

Earnings of husbands and wives in dual-earner families

As married women have become increasingly likely to work in recent decades, their contribution to family earnings has grown as well—indeed, in 20 to 25 percent of dual-earner couples, wives earn more than their husbands; these trends may have affected family decisionmaking, giving some women more input into family financial and career decisions

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As has been well documented, labor force participation rates among married women have increased dramatically in recent decades, rising from 35 percent in 1966 to 61 percent in 1994. The increase was even more dramatic for married women with children under 3 years: 21 percent to 60 percent over the same period. As a result, dual-earner couples are swiftly replacing the traditional married-couple model of a “breadwinner” husband and “homemaker” wife. From 1970 to 1993, the proportion of dual-earner couples increased from 39 percent to 61 percent of all married couples.¹ Moreover, recent work by Chinhui Juhn and Kevin M. Murphy suggests that wives are entering the work force largely in response to women’s rising labor market opportunities, rather than due to declining opportunities for their spouses.²

As the number of dual-earner couples rises, new questions are raised about gender roles within marriages. In the past, it was reasonable to assume that the husband’s career was primary and took precedence over the wife’s career. However, since the 1980s, falling real earnings for men combined with rising labor force participation and real earnings for women probably have affected decisionmaking within some married-couple families. Data from the Current Population Survey (CPS) show that the proportion of dual-earner couples in which wives earned more than their husbands increased from 16 percent in

1981 to 23 percent in 1996.³ The figures suggest the presence of a growing number of married couples in which traditional gender roles vis-à-vis labor market activity may be reversed—that is, the wife is the primary earner and the husband is the secondary earner. As further evidence of the changing roles of husbands and wives in the family, research by Francine Blau indicates that the amount of time spent by women doing housework has declined since the 1970s, although women continue to spend considerably more time than men doing such work.⁴

Because the distribution of earnings within dual-earner families may affect household decisionmaking as well as labor market decisions, this article seeks to gauge the relative economic positions of husbands and wives in these families, as defined by their paid labor market activity. Data on matched pairs of husbands and wives are drawn from the March 1993 Annual Demographic File of the Current Population Survey. The analysis complements and expands upon previous work by Howard Hayghe on the contribution to family income made by working wives.⁵ Particular attention is paid here to quantifying the number of “nontraditional dual-earner couples,” or those in which the wife is the primary earner and the husband is the secondary earner. In addition, the article examines the joint distribution of husbands’ and wives’ educational attainment and wages to highlight the implications of marital

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sorting on relative wage outcomes, as well as to ascertain the percentage of low-wage men married to high-wage women. The latter figure provides further evidence of the presence and extent of nontraditional couples.

Why look at spouses' relative earnings?

Examining the relative labor market earnings of husbands and wives provides insight into the status of women within dual-earner families. At least in some families, the greater the wife's relative earnings, the more control she is likely to have over family financial decisions. In the language of bargaining models of the family, as the relative income of wives rises, so does their "threat point"—the level of utility they would attain if they left the marriage—and thus also their bargaining power within the marriage.⁶ Some research suggests, for example, that as wives' incomes rise relative to those of their husbands, household allocations more closely reflect the wives' preferences, such as greater resources transferred to children.⁷

