Women As Economic Providers

Dual-Earner Families Thrive As Women's Earnings Rise

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Summary

Women's contributions to family income are essential for most families. This is obviously true for the growing number of single-mother families, but increasingly so for married couple families. While dual-earner families are doing relatively well, family income overall has been stagnant or decreasing among single-earner families, resulting in a widening income gap. This study provides an examination of married and single women's contributions to family income. Single women are comprised of those who are cohabiting, in same sex marriages, living alone, with parents or other family members, or living with roommates. In this brief, we consider family income for all single and married women. In the case that single women live alone or with nonrelatives, family income is comprised of the woman's income.

Analysis of Current Population Survey data for 2000 and 2013 shows that dual-earner couples have higher family incomes than sole-earner married couples or single women with or without children. Of different family types, married couples in which the husband is the primary earner (the husband earns 60 percent or more of total family earnings) had the highest median family income in 2013 (\$101,000), followed closely by married couples in which both spouses had similar earnings (\$98,000). In contrast, single mothers with children had the lowest median family income (\$30,000). In addition, family income rose among dual-earner couples primarily due to an increase in these wives' earnings, but declined among sole-earner married-couple and single-women families from 2000 to 2013, contributing to increased inequality. See Box 1 on page 2 for a definition of terms.

Wives in husband primary-earner families consistently contributed 24 percent of family income, while wives in wife primary-earner families contributed 67 percent of family income in 2013.

KEY FINDINGS

From 2000 to 2013, family income rose among dual-earner couples primarily due to an increase in these wives' earnings but declined among sole-earner married-couple families and among single women (including those with cohabiting partners, same sex spouses, or living with other family members), contributing to increased income inequality.

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The proportion of women who were in married-couple families in which the husband was the primary earner decreased from 22 percent in 2000 to 16 percent in 2013.

The proportion of women who were single rose from 44 percent in 2000 to 49 percent in 2013, driven primarily by a rise in the proportion of single women without children.

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Introduction

With women's rising levels of education, employment, and earnings, the position of women in the family and in society at large has shifted. Women's contributions to family income are now essential for most families, obviously for the growing number of single-mother families, but increasingly so for married couple families. The increasingly positive trends for women's economic independence mask variations in their labor market experiences and, by extension, the well-being of American families. While dual-earner couple families are doing quite well in terms of income,¹ family income has been stagnant or decreasing among single-earner families, resulting in a widening gap and "diverging destinies"² driven by family structure, women's employment, and men's standing in the labor force. And as life pathways, experiences, and opportunities diverge, shared social experience erodes.³

Using Current Population Survey data from 2001 and 2014, this brief focuses on variation in family income and women's roles as economic providers.⁴

Unlike previous Carsey briefs, which focused on shifts in employed wives' share of total family earnings over the Great Recession, this brief provides a more fine-grained examination of married and single women's contributions to family income.⁵ Married-couple families and single women are considered separately, with five categorizations for married couples denoted by the wife's income in relation to their husband's, and two categorizations for single women denoted by their parental status. In addition, estimates are shown by race and place of residence.

Fewer Married Women Yet More Single⁶ Women Without Children Since 2000

Research documents that the pathway to marriage has become more select, with marriage rates higher among those with higher education levels and earnings.⁷ Both men and women with better economic prospects are more likely to marry, and typically they marry partners of similar status.⁸ This trend is more evident now than in the past, with the result that low-earning women and men live increasingly in single-headed families or as cohabiting couples. This trend was exacerbated during the Great Recession—high job loss and wage stagnation concentrated among those with lower education and earnings had a chilling effect on marriage and childbearing.⁹

From 2000 to 2013, the proportion of women in husband primary-earner families decreased from 22 percent to 16 percent. This decline is due in part to delayed marriage but also to shifts in women's breadwinning patterns.

This behavior shift is reflected in Figure 1. The proportion of all women who are single rose from 44 percent in 2000 to 49 percent in 2013, driven primarily by a rise in the proportion of single women without children.¹⁰

The majority of married women contribute to family income. Small proportions of women (10 percent or less for each) were sole or

Box 1: Defining Family Types

Based on Nock's (2001) typology of married couples,¹¹ family types are defined as follows:

Wife sole earner couple: The wife is employed with earnings and the husband has no earnings.

