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When Equality is Not Enough: An Examination of Changes in Relative Earnings over the Duration of Marriage

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ABSTRACT

Relative earnings relationships have long played a central role in theories of the family. During the period since the 1960s, married couples in the United States have experienced dramatic changes in the way that they have structured their relative earnings relationships. Little research has examined whether these relative earnings relationships are stable over time and no previous research has examined how relative earnings change over the entire duration of marriage. This study uses data from the 1969-1997 waves of the Panel Study of Income Dynamics (PSID) to examine how relative earnings relationships change over time. Using a variety of cohort life table methods, I compare the stability of relative earnings across marriage cohorts by following couples forward through time from the first year of marriage. The results show considerable change in relative earnings over the duration of marriage, regardless of initial relative earnings. Earnings relationships in which the wife earns at least 60% of the couple's earnings are the most likely to change over time and couples are least likely to enter this type of earnings relationship when their relative earnings change. The differences across relative earnings groups; however narrowed over time as husband sole-earner earnings relationships became less stable and other relative earnings relationships became more stable. Though in the 1969-1975 marriage cohorts husband sole-earner earnings relationships were the most stable, by the 1988-1993 cohorts, egalitarian earnings relationships had become the most stable.

INTRODUCTION

In the period since the 1960s many social, political, and economic changes have occurred that have changed the relationship between married women and work. Though in the 1960s a majority of married couples relied on a single male breadwinner, over the subsequent decades they have become increasingly likely to be dual-earner couples (Blau, Ferber, and Winkler 1998; Raley, Mattingly, and Bianchi 2006). The entrance of wives into the labor force increased their economic contributions to their families both by increasing the proportion of dual-earner couples and by increasing the income contributions of wives within dual-earner families. Between 1979 and 1996, among dual-earning couples, wives' median percent contribution to family income increased from 26% to 33% (Hayghe 1993; Mishel, Bernstein, and Schmitt 1999). The proportion of married couples in which each partner provided 40-60% of the couple's income more than doubled from 9% to 24% between 1970 and 2001 and the percent of couple's in which the wife was the sole or dominant earner (the wife earns at least 60% of the couple's earnings) nearly tripled from 4% to 12% (Raley, Mattingly, and Bianchi 2006). Additionally, according to the U.S. Census Bureau (2007), the proportion of dual-earner couples in which the wife earned more than her husband increased from 16% in 1981 to 23% in 2000.

The economic roles that men and women adopt within marriage have a central role in theories of the family. Many studies have evaluated the impact of partners' economic contributions on a variety of aspects of family life. Researchers have found relative earnings to be associated with a variety of aspects of married life, including who controls family decision-making (Blood and Wolf 1960), the division of household labor (see e.g., Bittman et al 2003; Hallerod 2005), control over and allocation of family income (Pahl 1989, 1995; Kenney 2006), and the likelihood of domestic abuse (Blumberg and Coleman 1989; Anderson 1997; Kaukinen 2004). In this research, relative earnings have played an important role as a measure of spouses' relative economic contributions. Few of these studies, however, have treated these contributions as a dynamic, changing feature of the marriage; instead many rely on relative income measures collected at a single point in time. This assumption may not

be valid if couples experience a high degree of instability in their relative earnings over time.

There is little research on the stability of relative earnings relationships over time; however, currently, two studies have evaluated the stability of relative earnings during marriage. Both studies focused on the persistence of relative earnings, or the proportions of couples that consistently maintained a particular relative earnings relationship over a given period of time. The first, by Winkler, McBride, and Andrews (2005), looks at the persistence of relative earnings over a three-year period of time using data from the 1997-1999 panels of the Survey of Income and Program Participation (SIPP). Using a sample of all marriages that remain intact over the three-year period, they estimate that though 84-88% of couples with a “traditional” earnings relationship (couples in which the husband is the primary earner) maintain this relationship over a three-year period, only 50-60% of couples with a “nontraditional” (those in which the wife is the primary earner) or an egalitarian (those in which spouses have similar earnings) earnings relationship do so. The second study by Winslow-Bowe (2006) looks at the persistence of relative earnings over a five-year period using data on intact marriages in the 1990-1994 waves of the 1979 National Longitudinal Survey of Youth (NLSY79). This study focuses on couples with nontraditional earnings relationships and finds that though the wife was the primary earner in 22-32% of couples in at least one year during the observation period, only 2-6% of couples maintained this relationship over the entire five-year period. Only 25-35% of couples that had a nontraditional earnings relationship in 1990 maintained this relationship for the five-year period.

Both of these studies were based on comparing a cross-sectional sample of married couples and included couples who were at different time points in their married lives. These samples provide an incomplete view of the stability of relative earnings because they are affected by other factors such as marital dissolution, life course changes, and cohort replacement. In order to fully understand how relative earnings change over marriage we need to evaluate couples over time beginning in the first year of their marriage. No previous study has examined changes in either the distribution of

relative earnings or the stability of relative earnings over the duration of marriage, beginning with the first year of marriage.

There are a number of reasons to believe that the stability of relative earnings will be different if we evaluate couples from the first year of marriage. First, cross-sectional samples of marriages will overrepresent couples that have been married for longer periods of time. If couples are differentially selected out of marriage based on their relative earnings, this means that cross-sectional samples of certain relative earnings groups may be less representative than others. Previous research on marital dissolution has evaluated the effects of wives' earnings, both alone and relative to her husband's, on the likelihood that a marriage will end. Though there have been conflicting findings within the literature about the nature of this association (see e.g., Booth et al 1984; Heckert, Nowak, and Snyder 1998, Nock 2001; Ono 1998; and for an overview, see Rogers 2004), there is evidence that such an association exists. In her test of these various findings about the effects of the wife's relative income on the likelihood of marital dissolution, Stacy Rogers (2004) found that when wives' percentage of income was below 50%, her income elevated the risk of dissolution; however when they contributed more than about 60% the risk of dissolution declined. This is consistent with the findings Nock (2001) in which "marriages of equally dependent spouses" (MEDS), referred to in this dissertation as egalitarian marriages, experienced the highest rates of marital dissolution. This is also consistent with the findings in the previous chapters.

Part of this selection effect of marital dissolution is related to the stability of income and therefore of relative earnings relationships themselves. Instability in earnings can cause relative earnings to fluctuate over the course of a marriage. Income volatility is in turn positively related to the likelihood of dissolution (see e.g., Hess 2004 or Nunley 2007). We would expect then that couples that experience such changes in income would be more likely to end their marriages. These couples would also be the most likely to experience changes in relative earnings. This means that the resulting married population would overrepresent long-term marriages in which both partners experience less income volatility. Thus we would expect to see higher rates of stability

in relative earnings over time in a cross-section of all marriages than we would if we were to restrict our observations to new marriages.

A second reason that we would expect to see differences between a cross-sectional sample of all current marriages and a sample of new marriages is that cross-sectional samples will include couples that are at many different points in the life course. This minimizes the effects that life course transitions will have on the stability of relative earnings by averaging these effects across all marriages. Some life course transitions (e.g., the birth of a child) are more likely to occur at earlier marriage durations, while others (e.g., retirement) are more likely to occur at later marriage durations. When we follow a sample of all marriages from a given calendar year, it is not possible to see the full effects of these factors on the stability of couples' relative earnings. This is because the effect of this transition will be averaged over the whole sample, including those who did not experience that transition, muting its size.

There are a number of life course events that we would expect to have an impact on a couple's relative earnings relationship. One factor is the relationship between age and wage growth. Wage growth is more rapid and employment less stable at younger ages than at older ages (Lorence and Mortimer 1985). We would therefore expect greater changes in husbands' and wives' earnings among younger couples than older couples. These changes would be more likely to occur at earlier marriage durations, because these couples are more likely to be younger than couples at later marriage durations. In addition, the earnings trajectories of men and women differ. Though men and women with similar human capital characteristics begin employment with similar wages, beginning almost immediately, men experience faster growth in wages than women (Loprest 1992). As a result, as men and women age the gender gap in wages widens (Padavic and Reskin 2002). Thus, even if a couple begins their marriage with similar wages and/or earnings, it is likely that the husband's earnings will eventually surpass those of the wife.

In part, the differences between men's and women's earnings curves are related to the greater responsibility that wives bear in bearing and raising children. Gendered norms that privilege male employment place wives at a disadvantage in terms of couple

decisions that affect one or both partners' careers (see e.g., Cooke 2003), leading to greater instability in relative earnings for couples in which the wife has the potential to be an equal or primary earner. For example, wives remain more likely to leave the labor force or adjust their work schedules due to family demands (Becker and Moen 1999; Gjerdingen and Center 2004), while men are more likely to increase their work hours in response to the increased economic demands of marriage and childrearing (Kaufman and Uhlenberg 2000). Therefore, even if partners begin their marriages with more similar levels of human capital, over time their relative characteristics may diverge, as husbands improve their levels of human capital at faster rates than their wife. As Winkler (1998) points out, "[the partner whose] career takes precedence within the dual-earner family also likely affects labor market decisions and, hence, future earnings growth" (43). Thus, this expectation that wives will bear primary responsibility for childcare suggests that upon the birth of a child the wife's earnings will be more likely to decline, while the husband's earnings will be more likely to increase in order to substitute for the loss of the wife's income, leading to immediate changes in the couple's relative earnings. These changes could be temporary or they may result in a more permanent loss in the wife's earnings capacity. Wives with young children are more likely to engage in part-time employment that allows them to adjust their schedules to meet family needs (Cohen and Bianchi 1999; Sayer, Cohen, and Casper 2004; Becker and Moen 1999), but are less likely to lead to career advancement. The combination of time spent out of the labor force and in part-time employment can affect her ability to recover her previous earnings capacity. For this reason, couples that have an egalitarian or wife primary-earner earnings relationship prior to the birth of a child may be less able to return to this type of relative earnings relationship once their relative earnings change.

