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A CROSS-NATIONAL LOOK AT MARRIED WOMEN'S ECONOMIC DEPENDENCY*

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A CROSS-NATIONAL LOOK AT MARRIED WOMEN'S ECONOMIC DEPENDENCY

ABSTRACT

Using the Luxembourg Income Study data we examine married women's dependency on their husbands' earnings in nine Western industrialized countries: Australia, Belgium, Canada, Finland, Germany, Netherlands, Norway, Sweden, and the United States. When we examine the level and degree of dependency, and the labor force participation of married women, the nine countries cluster in three groups along the lines of the Esping-Anderson welfare states typology. But when we examine the determinants of the dependency within each country, the clustering disappears. Wives' dependency increases with age, the presence of young children, and the number of children. It is reduced when wives' labor force participation and education are high relative to their husbands and in families which rely more on unearned sources of income. The similarity of patterns across countries suggests that gender differences in the work-family nexus are deeply entrenched in all countries and continue even in the face of very active social policy to minimize their effects.

A CROSS-NATIONAL LOOK AT MARRIED WOMEN'S ECONOMIC DEPENDENCY

In recent decades, women's participation in the paid labor force has increased dramatically in the United States and other industrialized countries (Sorrentino 1990). The gap between men and women in educational and occupational attainment, as well as labor force participation, has narrowed substantially (Spain and Bianchi 1996). In addition, women's life time labor force attachment increasingly resembles that of men; even childbirth interrupts many women's labor force participation only minimally. Despite these changes, a substantial pay gap favoring men still exists (Blau and Ferber 1992: 314). Although many studies have addressed the pay gap between male and female workers in general, only a few have focused on the gender earnings gap between a husband and wife and the economic dependency of women within marriage (e.g., Sorensen and McLanahan 1987; Hobson 1990).

Husbands and wives continue to be differentiated in the economic and caregiving roles they fill within marriage. Even in "egalitarian" marriages, it is typical for a married woman to contribute less earnings to the family than does her husband. For example, in 1990 about one-quarter of married women in the United States were not employed and, among those who were, wives contributed about 30 percent of family income, on average, 40 percent when they were employed full-time (Hayghe 1993). Economic dependency in marriage both reflects women's lower status in the labor market and reinforces it. The process is cyclical and self-perpetuating: since the gendered division of labor prescribes women's role as the primary child care provider, women tend to have lower earnings than their husbands, *ceteris paribus*, and because women have lower earnings it often "makes economic sense" for them to limit labor force participation to attend to the needs of children.

Previous research on the relationship between wives' employment and family income inequality has usually focussed on differences among families (Bjorklund 1992; Cancian et al. 1993; Maxwell 1990; Treas 1987). Income inequality within a family has been a much less studied topic, despite the fact that theorists have argued that the (implicit) treatment of the family as a unit in which resources are shared equally obscures an important aspect of dependency of women and domination by men that perpetuates women's subordinate position within marriage and in society at large (Collins 1991; Ferree 1990; Hobson 1990; Pahl 1983; Sorenson and McLanahan 1987; and Ward 1993).

One of the few studies which has examined the income differences within the family is the 1940-80 trend analysis of American married couples by Sorensen and McLanahan (1987). Using data from the Public Use Samples of the decennial U.S. censuses, they showed that, although the proportion of women totally dependent on their husband's earnings declined dramatically after 1940, the proportion of married women who contributed as much as their husbands to family income increased only moderately, from about 3 percent, on average, in 1940 to about 11 percent among nonwhite and 8 percent among white married women in 1980. Sorensen and McLanahan's findings indicated that women's increased hours in market labor and the relative importance of unearned income, particularly social security income for older, married women, were the major factors that contributed to the decline in women's economic dependency in the United States.

The purpose of this research is to extend our knowledge of "within family" earnings inequality by comparing the level of economic dependency of U.S. women with that of women in other industrialized countries, countries that vary in their social and public policies toward

women's market work. We examine the determinants of wives' economic dependency within nine industrialized countries. Our expectations are that wives will achieve more equality (be less dependent) in countries in which the labor force participation rates of husbands and wives are more equal, the gender gap in work experience and human capital is relatively small, and policy favors labor force participation by mothers. We subject these expectations to an empirical test using data from the Luxembourg Income Study (LIS).

SOCIAL POLICY AND MARRIED WOMEN'S EMPLOYMENT AND EARNINGS

Cross-cultural research on women's labor force participation and earnings relative to men in developed economies has tended to focus on individual women without much regard for their relative economic status within marriage (e.g. Blau and Kahn 1992). An exception is the work of Barbara Hobson (1990) which shows that married women's dependence on earnings provided by their husbands varies considerably across countries. The overall income inequality in a country does not appear to be closely related to earnings inequality between husbands and wives (Hobson 1990) or the gender poverty gap between men and women (Casper, McLanahan, and Garfinkel 1994). For example, in Western industrialized countries, Sweden and the Netherlands are usually found to be among the countries with the most equal distribution of family income whereas the United States is found to be near the other end of the continuum. Yet differences in wives' economic dependency are more extreme between Sweden and the Netherlands than between Sweden and the United States (Hobson 1990; McLanahan, Sorensen, and Casper 1992).

The relative earnings of husbands and wives, and wives' resulting economic dependency, can be influenced by social and public policy which may either promote or discourage women's

labor force participation. For wives and mothers, the decision to enter or exit the labor force is arguably linked to the specific programs which are implemented to make the combination of work and family possible. In his book, The Three Worlds of Welfare Capitalism, Esping-Andersen (1990) outlines various types of government interventions which can serve to encourage or discourage women's labor force participation: service delivery (e.g., child care), transfer systems (e.g., the ability to exercise leave options), tax systems, and the supply of public sector health, education, and welfare related jobs.

Esping-Andersen (1990) distinguishes three "ideal types" of welfare state regimes: the social democratic, the liberal, and the conservative. The social democratic welfare state regimes promote the principles of universalism and equality; all citizens are entitled to a "good" standard of living. Full-employment is actively pursued and women, regardless of their family status, are formally encouraged to work outside of the home. Social democratic countries typically provide highly developed day care services and paid parental leave. They also have tax systems which favor women's employment, and a large public sector labor market in the areas of health, education and welfare. All of these factors provide considerable incentive for women to enter and remain in the labor force.

Although equality is valued in liberal welfare state regimes, this goal is not as aggressively pursued through public policies and programs as in the social democratic welfare state. Rather, the liberal states assume that the market will compensate individuals in a just manner. Full-employment is not a priority, yet liberal welfare state regimes nonetheless rely to a large extent on the market to subsidize welfare benefits. Publicly-funded programs to promote women's employment are generally nonexistent; women's employment is neither officially

encouraged nor discouraged. In the liberal welfare states, day care is not typically provided, leave policies tend to be conservative or nonexistent, the tax system tends to neither favor nor penalize women's employment, and the public sector labor market is generally small and not heavily concentrated in the areas of health, education, and welfare. Thus, while there is not much formal incentive for women to be in the labor force, there is no strong disincentive either.

Conservative welfare state regimes tend to discourage married women's labor force participation in order to "preserve the family" and maintain existing gender and class differentials. These regimes historically have been shaped by the Roman Catholic Church and thus, are committed to the preservation of the two-parent family in which the husband works for pay and the wife is the homemaker. These countries have not supported full-employment and have tended to discourage married women's entry into, and encourage exit from, the labor force. In these regimes, the provision of child care services tends not to be very highly developed and, although some maternity leave is generally provided, the benefits tend not to be as generous as in the social democratic countries. There are also tax disincentives for wives and mothers to work outside of the home, and the health, education, and welfare public sector labor market is relatively small. Through a variety of mechanisms then, wives and mothers are discouraged from working outside the home.