Wife primary earner couple: The wife's earnings account for 60% or more of family earnings (wife's and husband's earnings combined).

Equal earner couple: The wife's earnings account for between 40% and 59% of family earnings (wife's and husband's earnings combined)

Husband primary earner couple: The wife's earnings account for less than 40% of family earnings (wife's and husband's earnings combined)

Husband sole earner couple: The husband is employed with earnings and the wife has no earnings

The category "single women" includes those who are cohabiting, those who are in same sex marriages, those living alone, and those living with parents and other family members or roommates. Single women without children comprise many different types of women: young childless women (under 25), either in college or not, who have not yet married; women who were previously married and do not have children under age 18 living with them; and women age 25 or older who have never married and do not have children living with them. Single women with children under 18 include both those previously married and those never married.

FIGURE 1. SHARE OF WOMEN BY MARITAL AND EARNING STATUS, 2000 AND 2013

Source: Current Population Survey, Annual Social and Economic Supplements, 2001 and 2014.

primary earners (earning 60 percent or more of total couple earnings) in either year, and slightly more (12 to 13 percent) were equal earners with their husbands (meaning wives contributed between 40 percent and 60 percent of total family earnings).

The largest group within married couples is families in which the husband is the primary earner, defined as married-couple families in which the wife is employed but earns less than 40 percent of family earnings. These women work part time, typically have young children, and have husbands with very high annual earnings (median \$71,170). From 2000 to 2013, the proportion of women in husband primary-earner families decreased from 22 percent to 16 percent. This decline is due in part to delayed marriage but also to shifts in women's breadwinning patterns: in response to husbands' job loss, more

women entered the labor force and increased their work hours (and thus their earnings).¹² Additionally, some husbands who were primary providers lost their jobs.

Finally, in both 2000 and 2013, only 13 percent of all women (representing 26 percent of married women) lived in families in which the husband was the sole earner. These women were out of the paid workforce for the entire year, the majority had children in the home, and they likely specialized in provision of family and household care.

There is dramatic variation among women's marital and breadwinner status by race and ethnicity (see Table 1). In 2013, 56 percent of white women were married, a higher proportion than black or Hispanic women (28 percent and 46 percent, respectively). Similar proportions, ranging between 3

and 7 percent, of women across all four racial and ethnic groups were in married couples in which the wife was the sole or primary earner. Equal-earner couples were more prevalent among white families and families of other races than among black and Hispanic families. Families in which husbands were primary earners were most prevalent among white women; Hispanic women and women of other races had the highest proportion in which husbands were sole earners.

The composition of black families by marital and breadwinner status varies markedly from the other groups. Black women have the highest propensity to be single with children or single without children compared with white women, Hispanic women, and women of other races. Indeed, the majority of all black women were single (72 percent); 42 percent

TABLE 1. RACE/ETHNICITY OF WOMEN BY MARITAL AND EARNING STATUS, 2013

	ALL WOMEN	WHITE, NON-HISPANIC	BLACK, NON-HISPANIC	OTHER, NON-HISPANIC	HISPANIC
MARRIED WOMEN	51%	56%	28%	56%	47%
WIFE SOLE EARNER	4%	4%	4%	4%	3%
WIFE PRIMARY EARNER	6%	7%	4%	6%	3%
EQUAL EARNERS	12%	13%	7%	13%	10%
HUSBAND PRIMARY EARNER	16%	19%	7%	15%	13%
HUSBAND SOLE EARNER	13%	13%	6%	18%	18%
SINGLE WOMEN	49%	44%	72%	44%	53%
WITHOUT CHILDREN	34%	33%	42%	33%	32%
WITH CHILDREN	15%	11%	30%	11%	21%

Source: Current Population Survey, Annual Social and Economic Supplement, 2014.

were single without children, and 30 percent were single with children. In 2013, few black women lived in families in which the husband was the primary or sole earner.

Table 2 shows meaningful place differences. In 2013, rural women were more likely than urban women to be married, and the proportion of husband primary-earner families was higher in rural areas. Urban women were equally likely to be married or single, whereas rural women were more likely to be married. A higher share of urban (35 percent) than rural (31 percent) women were single without children; yet urban and rural women were equally likely to be single and have children living with them (15 percent for both).

