She Earns, He Earns: Exploring Race and Class Variation in Wives' Contributions to Couples' Income

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September 20, 2004

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Abstract

Recent decades have witnessed dramatic increases in female labor force participation, resulting in a marked decline in couples characterized by a breadwinner-homemaker earnings arrangement. Academic and public debate has arisen over which earnings pattern most accurately characterizes the present and future of American couples—with some arguing that wives fill the role of secondary earners, others positing a movement toward co-provider couples, and still others noting the emergence of wives as primary earners. This paper contributes to this growing body of literature by examining race and class variation in wives' contributions to couples income. Using the 2000 wave of the 1979 National Longitudinal Survey of Youth (NLSY79), I find that black wives are more likely to be co-providers or primary earners than are their white counterparts. While wives in high-earning couples are more likely to be co-providers than are less economically well-off women, women in couples in the lowest income quartile are more likely to be primary earners than are women in the top income quartile. The findings cast doubt on the accuracy of popular accounts characterizing superstar wives as high-powered, high-earning women; they also suggest caution in interpreting relative economic gains among women as signaling absolute progress toward eliminating gender inequality.

The employment and family lives of American women and men have changed substantially in recent decades. In 2002, over sixty percent of women aged twenty and older were engaged in paid labor; their participation having risen thirteen percentage points over the course of the preceding twenty years (Bureau of Labor Statistics 2002b; Hayghe 1997).[1] Furthermore, women are increasingly represented in high-status occupations. While women comprised 34.8 percent of all managers and professionals in 1975, they held 48.0 percent of all such positions in 1995, a nearly 40 percent increase in female representation in these high-status positions (Wootton 1997). At the same time, men's wages have declined and polarized (Bernhardt et al. 1995). These changes in men's and women's employment experiences are changing not just the gender wage gap—which began to diminish in the 1980s after remaining relatively static for several decades and stood at 76 percent in 2003 (Padavic and Reskin 2002; DeNavas-Walt et al. 2004)—but the shape of American families. In 2001, just 19.4 percent of marriages had only a single male wage earner, while 63.7 percent of married couples with children under 18 were dual-earner (Bureau of Labor Statistics, 2002a).

What have these changes meant for the relative income of husbands and wives? Not surprisingly, the percentage of couples in which the wife earns more than the husband rose from 15.9 in 1981 to 24.1 in 2001 (Bureau of the Census 2003). However, academic debate has arisen over exactly which household earnings pattern most accurately characterizes both the present and the future of American families, with some arguing that the majority of American wives remain secondary earners (Hakim 2003; Hood 1983; Moen and Sweet 2003), others positing an emerging trend toward mutually (economically) dependent spouses (Nock 2001), and still others noting the increasing proportion of couples in which the wife earns more than her husband (Tichenor 1999; Winkler 1998). Despite this disagreement, what all these studies share is the assumption that a single earnings patterns characterizes all (or most) American families. The present research addresses this limitation,

[1] The rise in female labor force participation has been most marked among mothers. Since 1960, married women with children have almost tripled their participation in paid labor; in 2001, 69.6 percent of all married mothers with children under 18 were in the labor force (Anderson 1997; Bureau of Labor Statistics 2002a).

examining race and class variation in the relative earnings of husbands and wives. I seek to answer the following questions:

(1) Which pattern most accurately characterizes the earnings dynamics of American couples? Is the apparent earnings advantaged experienced by a growing proportion of wives widespread or do the majority of wives play secondary roles in the family economy? Alternatively, are husbands and wives increasingly likely to share the provider role for their families?

(2) Do the relative earnings of husbands and wives vary by race and class? If so, how? Does the same earnings pattern characterize all couples, regardless of race or class, or does the dominant earnings pattern vary across demographic groups?

In what follows, I briefly review the relevant literature on the relative earnings of husbands and wives, variation in couples' earnings patterns, and the significance of relative contributions to household income. I then review the data utilized in the analyses, the 2000 wave of the 1979 National Longitudinal Study of Youth. Finally, I present the results of the empirical analyses and close with a discussion of the findings as they relate to previous and proposed future research.

The Relative Earnings of Husbands and Wives

How has the relative income of husbands and wives changed in recent decades? Neoclassical economic models, most notably the "new home economics" theories of Becker (1991), emphasize the efficiency and rationality of household decisions, arguing that there are gains to specialization in marriage. In such models, partners are assumed to specialize in the domain (either market work or home production) in which they have a comparative advantage (this advantage need only be slight). In Becker's view, men generally specialize in paid labor while women retain primary responsibility for household labor both because women are better at child rearing (and household duties are combined more easily with childbearing) and men have a comparative advantage in the market (measured by their higher earnings). The marked rise in female labor force participation, coupled with recent

reductions in the gender wage gap (Padavic and Reskin 2002),[2] call into question the relevance of such gender-based specialization models (and the breadwinner-homemaker arrangement that typifies them) for contemporary American families.

