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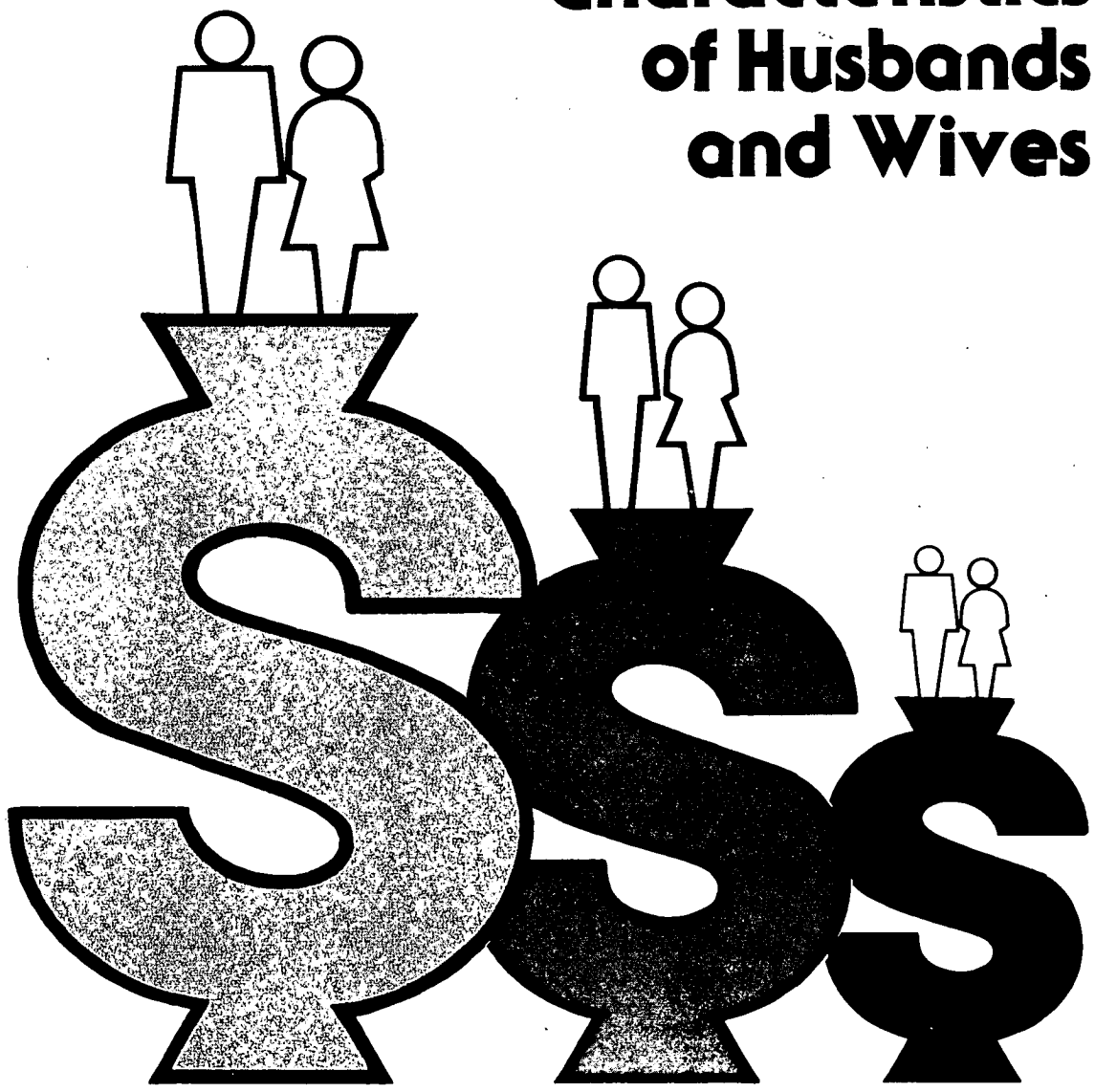
Earnings in 1981 of Married-Couple Families, by Selected Characteristics of Husbands and Wives



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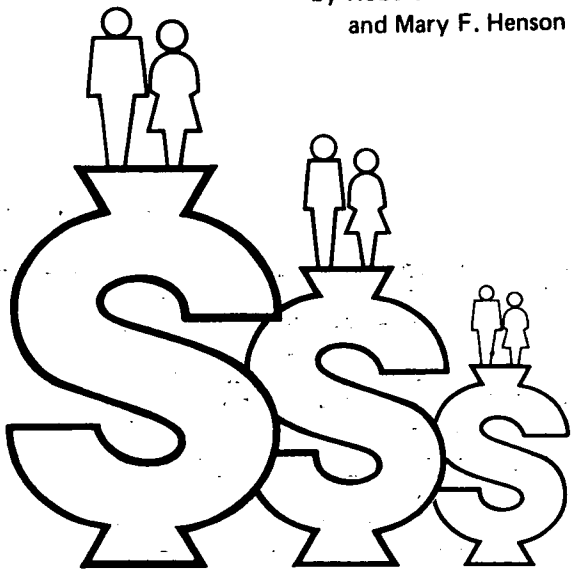
by Robert W. Cleveland
and Mary F. Henson



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Roger A. Herriot, Chief

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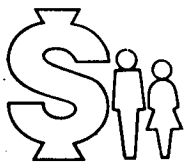
Symbols Used in Tables

– Represents zero or rounds to zero.
B Base less than 75,000.
X Not applicable.

Earnings in 1981 of Married-Couple Families, by Selected Characteristics of Husbands and Wives



INTRODUCTION

This report contains data on the annual earnings of husbands and wives and their combined earnings as married couples for 1981. Earnings data are presented using three important determinants of earnings levels: (1) annual work experience in terms of weeks worked and full-time or part-time employment, (2) occupation, and (3) level of educational attainment. Earnings levels of husbands and wives by age and presence of children are presented and discussed, and a table has also been included showing the number and characteristics of wives having higher earnings levels than their husbands. The data in the report were obtained from the March 1982 Current Population Survey (CPS).

The main purpose of this report is to provide specialized data on the earnings of husbands and wives that have not been available in the annual Current Population Reports, Consumer Income Series (P-60). The steep rise in labor force participation of women make this report's statistics increasingly important to understanding the distribution of earnings and income. The 20-year period between 1961 and 1981 saw the annual average number of women in the labor force increase from 23.8 to 46.9 million, compared with an increase for men from 49.2 to 63.9 million. About 67 percent of all married couples with earnings had a working wife. Overall, working wives contributed about 30 percent of the couples' earnings when both the husband and wife worked and 38 percent in situations where both worked year round, full time. Comparisons such as this and many others can be made based on the data in this report.

It should be noted that the data in this report cover 1981, a year in which the U.S. economy fell into a recession that lasted from July 1981 to November 1982. This situation may have had some effect on the relationship between the earnings of husbands and wives. Differences between the earnings of husbands and wives result from a multitude of factors, and because we have covered only some of the major determinants of earnings in this report, comparisons of husbands and wives earnings levels cannot be used to examine issues such as sex discrimination and differences in the monetary gains from education. Also, husbands and wives are only a subset of all workers. These kinds of analyses should be based on more detailed statistics from persons with similar educational backgrounds, degrees, specific occupations, and previous lifetime work experience.

HIGHLIGHTS

- Both the husband and wife had earnings in 62 percent of the 42.2 million married couples with at least one spouse employed during 1981.
- The average earnings of married couples was $25,550, overall, but $34,560 if both husband and wife worked year round, full time.
- Forty-six percent of the 27.7 million working wives worked year round, full time in 1981. These women earned an average of $13,070 in 1981.
- Seventy-six percent of the 40.2 million husbands with earnings were year-round, full-time workers. Their earnings averaged $23,800.
- The average earnings of married couples in which both the husband and wife were employed in professional or managerial occupations in 1981 was $39,170.
- About 17 percent of working wives in 1981 had 4 or more years of college. Those wives with a 4-year degree earned an average of $10,680.
- Wives with 5 or more years of college averaged $14,910.
- Twenty-four percent of husbands working in 1981 had 4 or more years of college. Those with 4 years of college earned an average of $27,340, and those with 5 or more years of college earned an average of $32,860.
- Women with at least one minor child in the home accounted for 55 percent of all wives with earnings.
- Sixteen percent of the 25.7 million married couples with both spouses employed had a wife whose earnings exceeded her husband's in 1981.

Work Experience in 1981

Tables 1A through 1D classify the earnings of married couples, husbands, and wives, by weeks of work and full-time, part-time status for 1981. In March 1982, there were 49.6 million married couples. Of these, about 42.2 million (85 percent) had a husband, or wife, or both working in 1981. Eighty-nine percent had a husband working at full-time jobs, and 44 percent had a wife with the same work experience status. About 26.3 million (62 percent) had both the husband and wife working. The survey showed that 95 percent of the husbands were earners in married-couple families with earnings. In contrast, 67 percent of the wives were earners in 1981. The remaining 33 percent of wives in these families did not work outside the home. Both the husband and the wife were employed year round, full time in 23 percent of the total number of married-couple families with earnings in 1981.

The mean earnings of married-couple families with earnings was $25,550 in 1981. When both the husband and wife worked, the mean earnings was $28,560, but $34,560 if both worked year round, full time. For the 14.0 million families in which the husband worked but the wife did not, the mean earnings was $22,300.

Overall, 40.2 million husbands were earners in 1981. The mean earnings of these men was $20,870. Those working year round, full time earned an average of $23,800. Husbands working year round, full time whose wife did not work earned somewhat more, $26,170, on average.

Working wives with earnings numbered 27.7 million in 1981. The mean earnings of these women was $8,600 in 1981. Wives working year round, full time, about 46 percent of the total, earned an average of $13,070. About one-third of these wives with earnings were employed part time in 1981; these women earned an average of $3,830.

Overall, working wives earned an average of about 43 percent of the amounts earned by their husbands. The same comparison for husbands and wives both working year round, full time shows that wives earned about 62 percent of the amounts received by husbands.

Figure 1A. **Work Experience of Husbands and Wives in Married-Couple Families With Earnings: 1981**

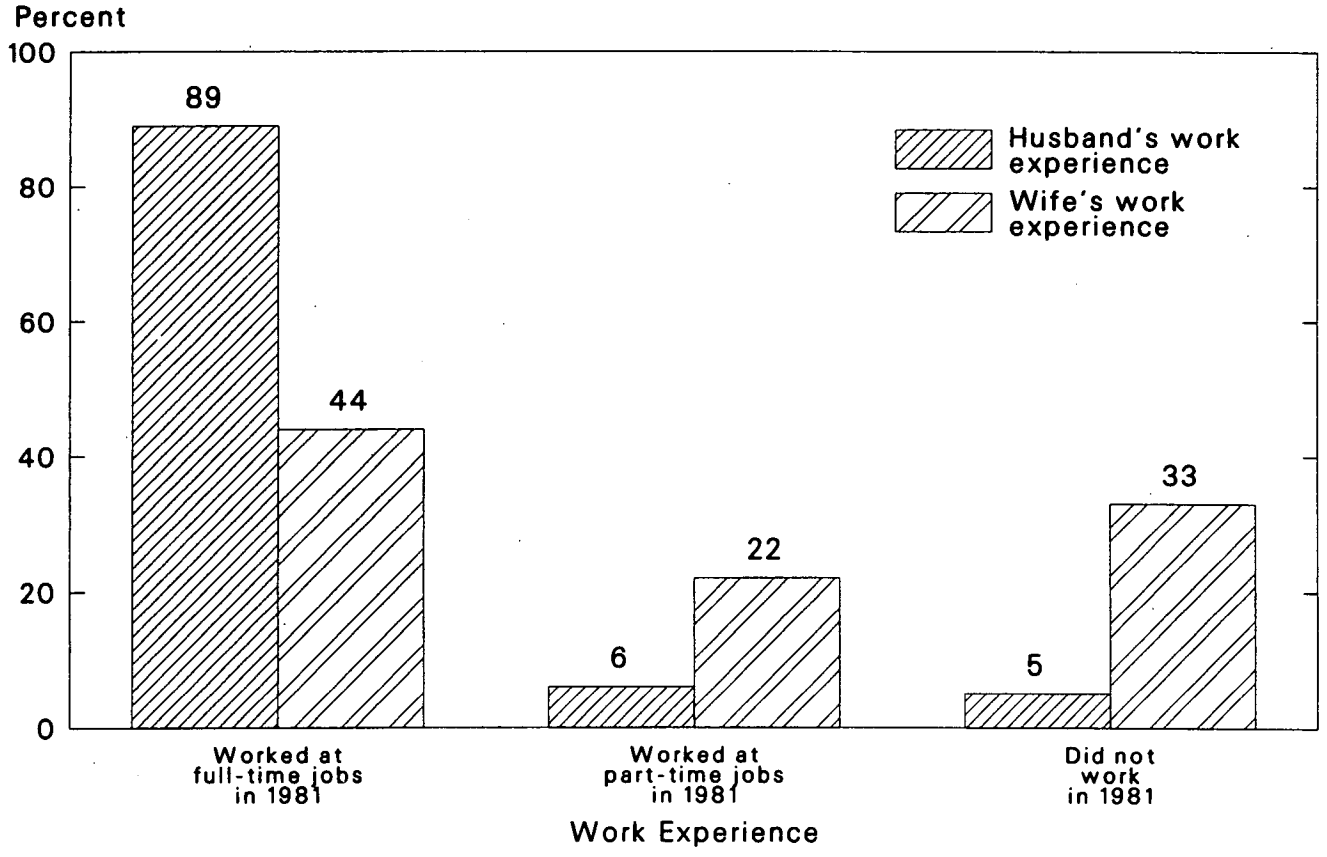


Figure 1B. **Mean Earnings of Husbands, by Work Experience: 1981**

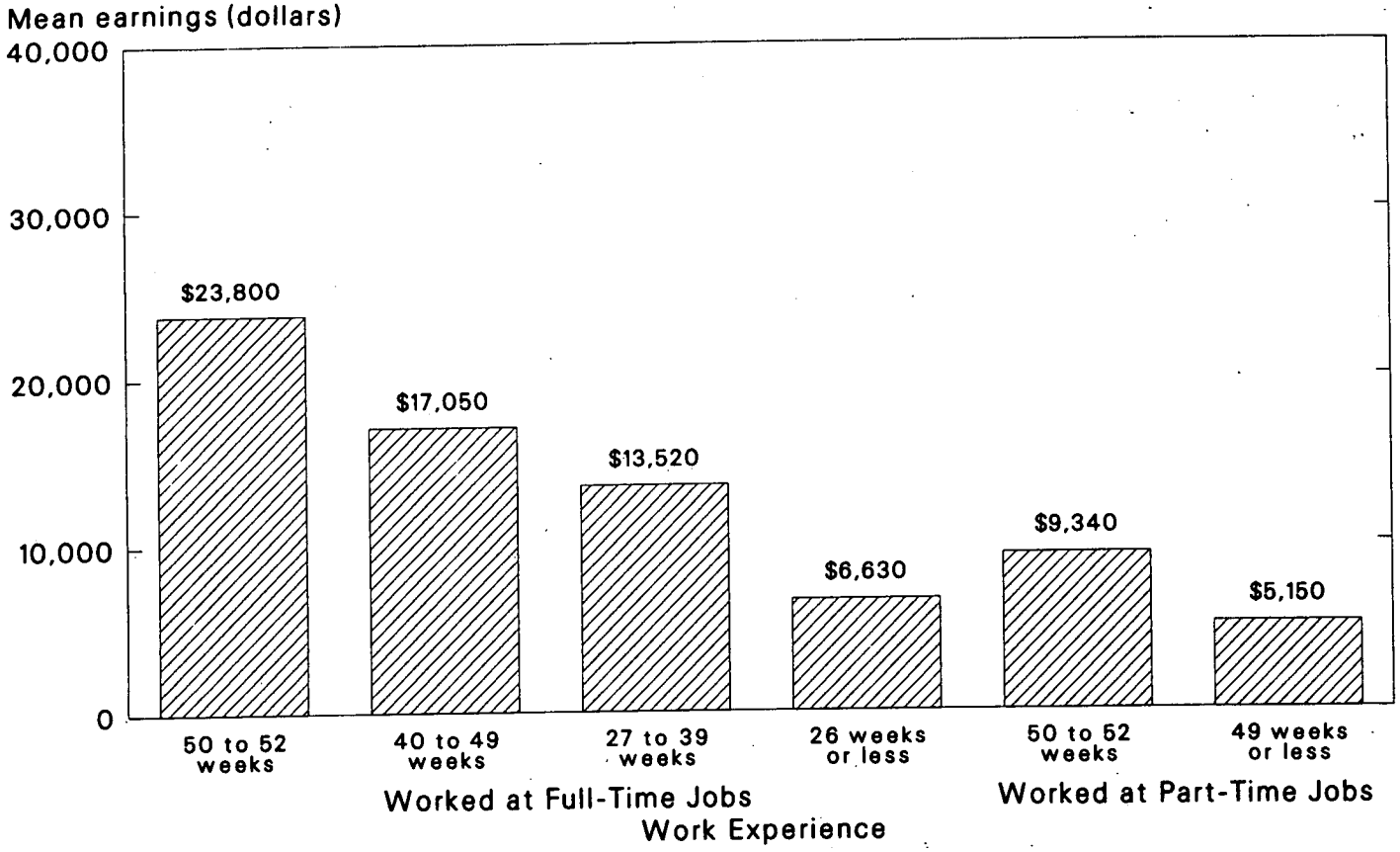


Figure 1C. **Mean Earnings of Wives, by Work Experience: 1981**

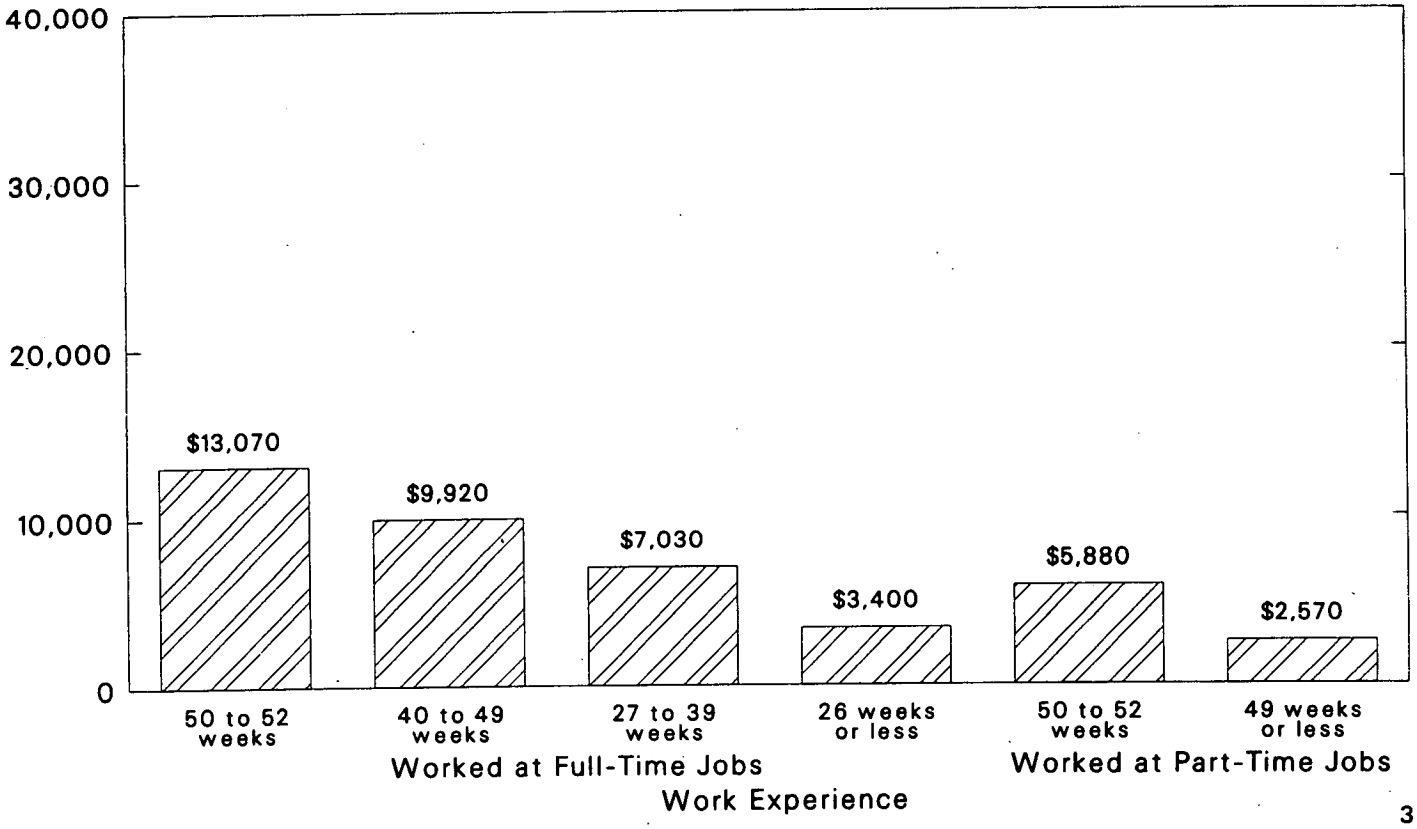


Table 1A. Married-Couple Families With Earnings in 1981--Work Experience in 1981 of Wife, by Work Experience in 1981 of Husband

(Married-couple families as of March 1982. For meaning of symbols, see text)