Dual-Earner Couples Have Higher Incomes

As mentioned above, individuals with higher education and earnings are more likely to marry. This contributes to economic inequality, as shown by the large gaps in family income by marital status (see Figure 2 and Box 2).

TABLE 2. URBAN/RURAL RESIDENCE OF WOMEN BY MARITAL AND EARNING STATUS, 2013

	ALL WOMEN	URBAN	RURAL
MARRIED WOMEN	51%	50%	54%
WIFE SOLE EARNER	4%	4%	5%
WIFE PRIMARY EARNER	6%	6%	6%
EQUAL EARNERS	12%	11%	13%
HUSBAND SOLE EARNER	16%	16%	19%
HUSBAND SOLE EARNER	13%	13%	12%
SINGLE WOMEN	49%	50%	46%
WITHOUT CHILDREN	34%	35%	31%
WITH CHILDREN	15%	15%	15%

Source: Current Population Survey, Annual Social and Economic Supplement, 2014.

For example, married-couple families had more than double the median family income of single women in 2013 (\$85,000 and \$36,000, respectively). This is largely because most married-couple families have two earners. In contrast, single women rely primarily on their own income. Single women with children had higher median personal income

than their childless counterparts in 2013, but lower overall total family income.¹³ Evidence of the higher median personal income of married women compared with single women is found when examining the median personal income across all the groups of women listed in Figure 2. With the exception of women in husband sole-earner families, which

FIGURE 2. WOMEN AND MEN'S CONTRIBUTIONS TO TOTAL FAMILY INCOME BY MARITAL AND EARNING STATUS, 2013 (\$ THOUSANDS)

Source: Current Population Survey, Annual Social and Economic Supplement, 2014.

by definition include only women who are not employed, all of the other women in the married-couple family types had higher median personal incomes than the women in the single-women family types. Single men (with and without children) had higher median personal income than single women (\$21,000 and \$19,000, respectively; data not shown).

There were also large gaps in family income by married-couple family type. Married couples in which the husband was the primary provider had the highest median family income in 2013, at \$101,000. In these families, wives' contribution to total family income was 24 percent. In contrast, couples in which the wife was the sole provider had the lowest median family income at

\$52,000 (among married couples), and these wives contributed two-thirds of family income.

Men's higher earnings, compared with women's, contribute

to family income inequality. This is illustrated when comparing couples in which the husband is the sole provider with couples in which the wife is the sole provider.

Box 2: Defining Income Measures

Total personal income is the sum of 23 money income measures, including earnings from wages, salaries and self-employment income; interest, dividend, or capital gains income; rents, royalties, and estate or trust income; pensions and annuities; Social Security; unemployment or workers' compensation; veterans' payments or pensions; public assistance; educational assistance; child support; alimony; and other. Refer to www.census.gov/cps/data/incdef.html for a complete list.

Total family income is the sum of all personal income from all members in the family.

Other family income is the sum of all personal income from other members of the family, not including the woman or her spouse (if applicable).

Women's contribution to total family income is calculated as the average of the woman's personal income divided by the total family income.

In 2013, husband's median income in husband sole-earner couples was \$51,000 (data not shown). In contrast, women's median income in wife sole-earner couples was \$31,000, substantially lower. Clearly, families reliant on the wife as the sole provider fare less well economically than families reliant on the husband. Although the media typically portray wife sole-earner couples as those in which the wife has a high-powered career and the husband is a stay-at-home dad, in reality the majority are couples in which the wife has low earnings and the husband is unemployed or out of the labor force for involuntary reasons.

Couples that shared equally in income provisioning had the second-highest median family income (\$98,000) in 2013. Wives' share of family income in these families was 46 percent.

Wives Play Increased Role in Economic Security of Married-Couple Families

To understand change in family income over time and shifts in women's contribution to family income, one first must consider historical changes in men's and women's wages. Men have experienced wage stagnation and decline since the 1980s,¹⁴ but the effect has not been evenly distributed, resulting in a rise in wage inequality. In fact, research shows a polarization of earnings growth in the 1990s, with rapid wage growth at the upper tail of the male wage distribution but wage stagnation at the middle and bottom.¹⁵ Wage growth in the upper tail continued to outpace wage growth at the middle and bottom during the Great Recession, contributing to continued wage inequality.¹⁶

Meanwhile, during the 1980s and 1990s, women's wages increased absolutely and relative to men's across all groups of women.

