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Income dependency within couples

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INCOME DEPENDENCY WITHIN COUPLES

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Income Dependency Within Couples

Liffey opened the letter and understood that she was no longer rich, that she was to live as the rest of the world did, unprotected from financial disaster; that she was pregnant and dependent upon a husband, and that her survival, or so it seemed, was bound up with her pleasing of him. That she was not, as she had thought, a free spirit, and nor was he: that they were bound together by necessity. That he could come and go as he pleased; love her, leave her as he pleased; and that domestic power is to do with economics. And that Richard, by virtue of being powerful, being also good, would no doubt look after her and her child, and not insist upon doing so solely upon his terms. But he could and he might: so Liffey had better behave, charm, lure, love and render herself necessary by means of the sexual and caring comfort she provided.

from Puffball by Fay Weldon, 1984

It is commonly thought that the generation of women who have entered the labour force since the 1970s no longer need social protection as their husband's dependents. Indeed equality between men and women in the labour force and the recognition of women as individuals in their own right and not as the dependents of men is increasingly accepted as a desirable aim (EC directives on the equal treatment of men and women). However, although improved opportunities have given some women greater economic independence this does not apply in full to all women. Therefore it is important to establish how many women are dependent on their partners or on the state and the extent of this dependency.

The paper begins by discussing women's economic dependence on men in broad terms and considering its implications for women. It then considers the barriers which still exist to women achieving economic independence in the labour market, the state benefit system and within the family. Alternative ways of measuring dependency are examined and the methods adopted explained. The paper concludes with the empirical results of implementing these definitions.

Throughout the paper partners are defined as a woman and a man who are living as a couple. With the exception of entitlement to certain derived benefits in the National Insurance system and pension schemes, the theoretical discussion applies to all co-resident couples whether they are legally married or not. Whether cohabittees differ from legally married couples in the extent of their dependency will be tested empirically in later work. The paper uses data from the fifth sweep of the National Child Development Study (NCDS5) (see appendix 1 for details).

1 The income dimension of women's dependence

Most people aspire to some form of independence, associated in rhetoric with autonomy and dignity. In contrast, the connotations of dependency include an unequal distribution of power, a lack of alternatives and parasitism. This was pointed out by Arber and Ginn (1991) who, in proposing a general framework for analysing dependence and independence, also point out that society is a web of inter-dependencies. They argue that there are a number of forms of

dependence which are gendered and socially structured and which are evaluated by society in differing ways.

Ideally, one should take account of all the inter-dependencies within partnerships when thinking about dependence. This would necessitate considering access to, and transfers of, all the couple's economic and emotional resources such as property, time, patience and energy as well as income. However, whilst it is difficult to establish how much is transferred between partners in monetary terms, establishing and measuring the transfer of other less tangible resources is even harder. Additionally, one cannot measure who gains from transfers and exchanges, and whether such transfers are made freely or under coercion. Lazear and Michael (1988:2) argue that 'since family members care about each other, what one member gains is not a total loss to the others'.

This paper concentrates on one aspect of dependency, that of income dependence between partners within marriage. Although it is recognised that women's dependence on men is not just economic we believe that this is the most important aspect and the one which underpins most others. Since economic resources carry more value, more prestige and more marketability than domestic work, income dependency tends to be associated with powerlessness and inequality in other spheres.

There are two main sources of 'own income' for both men and women, the labour market and the state, whilst a few people have income from capital and elsewhere. Transfers between family members and sometimes from outside the family provide further income for some people. Income transfers presumed to take place between partners are the focus of this paper and dependency is equated with reliance on such transfers. Thus *income dependence is said to exist if some or part of a person's livelihood depends upon access to income received by someone else in the first instance*. Conversely, one is financially independent if one's livelihood depends entirely (or perhaps 'sufficiently') on income received in one's 'own right'. Both a relative and an absolute approach to defining 'income dependency' are adopted in this paper and the precise way in which income dependence is being operationalised in this project is spelt out in section 4.

For women, income dependency is strongly influenced by the primacy which they still give to domestic and child-care work and the consequence that this has for earning power. Dependence is not a one-way relationship but a two-way one in which a woman is economically dependent on her partner whilst her children, and also her partner, depend upon her for caring and domestic maintenance. The consequence of this arrangement for men is the requirement to maintain the family's income. Although 'trading' within families is seen as necessary by functionalist sociologists such as Parsons (1942) and as rational by economists such as Becker (1981) this interdependent relationship between women and men is not generally an equal one.

Although the interdependent relationship of marriage has benefits for both partners, the negative consequences of women's income dependence are considerable. Indeed for feminist theorists, a married woman's economic dependence is crucial in maintaining her subordinate position in society (Barrett, 1980; Delphy, 1984; Hartmann, 1976), and has long-term influences on resources, and dependency (broadly defined) in old age (Arber and Ginn, 1991; Joshi and Davies, 1993).

2 Implications of economic dependence for women

2.1 *Female Poverty*

Women's economic dependence on men leaves them vulnerable in the event of divorce, separation or widowhood although the extent of financial hardship is likely to depend on the circumstances of the couple involved. Some groups of women tend to be more at risk of poverty than others. Divorced mothers in particular are far more likely to be on benefit and to be in receipt of a lower net weekly income than divorced fathers (Gregory and Foster, 1990). Elderly women, too, are particularly at risk of poverty, as a result of poorer pension provision from poorer paid work and for unpaid work.

Increased divorce rates, increasing numbers of births outside marriage and lengthening female life expectancy have resulted in growing numbers of female-headed households. In 1971 there were just over half a million one parent families in Great Britain and by 1989 this figure had risen to over one million, or 15.5% of all families with dependent children. In both 1971 and 1989 almost 90% of these families were headed by a woman (Haskey, 1991). In addition the number of single elderly women has increased substantially during this century (Arber and Ginn, 1991). This growth in female headed households has meant that women's poverty has become increasingly visible in official statistics. Dependency on a man is, in many cases, exchanged for dependency on the state. Whilst female-headed households tend to be 'visibly' poor because of women's low earning power, married or cohabiting women may also suffer 'hidden poverty', irrespective of the family or household income. Mainstream poverty statistics take aggregated units such as households, families and benefit units as the unit of income receipt. When women head such units their poverty is statistically visible. However, where women belong to a unit headed by a man their own income is masked by aggregation with his and so they only appear to be in poverty when the couple, taken jointly, has a low income. If the couple's income is not pooled then women whose own income is low will suffer poverty but this will be hidden by official statistics.

Female-headed households (lone mothers and single elderly women) are among those at the highest risk of officially measured poverty. Using the 1986 Family Expenditure Survey (FES), Davies and Joshi (1992, Table 4) found one-third of all single women, 27% of single men and 15% of married couples in the bottom fifth of an income distribution which assumed that married couples pooled their incomes. When the assumption was made that a married woman's share in their husband's income was minimal, over half of married women (52%) fell below the 'poverty line'. Since the dividing line approximately corresponded to the current poverty line it was argued that, in addition to the 15% of married women in visible poverty, another 37% (52%-15%) could potentially have been in 'hidden poverty' if their husbands did not share their resources. Such polarisation between the incomes of the sexes had been even greater in 1968.

Among married women receiving much less income than their husbands, 'hidden poverty' and 'dependence' are to some extent alternatives. If resources are fully pooled 'hidden poverty' is averted but dependency is established. If the man's income is not shared his partner may be in poverty, hidden by the unit of aggregation, but will not be dependent on him. Of course both dependence on a transfer and 'poverty' may occur if the transfer is not sufficient to bring the recipient up to a requisite level (Davies and Joshi, 1992).