If the breadwinner-homemaker family is anomalous, what has replaced it? Noting the decline of the male provider role nearly a quarter-century ago, Jesse Bernard (1981) wrote that "its legitimate successor has not yet appeared on the scene" (p. 9). Academic and popular debate continues today. Some, like Moen and Sweet (2003), argue that, although wives are increasingly participating in paid labor, their economic contribution and the priority of their occupational commitment remains secondary to that of their husbands. Similarly, Hakim (2003) finds that, on average, husbands in dual-earner couples contribute two to three times more to household income than do their wives. In a classic study of couples transitioning to dual-earnership, Hood (1983) finds that wives are defined as secondary earners insofar as their income is conceptualized as, at the most, "extra" and, at the least, unnecessary—these women are seen as merely "helping" and have the option of exiting the labor force at any time. The notion of wives as secondary earners is further supported by research indicating that, when couples assign priority to one spouse's job in order to manage the role conflicts and overloads that accompany balancing careers and family, it is typically wives who minimize their labor force commitments, either by reducing work hours, limiting their investment in career development, or leaving the labor force altogether (Becker and Moen 1999).

Others, most notably Nock (2001), argue that women's contributions to family income are moving couples increasingly toward relatively equal contributions to household income. Nock (2001) defines "marriages of equally dependent spouses" as those in which wives contribute 40 to 59 percent of the family income. In the late 1990s, these couples represented 30 percent of dual-earner married couples and one-fifth of all married couples. Nock argues that this is an emerging form of marriage for

[2] The wage gap fluctuated between 59 and 64 percent between 1955 and 1980; in 1985 it surpassed its 1955 level of 63.9 percent (Padavic and Reskin 2002). Research indicates that much of the decrease in the gender wage gap can be explained by the fact that women's wages were rising at a time when men's were stagnating and falling (Bernhardt et al. 1995).

American men and women and, due to increases in married women's labor force participation and earnings, represents the future for most American couples. Raley et al. (2003) find support for this argument, documenting a nearly three-fold increase in the proportion of dual-earner couples which could be characterized as mutually dependent between 1970 and 2001. Similarly, Winkler and Rose (2001) find that the percentage of couples in which neither the husband's nor the wife's income dominates increased by between 16 and 48 percent (depending on the measure used) between 1987 and 1992. Unlike main provider/secondary earner couples in which the wife's income is seen as dispensable, co-provider couples are often dependent on the income of both spouses to maintain their standard of living (Hood 1983).

Finally, some research, and a significant amount of media attention,[3] has focused on the rising segment of couples in which the wife earns more than her husband. Depending on the calculation procedure used, such "nontraditional dual-earner" (Winkler 1998), "status reversal" (Tichenor 1999), or "superstar wife" couples constitute between 20 and 30 percent of dual-earner couples (Ameristat 2003; Bureau of Census 2003; Winkler 1998) and approximately 12 percent of all couples (Raley et al. 2003).[4] Winkler and Rose (2001) document an increase in the percentage of couples in which the wife earns more that her husband of one-third to one-half (depending on the measure used) between 1987 and 1992; more conservative estimates put the five-year increase at one-tenth to one-third. What these conceptualizations, as well as the others described above, do not examine is variation in earnings patterns across couples. In other words, it is possible, even likely, that the relative earnings of husbands and wives vary according to ceratin demographic characteristics—namely race and class. The present research, with its focus on variation in earnings patterns across race and class groupings, fleshes out this aspect of couples' relative income, expanding our knowledge of the economics of the family.

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[3] See, for example, Morris et al. (2002) and Tyre and McGinn (2003).

[4] The latter figure represents the proportion of all marital households in which the wife earns between 60 and 100 percent of the family income.

Explaining Couples' Relative Income: Class and Race

The relative income of husbands and wives varies across couples and over time within couples based on a number of factors. Here I will review two—class and race.[5] Specialization models predict that the spouse with the highest earning potential will devote the most time to paid labor as couples rationally maximize their economic potential. There is clearly some support for this argument. For example, Pixley and Moen (2003) find that dual-earner couples prioritize the career of the spouse with more education. However, not all wives who earn more than their husbands are necessarily high-earning in an absolute sense. In fact, many occupations in which women's weekly earnings approximate men's are low-paying in the absolute sense, offering low wages to both male and female employees (Padavic and Reskin 2002). It may also be the case that the wife is the primary earner because her husband cannot find suitable, stable employment. Bernhardt et al. (1995) argue that much of the increase in women's wages relative to men's is attributable to greater inequality in men's wages. That is, women's wages have risen relative to men's largely because many men have experienced stagnating and declining wages; this is particularly true for those in the lowest income groupings. Analyzing data on couples, Winkler (1998) finds that wives earn more than their husbands in well over half of couples in which the husband's income is in the lowest quintile of men's earnings. Similarly, Raley et al. (2003) find that couples achieve relatively egalitarian income distributions in part because husbands face labor market difficulties (i.e. they are unable to find full-time, year-round employment). Winkler et al. (2004) argue that the correlates of earnings patterns vary by couples' educational attainment; more specifically, non-traditional status among low-educated couples is attributable to husbands' poor labor market outcomes, while non-traditional earnings patterns among more educated couples can be explained by wives' exceptional achievement.

[5] Other research has suggested that health status (particularly the health of the husband) is an important correlate of couples' earnings patterns (see Winkler 2004). Unfortunately, data limitations preclude analysis of this relationship.