Work experience of husband	Total	Work experience of wife								
		Wife worked in 1981								Wife did not work in 1981
			Worked at full-time jobs					Worked at part-time jobs		
		Total	Total	50 to 52 weeks	40 to 49 weeks	27 to 39 weeks	26 weeks or less	Total	50 to 52 weeks	49 weeks or less
NUMBER OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Thousands)										
Total	42 199	28 209	18 738	12 794	1 880	1 547	2 516	9 471	3 673	5 798	13 991
Work experience of husband:										
Husband worked in 1981	40 249	26 258	17 408	11 851	1 766	1 440	2 351	8 850	3 449	5 401	13 991
Worked at full-time jobs	37 560	24 808	16 536	11 268	1 666	1 361	2 241	8 273	3 216	5 056	12 751
50 to 52 weeks	30 776	20 442	13 490	9 627	1 255	991	1 617	6 952	2 815	4 137	10 334
40 to 49 weeks	3 086	2 081	1 426	778	246	163	238	656	208	448	1 005
27 to 39 weeks	1 718	1 090	745	400	72	110	164	345	99	246	628
26 weeks or less	1 979	1 195	875	463	93	98	222	320	94	226	784
Worked at part-time jobs	2 689	1 450	873	583	100	79	111	577	233	345	1 239
50 to 52 weeks	1 084	602	357	250	35	35	38	245	136	110	482
49 weeks or less	1 605	848	515	333	65	45	73	332	97	235	758
Husband did not work in 1981	1 950	1 950	1 329	943	115	107	165	621	224	397	(X)
MEAN EARNINGS OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Dollars)										
Total	25 551	27 163	28 588	30 991	26 892	23 485	20 767	24 345	26 080	23 246	22 301
Work experience of husband:										
Husband worked in 1981	26 386	28 562	29 955	32 454	28 001	24 778	21 996	25 822	27 494	24 755	22 301
Worked at full-time jobs	27 479	29 360	30 579	33 111	28 513	25 378	22 541	26 924	28 681	25 806	23 821
50 to 52 weeks	29 563	31 280	32 588	34 555	30 523	27 677	25 494	28 742	30 065	27 842	26 166
40 to 49 weeks	22 312	24 107	25 389	28 172	25 640	22 720	17 857	21 319	23 035	20 523	18 595
27 to 39 weeks	18 266	20 449	22 028	25 080	(B)	19 956	16 480	17 032	17 923	16 673	14 475
26 weeks or less	11 139	13 788	15 336	18 314	14 950	12 583	10 493	9 558	11 091	8 918	7 103
Worked at part-time jobs	11 109	14 911	18 134	19 765	19 443	14 485	10 965	10 043	11 087	9 339	6 661
50 to 52 weeks	14 195	17 862	21 677	22 254	(B)	(B)	(B)	12 301	12 336	12 258	9 609
49 weeks or less	9 025	12 814	15 676	17 893	(B)	(B)	(B)	8 377	9 343	7 979	4 785
Husband did not work in 1981	8 333	8 333	10 686	12 602	9 821	6 236	3 211	3 300	4 319	2 725	(X)
PERCENT DISTRIBUTION OF MARRIED-COUPLE FAMILIES WITH EARNINGS										
Total	100.0	66.8	44.4	30.3	4.4	3.6	5.9	22.4	8.7	13.7	33.1
Work experience of husband:										
Husband worked in 1981	100.0	65.2	43.2	29.4	4.3	3.5	5.8	21.9	8.5	13.4	34.7
Worked at full-time jobs	100.0	66.0	44.0	30.0	4.4	3.6	5.9	22.0	8.5	13.4	33.9
50 to 52 weeks	100.0	66.4	43.8	31.2	4.0	3.2	5.2	22.5	9.1	13.4	33.5
40 to 49 weeks	100.0	67.4	46.1	25.2	7.9	5.2	7.7	21.2	6.7	14.5	32.5
27 to 39 weeks	100.0	63.4	43.3	23.2	4.1	6.3	9.5	20.0	5.7	14.2	36.5
26 weeks or less	100.0	60.3	44.2	23.3	4.7	4.9	11.1	16.1	4.7	11.4	39.6
Worked at part-time jobs	100.0	53.9	32.4	21.6	3.7	2.9	4.1	21.4	8.6	12.8	46.0
50 to 52 weeks	100.0	55.5	32.9	23.0	3.2	3.1	3.4	22.6	12.4	10.1	44.4
49 weeks or less	100.0	52.8	32.1	20.7	4.0	2.7	4.5	20.7	6.0	14.6	47.1
Husband did not work in 1981	(X)	100.0	68.1	48.3	5.8	5.4	8.4	31.8	11.4	20.3	(X)

Table 1B. Husbands With Earnings in 1981--Work Experience in 1981 of Wife, by Work Experience in 1981 of Husband

(Husbands as of March 1982. For meaning of symbols, see text)

Work experience of husband	Total	Work experience of wife								
		Wife worked in 1981								Wife did not work in 1981
			Worked at full-time jobs					Worked at part-time jobs		
		Total	Total	50 to 52 weeks	40 to 49 weeks	27 to 39 weeks	26 weeks or less	Total	50 to 52 weeks	49 weeks or less
NUMBER OF HUSBANDS WITH EARNINGS (Thousands)										
Work experience of husband:										
Husband worked in 1981	40 245	26 254	17 404	11 848	1 766	1 439	2 351	8 850	3 449	5 401	13 991
Worked at full-time jobs	37 557	24 806	16 533	11 267	1 666	1 360	2 241	8 273	3 216	5 056	12 751
50 to 52 weeks	30 774	20 440	13 487	9 626	1 255	990	1 617	6 952	2 815	4 137	10 334
40 to 49 weeks	3 086	2 081	1 426	778	246	163	238	656	208	448	1 005
27 to 39 weeks	1 718	1 090	745	400	72	110	164	345	99	246	628
26 weeks or less	1 979	1 195	875	463	93	98	222	320	94	226	784
Worked at part-time jobs	2 688	1 448	871	581	100	79	111	577	233	345	1 239
50 to 52 weeks	1 082	601	355	248	35	35	38	245	136	110	482
49 weeks or less	1 605	848	515	333	65	45	73	332	97	235	758
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)										
Work experience of husband:										
Husband worked in 1981	20 866	20 102	19 102	19 497	18 179	17 740	18 640	22 067	21 798	22 239	22 300
Worked at full-time jobs	21 870	20 867	19 732	20 145	18 797	18 410	19 153	23 135	22 912	23 278	23 820
50 to 52 weeks	23 800	22 603	21 440	21 492	20 760	20 768	22 070	24 881	24 291	25 248	26 166
40 to 49 weeks	17 051	16 309	15 566	15 726	15 525	15 788	14 933	17 926	17 406	18 167	18 588
27 to 39 weeks	13 519	12 969	12 670	12 587	(B)	12 248	13 203	13 615	12 167	14 199	14 475
26 weeks or less	6 626	6 313	6 213	6 100	5 816	5 809	6 794	6 583	5 117	7 195	7 103
Worked at part-time jobs	6 835	6 990	7 143	6 938	7 846	6 249	8 232	6 760	6 397	7 004	6 654
50 to 52 weeks	9 341	9 127	9 415	8 890	(B)	(B)	(B)	8 709	7 481	10 227	9 609
49 weeks or less	5 145	5 477	5 576	5 480	(B)	(B)	(B)	5 322	4 884	5 503	4 774
PERCENT DISTRIBUTION OF HUSBANDS WITH EARNINGS										
Work experience of husband:										
Husband worked in 1981	100.0	65.2	43.2	29.4	4.3	3.5	5.8	21.9	8.5	13.4	34.7
Worked at full-time jobs	100.0	66.0	44.0	29.9	4.4	3.6	5.9	22.0	8.5	13.4	33.9
50 to 52 weeks	100.0	66.4	43.8	31.2	4.0	3.2	5.2	22.5	9.1	13.4	33.5
40 to 49 weeks	100.0	67.4	46.1	25.2	7.9	5.2	7.7	21.2	6.7	14.5	32.5
27 to 39 weeks	100.0	63.4	43.3	23.2	4.1	6.3	9.5	20.0	5.7	14.2	36.5
26 weeks or less	100.0	60.3	44.2	23.3	4.7	4.9	11.1	16.1	4.7	11.4	39.6
Worked at part-time jobs	100.0	53.8	32.3	21.6	3.7	2.9	4.1	21.4	8.6	12.8	46.1
50 to 52 weeks	100.0	55.4	32.8	22.9	3.2	3.1	3.4	22.6	12.5	10.1	44.5
49 weeks or less	100.0	52.8	32.1	20.7	4.0	2.7	4.5	20.7	8.0	14.6	47.1

Table 1C. Wives With Earnings in 1981--Work Experience in 1981 of Wife, by Work Experience in 1981 of Husband

(Wives as of March 1982. For meaning of symbols, see text)

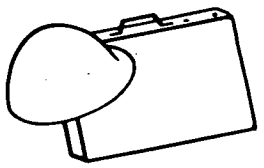
Work experience of husband	Total	Work experience of wife								
		Wife worked in 1981								Wife did not work in 1981
		Total	Worked at full-time jobs					Worked at part-time jobs		
			Total	50 to 52 weeks	40 to 49 weeks	27 to 39 weeks	26 weeks or less	Total	50 to 52 weeks	49 weeks or less
NUMBER OF WIVES WITH EARNINGS (Thousands)										
Total	(X)	27 698	18 530	12 654	1 861	1 538	2 476	9 168	3 502	5 666	(X)
Work experience of husband:											
Husband worked in 1981	(X)	25 748	17 201	11 712	1 747	1 431	2 312	8 547	3 278	5 269	(X)
Worked at full-time jobs	(X)	24 318	16 332	11 131	1 647	1 352	2 202	7 987	3 053	4 934	(X)
50 to 52 weeks	(X)	20 009	13 305	9 494	1 239	984	1 588	6 704	2 659	4 045	(X)
40 to 49 weeks	(X)	2 049	1 418	777	243	162	235	632	201	431	(X)
27 to 39 weeks	(X)	1 075	738	398	72	108	160	337	99	238	(X)
26 weeks or less	(X)	1 185	871	463	93	98	218	314	94	220	(X)
Worked at part-time jobs	(X)	1 429	869	580	100	79	110	560	225	335	(X)
50 to 52 weeks	(X)	590	355	248	35	35	37	235	128	107	(X)
49 weeks or less	(X)	840	515	332	65	45	73	325	97	228	(X)
Husband did not work in 1981	(X)	1 950	1 329	943	115	107	165	621	224	397	(X)
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars)											
Total	(X)	8 598	10 957	13 067	9 917	7 025	3 398	3 831	5 878	2 566	(X)
Work experience of husband:											
Husband worked in 1981	(X)	8 631	10 988	13 117	9 930	7 095	3 414	3 889	5 993	2 579	(X)
Worked at full-time jobs	(X)	8 666	10 985	13 128	9 829	7 028	3 447	3 924	6 078	2 591	(X)
50 to 52 weeks	(X)	8 867	11 308	13 250	9 889	6 975	3 488	4 025	6 111	2 653	(X)
40 to 49 weeks	(X)	7 919	9 879	12 472	10 248	6 957	2 957	3 521	5 834	2 446	(X)
27 to 39 weeks	(X)	7 583	9 449	12 551	(B)	7 844	3 347	3 495	5 782	2 549	(X)
26 weeks or less	(X)	7 538	9 160	12 213	9 134	6 774	3 760	3 035	5 974	1 774	(X)
Worked at part-time jobs	(X)	8 044	11 045	12 911	11 596	8 235	2 742	3 385	4 839	2 406	(X)
50 to 52 weeks	(X)	8 952	12 405	13 557	(B)	(B)	(B)	3 745	5 126	2 085	(X)
49 weeks or less	(X)	7 406	10 108	12 429	(B)	(B)	(B)	3 125	4 459	2 557	(X)
Husband did not work in 1981	(X)	8 159	10 552	12 447	9 729	6 098	3 170	3 038	4 196	2 385	(X)
PERCENT DISTRIBUTION OF WIVES WITH EARNINGS											
Total	(X)	100.0	66.9	45.6	6.7	5.5	8.9	33.0	12.6	20.4	(X)
Work experience of husband:											
Husband worked in 1981	(X)	100.0	66.8	45.4	6.7	5.5	8.9	33.1	12.7	20.4	(X)
Worked at full-time jobs	(X)	100.0	67.1	45.7	6.7	5.5	9.0	32.8	12.5	20.2	(X)
50 to 52 weeks	(X)	100.0	66.4	47.4	6.1	4.9	7.9	33.5	13.2	20.2	(X)
40 to 49 weeks	(X)	100.0	69.1	37.9	11.8	7.9	11.4	30.8	9.7	21.0	(X)
27 to 39 weeks	(X)	100.0	68.6	37.0	6.7	10.0	14.9	31.3	9.1	22.1	(X)
26 weeks or less	(X)	100.0	73.5	39.0	7.8	8.2	18.3	26.4	7.9	18.5	(X)
Worked at part-time jobs	(X)	100.0	60.8	40.6	6.9	5.5	7.7	39.1	15.7	23.4	(X)
50 to 52 weeks	(X)	100.0	60.1	42.0	5.9	5.8	6.3	39.8	21.7	18.1	(X)
49 weeks or less	(X)	100.0	61.3	39.5	7.7	5.3	8.6	38.6	11.5	27.1	(X)
Husband did not work in 1981	(X)	100.0	68.1	48.3	5.8	5.4	8.4	31.8	11.4	20.3	(X)

Table 1D. Ratio of Wives' Earnings to Husbands' Earnings in 1981--Work Experience in 1981 of Wife, by Work Experience in 1981 of Husband

(For meaning of symbols, see text)

Work experience of husband	Total	Work experience of wife									
		Wife worked in 1981									Wife did not work in 1981
			Worked at full-time jobs					Worked at part-time jobs			
		Total	Total	50 to 52 weeks	40 to 49 weeks	27 to 39 weeks	26 weeks or less	Total	50 to 52 weeks	49 weeks or less	
Work experience of husband:											
Husband worked in 1981	(X)	.43	.58	.68	.55	.40	.19	.18	.27	.12	(X)
Worked at full-time jobs	(X)	.42	.56	.65	.52	.38	.19	.17	.26	.11	(X)
50 to 52 weeks	(X)	.39	.53	.62	.48	.34	.16	.16	.25	.11	(X)
40 to 49 weeks	(X)	.49	.63	.79	.66	.44	.20	.20	.34	.14	(X)
27 to 39 weeks	(X)	.59	.75	1.00	(B)	.63	.27	.26	.47	.18	(X)
26 weeks or less	(X)	1.19	1.47	2.00	1.57	1.17	.55	.46	1.17	.24	(X)
Worked at part-time jobs	(X)	1.15	1.55	1.87	1.48	1.32	.33	.50	.74	.35	(X)
50 to 52 weeks	(X)	.97	1.32	1.53	(B)	(B)	(B)	.42	.65	.20	(X)
49 weeks or less	(X)	1.36	1.82	2.27	(B)	(B)	(B)	.60	.91	.48	(X)

Occupation of Longest Job in 1981



Tables 2A through 2D provide data on the earnings of married couples, husbands, and wives by occupation of longest job in 1981. The data show that the most frequent combination of occupations for husbands and wives was a husband in the crafts occupations and a wife in the clerical occupations in 1981. There were 2.1 million of these couples in 1981, about 8 percent of all married couples with both the husband and wife employed. The mean earnings of this group was $27,800. The mean earnings for couples with both the husband and wife in either a professional or managerial occupation was $39,170.

Approximately 23 percent of employed husbands were in the crafts occupations in 1981; these men earned an average of $18,720 in that year. Husbands in the professional and managerial occupations had the highest earnings levels, while farm workers had the lowest earnings.

The largest proportion of working wives were concentrated in the clerical occupations: 34 percent were working in this occupation group in 1981, earning an average of $8,900. Wives in the professional and managerial occupations numbered 7.1 million, or 26 percent of the 27.7 million working wives. The mean earnings of this group was $12,200 for 1981.

Figure 2A. **Occupation of Longest Job of Husbands and Wives in Married-Couple Families With Earnings: 1981**

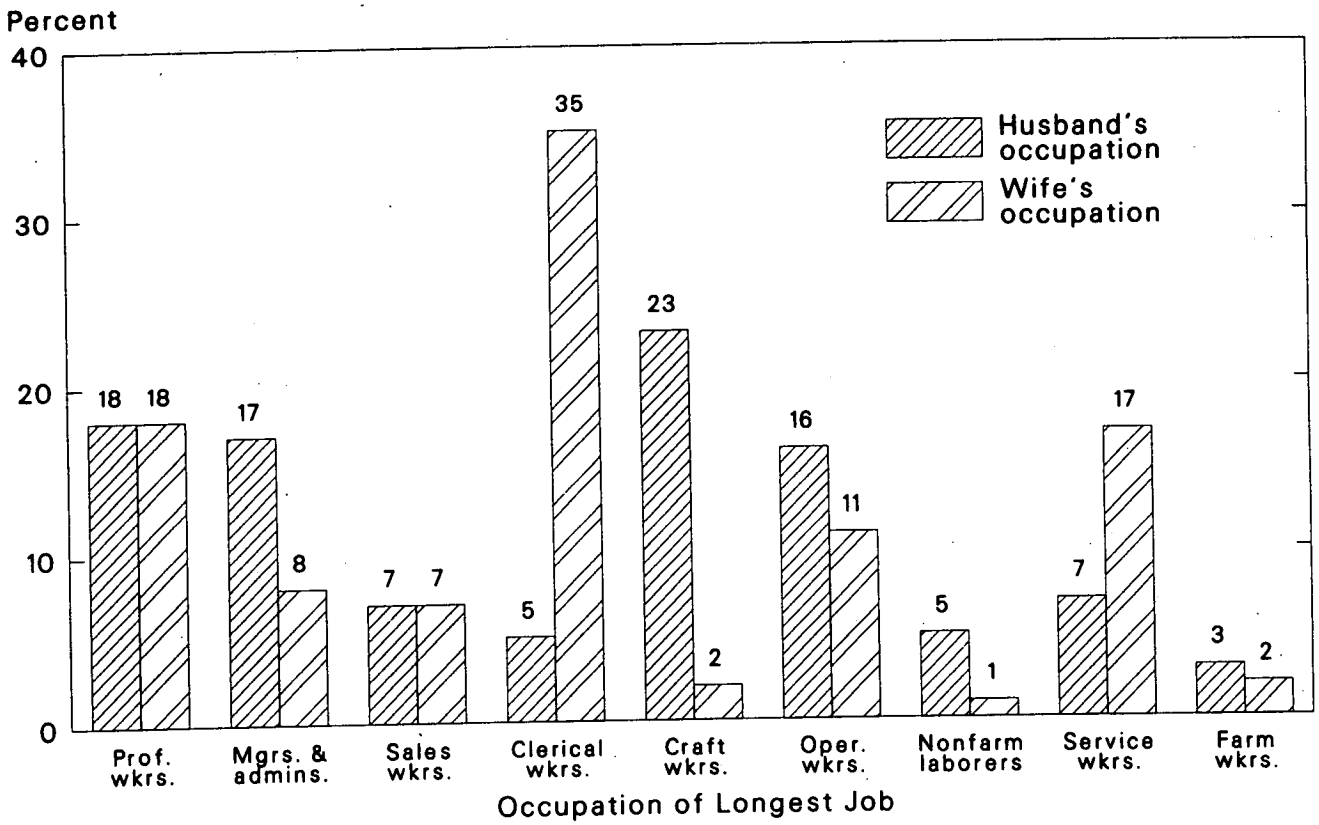


Figure 2B. **Mean Earnings of Husbands and Wives, by Occupation of Longest Job: 1981**

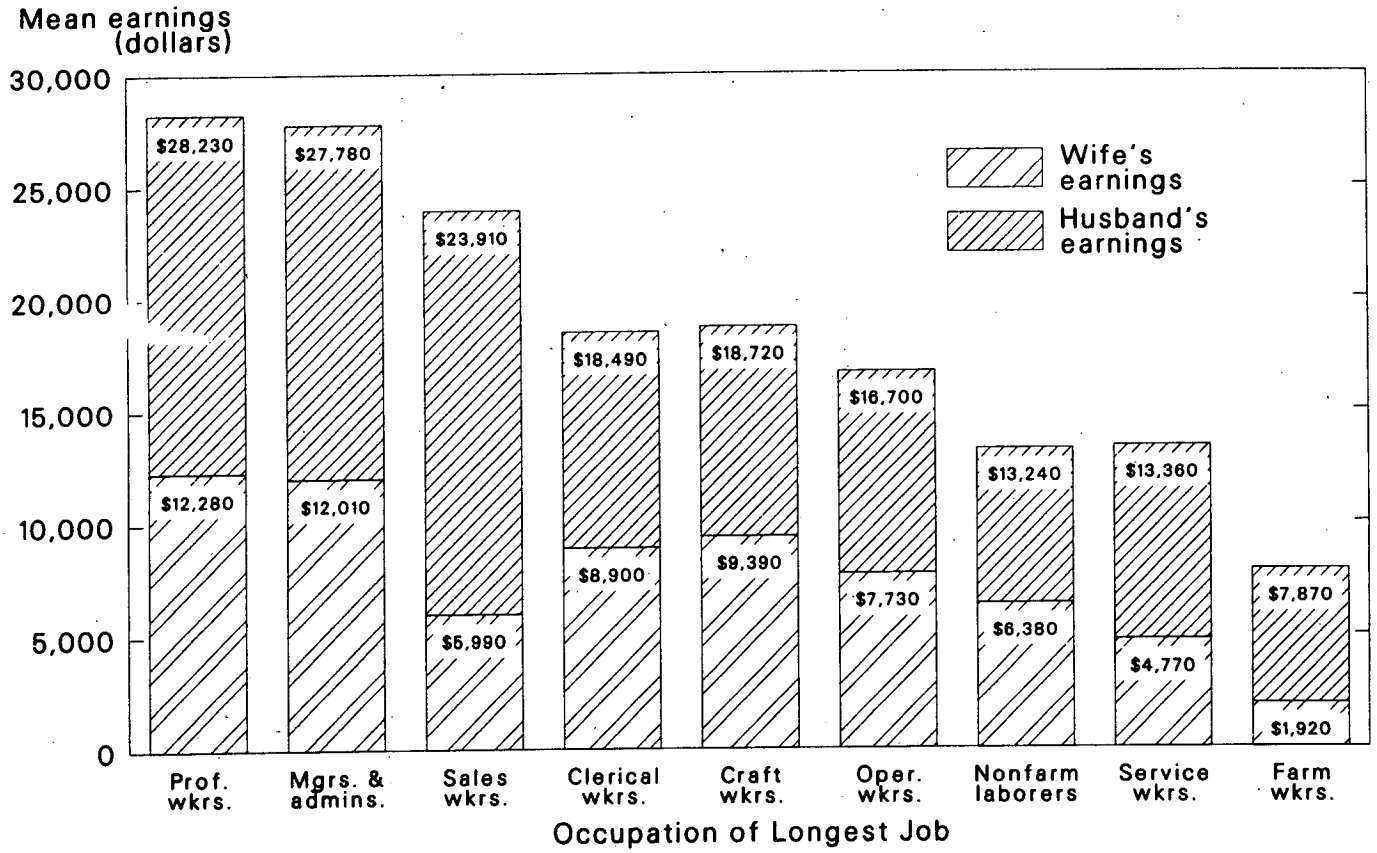


Table 2A. Married-Couple Families With Earnings in 1981--Occupation of Longest Job in 1981 of Wife, by Occupation of Longest Job in 1981 of Husband