Debt is another aspect of women's low income. Borrowing is common among lone mothers and debt management often becomes the woman's responsibility in other low-income families, according to evidence assembled by Ford (1991). She also points out that 'where women need to seek credit... their social and economic dependence is likely to restrict their use of [formal] credit to higher cost credit sources..' (p79). The Social Fund, set up to help those in the greatest need meet one-off expenses, consistently fails to do so (Social Security Consortium, 1993). A further dimension of poverty for some women in poor households is that, through managing the family budget, they also shoulder the responsibilities of poverty.

We only have meat three times a week - one night I have to give him beans on toast. I feel awful about this...I don't cook for myself...if he leaves any I eat that...today I had toast (Cohen et al, 1992:38)

2.2 *Citizenship*

Marshall (1952) identified civil, political and social rights as the three distinct elements of citizenship (Barbalet, 1988:6). Although political and civil rights have traditionally been central to the status of citizenship, it is only since the war that citizenship has, in the eyes of many, come to embody social rights including the right to resources such as income, social security, education and health care (Plant, 1992:15). A key aspect of social citizenship was seen by Marshall to be the right to a minimum level of welfare irrespective of the market value of the individual (Hindess, 1987; Lister, 1990). Since it has been argued that, '... access to one's own money should be considered a minimum welfare requirement in a monetary economy' (Dahl 1989) this inability to receive an income in their own right, either from the labour market or the state, can leave women without a minimum level of welfare and therefore without the means to citizenship.

Although Marshall recognised that there may be a conflict between class inequalities and citizenship, he did not refer to other conflicts such as those between women and men. One of the main components of Marshall's conception of citizenship was that all citizens are equal in terms of their rights and duties (Hindess, 1987). Beveridge, however, perceived married women as individuals with different duties and hence rights to men and single women.

All women by marriage acquire a new economic and social status, with risks and rights different from those of the unmarried (Beveridge, 1942, para 108)

The attitude of the housewife to gainful employment outside the home is not and should not be the same as that of the single woman. She has other duties (para 114)

Since many women have not been able to contribute and benefit equally from the contributory insurance scheme developed by Beveridge, their rights as citizens are undermined. In the years since its introduction changes to remove direct discrimination from the system have been made. However, the fundamental inequalities of entitlement based on labour force participation and the assumption that women are the dependents of men still remain. Thus women tend to be excluded

from some parts of the benefit system and treated as dependants in others.

2.3 *Towards economic independence*

If women are to reduce their risk of poverty and become equal citizens they need to gain access to an independent source of income. Whether this income comes from the labour market or the state its importance to women is apparent (Pahl, 1989; Rose and Laurie, 1991). This is illustrated in the following quotations, the first of which refers to earnings from paid employment and the second to income from Child Benefit,

It gives you a feeling of independence - a feeling you're not absolutely reliant on your husband. You feel you are somebody - more confident (Pahl, 1989:130).

It's my one thing I can fall back on, my bit of independence (Pahl, 1989:158).

Lister (1990) identifies three key aspects of economic dependence for women: a lack of control, a lack of rights and a sense of obligation. The receipt of income is almost always conditional, for example earnings are conditional on working (Atkinson, 1989:12). However, the nature of the conditions attached and the status conveyed by different sources of income differ considerably. As a result the reality and experience of dependency is likely to differ according to the source of income. In addition, different types of income have different levels of accessibility and liquidity associated with them and may vary in terms of regularity, reliability and portability. Therefore these factors are also important in determining the extent and nature of income dependence.

Earnings from employment are important to women both for the money that is generated and because of the independence and self-esteem that they bring (Pahl, 1989). Research evidence shows that women are likely to play a greater part in the family's financial decision-making if they are in paid, particularly full-time, employment (Pahl, 1989; Vogler, 1989). More generally position in the pay hierarchy conveys status and access to fringe benefits (such as an occupational pension, a company car and credit worthiness) which in turn help determine future levels of financial reward (Pond and Snail, 1987:115).

State benefits are the other main source of a woman's 'own income' which, in the sense used here, confers independence. Most social security claimants, particularly of non-contributory benefits, are women (Lister, 1992). Although many such benefits are means-tested, women receiving them often have much more control over their income after a partnership ends than was the case before (Graham, 1987; Pahl, 1985). Despite this, dependency on the state may carry considerable stigma and loss of self-esteem. Some benefits such as Child Benefit, however, are neither means-tested nor related to contributions and these represent a valued source of income for many women. Even among those in households with a relatively high income, Child Benefit is an important source of income for mothers (Pahl, 1989).

Income received from a partner may be more volatile than either income from employment or from the state. The lack of any clear legal right to the money may result in feelings of insecurity and a lack of control. Since income received as a result of a transfer brings dependency by

definition, its receipt can leave women with a sense of obligation towards their partner. For example, income transfers between partners may be conditional, implicitly or explicitly, on marital fidelity or supplying 'unpaid' domestic work and childcare.

... a wife's share of her husband's earnings or income does not give her true economic independence, because it is an indirect payment through another person for the work she does (Women's Bulletin, 6 September 1943 in Clarke et al 1987)

Whilst this may be a division of labour freely entered into, it also represents a choice which has long term implications for women. By taking on domestic commitments women lose earning potential and may find themselves trapped in a situation of dependency from which it is very hard to escape.

3 Barriers to women's economic independence

Whilst legislation in the 1970s¹ and other improved opportunities² have given some women greater economic independence this is not true for all. For many the basis of economic dependency is established even before marriage and childbirth by societal expectations concerning future domestic and caring responsibilities. Evidence suggests that some women reduce their work hours on marriage and before family formation (Ward and Dale, 1991; Marsh, 1991), whilst the birth of a child still leads to a sharp reduction in working hours for most women.

To achieve economic equality with men, women need to obtain equal access to paid employment, equality within the benefit and pension system and equal access to resources within the family (Millar and Glendinning, 1989). At the moment barriers exist to all three.

3.1 Paid employment

Despite the trend towards more paid employment for women there are still barriers to women's economic independence by this route. Most of the observed increase in employment levels has been in part-time work and the ability of women with young children to enter the labour market is still hampered by the lack of childcare facilities available (Dale and Joshi, 1992). Where women do enter the labour market their ability to earn equal amounts to men is reduced on two fronts.

First, women work fewer hours than men. Although a majority of women today are economically active (71% aged 16-59 in Britain in 1991) a large number work part-time at some time in their lives. In 1991 51% of married women employees were working part-time³, as compared to 27% of non-married women employees and 4% of male employees aged 16-64 (Watson, 1992). In addition there has been an increase in the number of women in part-time jobs with very short weekly hours. Jobs in the part-time labour market are primarily constructed for women with domestic responsibilities (88% of part-time employees were women in 1991 (Watson, 1992)) and tend to be low-paid and segregated from both male and female full-time jobs (Beechey and

Perkins 1987).

Second, women get paid less per hour than men. In 1992 the gross hourly earnings of female full-time employees were 79% of those of their male counterparts (Spence, 1992)⁴. For women working part-time the gap is greater. Female part-time earnings per hour are 58% those of male full-time earnings and 74% of the earnings of women working full-time (CSO, 1991). Some of these pay differentials can be explained by women's lower educational attainments but most are due to the unequal treatment of the sexes in the labour market and the adverse consequences of motherhood (Joshi, 1991).