For the purposes of this analysis, Finland, Norway and Sweden may be thought of as most closely resembling the social democratic welfare state, while the United States, Canada, and Australia more closely approximate the liberal welfare state, and Germany, Belgium and the Netherlands have many elements of the conservative welfare state. We have grouped these countries based on policies affecting married women's paid employment and family

responsibilities. Some countries may have policy elements that more closely reflect the "ideal type" than others and some countries may even possess elements which are more indicative of another regime type. For example, the Netherlands' strategy to achieve economic equality among its populace includes providing generous public welfare benefits. However, the promotion of women's employment plays no part in this strategy.

In our view, Esping-Anderson's welfare states typology is most useful as a guide to thinking about policy differences across countries rather than as a rigid classification system. Several critiques of the research on welfare states point to the need to strengthen the attention to gender stratification and the role of the family (Sainsbury 1994). In this research we try to assess the usefulness of the welfare states typology for understanding an important dimension of gender stratification within the family, the dependency of married women on their husband's earnings.

As shown in Figure 1, the Scandinavian countries have the highest rates of labor force participation of married women (over 80 percent in Finland and Norway, 90 percent in Sweden). Wives in English-speaking countries, in particular the U.S. and Canada, have rates that are lower than in the Scandinavian countries but higher than for wives in the continental European countries. These differentials suggest considerable cross-national variation in married women's labor supply and a clustering that is consistent with the welfare states typology. Hence, we turn to the task of describing the resulting cross-national variation in the economic dependency of married women, assessing correlates of that dependency, and considering whether correlates of dependency also cluster according to social democratic, liberal, and conservative welfare state "ideal" types.

[Figure 1 about here]

COMPONENTS AND DETERMINANTS OF ECONOMIC DEPENDENCY

The economic dependence of one spouse, usually the wife, on earnings from the other spouse can be viewed as a function of many factors. Economic dependency is a function of the earnings of husband and wife and can change due to a change in either or both spouse's earnings. Earnings, in turn, is a function of whether an individual commits time to market work, how much time is spent working for pay, and the remuneration for the hours spent in market work. The amount of labor supplied to the market and the economic returns to participation by a husband or wife can be viewed as a function of: 1) their relative labor supply and work experience, 2) the skills or human capital that a husband and wife have to bring to the market, 3) family constraints, in particular children and the competing need to spend time raising children, and 4) other sources of income support that may increase or decrease an individual's or a couple's reliance on market work. Given the traditional division of labor within the family, many of these factors hinder a wife's employment and earnings more than a husband's. For example, family constraints, such as the presence of young children who need care, often cause a wife, but usually not a husband, to reduce hours of paid work.

In this research, we explore the relationship among these four factors and married women's economic dependency. We hypothesize the following:

1) *The Role of Labor Supply and Labor Market Experience*. The greater the current market involvement of a wife, the lower her dependency will be on her husband's earnings. Also, the closer a wife's labor market involvement is to that of her husband, the lower the economic dependency in the marriage. Across countries, we expect wives' and husbands' labor force

participation to be more equal in the social democratic countries where full-employment is encouraged. Yet, because there tends to be more wage inequality in liberal than in social democratic welfare state regimes (Blau and Kahn 1992), relative labor supply should be more predictive of wives' dependency in liberal than in social democratic welfare states.

We expect the level of wives' labor supply relative to husbands to be lowest in conservative countries where women's labor force participation is discouraged. To the extent that discouragement of married women's employment extends to gender inequality in wages paid for hours worked, we might also expect relative labor supply to be less predictive of dependency in conservative than liberal regimes (but for different reasons than for social democratic countries). That is, in conservative countries most married women do not work but it may be the case that, even when they do work, they earn relatively little compared to their husbands and, hence, dependency is not much reduced for those with relatively high rates of labor force participation.

Labor force experience, which is proxied in this analysis by a person's age, also affects the wages one receives for market work. Given the traditional gender division of labor within the family, women's labor force participation tends to be interrupted by child care responsibilities. Men, on the other hand, typically experience more continuous labor market attachment. The interruptions that characterize women's market work are associated with a loss in seniority and on-the-job training opportunities and depreciation of skills which in turn lower women's lifetime earnings compared to men's (Blau and Kahn 1992). This leads to the hypothesis that a wife's dependency increases as she becomes older because as spouses age, a wife's' work experience tends to increasingly fall behind that of her husband.

We expect age to increase dependency more in the liberal and conservative countries than in the social democratic countries because in the latter economies, women are more likely to have continuous labor market attachment for two reasons. First, in social democratic regimes like those which are typified by Scandinavian countries, family policies make it easier for mothers to combine work and family. Policies allow women to have continuous labor market attachment throughout their child rearing years, often with the same employer. Secondly, because women's labor force participation rates have been higher in the Scandinavian countries for a longer period, older women are likely to have acquired more work experience (both in absolute terms and relative to men) in these countries than in economies with policies that more closely resemble the typical liberal or conservative welfare state.

We hypothesize that the older a husband is relative to his wife, the greater the dependency of the wife. Age differences should matter most in liberal welfare states where market mechanisms supposedly reward older, more experienced, more productive workers relative to younger, less experienced, and presumably less productive workers.

2) *The Role of Labor Market Skill.* Within countries, we expect that the higher a wife's skill relative to her husband, as measured by educational attainment, the lower her dependency. Dependency should be lowest for wives' with relatively high levels of skill married to husbands' with low levels of skill. Across countries, we expect that skill should affect dependency more in the liberal countries where the free market is, at least in principle, most likely to compensate individuals according to their skill levels. In the social democratic countries, the effect of skill should be weaker because these countries have more centralized wage setting mechanisms and more equal wage structures (Blau and Kahn 1992). In the conservative countries, education

might have a large impact because the labor market structure is designed to preserve status differentials. However, if women are not a part of the privileged group of workers, which they do not appear to be, we would expect relative skill levels to have little effect on wives' economic dependency.

3) *The Role of Children.* Within all of the countries, the presence of children, in particular pre-school age children, should increase wives' earnings dependency by limiting work experience of mothers. To the extent that age is a poor proxy for work experience, it will not fully capture the discontinuities in women's labor market careers that result from interruptions to raise children. We expect that wives who have more children and those who have younger children will be more economically dependent than women with few or no children, or women with children of older ages. We expect a much weaker effect of children on dependency in the social democratic countries because these countries have socialized the costs of caring for children. In the conservative countries, we expect children to have a stronger effect on dependency because there are strong incentives for women, and most especially mothers, to remain at home. We expect that the effect of children in the liberal countries will lie somewhere in between the other two types of welfare states.

4) *The Role of Unearned Income.* Within countries, we expect the proportion of household income from unearned sources to be positively related to earnings dependency of wives only if it induces wives more than husbands to curtail employment or limit earnings. Because sources of unearned income differ among the countries, the effect on wives' dependency is also likely to vary. In Sweden, for example, a large proportion of unearned income comes from maternity benefits and child and family allowances to which every family is entitled. While on

maternity leave, a mother receives compensation for her lost earnings in the form of public transfers (Bernhart 1992). Since she does not have actual earnings during this period, our expectation is that unearned income tends to increase a Swedish wife's earnings dependency on her husband but only when children are young.

