Family Income Composition

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Abstract

Family income has increased overall in the United States since the 1950s, but increased prosperity has not been distributed evenly, with family economic well-being increasing more for some families than others. The end result has been increased family income inequality. Married couple families with a wife in the labor force have seen the largest gains over the decades. In general, families experienced increased prosperity over the 1950s and 1960s, a time when earnings increased for men and women. Starting in the early 1970s, however, the gap between families with a wife in the labor force and other families expanded markedly, as men's wage inequality grew and women's earnings continued to rise. This resulted in a flat trend line for families dependent only on men's earnings. Meanwhile, female-led families have seen only modest increases in family income. This uneven growth in family income has its roots in demographic changes in the family, the focus of this essay. Markedly, the rise in women's employment and earnings, the rise in men's wage inequality, and shifts in family structure and increased marital homogamy on earnings all contributed to the shifts in family income composition.

INTRODUCTION

Since the 1940s, American households and families have experienced increased prosperity. Median family earnings have risen dramatically from $27,255 in 1947 to $62,241 in 2012 (in constant 2012 dollars) (US Census Bureau, 2012a). Household income and wealth have also risen. But has the rising tide lifted all Americans, regardless of family type, or is there variation by family composition, such that some have benefitted to a larger extent than others? This essay examines the role of demographic shifts in the family and how they contributed to a change in family earnings composition.

American families have higher earnings overall since the 1950s, yet increased prosperity has not been distributed evenly, leading to economic progress for some families and stagnation for others. The end result has been increased inequality among different household types. Winners clearly are those with two earners contributing to the family coffers, signaling the

Emerging Trends in the Social and Behavioral Sciences. Edited by Robert Scott and Stephen Kosslyn.
 ISBN 978-1-118-90077-2.

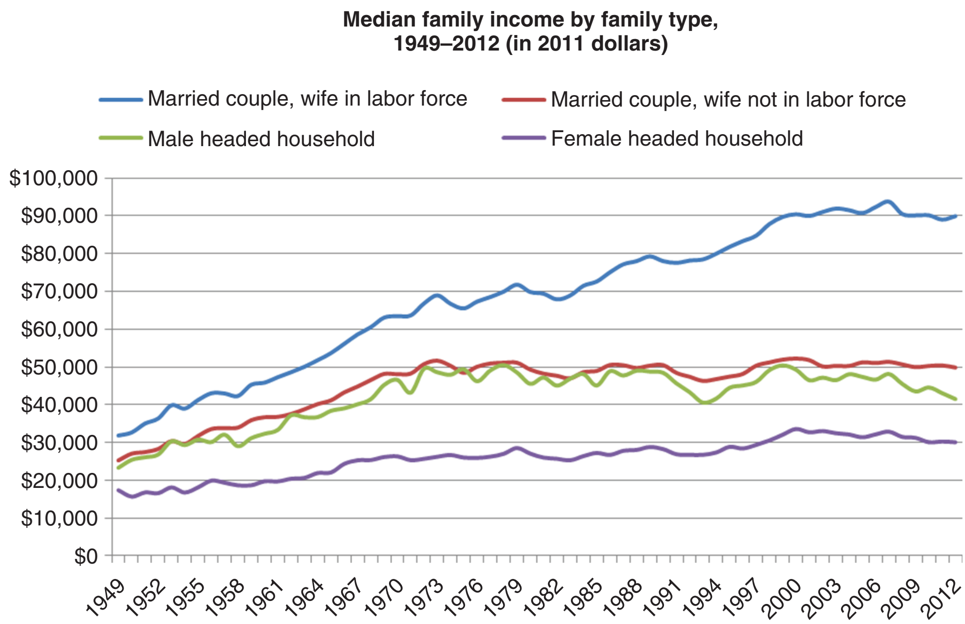

Figure 1 Median family income by family type, 1949–2012 (in 2011 dollars). *Source*: US Census Bureau, Current Population Survey, Annual Social and Economic Supplements. Table F-7. Type of Family, All Races by Median and Mean Income: 1947 to 2012. http://www.census.gov/hhes/www/income/data/historical/families/

