they are finished with their formal education, high school or college, whichever it may be. They usually marry early and work for a year or two after marriage. This helps pay for the furniture, the washer or the car. They then give up their jobs...to have their families. Then when they reach their middle thirties, or even their forties or fifties, they are ready to go back to work.⁴

Variations often occur in this basic pattern, due to the individual needs of the working woman and her family.

¹Stella B. Applebaum, Working Wives and Mothers, Public Affairs Pamphlet Number 188 (New York: Public Affairs Committee, Inc., 1952), p. 8.

²Ibid.

³Glen G. Cain, Married Women in the Labor Force, An Economic Analysis (Chicago: University of Chicago Press, 1966), p. 1.

⁴Applebaum, Working Wives and Mothers, p. 4.

Seven distinct stages comprise the work life of the average woman worker involved in the labor force. Winter defined these stages as: (1) the young working student, (2) the young unmarried woman, (3) the married woman without children, (4) the woman with preschool children, (5) the woman with older children, (6) the mature worker, and (7) the woman alone.¹ Marriage is assumed for the majority of women today as only seven percent of the American female population remain single throughout their lives.²

Unlike the typical working man, the working woman of today, especially working wives and mothers, face quite a different situation upon entering the job market. Employment outside the home necessitates additional adaptations and expenses. Women must monetarily compensate for their removal from the home to the job market.

The U. S. Department of Agriculture investigated various aspects concerning the employment of women outside the home and the adaptations necessary because of this employment. Findings indicated that the expenses incurred by employment could be grouped into two major categories. Direct expenses included such expenses as taxes, social security, transportation costs, food costs and donations. Extra

¹Elmer Winter, Women at Work, Every Woman's Guide to Successful Employment (New York: Simon and Schuster, 1967), pp. 55, 61, 70, 77, 85, 90, 98.

²Ibid., p. 98.

expenditures were those expenses such as child care services, household maintenance and sewing. Child care, household maintenance and sewing expense were almost four times higher for women with preschool children than for women with school age children. When the net monetary gain from employment was calculated, the women were grouped as working wives with preschool children and working wives with school age children. Net profit for the working wife with preschool children was approximately one-half her gross take home pay, while the working wives with school age children showed a calculated gain of three-fifths of their gross pay. In addition to reduction in net profit from employment, another trend was that working women tended to use convenience foods to a greater extent than did women who were not employed outside the home. It was also found that a higher number of families used installment credit in buying goods when the wife was working.¹

In the early years when women began entering the labor force, the feasibility of using women workers was a topic of much concern by employers. Earlier arguments claimed that a woman was neither physically nor mentally fit for work outside the home, especially in the poor

¹U. S. Department of Agriculture, Job Related Expenditures and Management Practices of Gainfully Employed Wives in North Carolina, Home Economics Research Report Number 34 (Washington, D.C.: Government Printing Office, 1967), p. 1.

working conditions that existed in the factories.¹ Perhaps the most dramatic defiance of this theory came during the war years when women manned the war supply factories and performed equally as well as men.² Differences in performance standards between men and women have been minimized. Theories of higher absenteeism, higher juvenile delinquency of children, poorer standards of work as well as other negative opponents of the employment of women have been disproved by government studies.³

Role of Women in the Labor Force

The typical working woman's profile has changed dramatically over the past fifty years. In 1920, for example, the average woman worker was twenty-eight years old, single, and employed as a factory worker or a store clerk. Today, the typical working woman is thirty-nine years old, married, and employed in a wide range of occupations.⁴

Based on data obtained from the 1970 census, which provided pertinent information concerning the American working woman of today, the U. S. Department of Labor has

¹Smuts, Women and Work in America, p. 6.

²Applebaum, Working Wives and Mothers, p. 8.

³U. S. Department of Labor, The Myth and the Reality, p. 1.

⁴U. S. Department of Labor, Employment Standards Administration, Women's Bureau, Women Workers Today (Washington, D.C.: Government Printing Office, 1971), p. 1.

summarized this information. "A woman is most likely to be working if she is young and has finished her schooling or if she is mature (thirty-five to fifty-four) and has no children."¹ Typically over three-fifths of all women workers in the United States are married and living with their husbands, over one-fifth of the women are single and the other one-fifth are divorcees, widows, or women separated from their husbands. If the husband's income is between \$5,000 and \$6,999, the wife is most likely to be in the labor force, while the wives of husbands earning below \$3,000 or more than \$10,000 are less likely to be working outside the home. Almost one-third (12.1 million) of the women in the United States labor force in March, 1970, had children under the age of eighteen years; however, 7.6 million of these women had no children under the age of six. All women workers have approximately the same number of children under the age of six. However, women living with their husbands have fewer school age children than women separated from their husbands, widows, or divorcees.

