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**COMPARING THE LIVING STANDARDS OF HUSBANDS AND WIVES:  
IN AND OUT OF MARRIAGE**

by

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# COMPARING THE LIVING STANDARDS OF HUSBANDS AND WIVES: IN AND OUT OF MARRIAGE

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This paper argues that analyzing the living standards of husbands and wives within families is a critical challenge for researchers concerned with the valid measurement of family well-being. No major data sets provide information about significant aspects of individual family members' living standards. The family remains a "black box" because it is treated as the natural unit of analysis. This paper defines living standards, reviews examples of inter- and intra-family data, finds these efforts guilty of methodological sexism, describes a small scale study that needs replication, and notes the importance of housework in any measures of living standards. It concludes with suggestions for two major changes in data collection efforts.

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## STATEMENT OF THE PROBLEM

Discovering and analyzing the living standards of husbands and wives within families (intra-family living standards) is a critical challenge for social and economic researchers concerned with the valid measurement of family well-being. None of the major data sets currently available provides nationally-representative information about significant aspects of the production, distribution and consumption of resources within families or households that make up individual members' living standards. As a result, we can not know whether husbands or wives in the same family are better off or worse off and if intra-family inequalities change over time under different social, economic, or political circumstances.

Although currently available data sets allow us to compare the differences in the living standards of new families or households formed by ex-husbands and ex-wives, the family itself remains a "black box." This is because whole families are treated as the natural unit of analysis for the measurement of living standards by relevant national surveys, and little information on intra-family differences is available. In order to suggest why and how we should begin the process of changing these data sets, I will define living standards, review examples of the kinds of inter- and intra-family data that are currently available, find these current data gathering efforts guilty of methodological sexism, describe a small scale study that illustrates the need for more valid measurement, note the importance of housework in any measures of living standards by citing my own research, and conclude with the two major changes in data collection that I would like to see.

## DEFINITION OF LIVING STANDARDS

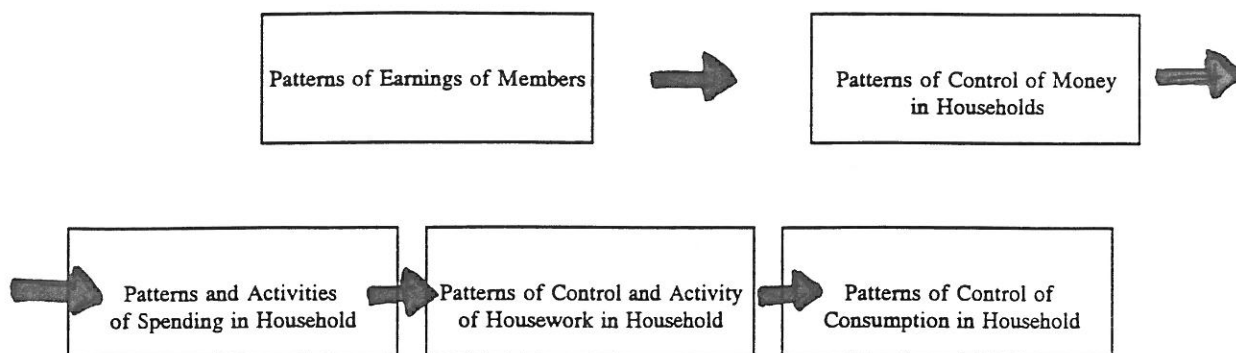
A rough indicator of living standards is the relation between the hours worked and the goods and services consumed by individuals. An example of this sort of measure is the "activity-wise calorie expenditures per day" used by Indian family and child welfare specialist Srilatha Batiwala in a collection of studies emphasizing the failure of existing methodologies to measure age and gender-based inequalities within families (1985). Along with her colleagues, who are doing some of the most innovative work in measuring intra-family differences in living standards, Batiwala's research

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FIGURE 1

HOW DIFFERENTIAL LIVING STANDARDS ARE PRODUCED IN HOUSEHOLDS



shows that the distribution of food within a sample of Indian households does not correspond to the division of responsibilities. Indian wives suffer from "a calorie deficit" because they are expected to expend more energy working and consume less food than their husbands (1985:48). These harsh findings show the life and death importance of moving beyond "the tyranny of the household," as these Indian researchers call it, to measuring the inequalities in living standards within these households (Jain and Banerjee, 1985).

Along with structural measures, living standards can also be examined as a process. (See Figure 1). The process starts with household members connection to the extra-household economy and includes their hours of paid employment and the income that they obtain. (Income includes earnings and income obtained from other sources such as investments). The process then moves into the household and centers on patterns of control. As we will see, small scale research on the intra-household economy shows that control over spending is significantly related to who earns how much of the families' income (Pahl, 1989). Once the money is spent and goods are obtained, these goods must be turned into consumable commodities via hours of housework. Thus, food must be cooked, pots must be washed, sheets must be laundered, washing machines must be kept repaired, and so forth. The process ends with actual consumption of the transformed or "final goods" by family members.