Previous research also suggests that the relative income of husbands and wives varies by race. A long line of research indicates that paid employment has long been a feature of minority women's lives (see Dill 1988; Jones 1985; Zinn 1990). Indeed, black women's labor force participation rates have consistently been higher than those of their white counterparts (although there is some evidence that this gap is shrinking) (Spain and Bianchi 1996). Furthermore, black women have been consistently less economically dependent on their husbands, and their rate of independence appears to be growing more rapidly than that of white women (Sorensen and McLanahan 1993). While black women have had consistently high labor force participation rates, black men's participation in paid labor has consistently been lower than that of white males (Spain and Bianchi 1996). Oppenheimer (1994) argues that, although all less-educated young men have experienced a deterioration of their labor market position over time, this trend is accentuated for blacks. Consequently, the wage gap between Black non-Hispanic women and white and black Hispanic women and their same-race male counterparts is considerably smaller than that for white non-Hispanic women and men (between 83 and 88 percent compared to 69 percent) (Padavic and Reskin 2002). Raley et al. (2003) link these trends to family earnings patterns, finding that African Americans and Hispanics are more likely to be in nontraditional earnings arrangements (see also Nock 2001). Similarly, Cancian and Reed (2004) find that, while there is growing racial equality in the number of weeks worked per week by husbands and wives, black couples are much more likely than white or Hispanic couples to be "equal earner" (defined as the husband and wife each earning between 40 and 60 percent of the couple's income).

Why Care about Relative Income?

Feminist theorists have identified women's economic dependency on men as one of the central mechanisms by which women's subordinate position in the family is maintained (Hartmann 1976). Sorenson and McLanahan (1993) argue that married women's economic dependency is a problem for all women, writing, "the prospect of dependency and its social acceptability is a vehicle for the maintenance of women's subordinate position in the labor market. It becomes the rationale for

individual women's making decisions that impede their labor market careers, and it enables institutions to justify paying higher wages to men" (p. 662). Thus, insofar as an increase in the relative wages of women signals reduced economic dependency and labor market inequalities, it has potentially widespread implications.

Wage earning is an important source of power for women in intact families (England 1992; Ferree 1990). England (1992) argues that the sex gap in pay has implications for the degree of informal democracy in marriages, adversely affecting women's abilities to negotiate for what they want on a large range of issues (e.g. intimacy, the division of household labor, geographic moves). Economic bargaining models argue that the partner with higher earnings is more likely to get his or her way in decision-making situations. Sociological studies generally find that husbands have more power than wives on average, a situation which is accentuated when the wife is a homemaker and attenuated when the wife has substantial earnings (England and Kilbourne 1990). Earnings, England and Kilbourne (1990) argue, enhance one's power within marriage specifically because they are portable outside of any particular marriage (unlike investments in household labor, which are more relationship-specific).

In research on the family, bargaining models have been most widely applied to investigations of divorce and household labor. Some (Heckert et al. 1998; Lundberg and Pollak 1996) find that wives' relative income is positively associated with divorce, suggesting that income gives women increased bargaining power and greater ability and incentives to leave an unfavorable situation. While others (Sayer and Bianchi 2000) argue that, once measures of gender ideology and marital satisfaction and stability are taken into account, the relationship between a wife's proportional contribution to household income and divorce disappears, it is clearly the case that women with personal income and employment experience before a divorce fair better after marital dissolution. Some research on household labor has also revealed support for the bargaining perspective that money translates into power. Bittman et al. (2003) and Brines (1994) find that, up to the point of equal earnings, a wife's

wages lead to a more equitable division of household labor. Similarly, Tichenor (1999) finds that "status reversal wives" (those whose income or occupational prestige are higher than that of their husband) receive more help around the home from their husbands than do conventional wives, arguing that their income and status allow them to "buy" some relief from household labor.

After a discussion of the data and variable operationalization, the analyses proceed as followed. I begin by presenting bivariate analyses examining the relationship between race, class, and wives' contributions to couples' income. I then conduct a series of nested logistic regression analyses aimed at further specifying the relationships that emerge from the bivariate analyses. Finally, I conclude with a discussion of the findings, their implications, and avenues for future research.

THE DATA

The National Longitudinal Surveys, sponsored by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor, are a set of surveys designed to gather information at multiple points in time on the labor market experiences of diverse groups of men and women.[6] The National Longitudinal Survey of Youth 1979 (NLSY79) is a national probability sample[7] of young women and young men living in the United States and born between January 1, 1957, and December 31, 1964. The original sample of 12,686 men and women was first interviewed in early 1979 and has been re-interviewed 18 times since then, with the most recent wave of data collected in 2000. The retention rate[8] across all survey years is approximately 80 percent (excluding deceased respondents). The present analyses utilize the 2000 wave of data collection, which had a total sample size of 8,033. Respondents were between the ages of 36 and 43 at the time of the 2000 interview.

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[6] Unless otherwise noted, all dataset details come from the *NLSY79 User's Guide* (BLS 2001).
[7] The NLSY79 is comprised of three subsamples: a cross-sectional sample; an oversample of civilian Hispanic, black, and economically disadvantaged non-black, non-Hispanic; and a military sample.
[8] The retention rate is defined as the percentage of base year respondents remaining eligible who were interviewed in a given survey year (BLS 2001).

