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# Changing Commitments of American Women to Work and Family Roles

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This article, based on a study of Chicago-area women aged 25–54, concentrates on six major dimensions of women's involvement in employment and family roles. First, it breaks new ground in exploring women's attitudes about social security and retirement expectations. Second, it documents cohort changes in overall life patterns, employment, and family role involvements from age 19 to the period studied. The article also focuses on four aspects of those life patterns especially relevant to the social security program: changing levels and patterns of education and job training, factors related to employment rates, differences between full-time homemakers and employees, and a detailed examination of the women's occupations. The study shows that neither social security policies nor retirement plans are matters of everyday concern to the women. Those who believe that social security policies are unfair hold widely differing and partially conflicting views on why and for whom they are unfair. Low-income women often emphasize that their benefits are too small; those involved in jobs or careers emphasize unfairness to different groups.

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Interviews with a sample of 996 Chicago-area women aged 25 to 54<sup>1</sup> indicate a gradual movement away from the past rigidities of their life patterns and social role involvements. This widening of patterns and involvements is occurring in the degree to which socioeconomic background is a dominant factor in determining life course and in the movement in and out of educational, occupational, marital, and motherhood roles.

Traditionally, the circumstances of birth largely determined the life patterns or sequences and levels of involvement in social roles by both men and women. Some of the factors that contributed to group variation in earlier centuries appeared to have diminished among American urban women in the middle years of life by the 1950's when a

majority began to follow a "typical life pattern."<sup>2</sup> Currently, however, the slowly increasing flexibility of the American social structure, combined with individually innovative decisions to vary social role involvements, are decrystallizing that rather rigid life-course pattern. Whatever the interpretation of American history in terms of periods and factors constraining or widening the life space of women—and there is still a lack of consensus on this topic—the initial study analysis of the partly summarized documents shows that American women, particularly young women, vary considerably in their definitions of societal opportunities, areas of perceived competence, life patterns they have followed and expect to follow, and methods of dealing with role conflicts at any stage of the life course.

## Background

Some observers believe that a major revolution has already taken place, or is in full process of developing, because of the involvement of many women in occupational

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<sup>1</sup> For more details on the methodology and data analysis, see Helena Znaniecka Lopata and Kathleen Norr, "Changing Commitments of Women to Work and Family Roles and their Future Consequences for Social Security," Final Report to the Social Security Administration, 1979 (Contract No. 600-75-0190).

<sup>2</sup> John Modell, Frank Furstenberg, and Theodore Hershberg, "Social Change and Transitions to Adulthood in Historical Perspective," *Journal of Family History*, January 1976, pages 7–32; and Peter Uhlenberg, "Cohort Variations in Family Life Cycle Experiences of U.S. Females," *Journal of Marriage and the Family*, May 1974, pages 284–292.

roles and in **The Two-Paycheck Marriage**.<sup>3</sup> This study indicates that the "revolution," as now experienced, is simply the first of three lines of change. True, married women, including mothers of dependent children, are moving back into economically productive work, although it may mean taking a job outside of the home. Society has yet, however, to modify several of its behavioral systems and social structures in response to this movement. The next two stages of the women's employment revolution have just begun. One of these, most likely the first chronologically, will be the sex desegregation of the occupational world. The second will be the modification of the world of work into increasingly flexible job definitions, work schedules, and career models in response to demands of both women and men.

As of now, the occupational structure and the economic organizations within which occupationally organized work functions are based on the traditional male model: The future worker uses the educational system mainly to prepare for an "appropriate" occupation (on the basis of social class, race, and sometimes religion), enters on the career ladder, and follows it through the assigned mobility steps or positions of seniority without interruption until retirement. Women's jobs in the labor force have been largely restricted to the semi-professions, clerical or service occupations with easy entrance and exit points, short career lines, and low pay compared with men's jobs of similar status as measured by the Duncan prestige scale.<sup>4</sup> The main justification of the dual labor market was that men are the breadwinners and economic providers for their families and maintain the social system outside of the home, and the women's main roles focus on the home. This division of the world into productive work outside of the home, which was integrated with other aspects of public life, and the private territory of the home and its surroundings has been documented many times.<sup>5</sup>

The recent expansion of the female-dominated occupations in America has led to an expanded ease of employment for women. The decision point of the late 1950's and 1960's as to whether a wife and mother "ought to" work for pay outside of the home is still one of the individual or family decisions of Americans. New decisions, however, are being made by many women, and these are still individually settled with little support from society. These decisions include how to prepare for future employment, where to seek and obtain a job, and how to combine the job with other social roles. Problems of role conflict are beginning to lead women—and men, for that matter—to press for the modification of educational, economic, and even political systems by increasing the flexibility of involvement enabling

persons to balance their role involvements rather than automatically assigning top priority to the man's occupational role and to the woman's family roles.<sup>6</sup>

The success of this effort to increase the flexibility of economic roles, especially work schedules and career sequences, will help to further decrystallize the life patterns of more Americans. The popular prediction of the mass media that all women will turn to occupational and career involvement at the cost of foregoing or decreasing commitments to marriage and motherhood is based on the assumption that they will inevitably move in that direction, pendulum style, from a prior extreme commitment to the wife-mother-housewife role complex. This study indicates that the current trend toward the decrystallization of life patterns and role involvements of American women will not lead to increased rigidity in a nonfamily role cluster, but to continued differentiation and flexibility.

## The Chicago-Area Sample

Analyses to date of the data from Chicago-area women studied have focused on cohort changes in overall life patterns, changing levels and patterns of education and job training, factors related to present employment rates, differences between full-time homemakers and employees, details of occupations, self images, attitudes toward the roles of men and women, and household arrangements. The attitudes toward social security, anticipated timing of retirement, and income were explored in detail.

Fifty-eight percent of the sample of Chicago-area women were employed outside the home in 1976, although 22 percent of the total sample were working part time (less than 35 hours a week). Only one-third of the women, however, worked more than 80 percent of the time since they first left school; another third worked between 40 percent and 80 percent of the time. Women heading their own households were more likely to be employed full time (66 percent) than were women in households headed by someone else, almost inevitably a husband (36 percent). Eight percent of those heading households, and 17 percent of those who were not, worked part time. The proportion of working married women is consistent with the national figures.