(Married-couple families as of March 1982. For meaning of symbols, see text)

Occupation of longest job of husband	Total	Wife worked in 1981										Wife did not work in 1981
		Total	Occupation of longest job of wife									
			Prof., tech., and kind. wkrs.	Mgrs. and adminis-trators, exc. farm	Sales work-ers	Cleri-cal and kind. work-ers	Craft and kind. work-ers	Opera-tives, incl. trans. port	Labor-ers, except farm	Ser-vice work-ers	Farm work-ers	
NUMBER OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Thousands)												
Total	42 199	28 209	5 020	2 163	2 029	9 722	536	3 212	276	4 834	416	13 991
Husband worked in 1981	40 249	26 258	4 806	2 025	1 881	9 202	487	2 880	254	4 320	403	13 991
Occupation of longest job of husband:												
Professional, technical, and kindred workers	6 881	4 675	1 787	382	322	1 540	54	150	11	416	12	2 207
Managers and administrators, except farm	6 919	4 569	976	597	382	1 814	61	203	27	486	24	2 350
Sales workers	2 459	1 737	369	192	208	671	45	68	8	174	4	722
Clerical and kindred workers	2 111	1 409	254	87	110	602	26	115	16	193	5	703
Craft and kindred workers	9 340	5 920	700	375	415	2 128	138	908	78	1 142	36	3 420
Operatives, including transport	6 445	4 076	307	165	235	1 353	84	913	65	912	44	2 368
Laborers, except farm	2 021	1 278	91	66	86	354	31	245	30	360	13	744
Service workers	2 586	1 711	210	102	87	540	44	198	10	516	4	875
Farm workers	1 485	884	112	58	35	200	5	82	9	122	261	602
Husband did not work in 1981	1 950	1 950	215	138	148	520	49	332	22	514	13	(X)
MEAN EARNINGS OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Dollars)												
Total	25 551	27 163	34 600	32 095	26 435	28 911	26 513	21 326	21 006	19 622	12 106	22 301
Husband worked in 1981	26 386	28 562	35 541	33 517	28 039	30 008	28 057	22 883	22 053	21 358	12 363	22 301
Occupation of longest job of husband:												
Professional, technical, and kindred workers	35 073	36 296	39 265	39 579	36 307	35 159	(B)	28 912	(B)	27 613	(B)	32 483
Managers and administrators, except farm	33 870	34 864	40 059	37 188	32 893	34 944	(B)	28 248	(B)	26 503	(B)	31 939
Sales workers	30 492	31 552	37 312	36 530	28 499	31 464	(B)	(B)	(B)	22 284	(B)	27 943
Clerical and kindred workers	24 799	27 895	31 090	33 021	25 217	29 188	(B)	25 938	(B)	21 021	(B)	18 590
Craft and kindred workers	23 592	25 972	30 359	29 527	25 333	27 795	24 690	23 523	22 261	21 515	(B)	19 472
Operatives, including transport	21 386	23 984	28 480	26 619	22 134	26 497	28 827	21 858	(B)	21 115	(B)	16 912
Laborers, except farm	17 731	20 237	25 728	(B)	17 956	23 960	(B)	19 671	(B)	17 077	(B)	13 426
Service workers	18 895	22 114	27 793	23 343	21 858	25 310	(B)	20 233	(B)	16 970	(B)	12 602
Farm workers	10 814	13 250	15 285	(B)	(B)	15 474	(B)	12 399	(B)	10 347	9 708	7 234
Husband did not work in 1981	8 333	8 333	13 522	11 287	6 043	9 490	(B)	7 813	(B)	5 021	(B)	(X)
PERCENT DISTRIBUTION OF MARRIED-COUPLE FAMILIES WITH EARNINGS												
Total	100.0	66.8	11.8	5.1	4.8	23.0	1.2	7.6	.6	11.4	.9	33.1
Husband worked in 1981	100.0	65.2	11.9	5.0	4.6	22.8	1.2	7.1	.6	10.7	1.0	34.7
Occupation of longest job of husband:												
Professional, technical, and kindred workers	100.0	67.9	25.9	5.5	4.6	22.3	.7	2.1	.1	6.0	.1	32.0
Managers and administrators, except farm	100.0	66.0	14.1	8.6	5.5	26.2	.8	2.9	.3	7.0	.3	33.9
Sales workers	100.0	70.6	14.9	7.8	8.4	27.2	1.8	2.7	.3	7.0	.1	29.3
Clerical and kindred workers	100.0	66.7	12.0	4.1	5.2	28.5	1.2	5.4	.7	9.1	.2	33.2
Craft and kindred workers	100.0	63.3	7.4	4.0	4.4	22.7	1.4	9.7	.8	12.2	.3	36.6
Operatives, including transport	100.0	63.2	4.7	2.5	3.6	20.9	1.3	14.1	1.0	14.1	.6	36.7
Laborers, except farm	100.0	63.2	4.5	3.2	4.2	17.5	1.5	12.1	1.5	17.8	.6	36.7
Service workers	100.0	66.1	8.1	3.9	3.3	20.8	1.7	7.6	.3	19.9	.1	33.8
Farm workers	100.0	59.4	7.5	3.9	2.3	13.4	.3	5.5	.5	8.2	17.5	40.5
Husband did not work in 1981	(X)	100.0	11.0	7.0	7.5	26.6	2.4	17.0	1.1	26.3	.6	(X)

Table 2B. Husbands With Earnings in 1981--Occupation of Longest Job in 1981 of Wife, by Occupation of Longest Job in 1981 of Husband

(Husbands as of March 1982. For meaning of symbols, see text)

Occupation of longest job of husband	Total	Wife worked in 1981										Wife did not work in 1981
		Total	Occupation of longest job of wife									
			Prof., tech., and kind. wkrs.	Mgrs. and adminis-trators, exc. farm	Sales work-ers	Cleri-cal and kind. work-ers	Craft and kind. work-ers	Opera-tives, incl. trans-port	Labor-ers, except farm	Ser-vice work-ers	Farm work-ers	
NUMBER OF HUSBANDS WITH EARNINGS (Thousands)												
Husband worked in 1981	40 245	26 254	4 805	2 023	1 879	9 202	487	2 880	254	4 320	403	13 991
Occupation of longest job of husband:												
Professional, technical, and kindred workers	6 881	4 675	1 787	382	322	1 540	54	150	11	416	12	2 207
Managers and administrators, except farm	6 919	4 569	976	597	382	1 814	61	203	27	486	24	2 350
Sales workers	2 459	1 737	369	192	208	671	45	68	8	174	4	722
Clerical and kindred workers	2 111	1 409	254	87	110	602	26	115	16	193	5	703
Craft and kindred workers	9 340	5 920	700	375	415	2 128	138	908	78	1 142	36	3 420
Operatives, including transport	6 445	4 076	307	165	235	1 353	84	913	65	912	44	2 368
Laborers, except farm	2 021	1 278	91	66	86	354	31	245	30	360	13	744
Service workers	2 585	1 709	210	100	87	540	44	198	10	516	4	875
Farm workers	1 483	881	111	58	33	200	5	82	9	122	261	602
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)												
Husband worked in 1981	20 866	20 102	23 327	21 705	22 154	21 386	18 818	15 186	16 063	16 641	11 038	22 300
Occupation of longest job of husband:												
Professional, technical, and kindred workers	28 225	26 215	26 560	26 467	29 681	26 550	(B)	19 979	(B)	22 577	(B)	32 483
Managers and administrators, except farm	27 778	25 637	27 060	25 131	25 951	26 606	(B)	21 197	(B)	21 685	(B)	31 939
Sales workers	23 906	22 228	25 137	23 390	20 841	22 481	(B)	(B)	(B)	18 087	(B)	27 943
Clerical and kindred workers	18 488	18 436	19 158	18 084	19 129	19 229	(B)	16 710	(B)	16 217	(B)	18 590
Craft and kindred workers	18 723	18 291	19 372	18 740	20 666	19 501	15 409	15 638	16 331	16 948	(B)	19 470
Operatives, including transport	16 703	16 581	17 553	16 618	17 530	17 875	18 703	14 339	(B)	16 528	(B)	16 912
Laborers, except farm	13 242	13 134	14 093	(B)	13 299	14 645	(B)	12 385	(B)	12 334	(B)	13 426
Service workers	13 362	13 756	15 633	13 960	15 839	15 308	(B)	12 024	(B)	11 581	(B)	12 592
Farm workers	7 869	8 302	5 011	(B)	(B)	9 258	(B)	6 536	(B)	7 033	8 350	7 234
PERCENT DISTRIBUTION OF HUSBANDS WITH EARNINGS												
Husband worked in 1981	100.0	65.2	11.9	5.0	4.6	22.8	1.2	7.1	.6	10.7	1.0	34.7
Occupation of longest job of husband:												
Professional, technical, and kindred workers	100.0	67.9	25.9	5.5	4.6	22.3	.7	2.1	.1	6.0	.1	32.0
Managers and administrators, except farm	100.0	66.0	14.1	8.6	5.5	26.2	.8	2.9	.3	7.0	.3	33.9
Sales workers	100.0	70.6	14.9	7.8	8.4	27.2	1.8	2.7	.3	7.0	.1	29.3
Clerical and kindred workers	100.0	66.7	12.0	4.1	5.2	28.5	1.2	5.4	.7	9.1	.2	33.2
Craft and kindred workers	100.0	63.3	7.4	4.0	4.4	22.7	1.4	9.7	.8	12.2	.3	36.6
Operatives, including transport	100.0	63.2	4.7	2.5	3.6	20.9	1.3	14.1	1.0	14.1	.6	36.7
Laborers, except farm	100.0	63.2	4.5	3.2	4.2	17.5	1.5	12.1	1.5	17.8	.6	36.7
Service workers	100.0	66.1	8.1	3.8	3.3	20.8	1.7	7.6	.3	19.9	.1	33.8
Farm workers	100.0	59.4	7.4	3.9	2.2	13.4	.3	5.5	.5	8.2	17.6	40.5

Table 2C. Wives With Earnings in 1981--Occupation of Longest Job in 1981 of Wife, by Occupation of Longest Job in 1981 of Husband

(Wives as of March 1982. For meaning of symbols, see text.)

Occupation of longest job of husband	Total	Wife worked in 1981										Wife did not work in 1981
		Total	Occupation of longest job of wife									
			Prof., tech., and kind. wkrs.	Mgrs. and adminis-tra-tors, exc. farm	Sales work-ers	Cleri-cal and kind. work-ers	Craft and kind. work-ers	Opera-tives, incl. trans. port	Labor-ers, except farm	Ser-vice work-ers	Farm work-ers	
NUMBER OF WIVES WITH EARNINGS (Thousands)												
Total	(X)	27 698	5 015	2 125	1 997	9 453	533	3 202	270	4 797	307	(X)
Husband worked in 1981	(X)	25 748	4 800	1 986	1 849	8 933	485	2 870	248	4 283	294	(X)
Occupation of longest job of husband:												
Professional, technical, and kindred workers	(X)	4 624	1 786	372	320	1 508	54	150	11	416	6	(X)
Managers and administrators, except farm	(X)	4 376	974	574	362	1 699	61	195	21	469	20	(X)
Sales workers	(X)	1 711	369	191	203	651	45	68	8	174	4	(X)
Clerical and kindred workers	(X)	1 405	254	87	110	600	26	115	16	191	5	(X)
Craft and kindred workers	(X)	5 838	697	375	412	2 068	136	906	78	1 142	27	(X)
Operatives, including transport	(X)	4 056	307	165	235	1 340	84	913	65	910	39	(X)
Laborers, except farm	(X)	1 272	91	66	86	349	31	244	30	360	13	(X)
Service workers	(X)	1 694	210	100	87	539	44	198	10	502	4	(X)
Farm workers	(X)	771	112	56	33	182	4	82	9	119	176	(X)
Husband did not work in 1981	(X)	1 950	215	138	148	520	49	332	22	514	13	(X)
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars)												
Total	(X)	8 598	12 276	12 006	5 987	8 903	9 392	7 732	6 381	4 772	1 920	(X)
Husband worked in 1981	(X)	8 631	12 234	12 063	6 005	8 882	9 288	7 724	6 147	4 758	1 816	(X)
Occupation of longest job of husband:												
Professional, technical, and kindred workers	(X)	10 191	12 710	13 487	6 659	8 792	(B)	8 932	(B)	5 036	(B)	(X)
Managers and administrators, except farm	(X)	9 633	13 021	12 529	7 324	8 903	(B)	7 331	(B)	4 983	(B)	(X)
Sales workers	(X)	9 463	12 175	13 227	7 844	9 249	(B)	(B)	(B)	4 197	(B)	(X)
Clerical and kindred workers	(X)	9 482	11 932	14 937	6 087	9 988	(B)	9 227	(B)	4 848	(B)	(X)
Craft and kindred workers	(X)	7 789	11 037	10 787	4 703	8 546	9 428	7 899	5 975	4 567	(B)	(X)
Operatives, including transport	(X)	7 441	10 928	10 001	4 604	8 707	10 123	7 519	(B)	4 597	(B)	(X)
Laborers, except farm	(X)	7 135	11 635	(B)	4 657	8 532	(B)	7 317	(B)	4 742	(B)	(X)
Service workers	(X)	8 456	12 160	9 824	6 019	10 030	(B)	8 209	(B)	5 533	(B)	(X)
Farm workers	(X)	5 697	10 321	(B)	(B)	6 846	(B)	5 863	(B)	3 417	2 016	(X)
Husband did not work in 1981	(X)	8 159	13 212	11 190	5 764	9 262	(B)	7 792	(B)	4 892	(B)	(X)
PERCENT DISTRIBUTION OF WIVES WITH EARNINGS												
Total	(X)	100.0	18.1	7.6	7.2	34.1	1.9	11.5	.9	17.3	1.1	(X)
Husband worked in 1981	(X)	100.0	18.6	7.7	7.1	34.6	1.8	11.1	.9	16.6	1.1	(X)
Occupation of longest job of husband:												
Professional, technical, and kindred workers	(X)	100.0	38.6	8.0	6.9	32.6	1.1	3.2	.2	8.9	.1	(X)
Managers and administrators, except farm	(X)	100.0	22.2	13.1	8.2	38.8	1.3	4.4	.4	10.7	.4	(X)
Sales workers	(X)	100.0	21.5	11.1	11.8	38.0	2.6	3.9	.4	10.1	.2	(X)
Clerical and kindred workers	(X)	100.0	18.0	6.2	7.8	42.7	1.8	8.1	1.1	13.5	.3	(X)
Craft and kindred workers	(X)	100.0	11.9	6.4	7.0	35.3	2.3	15.5	1.3	19.5	.4	(X)
Operatives, including transport	(X)	100.0	7.5	4.0	5.7	33.0	2.0	22.5	1.5	22.4	.9	(X)
Laborers, except farm	(X)	100.0	7.1	5.2	6.7	27.4	2.4	19.2	2.3	28.3	1.0	(X)
Service workers	(X)	100.0	12.4	5.9	5.1	31.7	2.6	11.6	.5	29.6	.2	(X)
Farm workers	(X)	100.0	14.5	7.2	4.2	23.5	.5	10.6	1.1	15.3	22.8	(X)
Husband did not work in 1981	(X)	100.0	11.0	7.0	7.5	26.6	2.4	17.0	1.1	26.3	.6	(X)

Table 2D. Ratio of Wives' Earnings to Husbands' Earnings in 1981--Occupation of Longest Job in 1981 of Wife, by Occupation of Longest Job in 1981 of Husband

(For meaning of symbols, see text)

Occupation of longest job of husband	Total	Wife worked in 1981										Wife did not work in 1981
		Total	Occupation of longest job of wife									
			Prof., tech., and kind. wkrs.	Mgrs. and adminis-tra-tors, exc. farm	Sales work-ers	Cleri-cal and kind. work-ers	Craft and kind. work-ers	Opera-tives, incl. trans. port	Labor-ers, except farm	Ser-vice work-ers	Farm work-ers	
Husband worked in 1981	(X)	.43	.53	.56	.27	.42	.49	.51	.39	.29	.16	(X)
Occupation of longest job of husband:												
Professional, technical, and kindred workers	(X)	.39	.49	.51	.22	.34	(B)	.45	(B)	.22	(B)	(X)
Managers and administrators, except farm	(X)	.38	.48	.50	.27	.35	(B)	.35	(B)	.23	(B)	(X)
Sales workers	(X)	.43	.48	.57	.38	.41	(B)	(B)	(B)	.23	(B)	(X)
Clerical and kindred workers	(X)	.52	.62	.83	.32	.52	(B)	.55	(B)	.30	(B)	(X)
Craft and kindred workers	(X)	.43	.57	.58	.23	.44	.60	.50	.36	.27	(B)	(X)
Operatives, including transport	(X)	.45	.62	.60	.26	.49	.54	.52	(B)	.28	(B)	(X)
Laborers, except farm	(X)	.54	.83	(B)	.35	.58	(B)	.59	(B)	.38	(B)	(X)
Service workers	(X)	.62	.78	.71	.38	.66	(B)	.68	(B)	.48	(B)	(X)
Farm workers	(X)	.68	2.06	(B)	(B)	.81	(B)	.90	(B)	.48	.21	(X)

Years of School Completed

Tables 3A through 3D contain earnings data for married couples, husbands, and wives by their educational attainment levels. One in four married couples were made up of two high school graduates, compared with a figure of 11 percent for married couples in which both the husband and wife completed 4 or more years of college. Those couples in which neither spouse completed high school numbered 5.5 million, or about 13 percent of married couples with earnings.

The mean earnings of couples consisting of two high school graduates was $23,770 in 1981, well below the mean of $39,200 for couples with 4 or more years of college. Couples with less than high school educations earned an average of $14,820.

Husbands with 4 or more years of college accounted for 24 percent of all husbands with earnings. Men in this category averaged $27,340 for those with 4 years of college and $32,860 for men with 5 or more years of college. Thirty-seven percent of working husbands had a high school education; these men earned an average of $18,970 in 1981.

An examination of the educational attainment of working wives shows that 13.5 million, about 49 percent, had a high school education, while 17 percent completed at least 4 years of college.

The earnings of wives increases, as expected, with the level of education. Wives with high school educations earned $7,900 in 1981, while wives with 4 years of college received almost $2,800 more, averaging $10,680. The 1.9 million wives with 5 or more years of college had mean earnings of $14,910.