The primary purpose of the NLSY79 is to collect data on each respondent's labor force experiences, labor market attachment, and investments in education and training. Extensive relationship data has also been collected in the NLSY; respondents are asked in each survey round to provide information regarding their spouse's level of education, employment status, work hours, and income, allowing for analyses of the interactive effects of respondents' and spouses' characteristics. For the analyses presented below, the sample is restricted to married respondents in each year. The sample includes both first marriages and remarriages (with a control for marriage order in multivariate models). When results focus on dual-earner couples, the sample has been further restricted to include only those couples in which both the husband and wife had an income greater than zero during the reference year.[9] All sample sizes appear in Appendix Tables 1 and 2.

The Dependent Variables

The primary variables of interest are the annual (wage and salary)[10] incomes of husbands and wives. While others have used hourly earnings (see Winkler et al. 2004 for discussion), I use annual earnings here as it represents an individual's total earned contribution to the household. Since the NLSY79 consists of only a small number of matched husband-wife pairs, the information on spousal income and other traits is obtained from the respondent (and is thus proxy data). The income figures are used to create several related dependent variables for within-year analyses. First, as a general measure of husbands' and wives' relative income, I utilize a variable which represents the wife's contribution to the couple's total income (as a percentage). While others (namely Bittman et al. 2003; Brines 1994; Sorensen and McLanahan 1993) have used a measure scaled to reflect dependency, I use a percentage measure because the figure of interest is the relative wages of husbands and wives. Furthermore, the measure of dependency used by others requires the assumption of income pooling

[9] While this excludes those individuals employed but not currently working, I use this restriction given the interest in couples' relative income.

[10] I focus here on wage and salary workers; self-employed workers and those with farming occupations are eliminated because the analyses involve spousal earnings comparisons and, in some cases, income from self-employment and farming may represent shared family income (see Winkler and Rose 2001 for precendent).

within households, an assumption which is both questionable (see Lundberg and Pollack 1996) and unnecessary for the present research. Second, in order to categorize couples according to the earnings patterns identified in the literature (i.e. wives as secondary earners, marriages of equally dependent spouses, and wives as primary earners), I utilize the following dummy variables: (1) a dummy variable coded 1 if the wife earns less than 40 percent of the couple's total income, 0 otherwise (representing "wife as secondary earner" couples); (2) a dummy variable coded 1 if the wife earns between 40 and 60 percent of the couple's total income, 0 otherwise (representing "marriages of equally dependent spouses"); and (3) a dummy variable coded 1 if the wife earns 60 percent or more of the couple's total income, 0 otherwise (representing "wife as primary earner" couples).

The Independent Variables and Control Variables

Because the main focus of the present paper is to assess race and class variation in couples' earnings patterns, the primary independent variables are race[11] (in which respondents are classified as white, black, or Hispanic) and income quartile (in which the data were used to construct this four-category measure).[12] In multivariate analyses, controls for parental status (respondents are coded as having no children, having at least one child less than 6, or having at least one child age 6 to 17), husbands' and wives' hours of paid employment, education (of both the husband and wife; measured in 1994), the ages of the wife and husband, and a dummy for marital order (coded one if higher order, zero otherwise) are included.

RESULTS

Table 1 presents the percent of couples' total income earned by the wife, as well as the percentage of couples in which the wife earns less than 40 percent, between 40 and 59 percent, and 60 percent or more of the total income, by race and income quartile. The first set of four columns

[11] This variable captures the race of the focal respondent, as the NLSY does not collect data on the race of one's spouse.
[12] In presenting and discussing results, I refer to the income quartiles as follows: bottom quartile (0-25%), 3rd quartile (25-50%), 2nd quartile (50-75%), and top quartile (75-100%).

displays results for all couples, while the second set of four columns present results for the dual-earner sub-sample. The first column in each panel indicates that, on average, wives contribute approximately 30 percent of the couples' total income; among dual-earner couples, this figure is 35.8 percent. As expected, wives' contributions to couples' total income vary by race and total income. Table 1 indicates that, regardless of the couple's combined employment status, black wives contribute more to the couple's total income than do their white counterparts—roughly one-third more among all couples and one-sixth more among dual-earner couples. Among all couples, wives' proportion of total income is lower for those in the lowest income quartile than for those in the highest income quartile; among dual-earner couples, wives in the third income quartile also earn a significantly smaller percent of the couple's total income than do their high-earning counterparts. In the second, third, and fourth columns of each panel we see that, among all couples and the dual-earner sub-sample, black wives are less likely than their white counterparts to be secondary earners (earning less than 40 percent of the total income) and more likely to be in a co-provider couple (in which both spouses earn between 40 and 59 percent of the income) or to be the primary earner in their relationship. Turning to the relationship between wives' contributions and income quartile, Table 1 indicates that, among all couples, those in the bottom two income quartiles are more likely to have wives who are secondary earners (earning less than 40 percent of the total income) and less likely to have wives who are co-providers (earning between 40 and 59 percent of the total income) than are those in the top income quartile. These figures, along with the percentage measure displayed in the first column, are in line with media images of high-earning wives and suggest that wives in the top income quartile are more likely to make sizable contributions to family income than are their lower class counterparts. The final column of the first panel calls into question this interpretation by revealing that, despite their relative preponderance among secondary-earner wives and their relative rarity among co-provider couples, wives in the bottom income quartile are *more likely* than wives in the top income quartile to be the primary earner

in their family (earning 60 percent or more of the couple's total income). These relationships are similar among dual-earner couples, although not consistently statistically significant.