Following in the footsteps of other researchers, it is my hypothesis that these roles are deeply gendered,

with husbands and wives earning unequal amounts of income, doing different and unequal amounts of work, consuming different and unequal resources and having unequal control over the process. No data set, however, provides us with information on enough of the process to test this hypothesis and to make systematic comparison of the living standards of a nationally-representative sample of husbands and wives. What is currently available on a national basis are either intra-family income comparisons or inter-family expenditure comparisons.

#### AVAILABLE DATA

The U.S. Department of Labor's Current Population Survey (CPS) regularly collects and publishes information on the earnings of husbands and wives within families. Table 1 presents the results of a recent study by the Institute for Women's Policy Research (IWPR) in which we used the 1988 CPS to provide information on the 12 largest prototypical family types in order to determine hypothetical child support payments. The Table shows wife to husband earning ratios in married couple dual earner families, and it shows the earnings of female householders compared to the imputed income of the non-custodial fathers of their children. Among dual-earner wives and husbands the earnings ratio ranged from a high of 58.8 percent in couples in which both husband and wife are managerial or professional workers to a low of 36.5 percent in couples in which the husband is a production, craft, or repair worker and the wife is a technical, sales, and administrative worker. The income level earned by wives was somewhere between the 1988 poverty level for a family of four

(\$11,600) and a lower-level living standard for a family of four (\$13,100), with the one exception of the wives who are managerial and professional workers. Among the female-headed households, only those employed as technical, sales and administrative workers (the most common type) earn slightly more than the lower-level living standard. What is equally important to note from this Table is the extremely small family income contribution of non-custodial fathers.

In an additional IWPR study (currently in process) which investigates the relation between low-wage work and family poverty using data from the U.S. Bureau of the Census' Survey of Income and Program Participation (SIPP), we found that more than four out of ten working wives in dual-earner families with children earn poverty-level wages or below. Even assuming that these women and their children share the living standards of higher-earning males, these households can be viewed as one husband away from poverty. The living standards of these women and children would plummet upon the death of the principal wage earner or upon divorce or desertion. All of us doing research on family well being are accustomed to statistics that show the poverty-level living standards of female headed families--even those who are employed--but we assume in our analyses that married women share equally the living standards of their husbands. But do they? We really do not know.

A second example of regularly collected, nationally-representative data vital to the measurement of living standards is the U.S. Department of Labor's Consumer Expenditure Survey (CES). Although the CES is designed to provide information on inter-family differences rather than information on the expenditures of individual household members, it does allow us to make some inferences about the living standards of husbands and wives in different types of households. A recent study by Jacobs et al. (1989) used the CES to compare expenditure patterns in families with and without wives in the paid labor force. Jacobs and her colleagues found that families with newly-employed wives spent more on work-related and time-saving items than families in which the wife did not go to work. These findings would

lead us to assume a simple relationship between increases in wives' income and increases in their consumption, but findings on a control group of families with wives not in the paid labor force cast doubt on this simple relationship. The control group had bigger spending increases on women's apparel and food away from home than did the experimental group. Why is this? In the absence of systematic data, we can only speculate.

#### FAMILISM: SEXISM IN RESEARCH

Studies of family living standards using major data sets must, despite their intention, ignore intra-household production, distribution and consumption patterns. Eichler (1988) labels this omission as "familism," and she categorizes it as one type of sexism in research methods. She defines it as treating the family (and the husband and wife within it) as the smallest unit of analysis, in which family members are assumed to share uniform goals, experiences, equal access to resources and to benefit equally from changes in resources (1988:8). Some of the most widely used indicators of living standards such as median family income, family expenditures, and per capita income are guilty of this form of methodological sexism.

In contrast to the methodological sexism of mainstream economists who view the family as a utility-maximizing unit and marriage as a situation in which neither the husband nor the wife can be worse off (see, for example, Becker, 1981), feminist scholars in the United States have examined the family as the locus of hierarchical gender roles as well as an altruistic pooling unit. The work of sociologist Jessie Bernard (1982) and economist Heidi Hartmann (1981) are milestone contributions to this kind of analysis.

#### SMALL SCALE STUDIES

Small scale studies that disaggregate the family down to its individual members do find significant differences in intra-family living standards and that individual members' living standards change at uneven rates (for example, when the wife gets a paying job). Some of the most interesting work



currently is being done in the United Kingdom (see, for example, Brannen and Wilson, 1987).