A third factor that could contribute to differences between observing a cross-sectional sample and a sample of new marriages over time is cohort replacement. When cross-sectional samples are used to measure changes over time, the changes that are observed may not be due to changes in individual couples' behaviors, but due to the changing composition of the sample. When this occurs, we could see a change in

relative earnings even when no individual couple's relative earnings relationship changes. Factors that vary across generations such as increasing levels of education, changes in labor force attachment, economic environment, the increasing age at marriage, delayed and declining fertility rates, increased sharing of household labor, and changing attitudes about work and family, which have changed across marriage cohorts, all could be expected to have an effect on the stability of relative earnings.

The factors discussed above suggest that stability will be lower when we evaluate couples from the first year of marriage than when we follow a cross-sectional sample of all marriage in a given year. Because of disadvantages associated with gendered differences in wage growth, employment, and responsibility for childcare, we would expect that wives would find it particularly difficult to maintain their earnings over time. For this reason, we would expect that couples in which either both partners earn similar amounts or the wife is the primary earner would experience lower levels of stability in relative earnings over the duration of their marriages. In addition, though a few of these changes, particularly those involving changes in the economy during the 1980s and 1990s, suggest greater instability in relative earnings across cohorts, most of the changes discussed above suggest that the stability of relative earnings will increase across cohorts.

SAMPLE

The sample included in this chapter consists of all new marriages that occurred in the Panel Survey of Income Dynamics (PSID) between the 1968 and 1997 interviews¹ for which the first year of marriage could be ascertained². This allows me to observe the couple in their first year of marriage as well as follow them for at least five years. In total, a sample of 5,897 marriages was selected. In each year of the PSID, there are between 200 and 400 new marriages. Due to the small number of new marriages that occurred in each interview wave, it was necessary to group these

¹ I am currently examining the feasibility of including data from the biannual 1999-2005 interview waves of the PSID. Their inclusion is dependent on the quality of the income data that was collected for the intermediate years.

² 59 couples that married between the 1968 and 1977 interviews were dropped from the analysis because they cohabited together prior to marriage and the first year of marriage could not be determined because the PSID does not distinguish between marriage and long-term cohabitation during this period.

marriages into four non-overlapping marriage cohort groups³: 1969-1975, 1976-1981, 1982-1987, and 1988-1993. This grouping allows me to evaluate whether couples have changed their earnings relationships over time and still preserve a sufficient sample size within each marriage cohort group to make the analysis of the stability of relative earnings possible.

These couples were followed from the first year of marriage forward until one of the following events occurred: 1) the couple separated or divorced; 2) one or both partners died; 3) one partner entered an institution (e.g., jail, a hospital, or the military); 4) one or both partners retired; 5) one or both partners reached age 65; or 6) the couple became non-response and ceased to be interviewed by the PSID.

METHODS

In this paper, earnings are based on each partner's total labor income in the previous calendar year and are constructed as the wife's percent of the couple's total earnings. This relative earnings ratio was then categorized into five possible categories: *husband sole-earner*, where the husband earns 100% of the couple's earnings; *dual-earner husband dominant-earners*, where the husband earns at least 60% of the couple's earnings; *egalitarian*, where both partners earn 40-60% of the couple's earnings; *wife dominant-earner*, where the wife earns at least 60% of the couple's earnings; and *both \$0* where neither partner had earnings. All of the analyses are conducted separately by relative earnings in the first year of marriage. The small number of couples that begin their marriages with no earnings are not analyzed due to sample size constraints.

I begin by describing the distribution of relative earnings over the first twenty years of marriage in order to show how partners adjust their employment and earnings over the duration of their marriages. These distributions are shown separately for each of the four marriage cohort groups in order to determine whether there have been changes over time. The second section focuses on the persistence of the couple's initial relative earnings state. Persistence is measured using multiple-decrement life table methods, detailed in Preston, Heuveline, and Guillot (2001). These life tables treat

³ The marriage cohort was coded as the first interview wave in which the marriage was reported rather than the calendar year in which the couple married.

a change in relative earnings and marital dissolution as separate, competing outcomes of interest. In this way, the effect of changes in marital dissolution rates across cohorts are explicitly measured. Though no statistical significance tests are included in this draft, in the final draft, the analyses will include statistical tests of the differences across the four cohorts.

The final section of the analyses uses multistate increment-decrement tables to analyze the transitions that couples make between relative earnings relationships over the duration of marriage. These models, which are detailed in Palloni (2001) allow me to predict the expected amount of time that couples will spend in each relative earnings relationship. These models allow me to measure the likelihood that a couple will return to their initial relative earnings relationship as well as the total time that they spend in this relationship. They also allow me to determine which type of earnings relationship these couples are likely to adopt when their relative earnings change.

RESULTS

Relative Earnings in the First Year of Marriage

Figure 1 shows the distribution of relative earnings in the first year of marriage for each of the four marriage cohort groups. New couples have become less likely to have a husband sole-earner earnings relationship and more likely to have an egalitarian or wife dominant-earner earnings relationship over time. This is consistent with the increases in wives' employment after marriage and with the changes in relative earnings in the married population as a whole. Couples in which the husband is the sole earner in the first year made up 21% of the marriages begun in 1969-1975 after which their representation began to fall. Among marriages that began in 1976-1981 15% had a husband sole-earner earnings relationship in the initial year, while 10% of the marriages that began in 1982-1987 and 1988-1993 did. The percent of husband sole-earner couples in the married population as a whole continued to decline in the 1980s before leveling off in the 1990s; however, among new marriages there was little change between those who married in the 1982-1987 cohorts and those who married in the 1988-1993 cohorts. This suggests that much of the decline in husband sole-earner

couples during the 1980s was not through cohort replacement, but through women at later marriage durations entering or returning to the workforce.

The decline in husband sole-earner couples between the 1969-1975 cohorts and the 1976-1981 cohorts was accompanied by an increase in the percent of dual-earner couples with conventional and egalitarian earnings relationships and a slight decrease in the percent of couples with unconventional earnings relationships. In the 1969-1975 cohorts, 52% had a dual-earner husband-dominant earner earnings relationship in the initial year of marriage, while 19% had an egalitarian earnings relationship. In the 1976-1981 cohorts, 54% had a dual-earner husband dominant-earner earnings relationship, while 25% had an egalitarian earnings relationship. In contrast, the percent of couples that had a wife dominant-earner earnings relationship declined slightly from 8% to 7%.

The differences between the 1976-1981 cohorts and the subsequent marriage cohorts were marked by small declines in the proportion of couples with dual-earner husband dominant-earner earnings relationships and more dramatic increases in the proportions of couples that began their marriages with egalitarian and wife dominant-earner earnings relationships. In addition to the drop in the percent of husband sole-earner couples, the percent of couples in which the wife was the dominant-earner in the first year of marriage increased to 9% in the 1982-1987 cohorts and 12% in the 1988-1993 cohorts. At the same time, the percent with egalitarian earnings relationships increased to 28% in the 1982-1987 cohorts and 33% in the 1988-1993 cohorts. In contrast, the percent of dual-earner husband dominant-earner couples declined slightly to 51% in the 1982-1987 cohorts and 45% in the 1988-1993 cohorts.

This provides evidence that cohort replacement was responsible for some of the changes in the distribution of relative earnings over time. Compared with the married population as a whole, at each time period, couples in their first year of marriage were less likely to have a husband sole-earner earnings relationship and more likely to have an egalitarian or unconventional earnings relationship. New marriages were half as likely to be husband sole-earner marriages as all marriages were. For example, though 41-46% of all marriages were husband sole-earner couples in 1969-1975, only 21% of the 1969-1975 marriage cohort group had a husband sole-earner relationship in their

first year of marriage. The difference was even more striking in the 1982-1987 cohorts where only 10% of new marriages had a husband sole-earner earnings relationship in the first year of marriage though 22-29% of all marriages in those years were husband sole-earner couples.