Women's increased commitment to the labor force exhibited by their longer job tenures and work hours coupled with their higher education levels and workforce experience has worked to increase women's earnings.¹⁷ This, in turn, has been a major driver in the rise in family income among married couples with an employed wife. More recently, however, wage growth has expanded more rapidly for educated and higher-earning women, somewhat similar to the pattern for men, resulting in a rise in wage inequality among women. This trend was exacerbated during the Great Recession as women with lower education levels were more likely to lose jobs.¹⁸

These trends have implications for the change in total family income from 2000 to 2013, shown in Figure 3 (inflation-adjusted in 2013 dollars). Dual-income married-couple families comprising proportionally more men and women at the top of the earnings

FIGURE 3. CHANGE IN WOMEN'S INCOME AND TOTAL FAMILY INCOME BY MARITAL AND EARNING STATUS, 2000 TO 2013 (THOUSANDS \$2013)

Source: Current Population Survey, Annual Social and Economic Supplements, 2001 and 2014.

distribution experienced wage growth and, in turn, growth in family income. Couples reliant on one spouse as the sole provider (husband or wife) saw a decrease in their family incomes. In addition, single women's family income declined since 2000 (regardless of whether they had children). Single men's family income also declined since 2000 (data not shown).

Married women's contribution to total family income increased from 2000 (30 percent, not shown) to 2013 (32 percent; Figure 2), driven by increases in the share of family income earned by women in couples in which the wife was the sole earner or primary provider. In contrast, single women's share of family income remained constant and high at 71 percent. Single women with children contributed a higher proportion of family income than single childless women (81 percent and 67 percent, respectively).¹⁹

Black Married Women's Share of Family Income Highest

Comparing the economic provisioning patterns of women by race reveals that white women live in families with higher median family income than black and Hispanic women across marital and breadwinner status (Table 3). Women of other races (Asian, Native American, Aleut, and Eskimo) have patterns similar to white women. A clear hierarchy in family income exists by breadwinner status among white women, with married couples in which the husband is the primary earner and the wife is a secondary earner coming out on top. Among black and Hispanic women, multiple groups contend for the highest family income levels. For example, in 2013 black women in married couples in which the husband was the primary provider and women in equal-earner black couples had similar median annual family incomes (\$94,000 and \$93,000, respectively). In contrast,

Hispanic women in married couples in which the wife was the primary earner had the highest median annual family income (\$75,000) compared with similar women of all other racial and ethnic groups.

Despite the variation in income levels by race, the percentage of family income that women bring in is remarkably consistent across marital and breadwinner status. Wives in husband primary-earner families consistently contributed about 24 percent of family income; wives in equal-earner families contributed between 45 and 47 percent of family income; and wives in wife primary-earner families contributed between 65 and 68 percent of family income. Hispanic women and women of other races in married couples in which the wife was the sole earner had higher contributions than comparable white and black women. Married black women contributed 39 percent of median family income, higher than the share of any of the other three groups (data not shown).

TABLE 3. MEDIAN FAMILY INCOME BY RACE/ETHNICITY, MARITAL STATUS, AND EARNING STATUS, 2013

	ALL WOMEN	WHITE, NON-HISPANIC	BLACK, NON-HISPANIC	OTHER, NON-HISPANIC	HISPANIC
MARRIED WOMEN	\$85,000	\$91,400	\$73,769	\$84,652	\$55,000
WIFE SOLE EARNER	\$52,106	\$55,201	\$47,002	\$50,000	\$40,000
WIFE PRIMARY EARNER	\$91,189	\$94,900	\$73,000	\$94,938	\$75,000
EQUAL EARNERS	\$98,002	\$102,000	\$93,000	\$97,000	\$72,500
HUSBAND PRIMARY EARNER	\$101,356	\$105,850	\$94,000	\$106,852	\$71,400
HUSBAND SOLE EARNER	\$59,646	\$68,040	\$40,000	\$67,502	\$37,177
SINGLE WOMEN	\$36,000	\$39,613	\$29,300	\$46,500	\$30,850
WITHOUT CHILDREN	\$40,000	\$42,000	\$31,000	\$50,132	\$36,358
WITH CHILDREN	\$30,000	\$33,011	\$26,276	\$35,000	\$25,000

Source: Current Population Survey, Annual Social and Economic Supplement, 2014.