In one such study Pahl (1989) uses a small-scale sample survey to examine, first, the relationship between spouses' economic position outside the household and his or her power within it and, second, the relationship between economic power within the household and spending on food and daily living standards. Pahl finds that there is a significant relationship between the proportion of family income earned by the wife and the amount of her control over household spending. She also finds that the amount spent on housekeeping is related to three factors: the level of household income; the source of income; and the control of income within households. She finds that, although husbands contribute more money absolutely to the household, wives contribute a higher percentage of their income. Pahl concludes that increasing women's wages is likely to produce bigger increases in family living standards than giving the same sum to fathers. I would suggest that this finding has critical implications for the well-being of women and children in the United States and it deserves replication on a national basis.

### THE IMPORTANCE OF HOUSEWORK

Although Pahl's research is pathbreaking, it leaves the analysis of living standards at the point of expenditures and omits the crucial role of housework in the process of producing living standards. Unlike expenditure data which, although collected for family units as a whole, is at least collected on a national basis, the U.S. Bureau of the Census does not count hours of unpaid housework. According to Folbre and Abel (1988), in 1870 the Bureau made explicit that enumerators were not to count the work of unpaid houseworkers as gainful employment. Data on homemakers were collected in the 1930 Census but, for a variety of reasons, were not continued in later censuses (Conk, 1981). As a result of these decision millions of women have been transformed from laborers and producers to dependents. The U.S. Bureau of the Census still does not count women's non-market activities and the impact of this unpaid work on living standards.

Fortunately, limited information on hours of housework is collected on an annual basis by the University of Michigan's nationally-representative Panel Study on Income Dynamics (PSID). My own research (Spalter-Roth, 1984), which compared husbands' and wives' living standards in dual-earner household over the decade of the 1970s, took advantage of the availability of PSID housework data to develop an indicator that I called the "real pay" of working husbands and working wives. The measure divides the annual earnings of husbands or the annual earnings of wives by their respective hours of wage work and housework, as follows:

$$\text{Real Pay} = \frac{\text{Annual Labor Income}}{\text{Annual Hours of Wage Work} + \text{Housework}}$$

This indicator, I argue, is more reflective of the activities required to produce living standards than are more traditional income or earnings measures because it includes the invisible labor necessary to transform wages into expenditures and into consumable goods. When hours of housework are included in a living standards measure, the gap between husbands and wives decreases. I found that, on the average, the ratio of wives to husbands "real pay" was 31 cents to each dollar in 1968. By 1979, their real pay was 45 cents to each dollar. This increase in wives' living standards, relative to their husbands, was a result of their spending more hours at paid work, less hours at housework and of getting their husbands to do slightly more hours of housework. This research is currently being updated to investigate changes in husbands' and wives' relative living standards during the first half of the 1980s. Although the "real pay" indicator does allow us to compare husbands and wives and it does include the necessary work of turning income into consumable goods, it does not include differences in expenditure and consumption patterns between husbands and wives. This work remains to be done.

### CONCLUSIONS

To do this work I am calling for two major changes in national data collection efforts (especially federal efforts) in order to produce more valid measurements

of living standards. The first major change is to disaggregate the family, especially husbands and wives, in order to investigate the intra-household processes and the relative levels of living of family members. The second major change is to include information about hours of housework in surveys currently collecting income and expenditure data. The availability of this data will allow us to answer general questions such as: To what extent are families or households the locus of inequalities and/or altruism? Who is better off and who is worse off within households? How relative living standards change over time as a result of changing social, economic, and political circumstances? The availability of these data would also allow us to answer specific questions such as: Does increasing husbands' versus wives' earnings will improve children's living standards? Relatively speaking, to what extent do married father and/or mothers are support each other or their children (in terms of both money and housework)?

Recent studies in Africa, Asia and Latin America (Dwyer and Bruce, cited in Pahl, 1989) have suggested that the proportion of household income spent on food and daily living expenses varies according to the extent to which women have control of household finances. Given concerns in about the growing poverty of women and children, there is a critical need for similar data generation in the United States. Sometimes more valid measurement can result in a greater public consciousness that may create a demand for an improvement in the living standards of those whose levels of living most need improving. Disaggregating the family and including hours of housework are two important steps in building this consciousness.