Occupationally, 26 percent of the women studied were in professions, 48 percent in clerical and sales jobs, and 26 percent in blue-collar jobs. Fifty percent of those employed earned less than \$10,000 in 1976 and only 15 percent earned \$25,000 or more. Two-earner families benefited from this situation in that they lived on a higher income than families in which either the mother or the father was the sole provider. Seventeen percent of all families lived on less than \$10,000 in 1976, 35 percent on between \$10,000 and \$19,999, and 48 percent on \$20,000 or more.

Seventy-eight percent of the women are white; the vast majority of the other respondents are black. The data on

<sup>3</sup> Caroline Bird, **The Two-Paycheck Marriage: How Women at Work are Changing Life in America**, Rawson Wade Publishers, 1979.

<sup>4</sup> Louise Kapp Howe, **Pink Collar Workers**, Avon Books, 1977; Rosa-beth Moss Kanter, **Men and Women of the Corporation**, Basic Books, Inc., 1977; and Valerie Kincaide Oppenheimer, **The Female Labor Force in the United States**, University of California Press, 1970.

<sup>5</sup> Jean Lipman-Blumen, "How Ideology Shapes Women's Lives," **Scientific American**, January 1972, pages 34-42.

<sup>6</sup> Lewis Coser, **Greedy Institutions**, The Free Press, 1974.

family and parental background, in terms of education, occupation, and ethnicity, suggests that many of the more traditional women in this study were possibly socialized early in life into a traditional view of women's roles. This factor should be kept in mind in considering the analyses of their interview data.

## Life Patterns

Recollected life histories for cohorts of Chicago-area women show strong currents of change in the way women combine employment and family roles over the course of their lives. Increasing education among a growing proportion of women has made them more similar than in the past at the point of transition from adolescence to adulthood. The former pattern of sequential involvement, first as students or employees, then in family roles (with optional return to a job in middle age) that characterize the older women in the study is disappearing as a modal life course among younger women. The study indicates these three factors are important in accounting for this change:

- (1) A greater diversity among younger women in the age at which they enter family roles.
- (2) A higher proportion of younger women being involved outside family roles at all ages, reflecting greater freedom for women to choose not to enter marriage or motherhood and a greater prevalence of divorce that pushes women, voluntarily or involuntarily, out of marriage and full-time housewifery and motherhood.
- (3) A much greater propensity among younger women to include employment or school throughout all chronological ages and family-role stages.

Taken together, all these changes suggest that we are entering a time when we can no longer talk about a "typical work cycle" or "typical life course." The diversity of women's life patterns today removes the former modal pattern.

Although there are still differences in women's life patterns according to race and social class, these foundations for alternate patterns appear to be diminishing in importance. Little evidence comes from the study to support the widespread view that changing employment and family roles have resulted in a widening gulf between middle-class and working-class women. Young women differ from older women in all socioeconomic and racial groups. Some evidence suggests that women from different social classes have adopted somewhat different strategies for integrating schooling, employment, and family roles over their life course. Working-class women often combine employment and family roles early in their life course or finish family obligations to return to work at young ages. Middle-class women seem to solve problems of conflicting demands by either avoiding family roles altogether (infrequently) or postponing them. These two patterns have quite different impacts on women's employment and, therefore, on the social security benefits they accrue. Early entry into family roles usually

prevents many women from obtaining the education necessary to hold high paying jobs; these women have a longer continuous period of employment but at low pay. Women who enter family roles later may suffer more career disruption if they stop working when they have children, and experience greater age discrimination when they want to return. On the other hand, their greater job experience at the time they begin mothering may make them more valuable to employers so that they are able to negotiate extended maternity leaves or job conditions that facilitate continued work. Women who have their children later in life and stop working may have considerably lower retirement benefits from pensions outside the social security system because they will have fewer continuous years of employment with the same employer.

It seems likely that the factors now contributing to increasing diversity in women's lives—including more freedom to choose to delay and, in some cases, avoid marriage and motherhood; high divorce rates; economic pressures and individual preferences encouraging employment; and normative and practical conflicts between employment and family roles when there are children in the home—will continue well into the future. The increasing diversity in women's life courses strongly suggests that the retirement needs of contemporary women will be equally diverse. Because no single life pattern predominates, any policy changes will need to reflect the diverse needs of contemporary women. Despite higher rates of employment, substantial numbers of even the youngest cohorts experienced significant job interruptions with motherhood. These interruptions will have negative impacts on retirement benefits earned under the social security program for many women, especially those in low-paying jobs. Thus, future policies will continue to require appropriate provisions for women who do not work continuously enough to earn adequate retirement benefits in their own right. The increasing numbers of women who experience divorce also need special consideration. Any changes in social security policies should aim to increase, not decrease, flexibility to respond to women's diverse and changing retirement needs.

Future analyses will try to search out the costs and benefits of alternative life patterns (eight major histories of combinations of role involvements) and the manner in which various characteristics of the woman, her husband, and their combination affect the timing of role shifts and are influenced by them. Special analyses will focus on class variations of the themes.

## Retirement Plans and Attitudes Toward Social Security

For the women studied, both retirement plans and attitudes about social security policies are low in salience, a fact reflected by the high proportion of "don't know" responses. A high proportion of women expect to retire early. Most of those in the sample expect to receive social security benefits,

but see their husband's pensions or social security benefits as their main source of retirement income.

Differences in women's retirement expectations and attitudes toward social security policies for women are best explained in terms of three underlying factors: Economic need, dependency status, and level of involvement in work. Women expect to retire later and to work after retirement if they have higher economic needs and if they must be economically independent—a fact that explains the positive relationship with older ages, education, occupation, race, marital status, husband's occupation, and income factors. A different group of women plans to retire later and work after retirement because working is an important part of their lives. High career commitment and employment in the more involving nonclerical occupations, as well as other attitudes more favorable to employment for women all relate positively to retirement age and plans to work after retirement, although the women with these characteristics tend to be women with lower economic needs.