In a country like the United States, on the other hand, income from public transfers is more likely to be associated with a decrease in a wife's earnings dependency on her husband because when such income is received, husbands' earnings tend to be low (i.e., husbands are either unemployed, disabled, or retired). Alternatively, unearned income from private sources may well reduce the need for two earners in a family and wives may respond more than husbands by curtailing their labor supply.

We include unearned income in the analysis primarily for comparability with past research. Sorensen and McLanahan (1987), in their analysis of American couples 1940 to 1980, found unearned income reduced wives' dependency. A careful examination of their results suggests that this finding is largely confined to elderly couples in which unearned income, primarily social security, was much more equitably distributed between husbands and wives than were earnings among younger couples. However, our analysis restricts the focus to non-elderly couples and looks only at earnings dependency because unearned sources are not separately allocated to husbands and wives in the LIS database we examine.

DATA AND MEASURES

Our analysis is based on the Luxembourg Income Study (LIS), in which micro-data from participating countries are incorporated into one public use data base by the Center for

Population, Poverty and Policy Studies in Walferdange, Luxembourg (LIS-CEPS 1994). The country-specific data sets contained within the database provide a wealth of knowledge on income from all sources in addition to limited social and demographic information pertaining to many household members. In this study, we use data collected in the mid-1980s from nine industrialized countries -- Australia, 1985-86; Belgium, 1985; Canada, 1987; Finland, 1987; Germany, 1984; the Netherlands, 1987; Norway, 1986; Sweden, 1987; and the United States, 1985. We chose these countries for two reasons: 1) they have the appropriate earnings and labor force data for both husbands and wives needed to construct our economic dependency measures and 2) they represent different types of welfare states with different policies regarding work and the family.

These data sets were collected for a variety of purposes and contain data of varying detail and scope. This creates problems for comparative studies like this one; many comparisons one might like to make are simply not feasible given the standard LIS variables. Basic social and demographic characteristics such as marital status and age are quite comparable across countries, while for other more complex concepts, a great deal of data manipulation is necessary to construct comparable measures. For the measures in this study, we use similar variables constructed of sufficiently broad categories to allow for reliable comparisons while maintaining the integrity of the concepts.

Our study population is limited to married and cohabiting couples in which the wife's age ranges from 20 to 60.¹ We chose this age range because in studying earnings dependency, we want to exclude couples who are the most likely to be retired and for whom a large percentage of income is likely to be from sources other than earnings.

Dependent Variable: Measuring Economic Dependency

Our measure of economic dependency is based on the proportion of total earnings (gross income from wages and salaries) each spouse contributes to the family. Dependency between the husband and wife is defined as the difference between the husband's and wife's relative contributions to the total earnings of the couple. That is,

$$\text{DEPENDENCY} = (\text{EARNH}/(\text{EARNH} + \text{EARNW})) - (\text{EARNW}/(\text{EARNH} + \text{EARNW}))$$

where EARNH = Husband's Earnings and EARNW = Wife's Earnings.

The dependency ratio equals 0 when earnings of the husband and wife are equal, they each contribute equal proportions to the total joint earnings. A positive ratio indicates a wife's dependency on her husband and a negative ratio indicates a husband's dependency on his wife. The ratio ranges from -1 to +1 -- the larger the absolute ratio, the stronger the dependency. A value of -1 means that a husband is totally dependent on his wife, while a value of +1 means a wife is totally dependent on her husband. For example, a dependency level of .33 would result from a situation in which a wife contributes \$30,000 to the couple's combined earnings of \$90,000 and the husband contributes \$60,000. In this case, the wife draws one-third of "her share" from her husband (\$15,000 of \$45,000). If both spouses contributed equally -- if dependency was 0 -- each spouse would contribute \$45,000, or 100 percent of "their share."

Predictors of Dependency

Our analysis of the correlates or predictors of wives' economic dependency draws on the analysis by Sorensen and McLanahan (1987) in which economic dependency in the U.S. was specified as a function of the wife's age, the wife's education, the husband's education, the age difference between the spouses, the wife's number of children, the wife's relative contribution to the couple's labor supply, and the proportion of the family income that is from sources other than earnings. We create variations of these measures, add a variable indicating whether or not the couple has a child under six, and predict economic dependency using OLS regression models.

For most of the countries, the wife's relative contribution to the couple's labor supply is measured by a three category labor force status variable. We first code labor force participation separately for wives and husbands; a code of 0 is nonemployed, 1 is employed part-time and 2 is employed full-time. We then combine these measures to produce a set of 3 dummy variables which indicate relative labor supply: the wife works less than her husband, spouses work similar amounts, or the husband works more than the wife. For Norway, because there is no detailed information on part-time employment, we construct this variable based on only two categories: nonemployed and employed. We proxy work experience with the wife's age (measured as a continuous variable). Relative work experience is indicated by the age difference (in years) between the husband and wife and is calculated by subtracting the wife's age from the husband's age.

Educational attainment is another important element of human capital and we use it to proxy skill levels. Most of the countries in LIS have educational attainment information (Sweden is the exception). Because the educational systems are not comparable across countries, we

created a variable which classifies individuals according to their relative educational status within their own country. People who fall approximately in the top 25-30 percent of the educational distribution are coded as "highly educated"; those in the lower 70-75 percent of the distribution are coded as "not highly educated".²

Because Sweden does not have education data, we construct a proxy for skill or human capital based on occupational status. We use the same procedure to construct the occupational status variable as was used to construct the education variable. We created a measure that defines top occupations in Sweden as jobs in which workers earned the highest mean wages and which when summed contained approximately 25 percent of individuals who reported having an occupation. Note that nonemployed individuals are automatically assigned to the lower occupational status category for the purpose of this study.

We include a variable which indicates the number of children under age 18 in the household. A woman's current labor force participation can also depend on the age of her children. To capture this, we use a variable which measures whether or not there are any children under age 6 in the household.

Finally, the extent to which couples rely on unearned income is measured by the proportion of family income that comes from sources other than earnings i.e., total family income minus the sum of the husband's and wife's earnings divided by total family income.

CROSS-NATIONAL VARIATION IN DEPENDENCY

Figure 2 shows the average dependency of wives on husbands' earnings for all couples who have earnings and dual-earner couples. The estimated level of dependency among all couples

ranges from .17 in Finland to .66 in the Netherlands. In general, wives' dependency is lowest in the Scandinavian countries, especially Finland and Sweden, intermediate in the English-speaking countries, and highest in the continental European countries, especially the Netherlands. Note that the level of dependency is inversely related to the labor force participation rates shown in figure 1. The level of wives' labor force participation in the countries appears to be highly correlated with dependency: in countries where wives' labor force participation is high, their dependency is low.

[Figure 2 about here]

Limiting the sample to couples in which both husband and wife are wage earners greatly reduces the cross-country variation in wives' dependency on husbands' earnings, again highlighting the fact that wives' labor force participation is a key element determining economic dependency. Finnish wives remain among the least likely to be economically dependant on their husbands but this low level of dependency is rivaled by employed wives in Belgium. However, in restricting the sample to dual-earners, we eliminate 55 percent of Belgian couples but only 23 percent of Finnish couples. (See Table 1.)

[Table 1 about here]

As shown in Table 1, the percentage of dual-earner couples is greatest in the social democratic welfare states and lowest in the conservative countries, especially the Netherlands, with the liberal welfare regimes falling in the middle. Conversely, the proportion of wives who are completely dependent on a husband's earnings is relatively small in the social democratic Scandinavian countries: 9 percent of Swedish couples, 13 percent of Finnish couples, and 16 percent of Norwegian couples have a wife who has no earnings of her own but lives with a

husband who has earnings. In the liberal, English-speaking welfare states, this traditional earnings arrangement characterizes slightly over a quarter of the couples with earnings in the United States and Canada (28 percent and 27 percent respectively). Australian couples tend to be a bit more traditional: wives are 100 percent dependent in 37 percent of couples with earnings. In the conservative continental European countries, this type of arrangement typifies 47 of German couples, 51 percent of Belgian couples, and 60 percent of married couples in the Netherlands.