Table 2 presents nested logistic regression analyses of the three (dummy variable) measures of wives' contributions to couples' income for all couples (similar analyses on the sub-sample of dual-earner couples appear as Appendix Table 2). As binomial logistic models, these analyses present the odds of being in the earnings category under consideration rather than any other earnings situation. In Model 1 of the first panel we see that the odds that a black wife earns less than 40 percent of the couple's total income is 36 percent lower than the odds that a white wife is a secondary earner. Model 2 indicates that wives in the bottom income quartile have nearly three time the odds of earning less than 40 percent of a couples' total income than do wives in the top income quartile; the race differential grows in Model 2 (so that black wives have an odds half that of their white counterparts of earning less than 40 percent of the total income), driven by black couples' relative concentration in the lower income quartiles. Net of all control variables in Model 3, the odds that a black wife earns less than forty percent of the couple's total income are 29 percent less than the odds that a white wife earns less than 40 percent of the income, while the odds that a wife in the lowest income quartile is a secondary earner are three-and-a-half times that of women in the top income quartile. In sum, this analysis indicates that black wives have a lower odds of secondary earnership than do white wives, while low income wives have a higher odds of being a secondary earner than do wives in the highest income quartile.

The second panel of Table 2 presents a logistic regression analysis of the odds of a wife (and, consequently, her husband) earning between 40 and 59 percent of the couple's total income). Model 1 indicates that black wives have an odds 1.3 times that of white wives of being in a co-provider couple. Model 2 adds measures of a couple's total income and reveals that wives in the bottom income quartile have an odds of earning between 40 and 59 percent of the couples' total income that is 89 percent less than wives in the top income quartile; wives in the third income quartile have an odds 17 percent less

than wives in the top income quartile. As we saw in the first panel, the race differential widens in Model 2 (due to the concentration of black couples in the lowest income quartiles); controlling for couple's total income, the odds that a Black wife earns between 40 and 59 percent of the couple's total income are 1.8 times that of white wives. Model 3 indicates that, net of all control variable, the odds that a Black wife earns between 40 and 59 percent of the couple's total income (or, alternatively, that a couple has what Nock terms a "marriage of equally dependent spouses") is 1.4 times that of white wives, while the odds that a wife in the bottom income quartile earns between 40 and 59 percent of the couple's total income is 89 percent lower than the odds that a wife in the top income quartile is in a co-provider position.

The third panel of Table 2 presents a logistic regression analysis of the odds that a wife earns 60 percent or more of the couple's total income (i.e. that the wife is the primary earner in the relationship). Model 1 indicates that the odds that a black wife earns 60 percent or more of the couple's total income are 1.68 times the odds that a white wife is the primary earner in her marriage. In Model 2 we see that, while wives in the lowest income quartiles have higher odds of being secondary earners and lower odds of being co-providers than do wives in the top income quartile, these wives also have greater odds of earning 60 percent or more of the couple's total income. Specifically, wives in the bottom income quartile have an odds 1.84 times that of wives in the top income quartile of being a primary-earner, while wives in the third income quartile have an odds approximately 1.2 times that of wives in the top income quartile. Net of control variables in Model 3, wives in the bottom income quartile have odds 1.7 times that of wives in the top income quartile of earning 60 percent or more of the total income, while wives in the third income quartile have odds approximately 1.3 times that of their wealthiest counterparts. The race differential is no longer significant in Model 3. Taken together, the analyses presented in Table 2 suggest that the definition of the female income advantage varies across income quartile. While wives in the top income quartile are significantly more likely than wives in the bottom two income quartiles to be co-providers, earning between 40 and 59 percent

of the couple's total income, wives in couples in the bottom half of the income distribution are more likely to out-earn their by at least 50 percent (i.e. to earn 60 percent or more of the couple's income). This finding is further explored in the analyses that follow.

Table 3 presents a multinomial unordered logistic regression analysis of the odds of falling into the three earnings patterns, with the wife earning less than 40 percent of the total income used as the reference category (the models presented in Table 3 are for all couples; similar analyses for the dual-earner sub-sample appear in Appendix Table 3). While a cumulative logit model may seem more appropriate for the data (given that the three-category dependent variable is ordered), I present an unordered logit model for the following reasons: (1) the score test for the proportional odds assumption in the cumulative logit model (which appears as Appendix Table 4) indicates that the restrictions imposed in the ordered model are inappropriate for the data and (2) the cumulative logit model is inappropriate for further exploration of the finding in Table 2 that relationship between income quartile and earnings pattern varies across dichotomizations of the dependent variable. The first panel of Table 3 presents the odds of a wife earning between 40 and 59 percent of the couple's income (i.e. being a co-provider) compared to her earning less than 40 percent of the couple's total income (i.e. being a secondary earner). Model 1 indicates that black wives have an odds 1.5 times that of white wives of being a co-provider rather than a secondary earner. Model 2 adds income quartile as an independent variable; we see here that, controlling for race, wives in the lowest income quartile have an odds of being a co-provider rather than a secondary earner that is 11 percent of that of women in couples in the top income quartile. Model 2 also reveals that, controlling for income quartile, black wives have nearly twice the odds of white wives of being a co-provider rather than a secondary earner (the odds are greater in Model 2 than Model 1 because black wives are disproportionately represented at the lower end of the income spectrum). The third model of the first panel includes controls for parental status, employment hours (for both the husband and wife), couple's education, husbands' and wives' ages, and marital order. This final model indicates that, net of all controls, black wives have 1.5 times

the odds of being a co-provider rather than a secondary earner than do their white counterparts. The relationship between total income and wives' proportional contribution holds in the full model—wives in couples in the lowest income quartile have an odds of being a co-provider rather than a secondary earner that is 12 percent of that of women in high-earning couples.