Combined with women's tendency to interrupt employment on the birth of their first child and return to part-time work, these factors mean that their lifetime earnings are substantially less than those of men (Joshi, 1989,1990: Joshi and Davies, 1991, 1992b). Equal participation in the labour force is jeopardised by the domestic and child-related tasks that women tend to undertake. Policies, public or private, that could maintain and improve women's earning power would include better childcare facilities and maternity benefits, greater flexibility of working hours, parental leave and leave for family reasons for **both** partners, as well as access to training.

3.2 Benefit and pension system

Social security benefits in Britain fall into three main categories, National Insurance benefits, means-tested benefits and categorical benefits. Of central importance to the first is Beveridge's principle that entitlement to benefit is based on contributions made whilst in regular full-time employment. Since women's employment histories do not usually follow this male norm, women are often not entitled to full National Insurance benefits. 2.25 million working women in 1991 were excluded from the contributory social security system because their earnings fell below the lower earnings limit for National Insurance (Lister, 1992). National Insurance benefits, with their effectively unequal outcome, still account for over 50% of public expenditure on benefits (Roll, 1991).

Two assumptions disadvantage women in the benefit system. The first is that entitlement is linked to employment rather than to caring responsibilities and the second that a couple contains a breadwinner and his dependent (Roll, 1991). Failing to make full contributions to the National Insurance scheme affects current benefit entitlement and future pension provision. Primary pension rights accrue through labour force participation and income earned, whereas derived rights to a wife's or widow's pension are based on being legally married to a contributor. Many women still do not qualify for a full pension in their own right and their own contributions may count for nothing if they are not worth more than the wife's pension. A wife's expectations of an earnings related pension derived from her husband's contributions are dependent upon the marriage ending in death not divorce. Even in the state pension system, income inequalities in the labour market between men and women are perpetuated after retirement. This effect is even more marked in occupational pension schemes. Work on hypothetical changes to the state pension system confirms that greater equality between women and men after retirement would be offered through a better basic pension organised through a flat rate scheme rather than through pensions linked to earnings (Joshi and Davies, 1993).

Women who do not qualify for contributory benefits have to rely on the lower paying means-

tested benefits. A couple's entitlement to means-tested benefits is calculated on the basis of their joint resources. Once this is done, benefit is paid to the claimant, usually the man, on the implicit assumption that resources are shared equally within the family. This affects a woman's ability to receive an independent income since she cannot claim certain benefits, such as Income Support, if her husband is working or claiming himself. In recent years there has been a move within the means-tested social security system towards paying benefits to women, although entitlement is still based on the joint resources of the couple or benefit unit. Women have been able to claim Income Support on the couple's behalf since 1983 and the proportion doing so by 1990 had risen to 1 in 20 (Lister, 1992). In addition, Family Credit is paid almost exclusively to mothers after government plans to pay it through the pay packet failed following pressure from employers, women's groups and the poverty lobby (Lister, 1989).

Women are the major recipients of categorical benefits which are neither means-tested nor dependent upon National Insurance contributions. These benefits fall into two categories, those that replace income, such as the Severe Disablement Allowance (SDA) and the Invalid Care Allowance (ICA), and those that meet costs, such as Child Benefit, One Parent Benefit and the Disability Living Allowance (Lister, 1992). Although these benefits represent an independent source of income for women they have some conditions attached and some, such as the SDA, are paid at a lower level than their equivalent in the contributory scheme. The links between ICA and severe disability premiums (SDP) in the Income Support and Housing Benefit schemes mean that ICA as an independent source of income for carers is compromised since the disabled person can only receive a SDP if their carer is **not** in receipt of ICA. Furthermore, entitlement to ICA requires that the person being cared for is in receipt of Attendance Allowance, Constant Attendance Allowance or Disability Living Allowance and it is not, therefore, a truly independent source of income for carers. Finally, earnings-disregards in the ICA scheme (£30pw in 1991) provide disincentives to part-time working which can affect a woman's longer term attachment to the labour market (these issues are discussed in Glendinning, 1990; Land, 1989; Lister, 1992; McLaughlin, 1991).

Today's social security system has lost much of its overt sex discrimination following the European Directive 79/7 on 'Equal Treatment for Men and Women in Matters of Social Security' and the question of the individualisation of benefits has been brought to the fore by such European Community draft directives. The result of these has been to focus attention on the abolition of 'derived right' features, such as the Category B Wife's Pension and the Widow's Pension, in the current contributory benefit system. Although the retention of derived rights appears to constitute unequal treatment, it should be recognised that their abolition, at least in the short term, would leave many women materially worse off. Dependants' allowances and disregards in the social security system, which exist as a consequence of women's presumed dependence on men, have led to a number of disincentives to women's employment. Thus in the benefit system current in 1991, part-time work was more or less ruled out for wives of beneficiaries and lone mothers (Dilnot and Kell, 1987; Metcalf and Leighton, 1989). A system in which women could claim benefits in their own right may, however, produce other disincentives to earning an independent income from paid employment (Esam and Berthoud, 1991).

An alternative way of providing women with an independent income is to pay a 'basic income' unconditionally and automatically to every citizen or to pay Child Benefit at a higher rate to those with children. It is unclear how such schemes would affect women. While they would have positive, short-term effects they may also deter married women from entering the labour force

thereby producing longer term implications for their future ability to achieve an independent income through employment (Lister, 1992; Parker, 1993).

3.3 *The family*

If money provides a source of power through which to command resources within the family, then women's income dependence and their restricted access to labour market income disadvantages them in terms of consumption within the family.

Nothing, whether it be work, money, help from relatives, food or time, is shared equally among household members (Brannen and Wilson 1987:16).

Many studies support this statement. Both food and clothing are resources to which access is determined by the relative power and status of different family members (Charles and Kerr, 1987; Craig and Glendinning, 1990; Cohen, 1991; Cohen et al, 1992; Sadiq-Sangster, 1991). What little evidence there is suggests that there is also unequal access among family members to space, warmth and light (Graham, 1984; Land, 1983). In addition, various studies have found that women's use of some 'family' consumer durables such as the car is less than equal (Dale, 1986) although their use of others such as the Hoover and the washing machine is usually greater!

There is also inequality within the family in the division of domestic work and childcare. Even in families where women work full-time, tasks are seldom equally shared (Brook et al, 1989). In addition to domestic work and child related activities, women are often responsible for providing care for elderly and disabled relatives. Responsibility for the care of the infirm is primarily, although not exclusively, a female concern. General Household Survey questions about broadly defined caring activities among adults of all ages found 17% of women and 13% of men to be carers in 1990. On the whole women were more heavily involved in caring. Of those devoting at least 20 hours per week to caring in 1990, 63% were female (OPCS, 1992).

The provision of informal care has an impact on the employment patterns and earnings of carers (Baldwin, 1985; Baldwin and Parker, 1991; Brotchie and Hills, 1991; Finch and Groves, 1983; Glendinning, 1990; Nissel and Bonnerja, 1982). Fulfilling the caring role often increases the economic dependence of the carer, particularly if they are not in full-time work. It increases the dependency of married women carers on their husbands and the dependency of single women on the state (Glendinning, 1988). Although the Invalid Care Allowance provides some alleviation it does not provide a living wage.