The decreased likelihood of having a husband sole-earner relationship was offset by corresponding increases in each of the other relative earnings relationships. The one exception was that new marriages in the 1988-1993 cohorts were also somewhat less likely to be dual-earner husband dominant-earner relationships than all marriages were in those years. Across all marriage cohorts, new marriages were about 40% more likely than all marriages are to have an egalitarian earnings relationship in a given calendar year. The 1969-1975 and 1976-1981 cohorts were nearly twice as likely to have a wife dominant-earner relationship as all marriages are in those years. In the 1982-1987 and 1988-1993 cohorts, marriages with wife dominant-earner earnings relationships were also more common among new marriages than all marriages in those years, but the difference was relatively small. This suggests that continuing marriages also experienced an increase in the proportion of wife primary-earner couples; therefore cohort replacement could not explain all of the changes in the distribution of relative earnings over time.

Changes in the Distribution of Relative Earnings

Figures 2a through 2d show how the distribution of relative earnings changed over the duration of marriage by marriage cohort group. These figures show the difference between the percent of couples that experience each relative earnings relationship at a given year of marriage and the percent that experienced that relative earnings relationship in the first year of marriage. The percent distribution of relative earnings by year of marriage can be found in the Appendix.

Figure 2a shows the changes in the percent distribution of relative earnings in the 1969-1975 marriage cohorts. Over the initial duration of marriage, couples leave their initial relative earnings relationship and enter a husband sole-earner earnings relationship. The proportion of couples that had a husband sole-earner relationship increased steadily by nearly 17% over the first eight years of marriage, rising from 21%

to 37%, with the biggest year-to-year increase occurring between the first and second year of marriage. At the same time, the percent of dual-earner husband dominant-earner couples fell by 9% to 43%, a 17% decline. The percent of couples that had an egalitarian earnings relationship declined from 19% to 14% between the second and tenth years of marriage, a decline of more than 25%. Even the proportion of couples in which the wife was the dominant-earner declined: from 8% in the first year to 3% in the seventh year, a decline of more than 50%.

After the eighth year of marriage, however, couples became less likely to maintain a husband sole breadwinner earnings relationship: the proportion of husband sole-earner couples began to decline as wives returned to the labor force. By the seventeenth year of marriage, the distribution of relative earnings was nearly identical to what it had been in the first year of marriage. By the sixteenth year of marriage the proportion of husband sole-earner couples had returned to 21% and by the twentieth year of marriage, only 17% had this type of earnings relationship. As these declines occurred, the proportion of couples in which the wife contributed earnings began to increase. By the twentieth year of marriage a slightly greater proportion of couples had entered egalitarian and dual-earner husband dominant-earner earnings relationships than had in their initial year of marriage. These changes are consistent with wives leaving the labor force in response to the birth of a child, regardless of whether or not the wife was initially the primary-earner, and then returning as their children reached older ages. Interestingly, though these figures cannot identify whether these are the same couples that left these states after their initial year of marriage, it appears either that many of these women were able to return to the same relative earnings status (compared to their partners) that they enjoyed prior to leaving the labor force or that many women were able to improve upon their prior earnings as political and economic changes increased the benefits of paid labor for women.

When we compare these women to those in the 1976-1981 marriage cohorts shown in Figure 2b, we see some important changes. Though the proportion of husband sole-earner couples increased in the first years of marriage as it did among the 1969-1975 cohorts, the increase was smaller and peaked earlier. It also remained at its

highest levels for a longer period. In the first year of marriage, fewer than 15% of couples had a husband sole-earner earnings relationship. Over the first five years of marriage, this increased by nearly 12 percentage points to 26%. Unlike the 1969-1975 cohorts in which the number of husband sole-earner couples peaked in the eighth year of marriage, the proportion of couples with this type of earnings relationship peaked earlier, in the fifth year at 26%, and then remained between 24%-26% until the tenth year of marriage. Unlike among the previous marriage cohorts, the increase in husband sole-earner couples did not mean a decrease across all other relative earnings groups. Nearly all of this change appears to have been due to declines in the proportions of dual-earner husband dominant-earner and egalitarian couples. The proportion with a dual-earner husband dominant-earner earnings relationship declined 6 percentage points from 54% in the first year of marriage to a low of 48% in the third year, after which it began again to increase. The proportion of egalitarian couples declined more slowly and over a longer period of time than any other type of earnings relationship; however, it also declined more overall than any other type of relationship. Between the first and eighth years of marriage, the percent of egalitarian couples declines 9 percentage points, from 25% to 16%. Among this marriage cohort group, there was little change in the percent of couples that had a wife dominant-earner earnings relationship over the duration of marriage. Throughout this period the proportion of wife dominant-earner couples remained between 6% and 8% of all couples.

After the tenth year of marriage, the movement toward husband sole-earner earnings relationships began to reverse itself as more couples re-entered dual-earner husband dominant-earner and egalitarian earnings relationships. The proportion of husband sole-earner couples began to decline, again reaching 15% of all couples by the seventeenth year of marriage. The number of dual-earner husband dominant-earner couples increased slowly and by the seventeenth year of marriage exceeded 54%, the same proportion of couples that had this type of earnings relationship in the first year of marriage. By the twentieth year of marriage, 62% of couples in the 1976-1981 marriage cohorts had a dual-earner husband dominant-earner earnings relationship, 8% more than in the first year of marriage. The proportion of egalitarian couples began to

increase after the eighth year of marriage and peaked at 22% in the sixteenth year of marriage before declining back to 17%. The proportion of wife dominant-earner couples increased briefly to 13% in the nineteenth year of marriage before returning to 9% by the twenty-first year.

The changes in the percentage of husband sole-earner couples were consistent with changes in fertility in which women both delay childbearing to later ages and have fewer children overall and also consistent with changes in wives' labor market behaviors after the birth of a child. If more women delay childbearing within marriage, then *ceteris paribus* we would expect to see a less dramatic increase and an extension of the peak in the proportion of husband sole-earner relationships into later years of marriage, just as we see among this cohort. Alternatively, if fewer women leave the labor force for extended periods of a year or more after the birth a child, but the ones who did leave the labor force did so for, on average, longer periods of time, we would also expect to see this pattern. In contrast to the 1969-1976 cohorts, declines during the early years of marriage occurred only among dual-earner husband dominant-earner and egalitarian earner couples and did not occur among wife dominant-earner couples, suggesting that these women were less likely to leave the labor force upon the birth of a child or were less likely to experience a birth. Unlike the previous marriage cohorts, the proportion of egalitarian couples did not return to previous levels. Instead, greater proportions of couples entered dual-earner husband dominant-earner and wife dominant-earner earnings relationships.

Figure 2c shows the changes in the distribution of relative earnings among the 1982-1987 marriage cohorts. In the 1982-87 cohorts, the increase in husband sole-earner couples continued to expand over a greater number of years of marriage. In addition, much of the increase was delayed until later marriage durations. The changes among the other relative earnings groups showed a less consistent pattern over marriage duration than among the previous cohorts. Between the first and twelfth year of marriage, the percent of husband sole-earner couples increased by 13 percentage points, more than doubling from 10% to 23%. The increase occurred slowly, which could imply that a greater proportion of couples overall delayed childbearing to later

years of marriage. It is also consistent with mothers becoming more likely to take extended periods away from the labor force after higher-order births than after first births. The peak of the increase, 23% is lower than the peak for the previous marriage cohorts; however the expansion of the increase over greater marital durations could mean that overall, a larger proportion of these couples experienced at least one year of a husband sole-earner relationship.

Initially the increase in husband sole-earner couples appeared to come primarily from the dual-earner husband dominant-earner couples, whose representation declined from 51% to under 48% between the first and second years of marriage. In contrast, the percent of couples that had a wife dominant-earner earnings relationship remained steady between the first and second years of marriage, while the percent of egalitarian couples increased slightly. After the third year of marriage, the percent of couples that had a dual-earner husband primary-earner earnings relationship increased despite the continuing increase in husband sole-earner earnings relationships; by the fifth year of marriage it reached 50%, nearly the same proportion as in the initial year. During this time, the proportions of egalitarian and wife dominant-earner couples declined, which combined with the increases in husband dominant-earner couples suggests that many of these couples were shifting to dual-earner husband dominant-earner earnings relationships rather than husband sole-earner earnings relationships, perhaps due to wives cutting back on work hours rather than leaving the labor force entirely. The percent of couples that had a wife dominant-earner earnings relationship declined nearly one-third from 9% in the second year of marriage to a low of 6% in the sixth, and then began to recover, again reaching 9% in the eleventh year of marriage. The proportion of egalitarian couples declined 10 percentage points between the second and eleventh year of marriage, reaching a low of 19%.

After the twelfth year of marriage, the number of husband sole breadwinner couples began to return to its initial levels as more couples adopted dual-earner earnings relationships. The proportion of husband sole-earner couples began to decline, returning to 11% by the sixteenth year of marriage. As in the previous marriage cohorts, couples in which either the wife or the husband was the primary-earner were likely

to resume their initial relative earnings relationship after an initial decline, most likely due to time spent out of the labor force for childrearing; however, there is little evidence that couples that had an egalitarian earnings relationship were able to recover that relationship at later marriage durations. Between the tenth and fifteenth year of marriage, the percent of couples that had an egalitarian earnings relationship remained between 19% and 21%, about 30% lower than the percent of egalitarian couples in the first year of marriage. As a result, the proportion of dual-earner husband dominant-earner couples was 59%, 8 percentage points higher in the sixteenth year of marriage than in the first year of marriage.