These findings highlight the importance of social security for the less affluent members of our society. Women with higher economic needs are much more likely to expect their own or their husbands' social security benefits to be their main income source at age 65 and are less likely to expect pensions or savings to be their main income source. Non-whites, blue-collar workers, and women with lower earnings, family income, and education are all much more likely to depend on social security as the main income source. Women who are household heads are also more likely to expect social security to be their main income source at age 65, presumably because they have fewer economic resources. An examination of marital status shows that it is the divorced, separated, and widowed women who are affected; single women are no more likely than married women to expect to depend on social security benefits as their main retirement-income resource.

Whatever their income level, most married women continue to expect that their main income at age 65 will come from their husbands. The differentials between men and women in earnings, occupational level, and proportion of time in employment make it highly likely that a woman's husband will have a higher pension or social security benefit than she will, even if she has been employed a long time at a fairly high-level job. Married women's continued dependence on their husbands for retirement income means that their needs and expectations regarding social security are quite different from the needs of unmarried women. Economic dependence on husbands further emphasizes the plight of divorced, widowed, and separated women. Many of these women find themselves lacking the independent sources of never-married women or the income sources of the husband upon whom married women depend so heavily.

The views of the Chicago-area women regarding social security policies for women show how different a representative sample of women is from the supposedly "aver-

age" women discussed in the media. A substantial portion of women interviewed did not have opinions about the fairness of social security policy for women. Their views appear to have been uninfluenced by the changes in the women's work patterns or by news media coverage of social security policy issues.

Dissatisfaction with social security policies for women is high, certainly much higher than is desirable for a major governmental program, but women who believe such policies are unfair have widely differing views about how policies are unfair and for whom. There appear to be quite different clusters of reasons for thinking social security policies are unfair. Women who are less well off economically, the same group of women who are most likely to expect the main income at age 65 to be from social security benefits, are likely to feel policies are unfair mainly because benefits for women or their families are limited. Persons of races other than white, less-educated women, household heads, nonworkers and those with lower income—all groups lower in economic position—are more likely to mention limitations in benefits as reasons for unfairness of social security policies. Involvement in work also relates to reasons given for believing policies are unfair. It is women most involved in work who are most likely to focus on problems of unfairness in the treatment of women versus men or of working women versus nonworkers. Current work status, proportion of time worked since leaving school, career commitment, education, and being head of the household all relate positively to thinking social security policies are unfair because of problems of distributive justice. Divorced, separated, and widowed women are particularly likely to think that social security policies for women are most unfair for women in their own marital statuses.

These findings emphasize the importance of examining both commitment to work and involvement in family roles to understand the needs and expectations regarding social security for different kinds of women in American society today. Both retirement plans and attitudes toward social security are related to women's involvement in employment and family roles, as well as to their economic situation. Women's changing patterns of employment and family role involvements have been touched upon, as well as differences in education, employment, and occupation. Because young women are not very concerned about issues of retirement and social security, their actual life patterns may provide more accurate information about women's future social security needs than their attitudes and retirement plans.

Because both retirement and social security are issues relatively low in salience for young women, these findings need to be viewed with caution. Three points seem sufficiently clear, however, to be relevant for policy planning. First, substantial numbers of younger women expect to depend heavily on social security benefits for retirement income and expect to be economically dependent on their husbands in retirement. They are more concerned about the absolute size of benefits than about issues of unfairness.

Any attempts to remedy unequal treatment in present social security policies must take into account the likelihood that lower earnings and interrupted employment mean that substantial numbers of women will have retirement needs different from those of men for several decades to come. Second, formerly married women appear to have both higher retirement needs and greater concern about present policy. Their retirement needs should receive special consideration in developing future policy. Third, although there is concern over unequal treatment in present social security policies, women are less concerned with this issue than media coverage would suggest. More important, women do not seem to have reached any agreement about what is wrong with present policies or how they should be altered. Any changes in social security policies for women must consider the varied needs and interests of different kinds of women.

### Implications for Social Security

Although changes in the life patterns, educational achievement and job training, employment rates and employment histories, and occupational distributions and mobility of women in American society are visible, they are slow and lead to decrystallization of prior patterns rather than to a homogeneous shift from home to occupationally focused role clusters. The increasing heterogeneity of the life patterns of women is making single policy programs within any institutionalized social structure obsolete and frequently dysfunctional to the economic system, to society, and to the different types of women. Pressure to become more flexible has already been felt by the educational system and is increasingly being directed toward the world of work. Two directions of the "revolutionary" changes in women's employment are anticipated, each having tremendous influence upon the world of work and on society in general: Pressure toward the desexing of occupations and occupational training and pressure for the restructuring of jobs, work schedules, career lines, and financial benefits throughout, including retirement from interrupted employment. For now, the following "types" of women are visible, each of which is made up of more subtypes and variations than can be summarized here.

(1) **The Traditional Homemaker** is a person who consistently expected to function in adulthood in the complex of wife-housewife-mother and has been able to carry out such a life pattern. If employed after she finished schooling, she identified the job as temporary and did not commit herself strongly to it or to a future in the world of work outside the home. Such women are economically dependent upon the earnings of their husbands and plan on, as well as need, social security dependent benefits as a source of retirement income. The expectation of other sources of income depends on the current socioeconomic situation. The number of traditional homemakers is diminishing rapidly among younger women, although it is still common

among older women.<sup>7</sup> There appear to be two main subtypes in this category:

(a) The lower-class or lower-middle-class homemaker who characterizes herself as nervous, emotional, dependent, lacking in mechanical or mathematical skills, and as having medium intelligence or competence and no ability to speak in front of large groups or lead others. Her education is often limited and she has followed movement into the homemaking complex with no serious questioning as to alternatives. This kind of woman tends to be oriented toward the role of mother and housewife, rather than to that of wife.<sup>8</sup> If she is mother of small children, she feels overburdened. She then resembles the women living in **Worlds of Pain**,<sup>9</sup> and she has not changed much in her construction of reality since Rainwater, Coleman, and Handel's study of the **Workingman's Wife**.<sup>10</sup>

(b) The middle-class or upper-class homemaker identifies with the image presented by the Phyllis Schlafly movement, considering herself competent, intelligent, healthy, able to take on responsibility, good at peacekeeping, making friends, and raising children. She sees herself as part of a two-person career or as a hub of family life.