Much is written in the academic literature and popular press about the disappearance of the wage-earning husband married to the homemaker wife. These data indicate that the disappearance is most advanced in Scandinavia, well underway in non-European economies like the United States and Canada, but "traditional" husband-wife families are not so scarce on the continent of Europe.

Figure 3 shows that the distribution of dependency tends to be similar among Scandinavian countries and that the modal category is wives who are somewhat dependent on their husbands' earnings (ratios in the 10-49 percent range). In the English speaking countries, the distributions are again quite similar (and distinct from the Scandinavia countries). The percentages of wives who are completely dependent on husbands' earnings, highly dependent (ratios over 50 percent but less than 100 percent), and somewhat dependent (ratios in the 10-49 percent range) are about the same with no clear modal category (except perhaps for Australia where the proportion of wives who are completely dependent exceeds the proportion in the other two categories by a greater margin than in the U.S. or Canada). In the continental European economies, the degree of dependency is also quite similar. Wives who are totally dependent on their husbands are clearly the modal category in each country, constituting a majority in Belgium

and the Netherlands and approaching 50 percent of wives in Germany.

[Figure 3 about here]

These descriptive results when taken together suggest that the countries in our sample fit relatively well into the three clusters of welfare state regimes described by Esping-Anderson. It appears that a country's policies and programs regarding married women's paid employment and family responsibilities do indeed affect the level of wives' dependency within a country. But what about correlates of women's dependency? Do these vary across different welfare states? We turn now to examining the factors that are associated with dependency in each of the countries.

CORRELATES OF WIVES' EARNINGS DEPENDENCY

Table 2 shows the weighted means and frequencies of the independent variables used to predict wives' dependency. The clustering of countries into distinct welfare state regimes is much less clear when we begin to look at variables that should predict levels of dependency. Here it is not so evident that the countries cluster into the three distinct welfare state types outlined by Esping-Anderson. For example, in the United States and Finland (followed by Canada), wives are most likely to work more than their husbands with 18 percent of Finnish, 17 percent of U.S., and 14 percent of Canadian wives working more than their husbands. Finnish wives are more likely than wives in other countries to work full-time resulting in an additional 50 percent of couples in which wives and husbands commit similar amounts of time to market work. Note that the high percentage of couples in Norway with seemingly equivalent participation is due largely to a methodological shortcoming of the Norwegian data which do not allow us to distinguish part-time from full-time workers in Norway, as we can do in each of the other countries.

[Table 2 about here]

The likelihood that a wife is highly educated (i.e., in the top 25-30 percent of the educational distribution) and her husband is not is most often the case in Australia (19 percent of couples) and Finland (14 percent of couples). The percentage of couples in which both are highly educated approaches or exceeds 20 percent in several countries, including Finland and Norway, the U.S. and Canada, and Belgium. It should be noted that the relatively small percentage of Swedish couples in which both husband and wife have high skill levels, again, may be due to methodological shortcomings in the Swedish data which required defining skill based on occupational rather than educational attainment.

The average number of children is lowest in Germany and Belgium (0.9) and highest in Australia (1.3). The Norwegian and Australian sample of couples also have the highest percentage with preschoolers.

The average age of the wife ranges between 38 and 40 and the average number of years by which a husband's age exceeds a wife's age ranges from a low of two years in Belgium to a high of three years in Norway.

Finally, the only variable that does have a tendency to neatly cluster according to the welfare state typology is the proportion of family income from unearned sources. The proportion of family income from sources other than earnings is highest, on average, in the Scandinavian countries where about one-quarter of family income is derived from non-earned sources. This figure is about one-fifth in Canada and Australia and 17 percent in the U.S. It is slightly lower in Germany and Belgium (16 percent) and lowest in The Netherlands (12 percent). That is, these proportions tend to be highest in the social democratic countries where public assistance is high

and gender equality is emphasized and lowest in the continental European countries where there is sometimes generous public assistance but gender equality is not emphasized. The liberal, English speaking countries fall in between these two extremes.

To examine wives' earnings dependency, we specify OLS regression models for each of our nine countries. Dependency is regressed on relative labor force participation of husband and wife, relative education, the number of children in the household, whether a child under age six resides in the household, the wife's age, the age difference between the husband and the wife, and the percent of family income which is from unearned sources. We view this model as descriptive rather than causal and use it to help sort out how strongly characteristics, such as relative labor force participation, are associated with dependency within and across the countries in our study.

If we could measure labor force participation accurately enough, if other spousal characteristics were equal, and if the market compensated women and men equally, relative labor force participation would perfectly predict dependency. However, we believe the wages paid to husbands and wives differ and these differences may be more extreme in some countries than in others. Also, given data limitations in LIS, our labor force variable is somewhat crude. Therefore, we expect other variables in the model to tap aspects of labor supply and work experience. For example, if the presence of children reduces the number of hours a wife can supply to the labor market, and if our relative labor force variable does not totally capture this effect, we might expect the difference in labor supply to be partially captured by the variables for children.

Within each country, the relative labor force variables are the most strongly associated with earnings dependency among couples: in each country the two variables measuring labor force participation are ranked 1 and 2 in importance when standardized regression coefficients are

examined (data not shown). A wife who works more than her husband is significantly less dependent than a wife who works the same amount as her husband just as a wife who works less than her husband is significantly more dependent than other wives. However, in Sweden, the increase in dependency associated with lower relative labor supply of wives appears to be less extreme than in other countries. A Swedish wife who works less than her husband experiences a .32 increase in the dependency ratio whereas in other countries the increase is in the .54 to .71 range (see coefficients in Table 3).

[Table 3 about here]

Within each country in the study, there is some evidence that relative education of spouses is also associated with dependency, although the relationship is not as strong as that between dependency and relative labor force participation. In every country except Germany, high relative education of a wife is associated with lower dependency. When contrasted with couples in which both spouses have low levels of skill (the omitted category in the regressions), in Finland, Sweden, the United States, and Germany, wives with less education than their husbands are more dependent. (Note that this effect is reversed in Canada.)

In Norway, the United States, Canada, Australia, and Belgium, couples in which both spouses have high education levels have less dependent wives than couples in which the educational level of both spouses is low. The fact that, net of relative labor force participation, well-educated wives married to well-educated husbands have lower dependency suggests that wage returns to men and women may be more equal among the highly educated than among the less well-educated in these countries.

As expected, children increase a wife's earnings dependency in every country except

Belgium. All else being equal, in Finland and Norway, the English speaking countries, and Germany and The Netherlands, the more children there are in the household, the greater a wife's dependency. Preschoolers increased mother's economic dependency in Sweden, Canada, Australia, Germany, and the Netherlands but not in Finland, the United States, and Belgium.

Several aspects of the effects of children merit comment. First, why don't children matter in Belgium? Belgian wives, even those with no children, are highly dependent on their husband's earnings. The dependency level among Belgian wives with no children is .44 whereas it is lower (.34-.35) in the other two continental European economies and is .23 or lower in the liberal and social democratic countries included in this study (data not shown). As a consequence, the dependency level does not rise significantly with the addition of children in Belgium.