The second panel of Table 3 presents the odds of a wife earning more that 60 percent of the couple's total income (e.g. being the primary earner) compared to her earning less than 40 percent of the income. Model 1 indicates that black wives have odds of being a primary rather than a secondary earner that is 1.9 times that of white wives. In Model 2, which includes measures of income quartile, the odds of being a primary rather that a secondary earner reduce slightly for black wives (to 1.8 times that of white wives), driven by the positive, although not significant, relationship between being in the lowest income quartile and being a primary rather that a secondary earner. Finally, in the full final model which includes all controls, while race is no longer significant, we see that wives in the third income quartile have odds of being a primary rather than a secondary earner that are 25 percent higher than wives in the top income quartile. In sum, Table 3 provides further evidence that, while black wives are (with only one exception in the full model of the second panel), more likely to be either co-providers or primary earners than they are to be secondary earners, wives in the bottom income quartile are less likely to be co-providers but more likely to be primary earners than are women in couples in the top income quartile. The final set of analyses present one further exploration of this finding.

Table 4 presents nested logistic regression analyses of the odds of a wife earning 60 percent or more of the couple's income among couples in which the wife earns at least 40 percent, for all couples (first panel) and dual-earner couples (second panel). In short, these analyses indicate the odds that a wife is a primary earner rather than a co-provider given that she falls into one of the two categories (the comparison not presented in Table 3). Given the interest in further exploring the relationship between income quartile and earnings patterns, the models begin with income quartile and add race in

Model 2 and all controls in Model 3. Models 1 and 2 of the first panel indicate that wives in the bottom income quartile have nearly 11 times the odds of being a primary earner rather than a co-provider than do wives in couples in the top income quartile, both with no controls and when controlling for race; there is no significant relationship between income quartile and earnings patterns among dual-earners in the model without controls. Model 2 of the second panel indicates that, controlling for race, wives in couples in the bottom income quartile have odds 1.3 times that of wives in couples in the top income quartile of being a primary earner rather than a co-provider. Finally, Model 3 in the first panel reveals that, net of all controls, the odds that a wife in a couple in the bottom income quartile is a primary earner rather than a secondary earner are 13.6 times those of a wife in a couple in the top income quartile. In addition, wives in the third income quartile have odds 1.8 times those of wives in the top income quartile of being a primary earner rather than a co-provider. Among dual earner couples (Model 3 of the second panel), wives in the bottom income quartile have nearly twice the odds of earning 60 percent or more of the total income rather than between 40 and 59 percent. These findings lend support to the assertion that wives in the bottom income quartile (and, in some model specifications, the bottom half of the income distribution) are more likely to be primary earners, while wives in the top income quartile are more likely to be co-providers. The lack of significance of the race coefficients in Table 4 indicates that, while black wives are much more likely than white wives to be either co-providers or primary earners (see Tables 2 and 3), among those who earn at least 40 percent of a couple's income, there is no difference between white and black wives in the form that their relative earnings advantage takes.

DISCUSSION AND CONCLUSIONS

The analyses presented above were designed to expand our knowledge of earnings patterns among contemporary American couples by examining race and class variation in wives' contributions to couples' income. Two major findings emerge. First, black wives have significantly higher odds

than their white counterparts of being either a co-provider (earning between 40 and 59 percent of the couple's total income) or a primary earner (earning 60 percent or more of total income). That this finding holds when controlling for the couple's total income indicates that the race effect is not driven by black couples' disproportionate concentration in lower economic classes. Thus, insofar as there has been a growth in marriages of equally dependent spouses, as Nock (2001) suggests, or marriages in which the wife is the primary earner, as highlighted in media accounts, the present research suggests that it may be concentrated among black Americans.[13] The present analyses do not address whether or not this can be attributed to labor force difficulties experienced by black men; this phenomenon remains a ripe area for future research.

Second, I find that the relationship between income quartile and wives' contributions to couples' income is not linear. That is, while wives in low-income couples are more likely to be secondary earners and less likely to be co-providers than their high-income counterparts, they also have a higher odds of primary earnership, earning 60 percent or more of the couple's total income. Thus, it appears that Nock's marriages of equally dependent spouses are concentrated among those in higher income quartiles, while both primary and secondary earner wives are concentrated among those in lower economic classes.