The higher the educational attainment of a woman, the higher her chances of being in the labor force. Approximately two-thirds of all women workers have at least a high school education. Almost one-tenth of women workers are college graduates. Only one out of four women in today's labor force

¹Ibid., p. 2.

has completed less than eight years of schooling. Women with five or more years of college are the most likely to be in the labor force with three out of four of these women working.

About twelve percent of all women workers are of races other than white. The participation rate for minority race women in the labor force is consistently higher than for white women. "Half of all minority women 16 years of age and over but only 43 percent of white women were in the labor force in 1970."¹

Approximately seventy percent of today's women workers have full-time jobs during some part of the year; however, only forty percent work on a full-time basis the year round. Women between the ages of forty-five and sixty-four are those most likely to be year round fully employed personnel. Part-time employment often meets the needs for married women, especially if they have young children. Skilled work shortages in recent years have provided many part-time job opportunities for all laborers.

Current trends in the employment of men and women show that even though women tend to hold more white collar jobs than men, they are usually paid less and considered less skilled than men in the same field. Women also tend to concentrate in occupations such as teaching, nursing, and the related health fields; whereas, men are not as apt to be

¹Ibid., p. 3.

employed in these fields. Unemployment rates for women workers are consistently higher than for men. Annual salaries are also lower for women than men. Much of this is attributed to the part-time employment participation in the labor force by many women.

The employment of the wife nearly always raises the family's economic level by one full step. The largest proportion of working wives are from middle income levels. The U. S. Department of Labor analyzed some of the major aspects of the contribution the employment of the wife made to the American family.¹ It was found that the number of wives in the labor force increases as the family income approaches \$15,000 per year. The median increment to the family income made by the wife's employment in 1965 was 22.4 percent. However, if the wife worked full-time year round, this percentage rose to 37.6 percent. In twenty-four percent of the families studied, it was found that the wife's earnings accounted for forty percent or more of the family income. In forty-four percent of the full-time employed wife-husband families the wife accounted for forty percent or more of the family income. The wife's contribution to the family income was even more significant among Negro husband-wife families.

¹U. S. Department of Labor, Working Wives—Their Contribution to Family Income (Washington, D.C.: Government Printing Office, 1968), p. 2.

In addition to the current thirty-two million women in the labor force, a 1968 survey revealed that almost ten million American housewives were willing to enter the job market in order to supplement their family's income. The availability of this manpower is a great natural resource which the nation's economy can draw upon.¹

Not only do married women make substantial contributions to their individual families' income, but also their presence in the labor force is essential to the nation's economy. "There were approximately 18.5 million married women in the labor force in March 1971, while the number of unemployed men was 3 million." If these women forfeited their jobs and the unemployed men filled them, there would be 15.5 million unfilled jobs.² This could have a substantial effect on all aspects of the economy.

¹Richard J. Schonberger, "Ten Million U. S. Housewives Want to Work", Labor Law Journal, XXI No. 6 (June, 1970), p. 374.

²U. S. Department of Labor, The Myth and The Reality, p. 2.

CHAPTER III

STUDY DESIGN

The purpose of this study was to compare women's perceived income with their actual monetary gain. Basic job-related expenditures of the participants were identified and the cost of employment was determined. The monetary gain was then calculated and compared with the perceived income.

This study comprised one facet of a larger research project, "Identification of Competencies and Performance Standards Associated with Women's Occupations in the Textile and Home Furnishings Industries," that was being investigated by the Home Economics Center for Research in cooperation with the North Carolina State Department of Occupational Education.

The North Carolina Directory of Manufacturing Firms 1972-73 was utilized to identify woodworking and non-upholstered furniture, upholstered furniture and drapery and bedspread manufacturing firms in Guilford, Randolph, Forsyth and Davidson Counties. The firms were categorized according to size and to type of industry within each county as follows: (a) Small: 1 to 50 employees; (b) Medium: 51 to 250 employees; and (c) Large: 251 to 1500 employees. Twenty percent of the firms were randomly selected from each category for a total of forty-nine firms.