Figure 2d shows the changes in the distribution of relative earnings among couples in the 1988-1993 cohorts. Like the 1982-1987 cohorts, the increase in husband sole-earner earnings relationships was delayed relative to the previous marriage cohorts, and early increases were due to declines in the proportion of dual-earner husband dominant-earner earnings relationships. The biggest difference between these cohorts and the previous 1982-1987 marriage cohorts is in the sharpness of the increase in husband sole-earner earnings relationships between the eighth and tenth years of marriage. During this two-year period, the proportion of husband sole-earner couples increased from 21% to a peak of 31%, nearly three times more couples than in the first year of marriage. This increase was due to simultaneous declines in the proportions of dual-earner husband dominant-earner and egalitarian earner couples. Unlike the 1982-1987 marriage cohorts, the percent of couples that had a husband dominant-earner earnings relationship declined by 12 percentage points during the first ten years of marriage, going from 45% to 33%. Declines in egalitarian earnings relationships were delayed until the fourth year of marriage, after which they declined 9-10%, reaching a low of 24%. As with the 1976-1981 marriage cohorts, there was wife dominant-earner couples appeared to maintain their initial relative earnings relationships, because between 12% and 14% experienced this type of earnings relationship throughout the period.

The couples in the 1988-1993 marriage cohorts appear to be continuing the trend to delay childbearing and therefore movement into a husband sole-earner earnings

relationship. The sharp increase in husband sole-earner earnings relationships at later marriage durations may suggest a return to adopting husband sole-earner earnings relationships upon the birth of a child. The egalitarian and husband dominant-earner couples seem more likely to enter a husband sole-earner earnings relationship than the previous cohorts, but the wife dominant-earner couples seem less likely than similar couples in the 1982-1987 cohorts to do so. These couples are not followed for long enough to determine whether they will return to their initial relative earnings relationships later in their marriages. The changes in the distributions of each relative earnings group are dependent both on the number of couples that move out of that type of earnings relationship and on the number that move into that type of relationship at each year of marriage. These two factors cannot be distinguished in simple distributions and may in fact hide greater movement between categories. To determine whether this is the case, we now turn to the life table measures of persistence.

The Persistence of Relative Earnings, Three-Year

Figure 3 shows the percent of couples that will experience a change in relative earnings during the first three-years of marriage as estimated from the multiple-decrement life tables. There is no evidence of a decline in the persistence of husband sole-earner earnings relationship across marriage cohorts and no increase in the persistence of wife dominant-earner earnings relationships. In each of the four marriage cohort groups between 36% and 39% of husband sole-earner couples experienced a change in relative earnings during the first three years of marriage. Despite this, the proportion of husband sole-earner couples that maintained their initial relative earnings relationship for three years declined, because the proportion that experienced marital dissolution prior to a change in relative earnings nearly doubled from 11% to 21% across cohort groups. In fact, the marital dissolution rates were highest among the husband sole-earner couples in every marriage cohort group except the 1976-1981 cohorts, in which egalitarian couples had the highest dissolution rates. These higher dissolution rates influence the stability rates for husband sole-earner couples. When dissolution is treated as a censoring event, the 1988-1993 cohorts of husband sole-earner couples were 13% more likely to experience a change in their

relative earnings during the first three years of marriage than previous cohorts (see Appendix).

Wife dominant-earner couples experienced the highest relative earnings instability rates of all of the relative earnings groups in every marriage cohort group except the 1969-1975 cohorts, in which instability rates were similar to those of egalitarian couples. In the 1969-1975 marriage cohorts, 54% of wife dominant-earner couples experienced a change in their relative earnings relationship, compared to 55% of egalitarian couples. The proportion of wife dominant-earner couples that experienced a change in relative earnings during the first three years of marriage remained steady at about 52%-54% across three of the four marriage cohort groups. The one exception was among newly married couples in the 1976-1981 marriage cohorts, where 62% of couples experienced a change in relative earnings during the first three years of marriage, an increase of about 13% over the other cohorts. Despite the high level of relative earnings instability among wife dominant-earner couples, the proportion of wife dominant-earner couples remained stable across marriage duration (Figure 2b). This suggests there was greater movement toward wife dominant-earner earnings relationships by other couples after the initial year of marriage compared to the previous cohorts. Marital dissolution rates were lower among wife dominant-earner couples than among other relative earnings groups and declined over time. The lower overall dissolution rates are in part due to the lower persistence of relative earnings among this group. Because a higher proportion of these couples experienced a change in relative earnings, fewer remained at risk for marital dissolution. Because of this, there is little difference between these persistence estimates and those that treat dissolution as a censoring event.

The persistence of dual-earner husband dominant-earner earnings relationships increased across the first three marriage cohort groups before declining slightly in the 1988-1993 cohorts. Between the 1969-1975 and the 1982-1987 marriage cohorts, the proportion of couples that experienced a change in their relative earnings relationship declined from 43% to 33%, a decline of about 23%. In the 1988-1993 cohorts, persistence declined somewhat from the 1982-1987 cohorts as 38% experienced a

change in relative earnings during the first three years of marriage. Though initially husband sole-earner earnings relationships were more persistent, by the 1988-1993 marriage cohorts, dual-earner husband dominant-earner earnings relationships were more persistent. There was little change in the proportion of couples that ended their marriage across the four cohort groups and therefore these persistence estimates were similar to those in which marital dissolution was treated as a censoring event.

Egalitarian couples experienced lower persistence rates than either dual-earner husband dominant-earner or husband sole-earner couples in each marriage cohort group. The persistence of egalitarian earnings relationships increased across the 1970s. The biggest change in persistence occurred between the 1969-1975 and 1976-1981 marriage cohorts. Just over 55% of egalitarian couples in the 1969-1975 marriage cohorts experienced a change in relative earnings during the first three years of marriage, compared to only 43% in the 1976-1981 cohorts – a decline of nearly 22%. There was little change in the 1980s and 1990s cohorts. Perhaps because of the increase in the stability of their relative earnings relationships the proportion of egalitarian couples that separated or divorced nearly doubled from 8% to 15% across the 1969-1975 and 1976-1981 cohorts. However, only 6%-7% of egalitarian couples in the 1982-1987 and 1988-1993 marriage cohort groups separated or divorced. This jump in marital dissolution rates had an effect on the persistence of relative earnings during this period. When marital dissolution was treated as a censoring event, the decline in the proportion of egalitarian couples that experienced a change in relative earnings occurred more gradually such that instability rates declined steadily between the 1969-1975 and 1982-1987 cohorts, rather than only between the 1969-1975-1981 cohorts.

The Persistence of Relative Earnings, Seven-Year

When we follow these couples for a longer period of time, we continue to see lower persistence rates among new marriage than were observed in the cross-sectional samples of all continuing marriages. Figure 4 shows the estimated instability rates during the first seven years of marriage. What we can see in this figure is that very few couples maintained their initial relative earnings relationship throughout the first seven years of marriage. The biggest differences between the seven-year and the three-year

estimates were found among the husband sole-earner and wife dominant-earner couples. When they were followed for seven years, husband sole-earner earnings relationships became less persistent among the 1988-1993 marriage cohorts than among previous cohorts. Wife dominant-earner couples became increasingly likely to experience a change in their relative earnings relationship.

When husband sole-earner couples were followed for seven years, the proportion of the 1988-1993 cohorts of couples that experienced a change in their relative earnings relationship during the first seven years of marriage was higher than that observed among the previous cohorts. In the 1988-1993 cohorts, 74% experienced a change in their relative earnings relationship, compared to 62%-66% of the previous cohorts. Only 4% of the 1988-1993 cohorts maintained their initial husband sole-earner earnings relationship for seven years, compared to 20% of the 1969-1975 cohorts. Marital dissolution rates remained much higher among husband sole-earner couples than other couples. The high dissolution rates had an important impact on the stability of relative earnings. When marital dissolution was treated as a censoring event (not shown) rather than an absorbing state (as it was treated in Figure 4), the persistence of husband sole-earner earnings relationships declined by about 22% between the 1969-1975 and 1976-1981 marriage cohorts. Between the 1982-1987 and 1988-1993 cohorts, the persistence of husband sole-earner earnings relationships *increased* and returned to the same level as the 1969-1975 marriage cohorts. This means that when dissolution is explicitly measured so that we compare the actual proportions of couples that experience a change, the change in persistence between the 1982-1987 and 1988-1993 cohorts is in *the opposite direction* of the change that we observe when we exclude couples that experience marital dissolution.

