The Fading Breadwinner Role and the Economic Implications for Young Couples

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Abstract

It is a commonplace that the past few decades have been a time of increasing importance in the role of women as income providers, both within and outside of marriage. Drawing on data from the 1964 and 1993 March Current Population Surveys (CPS), we document the changing division of income provision within marriage and the association between changing marital income-provision roles and younger couples' economic welfare over the past thirty years. We find that the proportion of marriages in which husbands are primary breadwinners has declined dramatically, with a corresponding rise in "co-provider" marriages. Regression analyses show that (1) co-provider marriages are economically advantaged compared to other income-provision-role arrangements in both the early 1960s and the early 1990s; and (2) a relatively substantial part of the total improvement in younger couples' economic welfare over time stems from the shift towards co-provider marriages.

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Since the 1960s there has been an erosion in traditional gender roles specifying husbands as "breadwinners" or "good-providers" and wives as "homemakers" (Bernard 1981). This is mainly attributed to women's increased attachment to the labor force. A dramatic rise in women's paid work beginning in the 1960s has occurred, albeit within the context of more than a century of gradual secular change in women's participation in paid employment (e.g., Bianchi and Spain 1986; Moen 1992). Married women with young children, traditionally the subgroup least likely to be employed outside the home, have experienced the most dramatic change in women's labor force participation rates over the past few decades (e.g., Moen 1992).

A large literature is devoted to the implications of married women's rising participation in paid work (see, e.g., Booth et al. 1984; Cancian, Danziger, and Gottschalk 1993; Eggebeen and Hawkins 1990; Goldin 1990; Grossbard-Shechtman 1993; Herring and Wilson-Sadberry 1993; Hochschild 1989; Levy and Michel 1991; Maxwell 1990; Oppenheimer 1977; Oppenheimer 1988; Sørensen and McLanahan 1987; Spitze 1988; Treas 1987; Treas and Walther 1978); however, women's labor force participation is only one dimension of gender roles. At the same time that women have increased their attachment to the labor force, the transformation of the economy towards service industries has resulted in wage stagnation and even deterioration in the real wages of young men, particularly less-educated young men (Levy and Michel 1991; Sum, Fogg, and Taggart 1988). Little attention has been devoted to broader issues regarding gender roles, such as the relative importance of changes in men's labor force behavior and earnings for marital income-provision roles and the implications of income-provision roles for economic well-being.

This paper examines changes in the gender division of income provision within marriage among young couples. Our aims are to determine whether gender-role transformation has occurred and, if it has, how the placement of couples in the stratification system has been affected. We build

on previous work by introducing a categorization (i.e., "breadwinner-husband," "breadwinner-wife," "co-provider") to characterize the gender division of income provision among couples.

First, we document the level of change in income-provision roles. We build upon and extend prior research (e.g., Sørensen and McLanahan 1987) by measuring the extent to which younger married women have increasingly become co-providers alongside their husbands, and even whether women may increasingly be primary breadwinners. Discussion also focuses on the degree to which changes in income-provision roles are due to trends in men's employment and, in particular, whether any observed increases stem from declines in husbands' earnings abilities. While men's worsening economic prospects may result in delays in marriage and greater marital instability (e.g., Lichter et al. 1992; Mare and Winship 1991; Testa et al. 1989; Wilson 1987), it is unclear whether this trend may be apparent among young men who do marry.[1]

Second, we evaluate whether and to what extent changes in women's relative income contributions are associated with trends in younger couples' economic well-being over the past 30 years. We are not aware of any studies that focus specifically on the impact of changing gender roles within marriage on the economic fortunes of younger couples. Striking changes over the past few decades in attitudes regarding gender-roles have likely increased the desirability of working and earning income for wives. Even among those who continue to prefer a more traditional division of labor, normative changes may have made women's labor force participation a more acceptable means of improving economic well-being. Additionally, combining demographic trends of delayed marriage, increased non-marriage, and marital instability since the early 1960s with a recent body of research suggesting that marriage is now more likely to occur when *both* men's and women's economic prospects are good (e.g., Mare and Winship 1991; Oppenheimer and Lew 1994; Qian and Preston 1993; Testa et al. 1989), it emerges as a distinct possibility that younger married couples are enjoying substantially higher levels of economic welfare than their counterparts thirty years ago, and that some

part of this improvement stems from changes in the marital division of income provision. We thus investigate how marital income-provision roles affect younger married couples' family income and income-to-needs (i.e., family income divided by the poverty threshold) over time. We first present descriptive statistics showing economic welfare over time by income-provision roles, and then show results from a regression model of couples' log income-to-needs. Controlling for major sociodemographic characteristics of married women and their spouses, a key independent variable is our classification of the gender division of income provision. We draw on data for black and white married women ages 18–44 from the 1964 and 1993 March Current Population Survey (CPS).

BACKGROUND

It is a commonplace that the past few decades have been a time of women's growing economic independence, with numerous implications for gender roles within marriage. Although many indicators lend credence to the notion of increased economic independence of women—from declining fertility to attitudinal change—the most persuasive statistics are those showing dramatic increases in married women's participation in paid employment, especially since the 1960s. This rise has been particularly dramatic among women with young children; the labor force participation rates of married women with children under age six rose from just 28 percent in 1970 to nearly 60 percent in 1990 (Moen 1992). Correspondingly, and also due in part to higher wages, the proportion of women earning $20,000 or more (in 1987 dollars) increased from 16 percent to 27 percent between 1973 and 1986 (Levy and Michel 1991; see also Marini 1989). While in 1940 the vast majority of married women were completely economically dependent on their spouses—that is, they did not earn any money—by 1980 most wives had some income-provision role (Sørensen and McLanahan 1987).

With respect to men's earning prospects, we know that for all but highly educated men, real earned income has declined since the early 1970s (e.g., Blackburn, Bloom, and Freeman 1990; Levy

and Michel 1991; see also Sum, Fogg, and Taggart 1988), and this decline has been particularly acute for younger men. Among male full-time workers with high school diplomas, for example, earnings declined 16 percent between 1973 and 1986 for 25–34 year-olds; for 35–44 year-old male workers, the decline was roughly 7 percent (Levy and Michel 1991).

To date, however, there have been no published reports documenting trends in married women's relative income contributions beyond 1980. Young men and women in particular are experiencing greater equality in wages and labor force attachment (Bianchi and Spain 1986; Marini 1989); there have also been continuing shifts in men's and women's attitudes towards more egalitarian gender roles, with substantial evidence that both women and men are much more likely today than twenty or thirty years ago to expect women to be employed while married and raising children (e.g., Cherlin and Walters 1981; Mason, Czajka, and Arber 1976; Mason and Lu 1988; Moen 1992; Thornton and Freedman 1979; Yankelovich 1985).