Figure 3A. **Years of School Completed by Husbands and Wives in Married-Couple Families With Earnings: 1981**

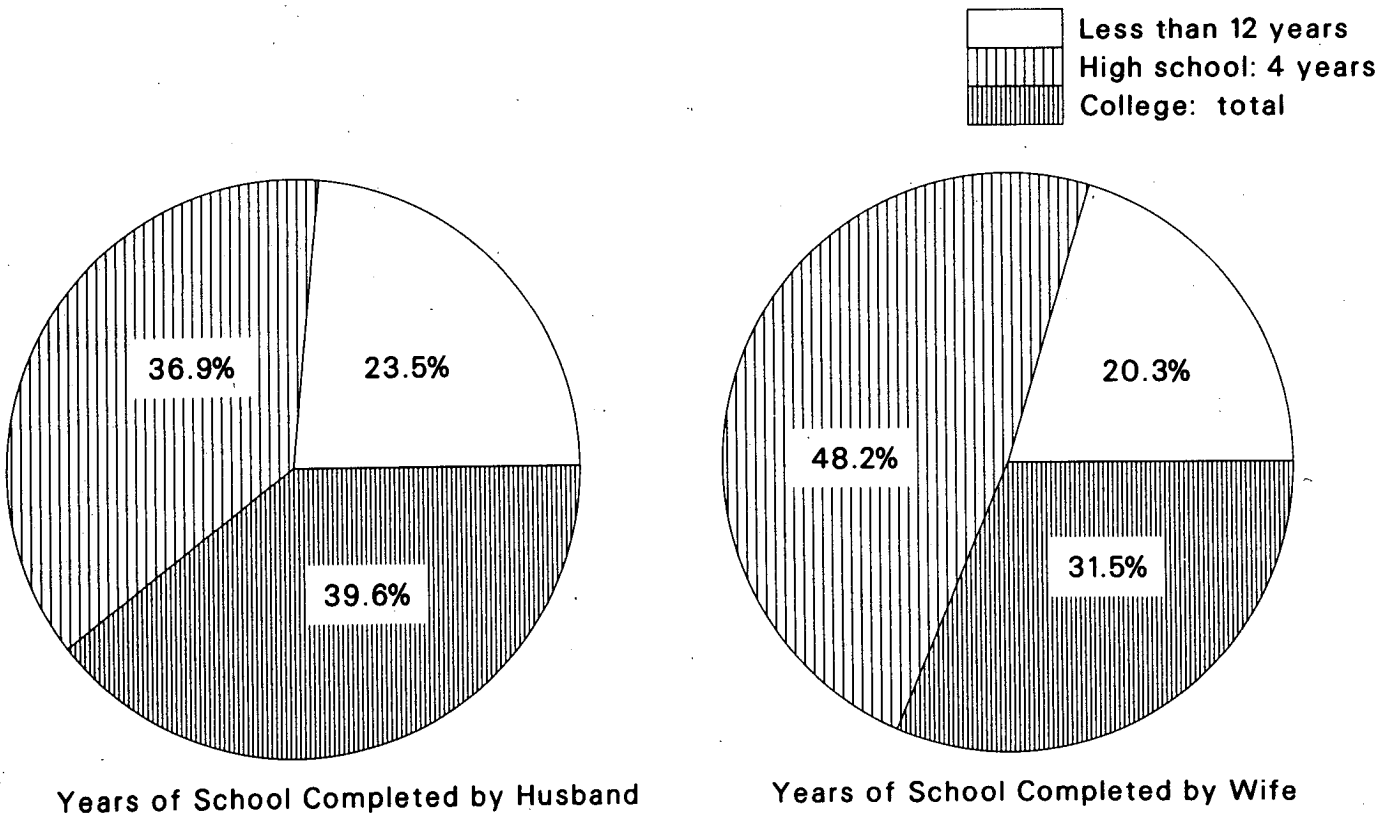


Figure 3B. **Mean Earnings of Husbands, by Years of School Completed: 1981**

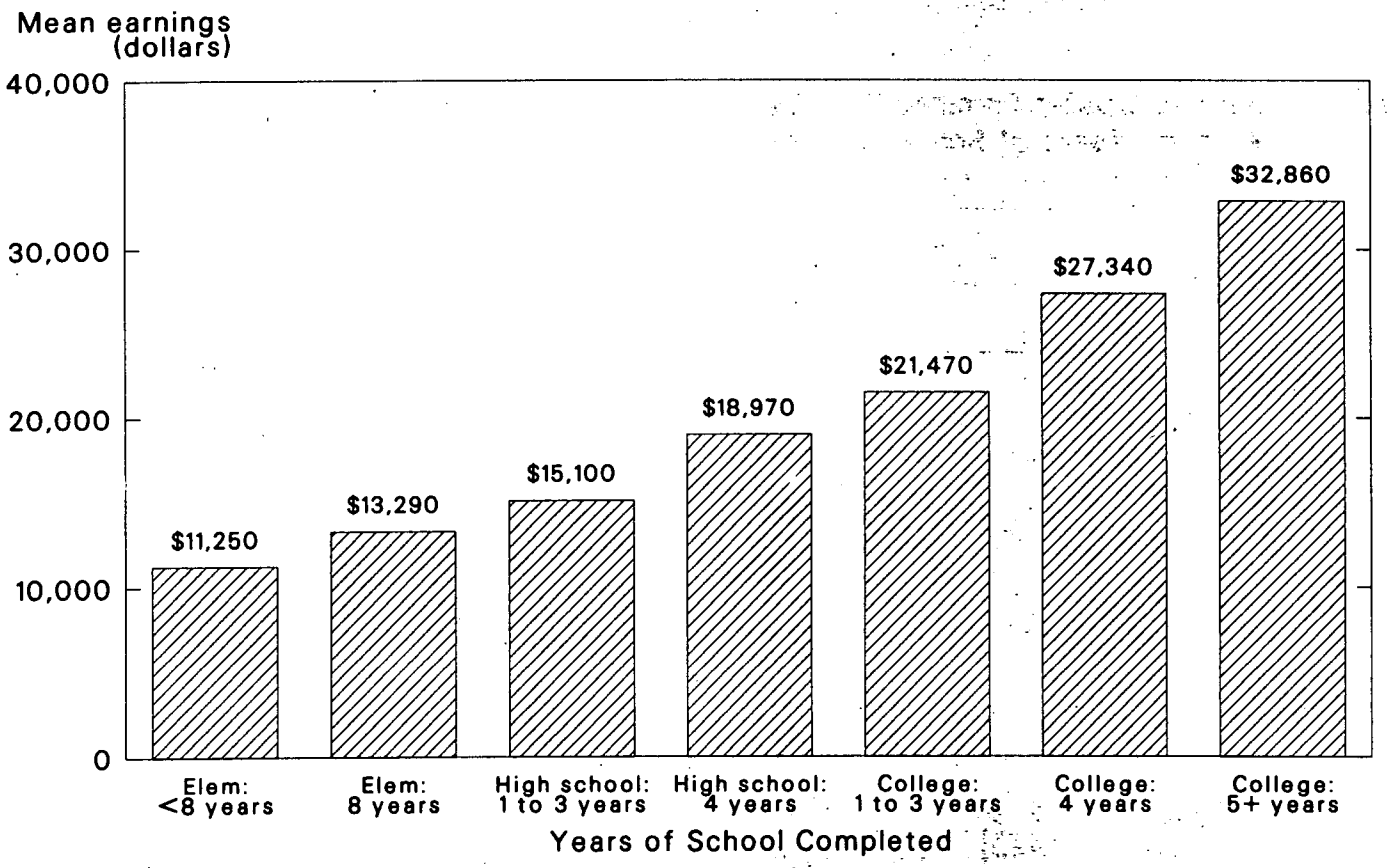


Figure 3C. **Mean Earnings of Wives, by Years of School Completed: 1981**

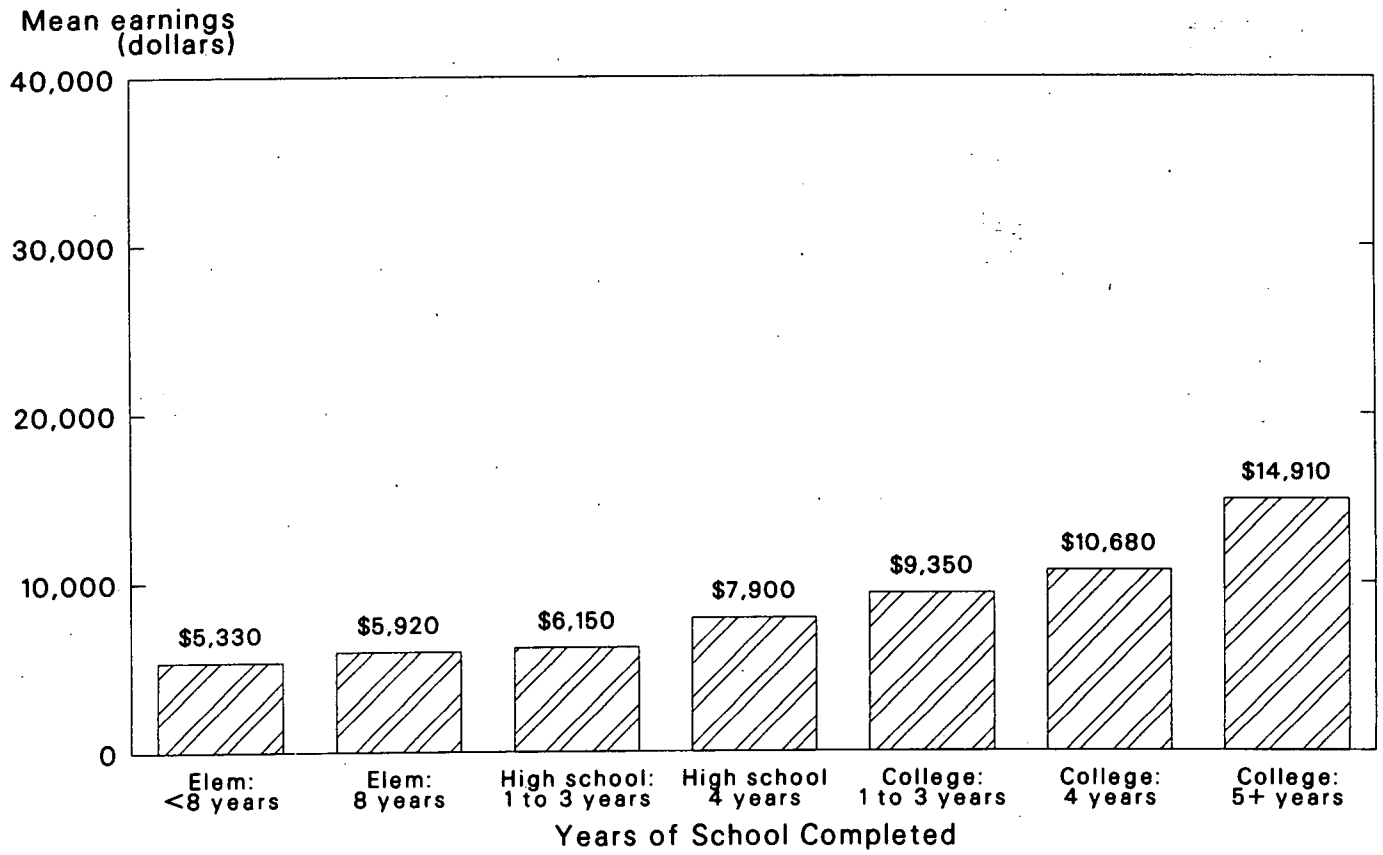


Table 3A. Married-Couple Families With Earnings in 1981--Years of School Completed by Wife, by Years of School Completed by Husband

(Married-couple families as of March 1982. For meaning of symbols, see text)

Years of school completed by husband	Total	Years of school completed by wife								
		Less than 12 years				High school: 4 years	College			
		Total	0 to 7 years	8 years	9 to 11 years		Total	1 to 3 years	4 years	5 years or more
NUMBER OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Thousands)										
Total	42 199	8 571	1 636	1 629	5 306	20 325	13 304	6 951	4 113	2 240
Years of school completed by husband:										
Less than 12 years: Total	9 909	5 456	1 382	1 199	2 875	3 851	601	472	98	31
0 to 7 years	2 452	1 846	924	343	579	530	76	59	10	7
8 years	2 209	1 251	192	517	542	834	124	104	17	3
9 to 11 years	5 248	2 359	266	339	1 755	2 487	401	309	71	21
High school: 4 years	15 572	2 444	194	353	1 897	10 556	2 573	1 861	495	217
College: Total	16 718	671	60	77	534	5 918	10 130	4 618	3 521	1 991
1 to 3 years	6 912	495	53	47	394	3 418	2 999	2 082	660	257
4 years	5 119	109	3	22	84	1 676	3 335	1 467	1 451	416
5 years or more	4 687	67	3	8	56	824	3 796	1 068	1 409	1 318
MEAN EARNINGS OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Dollars)										
Total	25 551	16 672	13 387	14 733	18 261	24 371	33 075	29 976	34 405	40 250
Years of school completed by husband:										
Less than 12 years: Total	16 539	14 815	12 497	13 514	16 472	18 355	20 552	20 496	21 590	(B)
0 to 7 years	13 318	12 701	12 064	11 871	14 210	15 170	15 386	(B)	(B)	(B)
8 years	15 695	14 330	12 226	14 012	15 381	17 169	19 545	19 889	(B)	(B)
9 to 11 years	18 399	16 727	14 199	14 422	17 555	19 431	21 840	21 707	(B)	(B)
High school: 4 years	23 661	19 425	18 410	17 758	19 838	23 773	27 225	26 712	27 446	31 116
College: Total	32 654	21 756	(B)	19 841	22 491	29 352	35 304	32 261	35 738	41 593
1 to 3 years	27 277	20 864	(B)	(B)	21 516	27 227	28 392	27 198	30 055	33 800
4 years	33 406	23 106	(B)	(B)	22 933	31 043	34 928	34 430	34 466	38 297
5 years or more	39 762	(B)	(B)	(B)	(B)	34 727	41 096	39 150	39 712	44 151
PERCENT DISTRIBUTION OF MARRIED-COUPLE FAMILIES WITH EARNINGS										
Total	100.0	20.3	3.8	3.8	12.5	48.1	31.5	16.4	9.7	5.3
Years of school completed by husband:										
Less than 12 years: Total	100.0	55.0	13.9	12.1	29.0	38.8	6.0	4.7	.9	.3
0 to 7 years	100.0	75.2	37.6	14.0	23.6	21.6	3.0	2.4	.4	.2
8 years	100.0	56.6	8.7	23.4	24.5	37.7	5.6	4.7	.7	.1
9 to 11 years	100.0	44.9	5.0	6.4	33.4	47.4	7.6	5.8	1.3	.4
High school: 4 years	100.0	15.6	1.2	2.2	12.1	67.7	16.5	11.9	3.1	1.3
College: Total	100.0	4.0	.3	.4	3.1	35.3	60.5	27.6	21.0	11.9
1 to 3 years	100.0	7.1	.7	.6	5.7	49.4	43.3	30.1	9.5	3.7
4 years	100.0	2.1	-	.4	1.6	32.7	65.1	28.6	26.3	8.1
5 years or more	100.0	1.4	-	.1	1.1	17.5	80.9	22.7	30.0	28.1

Table 3B. Husbands With Earnings in 1981--Years of School Completed by Wife, by Years of School Completed by Husband

(Husbands as of March 1982. For meaning of symbols, see text)

Years of school completed by husband	Total	Years of school completed by wife								
		Less than 12 years				High school:	College			
		Total	0 to 7 years	8 years	9 to 11 years	4 years	Total	1 to 3 years	4 years	5 years or more
NUMBER OF HUSBANDS WITH EARNINGS (Thousands)										
Total	40 245	7 915	1 495	1 469	4 951	19 446	12 883	6 699	4 025	2 159
Years of school completed by husband:										
Less than 12 years: Total	8 932	4 930	251	1 063	2 615	3 469	533	422	89	22
0 to 7 years	2 138	1 617	829	294	494	454	67	53	10	4
8 years	1 940	1 113	180	454	479	722	106	89	14	3
9 to 11 years	4 854	2 200	242	316	1 642	2 294	360	280	64	15
High school: 4 years	15 017	2 344	187	331	1 826	10 206	2 467	1 792	472	203
College: Total	16 296	842	57	75	510	5 771	9 883	4 486	3 464	1 934
1 to 3 years	6 683	472	50	45	377	3 333	2 878	1 992	651	235
4 years	5 002	102	3	22	77	1 630	3 270	1 440	1 426	404
5 years or more	4 611	67	3	8	56	809	3 735	1 053	1 387	1 294
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)										
Total	20 866	14 588	11 792	13 168	15 853	20 001	26 029	24 334	27 286	28 945
Years of school completed by husband:										
Less than 12 years: Total	13 783	12 858	10 902	12 067	14 115	14 871	15 258	15 857	14 198	(B)
0 to 7 years	11 249	10 943	10 355	10 584	12 143	12 327	(B)	(B)	(B)	(B)
8 years	13 291	12 607	11 150	12 340	13 408	14 191	14 350	15 409	(B)	(B)
9 to 11 years	15 096	14 392	12 591	13 053	14 915	15 588	16 263	16 864	(B)	(B)
High school: 4 years	18 967	16 892	16 792	15 745	17 110	19 138	20 235	20 452	19 261	20 587
College: Total	26 498	19 463	(B)	17 406	20 268	24 612	28 056	26 682	28 715	30 060
1 to 3 years	21 473	18 410	(B)	(B)	19 132	22 156	21 186	21 171	21 293	21 025
4 years	27 343	21 178	(B)	(B)	21 153	26 580	27 916	28 690	27 352	27 152
5 years or more	32 863	(B)	(B)	(B)	(B)	30 768	33 470	34 358	33 597	32 611
PERCENT DISTRIBUTION OF HUSBANDS WITH EARNINGS										
Total	100.0	19.6	3.7	3.6	12.3	48.3	32.0	16.6	10.0	5.3
Years of school completed by husband:										
Less than 12 years: Total	100.0	55.1	14.0	11.9	29.2	38.8	5.9	4.7	.9	.2
0 to 7 years	100.0	75.6	38.7	13.7	23.1	21.2	3.1	2.4	.4	.1
8 years	100.0	57.3	9.2	23.3	24.6	37.1	5.4	4.5	.7	.1
9 to 11 years	100.0	45.3	4.9	6.5	33.8	47.2	7.4	5.7	1.3	.3
High school: 4 years	100.0	15.6	1.2	2.2	12.1	67.9	16.4	11.9	3.1	1.3
College: Total	100.0	3.9	.3	.4	3.1	35.4	60.6	27.5	21.2	11.8
1 to 3 years	100.0	7.0	.7	.6	5.6	49.8	43.0	29.8	9.7	3.5
4 years	100.0	2.0	-	.4	1.5	32.5	65.3	28.7	28.5	8.0
5 years or more	100.0	1.4	-	.1	1.2	17.5	81.0	22.8	30.0	28.0

Table 3C. Wives With Earnings in 1981--Years of School Completed by Wife, by Years of School Completed by Husband

(Wives as of March 1982. For meaning of symbols, see text)

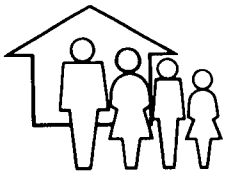
Years of school completed by husband	Total	Years of school completed by wife								
		Less than 12 years				High school:	College			
		Total	0 to 7 years	8 years	9 to 11 years	4 years	Total	1 to 3 years	4 years	5 years or more
NUMBER OF WIVES WITH EARNINGS (Thousands)										
Total	27 698	4 586	802	785	2 999	13 459	9 653	4 836	2 966	1 851
Years of school completed by husband:										
Less than 12 years: Total	5 861	2 922	701	580	1 641	2 517	422	317	76	29
0 to 7 years	1 392	1 007	491	167	348	340	45	35	5	5
8 years	1 270	658	82	267	309	528	84	67	13	3
9 to 11 years	3 199	1 257	127	146	984	1 649	293	215	58	20
High school: 4 years	10 381	1 303	69	171	1 064	7 082	1 995	1 396	403	196
College: Total	11 456	360	32	35	293	3 860	7 236	3 122	2 487	1 627
1 to 3 years	4 869	275	27	23	225	2 322	2 273	1 508	539	226
4 years	3 458	59	2	11	48	1 046	2 352	966	1 048	339
5 years or more	3 129	26	2	2	22	492	2 611	649	901	1 062
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars)										
Total	8 598	5 964	5 325	5 921	6 146	7 897	10 827	9 352	10 681	14 914
Years of school completed by husband:										
Less than 12 years: Total	6 952	5 971	5 180	5 821	6 362	7 579	9 999	9 399	11 111	(B)
0 to 7 years	6 180	5 710	5 209	5 803	6 371	7 208	(B)	(B)	(B)	(B)
8 years	6 997	5 928	4 207	6 173	6 175	7 715	10 867	(B)	(B)	(B)
9 to 11 years	7 270	6 203	5 697	5 198	6 418	7 611	9 919	9 237	(B)	(B)
High school: 4 years	8 039	5 984	(B)	6 168	5 940	7 848	10 058	9 318	11 120	13 142
College: Total	9 948	5 835	(B)	(B)	5 688	8 194	11 088	9 363	10 596	15 149
1 to 3 years	9 246	5 918	(B)	(B)	5 639	8 281	10 636	9 584	11 117	16 514
4 years	9 892	(B)	(B)	(B)	(B)	8 283	10 709	9 526	10 522	14 660
5 years or more	11 100	(B)	(B)	(B)	(B)	7 599	11 821	8 607	10 370	15 016
PERCENT DISTRIBUTION OF WIVES WITH EARNINGS										
Total	100.0	16.5	2.8	2.8	10.8	48.5	34.8	17.4	10.7	6.6
Years of school completed by husband:										
Less than 12 years: Total	100.0	49.8	11.9	9.8	28.0	42.9	7.2	5.4	1.3	.4
0 to 7 years	100.0	72.3	35.3	11.9	25.0	24.4	3.2	2.5	.3	.3
8 years	100.0	51.8	6.4	21.0	24.3	41.5	6.5	5.2	1.0	.2
9 to 11 years	100.0	39.2	3.9	4.5	30.7	51.5	9.1	6.7	1.8	.6
High school: 4 years	100.0	12.5	.6	1.6	10.2	68.2	19.2	13.4	3.8	1.8
College: Total	100.0	3.1	.2	.3	2.5	33.6	63.1	27.2	21.7	14.1
1 to 3 years	100.0	5.6	.5	.4	4.6	47.6	46.6	30.9	11.0	4.6
4 years	100.0	1.7	-	.3	1.3	30.2	68.0	27.9	30.2	9.8
5 years or more	100.0	.8	-	-	.6	15.7	83.4	20.7	28.7	33.9

Table 3D. Ratio of Wives' Earnings to Husbands' Earnings in 1981—Years of School Completed by Wife, by Years of School Completed by Husband

(For meaning of symbols, see text)

Years of school completed by husband	Total	Years of school completed by wife								
		Less than 12 years				High school:	College			
		Total	0 to 7 years	8 years	9 to 11 years	4 years	Total	1 to 3 years	4 years	5 years or more
Total	.43	.41	.48	.46	.39	.41	.46	.42	.45	.55
Years of school completed by husband:										
Less than 12 years: Total	.51	.46	.48	.50	.45	.53	.65	.58	.79	(B)
0 to 7 years	.53	.51	.49	.56	.53	.54	(B)	(B)	(B)	(B)
8 years	.55	.50	.41	.53	.49	.58	.72	.62	(B)	(B)
9 to 11 years	.49	.42	.49	.41	.42	.52	.62	.55	(B)	(B)
High school: 4 years	.44	.37	.44	.43	.35	.42	.53	.49	.61	.65
College: Total	.41	.29	(B)	.31	.27	.36	.44	.39	.42	.54
1 to 3 years	.45	.32	(B)	(B)	.29	.39	.53	.47	.55	.82
4 years	.39	.23	(B)	(B)	.25	.33	.42	.35	.43	.56
5 years or more	.38	(B)	(B)	(B)	(B)	.29	.40	.30	.36	.50

Age and Presence of Children



Tables 4A through 5B contain data similar to that shown in previous sections but use the age of the husband and wife as a major classifier. Table 4A shows the earnings of married couples by age and characteristics of the husband. Tables 4C and 5B contain data on the earnings of husbands and wives by age and presence of own children.