This is also true when we compare the two estimates for persistence among wife dominant-earner couples. When wife dominant-earner couples were followed for seven years, there was new evidence that the persistence of wife dominant-earner earnings relationships declined across the 1976-1993 marriage cohorts. The large decline in persistence in the 1976-1981 cohorts no longer was evident. Instead, between the 1976-1981 and 1988-1993 cohorts the proportion of wife dominant-earner couples that

experienced a change in their relative earnings relationship increased from 68% to 77%. At the same time, the proportion of wife dominant-earner couples that experienced a separation or divorce before a change in relative earnings declined from 18% to 7%. The combination of these two trends meant that the proportion of couples that maintained a wife dominant-earner earnings relationship for seven years remained steady at 13% to 16%, about double the 7% of the 1969-1975 cohorts who did so. However, when we compare these results to those obtained when marital dissolution is treated as a censoring event rather than explicitly measured (not shown), the seven-year persistence rates of wife dominant-earner earning relationships increased from 13% to 18% between the 1969-1976 and 1988-1993 marriage cohorts – an increase of more than 40%. Thus, when marital dissolution was censored the proportion of these couples that experienced a change in their initial relative earnings relationship declined from 87% to 82%, but when dissolution is explicitly measured the proportion that experience a change in relative earnings *increased* from 68% to 77%.

The changes over time in the seven-year persistence of dual-earner husband dominant-earner and egalitarian earnings relationships were similar to those found in the three-year estimates, though overall persistence was much lower. The proportion of dual-earner husband dominant-earner couples that experienced a change in their relative earnings relationship during the first seven years of marriage declined from 72% to 60% between the 1969-1975 and 1982-1987 marriage cohorts, before increasing slightly to 64% in the 1988-1993 marriage cohorts. Among egalitarian couples, the proportion of couples that experienced a change in relative earnings declined from 80% in the 1969-1975 marriage cohorts to 67% in the 1988-1993 cohorts, with most of the change occurring between the 1969-1975 and 1976-1981 cohorts. Changes in marital dissolution rates had little effect on the changes in persistence over time among either husband dominant-earner or egalitarian earner couples.

These changes over time meant that the relative persistence rates across relative earnings groups changed over time. In the 1969-1975 marriage cohorts, egalitarian couples were the most likely to experience a change in their relative earnings relationship during the first seven years of marriage, while husband sole-earner couples

were the least likely. In this period, 80% of egalitarian couples experienced a change in relative earnings, compared to 72% of wife dominant-earner and dual-earner husband dominant-earner couples and 63% of husband sole-earner couples. In the 1976-1981 and 1982-1987 marriage cohorts, husband sole-earner and dual-earner husband dominant-earner couples were less likely to experience a change in relative earnings than egalitarian and wife dominant-earner couples. In the 1988-1993 cohorts, dual-earner husband dominant-earner earnings relationships were the most persistent, while husband sole-earner and wife dominant-earner earnings relationships were the least persistent. During this period, 64% of dual-earner husband dominant-earner couples experienced a change in their relative earnings relationship, compared to 67% of egalitarian couples, 74% of husband sole-earner couples, and 77% of wife dominant-earner couples.

Total Time in Each Relative Earnings State, Nine Years

When these couples leave their initial relative earnings state are they likely to return? Figure 5 shows the total time that these couples spent in their initial relative earnings relationship during the first nine years of marriage, broken down by time spent in the initial spell and additional time spent in the initial relative earnings relationship after the initial spell had ended. In the 1969-1975 cohorts, husband sole-earner couples are the most persistent; however dual-earner husband dominant-earner couples are more likely to return to their initial relative earnings state during the first nine years and therefore spend more total time in their initial relative earnings state. Husband sole-earner couples spent a total of 4.0 years in their initial state, of which 3.1 years were during the initial spell and 0.9 years occurred after the initial spell ended. In contrast, dual-earner husband dominant-earner couples spent a total of 4.2 years in their initial state of which 2.7 years were during the initial spell and 1.5 years occurred after the initial spell ended. In the 1969-1975 cohorts, egalitarian couples were less likely to return to an egalitarian earnings relationship after the initial spell had ended. Though egalitarian couples spent only 2.3 years in their initial spell, they spent an additional 0.8 years in an egalitarian earnings relationship after the initial spell ended. Wife dominant-earner couples were even less likely to return to their initial state, despite the fact that it

was among these couples that the initial spell was the shortest. These couples spent 1.9 years in the initial spell as wife dominant-earner couples and only 0.4 additional years in this state after the initial spell ended.

Over time, dual-earner husband dominant-earner couples remained the most likely to return to their initial relative earnings relationship even though the number of additional years that they spent in a husband dominant-earner earnings relationship declined slightly to 1.3 years in the 1982-1993 cohorts. Though husband sole-earner couples were the next most likely to return to their initial relative earnings relationship in the 1969-1975 cohorts, over time these couples became less likely to reenter their initial state. Between the 1969-1975 and 1988-1993 cohorts, the number of additional years that these couples spent in a husband sole-earner earnings relationship declined by more than a third from 0.9 years to 0.6 years. There was little change between the 1969-1975 and 1982-1987 cohorts in the likelihood that egalitarian and wife dominant-earner couples would return to their initial relative earnings relationship; however the 1988-1993 cohorts were more likely to return to these initial states than the previous cohorts. The number of additional years that egalitarian couples spent in their initial relative earnings relationship increased from 0.8 years to 1.2 years, an increase of about 60%. At the same time number of additional years that wife dominant-earner couples spent in their initial state nearly doubled from 0.4 to 0.8 years.

The increase in the number of additional years that couples spent in their initial state combined with changes in the persistence of their initial relative earnings relationship changed the total time that couples spent in their initial state. Between the 1969-1975 and 1982-1987 cohorts, the overall stability of husband sole-earner earnings relationships declined, while the stability of other relative earnings relationships increased. In the 1982-1987 cohorts, husband sole-earner couples spent a total of 3.5 years in a husband sole-earner earnings relationship, a decline of 13% from the 1969-1975 marriage cohorts. Dual-earner husband dominant-earner couples spent the most time in their initial state, a total of 5.0 years, which was an increase of nearly 18%. Egalitarian couples spent nearly 4.0 years in an egalitarian earnings relationship, which was 1 year and 28% longer than the 1969-1975 cohort spent in an egalitarian earnings

relationship. The time that wife dominant-earner couples spent in their initial relative earnings relationship increased by nearly 22% to 2.9 years, but remained far below that of other relative earnings relationships. In the 1988-1993 marriage cohorts, the overall stability dual-earner husband dominant-earner earnings relationships declined, while the stability of egalitarian and wife dominant-earner couples increased. Because of this, egalitarian couples in the 1988-1993 marriage cohorts spent the most time in their initial relative earnings relationship and wife dominant-earner couples spent nearly the same amount of time in their initial state as husband sole-earner couples. In this marriage cohort group, egalitarian couples spent a total of 4.4 years in their initial state, compared to 4.3 years among dual-earner husband dominant-earner couples, 3.6 years among husband sole-earner couples and 3.5 years among wife dominant-earner couples.

When a couple's relative earnings relationship changes, how is it likely to change? Figure 6 shows the total amount of time that a couple would be expected to experience each relative earnings relationship based on estimates from the multistate increment-decrement life tables. The 1969-1975 and 1976-1981 cohorts are more likely to enter a dual-earner husband dominant-earner earnings relationship and least likely to enter a wife dominant-earner earnings relationship, regardless of what their initial relative earnings relationship was. In the 1969-1975 cohorts husband sole-earner couples spent 2.2 years in a dual-earner husband dominant-earner earnings relationship, 1.7 more years than they spent in an egalitarian earnings relationship and 2.0 years more than they spent in a wife dominant-earner earnings relationship. Similarly, egalitarian couples spent 2.6 years in a dual-earner husband dominant-earner earnings relationship, 1.2 years longer than they spent in a husband sole-earner relationship and 2.1 years longer than they spent in a wife dominant-earner earnings relationship. Even wife dominant-earner couples were likely to spend slightly more time in a dual-earner husband dominant-earner earnings relationship. These couples spent 1.8 years in a husband dominant-earner relationship compared to only 1.3 years in a husband sole-earner earnings relationship and 1.7 in an egalitarian earnings relationship. Dual-earner husband dominant-earner couples spent more time in a

husband sole-earner earnings relationship and the least amount of time in a wife dominant-earner earnings relationship. These couples spent 2.2 years in a husband sole-earner earnings relationship compared to 0.8 years in an egalitarian earnings relationship and 0.2 years in a wife dominant-earner earnings relationship.

Over time, the total time that couples spent in a husband sole-earner earnings relationship declined across all relative earnings groups. As the time spent in husband sole-earner relationships decreased, couples spent more time in other relative earnings relationships. By the 1988-1993 cohorts, dual-earner husband dominant-earner couples were as likely to enter a husband sole-earner earnings relationship as an egalitarian earnings relationship. These couples spent 1.1 years in each of these relationships, 0.7 years longer than they spent in a wife dominant-earner earnings relationship. Though egalitarian couples remained most likely to enter a dual-earner husband dominant-earner earnings relationship, they became nearly twice as likely to enter a wife dominant-earner earnings relationship as a husband sole-earner earnings relationship. Wife dominant-earner couples became less likely to enter either of the husband primary-earner earnings relationships and more likely to enter an egalitarian earnings relationship. These couples spent an average of 1.0 year in a husband sole-earner earnings relationship, 1.4 years in a dual-earner husband dominant-earner earnings relationship and 1.8 years in an egalitarian earnings relationship.