The size of the firm was the factor which determined the number of employees interviewed. One employee was interviewed from each small firm, two employees from each medium-sized firm, and four employees were interviewed from each large firm. Firms in the drapery and bedspread making industry were not categorized as to size since there were only five firms in the entire geographical area selected. One employee was interviewed in each of these firms.

Instrument

An interview schedule was developed to elicit the following kinds of information: (1) reasons why women seek employment in the home furnishings industries; (2) expenditures incurred by women employed in home furnishings industries; and (3) costs of employment and net income received. (Appendix A) This instrument was attached as a part of the interview schedule used to identify competencies and standards associated with occupations in the textile and home furnishings industry.

The interview schedule consisted of eight specific questions. A forced choice, "yes" or "no", response was secured for each question. If the question was answered in the affirmative, additional information was requested that provided the data needed for the study. Five of the questions were concerned with job-incurred expenses such as child care expense, transportation expense, household maintenance expense, special clothing expense and meal expense. Participants

were also requested to list personal reasons for seeking employment in the home furnishings industry, the portion of income considered pure profit after deducting job-incurred expense and the amount of take home pay each pay period.

Demographic information was obtained from responses to the overall questionnaire. Information used in this study pertained to age; educational attainment; work experience; and employment status, whether part-time or full-time.

Procedure

Since the interview schedule was a part of the instrument used to obtain information for the larger project, the same procedures were followed. The research team reviewed interview procedures and techniques prior to conducting the interviews. Letters stating the purpose of the project were mailed to employers in each firm selected. (Appendix B) The employers were informed that the interviewers would make appointments by telephone prior to the visit. The employer selected the employees who were interviewed. The interviews were conducted by the research team. Following the interview a letter was mailed to each employer who participated in the study expressing appreciation for his cooperation.

Analysis of Data

The data from the interview schedules were coded and analyzed descriptively.

CHAPTER IV

ANALYSIS OF DATA

The objectives for this study were to: (1) identify reasons why women seek employment in the home furnishings industry; (2) identify the basic job-related expenditures of women employed in the home furnishings industry; (3) determine the costs of employment and net income received by participants; and (4) compare the women's perceived income with actual monetary gain.

Data for this study were obtained through a two-part interview schedule administered to women employees in the textile and home furnishings industries in four selected North Carolina counties. The respondents were chosen from forty-nine selected home furnishings industries. Of the fifty interview schedules completed by the employees only forty-two schedules were usable for this study. Several of the home furnishings industries did not employ women, therefore, reducing the number of possible participants.

The interview schedule, used by the interviewers, was developed to elicit demographic information and specific information related to income and job-related expenditures. The analysis of data are presented in two parts as follows:

1. Demographic information: A description of the survey population as to age, level of educational attainment, work experience, and the classification of employment; whether part-time or full-time.
2. Information related to income and job-related expenditures:
 - a. Utilization of child care services or facilities; employment of household maintenance staff.
 - b. Operation of a car or expense incurred in transportation to and from place of employment and residence.
 - c. Special clothing required for employment and maintenance of such clothing.
 - d. Cost of meals away from home while on the job.
 - e. Perceived income of Participants.
 - f. Calculated cost of employment.
 - g. Perceived income and net income comparison.
 - h. Reasons for employment in the home furnishings industry.

Age of Participants

Nearly one-half of the forty-two women employees interviewed (19) were between the age of twenty-six and forty-five,

while seventeen of the women were forty-six years of age or older. Only six of the women employees in the selected home furnishings industries were twenty-five years of age or under. Employers in the selected home furnishings industries, when interviewed, stated that the majority of their female employees were over thirty years of age. Data from the North Carolina Employment Security Commission also substantiated this thesis by reporting difficulty in obtaining young laborers for "blue collar" type occupations.

Educational Attainment

The women were asked to state the highest level of education attained. Fifteen of the forty-two employees were high school graduates; eleven had attended high school but had not completed requirements for graduation. Three women had completed only six grades of school. (Table 1)

Work Experience and Work Classification

Nearly one-third of the women interviewed had had no prior work experience in the home furnishings industry. Twelve of the forty-two women employees had been employed in a similar type of work, while nine had been employed in related occupations such as seamstress type jobs.

The majority of the women, thirty-nine, were employed on a full-time basis. Only three of the women interviewed were part-time employees.