(2) **The Displaced Homemaker** starts out as a traditional homemaker or as a life-course woman (see No. 3 below) but marital disruption through separation, divorce, or widowhood, or resulting from the health and related problems of the husband thrusts her back into full-time employment. Such women are often ill-prepared to get jobs that will adequately support them and their dependents. Widowed women without dependent children and separated and divorced women whose husbands refuse continued support are especially badly off during their preretirement years. Because of years of nonemployment and years of low-paid work, disrupted homemakers are especially likely to have very small benefits in their own right. A reduction in the length of time a woman needs to be married to claim a dependent's benefit has helped some divorced women, but many still suffer loss of social security benefits from their former husbands as well as the loss of other economic resources acquired during marriage. Disrupted homemakers remain one of the groups of women whose retirement needs are poorly met under the present system, and it is the group most opposed to current social security policies for women. The number of women who fall into this category is relatively small but increasing.

<sup>7</sup> Caroline Bird, *op. cit.*; Helena Znaniecka Lopata, **Occupation: Housewife**, Oxford University Press, 1971; Helena Znaniecka Lopata and Kathleen Noor, "Changing Commitments of Women to Work and Family Roles," Preliminary Report to the Social Security Administration, 1978, and "Changing Commitments of Women to Work and Family Roles and Their Future Consequences for Social Security," *op. cit.*

<sup>8</sup> Helena Znaniecka Lopata, **Occupation: Housewife**, *op. cit.*

<sup>9</sup> Lillian Rubin, **Worlds of Pain: Life in a Working Class Family**, Basic Books, 1976.

<sup>10</sup> Lee Rainwater, Richard P. Coleman, and Gerald Handel, **Workingman's Wife: Her Personality, World and Life Style**, Oceana Publications, 1959.

(3) **The Life-Course Woman** interrupts employment for varied periods of time for child raising. Such women may be in female-dominated occupations that allow easy exits and returns, or they may return to school or retrain for a second entrance into the labor force. Although life-course women may have a lengthy continuous period of employment after their children are older, they are likely to be in relatively low-paying female-dominated jobs. On retirement, these women plan on receiving benefits in their own right, but many will have earned benefits so low that they will receive dependent's benefits instead. Many of these women are or will be concerned over this inequity. A sizable and growing group of Americans are life-course women, of either of two subtypes:

(a) The first subtype of life-course woman is committed to family roles but returns to employment when approaching, or in anticipation of, the "shrinking circle" or "empty nest" stage of the role of housewife.<sup>11</sup>

(b) The second subtype of life-course woman sees full-time involvement in family roles as a necessary but temporary situation. Such women keep up some of their occupational contracts and interests and still identify with their job title, such as "nurse" or "secretary."

(4) **The Changing Woman** starts out as a traditional homemaker, socialized into the "true womanhood" culture of the 1950's and 1960's. She did not prepare herself in youth or commit herself to roles outside the home, to a specific occupation and career, and was employed only before the birth of the children. Now, however, she has experienced a questioning of the **Feminine Mystique**.<sup>12</sup> She has undertaken steps to increase career involvements, returning to school or part-time employment, or developing new lines of involvement. Such women see the society as changing from the time they were growing up and perceive changes in themselves that are internally developed rather than forced on them through economic necessity. Such women may enter higher occupations—in terms of earnings and status—than they held during the earlier phase of self-identification, but their working patterns will not bring high social security benefits because of past interruptions in their careers. Such women are the most likely to see social security and many other societal policies as unfair to women and are likely to organize for change.

(5) **The Part-Time Employee** tends to be the envy of many life-course and full-time employees who have children at home. She tends to be committed both to work and to full-time motherhood and her work is seen as a satisfactory compromise. Such women report greater health and competence than do full-time homemakers, but earn little because of the exploitation of such workers in American society. They often see this situation as temporary but have

<sup>11</sup> Helena Znaniecka Lopata, "The Life Cycle of the Social Role of Housewives," *Sociology and Social Research*, October 1966, pages 5-22, and *Occupation: Housewife*, op. cit.

<sup>12</sup> Betty Friedan, *The Feminine Mystique*, W. W. Norton, 1963; and Lillian Rubin, *Women of a Certain Age: The Midlife Search for Self*, Harper and Row, 1979.

trouble obtaining jobs with higher status if they are in closed-career fields. Few employers with high-status jobs are willing to arrange flexible work schedules for mothers (or fathers, for that matter). Retirement income penalties, in terms of pensions or social security benefits, are high for part-time employees, who must depend on other sources of income both for the present and in retirement in order to maintain themselves and their dependents.

(6) **The Career Woman** is committed to working outside the home, for a variety of reasons that often vary according to social class, education, and occupation. Although small in number in the past because most fell into the traditional subtype, these women are increasing in disproportionate numbers and drawing the attention of the mass media. Both subtypes are more numerous among the younger than among the older women, but there are definite numbers in the cohorts aged 35 to 44 and 45 to 54. The subtypes are:

(a) The new career woman is deeply involved both in employment outside the home and in family roles. Such women have children but continue their jobs or, more often, take only a brief interruption for child-rearing. They thus balance career and home roles. They are far more committed to their jobs and tend to have higher status and more complex jobs than women in the other categories. They are found, however, only in professional jobs. Many women in blue-collar or lower-white-collar occupations also are highly involved in both their jobs and their family. These women can be entitled to worker benefits in their own right that are higher than their benefits as dependents. They are most bothered by the high rate of taxes that they and their husbands pay into the social security program and by the fact that their return is lower proportionately than that received by the one-earner family. The new career women are probably the most rapidly expanding group.