Black and Hispanic single women with children had median personal incomes of \$19,700 and \$18,000, respectively, somewhat lower than those of white single women (\$25,000) and single women of other races (data not shown). White and black single mothers contributed more than 80 percent of total family income in 2013.

Single Women in Rural Areas Contribute a Higher Share of Family Income

Family income is much higher in urban than in rural areas across all family types, due in part to higher personal income among women living in urban areas compared with corresponding women in rural areas (Figure 4). However, the *share* of married women's income (that is, women's

income as a proportion of total family income) by place is similar across marital and breadwinner status. One exception is that rural women in married couples in which the wife was the sole earner contributed a lower proportion of family income than similar urban married women (64 percent and 68 percent, respectively). Another variation by place is that rural women in married couples in which the husband was either the primary or an equal earner had similar family income levels (\$85,000 and \$83,000, respectively), whereas in urban areas husband primary-earner families had higher family incomes. Finally, single women in rural areas contributed a higher share of median family income than single urban women (74 percent and 70 percent, respectively).

Conclusion

American families increasingly rely on women's earnings for their economic well-being. The contribution of women to family income, particularly in married-couple families (where women have experienced some wage gains), has served to bolster family income even as husbands' wages faltered during the recession. Yet families reliant on one earner—single women, single men, or married couples in which either the wife or the husband is the sole earner—have lost ground since 2000.

Rising family income among married-couple families coupled with falling income among single women and single men have exacerbated income inequality among families. Dual-earner married-couple families (husband primary-earner families, equal-earner couples, and wife

FIGURE 4. WOMEN'S AND MEN'S CONTRIBUTIONS TO TOTAL FAMILY INCOME BY MARITAL AND EARNING STATUS BY PLACE OF RESIDENCE, 2013

Source: Current Population Survey, Annual Social and Economic Supplement, 2014.

primary-earner families) had median family income over \$90,000 in 2013, and their incomes had increased since 2000. In contrast, single-mother families had the lowest median family income in 2013 (\$30,000), down from 2000, and yet their share of total family income remained constant at 81 percent in both time periods.

Rising family income among married-couple families coupled with falling income among single women and single men have exacerbated income inequality among families.

One factor involved in rising family income inequality is that married women have higher median personal earnings than single women, and their earnings rose after 2000 while the earnings of single childless women and single mothers fell. Developing higher-paying jobs, expanding employment opportunities, and increasing occupational diversity for low-wage women could benefit the increasing number of families that rely primarily or solely on women's earnings. Expanding the availability of high-quality child care and increasing the level of child-care subsidies could help low-income families access stable child care, an important work support.

Policies that address the dual demands of caring for family members while working to meet basic needs support both workers and the economy. Paid sick leave, family medical leave, flexible work schedules, and quality part-time jobs are all areas in which policies can be expanded to reduce the conflict between work and family, particularly for single parents.

Despite the greater reliance on women's earnings among families, industries that typically employ women, such as the service, health, and education sectors, are increasingly offering wages and benefits that are too low to support a family. State and federal policies that raise wages and encourage better benefits, such as health insurance, and worker flexibility for low-wage part-time workers and workers in small businesses could make a substantial difference in the lives of American families.

Data

The data in this brief come from the 2001 and 2014 Annual Social and Economic Supplements (ASEC) of the Current Population Survey (CPS). The CPS is a joint project between the Bureau of Labor Statistics and the U.S. Census Bureau to measure national unemployment. The ASEC supplements analyzed here are conducted in February, March, and April of each year (released with the March CPS data) and are obtained from the IPUMS files compiled by the Minnesota Population Center.²⁰ Questions about earnings and income refer to the previous year. For example, "wives' contribution to total family income" for 2013 is wives' annual income as a proportion of family income collected in the 2014 ASEC. All analyses are weighted using person-level weights provided by the Census Bureau. Differences presented as percentages in the text are statistically significant ($p < .05$).

Box 3: Defining Race and Ethnicity

The Current Population Survey allows respondents to select more than one racial category and asks respondents whether they are of Hispanic ethnicity. In this brief, white refers to those who are non-Hispanic white, black refers to those who are non-Hispanic black, other race refers to those who are non-Hispanic Asian, Native American, Aleut, or Eskimo. Hispanics may be of any race.