What conclusions can be drawn from the present analyses? The results suggest that there is cause for both optimism and pessimism with regard to income inequality within couples. On the optimistic side, one could take the findings that co-providership is equally common in the top, second, and third income quartiles (see Tables 2 and 3) as evidence of growing similarity in the experiences of married men and women regardless of their economic status. One could also argue that the concentration of primary-earning wives among blacks and those in the lowest income quartile signals progress for women in disadvantaged groups. On the pessimistic side, we see that, while women have made great strides in closing the gender wage gap in the labor market (see Padavic and Reskin 2002),

[13] The present analyses do not, however, directly assess changes over time. For similar analyses, see Raley et al. (2003).

the majority of women remain secondary earners in their families (over two-thirds of all wives and one-half of dual-earner wives; see Table 1). Furthermore, the unequal distribution of couples' earnings patterns across race and class groupings indicates that inequality spans both public and private spheres. While those in the most advantaged economic class also experience greater economic gender equality in the home, those in the most disadvantaged economic class experience further inequality in their private lives.

In conclusion, the results presented here suggest that a complex portrait underlies the earnings patterns of American couples. It is not a question of whether wives are predominantly secondary earners, whether couples or moving toward co-providing arrangements, or whether a sizable minority of wives outearn their husbands. Focus should instead be placed on identifying and understanding variation in earnings patterns among couples. The present research represents a first step in such an endeavor. Future research should focus on explaining the patterns identified here and placing couples' earnings patterns in a more dynamic, longitudinal context.

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Table 1.Wives' contributions to couples' income, by race, class, and parental status, for all couples and dual-earner couples. Source: 2000 NLSY79.

	ALL COUPLES				DUAL-EARNER COUPLES			
wife earns:	% of couple's income	< 40% of total income	40-59% of total income	≥ 60% of total income	% of couple's income	< 40% of total income	40-59% of total income	≥ 60% of total income
All	30.5	68.1	22.8	9.1	35.8	56.0	35.5	8.4
White	29.7	69.0	22.4	8.6	35.2	57.4	34.7	8.0
Black	39.6**	57.5**	28.7*	13.8*	41.7**	41.8**	45.9**	12.4*
Hispanic	31.1	59.5	20.6	9.9	36.9	56.1	34.2	9.6
Income quartile								
Bottom 25%	32.8*	82.1**	4.5**	13.3**	36.3	57.0	31.7**	11.3
3rd 25%	29.2	66.8*	24.3**	8.9	34.2*	59.7**	32.8*	7.5
2nd 25%	31.5	61.6	32.0	6.5	36.1	55.6	39.0	5.5**
Top 25%	29.7	61.9	30.3	7.9	36.5	52.0	38.5	9.4

* p< .05 **p<.01

Note: Asterisks indicate t-tests for significance of difference using whites, those in the top income quartile, and those with no children as the comparison group in each category.

Table 2. Logistic regression analysis of the odds of particular earnings patterns (all couples); odds ratios reported.

wife earns (% of total income):	less than 40%			40-59%			60% or more		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
White (reference)									
Black	0.638**	0.523**	0.710**	1.320**	1.827**	1.411**	1.680**	1.513**	1.135
Hispanic	1.011	0.889	0.979	0.929	1.138	1.013	1.130	1.040	1.010
Income quartile									
Bottom 25%		2.893**	3.480**		0.110**	0.111**		1.841**	1.657*
3rd 25%		1.113	1.059		0.829*	0.848		1.179**	1.278**
2nd 25%		0.869	0.926		1.189	1.145		0.934	0.930
Top 25% (reference)									
Parental status									
Children <6			0.908			1.267			0.838
Children 6-17			1.041			1.113			0.828
No children <18 (reference)									
Wife's hours			0.935**			1.055**			1.042**
Husband's hours			1.038**			0.995			0.948**
Couple's education									
Both HS or less (reference)									
Both college			0.981			0.794*			1.740**
Wife more educated			0.691**			1.005			2.221**
Husband more educ.			1.075			0.829			1.156
Wife's age			0.979*			1.015			1.018
Husband's age			1.024*			0.973**			0.996
Higher order marriage			0.928			1.108			0.940

*p<.05 **p<.01

Table 3. Multinomial (unordered) logistic regression analysis of the odds of particular earnings patterns (all couples); odds ratios reported.

wife earns (% of total income):	40-59% v. < 40%			more than 60% v. < 40%		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
White (reference)						
Black	1.449**	1.984**	1.458**	1.867**	1.781**	1.285
Hispanic	0.941	1.147	1.012	1.114	1.078	1.029
Income quartile						
Bottom 25%		0.114**	0.120**		1.261	0.924
3rd 25%		0.840	0.892		1.121	1.246**
2nd 25%		1.189	1.118		0.998	0.981
Top 25% (reference)						
Parental status						
Children <6			1.218			0.914
Children 6-17			1.044			0.843
No children <18 (reference)						
Wife's hours			1.069**			1.070**
Husband's hours			0.980**			0.941**
Couple's education						
Both HS or less (reference)						
Both college			0.868			1.631**
Wife more educated			1.193			2.363**
Husband more educ.			0.860			1.137
Wife's age			1.020			1.028
Husband's age			0.972			0.986
Higher order marriage			1.108			0.964

*p<.05 **p<.01

Table 4. Logistic regression analysis of the odds of a wife earning 60% or more of the couple's total income among couples in which the wife earns at least 40% of the income; odds ratios reported.