(b) The traditional career woman is mainly involved in the occupational roles. These women may be married but are usually not mothers, and they are employed continuously in patterns like those of the men. Nearly all of these women are entitled to benefits in their own right. They are penalized only indirectly by the lower earnings of most women. This means that "career women" will receive lower social security benefits than "career men" in similar jobs. Single career women, like men, are often resentful of the dependent's benefits that couples receive.

These life patterns and their implications for the social security program relate to changes in the education, training, and employment histories of the sample of Chicago-area women. The preliminary findings from the analysis completed to date, and the resultant suggestions for additional analyses in these areas are discussed in the material that follows.

## Education and Job Training

Education, in terms of formal schooling, is still a major influence on the life course and role involvements of Ameri-

can women. In addition, the amount and kind of schooling a woman achieves before withdrawal from the educational system is still influenced by her socioeconomic background—that is, the education and occupation of her father and sometimes her mother, and her race. Early socialization and the American educational system still tend to direct girls toward traditional role involvements and female-dominated jobs that are seen as temporary activities because of anticipated family obligations. Commitment to roles outside the home, in most areas of life but especially in the occupational world, is not the aim of this socialization pattern. The amount, kind, and continuity of the education of women, however, is beginning to change. These changes will affect women's future employment, earnings, and patterns of involvement, and therefore their social security contributions and retirement expectations.

Multiple classification analyses show that age, racial identity, and family background are important influences on the amount of schooling a woman achieves—especially at the high and low extremes.<sup>13</sup> Black women are substantially disadvantaged, with an average of almost a year less schooling than white women. There is a difference of more than 2 and a half years of education between women from low-status families and women from high-status families, as measured by the education and occupation of the father or, in his absence, of the mother. Women whose mothers graduated from college average over 3 years more schooling than do women whose mothers did not complete high school. On the other hand, women aged 25–34 have nearly a year more education than do older women, and the influence of background differences is diminished for this age cohort.

An important finding of this study is the frequency with which the Chicago-area women have returned to school after leaving the educational system, especially if they originally left for marriage or motherhood, rather than because they simply did not want any more education. Forty-three percent of the women returned to school at some time during their adulthood and 42 percent plan to go back to school in the future, usually within the next 2 years. About one-third of the women who had been uninterested in continuing their schooling early in life returned later, a trend that predicts a growing movement toward discontinuous education. Furthermore, these women did not go to school to take such courses as “basket weaving” but completed 1 or more additional years of formal schooling. It is generally the more-educated woman, with some college training or with a degree, who is most likely to plan on returning to school—a move that, if carried through, would lead to occupational upgrading. Such a trend could have important national consequences.

The women with discontinuous schooling and those who

<sup>13</sup> For the men's patterns, see David L. Featherman and Robert M. Hauser, “Sexual Inequalities and Social Economic Achievement in the U.S., 1962–1973” *American Sociological Review*, April 1976, pages 463–483.

obtained specific job training (26 percent) benefited from this action in the jobs they were able to take after the experience. They experienced greater job mobility than the other women who tend to remain close to the Duncan prestige level of occupations at which they initially entered the labor force. A positive association is also evident between the amount of schooling, continuous or interrupted, and positive self-images along the dimensions of being a successful, competent person with leadership ability. Although women with continuous patterns of schooling tend to come from families with high socioeconomic status, those who return to school catch up with them as far as occupational prestige is concerned. Job training is most helpful, from the point of view of job and earnings, to women who have not completed high school since women who prepare for semi-professions tend to define themselves as getting an education rather than job training.

High-school graduation not followed by more schooling tends to guarantee a job in female-dominated occupations, often with lower pay than gained by less educated women in less female-dominated jobs and industries. Younger women have more schooling than older ones, as stated before, and are more conscious of the occupational consequences of their schooling. The more education a woman has, the more likely she is to be employed, to have worked a higher proportion of the time since leaving school, and to earn more. As others have concluded, however, education does not translate into earnings as directly for women as for men.<sup>14</sup> Concentration in female-dominated occupations and interruptions for motherhood decrease not only initial earnings but earnings flow.

The main influence of schooling on the future of women in addition to those mentioned above is vicarious through marriage. The more education a woman has, the more highly educated her husband is likely to be, and the higher his income. The income gap between husband and wife increases with age, although there is not as strong a gap in the Duncan prestige scores of their jobs. There are some women in the higher professions and in management who earn high salaries, but most married women depend more on the husband's earnings than on their own for maintaining their lifestyles. Education, however, provides married women, as well as those without a husband, with skills needed to convert income into a complex lifestyle. Most married women expect the husband's income benefits to continue in retirement. Divorce and other forms of family dissolution make this source of income increasingly unreliable for women. The least-educated women expect to be

<sup>14</sup> Neale Baxter, “Payoffs and Payments: The Economics of College Education,” *Outlook Quarterly* reprint, 1977; Ralph R. Sell and Michael P. Johnson, “Income and Occupational Differences between Men and Women in the United States,” *Sociology and Social Research*, October 1978, pages 1–20; Elizabeth Waldman and Beverly J. McEaddy, “Where Women Work—An Analysis by Industry and Occupation,” *Monthly Labor Review*, May 1974, pages 3–13; and Wendy C. Wolf and Rachael Rosenfield, “Sex Structure of Occupations and Job Mobility,” *Social Forces*, March 1978, pages 823–844.



heavily dependent on social security benefits in retirement, and divorce or separation is especially difficult for them.