There was little change between the 1969 and 1987 marriage cohorts in the likelihood that couples that did not begin their marriages in a wife dominant-earner earnings relationship would enter a wife dominant-earner earnings relationship. However, in the 1988-1993 cohorts, the number of years that couples spent in this type of earnings relationship increased, regardless of their initial relative earnings relationship. The number of years that dual-earner husband dominant-earner couples spent in a wife dominant-earner earnings relationship doubled from 0.2 years to 0.4 years, while the number of years that egalitarian couples spent in this state increased from 0.5 to 0.9 years. The relative amount of time that husband sole-earner couples spent in each relative earnings relationship changed little between the 1969 and 1987 marriage cohorts. The decline in the time these couples spent in a husband sole-earner

earnings relationship appears to have been almost entirely due to an increase in marital dissolution rates across marriage cohorts. However, the 1988-1993 cohorts of husband sole-earner couples became more likely to enter a wife dominant-earner earnings relationship than previous cohorts. These couples were also the most likely to experience a period in which neither partner had earnings, providing support for Oppenheimer's argument that these earnings relationship leave couples more economically vulnerable than other relative earnings relationships.

SUMMARY

During the last three decades of the twentieth century, changes in marriage and family patterns have changed the way in which couples have structured their relative earnings relationships. Over time, the median age of marriage has increased and men and women have become increasingly likely to establish a stable work history before entering marriage. This has meant that married couples have become increasingly likely to begin their marriages as dual-earner couples in which both partners contribute earnings to the family. As women have increased their educational and occupational attainment relative to men, married couples have become increasingly likely to begin their marriages with an egalitarian or wife dominant-earner earnings relationship. However, as we've seen, these relative earnings relationships are unstable, particularly during the first few years of marriage, when couples are most likely to begin having children. During this period, the persistence and overall stability of relative earnings relationships among new marriage were considerably lower than those of all marriages.

The dramatic social and economic changes of this period might lead us to expect similar changes in the stability of relative earnings among new marriages as we saw among all marriages; however this does not appear to be the case. The persistence of husband sole-earner earnings relationship remained steady across the 1969-1982 cohorts, even as this type of relative earnings relationship became less common. It was only after 1988 that the persistence of husband sole-earner earnings relationships declined. Most of the decline in husband sole-earner earnings relationships appears to have been due to two factors: 1) fewer wives exited the labor force among couples that did not begin their marriage in a husband sole-earner earnings relationship; and 2)

fewer couples that experience a husband sole-earner earnings relationship in the first year of marriage.

In contrast, the increases in the proportions of married couples that have an egalitarian or wife dominant-earner earnings relationship appear to be due to both an increase in the persistence and stability of both egalitarian and wife dominant-earner earnings relationships increased over time and the increasingly likelihood that couples will begin their marriages with this type of earnings relationship. Over time, the overall stability of both egalitarian and wife dominant-earner earnings relationships has increased steadily, such that between the 1969 and 1993 marriage cohorts, the total time that these couples could expect to spend in their initial relative earnings relationship increased by more than 45%. This increase was large enough to make egalitarian earnings relationships as stable as dual-earner husband dominant-earner relationships and wife dominant-earner earnings relationships nearly as stable as husband sole-earner earnings relationships among the most recent marriage cohorts. In addition, the proportion of couples that experienced these relative earnings relationships in the first year of marriage increased substantially. The proportion of couples that had an egalitarian earnings relationship increased 72% to 33%, while the proportion that had a wife dominant-earner earnings relationship increased 52% to 12%.

Despite these improvements in the stability of egalitarian and unconventional earnings relationships, most couples were more likely to adopt a husband primary-earner earnings relationship when they experienced a change in their initial relative earnings relationship. This was true not only for those couples that began their marriages in one of the two husband primary earner earnings relationships, but also for those that initially adopted an egalitarian or wife dominant-earner earnings relationship. This suggests that wives are more likely to see their earnings decline relative to their husband's earnings over the duration of marriage. The increased likelihood of change during the first few years of marriage compared to later marriage durations suggests that this erosion of wives' earnings position could be due to changes in work schedules in response to the demands of childbearing. However, the declines in the time that all couples have spent in a husband sole-earner earnings relationship show that fewer

wives are leaving the labor force entirely and are more likely cutting back on work hours. Though many of the more recent cohorts could not be followed as their children aged and they returned to their initial paid work commitments, this movement away from husband sole-earner earnings relationships would lead us to expect that women in these later cohorts will be better able to return to a more equitable relative earnings relationship in the future.