A large literature has developed attempting to link trends in aggregate- or individual-level marriage patterns (e.g., increased marital instability, nonmarital childbearing, and delayed marriage) to these changes; there has been far less attention to how these trends may be affecting levels of economic welfare among married couples and, in particular, younger married couples. While popular wisdom suggests that young couples are increasingly vulnerable economically, with indirect empirical support of this possibility stemming from studies showing increased income inequality among married-couple families (e.g., Cancian et al. 1993; Karoly 1993), there is also evidence that married couples as a whole are doing substantially better today than two decades ago and in large part due to the rise in married women's paid employment. Between 1968 and 1988, for example, the typical married couple's income grew by over $8,000 in 1988 dollars, with increases in married women's income contributions accounting for approximately two-thirds of this rise (e.g., Cancian et al. 1993).

DATA

We use data from the March Annual Demographic File of the Current Population Survey (CPS) for 1964 and 1993. These data are well suited for our research goals. They provide demographic information and information on earned and unearned income for individuals, spouses, families, and households. Our subsamples include black and white married, spouse-present women ages 18–44, including roughly 9,100 white and 860 black married women in 1964, and 16,100 white and 1,050 black married women in 1993. Because income and other information reference the preceding year, our results pertain to 1963 and 1992.

MEASURES

Several measures of married women's relative income contributions are examined. One is simply the proportion of the sum of husbands' and wives' annual earnings that comes from the wife.[2] This is similar to measures used in past research to proxy women's economic dependence in marriage (e.g., Sørensen and McLanahan 1987).

The second measure classifies the gender-role division of income provision for couples into four mutually exclusive and exhaustive categories: *breadwinner-husband*, *breadwinner-wife*, *co-provider*, and *no provider*. This categorization considers whether a dominant provider exists and identifies who s/he may be.

An intrinsic problem in studying the effects of income-provision roles is that they are confounded with employment status; employment itself is implicit in some of the income-provision roles. For example, by definition, husbands are employed if the couple is classified as *breadwinner-husband* or *co-provider;* wives are employed when the couple is classified as *breadwinner-wife* or *co-provider*. However, a husband may or may not be employed when the couple's income-provision role

is classified as *no provider* or *breadwinner-wife,* and a wife may or may not be employed when the couple's income-provision role is classified as *no provider* or *breadwinner-husband.* Therefore, we condition on employment status so that comparisons can be made without confounding the effects of employment and income provision; we create another set of indicators by cross-classifying the main income-provision categories with the employment status of the non-dominant provider spouse. For example, in our analyses of the effects of income-provision roles on economic well-being, comparisons between the economic status of *co-provider* and *breadwinner-husband* marriages distinguish between those *breadwinner-husband* couples where the wife is a full-time homemaker and those where she participates in the labor market. Similarly, we condition on husband's employment status when comparing *breadwinner-wife* marriages with *co-provider*s.

The expanded classification is as follows: *co-provider*; *breadwinner-husband*, wife not employed (BH-WU); *breadwinner-husband*, wife employed (BH-WE); *breadwinner-wife*, husband not employed (BW-HU); *breadwinner-wife*, husband employed (BW-HE); *no provider*, both employed; *no provider*, only wife employed; *no provider*, only husband employed; *no provider*, neither spouse employed. Employment status is based on reports of number of weeks worked in the reference year; if a woman or her spouse was employed at least one week, he or she has been employed.

The *breadwinner-husband* category consists of women whose husbands' earnings represent 70 percent or more of the combined total income of the husband and wife. Analogously, *breadwinner-wife* includes those women whose own earnings account for at least 70 percent of combined spousal income. The *co-provider* category identifies couples with no primary breadwinner, who derive more than 30 percent of total income from earnings. This category generally includes women whose earnings represent somewhere from 30 percent to 70 percent of the combined earnings of the couple.[3] The final category, *no provider*, includes a small number of couples for whom unearned income comprises 70 percent or more of the combined income of the husband and wife.[4]

Let H=husband's earnings, W=wife's earnings, and O=husband's unearned income + wife's
unearned income. Couples are categorized as:

> *breadwinner-husband*   if $H/(H+W+O) \geq .7$;
>
> *breadwinner-wife*   if $W/(H+W+O) \geq .7$;
>
> *no provider*   if $H+W/(H+W+O) < .3$;
>
> *co-provider*   if $H+W/(H+W+O) \geq .3$, $H/(H+W+O) < .7$
>
> and $W/(H+W+O) < .7$.

While any cutoff is of course arbitrary, we believe our divisions to be relatively conservative
and substantively meaningful. A contribution of at least 70 percent is reasonable to designate an
individual as the primary breadwinner of a family, while a contribution of 30 percent or more is
substantial enough to not readily be foregone.[5] Additionally, in view of the continuing wage gap
between men and women, we believe we err on the side of realism by designating contributions of
roughly 30 percent or more as indicative of a *co-provider* marriage. Only a trivial proportion of
married women are in *no-provider* marriages (1.2 percent in 1963 and 2.2 percent in 1992); therefore,
most of our discussion and presentation of results pertains to the other income-provision- role
categories.[6]

We standardize family income in constant 1992 dollars and income per equivalent person (i.e.,
the income-to-needs ratio). Income-to-needs is constructed by dividing total reported family income
from all sources by the family's income "needs" determined by the family's official poverty
threshold.[7] Unlike the per capita income measure, which adjusts solely for household size, income-to-
needs adjusts both for the age of family members and for economies of scale associated with larger
household size.[8]

The model regresses married women's log family income-to-needs in 1963 and 1992 on
several factors. The key explanatory variables are the income-provision categories cross-classified

with employment status categories. The omitted category is *co-provider*. We control for race, age of

husband and its squared term, a fourfold classification of the educational attainment of both husband

and wife (less than 12 years, 13–15 years, and 16 or more years, with 12 years as the omitted

category), and number of children.[9] The model is estimated separately for each year, and a single

equation is estimated for all years combined, where year interacts with the other explanatory variables.

Parameter estimates and standard errors are used to (1) evaluate the changing relative

economic advantage of income-provision roles; (2) compute expected income-to-needs for

subpopulations; and (3) decompose the overall change in married couples' log income-to-needs over

time into that due to compositional changes (i.e., changes in means) and that due to our explanatory

variables. Our decomposition is based on differences in the weighted means of explanatory variables

between 1963 and 1992 weighted by their respective coefficients from the pooled model where year

interacts with the explanatory variables.[10]

RESULTS

The Fading Breadwinner Role?