TABLE 1

NUMBER AND PERCENTAGES OF WOMEN EMPLOYEES
ACCORDING TO LEVEL OF EDUCATIONAL
ATTAINMENT

Level	Number of Participants	Percentage
Elementary	3	7.14
Junior High	9	21.42
Senior High	11	26.19
High School Graduate	15	35.71
Some College	1	2.38
Vocational School	1	2.38
Other	2	4.76

Utilization of Child Care Facilities
and Household Maintenance Staff

The employment of household maintenance staff was not a prevailing practice of the women interviewed. Only two respondents indicated the employment of household maintenance staff. These persons were paid \$12.00 and \$15.00 a week, with a mean expenditure for household maintenance staff of \$13.50 per week.

Child care facilities or babysitters were utilized by eight of the women. The cost of child care service ranged from a minimal five dollars a week to a high of twenty dollars a week. The calculated mean expenditure for child care service was \$12.75 per week.

Car and Transportation Cost

The transportation cost was calculated for thirty-five participants who responded to this item. Participants were asked to state the distance from their place of residence to their place of employment, or, if public transportation or car pools were used, the weekly cost was to be recorded. To arrive at an approximate cost for transportation, mileage traveled per week was calculated at ten cents a mile. The calculated cost ranged from twenty-five cents per week (1/4 mile traveled per day) to thirty-six dollars per week. One employee lived thirty-six miles from her place of employment. The average cost of transportation for the thirty-five women was slightly over \$6.50 per week.

Clothing Cost

Most places of employment did not require employees to wear special clothing. Only two respondents indicated that special clothing was required in their employment. They indicated that \$16.25 was spent for special clothing per week. This made a substantial reduction in net earnings for these employees since their average salary was \$65.00 per week. This large expense greatly affected their net income.

Food Cost

The cost of food while on the job was not a major expenditure for the average woman employee. An average

expense of slightly under four dollars (\$3.89) was calculated for the twenty-six women responding to this item.

Perceived Income of Participants

The women employees were requested to indicate whether they considered "ALL", "3/4", "1/2", "1/3", "1/4", or "OTHER" of their income to be pure profit after job-related expenses were deducted. Thirty-seven of the forty-two employees interviewed responded to this question. If the perceived portion did not coincide with the given choices, the respondents provided the additional information.

Data indicated that over one-half of the thirty-seven respondents perceived "ALL" their income to be pure profit. Ten of the women considered "3/4" of their income as pure profit after deducting all job-incurred expenses. One employee indicated a perceived income falling between the "ALL" and "3/4" categories and one employee indicated her income as falling between "3/4" and "1/2." Three of the women interviewed indicated only half of their income as usable income. Two respondents indicated a net gain of only "1/4" from their paycheck. Only one employee indicated "OTHER" as her perceived portion but gave no clarifying information.

Calculated Cost of Employment

The actual cost of employment was calculated for the twenty-seven study participants who responded to the item of

perceived income. It was found that the cost of job-incurred expenses ranged from 2.2 percent to fifty-six percent of their income. (Table 2)

TABLE 2
CALCULATED WEEKLY COST OF EMPLOYMENT AND MONETARY GAIN FOR
WOMEN EMPLOYED IN THE HOME PUBLISHING INDUSTRY

Respondent Number	Weekly Net Income	Job-Incurred Expenses		Monetary Gain From Employment	
		\$	%	\$	%
1	\$ 78.00	219.00	28.1%	\$ 99.00	75.6%
2	120.00	6.75	3.9	115.25	96.1
3	130.00	42.00	32.3	88.00	67.7
4	67.00	15.50	23.1	51.50	76.9
5	65.00	3.75	5.8	61.25	95.6
6	68.00	7.00	10.3	61.00	89.9
7	60.00	17.50	29.2	50.50	74.3
8	78.00	3.00	3.9	75.00	96.1
9	85.00	9.00	10.6	76.00	89.4
10	92.00	29.00	31.5	63.00	68.1
11	53.25	17.50	32.7	35.75	67.3