rise in the importance of wives' as breadwinners, and also highlighting the rise in income inequality. For example, Figure 1 shows that the median family income of married couples with a wife in the labor force[1] rose dramatically over the years. Over the 1950s and 1960s, family incomes grew across all family types, with all experiencing increased prosperity owing to broad-based wage growth for both men and women (Danziger & Gottschalk, 1995). However, beginning in the 1970s, the gap between families with a wife in the labor force and other families expanded notably, as men's wage inequality grew and women's earnings continued to rise. Stagnant men's wages at the lower and middle of the distribution of men's earnings resulted in the flat trend lines seen in Figure 1 for families dependent only on men's earnings. Meanwhile, female-led families have seen only modest increases in family income.[2]

This uneven growth in family income has its roots in demographic changes in the family, the focus of this essay, although there are other factors that

1. Given the high employment rate among married men and the low percentage of wife sole earner families, families with a wife in the labor force are typically dual-earner couples.

2. This figure displays median family income; thus, single individuals are not included.

contributed to the uneven growth in income.[3] The rise in women's employment and shifting family structure—two of the most important changes in American family life—have fueled the change in family income composition. No longer do families rely solely on the male head of household for economic security, and no longer are families typically comprised of two married parents. The rise of women as breadwinners within married couples and as single mothers are undeniably marked changes from the 1950s, which directly impact who contributes economically to the family and how the composition of earnings has shifted. The topic of family earnings composition cuts across many disciplines, including sociology, economics, demography, family studies, gender studies, psychology, and child development, among others. This topic is at the heart of the well-being of women and families, and children in particular. The rise in income inequality speaks to the growing disparities among families and their diverging destinies based on their economic fortune. The rise in women as breadwinners is also poignant for gender relations and gender equality.

FOUNDATIONAL RESEARCH

The American family has undergone a transformation since the 1950s. A subject that has garnered much academic attention, classic sociological and demographic studies by Glick (1977), Cherlin (1981), Hochchild with Machung (1989), and Bianchi and Spain (1996) describe changes in family structure, marriage, divorce, and women's roles within the family and the workplace. In the past, the typical sequence of life events for women was to complete high school, marry and move out of the parental home, and bear children within marriage (Glick, 1977). A minority of women worked for pay, but often only before marriage (Bianchi and Spain, 1996).[4] On the other hand, men typically completed schooling, entered the labor force, married, and left the parental home. Divorce and remarriage were uncommon and few women had children outside of marriage (Cherlin, 1981).

The American family looks very different today. Women have entered paid employment in unprecedented numbers, such that nowadays it is more common for women to be employed than not (Casper & Bianchi, 2002). Marriage is delayed, divorce is more prevalent, and it is increasingly common for women to bear children outside of marriage (Cherlin, 1981). This translates into an increasing percentage of children raised by single parents, usually the mother (McLanahan & Sandefur, 1994). Furthermore, a

3. There are other macro-economic factors contributing to the uneven growth in earnings, such as economic restructuring, globalization, and institutional factors (refer to Morris & Western, 1999, for a full discussion of how these factors contributed to income inequality in the United States).

4. This pattern was most common for white, middle-class women; black women have historically had high labor force participation rates, even after the birth of a child (see, e.g., Jones, 2010).

more select group of individuals marry today than in the past, with those with higher education and earnings marrying and bearing and raising children within marriage, and those with low levels of education and earnings foregoing marriage and bearing and raising children outside of marriage (Edin & Kefalas, 2005; Schwartz, 2010).

What is behind this large rise in income among families with a wife in the labor force and the burgeoning gap between these families and the other family types? One factor undoubtedly is the increase in married women's commitment to the labor force. Cohen and Bianchi (1999) document the rise in employed women's work hours and the changing effects of the determinants of women's hours spent working for pay. Specifically, they show a diminishing effect of other family income, marital status and children, and an increasing effect of female education level. They also find that married women increased their average work week from 33.8 h in 1978 to 36.4 h in 1998. Longer work hours on the part of wives alone could push up the annual family income of married couples with a wife in the labor force.