Table 1 shows how married women's mean relative income contributions (i.e., the proportion

of couples' earnings contributed by wives) changed over time. As expected, for all age groups and for

both black and white women, the percentage of earnings that comes from wives has increased quite

dramatically over the past thirty years. Panel A shows that white married women in the early 1960s

contributed roughly just 10 percent to 17 percent of family earnings, but that by 1992 their relative

contributions increased substantially to 26–29 percent. Panel B demonstrates that among black

married women increases have been somewhat more dramatic. In 1963, black married women

contributed from 11 percent to 20 percent of family earnings, quite similar to that of white women in

TABLE 1

Married Women's Mean Relative Income Contributions, by Age and Year

Age of Wife	1963	(N)	1992	(N)	% Change 1963–92
A. White women					
18–24	.17	(1591)	.26	(1517)	+52.9
25–34	.10	(3515)	.29	(6976)	+190.0
35–44	.12	(3994)	.29	(7615)	+141.6
B. Black women					
18–24	.11	(176)	.34	(86)	+209.1
25–34	.15	(339)	.34	(423)	+126.7
35–44	.20	(349)	.38	(536)	+90.0

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Relative income contribution is defined as wife's earnings divided by the sum of wife's and husband's earnings. Samples are restricted to married, spouse-present women.

1963, with contributions increasing steadily with age. By 1992, their mean contributions ranged from 34 to 38 percent. Overall, these findings are consistent with Sørensen and McLanahan (1987), who document trends through 1980 using PUMS data, but our results suggest that married women's relative earnings contributions have continued to rise since 1980.[11]

Table 2 summarizes trends according to the income provision-role classification. *Co-provider* marriages have become the modal category for both black and white married women; while only 20 to 25 percent of married women were *co-provider*s in 1963, 47 percent of white women and 56 percent of black women were *co-provider*s by 1992. The proportion of *breadwinner-husband* marriages has declined over time. *Breadwinner-husband* marriages in 1992 were characterized by an employed wife 1.3 (1.6) times as frequently as by a full-time homemaker for whites (blacks), whereas, in 1963 there were 1.7 (1.0) times as many cases where the wife was not employed as where she was employed for whites (blacks).

While there have also been increases in *breadwinner-wife* marriages over time, particularly among blacks, still these only accounted for roughly 4 percent of the marriages of white and 6.6 percent of the marriages of black women in 1992. Similarly, while there have been increases, the proportion of women in *no-provider* marriages was quite small in both years. At least 90 percent of black and white younger married women were living in *breadwinner-husband* marriages of some type or in *co-provider* marriages in 1963 and in 1992.

Table 3 presents trends in the percentage of husbands whose earnings would be sufficient to support the family at twice the family's poverty threshold or more (i.e., defined as "family wage" by Eggebeen and Hawkins 1990). Women's relative income contributions are higher when the husband does not earn a "family wage," for most age groups and both years. Furthermore, the percentage of married women with husbands earning more than twice the poverty threshold increased for all age groups except for 18–24 year-old white women for whom the percentage remained the same.

TABLE 2
Proportion of Married Women Ages 18–44 in Co-provider, Breadwinner-husband,
Breadwinner-wife, and No-provider Marriages, by Year

	1963	1992	% Change
A. White women			
Co-provider	.200	.472	+136.0
Breadwinner-husband:			
Wife employed	.289	.263	
Wife not employed	.487	.201	
Total	.776	.464	-40.2
Breadwinner-wife:			
Husband employed	.011	.030	
Husband not employed	.003	.012	
Total	.014	.042	+200.0
No provider	.012	.022	+83.3
B. Black women			
Co-provider	.263	.565	+114.8
Breadwinner-husband:			
Wife employed	.357	.205	
Wife not employed	.355	.127	
Total	.712	.332	-53.4
Breadwinner-wife:			
Husband employed	.008	.040	
Husband not employed	.001	.026	
Total	.009	.066	+633.3
No provider	.017	.037	+117.6

Sources: March Current Population Surveys, 1964 and 1993.

Notes: See text for definitions of Breadwinner and Co-provider concepts. Samples are restricted to married, spouse-present women ages 18–44. Statistics are weighted. Proportions may not sum to 1 due to rounding.

TABLE 3

Percentage of Husbands Earning "Family Wage" and Women's Relative Income Contribution (RIC), by Age of Wife and Year

	% Husbands Earning Family Wage		Women's RIC if Yes			Women's RIC if No		
	1963 (1)	1992 (2)	1963 (3)	1992 (4)	% Change (5)	1963 (6)	1992 (7)	% Change (8)
A. Whites								
18–24	.32	.32	.14	.25	+78	.19	.27	+42
25–34	.41	.53	.08	.24	+200	.11	.35	+218
35–44	.47	.62	.09	.22	+144	.14	.40	+207
All	.42	.55	.09	.23	+155	.14	.36	+157
B. Blacks								
18–24	.07	.11	.13	.24	+118	.11	.36	+227
25–34	.13	.34	.12	.27	+128	.15	.39	+160
35–44	.16	.41	.18	.31	+72	.21	.43	+104
All	.13	.35	.15	.29	+93	.16	.40	+150

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Samples are restricted to married, spouse-present women ages 18–44. RIC is defined as women's earnings divided by the total of husbands' and wives' earnings. "Family wage" is determined by whether or not the husband's earnings alone are sufficient to support his family at a level at least twice the official poverty threshold. Statistics are weighted.

Therefore, aggregate trends in the percentage of husbands earning a family wage do not account for the dramatic increase in women's relative income contributions.[12]

Columns 3 through 8 of Table 3 show women's mean relative income contributions according to whether or not their husbands earned a family wage. Substantial increases occurred within husbands' earnings status. For example, for white women the average change across time was +155 percent among those with husbands earning a family wage, and nearly the same (+157 percent) among those with husbands without adequate earnings. For black women, there is some evidence that increases across time were larger among those with husbands not earning a family wage (+150 percent versus +93 percent), but large increases are evident in either case. It is possible that women married to high-earning, well-educated men have been drawn into the labor market over time by increasing wages, while women whose husbands' earnings have deteriorated (i.e., less-educated men) may have been "pushed" into the labor market. Computations on the basis of these figures suggest that had husbands' ability to earn a family wage *not* increased as observed over the past thirty years, women's relative income contributions would have been roughly 30 percent among white women and 40 percent among black women in 1992 given the observed increase in women's income-provision propensities.[13]