Some of the most interesting data in this section can be found in table 5B. This table allows comparisons of the work experience and earnings levels of wives by the presence of children.

There were 27.7 million wives with earnings in 1981. Of these women, 12.5 million (about 45 percent) had no own children at home under age 18. The remaining 55 percent had one or more minor children living at home. About 3.9 million families, or 14 percent of wives with earnings, had only children under age 6; 9 percent, or 2.6 million, had both children under age 6 and children between the ages of 6 and 17. The remaining wives (31 percent) had children only between ages 6 and 17.

Over half of the women with earnings with no own minor children worked year round, full time, as compared with 31 percent for women with children only under the age of 6. Twenty-eight percent of those with children both under age 6 and 6 to 17 years worked year round, full time.[1] When all children were between the ages of 6 and 17, 44 percent of wives with earnings were employed year round, full time.

The mean earning levels of working wives varied by the presence of children: Wives with no minor children averaged $9,590, those with only children under the age of 6 had average earnings of $7,380, wives with some children under age 6 and between 6 and 17 averaged $6,580, and when all children were between the ages of 6 and 17, working wives earned an average of $8,320.

[1] There is some evidence of a difference between these estimates of 31 percent and 28 percent.

Figure 4. **Mean Earnings of Wives, by Age of Own Children Under 18 18 Years Old: 1981**

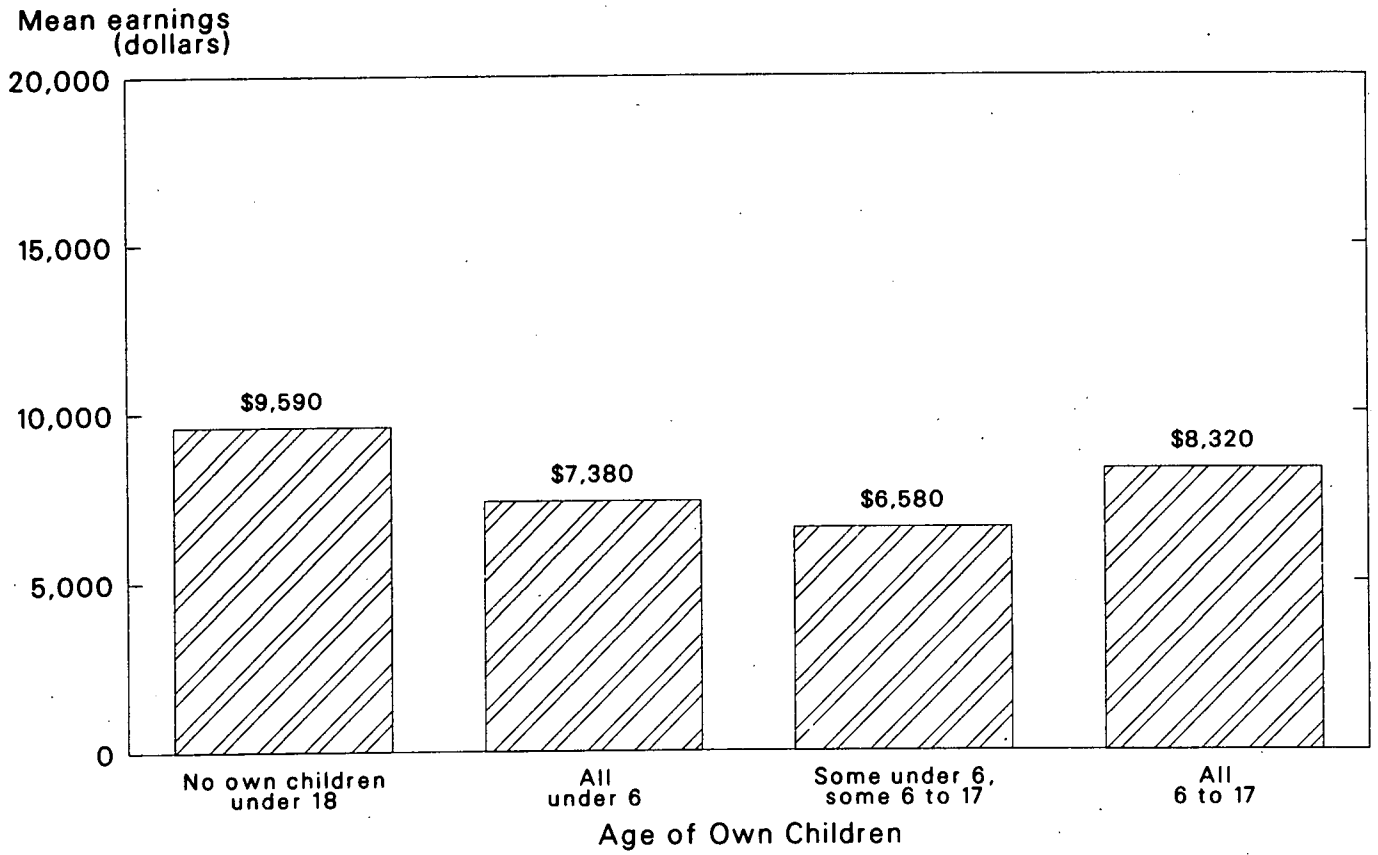


Table 4A. Married-Couple Families With Earnings in 1981--Age of Husband, by Characteristics of Husband

(Married-couple families as of March 1982. For meaning of symbols, see text)

Characteristic of husband	Total	Age of husband					
		15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
NUMBER OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Thousands)							
Total	42 199	2 344	11 143	10 089	8 439	7 354	2 830
Work Experience of Husband							
Husband worked in 1981	40 249	2 323	11 023	9 914	8 173	6 737	2 080
Worked at full-time jobs	37 560	2 151	10 585	9 628	7 879	6 244	1 072
50 to 52 weeks	30 776	1 456	8 462	8 164	6 822	5 164	709
40 to 49 weeks	3 086	297	1 009	774	510	424	72
27 to 39 weeks	1 718	165	557	360	296	279	61
26 weeks or less	1 979	233	557	330	252	377	230
Worked at part-time jobs	2 689	171	438	286	293	493	1 008
50 to 52 weeks	1 084	60	152	109	127	209	427
49 weeks or less	1 605	112	286	177	166	284	580
Husband did not work in 1981	1 950	22	121	175	266	617	750
Years of School Completed by Husband							
Less than 12 years: Total	9 909	529	1 419	1 852	2 246	2 506	1 357
0 to 7 years	2 452	48	251	390	598	697	467
8 years	2 209	56	202	378	516	628	430
9 to 11 years	5 248	425	966	1 084	1 132	1 181	459
High school: 4 years	15 572	1 288	4 391	3 652	3 056	2 491	695
College: Total	16 718	527	5 334	4 585	3 137	2 357	778
1 to 3 years	6 912	357	2 377	1 755	1 185	949	288
4 years	5 119	142	1 695	1 282	987	760	253
5 years or more	4 687	27	1 262	1 548	964	648	237
Occupation of Longest Job of Husband[1]							
Professional, technical, and kindred workers	6 881	217	1 959	1 971	1 413	1 010	312
Managers and administrators, except farm	6 919	145	1 502	1 878	1 684	1 355	354
Sales workers	2 459	102	638	609	491	449	170
Clerical and kindred workers	2 111	115	638	445	395	395	123
Craft and kindred workers	9 340	647	2 741	2 319	1 854	1 520	259
Operatives, including transport	6 445	632	1 986	1 483	1 198	908	238
Laborers, except farm	2 021	225	621	385	360	311	120
Service workers	2 586	138	616	560	512	479	281
Farm workers	1 485	102	321	264	265	311	222
MEAN EARNINGS OF MARRIED-COUPLE FAMILIES WITH EARNINGS (Dollars)							
Total	25 551	17 058	24 565	29 884	29 246	24 998	11 445
Work Experience of Husband							
Husband worked in 1981	26 386	17 146	24 752	30 238	29 872	26 455	13 069
Worked at full-time jobs	27 479	17 542	25 194	30 624	30 360	27 641	19 631
50 to 52 weeks	29 563	19 631	26 939	32 322	31 897	29 860	24 867
40 to 49 weeks	22 312	15 653	21 557	25 619	24 669	21 731	(B)
27 to 39 weeks	18 266	13 269	18 508	19 487	20 524	17 983	(B)
26 weeks or less	11 139	9 946	11 947	12 498	11 837	11 027	7 859
Worked at part-time jobs	11 109	12 172	14 068	17 259	16 761	11 444	6 089
50 to 52 weeks	14 195	(B)	18 640	20 725	22 209	14 196	8 180
49 weeks or less	9 025	9 603	11 641	15 134	12 585	9 415	4 549
Husband did not work in 1981	8 333	(B)	7 508	9 807	9 998	9 079	6 944
Years of School Completed by Husband							
Less than 12 years: Total	16 539	13 054	16 702	19 597	19 741	17 195	7 040
0 to 7 years	13 318	(B)	13 044	15 854	16 834	13 577	6 679
8 years	15 635	(B)	16 159	19 117	19 752	16 283	7 359
9 to 11 years	18 399	13 541	17 765	21 110	21 271	19 817	7 110
High school: 4 years	23 661	17 436	22 420	26 602	26 944	23 934	12 175
College: Total	32 654	20 152	28 422	36 653	38 294	34 420	18 471
1 to 3 years	27 277	19 758	24 859	31 874	30 747	27 250	14 364
4 years	33 406	22 341	29 696	35 881	40 069	36 024	18 078
5 years or more	39 762	(B)	33 426	42 710	45 749	43 037	23 891
Occupation of Longest Job of Husband[1]							
Professional, technical, and kindred workers	35 073	20 861	30 548	38 491	39 018	39 014	21 121
Managers and administrators, except farm	33 870	21 076	29 642	37 459	37 154	34 053	21 705
Sales workers	30 492	20 132	28 724	35 204	35 513	28 890	16 202
Clerical and kindred workers	24 799	17 981	24 494	28 215	28 312	24 333	10 648
Craft and kindred workers	23 592	17 388	22 901	26 005	26 159	22 690	11 703
Operatives, including transport	21 386	16 618	21 644	23 875	23 599	20 524	8 507
Laborers, except farm	17 731	13 393	19 114	20 566	19 072	17 379	6 521
Service workers	18 895	15 917	20 669	22 285	21 124	17 965	7 244
Farm workers	10 814	11 382	12 902	13 108	12 637	9 583	4 362

[1]Based on husbands who worked in 1981.

Table 4B. Husbands With Earnings in 1981--Age of Husband, by Characteristics of Husband

(Husbands as of March 1982. For meaning of symbols, see text)

Characteristic of husband	Total	Age of husband					
		15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
NUMBER OF HUSBANDS WITH EARNINGS (Thousands)							
Work Experience of Husband							
Husband worked in 1981	40 245	2 321	11 022	9 914	8 173	6 737	2 078
Worked at full-time jobs	37 557	2 150	10 584	9 628	7 879	6 244	1 072
50 to 52 weeks	30 774	1 454	8 461	8 164	6 822	5 164	709
40 to 49 weeks	3 086	297	1 009	774	510	424	72
27 to 39 weeks	1 718	165	557	360	296	279	61
26 weeks or less	1 979	233	557	330	252	377	230
Worked at part-time jobs	2 688	171	438	286	293	493	1 006
50 to 52 weeks	1 082	60	152	109	127	209	426
49 weeks or less	1 605	112	286	177	168	284	580
Years of School Completed by Husband							
Less than 12 years: Total	8 932	527	1 394	1 780	2 137	2 194	899
0 to 7 years	2 138	48	245	380	568	595	303
8 years	1 940	56	196	367	496	546	279
9 to 11 years	4 854	423	953	1 034	1 073	1 053	318
High school: 4 years	15 017	1 278	4 344	3 596	2 967	2 296	535
College: Total	16 296	516	5 283	4 537	3 068	2 247	644
1 to 3 years	6 683	354	2 349	1 724	1 144	883	228
4 years	5 002	138	1 687	1 270	971	732	204
5 years or more	4 611	24	1 247	1 543	954	632	211
Occupation of Longest Job of Husband							
Professional, technical, and kindred workers	6 881	217	1 959	1 971	1 413	1 010	312
Managers and administrators, except farm	6 919	145	1 502	1 878	1 684	1 355	354
Sales workers	2 459	102	638	609	491	449	170
Clerical and kindred workers	2 111	115	638	445	395	395	123
Craft and kindred workers	9 340	647	2 741	2 319	1 854	1 520	259
Operatives, including transport	6 445	632	1 986	1 483	1 198	908	238
Laborers, except farm	2 021	225	621	385	360	311	120
Service workers	2 585	138	616	560	512	479	279
Farm workers	1 483	100	320	264	265	311	222
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)							
Work Experience of Husband							
Husband worked in 1981	20 866	12 378	18 711	24 170	23 938	21 874	10 663
Worked at full-time jobs	21 870	12 809	19 176	24 577	24 460	22 989	16 765
50 to 52 weeks	23 800	14 709	20 825	26 164	25 890	25 022	21 702
40 to 49 weeks	17 051	11 447	15 719	19 966	19 146	17 563	(B)
27 to 39 weeks	13 519	8 949	13 210	14 440	15 102	14 727	(B)
26 weeks or less	6 626	5 432	6 354	7 191	7 497	7 345	5 551
Worked at part-time jobs	6 835	6 975	7 471	10 459	9 901	7 755	4 159
50 to 52 weeks	9 341	(B)	10 820	12 375	13 923	10 509	5 934
49 weeks or less	5 145	5 092	5 692	9 285	6 818	5 725	2 858
Years of School Completed by Husband							
Less than 12 years: Total	13 783	10 372	13 090	15 434	15 986	14 875	5 685
0 to 7 years	11 249	(B)	10 573	12 441	13 389	11 959	5 253
8 years	13 291	(B)	12 607	14 870	15 881	14 514	5 640
9 to 11 years	15 096	10 778	13 835	16 734	17 409	16 711	6 135
High school: 4 years	18 967	12 772	17 271	21 167	21 552	20 667	11 128
College: Total	26 498	13 453	21 378	29 977	31 783	29 939	17 230
1 to 3 years	21 473	13 139	18 657	25 713	24 459	22 446	12 625
4 years	27 343	15 030	22 266	29 383	34 174	31 714	16 808
5 years or more	32 863	(B)	25 306	35 231	38 134	38 354	22 615
Occupation of Longest Job of Husband							
Professional, technical, and kindred workers	28 225	14 610	22 763	31 391	31 852	33 402	18 781
Managers and administrators, except farm	27 778	14 585	22 781	30 833	30 775	29 085	18 927
Sales workers	23 906	13 483	21 024	28 222	28 964	23 269	12 615
Clerical and kindred workers	18 488	12 272	17 192	21 684	21 524	19 440	6 684
Craft and kindred workers	18 723	13 043	18 003	20 453	20 908	18 663	9 728
Operatives, including transport	16 703	12 485	16 658	18 888	18 414	16 595	6 455
Laborers, except farm	13 242	9 787	14 248	14 898	14 556	13 634	4 256
Service workers	13 362	9 755	14 163	16 406	14 845	13 154	4 912
Farm workers	7 869	7 805	9 451	9 986	9 068	6 838	3 119

Table 4C. Husbands With Earnings in 1981--Age of Own Children, by Characteristics of Husband

(Husbands as of March 1982. For meaning of symbols, see text)

Characteristic of husband	Total	No own children under 18 years old	One or more own children under 18 years old			
			Total	All under 6 years old	Some under 6 years, some 6 to 17 years old	All 6 to 17 years old
NUMBER OF HUSBANDS WITH EARNINGS (Thousands)						
Total	40 245	17 207	23 038	6 097	4 731	12 210
Age of Husband						
Husband 15 to 24 years old	2 321	1 131	1 190	1 053	87	51
Husband 25 to 34 years old	11 022	2 706	8 315	4 069	2 513	1 733
Husband 35 to 44 years old	9 914	1 450	8 464	869	1 877	5 717
Husband 45 to 54 years old	8 173	4 106	4 066	85	222	3 759
Husband 55 to 64 years old	6 737	5 784	953	19	30	903
Husband 65 years old and over	2 078	2 029	49	1	1	46
Work Experience of Husband						
Worked at full-time jobs	37 557	15 325	22 232	5 863	4 534	11 834
50 to 52 weeks	30 774	12 444	18 330	4 648	3 705	9 979
40 to 49 weeks	3 086	1 184	1 902	551	409	941
27 to 39 weeks	1 718	702	1 016	344	202	469
26 weeks or less	1 979	995	984	321	218	445
Worked at part-time jobs	2 688	1 881	806	234	197	375
50 to 52 weeks	1 082	789	294	86	63	145
49 weeks or less	1 605	1 093	512	148	134	231
Years of School Completed by Husband						
Less than 12 years: Total	8 932	4 497	4 435	833	966	2 636
0 to 7 years	2 138	1 131	1 007	125	244	638
8 years	1 940	1 096	845	106	148	591
9 to 11 years	4 854	2 270	2 584	602	574	1 408
High school: 4 years	15 017	6 176	8 841	2 414	1 787	4 640
College: Total	16 296	6 533	9 763	2 851	1 978	4 934
1 to 3 years	6 683	2 602	4 081	1 200	864	2 017
4 years	5 002	2 065	2 937	890	512	1 535
5 years or more	4 611	1 866	2 745	761	602	1 381
Occupation of Longest Job of Husband						
Professional, technical, and kindred workers	6 881	2 899	3 982	1 100	740	2 142
Managers and administrators, except farm	6 919	3 197	3 722	788	718	2 216
Sales workers	2 459	1 159	1 300	370	223	707
Clerical and kindred workers	2 111	979	1 132	327	230	575
Craft and kindred workers	9 340	3 674	5 666	1 467	1 197	3 002
Operatives, including transport	6 445	2 490	3 955	1 130	914	1 911
Laborers, except farm	2 021	835	1 187	382	249	556
Service workers	2 585	1 258	1 327	332	285	709
Farm workers	1 483	716	767	201	175	392
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)						
Total	20 866	19 888	21 596	18 859	20 946	23 215
Age of Husband						
Husband 15 to 24 years old	12 378	12 462	12 298	12 382	12 287	(B)
Husband 25 to 34 years old	18 711	18 154	18 892	18 974	18 809	18 820
Husband 35 to 44 years old	24 170	23 099	24 353	26 181	24 316	24 088
Husband 45 to 54 years old	23 938	23 594	24 284	19 790	21 059	24 576
Husband 55 to 64 years old	21 874	21 942	21 463	(B)	(B)	21 842
Husband 65 years old and over	10 663	10 693	(B)	(B)	(B)	(B)
Work Experience of Husband						
Worked at full-time jobs	21 870	21 582	22 069	19 306	21 434	23 680
50 to 52 weeks	23 800	23 735	23 844	21 271	23 155	25 297
40 to 49 weeks	17 051	16 460	17 420	14 763	17 580	18 907
27 to 39 weeks	13 519	13 439	13 574	12 322	13 726	14 427
26 weeks or less	6 626	6 489	6 763	6 175	6 571	7 283
Worked at part-time jobs	6 835	6 098	8 556	7 662	9 696	8 516
50 to 52 weeks	9 341	8 746	10 942	9 949	(B)	10 629
49 weeks or less	5 145	4 186	7 189	6 341	8 129	7 191
Years of School Completed by Husband						
Less than 12 years: Total	13 783	13 192	14 382	11 933	14 055	15 276
0 to 7 years	11 249	10 697	11 868	10 430	11 620	12 245
8 years	13 291	12 333	14 534	10 651	13 826	15 408
9 to 11 years	15 096	14 850	15 312	12 471	15 148	16 593
High school: 4 years	18 967	18 777	19 100	16 375	18 381	20 795
College: Total	26 498	25 549	27 133	22 985	26 629	29 732
1 to 3 years	21 473	20 525	22 078	18 498	22 024	24 230
4 years	27 343	26 256	28 108	23 625	25 894	31 445
5 years or more	32 863	31 773	33 603	29 306	33 857	35 861

Table 4C. Husbands With Earnings in 1981--Age of Own Children, by Characteristics of Husband—CON.