A second factor contributing to the rise in family income among married couples with a wife in the labor force is the rise in women's earnings, absolutely and relative to men's. In 2012, employed women's median annual earnings were $21,520, up from $9,145 in 1947 (in constant 2012 dollars) (US Census Bureau, 2012b). In their groundbreaking study, *The Economics of Women, Men, and Work*, Blau, Ferber and Winkler (1986) were among the first to shed light on the rise in women's earnings and thoroughly explore gender issues regarding work and family through an economics lens. The role of women's increasing education and the movement of women into more prestigious and higher paying jobs on their increased earnings has been examined in a paper by Cotter, Hermsen, and Vanneman (2004). Furthermore, studies examining the trends in women's labor force continuity have found an increase in the proportion of years worked, providing evidence of women's increased commitment to the labor force (Rexroat, 1992; Rosenfeld, 1996). Women's longer work hours coupled with the higher education levels and workforce experience have collectively worked to increase their earnings, which in turn has been a major driver in the rise in family income among married couples with a wife in the labor force.

At the same time, men's earnings overall have not risen to the same extent as women's. Over the time period from 1947 to 2012, men's earnings rose by 69% while women's earnings more than doubled (in constant 2012 dollars). Yet, examining change in earnings since 1990 reveals that men's earnings have actually decreased by 2% on average, while women's earnings have increased 25%. Several studies have investigated the factors contributing to the stagnation and then decline in men's earnings. A landmark study by Levy (1988) explains how changes in the economy and the restructuring of work influenced wages, jobs, and contributed to the rise in income inequality. Economic restructuring—the shift from a manufacturing to a service sector economic base—eroded men's ability to provide a "family wage" (Levy, 1988; Smith & Tickamyer, 2011). Stagnant or declining men's wages and job loss in industries that traditionally employ men (such as manufacturing and agriculture) put pressure on women to work for pay (Levy, 1988). Concurrent with the increased need for women's earnings, opportunities for women in the labor market have increased. Both the rise in educational attainment among women and increased demand in typically female jobs in the service sector due to economic restructuring have increased opportunities for women to secure employment in the paid labor market (Blau, Ferber, &Winkler, 2013).

Numerous studies have been published on the trends in wage inequality and its rise over the decades, with each study building upon and fine tuning their predecessor's work. Danziger and Gottschalk (1995) document the rise in earnings for all workers during the post WW II years of prosperity and economic growth. Median earnings more than doubled from 1950 to 1970, leading them to conclude that this was an era during which "a rising tide lifted all boats." In the 1970s, median earnings stagnated and then declined throughout the 1980s (Levy & Murname, 1992). However, the declines in earnings were not equally distributed, and earnings inequality rose substantially in the 1980s, and continued well into the 1990s (Bernstein & Mishel, 1997). The rise in wage inequality over the 1980s has been attributed to the growth in education differentials, such that wages of highly educated men rose and wages of men with low education levels stagnated and decreased (Bernstein & Mishel, 1997). Yet, in the early 1990s there were signs that even the gains from education were eroding, and by 1996 only the top earners (those at the ninth decile) retained wage growth since the 1970s (Morris & Western, 1999). Autor, Katz, and Kearney (2008) find a continuous rise in men's wages among those at the top of the male earnings distribution from 1979 to 2005. They further document a polarization of earnings growth in the 1990s, with rapid wage growth at the upper tail of the male wage distribution, but wage stagnation at the middle and bottom of the wage distribution. Wage growth in the upper tail continued to outpace wage growth at the middle and bottom during the Great Recession, marking continued wage inequality (DeNavas-Walt, Proctor, & Smith, 2012).

An important finding was that these trends varied by gender (Blau *et al.*, 1986; Blau, Ferber, & Winkler, 2013). Women's wages grew between 1970 and 1996, with the largest gains among those at the top of the women's earnings distribution, which masked the overall declining trend in earnings for all men (Morris & Western, 1999). Yet, wage inequality among women has grown but to a lesser extent than among men, and the gender wage gap, although diminished, remains (Blau, 1998).