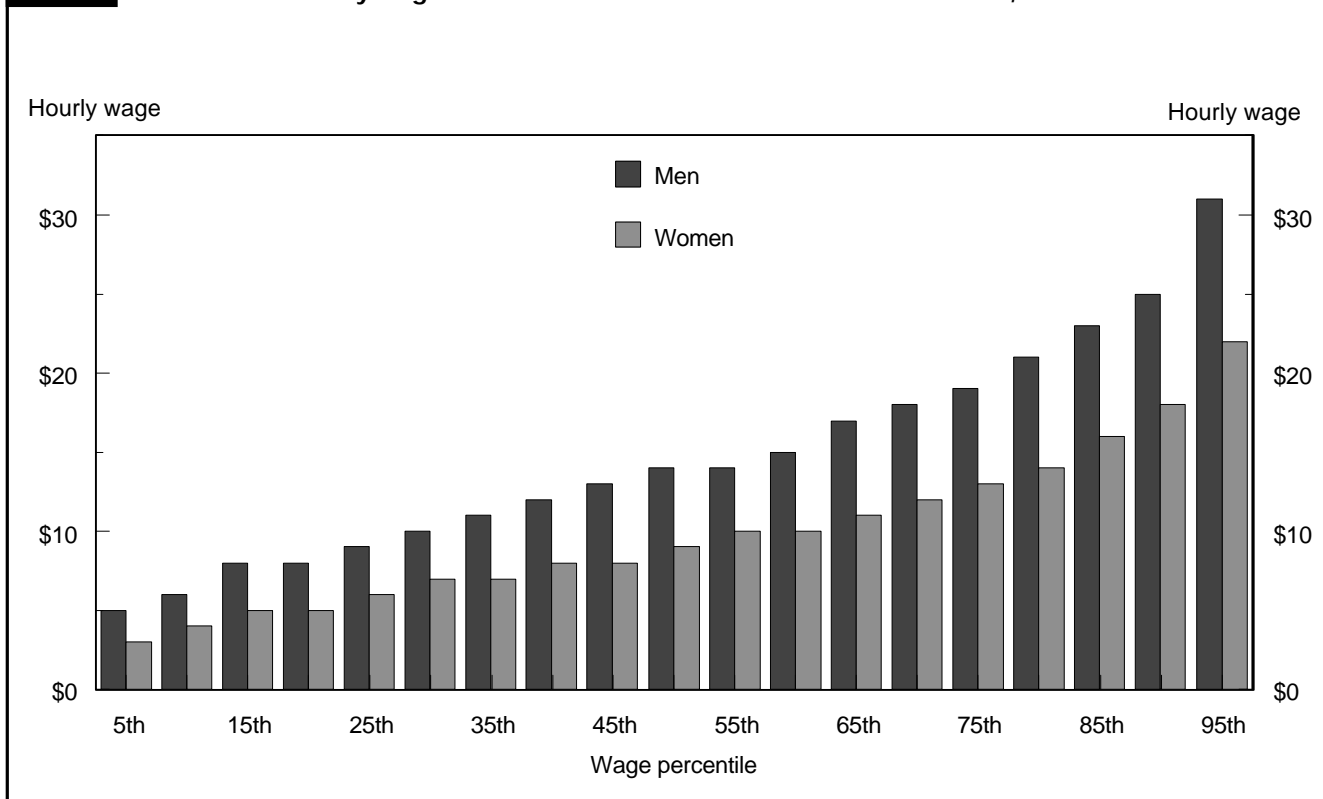
Whose career takes precedence within the dual-earner family also likely affects labor market decisions and, hence, future earnings growth—that is, the individual with the primary career in the family is more likely to be able to initiate wage-

enhancing moves to improve his or her career, and is less likely to be subject to moves with negative consequences initiated by the spouse. In addition, while the primary earner may never actually make a move like changing jobs, he or she may have more opportunities to investigate outside offers, present them to current employers, and bargain for higher wages at the current job.⁸ As a result, the distribution of earnings within dual-earner families might even affect the size of the gender "wage gap."

Description of sample

As mentioned earlier, the sample was drawn from the March 1993 Supplement to the CPS. The data were restricted to dual-earner couples in which both the husband and wife were aged 25 to 64 at the time of the survey, and both were wage and salary workers with positive earnings in the year preceding the survey, 1992. Those with any farm or self-employment income were excluded.⁹ All hours and earnings figures are based on labor market activity conducting during 1992. Hourly wages are computed for each spouse by dividing annual earnings by annual hours worked. To deal with CPS top-coding issues, the sample is restricted to those with computed hourly wages of \$100 or less. (This restriction reduces the

Chart 1. Distribution of hourly wages for husbands and wives in dual-earner families, March 1993



sample by approximately 0.2 percent.) Given these sample restrictions, there were nearly 22 million dual-earner couples in the United States in 1993.

Given the well-known “earnings gap” between men and women, it is not surprising that the overall hourly wage distribution for husbands in dual-earner couples lies above the wage distribution for wives. (See chart 1.) The mean hourly wage was \$15.42 for dual-earner husbands and \$10.58 for wives. The chart also shows that the ratio of women’s wages to men’s wages is fairly constant at any percentile examined—from 65 to 72 percent.