4 **A practical definition of 'income dependency' and 'self-sufficiency'**

In this paper two fundamental assumptions are made. First, it is assumed that resources entering the family are shared equally between partners. This assumption is acknowledged to be unrealistic and later in the project we will investigate the effect of changing it. However, it is the assumption built into much of the benefit system and allows us to assess the extent to which women would be dependent on income transfers from their husbands if it were true. Second, it is

assumed that receipt and control go together, an assumption which has considerable support in the literature (Pahl, 1989; Vogler, 1989).

4.1 *Income Dependency*

The primary criterion of 'income dependency' is taken as the relative contribution of each partner to net family income (defined in 4.3). Broadly speaking the minor contributor is treated as dependent, partially so if the contribution is positive but smaller than the partner's, and wholly so for zero contributions. As already discussed, this definition makes the implicit assumption that family income is equally shared between partners. In practice an equal contribution is defined as between 45% and 55% of family income, rather than exactly 50% for each partner. Thus one partner is treated as 'income dependent' on the other if s/he is contributing less than 45% of the family income. Equal contributors are contrasted with those who are partially and totally dependent. 'Partial dependency' occurs when a partner makes a contribution to the net family income which is less than 45% and 'total dependency' when one partner makes no monetary contribution to net family income.

4.2 *'Self-sufficiency'*

Given the relative nature of 'income dependency' as defined above, a secondary, absolute criterion of 'self-sufficiency' is also used. This refers to the ability to support oneself within the relationship on the assumption that there are no transfers from a partner. As such it assumes that housing costs are met. Although a woman may generate less than 50% of the family income, she may nonetheless receive enough to be 'self-sufficient'⁵. Such women must, in some sense, be less dependent upon transfers from their husband than if their own income was below the stipulated absolute threshold. This may have implications for the part women play in financial decision-making in the family and the negative feelings associated with economic dependency. It also gives some, although not an exact, idea of the immediate resources that would be at a woman's disposal if she left the partnership. Those that have the potential to earn this minimum but are not actually doing so at the time of the interview will be identified in later work.

Many approaches to the measurement of 'self-sufficiency' have emerged from poverty research. One defines poverty in an absolute sense, usually with reference to income and official benefit levels. Since the purpose of measuring 'self-sufficiency' in this project is get some assessment of whether a women has enough income, paid directly to her, to enable her to 'get by', we have set the 'self-sufficiency' level using April 1991 Income Support levels. The basic personal allowance for a single person aged 25 or over (or a lone parent aged 18 or over) was is £39.65 per week. The rates for children vary according to age and were £13.35 for children under 11, £19.75 for children aged 11 to 15, £23.65 for children aged 16 and 17 and £31.15 for those aged 18. So in this analysis the 'self-sufficiency' level is set at £39.65 plus an amount for children based on the number and ages of children in the family. By taking the level of Income Support as a measure of 'self-sufficiency' we are taking the lowest feasible level of income. A more realistic measure of income might be 120% or 140% of Income Support.

This definition assumes that women are responsible for the children, that there is no change in their current employment situation and that housing costs are met. In order to consider whether a

woman has enough income to leave the relationship, it would be necessary to take account of housing costs. The operationalisation of self-sufficiency would then become more complicated since eligibility for benefits varies according to income and hours worked. For instance most women in rented accommodation would be able to claim Housing Benefit whereas those in owner occupied housing would not. Some owner occupiers would be able to get their mortgage interest paid under Income Support if working less than 24 hours whereas others would not be eligible. Therefore it would be easier to incorporate housing costs into the analysis for some groups than others. It should also be noted that even if a woman does reach a specified level of income, however this is defined, she still may not feel able to leave the relationship for a range of reasons including emotional dependency, consideration of the children, a lack of knowledge about other options and social pressure. Finally, asking the question 'what if the woman were to leave' is further complicated by the fact that a woman's situation may change if she were to leave her partner. For example she may take a full-time job, although some indication of the likelihood of this can be gained from past employment and education histories.

4.3 *Defining family income*^{6,7}

The following section considers how family income is defined and discusses the various components that are, and can be, included in such a definition. A complete definition of family income might include the receipt of all resources such as income from employment, benefit, maintenance, unearned income, fringe benefits such as a company car, pension scheme and goods in kind. Income variables in NCDS5 refer to different time periods and all amounts have been recoded to a weekly basis⁸.

The basic definition of family income used in this project is a net figure because the gross earnings of the cohort member's partner were not collected. The basic net figure is made up of the following:

- 1 current income from the main job of both partners net of tax, national insurance, union dues and pension payments but inclusive of overtime, bonuses and commission or tips. Self-employed cohort members were asked to say how much they took out of the business before tax each week. Their answers were coded in bands, the midpoints of which have been taken as an estimate of their gross weekly earnings.
- 2 income from any other job of the cohort member (net of tax and other deductions). There is no information on any second job of the cohort member's partner.
- 3 income from state benefits and from other sources paid to the cohort member, her/his spouse or to them jointly. These payments are assumed to be net of tax.

Thus the basic definition of family income gives a measure of the income entering the family before housing costs are met and is defined as:

$$\begin{array}{l} \text{family} \\ \text{income} \\ \text{(famnet1)} \end{array} = \begin{array}{l} \text{net earnings of} \\ \text{cohort member} \\ \text{and partner} \end{array} + \begin{array}{l} \text{benefit income} \\ \text{of cohort member} \\ \text{and partner} \end{array} + \begin{array}{l} \text{other income of} \\ \text{cohort member} \\ \text{and partner} \end{array}$$

Further family income variables have been derived for use in subsequent work. Although these definitions are not presented in the main tables of this paper they are discussed in brief below. Results using these definitions on an earlier small dataset are presented in appendix 2.

A second definition gives a measure of income remaining in the family after housing costs have been met and is defined as:

$$\begin{array}{l} \text{family} \\ \text{income} \\ \text{(famnet2)} \end{array} = \begin{array}{l} \text{family income} \\ \text{(famnet1)} \end{array} - \text{housing costs}$$

where housing costs are defined as the net weekly mortgage repayment or gross rent per week (since housing benefit is in famnet1)⁹. In defining dependency in this paper the primary definition of family income used is a measure of income before housing costs (famnet1) since this avoids having to impose assumptions as to who pays what for housing and from which source of income the payment is made¹⁰.

Two further definitions of family income are considered, one in which the imputed benefit from owner occupation is included and one in which Child Benefit is removed from the family economy.

4.4 *Family income before and after housing costs*

The treatment of housing in income statistics is a matter of considerable debate. In their low income statistics, the government use two measures of income, income 'before housing costs' and income 'after housing costs'. A measure of income after housing costs allows comparison between families paying different amounts for similar accommodation. Thus it enables regional variations in housing costs to be taken out of the analysis but it also removes genuine differences in housing quality (Johnson and Webb, 1990).

An alternative view is that the 'after housing costs' measure is inappropriate since housing is just another item of expenditure over which the family exert a degree of choice and control, particularly in the long run (Johnson and Webb, 1990). Although some families with large mortgages may be on low incomes in the short term, they are acquiring an asset and will probably see their housing costs fall over time as inflation erodes the real value of their interest payments. In fact, using an 'after housing costs' measure of income, less than 10% of the poorest families in the Households Below Average Income (HBAI) statistics were poor because they had a large mortgage. Johnson and Webb (1990) conclude that an 'after housing costs' measure is probably better in the short term and for the poorest groups whereas in the longer term and for the more affluent groups, a measure of income 'before housing costs' is more appropriate. In the

case of this study therefore, an after housing costs definition of family income will be useful if we need to focus on those on low incomes.