(Husbands as of March 1982. For meaning of symbols, see text)

Characteristic of husband	Total	No own children under 18 years old	One or more own children under 18 years old			
			Total	All under 6 years old	Some under 6 years, some 6 to 17 years old	All 6 to 17 years old
MEAN EARNINGS OF HUSBANDS WITH EARNINGS (Dollars)–CON.						
Occupation of Longest Job of Husband						
Professional, technical, and kindred workers	28 225	27 306	28 895	24 516	29 201	31 039
Managers and administrators, except farm	27 778	27 203	28 271	24 825	27 574	29 723
Sales workers	23 906	20 862	26 619	23 897	24 854	28 599
Clerical and kindred workers	18 488	17 586	19 267	16 638	19 408	20 705
Craft and kindred workers	18 723	18 101	19 126	16 985	18 954	20 241
Operatives, including transport	16 703	15 607	17 393	15 483	17 172	18 627
Laborers, except farm	13 242	12 410	13 826	12 935	13 706	14 492
Service workers	13 362	11 491	15 138	13 802	15 206	15 732
Farm workers	7 869	6 297	9 335	11 060	8 819	8 680
PERCENT DISTRIBUTION OF HUSBANDS WITH EARNINGS						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age of Husband						
Husband 15 to 24 years old	5.7	6.5	5.1	17.2	1.8	.4
Husband 25 to 34 years old	27.3	15.7	36.0	66.7	53.1	14.1
Husband 35 to 44 years old	24.6	8.4	36.7	14.2	39.6	46.8
Husband 45 to 54 years old	20.3	23.8	17.6	1.3	4.6	30.7
Husband 55 to 64 years old	16.7	33.6	4.1	.3	.6	7.3
Husband 65 years old and over	5.1	11.7	.2	-	-	.3
Work Experience of Husband						
Worked at full-time jobs	93.3	89.0	96.5	96.1	95.8	96.9
50 to 52 weeks	76.4	72.3	79.5	76.1	78.3	81.7
40 to 49 weeks	7.6	6.8	8.2	9.0	8.6	7.7
27 to 39 weeks	4.2	4.0	4.4	5.6	4.2	3.8
26 weeks or less	4.9	5.7	4.2	5.2	4.6	3.6
Worked at part-time jobs	6.6	10.9	3.4	3.8	4.1	3.0
50 to 52 weeks	2.6	4.5	1.2	1.4	1.3	1.1
49 weeks or less	3.9	6.3	2.2	2.4	2.8	1.8
Years of School Completed by Husband						
Less than 12 years: Total	22.1	26.1	19.2	13.6	20.4	21.5
0 to 7 years	5.3	6.5	4.3	2.0	5.1	5.2
8 years	4.8	6.3	3.6	1.7	3.1	4.8
9 to 11 years	12.0	13.1	11.2	9.8	12.1	11.5
High school: 4 years	37.3	35.8	38.3	39.5	37.7	38.0
College: Total	40.4	37.9	42.3	46.7	41.8	40.4
1 to 3 years	16.6	15.1	17.7	19.6	18.2	16.5
4 years	12.4	12.0	12.7	14.5	10.8	12.5
5 years or more	11.4	10.8	11.9	12.4	12.7	11.3
Occupation of Longest Job of Husband						
Professional, technical, and kindred workers	17.0	16.8	17.2	18.0	15.6	17.5
Managers and administrators, except farm	17.1	18.5	16.1	12.9	15.1	18.1
Sales workers	6.1	6.7	5.8	6.0	4.7	5.7
Clerical and kindred workers	5.2	5.6	4.9	5.3	4.8	4.7
Craft and kindred workers	23.2	21.3	24.5	24.0	25.2	24.5
Operatives, including transport	16.0	14.4	17.1	18.5	19.3	15.6
Laborers, except farm	5.0	4.8	5.1	6.2	5.2	4.5
Service workers	6.4	7.3	5.7	5.4	6.0	5.8
Farm workers	3.6	4.1	3.3	3.2	3.6	3.2

Table 5A. Wives With Earnings in 1981--Age of Wife, by Characteristics of Wife

(Wives as of March 1982. For meaning of symbols, see text)

Characteristic of wife	Total	Age of wife					
		15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
NUMBER OF WIVES WITH EARNINGS (Thousands)							
Work Experience of Wife							
Wife worked in 1981	27 698	3 139	8 603	6 965	5 243	3 210	539
Worked at full-time jobs	18 530	2 229	5 845	4 531	3 552	2 156	217
50 to 52 weeks	12 654	1 136	3 796	3 201	2 745	1 650	126
40 to 49 weeks	1 861	280	621	462	291	188	19
27 to 39 weeks	1 538	268	531	353	234	129	24
26 weeks or less	2 476	545	898	515	282	189	48
Worked at part-time jobs	9 168	910	2 758	2 434	1 691	1 053	322
50 to 52 weeks	3 502	214	904	982	802	471	129
49 weeks or less	5 666	696	1 854	1 452	889	582	193
Years of School Completed by Wife							
Less than 12 years: Total	4 586	493	895	1 066	1 086	838	207
0 to 7 years	802	39	150	163	206	185	60
8 years	785	48	107	163	186	192	89
9 to 11 years	2 999	407	637	741	694	461	59
High school: 4 years	13 459	1 814	3 769	3 381	2 724	1 560	211
College: Total	9 653	831	3 939	2 518	1 433	812	120
1 to 3 years	4 836	565	1 896	1 183	713	420	59
4 years	2 966	246	1 280	746	424	238	32
5 years or more	1 851	20	763	588	296	154	30
Occupation of Longest Job of Wife							
Professional, technical, and kindred workers	5 015	361	1 942	1 429	799	420	64
Managers and administrators, except farm	2 125	105	604	561	471	336	49
Sales workers	1 997	222	517	528	373	302	55
Clerical and kindred workers	9 453	1 304	3 020	2 169	1 856	957	147
Craft and kindred workers	533	44	165	143	106	60	15
Operatives, including transport	3 202	342	922	800	637	447	53
Laborers, except farm	270	54	73	50	57	29	7
Service workers	4 797	660	1 277	1 200	895	627	138
Farm workers	307	47	82	85	49	32	11
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars)							
Work Experience of Wife							
Wife worked in 1981	8 598	6 433	8 813	8 984	9 210	8 822	5 500
Worked at full-time jobs	10 957	7 819	11 159	11 571	11 605	11 388	10 009
50 to 52 weeks	13 067	10 582	13 542	13 539	13 043	12 807	13 059
40 to 49 weeks	9 917	8 257	10 406	10 243	9 912	10 266	(B)
27 to 39 weeks	7 025	5 574	7 599	7 322	7 090	6 793	(B)
26 weeks or less	3 398	2 939	3 708	3 438	3 092	3 257	(B)
Worked at part-time jobs	3 831	3 038	3 841	4 168	4 179	3 569	2 469
50 to 52 weeks	5 878	6 401	6 460	6 082	5 856	4 841	3 320
49 weeks or less	2 566	2 002	2 565	2 873	2 667	2 541	1 896
Years of School Completed by Wife							
Less than 12 years: Total	5 964	3 468	5 471	6 721	6 852	6 369	3 856
0 to 7 years	5 325	(B)	5 318	6 368	5 867	5 025	(B)
8 years	5 921	(B)	5 689	6 522	6 425	6 608	3 841
9 to 11 years	6 146	3 539	5 470	6 842	7 258	6 808	(B)
High school: 4 years	7 897	6 310	7 586	8 126	8 887	8 581	5 578
College: Total	10 827	8 461	10 747	11 094	11 612	11 819	8 199
1 to 3 years	9 352	7 899	9 260	9 686	9 872	10 156	(B)
4 years	10 681	9 734	10 995	10 546	10 557	11 099	(B)
5 years or more	14 914	(B)	14 023	14 621	17 323	17 451	(B)
Occupation of Longest Job of Wife							
Professional, technical, and kindred workers	12 276	9 582	11 871	12 338	13 887	13 748	(B)
Managers and administrators, except farm	12 006	7 582	12 632	12 753	12 186	11 325	(B)
Sales workers	5 987	5 442	5 800	6 834	5 687	6 034	(B)
Clerical and kindred workers	8 903	7 471	9 115	8 908	9 425	9 564	6 293
Craft and kindred workers	9 392	(B)	9 029	10 135	9 914	(B)	(B)
Operatives, including transport	7 732	5 679	7 247	8 214	8 835	8 222	(B)
Laborers, except farm	6 381	(B)	(B)	(B)	(B)	(B)	(B)
Service workers	4 772	3 584	4 535	5 299	5 199	5 103	3 795
Farm workers	1 920	(B)	1 862	1 915	(B)	(B)	(B)

Table 5B. Wives With Earnings in 1981--Age of Own Children, by Characteristics of Wife

(Wives as of March 1982. For meaning of symbols, see text)

Characteristic of wife	Total	No own children under 18 years old	One or more own children under 18 years old			
			Total	All under 6 years old	Some under 6 years, some 6 to 17 years old	All 6 to 17 years old
NUMBER OF WIVES WITH EARNINGS (Thousands)						
Total	27 698	12 498	15 200	3 854	2 623	8 723
Age of Wife						
Wife 15 to 24 years old	3 139	1 747	1 392	1 187	139	66
Wife 25 to 34 years old	8 603	2 169	6 435	2 413	1 791	2 230
Wife 35 to 44 years old	6 965	1 482	5 484	238	665	4 581
Wife 45 to 54 years old	5 243	3 536	1 707	14	26	1 666
Wife 55 to 64 years old	3 210	3 029	180	2	2	177
Wife 65 years old and over	539	535	4	-	-	4
Work Experience of Wife						
Worked at full-time jobs	18 530	9 155	9 375	2 405	1 447	5 523
50 to 52 weeks	12 654	6 834	5 820	1 203	742	3 875
40 to 49 weeks	1 861	830	1 031	279	209	543
27 to 39 weeks	1 538	619	919	307	160	453
26 weeks or less	2 476	872	1 605	617	335	653
Worked at part-time jobs	9 168	3 343	5 825	1 449	1 176	3 200
50 to 52 weeks	3 502	1 474	2 028	388	344	1 295
49 weeks or less	5 666	1 869	3 797	1 060	832	1 905
Years of School Completed by Wife						
Less than 12 years: Total	4 586	2 235	2 350	390	465	1 496
0 to 7 years	802	421	381	55	89	237
8 years	785	464	321	38	60	223
9 to 11 years	2 999	1 350	1 648	296	316	1 036
High school: 4 years	13 459	5 972	7 488	1 731	1 231	4 526
College: Total	9 653	4 291	5 362	1 733	927	2 702
1 to 3 years	4 836	2 061	2 775	802	528	1 445
4 years	2 966	1 358	1 608	565	237	806
5 years or more	1 851	872	979	367	162	450
Occupation of Longest Job of Wife						
Professional, technical, and kindred workers	5 015	2 178	2 837	899	457	1 481
Managers and administrators, except farm	2 125	1 192	933	184	149	600
Sales workers	1 997	969	1 028	231	190	607
Clerical and kindred workers	9 453	4 315	5 138	1 360	792	2 986
Craft and kindred workers	533	266	267	63	56	148
Operatives, including transport	3 202	1 323	1 879	379	369	1 130
Laborers, except farm	270	139	130	31	28	71
Service workers	4 797	1 991	2 806	672	543	1 591
Farm workers	307	125	182	34	39	109
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars)						
Total	8 598	9 594	7 779	7 379	6 575	8 318
Age of Wife						
Wife 15 to 24 years old	6 433	7 685	4 861	4 775	5 239	(B)
Wife 25 to 34 years old	8 813	12 374	7 613	8 274	6 384	7 886
Wife 35 to 44 years old	8 984	10 883	8 470	11 112	7 324	8 499
Wife 45 to 54 years old	9 210	9 541	8 525	(B)	(B)	8 529
Wife 55 to 64 years old	8 822	8 864	8 128	(B)	(B)	8 092
Wife 65 years old and over	5 500	5 487	(B)	(B)	(B)	(B)
Work Experience of Wife						
Worked at full-time jobs	10 957	11 634	10 296	9 699	9 165	10 852
50 to 52 weeks	13 067	13 264	12 835	13 399	12 222	12 777
40 to 49 weeks	9 917	10 079	9 787	9 627	10 083	9 755
27 to 39 weeks	7 025	6 961	7 069	7 913	6 360	6 748
26 weeks or less	3 398	3 646	3 263	3 401	3 171	3 179
Worked at part-time jobs	3 831	4 010	3 728	3 526	3 391	3 944
50 to 52 weeks	5 878	5 552	6 115	6 701	6 117	5 939
49 weeks or less	2 566	2 793	2 454	2 364	2 262	2 588
Years of School Completed by Wife						
Less than 12 years: Total	5 964	6 322	5 624	3 844	5 401	6 158
0 to 7 years	5 325	5 248	5 410	(B)	5 127	5 838
8 years	5 921	6 105	5 654	(B)	(B)	5 922
9 to 11 years	6 146	6 730	5 668	3 853	5 360	6 282
High school: 4 years	7 897	8 918	7 083	6 110	5 992	7 752
College: Total	10 827	12 241	9 695	9 441	7 938	10 462
1 to 3 years	9 352	10 432	8 550	8 206	7 183	9 240
4 years	10 681	12 153	9 437	9 400	7 133	10 139
5 years or more	14 914	16 654	13 365	12 200	11 564	14 963

Table 5B. Wives With Earnings in 1981--Age of Own Children, by Characteristics of Wife--CON.

(Wives as of March 1982. For meaning of symbols, see text)

Characteristic of wife	Total	No own children under 18 years old	One or more own children under 18 years old			
			Total	All under 6 years old	Some under 6 years, some 6 to 17 years old	All 6 to 17 years old
MEAN EARNINGS OF WIVES WITH EARNINGS (Dollars) --CON.						
Occupation of Longest Job of Wife						
Professional, technical, and kindred workers	12 276	13 736	11 155	10 972	9 125	11 892
Managers and administrators, except farm	12 006	12 834	10 947	10 236	9 101	11 622
Sales workers	5 987	6 854	5 171	3 889	4 088	5 998
Clerical and kindred workers	8 903	9 801	8 149	7 660	7 521	8 539
Craft and kindred workers	9 392	10 264	8 521	(B)	(B)	9 603
Operatives, including transport	7 732	8 360	7 289	5 910	6 601	7 977
Laborers, except farm	6 381	6 942	5 781	(B)	(B)	(B)
Service workers	4 772	5 401	4 326	3 544	3 558	4 919
Farm workers	1 920	2 014	1 856	(B)	(B)	1 641
PERCENT DISTRIBUTION OF WIVES WITH EARNINGS						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age of Wife						
Wife 15 to 24 years old	11.3	13.9	9.1	30.8	5.2	.7
Wife 25 to 34 years old	31.0	17.3	42.3	62.6	68.2	25.5
Wife 35 to 44 years old	25.1	11.8	38.0	6.1	25.3	52.5
Wife 45 to 54 years old	18.9	28.2	11.2	.3	1.0	19.1
Wife 55 to 64 years old	11.5	24.2	1.1	-	-	2.0
Wife 65 years old and over	1.9	4.2	-	-	-	-
Work Experience of Wife						
Worked at full-time jobs	66.9	73.2	61.6	62.4	55.1	63.3
50 to 52 weeks	45.6	54.6	38.2	31.2	28.2	44.4
40 to 49 weeks	6.7	6.6	6.7	7.2	7.9	6.2
27 to 39 weeks	5.5	4.9	6.0	7.9	6.1	5.1
26 weeks or less	8.9	6.9	10.5	16.0	12.7	7.4
Worked at part-time jobs	33.0	26.7	38.3	37.5	44.8	36.6
50 to 52 weeks	12.6	11.7	13.3	10.0	13.1	14.8
49 weeks or less	20.4	14.9	24.9	27.5	31.7	21.8
Years of School Completed by Wife						
Less than 12 years: Total	16.5	17.8	15.4	10.1	17.7	17.1
0 to 7 years	2.8	3.3	2.5	1.4	3.3	2.7
8 years	2.8	3.7	2.1	.9	2.2	2.5
9 to 11 years	10.8	10.8	10.8	7.6	12.0	11.8
High school: 4 years	48.5	47.7	49.2	44.9	46.9	51.8
College: Total	34.8	34.3	35.2	44.9	35.3	30.9
1 to 3 years	17.4	16.4	18.2	20.7	20.1	16.5
4 years	10.7	10.8	10.5	14.6	9.0	9.2
5 years or more	6.6	6.9	6.4	9.5	6.1	5.1
Occupation of Longest Job of Wife						
Professional, technical, and kindred workers	18.1	17.4	18.6	23.3	17.4	16.9
Managers and administrators, except farm	7.6	9.5	6.1	4.7	5.6	6.8
Sales workers	7.2	7.7	6.7	5.9	7.2	6.9
Clerical and kindred workers	34.1	34.5	33.8	35.2	30.2	34.2
Craft and kindred workers	1.9	2.1	1.7	1.6	2.1	1.7
Operatives, including transport	11.5	10.5	12.3	9.8	14.0	12.9
Laborers, except farm	.9	1.1	.8	.8	1.0	.8
Service workers	17.3	15.9	18.4	17.4	20.6	18.2
Farm workers	1.1	.9	1.1	.8	1.4	1.2

Wives With Earnings Greater Than Their Husbands

The data in table 6 show that 4.1 million wives had earnings exceeding those of their husbands in 1981. This number represents approximately 16 percent of the 25.7 million married couples in which both the husband and wife received earnings. About 8 percent of the wives in these couples had earnings ranging between 80 and 100 percent of their husbands.

Characteristics of wives earning more than their husbands differed significantly from those earning lesser amounts. Fifty-five percent of the wives earning more than their husbands had no minor children at home as compared with 40 percent for women earning less. While 17 percent of the women earning less worked in professional occupations, 25 percent of the wives with greater earnings were employed in this occupation group. Twenty-three percent of the wives that received higher pay than their employed spouses had 4 or more years of college, compared with 17 percent for wives earning less.

Figure 5. **Percent of Wives With Earnings Greater Than Their Husbands by Age of Husband or Wife: 1981**

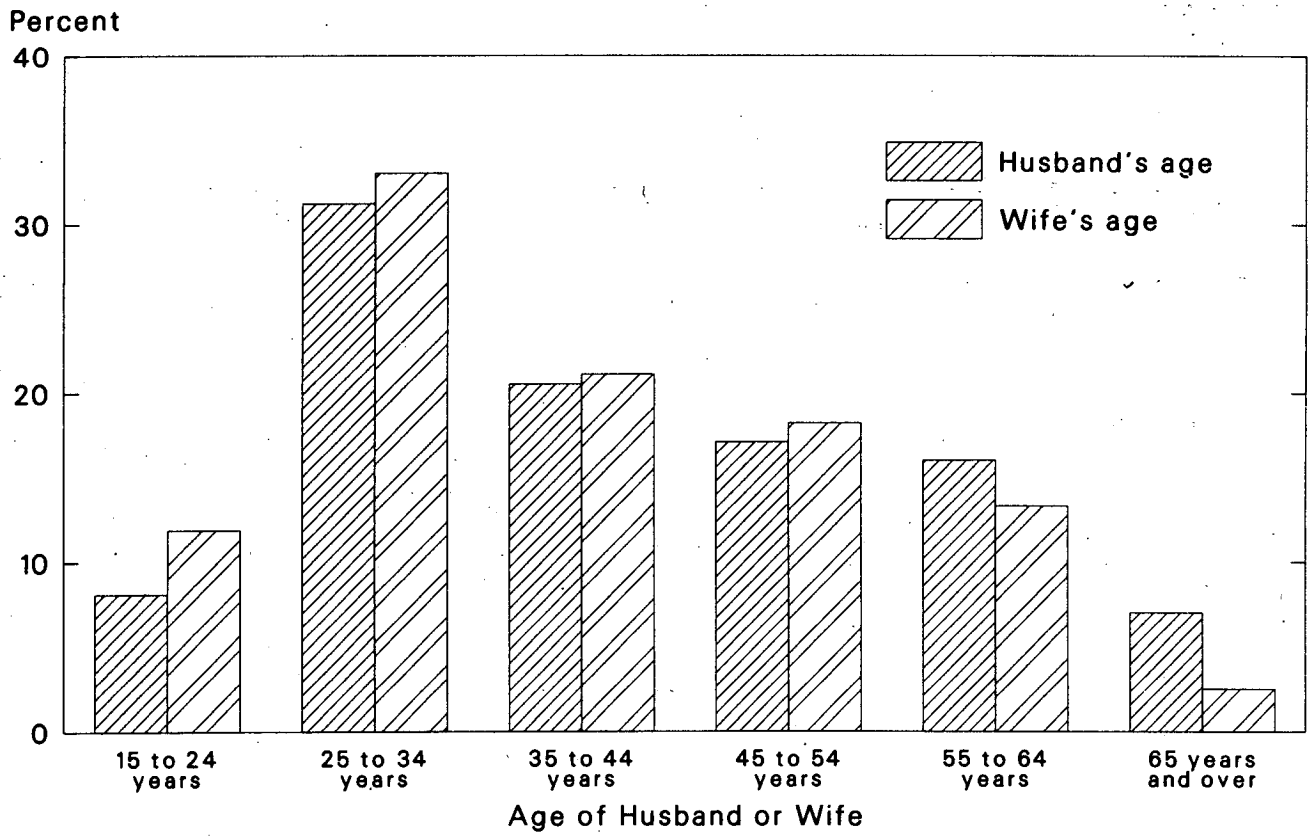
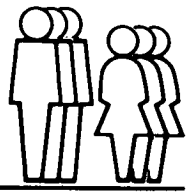


Table 6. Married-Couple Families With Wives' Earnings Greater Than Husbands' Earnings and With Wives' Earnings 80 to 100 Percent of Husbands' Earnings in 1981

(Married-couple families as of March 1982. For meaning of symbols, see text)

Characteristic	All husbands and wives both with earnings		Wives' earnings greater than husbands' earnings		Wives' earnings 80 to 100 percent of husbands' earnings	
	Husbands	Wives	Husbands	Wives	Husbands	Wives
Number with earnings ..... thousands..	25 744	25 744	4 088	4 088	2 076	2 076
AGE						
14 to 24 years old	1 761	3 087	331	487	156	264
25 to 34 years old	7 786	8 451	1 274	1 349	699	733
35 to 44 years old	6 800	6 739	839	862	521	532
45 to 54 years old	5 292	4 805	701	745	427	358
55 to 64 years old	3 412	2 370	655	543	223	167
65 years old and over	692	292	288	102	50	21
PRESENCE OF CHILDREN						
No own children under 18 years old	10 951	10 951	2 243	2 243	1 005	1 005
1 or more own children under 18 years old	14 793	14 793	1 845	1 845	1 070	1 070
All under 6 years old	3 807	3 807	528	528	286	286
Some under 6 years, some 6 to 17 years old	2 576	2 576	292	292	149	149
All 6 to 17 years old	8 410	8 410	1 024	1 024	635	635
WORK EXPERIENCE IN 1981						
Worked at full-time jobs	24 316	17 197	3 301	3 594	1 999	1 918
50 to 52 weeks	20 006	11 708	2 028	2 957	1 651	1 583
40 to 49 weeks	2 049	1 747	359	312	172	193
27 to 39 weeks	1 075	1 430	294	184	93	77
26 weeks or less	1 185	2 312	620	142	83	65
Worked at part-time jobs	1 428	8 547	787	493	76	158
50 to 52 weeks	588	3 278	287	297	36	106
49 weeks or less	840	5 269	500	197	40	52
YEARS OF SCHOOL COMPLETED						
Less than 12 years: Total	4 885	3 930	1 000	578	425	313
0 to 7 years	1 078	661	209	95	104	61
8 years	1 001	625	221	111	87	55
9 to 11 years	2 805	2 644	570	373	234	197
High school: 4 years	9 825	12 581	1 455	1 837	803	954
College: Total	11 034	9 232	1 632	1 672	848	809
1 to 3 years	4 640	4 584	757	715	337	332
4 years	3 341	2 878	468	541	262	262
5 years or more	3 053	1 770	408	416	249	215
OCCUPATION OF LONGEST JOB IN 1981						
Professional, technical, and kindred workers	4 624	4 799	499	1 021	422	526
Managers and administrators, except farm	4 376	1 985	584	446	267	207
Sales workers	1 711	1 847	307	197	119	92
Clerical and kindred workers	1 405	8 933	264	1 292	137	672
Craft and kindred workers	5 838	485	816	89	433	48
Operatives, including transport	4 056	2 870	576	508	360	314
Laborers, except farm	1 272	248	293	42	112	21
Service workers	1 693	4 283	444	459	179	191
Farm workers	769	294	304	34	46	4

Husbands and Wives Both Year-Round, Full-Time Workers



The final four tables, 7A through 8B, present mean earnings figures for husbands and wives working year round, full time. Mean earnings in these tables are shown by age, occupation, and educational attainment.