	ALL COUPLES			DUAL-EARNER COUPLES		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Income quartile						
Bottom 25%	10.829**	10.968**	13.602**	1.369	1.315*	1.848**
3rd 25%	1.320	1.330	1.763**	0.952	0.924	1.099
2nd 25%	0.836	0.840	0.916	0.689	0.675	0.697
Top 25% (reference)						
White (reference)						
Black		0.965	0.903		1.185	1.114
Hispanic		0.933	1.025		1.143	1.214
Parental status						
Children <6			0.866			0.839
Children 6-17			0.766			0.734
No children <18 (reference)						
Wife's hours			1.011*			1.018**
Husband's hours			0.958**			0.965**
Couple's education						
Both HS or less (reference)						
Both college			2.990**			2.382**
Wife more educated			3.102**			2.975**
Husband more educated			1.393			1.153
Wife's age			1.014			0.997
Husband's age			1.009			1.016
Higher order marriage			0.818			0.868

*p<.05 **p<.01

Appendix Table 1. Sample Characteristics.

	ALL COUPLES	DUAL-EARNER COUPLES
Dual-earner	64.2	----
White	85.9	86.5
Black	8.1	8.0
Hispanic	6.0	5.6
Income quartile		
Bottom 25%	25.0	25.2
3rd 25%	24.7	24.2
2nd 25%	25.3	25.7
Top 25%	25.1	24.9
Parental status		
Children <6	31.6	27.4**
Children 6-17	51.9	53.8**
No children <18	16.5	18.8**
Wife's hours	28.6	35.7**
Husband's hours	45.3	46.4**
Couple's education		
Both HS or less	32.1	31.3
Both college	39.4	39.5
Wife more educated	15.8	17.2**
Husband more educated	12.7	12.0**
Wife's age	38.3	38.4
Husband's age	40.4	40.3
Higher order marriage	29.6	30.4
N	4479	2823

*p<.05 **p<.01

Appendix Table 2. Logistic regression analysis of the odds of particular earnings patterns among dual-earner couples; odds ratios reported.

wife earns (% of total income):	less than 40%			40-59%			60% or more		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
White (reference)									
Black	0.544**	0.538**	0.657**	1.543**	1.580**	1.362**	1.690**	1.638**	1.333
Hispanic	0.907	0.899	0.995	1.034	1.060	0.963	1.231	1.178	1.168
Income quartile									
Bottom 25%		1.074	0.894		0.850	0.896		1.232	1.692*
3rd 25%		1.121	0.954		0.925	1.003		0.884	1.066
2nd 25%		0.980	0.930		1.139	1.162		0.718	0.762
Top 25% (reference)									
Parental status									
Children <6			0.875			1.239			0.883
Children 6-17			1.124			1.036			0.728
No children <18 (reference)									
Wife's hours			0.939**			1.044**			1.035**
Husband's hours			1.032**			0.986**			0.954**
Couple's education									
Both HS or less (reference)									
Both college			0.785*			0.959			2.443**
Wife more educated			0.568**			1.124			3.391**
Husband more educ.			1.014			0.929			1.062
Wife's age			0.978			1.018			1.010
Husband's age			1.018			0.979*			1.008
Higher order marriage			0.908			1.119			0.940

*p<.05 **p<.01

Appendix Table 3. Multinomial (unordered) logistic regression analysis of the odds of particular earnings patterns among dual-earner couples; odds ratios reported.

wife earns (% of total income):	40-59% v. < 40%			more than 60% v. < 40%		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
White (reference)						
Black	1.762**	1.796**	1.500**	2.181**	2.126**	1.635**
Hispanic	1.066	1.087	0.979	1.262	1.218	1.136
Income quartile						
Bottom 25%		0.874	1.009		1.165	1.766**
3rd 25%		0.903	1.032		0.848	1.123
2nd 25%		1.087	1.123		0.744	0.826
Top 25% (reference)						
Parental status						
Children <6			1.195			0.976
Children 6-17			0.943			0.710
No children <18 (reference)						
Wife's hours			1.063**			1.077**
Husband's hours			0.974**			0.940**
Couple's education						
Both HS or less (reference)						
Both college			1.119			2.570**
Wife more educated			1.473			4.087**
Husband more educ.			0.966			1.072
Wife's age			1.023			1.022
Husband's age			0.979			0.997
Higher order marriage			1.119			0.991

*p<.05 **p<.01

Appendix Table 4. Cumulative logit analysis of wives' contributions to couples' income; odds ratios reported.

	ALL COUPLES			DUAL-EARNER COUPLES		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
White (reference)						
Black	1.583**	1.810**	1.353**	1.803**	1.811**	1.502**
Hispanic	1.005	1.113	1.027	1.120	1.122	1.046
Income quartile						
Bottom 25%		0.421**	0.403**		0.968	1.227
3rd 25%		0.926	1.003		0.889	1.058
2nd 25%		1.107	1.043		0.972	1.029
Top 25% (reference)						
Parental status						
Children <6			1.020			1.072
Children 6-17			0.915			0.852
No children <18 (reference)						
Wife's hours			1.064**			1.058**
Husband's hours			0.954**			0.966**
Couple's education						
Both HS or less (reference)						
Both college			1.116			1.406**
Wife more educated			1.519**			1.937**
Husband more educated			0.929			0.976
Wife's age			1.018			1.020
Husband's age			0.983*			0.987
Higher order marriage			1.064			1.079

*p<.05 **p<.01