Marital Gender Roles and Couples' Economic Well-Being, 1963–1992

Descriptive Results

Table 4 shows mean family incomes in constant 1992 dollars and income-to-needs ratios for 1963 and 1992 by income-provision roles. The mean values for the total population of 18–44 year-old wives are presented in the first column, and subsequent columns present the means for each income-provision classification, and within employment statuses.[14] The overall economic welfare of young couples has improved dramatically over the past thirty years, for the total population and within each group. Average family income rose from about $35,000 to $50,000 and from $22,000 to

TABLE 4

Mean Family Income (1992 constant dollars) and Income-to-Needs, by Detailed Marital Gender Roles

	Total	Co-provider	Breadwinner-Husband			Breadwinner-Wife		
			Total	WE	WU	Total	HE	HU
A. Family income								
Whites								
1963	35,436	39,293	34,764	34,703	34,801	23,751	24,223	21,979
1992	50,067	55,067	47,501	52,494	40,954	37,974	41,676	28,401
Blacks								
1963	21,813	28,105	19,844	20,129	19,588	14,384	15,174	7,817
1992	41,002	47,020	36,783	41,871	28,542	27,224	31,748	20,234
B. Income-to-needs								
Whites								
1963	2.50	3.15	2.35	2.48	2.28	2.06	2.17	1.62
1992	3.96	4.58	3.52	4.00	2.89	3.16	3.50	2.27
Blacks								
1963	1.54	2.06	1.37	1.42	1.32	1.22	1.31	0.53
1992	3.07	3.60	2.62	3.04	1.95	2.11	2.46	1.58

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Sample is restricted to married, spouse-present women ages 18–44. Statistics are weighted. Family income amounts are presented in constant 1992 dollars. The first "total" column includes those in the no-provider category.

$41,000 for white and black married women, respectively, and income-to-needs ratios rose from 2.5 to almost 4 for whites and more than doubled for blacks from 1.5 to 3.07.

In 1963, the most salient factor for economic well-being was whether the marriage was a *co-provider* one or not; *breadwinner-husband* and *breadwinner-wife* marriages of all types fared substantially worse. By 1992, the central distinction was whether or not the wife was employed; clearly, women's employment has become more important for economic well-being. In contrast to small gains in family income among non-working women whose husbands are the breadwinners, striking improvements were experienced by *co-provider* marriages and *breadwinner-husband* cases where the wife was employed. Among black women for example, family income for employed women in *breadwinner-husband* marriages, and in *co-provider* marriages, was 2 and 1.67 times higher in 1992 than in 1963, respectively, whereas, family income only increased by roughly 45 percent for *breadwinner-husband* marriages where the wife was not employed.   As a result, for couples in which the husband was the breadwinner, the economic well-being differential between employed and nonemployed wives increased dramatically. In fact, the "traditional" male breadwinner marriages in 1992 did not fare better than *breadwinner-wife* marriages in which husbands were employed (BW-HE).

Income-to-needs ratios suggest an even stronger economic disadvantage for traditional marriages, likely due to the smaller family size of employed women. Generally, then, the differential in economic well-being between families where both spouses work and families where only one works increased dramatically. *Co-providers* now have an even greater economic advantage over marriages in which one spouse is the dominant provider and the other is not employed; however, the relative advantage over *breadwinner-husband* marriages where the wife is employed did not change as substantially.

To quantify the extent to which improvements in couples' economic well-being are linked to changes in income-provision roles, Table 5 presents family income and income-to-needs ratios that

would have occurred in 1992 if the propensity for women to be employed and earn income did not change over time (i.e., the distribution of women across income-provision-role categories remained at 1963 levels), but levels of economic well-being within the income-provision roles did change as observed. Computations use the actual proportions of married women in each of the income-provision categories in 1963 from Table 2, and observed family income and income-to-needs in 1992 from Table 4.[15] The first row of each panel uses the 1963 distribution of the broad four categories (*co-provider*, *breadwinner-husband*, *breadwinner-wife*, and *no provider*). Alternatively, in the second row of the panels, the observed 1963 distribution is expanded and the *breadwinner-husband* category is broken down into two categories: cases where the wife is employed and cases where she is not (i.e., BH-WE, BH-WU).

The standardized family income and income-to-needs would have been somewhat lower in 1992 than what is observed for both black and white women. Approximately 10 percent (e.g., ($50,067–48,648)/($50,067–35,436)) of the observed improvement over time in white and black women's family income was due to changes in the distribution across income-provision roles. Change in income-provision roles accounted for an even greater proportion of the change in income-to-needs (15–17 percent), and the proportion of change accounted for is higher still (21–29 percent) when the standardization is based on the narrower categorization of income-provision roles that distinguishes wives' employment status (second row of each panel).

Regression Results

In the following regression analyses we test whether the relationship between income-provision roles and economic well-being is significant and whether changes in this relationship over time are statistically significant, while controlling for selected variables.

TABLE 5

Observed and Expected 1992 Economic Well-Being of Married Women based on Gender-Role Distribution in 1963

	Family Income		% Change Due to Gender Roles	Income-to-Needs		% Change Due to Gender Roles
	Observed 1992	Expected 1992		Observed 1992	Expected 1992	
A. Whites						
Four-category	$50,067	$48,648	9.7%	3.96	3.709	17.2%
Including adjustments for within BH changes	--	46,901	21.0	--	3.537	28.9
B. Blacks						
Four-category	41,002	38,997	10.4	3.07	2.84	15.0
Including adjustments for within BH changes	--	37,887	16.2	--	2.75	20.6

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Sample is restricted to married, spouse-present women ages 18–44. Statistics are weighted. Family income amounts are presented in constant 1992 dollars. See text for explanation of computations.

The distributions of income and the explanatory variables by year are presented in Table 6. Clearly, the context in which income-provision roles changed over time shifted too. The amount of education received by young husbands and wives increased dramatically. In 1963, about one-third of young married women had not graduated from high school, and just 19 percent had at least some college. By 1992, only 11 percent had not graduated from high school, and the proportion with at least some college had risen markedly to 52 percent. Similarly, only 28 percent of spouses had more than a high school degree in 1963, compared to more than one-half (54 percent) in 1992. The other relatively sharp change was in the average number of children, which fell from 2.15 in 1963 to 1.48 in 1992.

Table 7 presents estimated differences in log income-to-needs between every income-provision role and the t-statistics associated with the differences.[16] These estimates are constructed from the parameter estimates presented in Table A1.