Demographic shifts in family formation have also fueled the widening gap in family income among married couples with a wife in the labor force and other family types. Economists use the term, "assortative positive mating" to describe the phenomenon of people with similar qualities and characteristics marrying each other (Becker, 1981). Early studies of marital homogamy (Becker, 1981; Lichter, 1990; Oppenheimer, 1988; Sweet & Bumpass, 1987) found that couples tend to sort into marriage on the basis of similar age, religion, race, class, physical attractiveness, and education. More recently, research has added to our understanding of marital homogamy with the finding that increasingly couples marry on the basis of earnings (Cancian & Reed, 1999). Research documents that the pathway to marriage has become more select, with marriage rates higher among those with higher education levels (Edin & Kefalas, 2005). That highly educated and high-earning women and men are more likely to marry, and typically marry each other now more than in the past, means that low-earning women and men are increasingly concentrated in single-headed families (or cohabiting couples)—this translates into larger gaps in family income by family type.

Furthermore, research finds that dual-earner married couples are more likely to delay childbearing, have lower fertility, and are more likely to remain childless, attributes typically related to higher family earnings (Hertz, 1988). Juhn and Murphy (1997) show that growth in earnings has been largest among wives married to middle and high-wage men. The changing composition of who is married with an employed wife has given these families an edge over the other family types, widening the rift and solidifying diverging destinies.

Karoly and Burtless (1995) showed how the intersection of changing family structure and earnings by gender affected the distribution of income across families and in turn contributed to rising family earnings inequality. They found that changes in family composition, male wage inequality, and positive assortative mating on education and earnings all contributed to the decrease in family income for families at the bottom of the earnings scale, and the increase for families at the top of the earnings scale. At the lower family income levels, the increase in single parents with low human capital attributes (low education and income levels) coupled with falling wages for men with low earnings means that families at the bottom either rely on *one* low-wage earner (typically the mother), or if they have a male earner, these male earnings have deteriorated over time. At the higher income levels in contrast, families are increasingly made up of married couples with *two* earners. They maintain these high incomes because the wages of men at the top have grown in real terms and educational and income homogamy means that highly educated, high-earning women typically marry highly educated, high-earning men. The end result is that employed, high-earning women are married to employed, high-earning men, creating a perfect storm for family income growth among this group and the development of a large gap in family income as shown in Figure 1.

AREAS OF CUTTING-EDGE RESEARCH

The issues described—women's and wives increased labor force attachment, trends in differential earnings growth and wage inequality for men and women, and shifts in family formation—have spawned entire bodies of research in their own right, extending our understanding of the components of family income composition. Several intriguing avenues of research have emerged from the inquiry resulting in cutting-edge research. Much of this new research is intersectional, cutting across disciplinary boundaries.

One such avenue of research stems from the shift in earnings by gender, resulting in an increased reliance on women as breadwinners and the growing importance of wives' income to the economic survival of families. The rise in women's employment and their increased earnings power has led to new forms of family breadwinning, challenging the traditional models of gendered breadwinning patterns and the gendered division of labor in both paid market work and in unpaid housework. Some families have witnessed a blurring of gender roles and a softening of gender norms, challenging power relations. As a result, adults in households with children are more likely to juggle paid work and family responsibilities than they were in the 1950s or 1960s, when more women were out of the labor force and men were the primary or sole economic provider.

The media tends to depict women who earn more than their husbands as high-earning, highly educated women who work long hours (Tyre & McGinn, 2003), yet Winkler (1998) documents that primary provider wives are more common among low-income couples than among high-income couples. When the husbands' income was in the lowest quintile, 55% of wives outearned their husbands; but, only 2% of wives outearned their husbands when the husbands' income was in the highest quintile. Furthermore, research using longitudinal data documents that a diminishing percentage of wives were persistently primary providers year after year (Winkler, McBride, & Andrews, 2005; Winslow-Bowe, 2006), suggesting that wives' economic advantage is more of a transitory or temporary phenomenon, coming into play often as a result of economic vulnerability on the part of their husbands rather than due to their own earning prowess. However, a new area of research—stay-at-home fatherhood—challenges the field to consider new areas of inquiry such as research on redefining fatherhood and the blurring of gender roles.