As mentioned previously, 9.6 million married-couple families with earnings had both the husband and wife working year round, full time in 1981. These couples accounted for about 23 percent of all married couples with earnings in that year. The mean earnings of husbands working year round, full time whose wife also worked year round, full time was $21,490 in 1981. Mean earnings of wives working year round, full time whose husband also worked year round, full time was $13,250 in 1981. Husbands working in professional occupations earned an average of $26,680, the highest of all occupation groups shown in table 7A.

In terms of educational attainment, the data show the highest earnings levels for husbands and wives with 5 or more years of college, $29,900 and $19,440, respectively, for 1981.

Figure 6. **Mean Earnings of Husbands and Wives, Both Year-Round, Full-Time Workers, by Age of Husband or Wife: 1981**

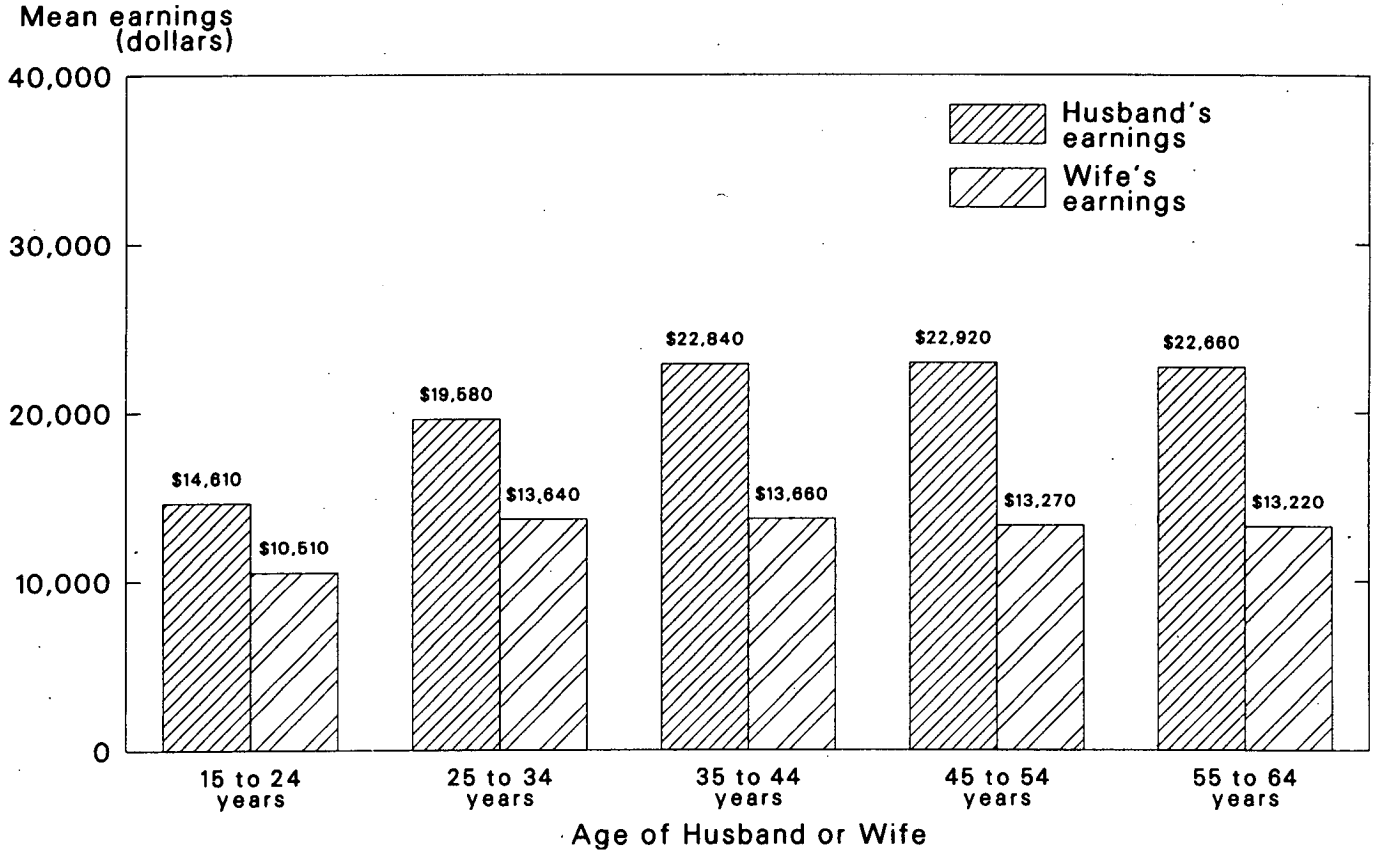


Table 7A. Number With Earnings and Mean Earnings in 1981 of Year-Round, Full-Time Workers, by Age of Husband and Occupation of Longest Job of Husbands and of Wives

(Husbands and Wives as of March 1982. For meaning of symbols, see text)

Occupation of longest job of husband and of wife	Total	Age of husband					
		15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
HUSBANDS							
Number With Earnings (Thousands)							
Total	9 626	453	2 695	2 573	2 312	1 450	143
Professional, technical, and kindred workers	1 905	59	610	539	434	237	27
Managers and administrators, except farm	1 944	34	443	549	552	336	30
Sales workers	672	36	171	182	134	126	23
Clerical and kindred workers	595	31	191	139	136	88	9
Craft and kindred workers	1 901	114	492	522	464	297	13
Operatives, including transport	1 305	97	416	335	280	171	6
Laborers, except farm	353	23	123	84	72	44	8
Service workers	688	35	195	176	178	94	10
Farm workers	263	25	55	47	62	56	18
Mean Earnings (Dollars)							
Total	21 492	14 610	19 581	22 844	22 920	22 664	20 036
Professional, technical, and kindred workers	26 676	(B)	22 704	27 402	28 311	34 072	(B)
Managers and administrators, except farm	24 857	(B)	20 827	26 058	26 503	27 064	(B)
Sales workers	23 600	(B)	22 470	25 598	26 913	20 557	(B)
Clerical and kindred workers	19 272	(B)	18 342	20 400	19 952	20 830	(B)
Craft and kindred workers	20 032	15 173	18 956	20 949	21 521	19 700	(B)
Operatives, including transport	18 048	14 525	17 504	19 485	19 011	17 011	(B)
Laborers, except farm	16 382	(B)	17 303	16 348	(B)	(B)	(B)
Service workers	16 166	(B)	16 794	16 384	16 459	15 222	(B)
Farm workers	7 109	(B)	(B)	(B)	(B)	(B)	(B)
WIVES							
Number With Earnings (Thousands)							
Total	9 494	455	2 670	2 540	2 275	1 415	140
Professional, technical, and kindred workers	2 062	43	712	597	452	236	21
Managers and administrators, except farm	1 096	21	252	301	289	197	37
Sales workers	439	30	90	124	98	86	12
Clerical and kindred workers	3 766	254	1 135	941	871	523	41
Craft and kindred workers	195	11	48	51	46	31	9
Operatives, including transport	921	37	214	239	249	176	7
Laborers, except farm	63	4	21	15	12	11	-
Service workers	893	53	192	254	237	144	12
Farm workers	57	2	6	17	21	10	1
Mean Earnings (Dollars)							
Total	13 250	10 123	13 402	13 640	13 248	13 360	12 348
Professional, technical, and kindred workers	16 922	(B)	16 046	16 922	18 076	18 200	(B)
Managers and administrators, except farm	15 613	(B)	16 073	16 607	15 501	14 548	(B)
Sales workers	11 958	(B)	12 954	13 881	8 876	12 930	(B)
Clerical and kindred workers	12 500	9 980	12 425	12 815	12 742	12 805	(B)
Craft and kindred workers	13 460	(B)	(B)	(B)	(B)	(B)	(B)
Operatives, including transport	11 050	(B)	10 998	10 899	11 009	11 672	(B)
Laborers, except farm	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Service workers	8 670	(B)	9 193	8 742	8 274	9 097	(B)
Farm workers	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 7B. Number With Earnings and Mean Earnings in 1981 of Year-Round, Full-Time Workers, by Age of Wife and Occupation of Longest Job of Husbands and of Wives

(Husbands and wives as of March 1982. For meaning of symbols, see text)

Occupation of longest job of husband and of wife	Total	Age of wife					
		15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
HUSBANDS							
Number With Earnings (Thousands)							
Total	9 626	841	3 014	2 647	2 131	943	49
Professional, technical, and kindred workers	1 905	103	744	511	360	175	12
Managers and administrators, except farm	1 944	101	502	586	517	222	15
Sales workers	672	64	192	180	135	98	4
Clerical and kindred workers	595	56	203	149	122	62	3
Craft and kindred workers	1 901	191	567	541	440	159	3
Operatives, including transport	1 305	164	440	323	277	97	4
Laborers, except farm	353	53	108	98	65	30	-
Service workers	688	69	201	206	157	52	4
Farm workers	263	40	57	55	59	49	3
Mean Earnings (Dollars)							
Total	21 492	16 564	20 451	23 008	22 200	23 288	(B)
Professional, technical, and kindred workers	26 676	19 845	24 020	28 569	27 744	33 384	(B)
Managers and administrators, except farm	24 857	17 284	22 300	25 987	26 429	27 736	(B)
Sales workers	23 600	(B)	23 218	26 464	23 002	23 741	(B)
Clerical and kindred workers	19 272	(B)	18 225	21 298	19 233	(B)	(B)
Craft and kindred workers	20 032	16 901	19 486	20 884	21 204	19 719	(B)
Operatives, including transport	18 048	15 921	17 805	19 863	17 897	17 455	(B)
Laborers, except farm	16 382	(B)	17 282	16 517	(B)	(B)	(B)
Service workers	16 166	(B)	16 479	16 300	16 465	(B)	(B)
Farm workers	7 109	(B)	(B)	(B)	(B)	(B)	(B)
WIVES							
Number With Earnings (Thousands)							
Total	9 494	841	2 987	2 603	2 100	917	45
Professional, technical, and kindred workers	2 062	120	778	632	373	154	6
Managers and administrators, except farm	1 096	31	338	306	267	143	11
Sales workers	439	42	109	133	91	60	6
Clerical and kindred workers	3 766	466	1 221	900	820	347	12
Craft and kindred workers	195	12	60	59	41	20	4
Operatives, including transport	921	73	236	272	242	98	-
Laborers, except farm	63	10	22	9	16	7	-
Service workers	893	82	217	273	230	84	7
Farm workers	57	5	7	20	20	6	-
Mean Earnings (Dollars)							
Total	13 250	10 512	13 644	13 656	13 268	13 224	(B)
Professional, technical, and kindred workers	16 922	13 515	16 184	17 325	19 123	16 163	(B)
Managers and administrators, except farm	15 613	(B)	16 505	15 857	15 062	15 426	(B)
Sales workers	11 958	(B)	13 330	13 085	9 986	(B)	(B)
Clerical and kindred workers	12 500	10 436	12 886	12 651	12 730	12 908	(B)
Craft and kindred workers	13 460	(B)	(B)	(B)	(B)	(B)	(B)
Operatives, including transport	11 050	(B)	10 367	11 397	11 201	11 882	(B)
Laborers, except farm	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Service workers	8 670	7 483	8 511	9 325	8 167	8 818	(B)
Farm workers	(B)	(B)	(B)	(B)	(B)	(B)	(B)

Table 8A. Number With Earnings and Mean Earnings in 1981 of Year-Round, Full-Time Workers, by Age of Husband and Years of School Completed by Husbands and by Wives

(Husbands and wives as of March 1982. For meaning of symbols, see text)

Years by school completed by husband and by wife		Total	Age of husband					
			15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
HUSBANDS								
Number With Earnings (Thousands)								
Total		9 626	453	2 695	2 573	2 312	1 450	143
Less than 12 years:	Total	1 548	51	208	376	481	390	42
	0 to 7 years	298	2	29	67	107	74	18
	8 years	315	6	20	94	101	83	11
	9 to 11 years	935	43	159	215	273	233	12
High school:	4 years	3 639	276	987	940	894	505	37
College:	Total	4 438	126	1 500	1 257	936	555	64
	1 to 3 years	1 890	98	638	489	382	255	29
	4 years	1 352	24	518	357	275	158	20
	5 years or more	1 197	4	345	411	279	142	15
Mean Earnings (Dollars)								
Total		21 492	14 610	19 581	22 844	22 920	22 664	20 036
Less than 12 years:	Total	15 626	(B)	14 907	16 212	16 128	15 645	(B)
	0 to 7 years	13 737	(B)	(B)	(B)	14 698	(B)	(B)
	8 years	15 683	(B)	(B)	14 686	16 681	16 279	(B)
	9 to 11 years	16 208	(B)	15 131	17 208	16 487	16 340	(B)
High school:	4 years	19 451	14 396	17 729	20 253	21 299	20 842	(B)
College:	Total	25 212	15 995	21 447	26 766	27 959	29 258	(B)
	1 to 3 years	22 212	15 781	19 181	24 978	23 820	24 565	(B)
	4 years	25 253	(B)	21 282	25 837	29 165	31 137	(B)
	5 years or more	29 901	(B)	25 885	29 698	32 432	35 580	(B)
WIVES								
Number With Earnings (Thousands)								
Total		9 494	455	2 670	2 540	2 275	1 415	140
Less than 12 years:	Total	1 067	30	154	265	338	259	21
	0 to 7 years	186	–	27	43	57	55	4
	8 years	153	1	15	32	58	39	7
	9 to 11 years	729	29	112	190	223	165	10
High school:	4 years	4 653	312	1 150	1 218	1 176	723	75
College:	Total	3 773	112	1 366	1 057	761	432	44
	1 to 3 years	1 759	81	616	478	340	218	26
	4 years	1 147	24	474	309	220	107	12
	5 years or more	867	7	276	271	201	108	6
Mean Earnings (Dollars)								
Total		13 250	10 123	13 402	13 640	13 248	13 360	12 348
Less than 12 years:	Total	9 569	(B)	9 376	9 954	9 352	9 709	(B)
	0 to 7 years	7 749	(B)	(B)	(B)	(B)	(B)	(B)
	8 years	9 613	(B)	(B)	(B)	(B)	(B)	(B)
	9 to 11 years	10 023	(B)	9 681	10 322	9 497	10 810	(B)
High school:	4 years	12 048	9 817	11 727	12 084	12 454	12 710	12 904
College:	Total	15 774	11 343	15 265	16 354	16 206	16 637	(B)
	1 to 3 years	14 063	10 971	13 618	14 562	14 784	14 589	(B)
	4 years	15 625	(B)	15 467	16 597	14 452	17 268	(B)
	5 years or more	19 444	(B)	18 599	19 243	20 541	20 153	(B)

Table 8B. Number With Earnings and Mean Earnings in 1981 of Year-Round, Full-Time Workers, by Age of Wife and Years of School Completed by Husbands and by Wives

(Husbands and wives as of March 1982. For meaning of symbols, see text)

Years by school completed by husband and by wife		Total	Age of wife					
			15 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 64 years	65 years and over
HUSBANDS								
Number With Earnings (Thousands)								
Total		9 626	841	3 014	2 647	2 131	943	49
Less than 12 years:	Total	1 548	85	269	446	527	213	9
	0 to 7 years	298	4	54	76	115	43	5
	8 years	315	9	44	100	111	50	1
	9 to 11 years	935	72	170	270	301	120	3
High school:	4 years	3 639	432	1 051	1 050	766	324	15
College:	Total	4 438	324	1 895	1 151	838	406	24
	1 to 3 years	1 890	207	653	448	380	192	9
	4 years	1 352	94	574	329	237	110	8
	5 years or more	1 197	22	467	374	221	104	7
Mean Earnings (Dollars)								
Total		21 492	16 564	20 451	23 008	22 200	23 288	(B)
Less than 12 years:	Total	15 626	13 526	15 794	16 361	15 763	14 587	(B)
	0 to 7 years	13 737	(B)	(B)	14 757	14 210	(B)	(B)
	8 years	15 683	(B)	(B)	15 573	16 423	(B)	(B)
	9 to 11 years	16 208	(B)	15 719	17 104	16 116	16 158	(B)
High school:	4 years	19 451	15 872	17 968	21 118	20 342	21 590	(B)
College:	Total	25 212	18 287	22 731	27 305	27 947	29 209	(B)
	1 to 3 years	22 212	17 042	20 329	24 621	24 457	24 232	(B)
	4 years	25 253	18 933	21 965	27 145	30 835	30 199	(B)
	5 years or more	29 901	(B)	27 028	30 654	30 852	37 355	(B)
WIVES								
Number With Earnings (Thousands)								
Total		9 494	841	2 987	2 603	2 100	917	45
Less than 12 years:	Total	1 067	54	202	301	362	141	7
	0 to 7 years	186	3	39	46	70	28	-
	8 years	153	6	23	42	56	24	3
	9 to 11 years	729	44	140	214	237	89	4
High school:	4 years	4 653	547	1 237	1 272	1 098	481	19
College:	Total	3 773	240	1 549	1 030	640	295	19
	1 to 3 years	1 759	172	675	448	301	154	10
	4 years	1 147	67	530	298	179	71	2
	5 years or more	867	1	344	285	160	70	7
Mean Earnings (Dollars)								
Total		13 250	10 512	13 644	13 656	13 268	13 224	(B)
Less than 12 years:	Total	9 569	(B)	9 503	10 410	8 968	10 067	(B)
	0 to 7 years	7 749	(B)	(B)	(B)	(B)	(B)	(B)
	8 years	9 613	(B)	(B)	(B)	(B)	(B)	(B)
	9 to 11 years	10 023	(B)	9 831	10 674	9 526	11 125	(B)
High school:	4 years	12 048	10 005	11 866	12 264	12 836	12 391	(B)
College:	Total	15 774	12 241	15 601	16 323	16 443	16 099	(B)
	1 to 3 years	14 063	11 861	14 021	14 447	14 450	14 619	(B)
	4 years	15 625	(B)	15 808	16 402	14 669	(B)	(B)
	5 years or more	19 444	(B)	18 379	19 196	22 169	(B)	(B)

Definitions and Explanations Appendix A.

Population coverage. This report includes the civilian noninstitutional population of the United States and approximately 609,000 members of the Armed Forces in the United States living off post or with their families on post, but excludes all other members of the Armed Forces.

Money wages or salary. Money wages or salary is total money earnings received for work performed as an employee during the income year. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned before deductions were made for taxes, bonds, pensions, union dues, etc.

Net income from nonfarm self-employment. Net income from nonfarm self-employment is net money income (gross receipts minus expenses) from one's own business, professional enterprise, or partnership. Gross receipts include the value of all goods sold and services rendered. Expenses include costs of goods purchased, rent, heat, light, power, depreciation charges, wages and salaries paid, business taxes (not personal income taxes), etc. In general, inventory changes were considered in determining net income; replies based on income tax returns or other official records do reflect inventory changes. However, when values of inventory changes were not reported, net income figures exclusive of inventory changes were accepted. The value of saleable merchandise consumed by the proprietors of retail stores is not included as part of net income.