The large (relative to other countries) positive association between children under 6 in Sweden and increased dependency is noteworthy. Sweden has encouraged labor force attachment on the part of women and has the highest rate of participation of married women of any country in this study. However, it also encourages long parental leaves after birth of a child and allows parents (usually women) to work part-time until children are eight (Bernhart 1992; Hoem 1990). Part-time work is much more common among women workers in Sweden than in countries such as Finland or the United States (Gornick 1995). The number of children a woman has does not affect dependency in Sweden but having a child under age 6 increases dependency significantly, perhaps in part because the relative labor supply of husbands and wives is quite dissimilar among couples with young (but not older) children in Sweden.

Dependency increases with wife's age except in Sweden. (The effect for Finland is statistically significant but small in size.) In the United States, younger cohorts have greater work

experience than older cohorts because of increased commitment to market work throughout child rearing years (O'Neill and Polacheck 1993). We suspect the same is true in other countries, given the increase in female labor force participation in recent decades. However, as noted earlier, that increase began earlier in Scandinavia which may partially explain the lack of significant findings for Sweden and the small effect for Finland.

The findings are mixed for the variable measuring the age difference between the husband and the wife. In two of the Scandinavian countries, the age difference between husbands and wives is negatively associated with wives' dependency: the larger the age difference, the less the wife's dependency. In Canada, Belgium, and the Netherlands, this effect is reversed and a larger age difference is associated with greater dependency.

Finally, within the Scandinavian and English-speaking countries, the greater the proportion of family income from unearned sources, the lower the wife's economic dependency. In the continental European states, the effect of unearned income is not significantly different from zero.

DEPENDENCY AND "IDEAL" TYPES OF WELFARE STATES

To summarize our findings regarding the correlates of dependency, we return to the hypotheses about differences among social democratic, liberal, and conservative states. We find Esping-Anderson's welfare states typology and his discussion of the differences in state programs and policies affecting employment and family responsibilities to be quite useful in explaining cross-national variation in the levels of wives' labor force participation and economic dependency. However, the typology appears much less helpful in explaining cross-country variation in the correlates of dependency.

In support of our expectations, we found that the level of wives' labor force participation was highest in the social democratic countries where policies and programs provide strong incentives for wives and mothers to work, intermediate in the liberal countries where such policies and programs do not exist, and lowest in the conservative countries where wives' and mothers' labor force participation is actively discouraged. The levels of dependency in these countries are the inverse of the levels of labor force participation: dependency is the lowest in the social democratic countries, intermediate in the liberal countries, and highest in the conservative welfare states. Also, the distribution across categories of dependency is very similar within each cluster of welfare states. According to the typology and in support of our expectations, differences in wives' labor force participation are highly correlated with the average levels and the distribution of dependency across countries.

How accurate were our predictions about differences among clusters of countries in the multivariate relationship between wives' economic dependency and labor market participation, experience, skill or education, children, and the role of unearned income?

The Role of Labor Supply and Labor Market Experience. We hypothesized that relative labor force participation would be less predictive of wives' economic dependency in the social democratic countries, where full-employment is encouraged and wage structures are more equal, than in liberal welfare states. We expected relative labor supply might matter most in liberal welfare states given the reliance on the market. What we found was that relative labor force participation mattered a great deal in all countries. There is not much evidence to support our hypothesis that relative labor force participation matters most in the liberal welfare states: the coefficients for the liberal countries appear to be similar to those for the Scandinavian countries

(with the possible exception of that for Swedish wives who work less than their husbands). As far as conservative welfare states, relative labor force participation effects were large and not substantially different than in other countries.

We hypothesized that the effect of age on dependency would be weakest in the social democratic countries where women's labor force participation rates rose earlier, and hence, where age groups of married women are less differentiated in their average years of work experience than elsewhere. In support of our hypothesis, wife's age is relatively unimportant in predicting dependency in the Scandinavian countries, especially in Sweden (see Table 3). Wives' dependency increased with age in the other countries, though the size of the unstandardized regression coefficients for age were not much larger in the continental European and English speaking countries than in Finland and Norway. In sum, we observe more similarities than differences among the countries in the relationship between labor supply/experience and wives' dependency.

The Role of Labor Market Skill. We expected that relative education of husbands and wives would make the most difference in the liberal countries in which the free market is supposed to justly and efficiently distribute rewards. The results for education are in the expected direction in most countries, but it is not clear that education is more important in the liberal economies than elsewhere. When considered together, the education variables matter about as much in the social democratic countries as in liberal democratic states. However, there is some suggestion that education may matter least in conservative countries with the possible exception of Belgium.

The Role of Children. We hypothesized that children would tend to increase wives' economic dependency but that their effect would be least in the social democratic welfare states of

Scandinavia, intermediate in the liberal English speaking economies, and greatest in the conservative continental European countries. The results consistently show that children increase wives' economic dependency but they do not suggest uniformly greater effects in any one cluster of countries. Children increase dependency in all countries except Belgium where married women's economic dependency on their husbands tends to be high, even when there are no children in the household.

The Role of Unearned Income. We hypothesized that unearned income might be most important in reducing dependency in social democratic countries because these countries have tried to use unearned income, i.e., generous maternal and parental benefits, to minimize the effect of children on market work and earnings of women. On the other hand, we were unsure whether unearned income would either increase, decrease, or have no effect on wives' dependency in liberal and conservative welfare states. Our results suggest a substantial negative effect of unearned income in the Scandinavian countries (particularly in Finland and Norway) but also in the liberal English-speaking countries, especially in the United States and Canada. The greater the proportion of family income from sources other than earnings, the lower the economic dependency of a wife on her husband. Unearned income had no significant effect in the conservative continental European countries.

In sum, despite rather large differences among countries in wives' average level of economic dependency (Figure 2), and substantial differences among social democratic, liberal, and conservative country clusters in the distribution of married women's economic dependency (Figure 3), the picture that emerges from the regression analysis is one of similarity in the factors associated with dependency. Relative labor supply is key to understanding dependency in all

countries. Children increase dependency in every country except for the one which has a high level of dependency even among childless, married women. Highly educated women, and women who are more highly educated than their husbands tend to be less economically dependent than less educated women or women who have less education than their husbands. Younger cohorts of women are less dependent on their husband's earnings than older cohorts. And finally, more family income from unearned sources is correlated with reduced dependency of wives but only in social democratic Scandinavian and liberal English-speaking countries.

CONCLUSION

In this analysis, we make three contributions to the existing research on gender inequality in the family. First, we investigate the relative earnings of husbands and wives. All too often, empirical studies of family economic well-being have implicitly, if not explicitly, assumed that who contributes income to the family is not problematic. Studies of inequality between families, and/or, the role of wives' employment in exacerbating or reducing inter-family inequality, are much more common than studies of within family inequality. We would argue that the dependency of wives on husbands earnings is a far more fundamental family inequality, critical to appreciating women's economic vulnerability outside marriage as well as to understanding their choices and relative power within marriage.

Secondly, we examine the extent to which married women are dependent on earnings generated by their husbands for their standard of living and we do so within a comparative context. Wives' proportional contribution to joint earnings forms a continuum that is in line with expectations derived from Esping-Anderson's (1990) welfare states typology. Wives' dependency

is least in social democratic, Scandinavian countries, intermediate in the English speaking, liberal welfare states, and highest in continental European, conservative welfare states. We find that the level and degree of wives' economic dependency is very clearly related to the level of wives' labor force participation and that the cross-country differences in wives' labor force participation fit very neatly into the welfare states typology.

