



# WOMEN'S MONEY MATTERS: Earnings and Household in Dual- Earning Families

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# Women's Money Matters: Earnings and Housework in Dual-Earners Families

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What reduces women's housework burden? A new study shows that on average it doesn't have much to do with her husband's help or his earnings, but how much money SHE earns. The more she earns, the less housework she does.

**The old news:** For over a decade, people who study how men and women share (or don't share) housework offered a depressing answer to the question of when a woman can expect to stop doing the lion's share of housework. The data suggested that when women earned as much or more than their male partners, they did MORE housework.

**The new news:** A new study from Professor Sanjiv Gupta, University of Massachusetts, Amherst, suggests a different answer: Whether she earns more or less than her partner makes little difference; what influences her share of housework is simply how much she earns herself. Professor Gupta reports that for every \$7,500 in additional income, a woman's share of housework declines by one hour per week.

**The good news:** One interpretation of the earlier finding was that successful women were so threatening to their husbands that the men actually cut back on housework to salvage their masculine pride, or the women took on more housework to build up their husbands' egos. The new findings challenge that view.

**The downside:** It isn't all rosy: Although there has been a significant rise in the number of households where men and women share chores equally, regardless of their relative earnings, old assumptions about women's responsibility for household work remain very widespread. Gupta points out that in most cases, "not only do women spend more time on everyday housework than do their husbands, they also appear to draw only upon their own earnings to cut down on it, not their husbands'."

## Women's Money Matters: Earnings and Housework in Dual-Earners Families

Many researchers have found that women who contribute earnings to the family have more bargaining power in marriage than women who do not earn wages. And contrary to claims of a "stalled revolution" in gender roles, husbands have significantly increased their participation in household chores and childcare over the past 30 years. The proportion of couples who divide housework equally, though still small, seems to be growing. But how far have we proceeded toward real equality? Are men and women willing to accept a relationship where the wife contributes as much or more of the household income as her husband, or does that threaten their traditional notions of masculine and feminine

identity? And do husbands feel equally responsible with their wives for making sure the household work gets done?

In the past, researchers have noted that although employed wives do less housework than full-time housewives, a peculiar counter-tendency kicks in as wives approach equality in earning with their husbands or actually earn more. On average, in households where women earn as much or more than their husbands, they actually do MORE housework, or their husbands do less. This has been interpreted as reflecting the continuing attachment of men and women to traditional gender identities. Women are seen as engaging in "gender display" - trying to demonstrate that despite their atypical earnings outside the home they are not in violation of traditional gender roles inside the home. Men are seen as engaging in "compensatory" behavior: In refusing to do housework, they are shoring up their masculine identity at home to compensate for their failure to be the main breadwinner. The implication is that when women improve their relative wages in comparison to their husbands, they may find themselves paying for that violation of gender roles by an increase in their share of housework - a discouraging prospect for women who aspire to careers.

However, I have found that these earlier studies, which suggest that men and women are strongly attached to preserving traditional gender roles, were based on the mistaken assumption that the factor most strongly affecting women's housework was how much money a wife earns compared to her husband. Instead, I find, it is the absolute amount of a woman's own earnings that best predicts the time she will spend on housework. The more she earns, the less time she spends on routine housework. It does not matter how much money she makes compared to her husband, or what her husband earns.

Focusing on the ratio of wives' to husbands' earnings distorts our understanding of household dynamics because, on average, the married women most likely to have high earnings compared to their husbands are married to low-earning men and are themselves relatively low earners. So if it is their low earnings that account for their inability to shed housework, rather than their relative earnings, this means that the discouraging findings of earlier research do not necessarily apply to higher-earning couples where the wife make as much or more than the husband.

Among married women working full time around the year, every additional \$7,500 in their earnings corresponds to one less hour spent on routine chores per week, controlling for other relevant factors. Women with the highest 10 percent of earnings spent 9 fewer hours on housework per week, on average, than the women with the lowest 10 percent of earnings. That is equivalent to one and a quarter fewer hours per day. In a multivariate model controlling for other relevant differences among women, this economic gap in their housework works out to about 30 minutes per day. The difference is directly a result of the woman's own earnings, not how much she makes relative to her husband. [A similar pattern is observed when cohabiting heterosexual women are included in the calculations.]

The median annual labor market earnings of U.S. women rose from about \$9,800 in 1965 to more than \$16,000 in 1995 (U.S. Bureau of the Census, 1998). Over the same period,

married women's time spent weekly on routine chores declined from 30.4 to 15.8 hours (Bianchi et al., 2000). The findings reported here suggest a link between these trends.

My findings highlight the importance of class differences among women in their performance of housework. Not only do women with higher earnings do less housework than women with low earnings, but the gap between how much housework they do and how much their husbands do is much narrower. Women with the lowest earnings do nearly 16 hours more housework each week than their husbands, whereas the gender gap in housework for women with the highest earnings is less than 5 hours per week. This difference is due almost entirely to the difference in housework time between the women with the lowest and highest earnings, not to any substantial difference in the time spent on housework by their husbands.

The good news here is that neither men nor women are so committed to "traditional" gender roles that they feel a need to "compensate" in gender-stereotyped housework behavior if the husband and wife have non-traditional occupational or income profiles. It appears that married working women are exercising their economic autonomy to reduce the burden of the well known "gender gap" in the performance of housework. This implies a greater degree of agency and flexibility in women's housework behavior than much earlier research generally supposed. Much of the research to date has focused on the inequity and intractability of the division of housework in heterosexual households. The new study implies that women can use their own money to make the division somewhat more balanced.

The bad news is that these findings emphasize the continued gender segregation of unpaid household labor. Not only do women spend more time on everyday housework than do their husbands, they also appear to draw only upon their own earnings to cut down on it, not their husbands'. Married women do not appear to benefit greatly from their husbands' earnings when it comes to housework. In a multivariate model that includes both their earnings and their husbands', only their own earnings have a significant relationship to their time spent doing housework. This is surprising given that the daily work of providing nutrition, clean clothing, and a sanitary environment benefits everyone in a household. It suggests that both men and women still tend to feel that it is the woman's responsibility to organize such chores, though she may use her own money to farm them out. Thus, despite profound changes in the nature of marriage over the past 30 years, the study calls into question the idea that marriage is as yet an arrangement in which spouses share their resources for the maximum benefit of each partner or the household as a whole.

The data for this study come from the second wave of the National Survey of Families and Households (NSFH), conducted in the period 1992-94. The final analytic sample consists of 914 married women between the ages of 18 and 65 and working full time, year round.

## For Further Information

For research that shows progress in husbands and wives sharing household work and childcare, contact Barbara Risman, Professor and Chair of Sociology, The University of Illinois at Chicago: [brisman@uic.edu](mailto:brisman@uic.edu), 919.349.0090.

For information on the general impact of economics and gender on domestic life, contact Sharon Hays, Barbra Streisand Professor in Contemporary Gender Studies and Professor of Sociology, University of Southern California: [sharonrh@usc.edu](mailto:sharonrh@usc.edu), 323.340.8067.

For a psychologist's advice on how couples can divide chores more fairly without worsening marital conflict, contact Dr. Joshua Coleman, author of *The Lazy Husband: How to Get Men to Do More Parenting and Housework*: [drjoshucoleman@comcast.net](mailto:drjoshucoleman@comcast.net).

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## About CCF

The Council on Contemporary Families is a non-profit, non-partisan organization dedicated to providing the press and public with the latest research and best-practice findings about American families. Our members include demographers, economists, family therapists, historians, political scientists, psychologists, social workers, sociologists, as well as other family social scientists and practitioners.

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