The rise in wives' earnings relative to their husbands has resulted in an emerging and growing body of research examining the implications of wives' greater earning power relative to their husbands with respect to bargaining within marriage (Ferree, 1990), marital power (Tichenor, 2005), marital quality (Rogers, 1999; Vannoy & Philliber, 1992), marital disruptions (Heckert, Nowak, & Snyder, 1998), and housework (Bittman, England, Sayer, Folbre, & Matheson, 2003; Brines, 1994). Furthermore, new research suggests an acceleration effect of recessions on wives' share of total family earnings (Smith, 2012), increased labor force activity among wives when husbands stop working during recession (Mattingly & Smith, 2010), and research on job flexibility has burgeoned as employers and families struggle to find a balance between work and family. Declining labor market fortunes of men coupled with gains in employment and earnings of women point to the increasing reliance on wives' income to the economic survival of families (Teachman, Tedrow, & Crowder, 2000).

Another avenue of research considers the role of family structure in the rise in family income inequality. Scholars hypothesize that changes in the family, specifically the growth of single-mother families, contribute to the rise in income inequality because single mothers typically work fewer hours and earn less than dual-earner married couple families, and families with men as the primary breadwinners (McLanahan & Casper, 1995). Studies vary in their estimates, but generally find that the increases in single motherhood accounts for between 11% and 41% of the rise in family income inequality (see McLanahan and Percheski 2008 for a review). Similarly, studies show that family income inequality would have been higher if women's employment rates and earnings had not risen (Cancian & Reed, 1999; Daly & Valletta, 2006).

Finally, there is a growing body of research on within group wage inequality. For example, research on wage inequality among women has focused on wage differences between mothers and childless women (Budig & England, 2001; Glauber, 2007), among racial groups (Browne & Askew, 2005; Pettit & Ewert, 2009), and the spatial wage gap (Smith & Glauber, 2013).

KEY ISSUES FOR FUTURE RESEARCH

Several important questions emerge from the research on family earnings composition for future research. First, we have good quality, cross-sectional annual data spanning several decades which allows for researchers to examine long-term trends in these topics. For example, the Current Population

Survey has similarly worded questions dating back to the late 1940s, allowing for analyses of long-term trends. Although examined extensively, these data can be used to push our understanding of how wage and family inequality has changed over time, and to what extent wives' share of total family earnings contributed to this change. In addition, research using longitudinal data should be exploited to examine the dynamics of changes in men's and women's earnings on family income composition, over time and during periods of economic recession and expansion.

Second, the age structure of our population is changing. As the baby boomers age so too does our population, raising questions regarding the composition of family income in older age. Some Americans are seeking early retirement, while others remain gainfully employed well into their 1970s (and even 1980s). As the baby boomers enter retirement years, research could be done to better our understanding of how changes in the age composition of our population influence family income composition, wage and income inequality, and breadwinning patterns. In addition, intergenerational support from grandparents to their adult children can be substantial and improve the well-being of receiving families (Hogan, Eggebeen, & Clogg, 1993). Intergenerational support takes many forms, ranging from money, child care, housing, food, and financial support for education to emotional support, housework, advice, and companionship. Although these transfers may not be considered income, understanding how this support flows is an important part of the equation when considering family economic well-being.

Third, gender clearly is a critical component in the understanding of how and why the composition of family earnings has changed. Unmasking how the labor market fortunes of men and women varied over the decades was key to gaining a true perspective on the forces at work in the overall change. Critical also was uncovering the intersections of family structure and family income inequality. More intersectional research is needed to fully understand the dynamics involved in the composition of family income, and to uncover the underlying factors of family income inequality.

Finally, we must be mindful that structural changes in the economy have had an effect on men's and women's labor force participation and wages, oftentimes in opposite directions. For example, new research by Hollister and Smith (2014) find that increases in married mothers' job tenure have masked the overall decreases in job tenure in the larger economy, as evidenced by declines in job tenure among men, and single women without children. The extent to which job tenure, the bifurcation of the job market, economic restructuring, and other structural changes have a negative effect on men's wages should continue to be considered in future research on family income inequality.

While some families are doing quite well, the economic health of other families is questionable at best, leading Sara McLanahan (2004) to describe a phenomenon of "diverging destinies" for children based on the education level and resources available to the mother. Extending this notion further, the trajectories in family well-being depicted in Figure 1 portray diverging destinies for families, with the well-being of children and families differentiated depending on family structure, mother's employment, and men's standing in the labor force, marking an erosion of shared social experience as very different life pathways, experiences and opportunities emerge.

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