We find evidence that the movement towards earnings equality within unions is most advanced in Scandinavian countries but even in relatively egalitarian Finland and Sweden, women derive about one-fifth of their "share" of joint earnings from their husbands. If relative size of contribution bolsters claims on distribution, even in the most egalitarian of countries, women's claim on family economic resources remains less than men's. To the extent that earnings translate into marital power, women have less of it.

Third, we examine determinants of wives' earnings dependency within countries and here we find more similarity than difference among the types of welfare state regimes. Wives' dependency is increased with age, the presence of young children, and the number of children. Reduced labor supply relative to husbands and lowered skill accumulation relative to husbands increases dependency. And, as families come to rely more on unearned income, wives' dependency is reduced. These patterns are evident in countries representative of all three types of welfare states. Thus, regardless of the type of welfare state, there is evidence in support of each of these relationships and little to suggest the relationships are stronger (or weaker) in some clusters of welfare states than in others.

Our findings of similarity in the predictors of wives' dependency augment the growing feminist re-examination of the welfare states literature (Orloff 1993; Sainsbury 1995). As

provocative as the Esping-Anderson typology has been in stimulating thinking and research on the diversity of welfare state mechanisms, and as important as it has been in highlighting the roles of the state, the market, and the family in comparative research, Bussemaker and van Kersbergen (1994) point out that there has been an underemphasis on the family, and consequent over-emphasis on the state and the market, in the welfare states literature. Our findings suggest that there is an overriding similarity of gender relations within the family that undergirds women's economic dependency on men in all types of welfare states. Children increase wives' economic dependency on husbands, even in societies that have taken the greatest strides to limit the inherent conflicts between childrearing and market work. It is women, not men, who tend to utilize parental leave and work part-time. It is women, not men, who therefore have work interruptions to rear children and lowered work experience, labor force attachment, and on-the-job training. And those things matter: they increase women's economic reliance on men within marriage and leave women much more economically vulnerable than men when marriages end (Burkhauser et al. 1990). These gender differences in the work-family nexus are deeply entrenched in all countries and continue even in the face of very active social policy to minimize their effects.

ENDNOTES

1. Due to data limitations, the wife's age is restricted to 19 to 62 in Australia and 22 to 62 in Finland.
2. Because education is measured in years of schooling, it is not always possible to cut the distribution at exactly 25 percent. We approximate a 25/75 split as closely as possible in each country.

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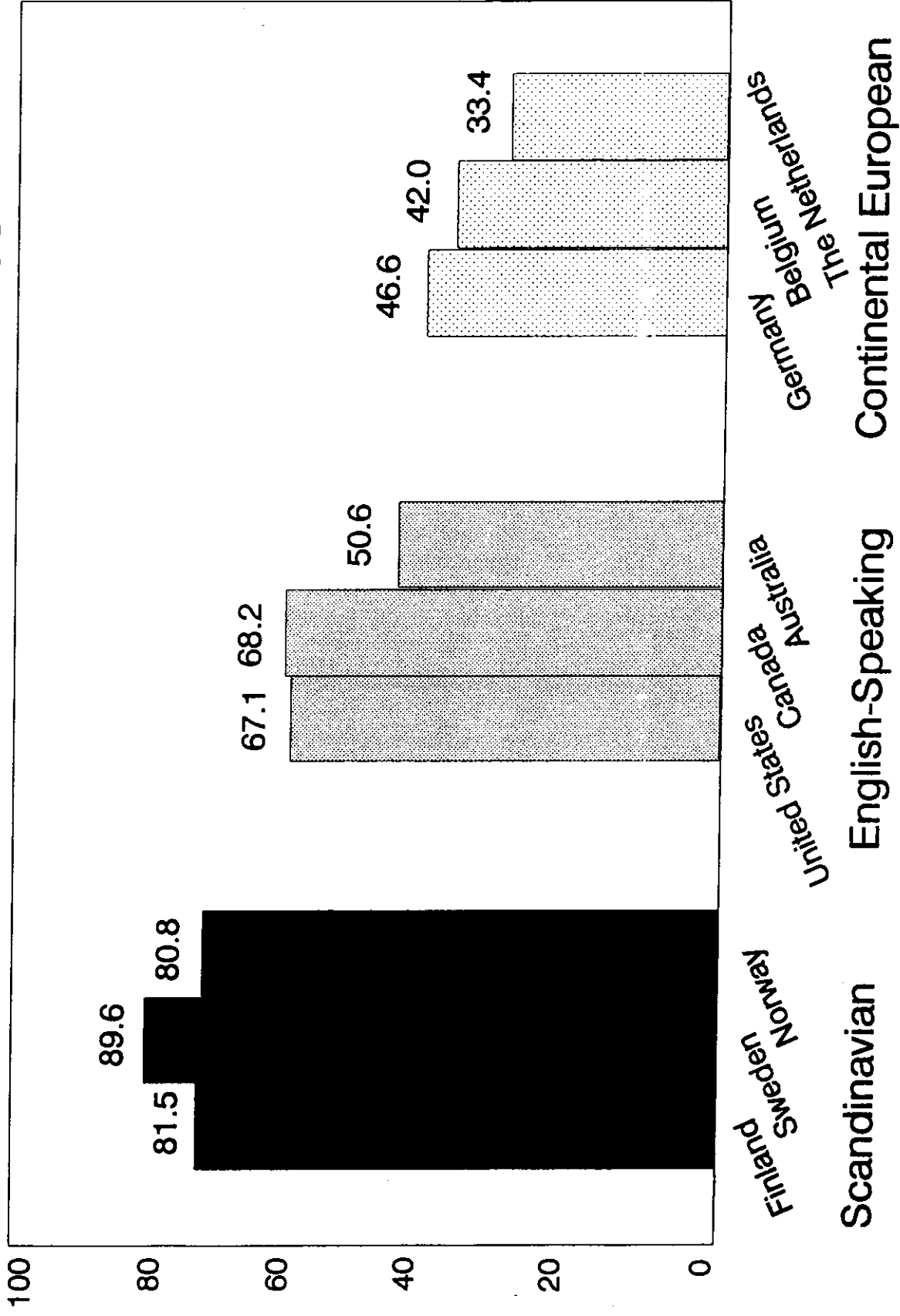
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Figure 1. Labor Force Participation of Wives in Selected Industrialized Countries ^{1/}