Marital sorting

In describing relative wages and earnings of dual-earner couples, it is important to recognize that husbands and wives do not randomly pair together but rather tend to follow a process referred to as “positive assortative mating”—that is, more highly educated, higher wage men tend to pair with more highly educated, higher wage women; while less educated, lower wage men tend to pair with less educated, lower wage women. Table 1 cross-tabulates the respective education levels of husbands and wives in dual-earner couples, using five categories: less than high school, high school completion only, some college, 4 years of college, and more than 4 years of college. For each combination of educational attainment levels, the proportion of couples and their combined mean annual wage and salary earnings are shown. Summing the proportions along the diagonal that runs from the top left corner to the lower right corner shows that sorting by educational attainment is substantial. In 50 percent of dual-earner couples, husbands and wives had the same level of education. Furthermore, in nearly 80 percent of dual-earner couples, the husband had as much or more education than the wife, probably reflecting both gender differences in educational attainment and social custom.¹⁰

Table 1. Percent distribution and combined annual earnings of dual-earner couples by educational attainment level of both spouses, March 1993

Spouse's level of education	Husband, less than high school	Husband, high school graduate only	Husband, some college, no degree	Husband, 4 years of college	Husband, more than 4 years of college
Percent distribution					
Wife, less than high school	4.8	2.8	0.9	0.2	(¹)
Wife, high school graduate only	4.6	21.6	8.9	3.5	.9
Wife, some college, no degree	1.3	7.0	11.6	5.0	2.2
Wife, 4 years of college3	2.2	3.5	8.0	3.7
Wife, more than 4 years of college	(¹)	.5	1.0	2.0	3.7
Combined annual earnings					
Wife, less than high school	\$28,581	\$32,556	\$41,304	\$55,234	\$60,996
Wife, high school graduate only	34,143	42,116	46,981	55,989	60,978
Wife, some college, no degree	39,035	46,337	50,975	61,648	69,363
Wife, 4 years of college	44,316	54,243	55,678	65,560	73,671
Wife, more than 4 years of college	42,146	61,310	63,738	73,572	85,179

¹ Proportion is less than 0.1 percent.

NOTE: The 25 cells in the percent distribution portion of the table sum to 100 percent; also, 21.9 million couples are represented.

Table 2. Percent distribution and combined annual earnings of dual-earner couples by wage quintile of both spouses, March 1993

Quintile of spouse's wage	Husband's wage in first quintile	Husband's wage in second quintile	Husband's wage in third quintile	Husband's wage in fourth quintile	Husband's wage in fifth quintile
Percent distribution					
Wife's wage in first quintile	6.5	4.1	3.6	3.0	2.5
Wife's wage in second quintile	5.1	4.7	4.0	3.2	3.1
Wife's wage in third quintile	3.4	4.5	4.0	3.8	3.5
Wife's wage in fourth quintile	2.2	3.6	4.9	4.9	4.4
Wife's wage in fifth quintile	1.9	2.6	3.9	5.3	7.5
Combined annual earnings					
Wife's wage in first quintile	\$17,936	\$27,202	\$34,909	\$43,463	\$62,881
Wife's wage in second quintile	24,658	32,959	40,985	48,484	67,047
Wife's wage in third quintile	29,740	38,890	45,412	53,903	71,062
Wife's wage in fourth quintile	35,378	45,984	53,795	61,363	81,500
Wife's wage in fifth quintile	45,042	54,019	61,338	74,434	97,324

NOTE: The 25 cells in the percent distribution portion of the table sum to 100 percent; also, 21.9 million couples are represented.

Tables 2 and 3 are similar to table 1, except that they show the percent distribution of dual-earner couples by wage quintiles. (Table 2 is for all dual-earner couples, and table 3 is for those couples in which both the husband and the wife

worked full time, year round.) The tables indicate that positive assortative mating also occurs with respect to labor market outcomes. These results are not surprising, given the high degree of sorting by education level, and because the level of education is a key determinant of economic outcomes. If men and women married randomly, the proportions in each cell would equal 4 percent. Yet, both tables show that in nearly 30 percent of couples, the husband's and wife's wage was in the same quintile. Moreover, in nearly two-thirds of couples, the husband's wage was in the same or a higher quintile than the wife's wage.