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TABLE 1

DESCRIPTION OF SOCIO-ECONOMIC CHARACTERISTICS LARGEST FAMILY TYPES FOR  
DETERMINATION OF CHILD SUPPORT

Rank	Family Type by Occupation	N + % Total Families in General Type (a)	Annual Income in 1987 Dollars (b)	Men's Earnings Ratio W/M x 100	Women's Earnings	# of Child- ren	Homeowner or Renter
1	<u>Married Couples</u> Husband (Manag. and Profess.); Wife (Manag. and Profess.)	2,028,694 6.5%	\$81,950 (c)	\$51,062 (c) Ratio = 58.8	\$30,024 (c)	1	Homeowner
2	Husband (Manag. and Profess.); Wife (Housekeeping)	2,009,780 6.5%	\$45,015 (d)	\$42,751 Ratio = NA	\$0	2	Homeowner
3	Husband (Manag. and Profess.); Wife (Tech, Sales, Admin.)	1,721,924 5.6%	\$49,432 (e)	\$34,134 (e) Ratio = 37.7	\$12,881 (e)	1	Homeowner
4	Husband (Prod., Craft and Repair); Wife (Housekeeping)	1,687,262 5.4%	\$25,156 (f)	\$24,162 (f) Ratio = NA	\$0	4	Homeowner
6	Husband (Prod., Craft and Repair); Wife (Tech., Sales, Admin.)	1,547,181 5.0%	\$35,701 (g)	\$25,090 (g) Ratio = 36.5	\$9,170 (g)	2	Homeowner
7	Husband (Oper, Fab. and Laborer); Wife (Housekeeping)	1,481,367 4.8%	\$15,336 (h)	\$14,154 (h) Ratio = NA	\$0	2	Renter
8	Husband (Tech, Sales, and Admin); Wife (Tech, Sales & Admin)	1,465,986 4.7%	\$40,958 (e)	\$25,316 (e) Ratio = 51.1	\$13,029 (e)	1	Homeowner
9	Husband (Oper, Fab & Laborer); Wife (Tech, Sales and Admin.)	1,331,869 4.3%	\$33,574 (g)	\$21,653 (g) Ratio = 50.3	\$10,884 (g)	2	Homeowner
10	Husband (Tech, Sales and Admin.); Wife (Housekeeping)	1,271,342 4.1%	\$35,987 (i)	\$34,997 (i) Ratio = NA	\$0	3	Homeowner
	<u>Female-Headed Families (i)</u>						
5	Head (Tech, Sales, and Admin)	1,631,277 5.3%	\$15,198 (j)	[\$29,355] (k) Ratio = 53.4	\$14,269 (j)	1	Renter
11	Head (Service)	1,053,249 3.4%	\$7,756 (l)	[\$23,245] (m) Ratio = 29.0	\$6,747 (l)	2	Renter
12	Head (not in Labor Force or Going to School or Public Assistance)	937,858 3.0%	\$4,390 (n)	[\$8,868] (o) Ratio = NA	\$4,390	2	Renter

NA = Not Applicable

Source: Institute for Women's Policy Research analysis based on special tabulations from the March 1988 Current Population Survey.

- a Type is determined by occupational studies of husband and wife in the case of married couple types or by occupational states of female head in this type of family. Totals include all families in the specific type regardless of income, number of children or homeowner/renter status.
- b Earnings included earnings plus income from all other sources such as property income, investment income, social security.
- c Average family income is for 3rd quartile for this type of couple with one child and both husbands' and wives' earning is at the 3rd quartile with one child.
- d Average income is the median for the category with two children and men's earnings are at the median for husbands with two children.

- e Average income is the median for the category with one child and men's and women's earnings are the median for the husband and the wife with one child.
- f Average income is the median for the category with four children and men's earnings are at the median for husbands' earnings with four children.
- g Average income is the median for this type of couple with two children and men's and women's earnings are the median for the husband and the wife with two children.
- h Average income is the median income for renter households who comprise more than 41% of this type and men's earnings are at the median for renter households.
- i Average income is the median for the category with three children and men's earnings are at the median for husbands with three children.
- j For female-headed households earnings for men (shown in brackets) indicate the earnings of hypothetical former husbands children's fathers from whom these 2-headed households might receive child support. We assume these men are not living in the household.
- k Average income is the median for divorced women in this category (the largest type). Fifty five percent of this general category are renters.
- l Average men's earning is based on the median earning of a married male managerial and professional worker (the type of husband most likely to have been married to a woman employed as a technical, sales, or administrative worker), less 14 percent (based on Garfinkle and Ollerich's (1989) estimates that divorced, non-custodial male parents earn 14 percent less than married men).
- m Average is median income for this category with two children.
- n Average earning is based on the assumption that the former husband is employed as a production, craft, or repair worker (with a former wife who was a housekeeper who has two children) less 14% decrease in earnings for non-custodial male parents (based on Garfinkle and Ollerich's (1989) estimates). We assume that the former house-keeping wife had to go to work after divorce and gained employment as a service worker.
- o Average income is based on the transfer income received by this type of family with two children. The largest category of female heads in this type are single (never married).
- p This is the average income in 1987 dollars for a never married male non-custodial parent according to Garfinkle and Ollerich (1989).
- q Women's earnings in this case is income from AFDC.

Citation: "Noncustodial Fathers' Ability to Pay Child Support." Irwin Garfinkle and Donald Ollerich. Demography (forthcoming, 1989).