All income-provision roles fared significantly worse than *co-provider*s in terms of economic well-being for both years even after controlling for other variables such as schooling and number of children. The results suggest that wives' employment status has become more central over time to couples' economic well-being. Specifically, the relative advantage of *co-provider* marriages over *breadwinner-husband* with employed wife (BH-WE) and *breadwinner-wife* with employed husband (BW-HE) has declined significantly across time, while the relative advantage over *breadwinner-husband*–wife not employed has increased sharply. And, among *breadwinner-husband* marriages, the disadvantage of wives' nonemployment has increased. In fact, the difference in economic well-being between the two types of *breadwinner-husband* marriages was not significant in 1963.

This result probably to some extent reflects that an indicator variable for ever having worked in a year captures different experiences for married women in 1992 than in 1963. Many women in BH-WE marriages today are employed for longer periods or working more hours than in the early

TABLE 6

Distribution of Income and Other Characteristics, by Year

Variables	1963 Mean/Proportion	(S.D.)	1992 Mean/Proportion	(S.D.)
Dependent variable:				
LN(Income-to-needs)	.70	(.63)	1.13	(.73)
Independent variables:				
Race (0=white)	.09	(.29)	.07	(.26)
Age of husband (years)	35.74	(8.50)	36.38	(7.72)
Age of husband squared	1348.69	(635.96)	1393.41	(593.14)
Wife's education:				
(0=high school graduate)	.48	(.50)	.37	(.48)
< 12 years	.33	(.47)	.11	(.31)
13-15 years	.12	(.32)	.29	(.45)
16 or more	.07	(.26)	.23	(.42)
Husband's education:				
(0=high school graduate)	.35	(.48)	.34	(.48)
< 12 years	.38	(.48)	.12	(.32)
13-15 years	.13	(.34)	.27	(.44)
16 or more	.15	(.35)	.27	(.44)
Number of children	2.15	(1.61)	1.48	(1.18)
Income-provision roles:				
(0=*Co-provider*)	.205	(.40)	.479	(.50)
BH-WE	.295	(.46)	.259	(.44)
BH-WU	.475	(.50)	.195	(.40)
BW-HE	.010	(.10)	.031	(.17)
BW-HU	.003	(.05)	.013	(.11)
No provider–Both employed	.002	(.05)	.002	(.04)
No provider–HE/WU	.004	(.06)	.005	(.07)
No provider–WE/HU	.002	(.04)	.003	(.06)
No provider–Neither employed	.004	(.06)	.013	(.12)
N	9,959		17,153	

Sources: March Current Populations Surveys, 1964 and 1993.

Notes: Samples restricted to married, spouse-present women ages 18–44. See text for definitions of income-provision-role categories. Statistics are weighted.

TABLE 7

Parameter Estimates of Log Income-to-Needs Differences between Income-Provision Roles
(t-statistics in parentheses)

	Co-provider			BH-WE			BH-WU			BW-HE		
	1963	1992	t-stat. year diff.	1963	1992	t-stat. year diff.	1963	1992	t-stat. year diff.	1963	1992	t-stat. year diff.
BH-WE	-.193 (-13.2)	-.065 (-6.3)	(6.9)									
BH-WU	-.213 (-15.4)	-.284 (-24.6)	(-3.8)	-.021 (-1.7)	-.219 (-17.5)	(-11.4)						
BW-HE	-.471 (-8.9)	-.345 (-14.0)	(2.1)	-.279 (-5.3)	-.281 (-11.1)	(-.03)	-.258 (-4.9)	-.061 (-2.4)	(3.3)			
BW-HU	-.695 (-6.9)	-.744 (-20.0)	(-.43)	-.503 (-5.0)	-.679 (-18.0)	(-1.6)	-.482 (-4.8)	-.460 (-12.1)	(.20)	-.224 (-1.9)	-.398 (-9.1)	(-1.4)

Notes: T-statistics for within-year income-provision-role contrasts are below the coefficients; t-statistics for between-year differences in effects are in separate columns. Table notation is as follows: BH-WE=breadwinner-husband, wife employed in reference year; BH-WU=breadwinner-husband, wife not ever employed in reference year; BW-HE=breadwinner-wife, husband employed in reference year; BW-HU=breadwinner-wife, husband not ever employed in reference year. The equation also controls for the no-provider category and the other variables shown in Appendix Table A1.

1960s. Analyses not shown, for example, indicate that women's relative earnings contribution to couples' total earnings in BH-WE marriages rose over time from .10 to .14 among white women and from .11 to .17 among black women.

Breadwinner-wife marriages have been and continue to be at a significant economic disadvantage compared to *co-provider* marriages and *breadwinner-husband* marriages. At the same time, however, the relative economic disadvantage of *breadwinner-wife* marriages in which the husband is also employed compared to *breadwinner-husband* marriages with wife unemployed, and *co-provider* marriages, significantly diminished over the thirty-year period.

Quantifying the Importance of Income-Provision Roles for Economic Well-Being

The importance of couples' income-provision roles for economic well-being relative to other factors is demonstrated by comparing differences in predictions of income-to-needs presented in Table 8 (calculations are based on parameter estimates in Table A1). The three panels represent different subpopulations and provide predicted income-to-needs when certain characteristics of that population are altered.

In 1963, the most important characteristics determining economic well-being were race and education. All else equal, the difference between *co-provider* couples and couples in which the husband was the breadwinner and the wife was employed was .17 for the "disadvantaged" family, .51 for the "average" family, and .81 for the "advantaged" couple, whereas the difference between *breadwinner-husband* families where the wife was and was not employed was trivial (i.e., only .02, .05., and .08 respectively). In contrast, the income-to-needs ratio for blacks was lower than for whites by .50, .78, and 1.53 for the respective family profiles. Furthermore, differences due to education were greater than differences due to income-provision roles; however, the extent to which they were greater was not as large as in the contrast with race. The difference between *co-provider* couples and couples in which the husband was the breadwinner and the wife was employed was only

TABLE 8
Predicted Income-to-Needs for Selected Subpopulations

	1963	1992
Subpopulation A: "Average" Couple[1]		
Schooling levels:		
Both spouses < 12 years	1.64	1.58
Husband, <12 years; Wife, 12 years[2]	1.96	2.04
Both spouses = 12 years[3]	2.37	2.56
Both spouses >16 years	3.24	4.71
Race:		
White	2.37	2.56
Black	1.59	2.13
Number of children:		
No children	3.12	3.76
1 child	2.72	3.10
2 children[2,3]	2.37	2.56
3 children	2.07	2.12
Income-provision roles:		
Co-provider	2.88	2.73
BH-WE	2.37	2.56
BH-WU	2.32	2.06
BW-HE	1.79	1.94
Subpopulation B: Disadvantaged[4]		
Schooling levels:		
Both spouses < 12 years	1.00	1.05
Husband, <12 years; Wife, 12 years[2]	1.23	1.36
Both spouses = 12 years[3]	1.45	1.71
Both spouses > 16 years	1.98	3.14
Race:		
White	1.50	1.27
Black	1.00	1.05
Number of children:		
No children	1.32	1.55
1 child	1.15	1.28
2 children[2,3]	1.00	1.05
3 children	.87	.87
Income-provision roles:		
Co-provider	1.00	1.05
BH-WE	.83	.99
BH-WU	.81	.79
BW-HE	.63	.75