Nevertheless, a comparison of tables 1 through 3 indicates that sorting is most pronounced by educational attainment, probably because many husbands and wives meet in school. On the other hand, a variety of factors, including differences in college major, availability of jobs, labor market discrimination, differences in occupational choices, household responsibilities, and family income effects, lead to a wider distribution of wage outcomes, even for those couples in which both spouses are highly educated.

Furthermore, the data indicate that the process of assortative mating results in considerable variance in earnings among dual-earner couples. As shown in table 2, for instance, combined wage and salary earnings ranged from \$17,936 per year for couples in which both the husband's and wife's wage was in the lowest quintile, to \$97,324 per year for couples whose respective wages were in the highest quintile.¹¹

Relative earnings of husbands and wives

Table 4 shows mean hourly wages separately for husbands and wives, both in all dual-earner couples and in those in which both partners worked full time, year round. For both sets of couples, the data show that a substantial proportion of wives (25 percent) earned more than their husbands in 1992. Table 4 also shows median weekly "career" wages for husbands and wives in dual-earner couples. Each husband and wife was assigned a median weekly earnings figure that corresponded to his or her occupation.¹² The rationale for doing so is that occupational wages may better reflect career wages than current wages. This is especially relevant when trying to determine whether the wife's career or her husband's career takes precedence in the family. Husbands' and wives' careers may be at

Table 3. Percent distribution and combined annual earnings of dual-earner couples in which both spouses worked full time, year round by wage quintile of both spouses, March 1993

Quintile of spouse's wage	Husband's wage in first quintile	Husband's wage in second quintile	Husband's wage in third quintile	Husband's wage in fourth quintile	Husband's wage in fifth quintile
Percent distribution					
Wife's wage in first quintile	7.1	4.2	3.1	2.6	1.9
Wife's wage in second quintile	5.0	5.0	4.0	3.0	2.9
Wife's wage in third quintile	3.2	5.0	4.6	4.2	3.4
Wife's wage in fourth quintile	2.0	3.9	5.3	4.7	4.8
Wife's wage in fifth quintile	1.7	2.0	3.3	5.1	8.1
Combined annual earnings					
Wife's wage in first quintile	\$25,167	\$34,597	\$42,612	\$49,787	\$73,628
Wife's wage in second quintile	32,950	40,315	48,267	54,887	74,724
Wife's wage in third quintile	39,031	45,758	52,381	62,167	79,196
Wife's wage in fourth quintile	44,402	52,467	60,045	67,104	86,702
Wife's wage in fifth quintile	55,377	65,850	71,720	82,093	108,870

NOTE: The 25 cells in the percent distribution portion of the table sum to 100 percent; also 10.4 million couples are represented.

different stages. If, for example, a husband is on track to become a physician but currently is only a first-year resident, current wages would be a misleading measure of career wages. In addition, occupational wages are not as subject to short-term positive or negative wage fluctuations as are current wages. Notably, by the occupation measure, the proportion of wives who earned more than their husbands was 33 percent.¹³

Table 4 also provides figures on relative wages of dual-earner couples, stratified by selected quintiles into which the husband's wage falls. As would be expected, given positive assortative mating, as husbands' wages rise, wives' wages rise also. For instance, the mean hourly wage for husbands whose wage was in the lowest quintile was \$6.06, compared with a mean wage of \$8.09 per hour for their wives. For husbands whose wage fell into the top 20 percent, by contrast, their mean hourly wage was \$28.14 and their wives' was \$13.45.

Furthermore, the data indicate that wives earned more than their husbands in nearly 60 percent of the couples in which the husband's wage was in the lowest quintile, a result that holds whether current hourly wages or career wages are considered. Part of the explanation for this high percentage is the fact that the husband's wage has, by definition, been restricted to be low, while the wife's wage has not been similarly constrained. In sharp contrast, when the husband's wage was in the top quintile, only 6 to 7 percent of wives earned more than their husbands. It should again be noted that the results are related

to how the data were stratified—wives' wages are unconstrained and thus may lie in any quintile. Further, women generally earn less than men.

Table 5 differs from table 4 in that it considers relative *annual* earnings of husbands and wives—defined here as hourly wages multiplied by annual hours worked—and thereby allows the data to reflect labor supply responses to wages earned. By this measure, nearly 20 percent of wives earned more than their husbands, in the same range as the 25-percent figure obtained when relative *hourly* wages were considered.¹⁴ Similarly, 55 percent of wives married to low-earner husbands earned more than their husbands, in the same range as the 60-percent figure shown in table 4.