4.5 The inclusion of home ownership in family income

So far family income before and after housing costs has been considered. However, income before housing costs underestimates the income of outright homeowners and those who own some part of their home outright. This group are receiving housing services for which they make no payment from their current income but which would only be available to tenants for a fee. The amount of money which would have to be paid if this housing were purchased on the market (the imputed rent) forms an additional source of income that has not been included in the measures discussed so far.

In order to overcome this, an estimate of imputed rent has been added to give a more extensive measure of family income. This amount is assumed to be shared equally between spouses. This income could not readily be converted into a liquid form and, although usually a joint asset, is not very portable as a source of independent income. This definition of family income (famnet3) can be used to see how the relative position of women alters when their latent income from home ownership is included. The capital gains, and losses, that are also involved in home ownership have not been taken into account.

The imputed rent represents an assessment of how much income would be generated if the value of that part of the home owned outright were in some other form of investment such as a building society account. To calculate this, the current value of that part of the house not covered by a loan when the property was bought is treated as being owned outright and is 'invested' at a net interest rate of 7.3%. The inclusion of this amount provides a better basis for comparison between families paying rent or mortgage interest out of their family income (famnet1) and those whose housing costs have fully or partly been met by ownership.

4.6 Value of unpaid domestic labour

If a price can be put on the housing services that owner occupiers provide for themselves the same could be done to value other domestic production such as housework and childcare. Putting a value on unpaid domestic labour¹¹ would help assess the extent to which women's economic dependency would persist if their domestic work were paid for. Some measure of the unpaid income of women could be gauged if the number of hours spent on domestic production were calculated and given a value. We do not, however, have enough information to explore this issue, so unpaid work remains hidden and the cash upon which we say housewives are 'dependent' continues to appear a transfer.

5 Results¹²

This analysis is carried out on 3374 women living as married with valid income and employment data. 82% (2783) have children and 18% (591) are childless. 32% (1082) work full-time, 34% (1148) work part-time, 30% (1012) are looking after the home and family. The table below shows how children and employment status interact in NCDS5.

	N	%
With children	2783	82
Full-time	596	18
Part-time	1094	32
Looking after family	987	29
Other	106	3
No children	591	18
Full-time	486	14
Part-time	54	2
Looking after family	25	1
Other	26	1
All	3374	100

Since two measures of family income are being compared in the subsequent tables (family income with and without Child Benefit) only families with a valid value on both definitions are included. Women termed 'Looking after children' in the tables are those who, when asked about their current employment status, said that they are looking after the home and family. The 'other' employment category includes those who are permanently or temporarily out of the labour force but who did not explicitly state that they were looking after the home and family. People in the this category are not included in the analyses in this working paper

5.1 'Dependency' and 'self-sufficiency'

Despite the assertion that young women these days are less dependent on their partners than ever before, this analysis of 33 year olds in 1991 finds that 'dependency' is still the norm for a majority of women (78%) (table 1a). This means that assuming equal sharing, over 3/4 of the sample are reliant on transfers from their partner. Of the 22% who are not 'dependent' about half (12%) have income levels between 45% and 55% of the family income and are 'equal contributors'. The other half (10%) have incomes which represent more than 55% of the family income and so their partners are assumed to be dependent upon them. Figure 1 illustrates the percentage contributions that women make to net family income. These figures are very similar

to those for women aged 20 to 59 in the 1988-90 General Household Survey (GHS) (Arber and Ginn, 1993). The percentage of equal contributors in NCDS5 is slightly lower than in the GHS probably because a large percentage of NCDS cohort members have young children whereas the GHS group represents a wider range of ages and life-course stages.

Just under half (46%) of this cohort of women are below the 'self-sufficiency' level (table 1b) and so if transfers from their partners are not forthcoming they would be in 'hidden poverty'. They are also likely to be at risk of poverty if their relationship breaks down since they will be unable to support themselves on their current income. These figures are very similar to those found for women of all ages by Davies and Joshi (1992) and Sutherland (1990) (cited in Atkinson, 1991). Further work will give some indication as to whether these women have the human capital (eg educational qualifications, training and experience) to increase their earnings if necessary.

A low level of 'total dependence' is recorded in table 1a because most women who are not earning in the labour market are in receipt of Child Benefit and because income which is received jointly (eg some benefits) has been allocated equally between partners. Levels of women's 'dependence' alter dramatically when Child Benefit is removed from family income. Although the overall divide between 'dependence' and 'non-dependence' changes only slightly between the two definitions of family income, 'total dependence' rises from 2% to 20% (table 1a). For those who are not in paid employment 'total dependence' rises from 6% to 65% when Child Benefit is removed (table not shown), highlighting its importance as an independent source of income for non-employed mothers. In the United States where there is no such universal benefit for mothers, 'total dependence' among white women of all ages in 1980 was found to be 31% (Sorensen and McLanahan, 1987).

Tables 2a and 2b provide the income context in which 'dependency' and 'self-sufficiency' are located and show that considerable disparities exist. Where partners are 'equal contributors' median family income is highest, £390pw, and where the woman contributes nothing in monetary terms median family income is lowest, £231pw. Although total female 'dependence' is associated with a relatively low median family income (£231pw) it is not as low as that of families in which the male partner is 'totally dependent' on his wife (£135pw). It is particularly noteworthy that women who are not 'self-sufficient' have lower median family incomes, £254, than those who are, £366. This means that women who are most at risk of 'hidden poverty' are also in families with low median family income levels.

5.2 The effects of employment status and children

As expected, levels of 'dependency' increase as attachment to the labour force decreases (table 3a). 49% of married women working full-time are 'dependent', as are 90% of those working part-time and 94% of those not in paid employment. 'Totally dependent' women are only found among this latter group and even then only at a very low level (6%).

Whereas the overall figures in table 2a showed that women who contribute equally with their partners live in families with a higher median family income than those who are 'dependent', this pattern is altered by employment status (table 3a). Amongst 'non-dependent' women, median family income is much higher where women are in full-time work (£385pw) than where they are

either working part-time (£235pw) or looking after the family (£116pw). Amongst women who are 'dependent' this differential by employment status is still present but is less strong.

'Self-sufficiency' shows a similarly strong relationship with employment status (table 3b) and almost all women who are working full-time are 'self-sufficient' (96%)¹³. Among part-time workers, however, only 55% are 'self-sufficient' and among women not in paid work looking after children a majority (93%) are not 'self-sufficient'. If 'self-sufficiency' were set at a rather more generous level, for example 120% of Income Support, then there would be a considerable reduction in the percentage of women who are 'self-sufficient'. There are marked differences in the median family incomes of women who are 'self-sufficient' and those who are not. Among those who are 'self-sufficient' there is a slight differential across employment status in terms of median family income. 'Self-sufficient' women working full-time tend to be in families with a higher median family income (396pw) than 'self-sufficient' women at home looking after the family (£306pw). Among those that are not 'self-sufficient' this differential is reversed, with 'not self-sufficient' women working full-time in families with a lower median family income (£234pw) than those working part-time (£266).