(table continues)

TABLE 8, continued

	1963	1992
Subpopulation C: Advantaged[5]		
Schooling levels:		
Both spouses < 12 years	2.33	2.19
Husband, < 12 years, Wife 12 years[2]	2.86	2.82
Both spouses = 12 years[3]	3.38	3.55
Both spouses $\geq$ 16 years	4.62	6.52
Race:		
White	4.62	6.52
Black	3.09	5.41
Number of children:		
No children	4.62	6.52
1 child	4.03	5.38
2 children[2,3]	3.51	4.44
3 children	3.06	3.67
Income-provision roles:		
Co-provider	4.62	6.52
BH-WE	3.81	6.10
BH-WU	3.73	4.91
BW-HE	2.88	4.61

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Calculations are based on parameter estimates in Table A1.

[1]Other variables assume the following values: age 35, white, 2 children, both 12 years of schooling, BH-WE.
[2]This is the modal category for 1963.
[3]This is the modal category for 1992.
[4]Other variables assume the following values: age 25, black, 2 children, both less than 12 years of schooling, co-providers.
[5]Other variables assume the following values: age 30, white, no children, both 16 years of schooling, co-providers.

.38 times as great as the difference between families where both spouses had high school diplomas and couples without high school diplomas, for "disadvantaged" families. The relative differences were .70 and .77 for "average" and "advantaged" families, respectively. The difference between *co-provider* couples and couples in which the husband was the breadwinner and the wife was not employed was only .42 times as great as the difference between families where both spouses had high school diplomas and couples without high school diplomas, for "disadvantaged" families. The relative differences were .77 and .85 for "average" and "advantaged" families respectively. The difference between high school graduates and college graduates was even greater.

By 1992, the stratifying determinants had changed. Racial differences in income-to-needs had declined, whereas differences across family size and schooling increased. The small differences between the two types of *breadwinner-husband* marriages dramatically increased and the sizeable differences between *co-provider* families and *breadwinner-husband* families where the wife was employed declined. Wife's employment status becomes the defining feature of the income-provision roles rather than whether or not the spouses are *co-providers* or the husband is the breadwinner. For example, the difference in income-to-needs between *co-providers* and families with husbands serving as breadwinners but wives were employed was only .39 times as large as race differences among the "average" family type. However, the difference between the two *breadwinner-husband* families was 1.16 times as large as race differences. Similarly, the difference between *co-providers* and *breadwinner-husband* families with the wife employed was only .17 times as large as the difference between high school graduates and non–high school graduates in 1992 and .08 times as large as the difference between college graduates and high school graduates; the relative difference between *breadwinner-husband* family types was .51 and .23.

Table 8 depicts the magnitude of differences in economic well-being associated with income-provision roles relative to the magnitude of differences associated with race, education, and number of

children. In contrast, Table 9 depicts the actual change in economic well-being due to observed changes in income-provision roles, composition of the population, and educational attainment. More specifically, Table 9 decomposes the overall observed change in married couples' log income-to-needs into the various components. The decomposition is based on parameter estimates shown in Table A2, although for substantive purposes we use BW-HU as the omitted category rather than *co-provider*.

Only a small portion of the increase in the mean family income-to-needs can be explained by compositional changes in the population. For example, the proportion of black married women is relatively small in both years, and thus changes in this variable account for only about 11 percent of the overall increase in mean income-to-needs. In contrast, changes in wives' education, husbands' education, and income-provision roles more than fully account for the overall improvement in couples' economic welfare over time (i.e., there is a relatively large offsetting residual).

Levels of educational attainment for both spouses have increased markedly over the past thirty years; approximately 80–90 percent of the contribution from these components stems from changes in means rather than changes in effects (not in table). While the disadvantage of having less than twelve years of education has increased—as has the advantage of high levels of schooling—far more important have been compositional changes (i.e., a decline in the proportion of younger married women and spouses with low educations and an increase in the proportion with high levels of education).

Slightly less important overall has been the contribution from changes in income-provision roles, accounting for roughly half (49 percent) of the improvement in log income-to-needs over time. The most important source of change within income-provision roles is associated with *co-provider* marriages. Changes in means, rather than effects, account for over 90 percent of this contribution (not in table). That is, the marked rise in *co-provider* marriages over time from 20 percent to 48 percent (see Table 6) is the basis for the large and positive contribution of this component. Some part of the

TABLE 9

Decomposition of 1963–1992 Change in LN(Income-to-Needs) of Married Couples

	Change in LN(Income-to-Needs)	% Increase Explained by Particular Variables
Race	.046	10.8
Husband's age	.096	22.0
Husband's age, squared	-.070	-16.3
Education, wife, total:	.242	56.2
<HS	(.077)	(17.9)
13–15	(.050)	(11.7)
16+	(.114)	(26.5)
Education, husband, total:	.207	48.1
< HS	(.072)	(16.9)
13–15	(.028)	(6.6)
16+	(.118)	(27.4)
Number of children	.021	4.8
Income-provision roles, total:	.212	49.4
Co-provider	(.428)	(99.5)
BH-WE	(.056)	(12.9)
BH-WU	(-.278)	(-64.8)
BW-HE	(.020)	(4.7)
No provider	(-.013)	(- 2.9)
Residual	-.324	-75.3
Total change (1992 LN(I/N)- 1963 LN(I/N))	.430	(100.0%)

Sources: March Current Population Surveys, 1964 and 1993. Calculations based on estimates in Table A2, although we use BW-HU as the omitted category for the decomposition.

Notes: Samples are restricted to 18–44 year-old married, spouse-present women. Percentages may not sum to 100 due to rounding.

improvement also stems from the decreasing economic disadvantage of BH-WE marriages over time (12.9 percent), highlighting that women's employment has become more salient to couples' economic well-being over time. There is also a relatively large negative contribution from changes in *breadwinner-husband*, wife unemployed (BH-WU). This stems mainly from the fact that BH-WU marriages fare better economically than the omitted category (BW-HU), but there has been a sharp decline in their prevalence (from 48 percent in 1963 to 20 percent in 1992). Finally, increases in the proportion of women in the *breadwinner-wife* and *no-provider* marriages over time (see Table 6), types that fare less well economically but include only a small minority of women even in 1992, have trivial effects.