Finally, like the study by Hayghe cited earlier, this study found that wives make an important contribution to family earnings. In all dual-earner couples, wives' earnings made up 35 percent of combined spousal earnings; in those in which both spouses worked full time and year round, wives' earnings made up 41 percent of combined earnings. Interestingly, regardless of whether dual-earner couples have very high or very low combined earnings, the wives' share of these combined earnings was fairly constant, at about 35 to 38 percent. (See the last 3 columns of table 5.)

Nontraditional couples

The figures discussed in the previous section suggest the presence of many "nontraditional" couples among dual earners, at least when it comes to labor market outcomes. As noted earlier, even among the sample at large, more than 25 percent of wives had current hourly wages that exceeded those of their husbands, and 20 percent of wives had greater annual earnings than their husbands. (This translates to wives earning more than their husbands in 4 to 6 million dual-earner couples.) Taken at face value, these figures suggest that in 20 to 25 percent of dual-earner families, there is a "role reversal" from the more traditional model—that is, the woman is the primary earner with the more lucrative position, and the husband is the secondary earner.

It might be argued that the figures just cited provide an upper-bound estimate of role reversal because, in many families, if a husband earns just a small amount less than his wife, he still may be perceived as the primary earner in the family because of traditional gender roles. Nonetheless, one must keep in mind that women, even those that are as qualified as men, tend to earn less than their male counterparts. From this vantage point, that such a large proportion of wives earned more than their husbands is quite notable.¹⁵ Furthermore, a sizable proportion of wives, 15 percent, had wages that were 25 percent more than their husbands, and nearly 10 percent of wives had wages that were greater by 50 percent or more. Finally, nontraditional couples are especially common among dual-earner couples with low-wage husbands.

As further evidence of the presence of nontraditional

Table 4. Comparison of relative wages of husbands and wives in dual-earner couples by selected characteristics, March 1993

Characteristic	Total	Both worked full time, year round	Husband's wage in—		
			First quintile	Third quintile	Fifth quintile
Number of couples (in thousands)	21,857	10,377	4,371	4,371	4,371
Hourly wage comparisons¹					
Wife's mean hourly wage	\$10.58	\$11.21	\$8.09	\$10.36	\$13.45
Husband's mean hourly wage	15.42	15.24	6.06	13.67	28.14
Wife's wage as percent of husband's wage	68.6	73.6	133.5	75.8	47.8
Percent of dual-earner couples in which:					
Wife earns more than husband	25.2	25.4	57.2	20.6	6.5
Wife earns 25 percent more than husband	14.9	13.3	41.4	9.7	2.6
Wife earns 50 percent more than husband	9.7	7.4	31.6	4.8	1.0
Wife earns 100 percent more than husband	4.7	3.3	18.3	1.4	.4
Career wage comparisons²					
Wife's career wage	\$464	\$489	\$415	\$440	\$529
Husband's career wage	526	533	322	505	756
Wife's wage as percent of husband's wage	88.2	91.7	128.9	87.1	70.0
Percent of dual-earner couples in which:					
Wife earns more than husband	32.8	35.3	63.9	28.6	5.8
Wife earns 25 percent more than husband	17.4	19.3	43.4	14.0	.6
Wife earns 50 percent more than husband	8.1	8.7	28.1	1.1	.2
Wife earns 100 percent more than husband	2.3	2.4	10.0	.0	.0

¹ Hourly wages are computed by dividing annual wage and salary earnings by annual hours worked.

² "Career wage" is defined as median weekly earnings associated with individual's occupation. (See text.)

NOTE: Data restricted to dual-earner couples in which both spouses were wage and salary workers, both had positive wages, and both were aged 25 to 64.