All in all, the initial analyses of the education of the Chicago-area women studied indicate significant differences between those who have less than a high-school diploma, those who completed that level of instruction, and those with higher education. The advantages of education must be measured not only in terms of occupation and family income but also in its contribution to a self image, the ability to develop flexibility in a life pattern, perceptions of the world and of one's destiny and the husband's attitudes toward, definitions of, and cooperation with, the wife's roles, as perceived by the wife. Such education can offset some of the negative and passivity-induced self-concepts into which lower class women still tend to be socialized.<sup>15</sup> Higher education, however, does not guarantee, although it is associated with, a woman's self-concept as a person capable of functioning successfully in leadership roles outside the home. It is also quite probable that it is the women who feel competent who turn to higher education, in continuous or discontinuous fashion, to reach their life goals.<sup>16</sup>

Further analyses of educational patterns of the Chicago-area women will concentrate on the consequences of withdrawal from schooling at different stages (such as less than high-school graduation, high-school graduation, some college, and college degree) for each age cohort, effects of return to school and type of involvement for each age cohort, occupations for which women prepare and which they enter, and intricacies of the differences among the major socioeconomic and racial groups. The significance of job training will be examined in greater detail.

### Changing Employment Rates and Histories

Employment rates and histories, as measured by the percentage of time worked in paid employment since age 18, indicate that no single factor can explain who works when in the sample of Chicago-area women. Demographic, economic, or ideological explanations do not of themselves account for the rise in employment rates for American women. This study was able to combine a wide range of factors using multivariate analysis. The age of the youngest child, family income not counting the woman's earnings, and home commitment (see the technical note for scale) have the strongest relationship to employment, followed by education, marital status, and parental socioeconomic status. When other factors are accounted for, however, younger women are more likely than others to be employed. The seeming lack of difference in current employment by

age seriously underrepresents cohort differences in employment patterns. Despite their heavier childcare responsibilities and other factors that inhibit their employment, younger women are as likely to be employed as older women. As these young women (and their children) grow older, it is likely that their employment rates will increase.

When married women were considered separately, the husband's education and his attitude toward his wife's employment were added to the analysis. The husband's attitude toward his wife's work and the age of the youngest child had the strongest relationship to employment, followed by the woman's home commitment and the family income, not counting her earnings. Nearly 50 percent more women who rated their husband's attitudes toward their work as highly favorable were employed than those whose husbands scored low on the same dimension. The effects of age of the youngest child and home commitment were about the same for married women as they were for all women studied. Family income, not counting the women's earnings, was less important for married women than for all women but continues to be an important factor. The education of married women also related less strongly to their current employment, probably because of the greater importance of other considerations for married women. Among married women, non-high-school graduates were more likely to be employed than were high-school graduates, perhaps because nongraduates were more likely to have husbands with low earnings. The husband's education affected employment for married women in a nonlinear way; wives of both college graduates and non-high-school graduates were less likely than other wives to be employed. Race does relate to employment; nearly 15 percent more nonwhite married women were currently employed than were whites.

As it is for all women, when other factors are accounted for, both a woman's age and the age of the youngest child are important factors. When the factors explaining the proportion of time women had been employed since age 18 were examined, the proportion of time a woman had had a preschool child at home since age 18 and family income not counting the woman's earnings had the greatest impacts, followed by home commitment. (In an examination of the impact of marriage and mothering on lifetime employment rates, the proportion of time since age 18 a woman has had a preschool child is more relevant than current marital status and age of the youngest child.) Age, a factor not related to current employment status, did relate to the proportion of time employed since age 18, as did education. Race and parental socioeconomic status had very small impacts on lifetime employment rates.

Only women who never married had worked a higher percentage of time than other women after all other factors, including the proportion of years with a preschool child, were considered. When all other factors were taken into account, college graduates had lower lifetime participation rates than did women with lower levels of education. This finding is probably related to the greater number of years

<sup>15</sup> Albert K. Cohen and Harold M. Hodges, "Characteristics of the Lower-Blue-Collar Class," *Social Problems*, spring 1969, pages 303-333; Lee Rainwater, Richard P. Coleman, and Gerald Handel, *op. cit.*; and Lillian Rubin, *Worlds of Pain*, *op. cit.*

<sup>16</sup> Helena Znaniecka Lopata, "Self-images and the Structure of Identity: Areas and Levels of Competence of American Women" (paper prepared for presentation at the 1980 meetings of the American Sociological Association).



more-educated women spend out of the labor force to attend school.

For married women only, factors affecting lifetime employment rates were very similar to those affecting current employment rates. The proportion of time with a preschool child and husband's attitude toward employment for wives had the strongest relationship, followed by home commitment, family income not counting the wife's earnings, and husband's education. Race, age, education, and parental socioeconomic status also affected lifetime employment rates.

Many of the women in the Chicago sample have constructed a relatively consistent view of reality in response to the increasing opportunity to be employed outside the home. Married women who selected the role of homemaker as one of the four most important roles to them at age 24, at the time of the interview, and in the future (age 55), and who saw many advantages to full-time homemaking, tended also to perceive their husbands as not favoring their employment and their children as needing their care for many years. Such women did not evaluate their former jobs as having been highly rewarding and, since they did not prepare for demanding occupations, were likely not to have held jobs offering qualitative or financial rewards. Women who were currently employed characterized their jobs as being more complex than "the average job" a judgment which pleases them. They tend to have sought more education in the past and to actually be in more satisfying, better-paying jobs. They are not strongly committed to the role of homemaker and, although deterred at one time or another from employment by the presence of young children, they return soon after to a job, with their husband's perceived approval. Full-time homemakers have a much more consistent view of their husband's attitudinal supportiveness of their economic dependency ("He feels the husband should be the breadwinner," etc.) than the workers have of their husband's employment supportiveness.

Of course, there are women in either employment situation who do not support it with a consistently perceived reality. Only about 6 in 10 of the women were in the employment category they preferred. Most of the women who were not doing what they preferred to do were full-time homemakers or employees who would have preferred to be employed part time.

Not all employees were committed to the concept of "career" as measured by their selection of "career woman" as one of the four most important of a list of 12 roles—at the time of the interview, when they were aged 24, or in the future (at age 55)—and by their definition of themselves as having a career and/or following one in the future (see the technical note for scale construction). Career commitment differentiates among white-collar workers but is not as meaningful in the analysis of blue-collar employees. Less-educated homemakers and employees also tended to neglect the role of "worker" and focus on that of "homemaker." Homemaker commitment tended to be strongly associated

with self-images of being a dependent, emotional, nervous, and feminine person. Many full-time employees also identified themselves as feminine but combined this characterization with an image of themselves as competent in general, intelligent, successful, and of leadership quality. They tended to rank themselves as very high in several specific areas of competence.