Box 4: Defining Rural and Urban

There are multiple ways to define place types such as rural and urban. Data for this brief come from the Current Population Survey, which indicates whether or not each household is located in a metropolitan area. The Office of Management and Budget defines a metropolitan area as: (1) a central county (or counties) containing at least one urbanized area with a population of at least 50,000 people, and (2) the counties that are socially and economically integrated with the urbanized area, as measured by commuting patterns. In this brief, urban refers to such metropolitan places, and rural refers to nonmetropolitan places outside these boundaries.

Endnotes

1. This brief uses total family income as a measure of family well-being, which does not account for size and composition of the family. Comparing living standards across these family types would require the use of equivalency scales, which is beyond the scope of this project.
2. Sara McLanahan coined this phrase to describe a phenomenon of “diverging destinies” for children based on the education level and resources available to the mother; see “Diverging Destinies: How Children Are Faring Under the Second Demographic Transition,” *Demography* 41, no. 4 (2004): 607–27.
3. Shared social experience is an important component of community cohesion and social unity.
4. Single men and single-father families are not extensively examined in this brief. Similarly, same sex married couples are not examined separately due to small sample size and data editing procedures at the U.S. Census Bureau which classifies these respondents as same sex unmarried partners. Thus, the small proportion of women in same sex couples are classified as single and both are included in this analysis.
5. Findings from previous Carsey briefs on employed wives as breadwinners show that employed wives’ share of total family earnings rose from 44 percent in 2007 to 47 percent in 2009, and has remained at 47 percent through 2013. See Kristin Smith and Andrew Schaefer, “Families Continue to Rely on Wives as Breadwinners Post-Recession: An Analysis by State and Place,” Issue Brief No. 75 (Durham, NH: Carsey School of Public Policy, University of New Hampshire, 2014).
6. See definition in Box 1 for details.
7. G. Livingston, “The Links Between Education, Marriage, and Parenting” (Washington, D.C.: Pew Research Center, 2013), available at www.pewresearch.org/fact-tank/2013/11/27/the-links-between-education-marriage-and-parenting.
8. R. Glauber, “Marriage and the Motherhood Wage Penalty Among African Americans, Hispanics, and Whites,” *Journal of Marriage and Family* 69, no. 4 (2007): 951–61.
9. K. Johnson, “The Hidden Cost of the Recession: Two Million Fewer Births and Still Counting,” National Fact Sheet No. 26 (Durham, NH: Carsey School of Public Policy, University of New Hampshire, 2014).
10. This rise was concentrated between 2007 and 2013.
11. Steven Nock, “The Marriage of Equally Dependent Spouses,” *Journal of Family Issues* 22, no. 6 (2001): 755–775.
12. M. Mattingly and K. Smith, “Changes in Wives’ Employment When Husbands Stop Working: A Recession-Prosperity Comparison,” *Family Relations* 59 (2010): 343–57.
13. This may be due to the composition of single women, which includes young childless women who are enrolled in college and still reside with their parents.
14. J. Bernstein and L. Mishel, “Has Wage Inequality Stopped Growing?” *Monthly Labor Review*, December (1997): 3–16.
15. D. Autor, L. Katz, and M. Kearney, “Trends in U.S. Wage Inequality: Revising the Revisionists,” *Review of Economics and Statistics* 90, no. 2 (2008): 300–23.
16. C. DeNavas-Walt, B.D. Proctor, and J.C. Smith, “Income, Poverty, and Health Insurance Coverage in the United States: 2009,” *Current Population Reports, P60-238* (Washington, DC: U.S. Census Bureau, 2012).
17. K. Smith, “Family Income Composition,” in Robert Scott and Stephen Kosslyn (eds.), *Emerging Trends in the Social and Behavioral Sciences* (Hoboken, NJ: Wiley & Sons, 2015).
18. M. Mattingly, K. Smith, and J. Bean, “Unemployment in the Great Recession: Single Parents and Men Hit Hard,” Issue Brief No. 35 (Durham, NH: Carsey Institute, University of New Hampshire, 2011).
19. Recall that single women include women in cohabiting relationships and also young women who live with their parents or other family members. See Box 1 for full definition of single women.
20. IPUMS-CPS, University of Minnesota, www.ipums.org.

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