Table 5. Comparison of relative annual earnings of husbands and wives in dual-earner couples by selected characteristics, March 1993

Characteristic	Total	Both worked full time,	Husband's earnings in—			Family earnings in—		
			First quintile	Third quintile	Fifth quintile	First quintile	Third quintile	Fifth quintile
Number of couples (in thousands)	21,857	10,377	4,371	4,371	4,371	4,371	4,371	4,371
Annual earnings comparisons¹								
Wife's mean annual earnings	\$18,046	\$24,079	\$14,469	\$18,141	\$21,732	\$7,782	\$16,045	\$31,267
Husband's mean annual earnings	33,028	34,870	10,085	29,492	62,810	12,796	30,080	58,174
Combined mean annual earnings	51,074	58,950	24,554	47,633	84,541	20,578	46,125	89,441
Wife's earnings as percent of husband's earnings	54.6	69.1	143.5	61.5	34.6	60.8	53.3	53.7
Wife's earnings as percent of combined earnings	35.3	40.8	58.9	38.1	25.7	37.8	34.8	35.0
Percent of dual-earner couples in which:								
Wife earns more than husband	19.9	20.7	55.4	13.9	2.4	29.6	18.2	15.7
Wife earns 25 percent more than husband	13.1	11.1	46.7	5.8	.6	23.5	11.3	9.2
Wife earns 50 percent more than husband	9.5	6.1	39.8	2.5	.1	19.7	7.8	5.2
Wife earns 100 percent more than husband	5.9	2.5	28.9	.5	.0	14.0	4.7	2.0

¹ Annual earnings defined as all wage and salary earnings from all jobs worked.

NOTE: Data restricted to dual-earner couples in which both spouses were wage and salary workers, both had positive earnings, and both were aged 25 to 64.

couples, table 2 indicates that, despite the process of positive assortative mating, in more than 400,000 couples (1.9 percent multiplied by 21.9 million) aged 25 to 64, wives at the very top of their wage distribution were married to men at the very bottom of theirs. This is actually a lower bound estimate because it is based on the most extreme nontraditional pairing. Another way to look at the data in table 2 is to note that, contrary to popular perception, a similar percentage of very high-wage wives are paired with very low-wage husbands and vice versa. (This can be seen by comparing the proportion of couples in the lower left corner of the table with those in the upper right corner.) A similar pattern is found for the narrower set of dual-earner couples in which both spouses worked full time, year round. (See table 3.) One might argue that low-wage husbands are observed with high-wage wives only when current wages, which may be more subject to short-term fluctuations, are considered. An analysis of "career wages," however, would appear to refute that argument. Finally, it is important to note that a count of nontraditional couples would probably be considerably higher if families in which the wife is employed

and the husband is completely out of the labor force (keeping house or caring primarily for children, for example) were included.

WHETHER THE HUSBAND'S OR WIFE'S CAREER takes precedence among dual-earner couples cannot be precisely determined because currently available survey data do not provide such information (none of the major surveys asks the question directly). By analyzing available information on earnings and occupations, however, we may reasonably draw some conclusions. The data presented here indicate that, although women tend to earn less than men, on average, a sizable number of dual-earner couples exists in which the wife is the primary earner. This is true even when more narrowly defined measures are examined, such as the proportion of couples in which the wife's wage exceeds those of her husband by 25 or 50 percent, or the proportion in which low-wage husbands are paired with high-wage wives. Arguably, these new kinds of couples may be altering the bargaining power in the family and, hence, family resource allocation. □

Footnotes

ACKNOWLEDGEMENT: The author gratefully acknowledges helpful suggestions from David C. Rose and financial assistance from a grant provided by the University of Missouri.

¹ The figures cited are from Francine D. Blau, Marianne A. Ferber, and Anne E. Winkler, *The Economics of Women, Men and Work*, 3rd ed. (Upper

Saddle River, NJ, Prentice Hall, 1998), chap. 4.

² Chinhui Juhn and Kevin M. Murphy, "Wage Inequality and Family Labor Supply," *Journal of Labor Economics*, 15, no. 1, part 1, January, 1997, pp. 72-97.

³ Bureau of the Census, Historical Income Tables-Families, Table F-19,

"Married Couple Families with Wives' Earnings Greater than Husbands' Earnings" (selected years); (<http://www.census.gov/hhes/income/histinc/f19.html>), accessed Feb. 27, 1997.

⁴ From the late 1970s to the late 1980s, the amount of time spent by women doing housework declined from 4 times that spent by men to 3 times that spent by men. See Francine D. Blau, "The Well-Being of American Women: 1970-1995," *Journal of Economic Literature*, 36, no. 1, March 1998, pp. 112-65.

⁵ Howard V. Hayghe, "Working wives' contributions to family incomes," *Monthly Labor Review*, August 1993, pp. 39-43.