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FIGURES

Figure 1: Relative Earnings in First Year of Marriage

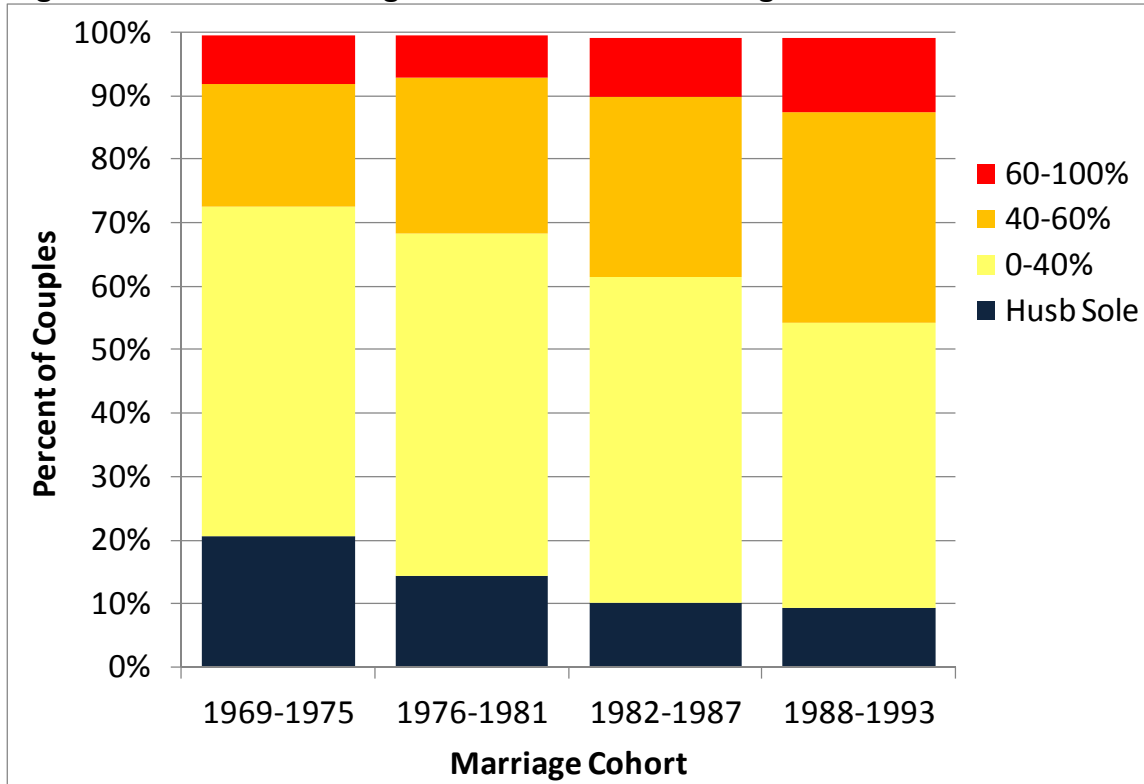


Figure 2a: Change in First Year RE by Marriage Duration: 1969-75 Cohorts

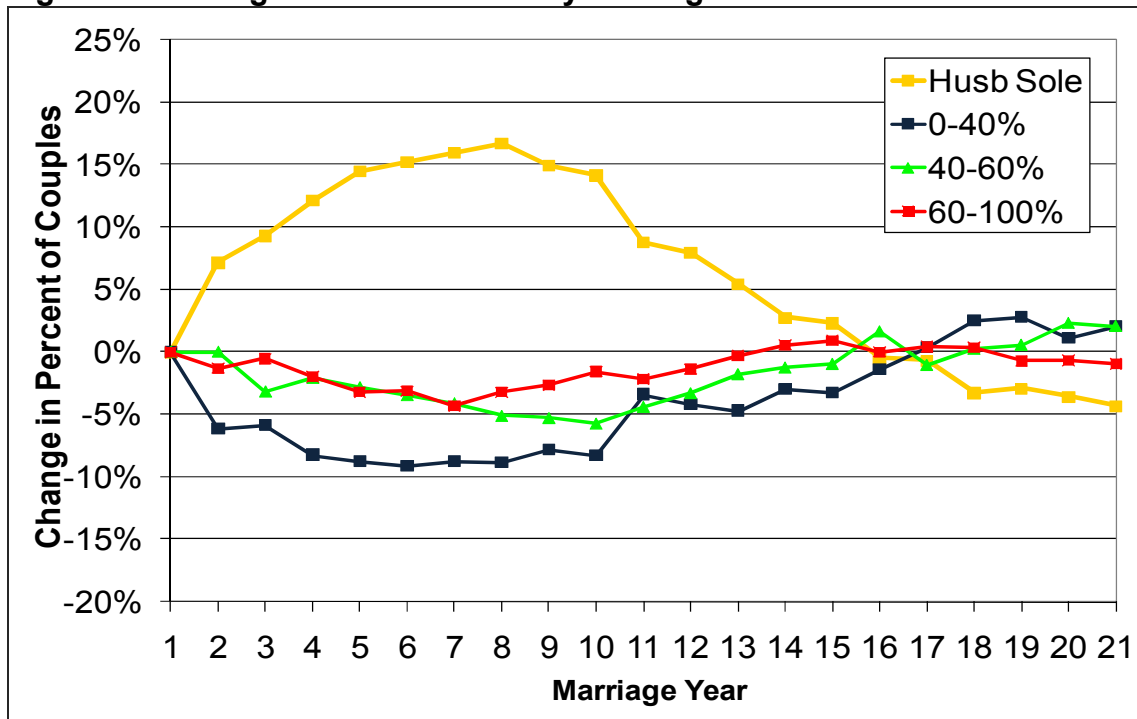


Figure 2b: Change in First Year RE by Marriage Duration: 1976-81 Cohorts

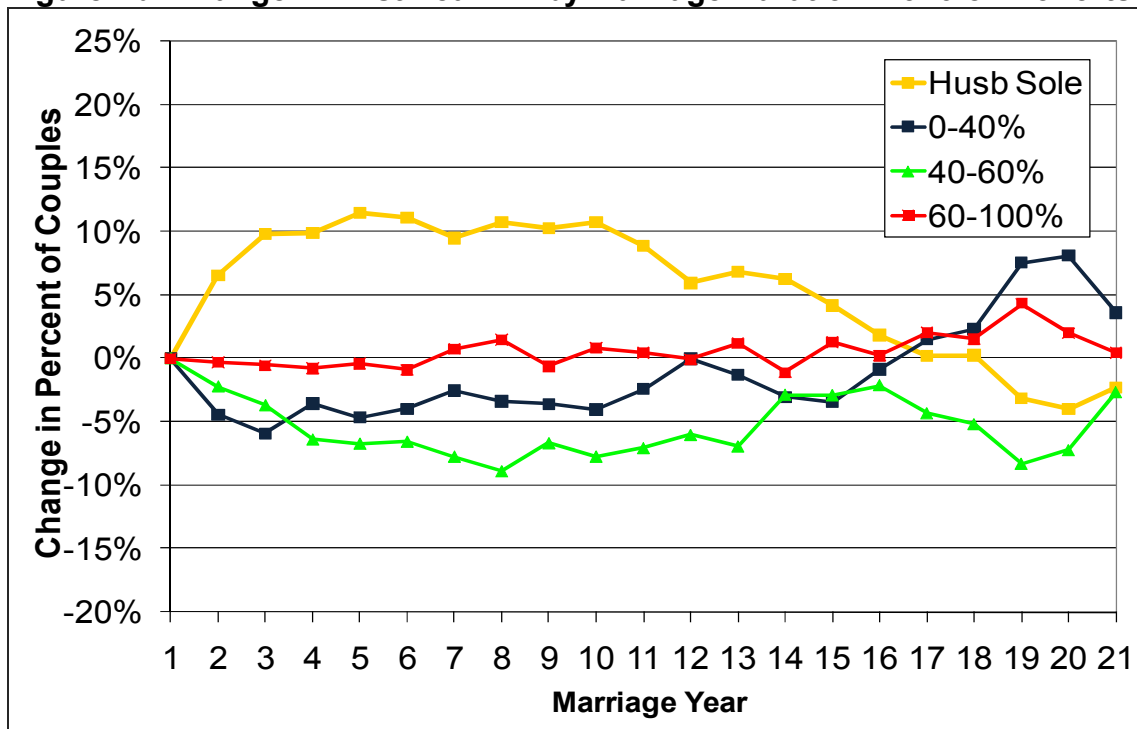


Figure 2c: Change in First Year RE by Marriage Duration: 1982-87 Cohorts

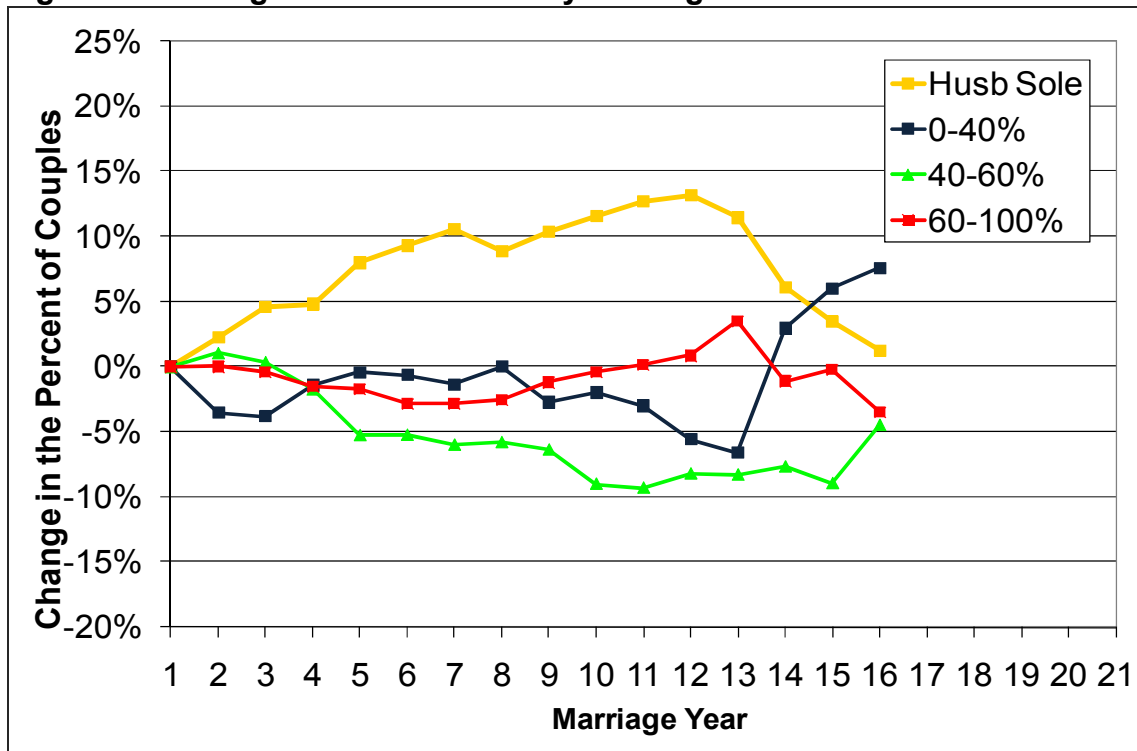