The effect of children on 'income dependency' is marked (tables 4a and 4b) although this is related to labour force participation (tables 5a and 5b). Childless women are far more likely to make contributions equal to or greater than those of their partner (48%) than those with children (17%) (table 4a). Once the effect of employment status is controlled for, however, it is apparent that the influence of children is largely removed. Amongst women working full-time, the presence of children makes little difference to the levels of 'dependence' and 'non-dependence' (tables 5a and 5b). Childless women working full-time are the only group in which a majority of women (54%) are 'not dependent' on their partners, 23% have a partner who is 'dependent' on them and 31% are contributing to the family income on an equal basis to their partner. Amongst women working full-time with children, a slightly lower percentage are 'not dependent' (49%) although levels of equal contributors are very similar (30%).

5.3 Source of income

Median family income is higher among families in which both partners contribute than where this is not the case. This is largely because income tends to be the outcome of a couple's joint employment status and confirms previous evidence that dual earning households are likely to have higher incomes than those with just one earner (Dale, 1990; Rimmer, 1988). 'Dependency' as it is defined here concerns the relative contribution by each partner to family income and refers to income paid direct to them from the labour market, the state or from some other source. It therefore distinguishes between income paid direct and income received on the basis of a transfer between partners. Consideration of the make up of family income highlights the fact that women's ability to earn their own income is influenced by their current domestic responsibilities and that their access to an independent source of income is reduced once they leave the labour market.

Table 6 begins to look at the sources of family income and shows that these vary according to family circumstances. Overall 88% of net family income is provided by the combined earnings of the cohort member and spouse, with most of the remaining 12% being made up from benefits. Other income accounts for a negligible part of family income which is not surprising since this

cohort are not at a life-course stage where we would expect people to have much private income. In childless families the proportion of family income contributed from combined earnings rises from 88% to 97% and it is in these families where equal contributions between partners are greatest. In families with children a smaller but still major proportion of net family income comes from combined earnings (85%). In both cases the balance is largely made up from benefits.

A larger proportion of the family income comes from the state in families where the wife is not in paid work (24%). If the woman is working, either full or part-time, the proportion of family income from the labour market is higher than average. For women working full-time, 95% of the family's income comes from the labour market whereas for those working part-time this is slightly less (90%). A smaller proportion of the family income of women at home looking after the family comes from the labour market (75%) since these families have just one wage.

On average women contribute 29% of family income, 79% of which comes from their earnings and 21% from benefits. For men, who contribute on average 69% of family income, 94% comes from earnings and 7% from benefits. A negligible amount comes from other income sources. Where there are children, the wife's contribution drops slightly to 26% and a larger proportion of this is made up from benefits (27%) mainly because of Child Benefit. For men, the effect of children is to raise their overall contribution slightly from 69% to 72%.

Amongst all married women, those without children who are working full-time contribute the largest proportion to family income (48%) whereas women not in paid employment looking after the family contribute least, 11%. In the case of the former almost all their contribution (98%) is from earnings whereas for the latter nearly all is from benefits (91%). Women with children working full-time contribute slightly less than their childless counterparts (45% as compared to 48%) and a greater proportion of the amount contributed comes from benefits (9% compared to 0%). Women with children working part-time contribute 28% of family income, 21% of which comes from benefits and 79% from the labour market.

6 Conclusions

Although 33 year old women appear, from other data sources, to be among the best remunerated women in Britain, income dependency on a partner still prevails. Only one in ten couples had roughly equal incomes and a further one in ten women earned more than their partners. However, in nearly eight out of ten of the cases studied, women were at least partially dependent on their partner's income. These patterns of 'dependency' demonstrate that married women's 'income dependence' is inextricably linked to their labour force participation and domestic responsibilities, in particular by whether or not they have children. Thus childless women working full-time are most likely to contribute equally whereas women not in paid work are least likely to either contribute equally or to be 'self-sufficient'. Half of the sample are at risk of poverty within their relationships if resources are not shared, or if the relationship were to break down. Although this may only be a transitory state for some women, for others it will be more permanent and for all it is likely to have longer term implications for their position in the labour market and within the family.

Although dependency is strongly related to the presence of children a substantial minority of

childless women working full-time are also dependent on transfers from their partners if we assume that they have equal access to the family's income. It remains to be seen whether these differences between the income of women and their partners can be accounted for by age, qualifications, the labour market disadvantage of being female or other factors.

The presence of Child Benefit reduces levels of total female dependence and is of considerable importance in providing mothers in the UK, particularly those not in paid work, with some degree of independent income.

In summary, the results reinforce the importance of enabling women to participate equally in the labour force if they are to achieve economic equality with men. Women who retain full-time employment whilst having young children are heavily dependent upon childcare. Work is currently underway to establish the role of different kinds of childcare in enabling women to retain their attachment to the labour force. The snapshots of family incomes portrayed for 1991 may or may not be representative of longer-term patterns of economic dependency. Some of the husbands who are dependent on their wives in this analysis may have been temporarily sick or unemployed, giving a picture which was neither well established nor likely to persist. Similarly some instances of female dependency associated with maternity leave or somewhat longer breaks for childrearing may soon be redressed towards an earlier state of more equal contributions. A further stage of our investigations will be to match these snapshots with the partners' previous moves in and out of employment. This will help indicate which states of dependency are likely to be transitory or entrenched. It will also help identify pathways which lead into more or less equally balanced earning partnerships.

7 Notes

- (1) Equal Pay Act 1970 and the Sex Discrimination Act 1975.
- (2) In the 1960s, 1970s and 1980s these improvements include greater access to higher education for women. In the 1980s they also included employer initiatives, albeit on a limited scale, such as career break schemes, re-entry and retainer schemes, flexible working arrangements such as job-sharing, flexi-time and term-time working, and a few workplace nurseries.
- (3) The classification of part-time work is based on the respondent's definition of the job rather than hours worked.
- (4) This is true of gross hourly earnings before and after overtime.
- (5) In theory it is possible to be independent and not self-sufficient but in practice this occurrence is rare.
- (6) A family is defined as a couple living as married together with their own, adopted, foster and step children. Children at boarding school and those away for less than 6 months are included but those in local authority care, foster homes, long-stay institutions and those being brought up elsewhere are not.
- (7) Any definition of family income in NCDS5 must assume that all income is generated by the husband and wife and that none comes from other members of the family or household since there is no information about the financial contributions of other family members in NCDS5. The age of the cohort members means that it is unlikely that they will have children earning significant amounts although a few could have older step-children. The 'other income' category might include regular income from extended family members to the cohort member since it includes a category for cash from parents and one for cash from relatives or friends.
- (8) The cohort member is asked to give their usual take home pay and that of their partner. They are then asked how long a period the pay covered; one week, a fortnight, four weeks, a calendar month, a year or some other time. The self-employed gave grouped gross income data for a week. Information about benefits and other income is given for those currently in receipt and the period the last payment covered is recorded; 1,2 or 3 weeks or 1,2,3,6,12 months.
- (9) We do not know the actual weekly mortgage repayment and have therefore assumed that all mortgage payments are interest only since most people have endowment mortgages and, if not, very little capital will have been paid off by age 33. Therefore it is likely that the mortgage repayments consist almost entirely of interest. Interest is charged at an annual rate of 11.82% which is the figure at the end of the 3rd quarter of 1991 given by Housing Finance (No. 15 August 1992). In order to get a net figure we subtract Mortgage Interest Relief At Source (MIRAS) at 25% on the first £30,000 of the loan.
- (10) When famnet2 is used it is assumed that each partner pays an amount towards housing costs based on the proportion that they contribute to the couple's joint earnings. Existing research provides little information on whose income is used to pay for housing. Todd and Jones (1972) found that whether the husband was paid in cash or not was closely

associated with which spouse paid the housing related bills. Pahl (1989) found differences in who was responsible for the housing costs according to the husband's pay period and according to the type of allocative system used. Brannen and Moss (1987) found that 2/3 of the women returning to full-time work in their study said that their earnings contributed to housing costs and 20% reported that expenditure on housing was their sole responsibility. Of the families in the sample 21% said that the wife was solely responsible for housing costs, 34% said that such costs were the responsibility of the husband and 45% said that responsibility was shared.