The contrasts in self-images are especially strong between better-educated working women and the least-educated homemakers. More areas of perceived competence can be expected as women attain greater education and more varied occupational and life patterns. Regardless of employment status, few women rated themselves very high in being able to work with arithmetic and mathematics or mechanical things, to speak in front of large groups, or to be an informed citizen. Few selected roles outside the home or employment—such as citizen, volunteer worker, member of a church or synagogue or other religious group, or even as a friend—as one of the four most important roles now, at age 24, or at age 55.

Employed women rather than full-time homemakers see their jobs as offering more independence, creativity, responsibility, work complexity, and control over others, an opportunity to see the product of their work, and as a means for achieving self-development than the average job. Those rating their jobs as above average on these dimensions were pleased; those who ranked their jobs as average or below were displeased. The results challenge both the assumption that women prefer undemanding jobs and the contrary assumption that they are alienated from their work. Many are not alienated; they define their jobs more positively than do observers, believing they are above average along different dimensions of complexity.

Little difference was found between full-time homemakers and employees in terms of preference for "running the household," the location of the primary responsibility for managing it, the amount of "assistance" or sharing of household work with the husband, or financial management. Women perceive themselves as giving more help to their husbands with their jobs than they receive from them with their jobs, if they are employed. Women tend to help their husbands with take-home work, secretarial services such as answering the telephone or mail, and with entertaining work associates. The help they receive tends to be more indirect—advice, having a sounding board for airing problems, and sometimes the easing of role conflicts. Homemakers and employees differ in terms of the number of hours of child care they require and how much it costs.

## Women's Occupations

The analysis of occupational characteristics of the Chicago-area women indicates some very interesting combinations, which accentuate both continuity and change. Women are still influenced by their socioeconomic backgrounds as to the level of jobs they prepare for and enter. Their original

educational achievements reflect their backgrounds and narrow the occupations for which they are qualified. They tend to remain in jobs similar to the ones they first enter, with little mobility unless they break out of the pattern and return to school or job training. The average mobility between the first job and the last job held by these women is 2 points out of 100, according to the Duncan occupational prestige score. Men have more movement in their life course.<sup>17</sup> Delays in marriage and motherhood relate to occupational achievement, mainly through increased education but also because of economic gains resulting from marriage to men who are more economically successful. Disruptions of marriage through divorce tend to be more closely associated with changes in career than is the case for other marital-status situations. Never-married women, however, are very career committed and reap definite economic benefits directly from their jobs. Most homemakers have had jobs and expect to return to the same types of occupations in the future.

Most of the women surveyed, whether they were employed or not, were located in the secondary labor force, which is characterized by easy entry and reentry, but also by lower pay and shorter career lines than the male-dominated primary labor force. Only one-third of the women were in occupations where less than half the workers are women, and another third were in jobs in which at least 90 percent of the workers are women. Sex-segregated jobs definitely pay less and women enter them with, or develop, different orientations toward their jobs and themselves than do women in jobs with more men workers. Women's job prestige and earnings are often not commensurate with their educational and "professional status" achievements. Nevertheless, substantial differences were found to exist between professionals and other workers—especially those in blue-collar jobs—in their career commitments and degree of client orientation. Duncan scores varied by many characteristics of the women, but the jobs of younger employees consistently rated higher than did those of the eldest age cohort. The women tended to be concentrated in professional and administrative service industries, although the pay for professionals is generally higher in manufacturing and construction. Trade industries do not pay well, except for the younger professionals, because women are concentrated in retail trade.

The two main explanations for the continued concentration of women in the secondary labor market are the social structure and the "construction of reality" within which they are socialized and operate.<sup>18</sup> The American social system continues through all of its institutions to channel women into "women's activities." Traditional socialization, sex identity, and education restrict the job they prepare for and

enter. Their job expectations or criteria for evaluations are also restricted.<sup>19</sup> Women in societally defined "inferior jobs" tend to regard them as above average along basic job complexity dimensions. Defining their jobs as above average, and being satisfied with their definitions, women rarely shift to occupations with higher status and earnings, and refuse to even consider occupations that would require nontraditional behavior, such as out-of-town travel or the supervision of men.

On the other hand, there are many women who would take jobs demanding unusual behavior for women—individuals who are career committed and who hold strong self images as leaders and successful persons. They tend to be the younger and better-educated women who have jobs in nonfemale-dominated occupations and who earn higher incomes. There is a strong association between career commitment and earnings. Other women working in professional, managerial, and high clerical jobs but earning less, still make a significant contribution to their family income when married or to themselves if they are not. There also appear to be many women who are shifting from traditional involvement patterns in traditional occupations with mixed perceptions of women's roles and of their own areas of competence.

The main factor that appears to be holding American women back from the changes in life and occupation patterns dramatized by mass communications media is their continued involvement in female-dominated occupations. Movement into nontraditional jobs, executive positions, and high-salaried jobs has been experienced by only a few unusual women. It does not really make a difference whether a woman works primarily with men or with women or in mixed work groups as long as she holds a stereotyped "woman's" job. The expectations of others and the behavior demanded from her and the whole of the world construction within which she lives continue to impose structural and personal limitations on where she is and where she goes.<sup>20</sup> Most women she meets, in and out of her employment situation, transmit a sex-biased view of the occupational world, as do the men. Women see their jobs differently than do the job classifiers with the Department of Labor or the occupational sociologists. Obviously, different criteria are used by each group. Women will not be "deghettoized" until they use the same job criteria as do such experts or employers training or hiring for high-status jobs. The educational and occupational systems must also become less concerned with gender identities of trainees and employees. Men are not likely to push for the desegregation

<sup>17</sup> Peter Blau and Otis D. Duncan, *The American Occupational Structure*, John Wiley, 1967; and David L. Featherman and Robert M. Hauser, *op. cit.*

<sup>18</sup> Peter Berger and Thomas Luckmann, *The Social Construction of Reality*, Doubleday, 1966.