SUMMARY AND DISCUSSION

This study developed a classification of the gender division of income provision within marriage and documented that the division of labor within marriage in 1992 by and large did not resemble patterns in 1963. The norm changed from marriages characterized by *breadwinner-husband*s to those characterized by *co-provider* spouses. In fact, even the nature of the breadwinner role has changed. The normative pattern for breadwinner marriages has shifted from wives not working to wives working. Notably also, our findings indicate that this dramatic rise in *co-provider* marriages has not been driven in the aggregate by deterioration in younger husbands' earning ability. Striking increases in women's relative income contributions have occurred over the past thirty years regardless of whether or not husbands earn what may be deemed a "family wage"; moreover, for no age group of black or white younger husbands has there been a decline in the proportion with adequate earnings.

We also examined the association between the gender division of income provision and couples' economic welfare, and investigated the extent to which temporal change in marital income-

provision roles accounts for change over time in younger couples' economic well-being. Contrary to

popular wisdom, our results indicate that younger couples in all income-provision-role categories are

faring markedly better today in economic well-being (i.e., family income and income-to-needs) than

thirty years ago. This finding for younger couples is consistent with previous research showing

increases in family income among married couples as a whole (e.g., Cancian et al. 1993). The

common perception that young couples are more economically vulnerable today than a few decades

ago may partly stem from the increasing *relative* disadvantage of the sole male-breadwinner marriage

compared to other marital types.

The relative economic advantage of *co-provider* marriages—or, conversely, the relative

disadvantage of *breadwinner-husband* marriages and *breadwinner-wife* marriages—has changed

significantly. *Breadwinner-husband* marriages in which the wife does not work outside the home—the

most "traditional" arrangement—are at an increasing economic disadvantage, relative to *co-providers*

and even to other *breadwinner-husband* marriages in which the wife contributes some earnings. Thirty

years ago what was most salient to a couples' economic well-being was whether or not they were *co-*

providers; today, wives' employment status in and of itself differentiates couples with respect to

economic well-being. *Breadwinner-wife* marriages in which wives are the primary breadwinners but

their spouses are also employed have become relatively less economically disadvantaged over time,

most likely due to increasing wages for many women during this period.

Caution should be exercised in interpreting our findings because we rely on conventional

measures of economic well-being that do not include adjustments for taxation or take into account

differentials in expenses. A family with two employed adults rather than one may achieve a higher

income or income-to-needs ratio, but only at the expense of a reduction in other aspects of family

well-being; the "caring work" central to family life may suffer (DeVault 1991; Hochschild 1989) and

the financial outlays associated with the employment (e.g., child care) are ignored. The observed

economic advantage of *co-provider*s compared to other marital types may differ somewhat if these costs were included here. Unfortunately, the CPS data do not provide information on child care costs and other expenses, particularly in the early years.

CONCLUSION

We have shown that women increasingly play important roles in income provision for their families; this fact has numerous implications for the institution of marriage. One implication we have focused on is economic well-being. Several decades ago Parsons (1942, 1949) argued that marriage is most stable and optimal for society as a whole when marital gender roles are complementary, with men playing the "instrumental" role as income providers and women the "expressive" one, responsible for the affective domain of family life. A distinct division of labor does not appear to be optimal with respect to economic well-being, and the disadvantage has increased over time. We find that *co-provider* marriages in 1963 and in 1992 fared better economically than *breadwinner-husband* marriages, especially when the wife did not work, and much better compared to *breadwinner-wife* marriages.

In addition, the extent to which income-provision roles have changed has numerous implications for studying marriage. Marriage models that depict family formation in the 1960s may be inappropriate for the 1990s. In response, scholars have recently incorporated the economic prospects of both men and women into marriage models (e.g., Bulcroft and Bulcroft 1993; Mare 1991; Mare and Winship 1991; Oppenheimer and Lew 1994; Qian and Preston 1993). For example, Qian and Preston (1993) posit that the perceived "affordability" of marriage now includes consideration of both men's and women's income.

Furthermore, change of the magnitude documented here in the organization of marriage has important implications for gender stratification. Some feminist theorists, for example, argue that

women's subordinate position in society rests at least in part on their economic dependence within marriage (see, e.g., Hartmann 1976). We do not find that women and men are necessarily making equal income contributions within marriage, but among *co-provider*s—the modal arrangement for younger couples today—women's average earnings contributions are nearly one-half, ranging from 40 percent to 47 percent (data not shown). If marriage is becoming as rapidly characterized by joint income provision as it seems to be, marriage per se is becoming less a foundation for the maintenance of societal-wide gender inequality (Smith 1984).

TABLE A1

**Parameter Estimates from OLS Regression Model Predicting Couples'
Log Income-to-Needs, by Year**

Variable	1963	(SE)	1992	(SE)
Race (0=white)	-.401	(.018)	-.185	(.017)
Age of husband (years)	.079	(.004)	.071	(.004)
Age of husband, squared	-.0008	(.0001)	-.0007	(.000)
Wife's education:				
(0=12 years)				
< 12 years	-.202	(.012)	-.254	(.016)
13–15 years	.069	(.017)	.115	(.011)
16 or more	.120	(.022)	.283	(.013)
Husband's education:				
(0=12 years)				
< 12 years	-.168	(.013)	-.230	(.015)
13–15 years	.088	(.017)	.073	(.011)
16 or more	.192	(.018)	.325	(.013)
Number of children	-.137	(.003)	-.192	(.003)
Income-provision-role variables:				
(0=*Co-provider*)				
Breadwinner-husband:				
Wife employed	-.192	(.018)	-.065	(.010)
Wife not employed	-.213	(.014)	-.284	(.011)
Breadwinner-wife:				
Husband employed	-.471	(.052)	-.345	(.025)
Husband not employed	-.695	(.101)	-.744	(.037)
No provider:				
Both employed	-1.160	(.103)	-.762	(.093)
Neither employed	-1.007	(.081)	-1.206	(.036)
Wife employed/husband unemployed	-.906	(.126)	-.659	(.072)
Husband employed/wife unemployed	-.726	(.084)	-1.111	(.061)
Constant	-.391	(.072)	-.226	(.068)
R^2	.377		.469	
Unweighted N	9,959		17,153	

Sources: March Current Population Surveys, 1964 and 1993.
Notes: Sample is restricted to married, spouse-present women ages 18–44. Standard errors are in parentheses. Analyses are unweighted.