^{1/} Sample includes all couples with wives aged 20 - 60

Figure 2. Mean Earnings Dependency of Wives in Selected Industrialized Countries

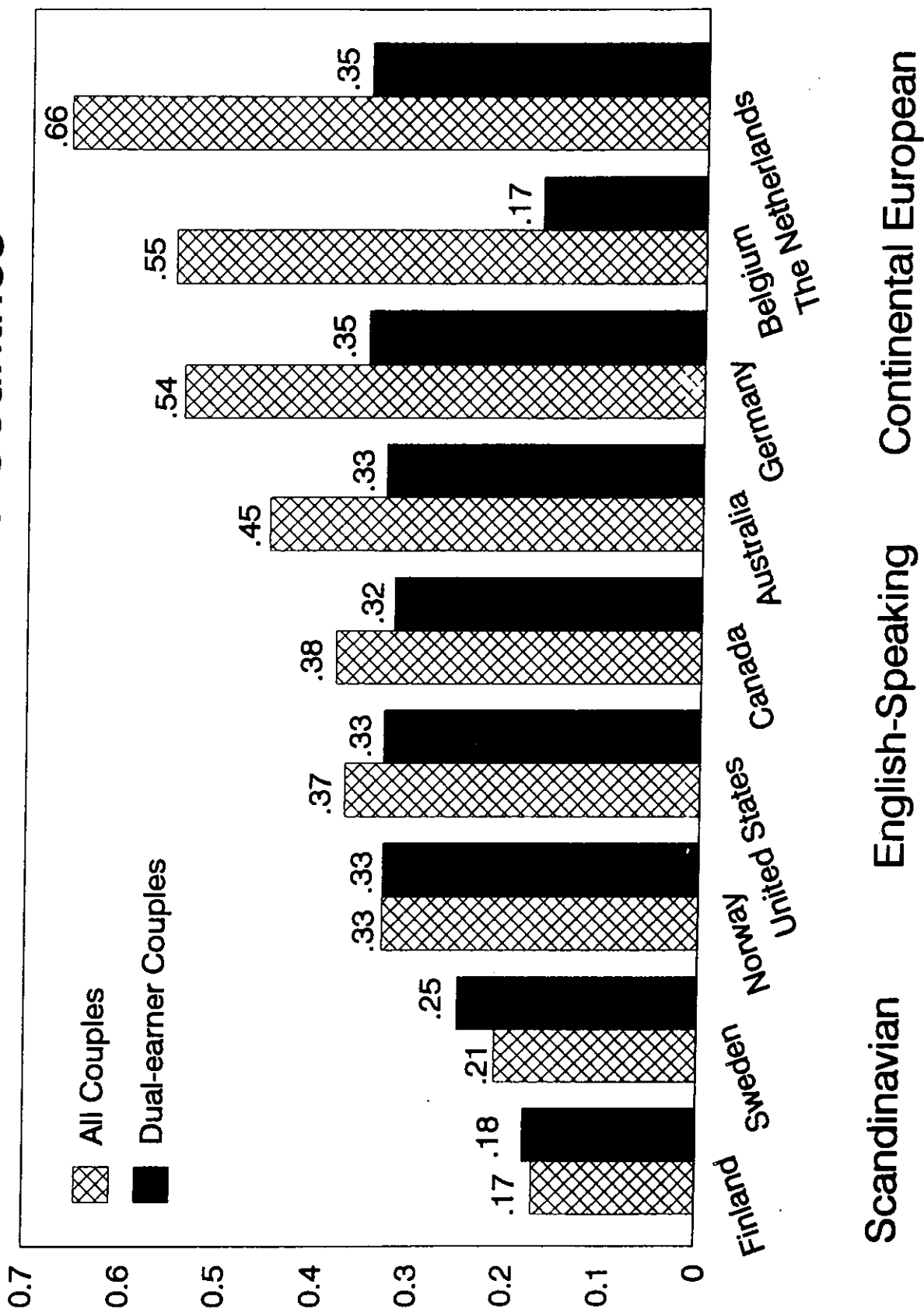
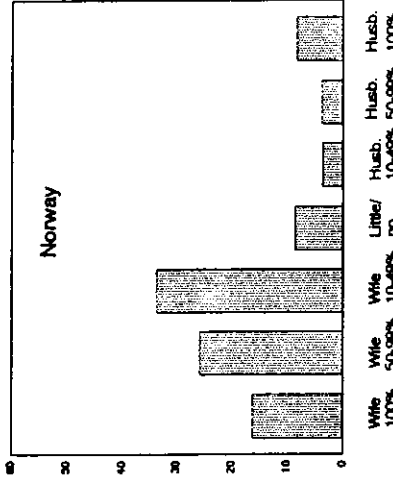
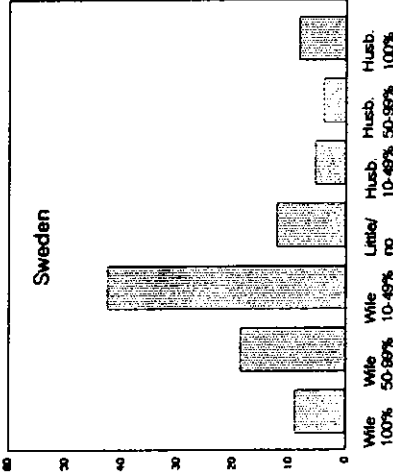
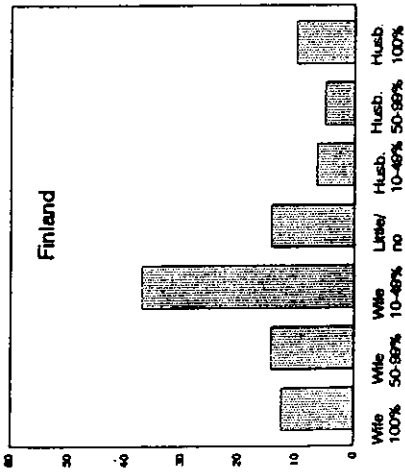
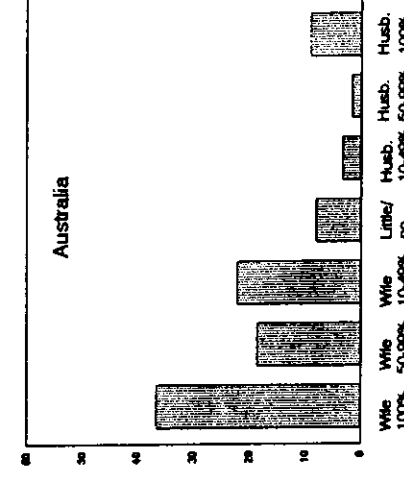
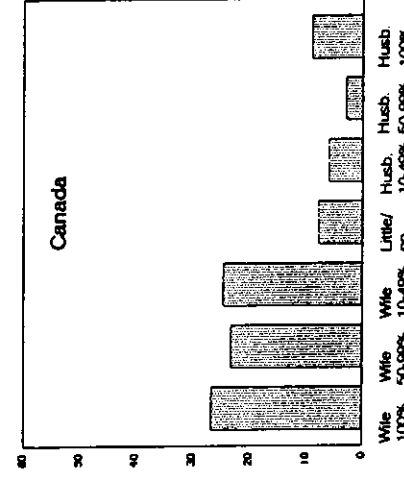
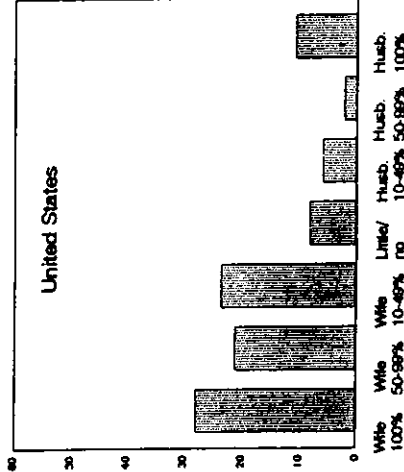