- (11) There are practical problems with imputing the value of domestic labour. It is difficult to define the tasks and to record the time spent on them. The time may be valued on a 'replacement' basis at the wage of paid domestic workers or at its opportunity cost.
- (12) It should be noted that the figures in this paper are provisional since the data are not yet fully cleaned. Although the data to be deposited with the ESRC Data Archive will be slightly different major changes are not expected.
- (13) 4% of women who are working full-time are not self-sufficient. Most of these are self-employed and are taking little or nothing out of the business for their own use.

8 References

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9 Tables

Table 1 : 'Income dependency' and 'self-sufficiency' by family income for women living as married

a) 'Income Dependency' within married couples (column percentages)

	Family Income	Family Income Minus Child Benefit
	%	%
NOT DEPENDENT	22	21
Independent	12	12
Dependent Male	10	9
DEPENDENT	78	79
Total dependence	2	20
Partial dependence	76	59
N	3167	3167

b) 'Self-sufficiency' within married couples (Column percentages)

	Family Income	Family Income Minus Child Benefit
	%	%
SELF-SUFFICIENT	54	49
Equal contributors	12	11
Dependent Male	9	8
Partial Female Dependence	33	30
Total Female Dependence	0	0
NOT SELF-SUFFICIENT	46	51
Equal contributors	>1	1
Dependent Male	1	1
Partial Female Dependence	43	29
Total Female Dependence	2	20
N	3167	3167

Table 2 : Median family income by 'income dependency' and 'self-sufficiency' by family income for women living as married

a) 'Income Dependency' - Median net family income in £pw

	Family Income £pw	Family Income Minus Child Benefit £pw
NOT DEPENDENT	348	343
Equal contributors	390	384
Dependent Male	279	278
DEPENDENT	308	294
Total dependence	231	231
Partial dependence	310	308
N	3167	3167

b) 'Self-sufficiency' - Median net family income in £pw

	Family Income £pw	Family Income Minus Child Benefit £pw
SELF-SUFFICIENT	366	364
Equal contributors	393	398
Dependent Male	312	301
Partial Female Dependence	368	364
Total Female Dependence	0	0
NOT SELF-SUFFICIENT	254	255
Equal contributors	130	87
Dependent Male	84	64
Partial Female Dependence	259	251
Total Female Dependence	231	231
N	3167	3167

Table 3 : 'Income dependency' of women living as married by own employment status (column percentages and median net family income in £pw)

a) 'Income Dependency'

	Full-time		Part-time		Looking after Children	
	%	£pw N	%	£pw N	%	£pw N
NOT DEPENDENT						
Equal contributors	51	385 539	10	235 117	6	116 57
Dependent male	30	410 322	5	280 55	2	203 16
	21	338 217	5	150 62	4	109 41
DEPENDENT						
Total dependence	49	398 518	90	300 1018	94	252 918
Partial Dependence	<1	351 4	<1	241 2	6	231 55
	49	398 514	90	300 1016	88	254 863
N		1057		1135		975

b) 'Self-sufficiency'

	Full-time		Part-time		Looking after Children	
	%	£pw N	%	£pw N	%	£pw N
SELF-SUFFICIENT						
Equal contributors	96	396 1016	55	325 622	7	306 72
Dependent male	30	410 321	5	293 50	1	225 10
Partial female dep	21	338 217	4	203 47	2	132 22
Total female dep	45	408 478	46	328 525	4	414 40
	0	0 0	0	0 0	0	0 0
NOT SELF-SUFFICIENT						
Equal contributors	4	234 41	45	266 513	93	245 903
Dependent male	<1	177 1	<1	178 5	1	91 6
Partial female dep	0	0 0	1	80 15	2	85 19
Total female dep	3	238 36	43	271 491	84	249 823
	<1	351 4	<1	241 2	6	231 55
N		1057		1135		975

Table 4 : 'Income dependency' and 'self-sufficiency' of women living as married by children

a) 'Income Dependency' (column percentages)

	No Children		Children	
	Family Income	Family Income Minus Child Benefit	Family Income	Family Income Minus Child Benefit
NOT DEPENDENT	48	48	17	14
Equal contributors	28	28	9	8
Dependent Male	20	20	8	6
DEPENDENT	52	51	83	85
Total dependence	3	3	2	24
Partial dependence	49	48	81	61
N	555	555	2612	2612

b) 'Self-sufficiency' (column percentages)

	No Children		Children	
	Family Income	Family Income Minus Child Benefit	Family Income	Family Income Minus Child Benefit
SELF-SUFFICIENT	94	94	46	39
Equal contributors	28	28	9	7
Dependent Male	20	20	7	5
Partial Female Dependence	46	46	30	27
Total Female Dependence	0	0	0	0
NOT SELF-SUFFICIENT	6	6	54	60
Equal contributors	0	0	<1	1
Dependent Male	0	0	1	1
Partial Female Dependence	3	3	51	34
Total Female Dependence	3	3	2	24
N	555	555	2612	2612

Table 5 : 'Income dependency' of women living as married by employment status by children

a) 'Income Dependency' (column percentages)

	No Children			Children		
	FT	PT	Looking after children	FT	PT	Looking after children
NOT DEPENDENT	54	18	0	49	10	6
Equal contributors	31	9	0	30	5	2
Dependent male	23	9	0	19	5	4
DEPENDENT	46	82	100	51	90	94
Total Dependence	<1	2	46	<1	<1	5
Partial dependence	46	80	54	51	90	89
N	477	54	24	580	1081	951

b) 'Self-sufficiency' (column percentages)

	No Children			Children		
	FT	PT	Looking after children	FT	PT	Looking after children
SELF-SUFFICIENT	99	83	25	95	53	7
Equal contributors	31	9	0	30	4	1
Dependent male	23	9	0	19	4	2
Partial female dep	45	65	25	46	45	4
Total female dep	0	0	0	0	0	0
NOT SELF-SUFFICIENT	1	17	75	5	46	93
Equal contributors	0	0	0	<1	<1	1
Dependent male	0	0	0	0	1	2
Partial female dep	1	15	29	5	45	86
Total female dep	<1	2	46	<1	<1	4
N	477	54	24	580	1081	951