TABLE A2

Estimates from Unweighted OLS Regression Model Predicting Couples'
Log Income-to-Needs, Pooled across 1963 and 1992 Data

Variable	Coefficient	Standard Error	Variable	Coefficient	Standard Error
Year (0=1963)	.164	(.101)	Race X year	.215	(.025)
Race (0=white)	-.401	(.019)	Age of husband X year	-.008	(.005)
Age of husband (years)	.079	(.004)	Age of husband squared X year	.0001	(.0001)
Age of husband, squared	.0008	(.0001)	Wife, < 12 years X year	-.052	(.020)
Wife, <12 years:	-.202	(.013)	Wife, 13–15 years X year	.046	(.021)
Wife, 13–15 years	.069	(.018)	Wife, 16 or more X year	.164	(.027)
Wife, 16 or more years	.119	(.023)	Husband, < 12 years X year	-.062	(.019)
Husband, <12 years	-.168	(.013)	Husband, 13–15 years X year	-.015	(.021)
Husband, 13–15 years	.088	(.018)	Husband, 16 or more years X year	.133	(.023)
Husband, 16 or more years	.192	(.019)	BH-WE X year	.128	(.018)
Number of children	-.137	(.003)	BH-WU X year	-.070	(.018)
BH-WE	-.193	(.015)	BW-HE X year	.126	(.060)
BH-WU	-.213	(.014)	BW-HU X year	-.049	(.112)
BW-HE	-.471	(.055)	*No provider*–HE/WE X year	.397	(.141)
BW-HU	-.696	(.106)	*No provider*–HE/WU X year	-.384	(.107)
No provider–HE/WE	-1.160	(.109)	*No provider*–HU/WE X year	.247	(.150)
No provider–HE/WU	-.726	(.089)	*No provider*–HU/WU X year	-.199	(.092)
No provider–HU/WE	-.906	(.132)	Number of children X year	-.055	(.005)
No provider–HU/WU	-1.007	(.085)	Constant	-.391	(.076)

Sources: March Current Population Surveys, 1964 and 1993.

Notes: Sample is restricted to married, spouse-present women ages 18–44. R^2 = .479. Unweighted N = 27,112.

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Endnotes

[1]Eggebeen and Hawkins (1990) address this general question, but in a different form. Focusing on white married women with children, they find that temporal increases in women's labor force participation have been most pronounced among women whose husbands earn "adequate" wages (i.e., wages sufficient to support their families at twice the poverty level or more).

[2]We include wage-salary, self-employment, and farm income as earned income. The sum of these sources for the husband and wife together serves as the denominator.

[3]Initially, we used three *co-provider* categories: "*co-provider*-equal" (.3 < W/(W+H) < .7), "*co-provider*-dominant wife" (W/(W+H) ≥ .7), and "*co-provider*-dominant husband" (W/(W+H) ≤ .3). We found that the vast majority of *co-provider* couples (85 percent) were in the "*co-provider*-equal" category in both 1963 and 1992 and thus collapsed the categories.

[4]The *no-provider* category largely includes less well off couples who derive most of their income from sources such as unemployment compensation, social security, or some form of public assistance. In only a handful of cases are these couples drawing primarily on interest and dividend income.

[5]Although results changed somewhat when we experimented with alternative cutoff points (i.e., earnings contributions of .6 or more to designate a breadwinner), the substantive conclusions were the same.

[6]In ongoing analyses, we are testing the sensitivity of results to the general classification scheme and to the definition of the *no-provider* category. Among *no-provider* couples, for example, one spouse may be dominant in earnings contributions.

[7]For the 1993 data, determining a family's income needs was straightforward; we relied on official poverty thresholds published by the U.S. Bureau of the Census (1993). Complications arose for 1964 because, to our knowledge, no comparable poverty threshold matrix was published or available. We therefore converted the 1992 matrix to its 1963 equivalent using the Consumer Price Index.

[8]Because the 1964 CPS does not allow us to determine correctly whether children are actually members of the primary family or of related subfamilies, we use the CPS definition of "family" to construct the numerator and denominator of income-to-needs; that is, total family income includes the income of the primary family and related subfamilies, and the needs measure counts people in both. Fortunately, this only affects a very small proportion of the married women in our sample. Just 1.2 percent of 18–44 year-old married women in 1964 and 3.6 percent in 1993 were either related subfamilies or the primary family with related subfamilies present in the household.

[9]We do not include both husbands' and wives' ages in our model because of the strength of the correlations (.80–.85).

[10]The decomposition is calculated by the following:

$$\bar{Y}_1 - \bar{Y}_2 = \sum(\beta_{1k} + \beta_{2k})(\bar{X}_{1k} - \bar{X}_{2k}) + \sum(\beta_{1k} - \beta_{2k})(\bar{X}_{1k} + \bar{X}_{2k}) \ .$$

The first component calculates the amount of overall change due to differences in means; the second, the amount due to differences in effects. Where changes in effects by year are not statistically significant in the pooled model, we only calculate the change attributable to differences in means (i.e., we assume effects to be constant across time). Statistical significance is determined by whether the coefficient for an interaction is at least twice its standard error.

[11]Sørensen and McLanahan (1987) use a somewhat different measure, but one that is a simple transformation of women's relative income contributions as used here. Their measure is intended to capture married women's economic dependency, or the extent to which a woman's share of total family income is derived from her husband's income. Their measure of dependency can be translated into relative income contributions with the following: DEPENDENCY=1 - 2[(wife's income/wife's

income + husband's income)]. Another small difference is that they use the total income (i.e., earned and unearned income) of husbands and wives whereas this table focuses solely on earnings. This difference should not substantially affect these comparisons because young couples rely primarily on earned income.

[12]In other analyses we examined changes in husbands' earnings, rather than our "family wage" measure. Substantive conclusions were identical to those reported in the text.

[13]These computations are based on the following: Women's Relative Income Contribution (RIC)= (% Husbands Earning Family Wage)*(RIC if Yes) + (% Husbands not Earning Family Wage)*(RIC if No).

[14]Tabulations for the *no-provider* categories are available from the authors upon request.

[15]For example, let FI=family income; expected FI 1992=[(proportion *Co-provider* 1963 X FI *Co-provider*, 1992) + (proportion BH 1963 X FI BH, 1992) + (proportion BW 1963 X FI BW, 1992) + (proportion *No-provider* 1963 X FI *No-provider*, 1992)].

[16]T-statistics for whether coefficients differ significantly across years come from a fully interactive model, allowing all variables to interact with a dichotomous variable for year.

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