Figure 3. Degree of Economic Dependency Among Couples with Earnings

Scandinavian Countries



English - Speaking Countries



Continental European Countries

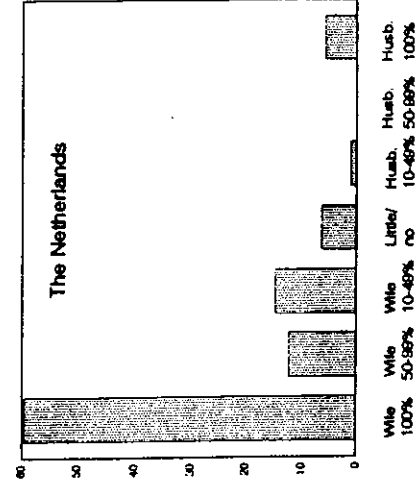
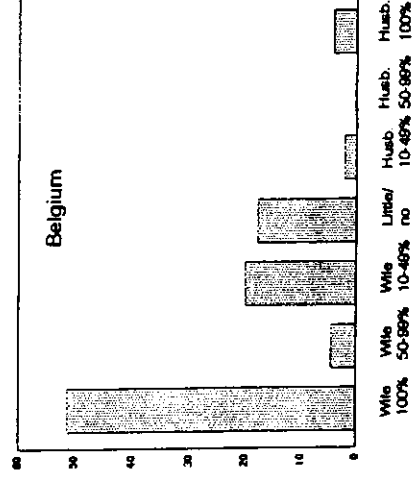
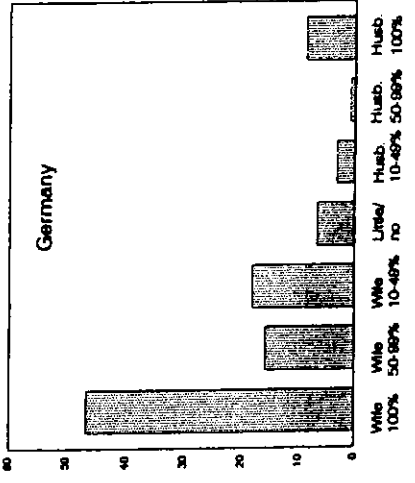


Table 1. Mean Earnings Dependency of Wives in Selected Scandinavian, English-Speaking, and Continental European Countries

	Scandinavian Countries			English-Speaking Countries			Continental European Countries		
	Finland	Sweden	Norway	U.S.	Canada	Australia	Germany	Belgium	Netherlands
Mean Dependency (Couples with Earnings)	0.17	0.21	0.33	0.37	0.38	0.45	0.54	0.55	0.66
% of Wives Who Are 100% Dependent	12.5	9.0	16.3	28.0	26.6	36.6	46.7	51.3	59.5
% Couples Who Are Dual-Earners	77.4	82.9	75.5	61.3	64.3	54.3	44.6	44.6	34.7
Mean Dependency (Dual-Earner Couples)	0.18	0.25	0.33	0.33	0.32	0.33	0.35	0.17	0.35
N	7371	5160	2561	5317	5680	3461	2797	3509	1916

NOTE: Dependency is calculated using gross earnings. Because there is no gross earnings data for Belgium, mean dependency is calculated using net earnings sample restricted to couples whose wives are aged 20 to 60. Because of data limitations, the wife's age is restricted to 19 to 60 in Australia and 22 to 60 in Finland. Germany refers to the former West Germany. Means and percentages based on weighted data. Unweighted sample sizes.

Table 2. Weighted Means and Frequencies of Independent Variables Used to Predict Wife's Dependency

	Scandinavian Countries			English-Speaking Countries			Continental European Countries		
	Finland	Sweden	Norway	U.S.	Canada	Australia	Germany	Belgium	Netherlands
Labor force participation									
% Wife > husband	18.2	11.3	8.1	17.1	14.3	11.6	10.9	6.4	6.6
% Wife < husband	31.1	52.7	15.6	52.0	53.3	67.1	69.6	65.3	78.7
% Wife = Husband	50.7	36.0	76.3	30.9	32.4	21.3	19.5	28.3	14.7
Education									
% Wife > husband	13.5	6.2	7.5	8.3	10.9	18.7	4.0	8.9	6.6
% Wife < husband	10.1	26.7	21.9	15.9	13.2	11.3	12.3	11.2	14.3
% Both high education	20.1	10.7	19.7	23.8	18.9	14.1	7.6	24.7	10.9
% Both low education	56.3	56.4	50.9	52.0	57.0	55.9	76.1	55.2	68.2
Children									
Number of children	0.99	1.0	1.2	1.1	1.1	1.3	0.89	0.91	1.1
% Child(ren) < 6	26.6	24.5	34.5	28.8	28.0	31.2	20.6	26.8	27.7
% No child(ren) < 6	73.4	75.5	65.5	71.2	72.0	68.8	79.4	73.2	72.3
Age									
Wife's age	39.1	40.3	40.4	38.4	38.3	38.3	40.0	38.7	37.5
Age difference (h-w)	2.3	2.9	3.0	2.7	2.7	2.7	2.8	2.1	2.4
Unearned income									
(as % of family income)	0.27	0.23	0.24	0.17	0.21	0.20	0.16	0.16	0.12
N	7371	5160	2561	5317	5680	3461	2797	3509	1916

NOTE: The sample is restricted to couples with earnings for which wife is aged 20 to 60. Because of data limitations, the wife's age is restricted to 19 to 62 in Australia and 22 to 62 in Finland. Germany is the former West Germany. No part-time/full-time distinction could be made for Norway.

Because of lack of education data in Sweden, education is proxied by occupational status.

Dependency is calculated using gross earnings. Because of the lack of gross earnings data in Belgium, the dependency score is based on net earnings.

Means and percentages based on weighted data. Sample sizes are unweighted.

Table 3. Unstandardized OLS Regression Coefficients Predicting Wife's Dependency

	Scandinavian Countries			English-Speaking Countries			Continental European Countries		
	Finland	Sweden	Norway	U.S.	Canada	Australia	Germany	Belgium	Netherlands
Intercept	0.087 *	0.115 *	0.258 *	0.134 *	0.131 *	-0.01	0.062 *	0.055 *	-0.028
Labor force participation									
% Wife > husband	-0.759 *	-0.809 *	-1.166 *	-0.811 *	-0.845 *	-0.959 *	-1.006 *	-0.768 *	-1.153 *
% Wife < husband	0.599 *	0.318 *	0.684 *	0.561 *	0.540 *	0.599 *	0.646 *	0.708 *	0.602 *
Education									
% Wife > husband	-0.062 *	-0.113 *	-0.143 *	-0.059 *	-0.144 *	-0.110 *	-0.013	-0.131 *	-0.056 *
% Wife < husband	0.082 *	0.112 *	0.033	0.049 *	-0.046 *	-0.030	0.044 *	0.024	0.010
% Both high education	0.018	0.017	-0.077 *	-0.045 *	-0.096 *	-0.064 *	-0.023	-0.079 *	-0.024
Children									
Number of children	0.031 *	0.001	0.044 *	0.029 *	0.022 *	0.016 *	0.027 *	0.007	0.034 *
% Child(ren) < 6	-0.013	0.150 *	0.069 *	-0.012	0.041 *	0.092 *	0.047 *	-0.019	0.092 *
Age									
Wife's age	0.001 *	-0.000	0.002 *	0.003 *	0.003 *	0.004 *	0.003 *	0.002 *	0.006
Age difference (h-w)	-0.004 *	-0.004 *	0.001	0.000	0.003 *	0.000	-0.002	0.003 *	0.003
Unearned income (as % of family income)	-0.122 *	-0.052 *	-0.300 *	-0.267 *	-0.239 *	-0.076 *	-0.036	0.027	0.036
Adjusted R-squared	0.668	0.519	0.666	0.691	0.685	0.746	0.797	0.703	0.804
N	7371	5160	2561	5317	5680	3461	2797	3509	1916

NOTE: The sample is restricted to couples with earnings for which wife is aged 20 to 60. Because of data limitations, the wife's age is restricted to 19 to 62 in Australia and 22 to 62 in Finland. Germany is the former West Germany.

No part-time/full-time distinction could be made for Norway.

Because of lack of education data in Sweden, education is proxied by occupational status.

Dependency is calculated using gross earnings. Because of the lack of gross earnings data in Belgium, the dependency score is based on net earnings.

Means and percentages based on weighted data. Sample sizes are unweighted. * p < .05