Figure 2d: Change in First Year RE by Marriage Duration: 1988-93 Cohorts

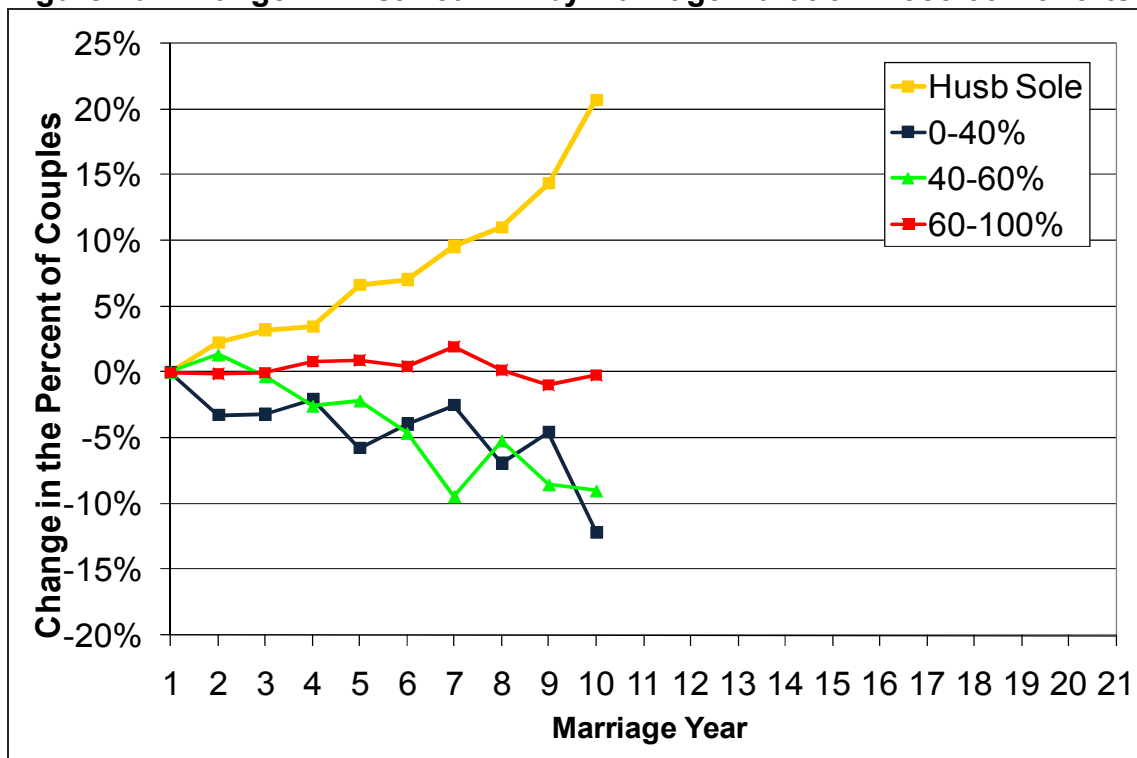


Figure 3: Three-Year Instability Rates, by Type of Change

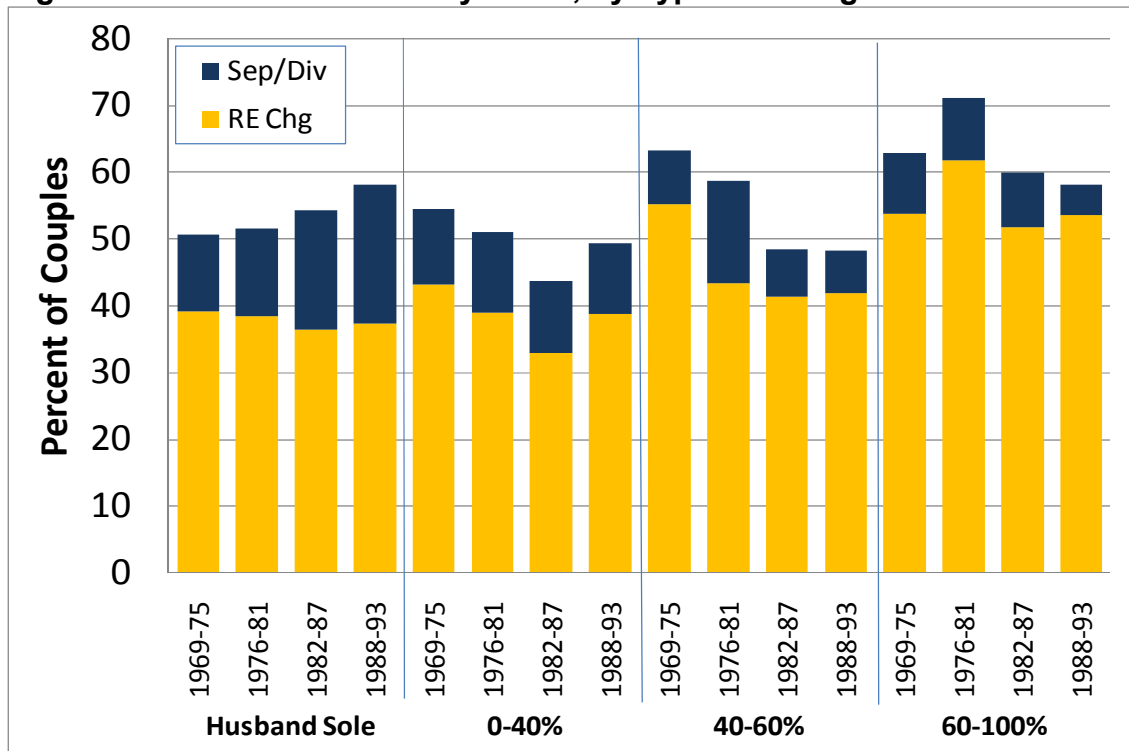


Figure 4: Seven-Year Instability Rates by Type of Change

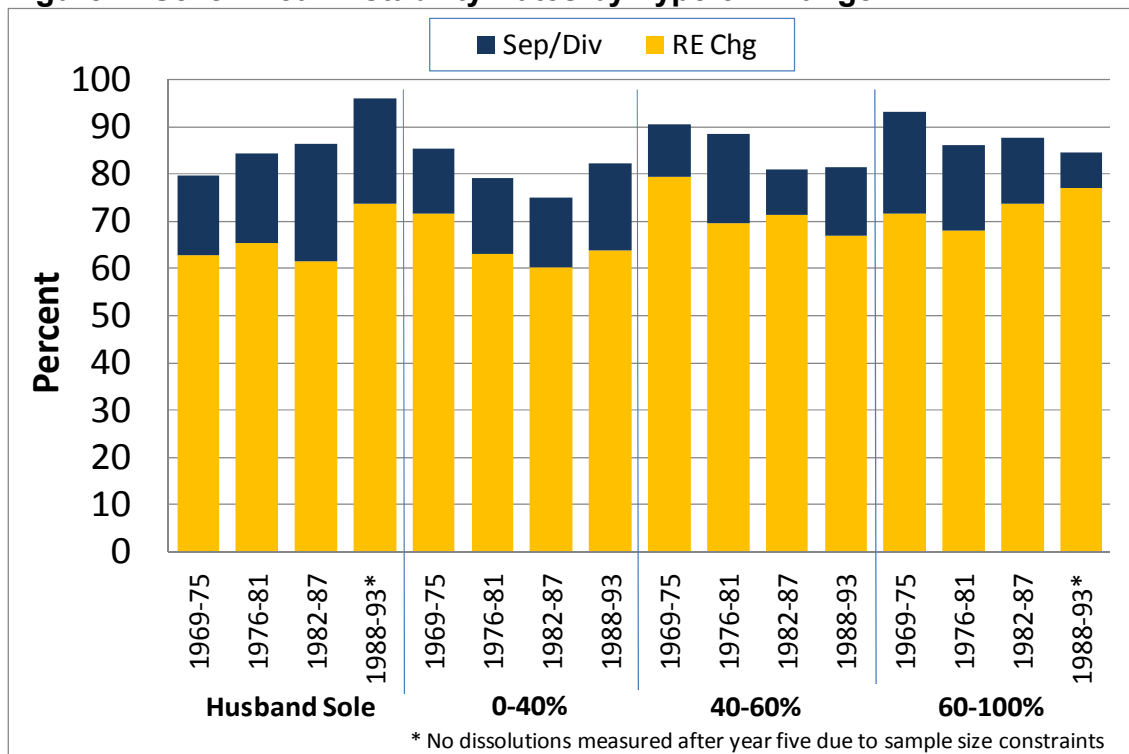


Figure 5: Total Time of First Nine Years Spent in Initial RE State

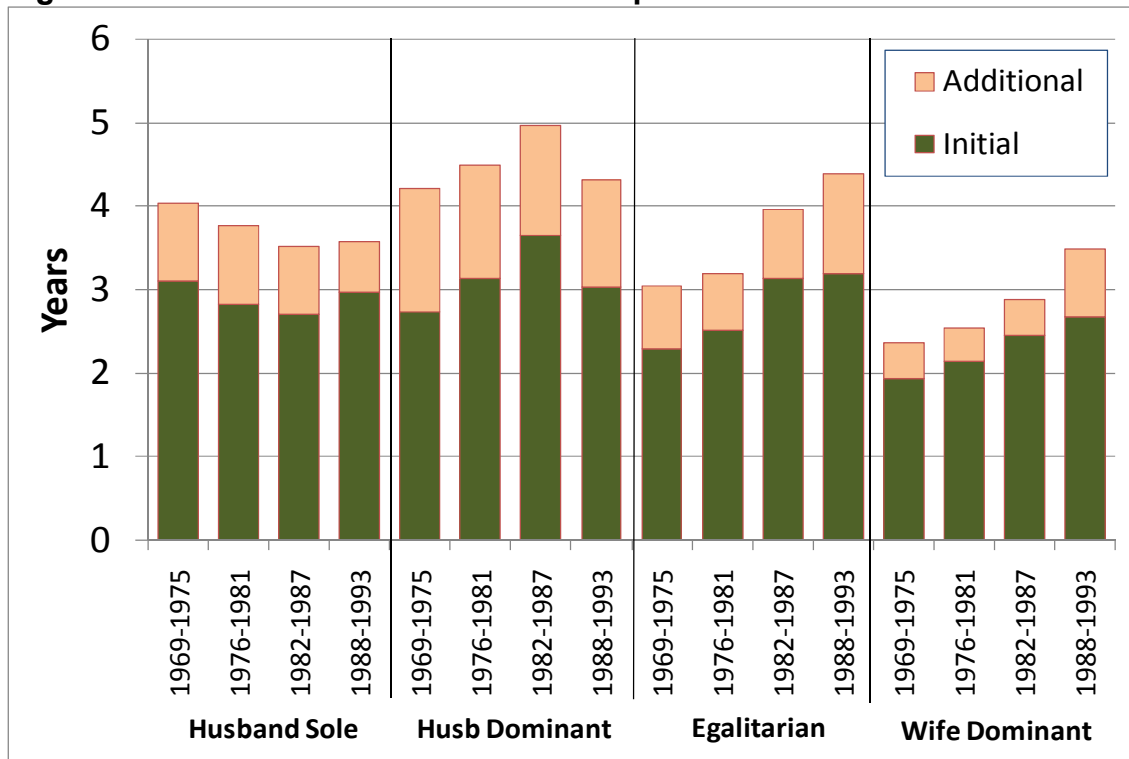


Figure 6: Total Time of First Nine Years Spent in Each RE State