TABLE 2
 CALCULATED WEEKLY COST OF EMPLOYMENT AND MONETARY GAIN FOR
 WOMEN EMPLOYED IN THE HOME FURNISHINGS INDUSTRY

Respondent Number	Weekly Net Income	Job-Incurred Expense		Monetary Gain From Employment	
		\$	%	\$	%
1	\$ 78.00	\$19.00	24.4%	\$ 59.00	75.6%
2	120.00	4.75	3.9	115.25	96.1
3	130.00	42.00	32.3	88.00	67.7
4	67.00	15.50	23.1	51.50	76.9
5	85.00	3.75	4.4	81.25	95.6
6	68.00	7.00	10.3	61.00	89.7
7	68.00	17.50	25.7	50.50	74.3
8	78.00	3.00	3.9	75.00	96.1
9	85.00	9.00	10.6	76.00	89.4
10	92.00	29.00	31.9	63.00	68.1
11	53.25	17.50	32.7	35.75	67.3

TABLE 2—Continued

12	80.00	7.00	8.8	73.00	91.2
13	51.00	5.00	8.8	46.00	91.2
14	50.00	5.00	10.0	45.00	90.0
15	70.00	10.00	14.3	60.00	85.7
16	134.00	3.00	2.2	131.00	97.8
17	100.00	24.50	24.5	75.50	75.5
18	91.00	2.00	2.2	89.00	97.8
19	67.00	30.75	45.9	36.25	54.1
20	65.00	36.25	55.8	28.75	44.2
21	80.00	11.25	14.1	68.75	85.9
22	71.50	2.75	3.4	68.75	96.6
23	68.00	10.25	15.1	57.75	84.9
24	65.00	8.50	13.1	56.50	86.9
25	66.00	6.00	9.1	60.00	96.9
26	57.00	7.50	13.2	49.50	86.8
27	97.50	26.35	27.0	71.15	73.0

Perceived Income and Net Income Comparison

Over forty percent of the women employees estimated their net gain with a reasonable degree of accuracy. Thirty-seven percent of the women under-estimated the effect their job-incurred expenses had on the increment made to the family's income. (Table 3)

Approximately thirty-five percent of the twenty-seven respondents had a net gain of ninety percent or more, and were arbitrarily included in the "ALL" category. Approximately twenty-five percent of the women (7) had a net gain between eighty and ninety percent and fell into a classification between "ALL" and "3/4." Five respondents had a net gain of nearly seventy-five percent and were included in the "3/4" category. Only one respondent had a net gain of less than fifty percent, and one respondent had a calculated net increment of slightly over fifty percent (54).

Reasons for Employment in the Home Furnishings Industry

Twenty-nine women responded to the question that sought to determine reasons for seeking employment in home furnishings industries. Over three-fourths of the respondents indicated they chose employment in the home furnishings industry for economic reasons. Seven respondents indicated personal fulfillment as well as economic reasons for seeking employment. Other reasons given for seeking employment were: "to get away from home", "convenient", "like the work", and "love sewing."

TABLE 3
 COMPARISON OF PERCEIVED AND ACTUAL NET INCOME
 OF WOMEN EMPLOYEES

Participant Number	Perceived Portion	Actual Portion
1	3/4	75.6%
2	all	96.1
3	3/4	67.7
4	all-3/4	76.9
5	all	95.6
6	1/2	89.7
7	1/4	74.3
8	all	96.1
9	all	89.4
10	1/2	68.1
11	3/4	67.3
12	all	91.2
13	all	91.2
14	all	90.0
15	all	85.7
16	3/4	97.8
17	3/4	75.7
18	all	97.8
19	3/4	54.1
20	1/4	44.2
21	all	85.9
22	all	96.6
23	all	84.9
24	all	86.9
25	all	96.9
26	3/4	86.8
27	3/4-1/2	73.0

CHAPTER V

SUMMARY AND IMPLICATIONS

Employment outside the home necessitates additional expense for the typical working woman. These job-incurred expenses can substantially reduce a woman's expected increment to the family's income. An awareness of the effect job-incurred expenses have upon net gain is a vital concern of the working woman.

The Problem

The purpose of this study was to compare women's perceived income with actual monetary gain. This study was designed to: (1) identify reasons why women seek employment in the home furnishings industry; (2) identify the basic job-related expenditures of women employed in the home furnishings industry; (3) determine the costs of employment and net income received by participants; and (4) compare the women's perceived income with actual monetary gain. An analysis of the findings could be beneficial to working women, employers of women and to teachers preparing young people for the world of work.

Study Design

Based on a review of the literature, an interview schedule was developed to elicit the necessary information.