⁶ For a review of this literature, see Shelly Lundberg and Robert A. Pollak, "Bargaining and Distribution in Marriage," *Journal of Economic Perspectives* 10, no. 4, fall 1996, pp. 139-58; and Theodore Bergstrom, "Economics in a Family Way," *Journal of Economic Literature* 34, no. 4, December 1996, pp. 1903-34. See also specific papers by Mary Jean Horney and Marjorie B. McElroy, "Nash-Bargained Household Decisions: Toward a Generalization of the Theory of Demand," *International Economic Review* 22, no.2, June 1981, pp. 333-49; and Marilyn Manser and Murray Brown, "Marriage and Household Decisionmaking," *International Economic Review* 21, no. 1, February 1980, pp. 31-44.

⁷ See Duncan Thomas, "Intra-household Resource Allocation: An Inferential Approach," *Journal of Human Resources* 25, no. 4, fall 1990, pp. 635-64; and "Like Father, Like Son: Like Mother, Like Daughter: Parental Resources and Child Height," *Journal of Human Resources* 29, no. 4, fall 1994, pp. 950-88. For other evidence of differing preferences between husbands and wives, see T. Paul Schultz, "Testing the Neoclassical Model of Family Labor Supply and Fertility," *Journal of Human Resources* 25, no. 4, fall 1990, pp. 599-634.

⁸ One hypothesis that can be drawn from this discussion is that women's wages, on average, may be lower than those of otherwise similar men, not exclusively because of the fact that they are female, but also because they are, on average, more likely to be a secondary earner in the family. For a discussion and evidence, see Anne E. Winkler and David C. Rose, "The Impact of Career Hierarchy in the Family on Women's Wages," University of Missouri-St. Louis (July 1997).

⁹ Age was restricted in order to limit the sample to those who had largely completed school but were not yet of retirement age. Workers with self-employment and farm income were omitted so that an hourly wage for each individual could be constructed.

¹⁰ For a more detailed set of analyses that focus on the timing of schooling and marriage, see Robert D. Mare, "Five Decades of Educational Assortative Mating," *American Sociological Review*, February 1991, pp. 15-32.

¹¹ For discussions of the relationship between working wives, family income, and implications for inequality, see, for instance, Maria Cancian, Sheldon Danziger, and Peter Gottschalk, "Working Wives and Family Income Inequality Among Married Couples," in Sheldon Danziger and Peter Gottschalk, eds., *Uneven Tides: Rising Inequality in America* (New York, Russell Sage Foundation, 1993), pp. 195-221; and Lynn Karoly and Gary Burtless, "Demographic Changes, Rising Earnings Inequality, and the Distribution of Personal Well-Being, 1959-1989," *Demography*, August 1995, pp. 379-406.

¹² CPS respondents are coded by detailed occupation on the basis of the kind of work they perform for their employers. In this study, husbands and wives were placed in 1 of 42 "career" categories, including such occupations as engineers; secretaries, stenographers, and typists; sales workers, retail and personal services; construction trades; motor vehicle operators; and so on. Then, the husband and wife were each assigned the published median weekly earnings figure that corresponded to their occupation. The figures are for both sexes combined and were taken from the Bureau of Labor Statistics periodical, *Employment and Earnings*, January 1993, table 56. Hence, if both spouses were employed as physicians, each was assigned the same "career" wage.

¹³ Additional analysis indicates that it is generally the case that both measures, current and career wages, tend to provide the same information for a given couple regarding which spouse earns more than the other. The number of cases in which both provided the same information ranged from 66 percent to 93 percent, depending on the percentage threshold (25 percent more, 100 percent more) used. Another point worth mentioning is that the percentage of wives who earn more than their husbands may well change as the composition of dual earners changes. For instance, those wives who enter the labor market earliest may have different characteristics, both observable and unobservable (motivation, ambition), than those who enter later.

¹⁴ In "Working wives," Hayghe obtained fairly similar estimates in percentage terms, but his absolute estimates differed due to different sample definitions. Hayghe's study estimated that about 9 million wives earned more than their husbands in 1991, while the figure here, based on wage and salary workers aged 25 to 64, is about 4.3 million.

¹⁵ See Blau, Ferber, and Winkler, *The Economics of Women, Men and Work*.