Net income from farm self-employment. Net income from farm self-employment is net money income (gross receipts minus operating expenses) from the operation of a farm by a person on his own account, as an owner, renter, or sharecropper. Gross receipts include the value of all products sold, government farm programs, money received from the rental of farm equipment to others, and incidental receipts from the sale of wood, sand, gravel, etc. Operating expenses include cost of feed, fertilizer, seed, and other farming supplies, cash wages paid to farmhands, depreciation charges, cash rent, interest on farm mortgages, farm building repairs, farm taxes (not State and Federal personal income taxes), etc. The value of fuel, food, or other farm products used for family living is not included as part of net income. In general, inventory changes were considered in determining net income only when they were accounted for in replies based on income tax returns or other official records which reflect inventory changes; otherwise inventory changes were not taken into account.

Total money earnings. Total money earnings is the algebraic sum of money wages or salary and net income from farm and nonfarm self-employment.

Mean earnings. The mean earnings is the amount obtained by dividing the total earnings of a group by the number of units in that group. The means for married-couple families, husbands, and wives are based on married-couple families, husbands, and wives with earnings.

Married couple. A married couple, as defined for census purposes, is a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them. The expression "husband-wife" or "married-couple" before the term "household," or "family," indicates that the household, or family, is maintained by a husband and wife.

Age. The age classification is based on the age of the person at his last birthday.

Own children under 18 years of age. "Own" children in a family are sons and daughters, including stepchildren and adopted children of the householder.

Years of school completed. Data on years of school completed were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was finished. The questions of educational attainment apply only to progress in "regular" schools. Such schools include graded public, private, and parochial elementary and high schools (both junior and senior), colleges, universities, and professional schools (whether day schools or night schools). Thus, regular schooling is that which may advance a person toward an elementary school certificate, a high school diploma, or a college, university, or professional school degree. Schooling in other than regular schools was counted only if the credits obtained were regarded as transferable to a school in the regular school system.

Occupation. The data on occupation refer to the civilian job held longest during the income year.

The occupation groupings were derived from occupation subgroups delineated on the basis of the classification system used in the 1970 census. For information, see Bureau of the Census Technical Paper No. 26, *1970 Occupation and Industry Classification in Terms of Their 1960 Occupation and Industry Elements*, by John A. Priebe, Joan Heinkel, and Stanley Greene, July 1972.

Work experience. A person with work experience is one who, during the preceding calendar year, did any civilian work for pay or profit or worked without pay on a family-operated farm or business at any time during the year, on a part-time or full-time basis.

Weeks worked in the income year. Persons are classified according to the number of different weeks, during the preceding calendar year, in which they did any civilian work for pay or profit (including paid vacations and sick leave) or worked without pay on a family-operated farm or business.

Part-time or full-time jobs. A person is classified as having worked at part-time jobs during the preceding calendar year if he worked at civilian jobs which provided less than 35 hours of work per week in a majority of the weeks in which he worked during the year. He is classified as having worked at full-time jobs if he worked 35 hours or more per week during a majority of the weeks in which he worked.

Year-round, full-time worker. A year-round, full-time worker is one who worked primarily at full-time civilian jobs for 50 weeks or more during the preceding calendar year.

Nonworker. A nonworker is one who did not do any civilian work in the calendar year preceding the survey.

Rounding. Percentages are rounded to the nearest tenth of a percent; therefore, the percentages in a distribution do not always add to exactly 100.0 percent. The totals, however, are always shown as 100.0. Moreover, individual figures are rounded to the nearest thousand without being adjusted to group totals, which are independently rounded; percentages are based on the unrounded numbers.

Base figures. The base figures shown for 1981 are based on civilian noninstitutional population controls for age, race, and sex established by the 1980 census.

Symbols. A dash (—) represents zero or rounds to zero, the symbol "B" means that the base for the derived figure is less than 75,000, the symbol "X" means not applicable, and the symbol "NA" means not available.

Underreporting of income. This section discusses some important aspects of underreporting and its measurement and presents some estimates of underreporting for the base year of 1979. The general survey phenomenon that is commonly termed underreporting actually refers to the tendency of household surveys to underestimate the number of income recipients and/or the amount of income received. There are three main causes for underreporting: failure to report receipt of the income type, underreporting of the amount received, and misclassification of the income type received.

Accurately measuring the extent of underreporting of income is difficult for many of the income types. There are two main components of measuring underreporting: the number of income recipients and the total amount of income received. Measuring the survey undercount of recipients for the March CPS is extremely difficult because independent estimates (benchmarks or controls) for the CPS noninstitutional, "ever-received during the year" recipient concept are difficult to validate. In addition, some of the administrative sources required for the derivation of independent estimates have significant errors themselves.

The derivation of accurate underreporting estimates for amounts of income is easier but still not without similar problems. In general, better administrative data are available on the annual amount of benefits received, or income earned, than recipients. Some of the more important problems associated with development of the independent controls for amounts are adjusting independent estimates to the CPS noninstitutional population, significant differences between alternate sources of independent estimates, especially for self-employment income, interest, dividends, and rents, and periodic revisions to the sources of independent estimates that delay availability of data and significantly alter estimates of underreporting. Shown in table A-1 are estimates of underreporting for amounts of money income for 1979.

Table A-1. Comparisons of CPS Aggregate Money Income in 1979 with Independently Derived Estimates, by Source of Income
(Billions of dollars)

Source of income	Independent estimate	CPS estimate	CPS as a percent of independent
Total	$1,740.4	$1,549.4	89.1
Wages or salary income	1,215.3	1,183.7	97.4
Self-employment income	130.1	109.6	84.2
Social Security[1]	98.7	89.7	90.9
Supplemental Security Income	7.2	5.0	69.4
Aid to Families with Dependent Children[2]	12.3	9.5	77.2
Interest, dividends, and net rental income	186.2	84.0	45.0
Veterans' payments	12.1	9.1	75.2
Unemployment compensation	10.3	7.1	68.9
Worker's compensation	9.7	4.1	42.3
Private, government, and military pensions	58.5	47.7	81.5

[1]Includes Railroad Retirement Benefits. [2]Includes general assistance.

Source and Reliability of the Estimates

Appendix B.

SOURCE OF DATA

The estimates are based on data obtained in March 1982 from the Current Population Survey (CPS) of the Bureau of the Census and from supplementary questions to the CPS. The monthly CPS deals mainly with labor force data for the civilian noninstitutional population. Questions relating to labor force participation are asked about each member 14 years old and over in every sample household. In addition, supplementary questions are asked every March about money income and work experience for the previous year. In order to obtain more reliable data for the Spanish-origin population, the March CPS sample was enlarged to include all households from the previous November sample which contained at least one sample person of Spanish origin. For this report, persons in the Armed Forces living off post or with their families on post are also included.

The present CPS sample was initially selected from the 1970 census files with coverage in all 50 States and the District of Columbia. The sample is continually updated to reflect new construction. The current CPS sample is located in 629 areas comprising 1,148 counties, independent cities, and minor civil divisions in the Nation. In this sample, approximately 61,500 occupied households were eligible for interview. Of this number, about 2,500 occupied units were visited but interviews were not obtained because the occupants were not found at home after repeated calls or were unavailable for some other reason.

The estimation procedure used in this survey involved the inflation of the weighted sample results to independent estimates of the total civilian noninstitutional population of the United States by age, race, and sex. These independent estimates were based on statistics from decennial censuses; statistics on births, deaths, immigration and emigration; and statistics on the strength of the Armed Forces. The estimation procedure for the data in the report also involved a further adjustment so that husband and wife of a household received the same weight. The independent population estimates used in this report are based on the 1980 decennial census.

RELIABILITY OF ESTIMATES

Since the CPS estimates are based on a sample, they may differ somewhat from the figures that would have been obtained if a complete census had been taken using the same questionnaire, instructions, and enumerators. There are two types of errors possible in an estimate based on a sample survey: sampling and nonsampling. The standard errors provided for this report primarily indicate the magnitude of the sampling error. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The full extent of nonsampling error is unknown. Consequently, particular care should be exercised in the interpretation of figures based on a relatively small number of cases or on small differences between estimates.

Nonsampling variability. Nonsampling errors can be attributed to many sources, e.g., inability to obtain information about all cases in the sample, definitional difficulties, differences in the interpretation of questions, inability or unwillingness on the part of the respondents to provide correct information, inability to recall information, errors made in collection such as in recording or coding the data, errors made in processing the data, errors made in estimating values for missing data, and failure to represent all units with the sample (undercoverage).

Undercoverage in the CPS results from missed housing units and missed persons within sample households. Overall CPS undercoverage, as compared with the level of the 1980 decennial census, is about 7 percent. It is known that CPS undercoverage varies with age, sex, and race. Generally, undercoverage is larger for males than for females and larger for Blacks and other races combined than for Whites. Ratio estimation to independent age-sex-race population controls partially corrects for the bias due to survey undercoverage. However, biases exist in the estimates to the extent that missed persons in missed households or missed persons in interviewed households have different characteristics than interviewed persons in the same age-sex-race group. Further, the independent population controls used have not been adjusted for undercoverage in the decennial census.

A coverage improvement sample was included in computing the estimates in order to provide coverage of mobile homes and new construction housing units which previously had no chance for selection under the CPS design. This sample is composed of approximately 450 sample household units which represent 237,000 occupied mobile homes and 600,000 new construction housing units. These new construction units are composed of those units where building permits were issued prior to January 1970 and construction was not completed by the time of the 1970 census (i.e., April 1970). The extent of other sources of housing undercoverage is unknown but believed to be small. The inclusion of this coverage improvement sample in the CPS does not have a significant effect on the estimates.

In most cases the questionnaire entries for income are based on the memory or knowledge of one person, usually

the wife. The memory factor in data derived from field surveys of income probably produces underestimates because the tendency is to forget minor or irregular sources of income. Other errors of reporting are due to misrepresentation or to misunderstanding as to the scope of the income concept. See also the section entitled "Underreporting of Income."

Sampling variability. The standard errors given in tables B-1 through B-6 are primarily measures of sampling variability, that is, of the variation that occurred by chance because a sample rather than the entire population was surveyed. The sample estimate and its standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example, if all possible samples were selected, each of these being surveyed under essentially the same general conditions and using the same sample design, and if an estimate and its standard error were calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average result of all possible samples.
2. Approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average result of all possible samples.
3. Approximately 95 percent of the intervals from two standard errors below the estimate to two standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the average estimate derived from all possible samples is included in the confidence interval.

Standard errors may also be used to perform hypothesis testing, a procedure for distinguishing between population parameters using sample estimates. The most common types of hypotheses appearing in this report are 1) the population parameters are identical or 2) they are different. An example of this would be comparing the mean earnings of married-couple families where the wife worked versus the mean earnings of married-couple families where the wife did not work. Tests may be performed at various levels of significance, where a level of significance is the probability of concluding that the parameters are different when, in fact, they are identical. All statements of comparison in the text have passed a hypothesis test at the 0.10 level of significance or better, and most have passed a hypothesis test at the 0.05 level of significance or better. This means that, for most differences cited in the text, the estimated difference between parameters is greater than twice the standard error of the difference. For the other differences mentioned, the estimated difference between parameters is between 1.6 and 2.0 times the standard error of the difference. When this is the case, the statement of comparison will be qualified in some way, e.g., by use of the phrase "some evidence."

Note when using small estimates. Summary measures (such as means, medians, and percent distributions) are shown only when the base is 75,000 or greater. Because of the large standard errors involved, there is little chance that summary measures would reveal useful information when computed on a smaller base. Estimated numbers are shown, however, even though the relative standard errors of these numbers are larger than those for the corresponding percentages. These smaller estimates are provided primarily to permit such combinations of the categories as serve each user's needs.

Standard error tables and their use. In order to derive standard errors that would be applicable to a large number of estimates and that could be prepared at a moderate cost, a number of approximations were required. Therefore, instead of providing an individual standard error for each estimate, generalized sets of standard errors are provided for various types of characteristics. As a result, the sets of standard errors provided give an indication of the order of magnitude of the standard error of an estimate rather than the precise standard error.

The figures presented in tables B-1 and B-2 are approximations to standard errors of various estimates for married-couple families, husbands and wives in the United States. Estimated standard errors for intermediate values not shown in the generalized tables of standard errors may be approximated by linear interpolation.

Two parameters (denoted "a" and "b") are used to calculate standard errors for each type of characteristic; they are

Table B-1. Standard Errors of Estimated Numbers
(Numbers in thousands)

Size of estimate	Standard error
25	7
75	11
100	13
250	21
500	29
1,000	41
2,000	58
3,000	71
5,000	91
7,500	111
10,000	127
20,000	174
30,000	206
40,000	230
50,000	247

Table B-2. Standard Errors of Estimated Percentages

Base of estimated percentage (thousands)	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
75	2.1	3.3	4.5	6.6	7.6
100	1.8	2.9	3.9	5.7	6.6
250	1.2	1.8	2.5	3.6	4.2
500	0.8	1.3	1.8	2.5	2.9
1,000	0.6	0.9	1.2	1.8	2.1
2,000	0.4	0.6	0.9	1.3	1.5
3,000	0.3	0.5	0.7	1.0	1.2
5,000	0.3	0.4	0.6	0.8	0.9
7,500	0.2	0.3	0.5	0.7	0.8
10,000	0.2	0.3	0.4	0.6	0.7
20,000	0.13	0.2	0.3	0.4	0.5
30,000	0.11	0.2	0.2	0.3	0.4
40,000	0.09	0.14	0.2	0.3	0.3
50,000	0.08	0.13	0.2	0.3	0.3

also presented in table B-3. These parameters were used to calculate the standard errors in tables B-1 and B-2. They also may be used to directly calculate the standard errors for estimated numbers and percentages. Methods for direct computation are given in the following sections.

Standard errors of estimated numbers. The approximate standard error, σ_x, of an estimated number can be obtained in two ways. It may be obtained by interpolation from table B-1. Alternatively, standard errors may be approximated by using formula (1), from which the standard errors were calculated in table B-1. Use of this formula will provide more accurate results than the use of table B-1.

$$\sigma_x = \sqrt{ax^2 + bx} \qquad (1)$$

Here x is the size of the estimate and a and b are the parameters in table B-3 associated with the particular type of characteristic.

Table B-3. "a" and "b" Parameters for Calculating Approximate Standard Errors of Estimated Numbers and Percentages

Characteristic	Parameter	
	a	b
All characteristics	-0.000010	1,721

Note: These are the parameters to be used in formulas (1) and (2).

Standard errors of estimated percentages. The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depend upon both the size of the percentage and the size of the total upon which this percentage is based. Estimated percentages are relatively more reliable than the corresponding estimates of the numerators of the percentages, particularly if the percentages are 50 percent or more. The approximate standard error, $\sigma_{(x,p)}$, of an estimated percentage can be obtained from table B-2. Alternatively, standard errors may be approximated by using formula (2), from which the standard errors in table B-2 were calculated. Use of this formula will provide more accurate results than use of table B-2.

$$\sigma_{(x,p)} = \sqrt{\frac{b}{x} \cdot p(100-p)} \qquad (2)$$

Here x is the size of the subclass of families, husbands, or wives which is the base of the percentage, p is the percentage ($0<p<100$), and b is the parameter in table B-3 associated with the particular type of characteristic in the numerator of the percentage.

Illustration of the use of standard error tables. Table 1A of this report shows that in 1981 there were 42,199,000 married-couple families with earnings. Table B-3 indicates that the appropriate "a" and "b" parameters to use in calculating a standard error for this estimate are a = -0.000010 and b = 1,721. Using formula (2), the approximate standard error is

$$\sqrt{(-0.000010)\,(42{,}199{,}000)^2 + 1{,}721\,(42{,}199{,}000)} = 234{,}000^1$$

The 68-percent confidence interval as shown by the data is from 41,965,000 to 42,433,000. The 95-percent confi-

[1] Interpolation from table B-1 also gives a standard error of 234,000.

Table B-4. Number, Mean Earnings, and Standard Errors of Mean Earnings Amount, by Selected Characteristics of Married Couples: 1981

(Married-couple families as of March 1982)

Characteristic	Number with earnings (thousands)	Mean earnings	
		Value (dollars)	Standard error (dollars)
Total	42,199	25,551	109
Both husband and wife worked, total	26,258	28,562	131
Both husband and wife worked year round, full time	9,627	34,555	212
Husband worked, wife did not	13,991	22,301	193
Husband a craft worker, wife a clerical worker	2,128	27,795	328
Both husband and wife a professional or managerial worker	3,742	39,173	423
Both husband and wife with 4 years of high school	10,556	23,773	163
Both husband and wife with 4 or more years of college	4,594	39,200	422
Both husband and wife with less than 4 years of high school	5,456	14,815	190

dence interval is from 41,731,000 to 42,667,000 (using twice the standard error). Therefore, a conclusion that the average estimate derived from all possible samples lies within a range computed in this way would be correct for roughly 95 percent of all possible samples.

Table 1A also shows that in 66.8 percent of the 42,199,000 married-couple families with earnings, the wife worked in 1981. Using formula (2) and the appropriate b parameter of 1,721 from table B-3, the standard error of 66.8 percent is given by

$$\sqrt{\frac{1{,}721}{42{,}199{,}000}\ 66.8(100.0-66.8)} = 0.3^2$$

Thus, the 68-percent confidence interval on the estimated percentage is from 66.5 to 67.1, and the 95-percent confidence interval is from 66.2 to 67.4.

Standard error of a difference. For a difference between two sample estimates, the standard error is approximately equal to

$$\sigma_{(x-y)} = \sqrt{\sigma_x^2 + \sigma_y^2} \qquad (3)$$

where σ_x and σ_y are the standard errors of the estimates x and y. The estimates can be of numbers, percents, ratios, etc.

Illustration of the computation of the standard error of a difference. Table 1A shows that of married-couple families with earnings, 44.4 percent had wives working full time and 22.4 percent had wives working part time. Using formula (2), the standard errors on both these estimates is 0.3 percent. Therefore, the standard error of the estimated difference of 22.0 percent is

$$\sqrt{(0.3)^2 + (0.3)^2} = 0.4 \text{ percent}$$

[2] Interpolation from table B-2 also gives a standard error of 0.3.

This means that the 68-percent confidence interval on the difference of 22.0 percent as shown by these data is from 21.6 to 22.4. The 95-percent confidence interval on the difference of 22.0 is from 21.2 to 22.8. Therefore, a conclusion that the average estimate of the difference derived from all possible samples lies within a range computed in this way would be correct for roughly 95 percent of all possible samples. Since this interval does not contain zero, we can conclude with 95-percent confidence that a higher percentage of wives worked full time than part time in married-couple families with earnings.

Standard errors of estimated mean earnings. Tables B-4, B-5, and B-6 provide standard errors of estimated mean earnings for some of the estimates in this report. However, because of the approximations used in developing the formula used to estimate the standard error of a mean, the standard error reported for this statistic will generally be an underestimate. Standard errors for estimates not provided in tables B-4, B-5, and B-6 can be obtained by contacting Population Division of the Census Bureau.

Standard error of a ratio of means. Certain tables in this report contain ratios of wives' earnings to husbands' earnings. Standard errors for these ratios may be approximated by the following formula:

$$\sigma_{\left(\frac{x}{y}\right)} = \sqrt{\left(\frac{x}{y}\right)^2 \left[\left(\frac{\sigma_y}{y}\right)^2 + \left(\frac{\sigma_x}{x}\right)^2\right]} \qquad (4)$$

Here, $\frac{x}{y}$ is the ratio of the wives earnings to the husbands earnings. The standard error of the estimated mean earnings for wives, σ_x, and the standard error of the estimated mean earnings for husbands, σ_y, not provided in tables B-4, B-5, and B-6 can be obtained by contacting Population Division of the Census Bureau.

Table B-5. Number, Mean Earnings, and Standard Error of Mean Earnings Amount, by Selected Characteristics of Husbands: 1981

(Husbands as of March 1982)

Characteristic	Number with earnings (thousands)	Mean earnings	
		Value (dollars)	Standard error (dollars)
Total	40,245	20,866	99
Worked year round, full time	30,774	23,800	114
Worked year round, full time, wife did not work	10,334	26,166	225
Worked in craft occupations	9,340	18,723	132
Worked in professional occupations	6,881	28,225	288
Worked in managerial occupations	6,919	27,778	311
With 4 years of college	5,002	27,343	323
With 5 or more years of college	4,611	32,863	431
With 4 years of high school	15,017	18,967	126
Worked year round, full time, wife worked year round, full time	9,626	21,492	171
Worked year round, full time in professional occupations, wife worked year round, full time	1,905	26,676	430
With 5 or more years of college, worked year round, full time, wife worked year round, full time	1,197	29,901	661

Table B-6. Number, Mean Earnings, and Standard Error of Mean Earnings Amount, by Selected Characteristics of Wives: 1981

(Wives as of March 1982)

Characteristic	Number with earnings (thousands)	Mean earnings	
		Value (dollars)	Standard error (dollars)
Total	27,698	8,598	56
Worked year round, full time	12,654	13,067	79
Worked part time	9,168	3,831	54
Worked in clerical occupations	9,453	8,903	80
Worked in professional or managerial occupations	7,140	12,196	140
With 4 years of high school	13,459	7,897	70
With 4 years of college	2,966	10,681	195
With 5 or more years of college	1,851	14,914	329
With no minor children	12,498	9,594	86
With children under 6 years of age, none older	3,854	7,379	142
With children under 6 years and children 6 to 17 years	2,623	6,575	172
With children 6 to 17 years, none younger	8,723	8,318	97
Worked year round, full time, husband worked year round, full time	9,494	13,250	93
With 5 or more years of college, worked year round, full time, husband worked year round, full time	867	19,444	399