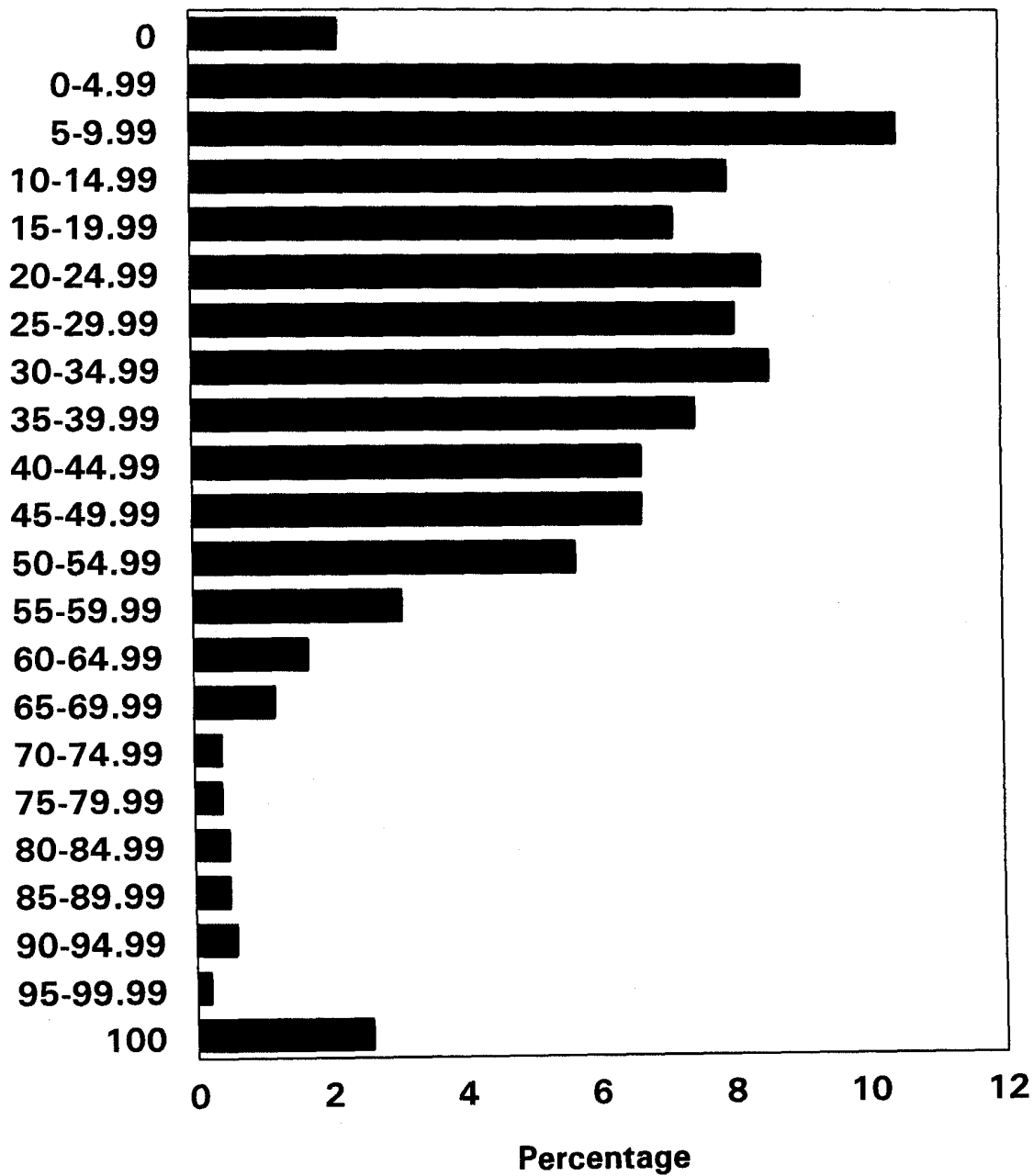
Table 6 : Contributions within couples living as married to net family income - percentages

	All	Ch	No Ch	FT	PT	Home	Wife FT Ch		Wife FT No Ch		Wife PT Ch		Wife Home Ch	
							FT	Ch	FT	No Ch	PT	Ch	Home	Ch
All Sources														
woman	29	26	44	46	28	11	45	48	28	11				
man	69	72	55	53	71	86	54	52	71	86				
both	2	2	<1	1	1	3	1	<1	1	3				
All	100	100	99	100	100	100	100	100	100	100	100	100	100	100
Earnings														
woman	23	18	43	43	22	<1	40	47	22	<1				
man	65	67	54	52	68	75	52	51	68	75				
All	88	85	97	95	90	75	92	98	90	75				
Benefits														
woman	6	7	1	2	5	10	4	<1	6	10				
man	4	5	1	1	2	11	1	<1	2	11				
both	1	2	0	1	1	3	1	0	1	3				
All	11	14	2	4	8	24	6	<1	9	24				
Other Income	1	1	1	1	1	1	1	1	1	1				11
N	3167	2612	555	1057	1135	975	580	477	1081	951				

* some columns do not add up to 100% due to rounding

10 Figure 1 : Wife's contribution to net family income (5% bands)

% cont



Family income = combined earnings, benefits and other income

11 Appendix

1 Data - National Child Development Study

Sample Design

The National Child Development Study is a cohort study of all those born during the week 3rd - 9th March 1958 (aged 33 in 1991) and who are resident in England, Scotland and Wales. Given the age of the cohort and the fact that immigrants into Britain were only included in the sample until 1974, over 95% of the sample are classified as born in Great Britain with no other ethnic information. Therefore, although evidence suggests that patterns of women's economic dependency on men and the state differ across ethnic groups because of their different household formation patterns and labour market experiences we cannot investigate these using NCDS.

Data collection

Information in NCDS5 is collected through a number of interviews and self-completion questionnaires. The cohort member took part in an interview covering a number of topic areas including employment, education and training, family, housing, family income, health and citizenship/participation. The cohort member and partner filled in separate self-completion questionnaires providing marriage, childbirth and fathering, employment, unemployment and housing histories since 1974. In addition the cohort member filled in a self-completion questionnaire providing information about her/his attitudes on a number of issues as well as their social relationships, their work and their skills, their relationship with their partners and their politics. Finally a sub-sample of the mothers of cf cohort members children were interviewed about their family, pregnancy, birth, separations from the children, periods when their children were in care, their schooling, behaviour and childcare. These mothers also filled in a self-completion questionnaire about the behaviour and development of their child/children.

Tracing, response rates and sample sizes

Survey Instrument	Target	Traced	Obtained N	%
Cohort member interview	15,666	13,444	11,407	85
Cohort member 'Your Life'	15,666	13,444	11,175	83
Cohort member 'What do you think'	15,666	13,444	10,898	81
Partner 'Your Life'	-	9,138*	7,126	82
Mother Interview	-	2,556*	2,524	99
Mother 'Your Child'	-	5,067*	5,012	99
Child Interview (Tests)	-	3,575*	3,467	97

* eligible partners, mothers and children discovered among interviewed cohort members

Source: SSRU

Appendix 2 : Implementation of different definitions of family income

1 'Income dependency' by family income for women living as married

	Family Income	Family Income minus housing costs	Family Income plus imputed rent	Family Income minus Child Benefit
NOT DEPENDENT				
Independent	22	21	23	20
Dependent Male	12	11	13	11
	10	10	10	9
DEPENDENT				
Total dependence	78	79	77	80
Partial dependence	1	1	0	22
	77	78	77	58
N	367	367	367	367

2 Median family income by 'income dependency' by family income for women living as married

	Family Income	Family Income minus housing costs	Family Income plus imputed rent	Family Income minus Child Benefit
NOT DEPENDENT				
Independent	347	285	395	341
Dependent Male	376	307	402	377
	313	268	392	342
DEPENDENT				
Total dependence	316	268	356	300
Partial dependence	218	200	-	277
	319	271	356	262
N	367	367	367	367