This study comprised one facet of a larger research project, "Identification of Competencies and Performance Standards Associated with Women's Occupations in the Textile and Home Furnishings Industries", that was being investigated by the Home Economics Center for Research in cooperation with the North Carolina State Department of Occupational Education. The interview schedule was administered by a research team to women employees in the textile and home furnishings industries located in four Piedmont North Carolina counties. The number of women employees interviewed was determined by firm size. Not all firms in the survey population employed women, thus reducing the number of interviewees.

The interview schedule consisted of eight major questions. A forced choice response was required for each question. If an affirmative answer was supplied, additional information was requested to provide data for the study. The survey was conducted over a three-week period in May and June of 1972. Each interview schedule was administered by a research team member. The interview schedule was administered to fifty participants. However, eight of these respondents were men and since this study was concerned with women, these responses had to be deleted. The number of usable interview schedules varied for each specific objective of the study.

Limitations

The following limitation was stated in relation to the study: The study was limited to the women employees interviewed for the larger research project.

Basic Assumption

A basic assumption made in relation to this study was that some women would be reluctant to answer questions of a confidential nature.

Definition of Terms

For clarification, the following definitions were used in this study:

Working Women is defined as "women working for pay and/or profit."¹

Take Home Pay is defined as that income exclusive of taxes and social security.

Major Findings

The major findings of this study that compared perceived income with actual net income were:

1. A majority of the forty-two women employees were over twenty-six years of age. Of the respondents nineteen were between the age of twenty-six and forty-five while seventeen of the women were forty-six years of age or older. Only six of the women were under twenty-five years of age.

2. Over sixty percent of the women had attained some level of high school education. Over thirty-five percent of

¹Robert W. Smuts, Women and Work in America (New York: Columbia University Press, 1959), p. 3.

the respondents were high school graduates and twenty-six percent of the women had attained some level of high school education.

3. The majority of the women were employed on a full-time basis. Thirty-nine of the women were considered full-time employees with only three employees indicating part-time employment.

4. The employment of household maintenance staff was not a prevailing practice of these women. Only two of the respondents indicated that they employed household maintenance staff. The mean expenditure for this service was found to be \$13.50.

5. Nearly one-fifth of the women used a child care facility or babysitters. Eight women indicated using a child care facility or babysitters while engaging in their employment outside the home. The calculated mean expenditure for this service was \$12.75.

6. Transportation expense was incurred by all respondents. The calculated transportation cost ranged from a low of twenty-five cents per week to thirty-six dollars per week. The mean expenditure for transportation cost for the thirty-five respondents was slightly over \$6.50 per week.

7. The average woman employee had no special clothing cost as a result of her employment. Only two respondents indicated a special clothing cost. The quoted weekly cost

was \$16.25, which constituted a twenty-four percent reduction in the average \$65.00 per week salary.

8. Women spent less than four dollars per week for food while on the job. The mean calculated expense for food away from home while on the job was found to be \$3.89 per week for the twenty-six women who responded to this item.

9. Over one-half of the thirty-seven respondents indicated that "ALL" of their income was perceived as profit.

10. Approximately thirty-five percent of the respondents had a calculated net monetary gain of ninety percent or more. Seven women had a net monetary gain of between eighty and ninety percent. Only one respondent had a calculated gain of fifty percent; only one respondent had a calculated net monetary gain of slightly less than fifty percent.

11. Over forty percent of the women had accurately estimated their net gain from employment. Thirty-seven percent of the women under-estimated their job-incurred expenses and nearly twenty-three percent of the women over-estimated the net effect of personal job-incurred expenses.

12. The majority of the women were working for economic reasons. Several women indicated great satisfaction in their work.

13. The average net increment for the women was 82.3 percent. The women employees had an average job-incurred expense of almost eighteen percent.

The findings from this study indicate a higher net profit from employment than previously found in various studies. This could be attributed to the relatively small number of women with children in the survey population.

Implications

Implications resulting from this study may provide a frame of reference for working women, for employers of women, as well as educators preparing young women for the world of work. Implications drawn from the findings of this study relate to the need for further research. Further research is needed to obtain information concerning various aspects of the economic feasibility of employment outside the home of working wives.

1. It is recommended that further research be conducted with a greater number of women employed in the home furnishings industries to further compare women's perceived income with net income. Because of the limitations of this study, additional support for the findings is needed to substantiate them.

2. It is recommended that a study be conducted in selected industries to compare job-incurred expenses of men with those of women.