<sup>19</sup> Rosabeth Moss Kanter, *op. cit.*; Jean Lipman-Blumen, "Toward a Homosocial Theory of Sex Roles: An Explanation of the Sex-Segregation of Social Institutions," in Martha Blaxall and Barbara Reagan (editors), *Women and the Workplace: The Implications of Occupational Segregation*, University of Chicago Press, 1976, pages 15-31; and Valerie Kincaide Oppenheimer, *op. cit.*

<sup>20</sup> Rosabeth Moss Kanter, *op. cit.*; Helena Znaniecka Lopata, *Occupation: Housewife*, *op. cit.*; and Florian Znaniecki, *Social Relations and Social Roles*, Chandler Publishing Company, 1965.

of their training and jobs since the barriers are so economically and prestigefully beneficial to them.

Many women are now pushing for the reclassification of female-dominated jobs as well as for admission into male-dominated jobs.<sup>21</sup> Increasing numbers of role models in nontraditional jobs, new ideologies, and attempts at the desexing of education, guidance, and training programs are having some impact on younger women and on women who leave the traditional life-course and occupational involvement patterns even after having channeled themselves into them. Studies of women younger than those in this sample and living in areas other than metropolitan Chicago may find more and more women breaking out of the traditional occupational mold and out of the subculture that constructs reality along sex-segregated lines.

From these findings and from the data, it is not difficult to predict a gradual movement out of the secondary occupational labor force, accompanied by economic improvements and changes in other roles and in the overall life patterns for women. All of these changes in women's employment patterns and occupational involvements will modify their social security contributions, earned benefits, and demands.

## Summary and Plans for Future Analyses

The initial analyses of the data on Chicago-area women aged 25-54 document the decrystallization of life patterns and occupational involvements. Although new styles and combinations of role involvements are emerging, traditional patterns persist, as evidenced by the fields and forms of educational specialization, the infrequency of specific occupational training, concentration in female-dominated occupations and industries, preference for part-time work, infrequency of career commitment, lack of occupational prestige mobility, and limitations imposed on occupational choice. The perceived need for commitment to the role of mother and the inadequacy of child-care provisions in modern urban America still make it difficult for women who are oriented toward a career, an occupation, or working in general, and for women who must be employed to manage the combination of these roles. On the other hand, most women, especially those aged 25-34, spend only a few years of their lives in full-time involvement in the role of mother-homemaker. The opening of the educational system for discontinuous engagement is apparent in the lives of these women, but the occupational world still penalizes persons who have competing role commitments.

The initial analyses reported here must be followed by concentrated examinations, made difficult by the interdependence of factors. Such analyses will focus on:

- (1) The economic payoff for education, its type, and the

amount, continuity, and proportion of time worked since school for each occupational category and industry.

- (2) Antecedents and consequences of the proportion of the family income contributed by the wife, by cohort and stage of the life course.

- (3) Differences in self images, evaluations of social security policies and retirement expectations, and perceptions of American society among married women who are not earning money outside the home, women in shared-income marriages, and those who are self-supporting.

- (4) Factors leading to the gap between a woman's perceived job complexity and the classification of her job by the Department of Labor's **Dictionary of Occupational Titles**.

- (5) Factors associated with job preparation and search, entry position, and consequences of employment in the predominantly female, mixed, and predominantly male occupations.

- (6) Those factors associated with variations by industry.

- (7) The same factors associated with variations within major occupational categories (such as the professions and semi-professions, retail and wholesale trade, and high and medium/low clerical types of service.)

- (8) Differences between white and black women in their attachment to the labor force and in their commitments to and attitudes toward work, their jobs, and their family roles.

- (9) Age cohort analyses of the histories of involvements in each role and role complex, commitments, and self and societal definitions.

## Technical Note

### Construction of Indices

**Career commitment.** The degree to which a respondent expresses commitment to a career. The index sums responses to the following questions:

- (1) Please tell me which of these roles is most important to you now? (Career women selected from a list of 12 roles as first in importance = 4, second in importance = 3, third in importance = 2, fourth in importance = 1, fifth or lower = 0.)
- (2) Thinking about when you were 24, which of these roles was most important to you then? (Scored as above.)
- (3) Looking ahead, which of these roles do you think will be the most important one when you are 55? (Scored as above.)
- (4) At present, do you think of yourself as having a career? (Yes = 4, No = 0.)
- (5) Did you plan to follow a career in the jobs you held in the past? (Yes = 4, No = 0.)
- (6) Do you plan to follow a career in the jobs you hold in the future? (Yes = 4, No = 0.)

<sup>21</sup> Mary Witt and Patricia K. Naherny, *Women's Work: Up from 878*, University of Wisconsin at Madison, 1975.

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**Home commitment.** The degree to which a respondent expresses commitment to the role of homemaker. The index sums responses to the following questions:

- (1) Please tell me which of these roles is most important to you now? (Homemaker selected from a list of 12 roles as first in importance = 4, second in importance = 3, third in importance = 2, fourth in importance = 1, fifth or lower = 0.)
- (2) Thinking about when you were 24, which of these roles was most important to you then? (Scored as above.)
- (3) Looking ahead, which of these roles do you think will be the most important one when you are 55? (Scored as above.)
- (4) At the present time, would you prefer to be: A full-time homemaker (4 points), a part-time worker out-

side of the home (2 points), or a full-time worker outside of the home (0 points)?

- (5) Is staying at home full-time an advantage for you because: You like being your own boss? (Very much = 2, somewhat = 1, not at all = 0.)
- (6) Keeping a neat, well run house is important to you? (Scored as above.)
- (7) You have more free time to do the things you want to do, like reading, sewing, or visiting friends? (Scored as above.)
- (8) You are less tired and less pressured? (Scored as above.)
- (9) You can do things outside the home like volunteer activities or P.T.A. that you feel are important? (Scored as above.)