3. It is recommended that findings from concurrent research studies on the effect various job-incurred expenses have on net gain from employment be made available to working women and employers.

Women workers comprise an integral part of the nation's labor force. Only through a thorough investigation of all aspects of the employment of women can working women of today understand their role in our nation's economy.

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QUESTIONNAIRE

You will in no way be identified in this study. All information is strictly confidential.

- 1. Do you employ outside help in your home?
 - Yes
 - No
 If so, in this
 - Part time
 - Full time
 How much do you pay for this service each week? \$_____

- 2. Do you use a child care facility or use babysitters while you are at work?
 - Yes
 - No
 How much per week do you pay for this service? \$_____

- 3. Does your job require your operating a car, driving to and from work each day?
 - Yes
 - No
 How many miles is your job from your residence? _____

APPENDIX A
QUESTIONNAIRE

If you do not drive to work, how much expense is involved in getting to and from work (by bus, taxi, car pool, etc.) per week? \$_____

- 4. Does your job require special clothing or uniforms you must buy?
 - Yes
 - No
 If so, how much do you spend for purchasing, cleaning, and repairing special clothing or uniforms?

Weekly \$_____ OR
Monthly \$_____

- 5. How much do you spend each day on meals away from home and snacks while on the job? \$_____

- 6. Why did you seek employment in the home furnishings industry?
 - Additional income
 - Personal fulfillment
 - Other reasons, please list: _____

QUESTIONNAIRE

You will in no way be identified in this study. All information is strictly confidential.

1. Do you employ outside help in your home?
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 No
 If so, is this
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 Full time
 How much do you pay for this service each week? \$____.

2. Do you use a child care facility or use babysitters while you are at work?
 Yes
 No
 How much per week do you pay for this service? \$_____.

3. Does your job require your operating a car, driving to and from work each day?
 Yes
 No
 How many miles is your job from your residence? _____.

 If you do not drive to work, how much expense is involved in getting to and from work (by bus, taxi, car pool, etc.) per week?
 \$_____.

4. Does your job require special clothing or uniforms you must buy?
 Yes
 No
 If so, how much do you spend for purchasing, cleaning, and repairing special clothing or uniforms?
 Weekly \$_____ or
 Monthly \$_____.

5. How much do you spend each day on meals away from home and snacks while on the job? \$_____.

6. Why did you seek employment in the home furnishings industry?
 Additional income
 Personal fulfillment
 Other reasons, please list: _____

7. What part of your income do you consider pure profit after deducting all your job-related expenses? (babysitters, food, etc.)
 All 3/4 1/2 1/3
 1/4 Other
8. Are you paid weekly monthly bi-weekly
What is your take home pay each pay period? \$_____.

APPENDIX B

LETTER TO EMPLOYERS

Dear Sir:

In cooperation with the Division of Vocational Education in the North Carolina Department of Public Instruction, the Home Economics Center for Research at the University of North Carolina at Greensboro has undertaken a study of women's competencies and performance standards associated with occupations that women assume in home furnishing industries and establishments. The kinds of information being sought will be of significant value to teacher educators, State Department personnel, secondary teachers, and young people entering the world of work; therefore, we elicit your support in this research effort.

APPENDIX B

You have been selected to participate in this study. A member of our research staff, **LETTER TO EMPLOYERS**, community within the next few weeks and would like to meet with you. Prior to the visit, we will call to make an appointment.

Your cooperation is of utmost importance; therefore, we thank you in advance.

Sincerely,

Hildred E. Johnson, Chairman
Home Economics Division

Ann E. Herrin, Research Instructor

May 22, 1972

Dear Sir:

In cooperation with the Division of Occupational Education in the North Carolina Department of Public Instruction, the Home Economics Center for Research at the University of North Carolina at Greensboro has undertaken a study to identify competencies and performance standards associated with occupations that women assume in home furnishing industries and establishments. The kinds of information being sought will be of significant value to teacher educators, State Department personnel, secondary teachers, and young people entering the world of work; therefore, we elicit your support in this research effort.

You have been selected to participate in this study. A member of our research staff will be in your community within the next few weeks and would like to meet with you. Prior to the visit, we will call to make an appointment.

Your cooperation is of utmost importance; therefore, may we thank you in advance.

Sincerely,

Mildred B. Johnson, Chairman
Home Economics Education

Ann E. Herrin, Research Instructor