

Wives as primary breadwinners

Maureen Moore

A few decades ago, most couples included only one earner: the husband. A woman who held a job usually left the labour force when she married or had her first child, becoming economically dependent on her husband. Today, with more and more married women joining the work force, single-earner couples are in the minority. Indeed, two-thirds of couples in 1987 had employment income from both the husband and the wife.

Increasingly, it seems that wives are "outearning" their husbands. By 1987, the wife was the principal breadwinner in 644,000 families, just under one in five of all dual-earner families. What are the work patterns of these women and their husbands? What are their family characteristics? This article addresses these questions and explores the differences in the patterns at various stages of career and life cycle.

Dual earning: the new tradition

To some people, dual earning is an "egalitarian" form of breadwinning. Dual-earner spouses often have similar socio-economic backgrounds. For example, a degree of occupational symmetry has been observed for dual-earner couples ([Moore](#), 1989). Similarly, high-earner wives are likely to have high-earner husbands. But despite these parallels, most wives still earn less than their husbands.

This earnings difference is explained, in part, by work patterns. Many dual-earner wives must balance their time between work and family. They often do this through part-time work and work interruptions. In 1987, 30% of wives in dual-earner families worked part-time or part-year, compared with only 4% of husbands. And over the course of their careers, women are more than twice as likely as men to take long work interruptions, primarily for family-related reasons ([Burch](#), 1985). Age differences between husbands and wives are also partially responsible for the lower earnings of wives, since for both men and women, earnings tend to increase with age.

On average, husbands in dual-earner families earn twice as much as their wives. In four out of five dual-earner families, they are the principal earners. Wives who are principal breadwinners therefore represent

an obvious departure from the norm. Their increasing numbers reflect the growing impact of the wife's earnings on the family's finances. The role of the wife's earnings, it seems, has expanded beyond that of just supplementing or stabilizing family income.

The wives



Chart A Earning patterns of husbands and wives, 1987

Source: Survey of Consumer Finances

How do primary-earner wives differ from other working wives? First, educational credentials and work experience appear to influence whether or not a dual-earner wife will become her family's main income earner. In 1987, primary-earner wives were more likely than secondary-earner wives to have postsecondary education. (Moreover, 40% had a higher level of education than their husbands.) Managerial and professional occupations were also more frequent among primary-earner wives than among other working wives ([Table 1](#)).



Table 1 Education and occupation of dual-earner wives, 1987

Source: Survey of Consumer Finances

But the most marked difference between the two groups of wives is work patterns. Three-quarters of wives who were primary earners worked full-time throughout 1987 compared with just under half of the wives who were secondary earners ([Table 2](#)). The earnings of primary-earner wives, \$24,700 on average, were almost double those of secondary-earner wives (\$12,800), reflecting no doubt the different backgrounds and work experiences of each group.



Table 2 Age and work patterns of dual-earner wives, 1987

Source: Survey of Consumer Finances

A comparison of the two groups of working wives also reveals the trade-offs between work and family. In 1987 most dual-earner wives were of childbearing age. But 42% of the primary-earner wives had no children, compared with only 29% of secondary-earner wives ([Table 3](#)). The data also suggest a pattern of delayed childbearing. In general, fertility among Canadian women peaks in the late 20s. But only 58% of primary-earner wives aged 25-34 had children, compared with 80% of primary-earner wives aged 35-44. Clearly, there is a tendency among primary-earner wives to postpone childbearing.



Table 3 Children of dual-earner wives, 1987

Source: Survey of Consumer Finances

The husbands

The fairly sharp differences between primary and secondary-earner wives did not extend to their husbands. Husbands in primary and secondary-earning positions had similar educational profiles, and occupational differences were minor. The age distributions of the two groups of husbands were also a close match. (Most husbands in dual-earner couples are in the baby-boom cohort and are slightly older than their wives.)

The largest difference between primary and secondary-earner husbands was in work patterns. In 1987, only 60% of secondary-earner husbands worked full-time throughout the year, compared with 85% of primary-earner husbands. By the same token, nearly one-third of all secondary-earner husbands had experienced one or more stretches of unemployment during the year. (Only 20% of wives who were secondary-earners had experienced unemployment.) In 1987, secondary-earner husbands earned on average less than half the income of primary-earner husbands (\$14,800 versus \$34,500).

Impact of the wife's earnings

Wives who are principal breadwinners have above-average earnings, but they still generally earn less than husbands who are primary-earners. Their share of the family's total income is also smaller. The average primary-earner wife contributed 51% of the family's income and her husband contributed 31% with the remainder coming from other family members and from other income sources. In contrast, the average primary-earner husband contributed 63% of the family's income and his wife, 23%.

The proportion of families with the wife as the principal breadwinner drops as the level of family income increases. At lower levels of family income, where the incidence of wives who outearn husbands is

relatively high, the wife's earnings appear to be critical to the family's financial well-being. For example, in 1985, only 7% of these families were in low income positions. [\(1\)](#) But without the earnings of the wife this proportion would have been 44%, all other things being equal.



Chart B **Dual-earner families with the wife as the primary breadwinner, 1987**

Source: Survey of Consumer Finances

If a wife has high earnings (relative to other wives), there is a good chance that she will earn more than her husband. For example, 53% of all wives earning \$40,000 or more were the main breadwinners in their family. The same is true if the husband has low earnings; the wife was the primary-earner in 65% of all dual-earner couples where the husband earned less than \$10,000. Thus, high earnings by the wife and low earnings by the husband both increase the likelihood that the wife will be the principal breadwinner. But it appears that low earnings on the part of the husband (*vis-à-vis* all dual-earner husbands) account for the majority of families with the wife as the main breadwinner. [\(2\)](#)

In fact, wives earning \$40,000 or more per year - an exceptionally high income - account for only 10% of wives who earn more than their husbands. In contrast, husbands making less than \$10,000 account for 40,000 of all secondary-earner husbands. So there is little evidence of a "role reversal" in the sense of couples that consist of a high-earner woman and a low-earner man.



Chart C **The earnings of dual-earner spouses, 1987**

Source: Survey of Consumer Finances

Work patterns of secondary-earner husbands

Some secondary-earner husbands worked only part-time or part-year, but what about those who worked full-time throughout the year? These husbands made up a slight majority (60%) of the families in which wives were primary earners. Their wives are likely to have consistently higher earnings throughout their working lives ([Bianchi](#), 1983). For these cases, it would seem reasonable to expect that the wife's higher earnings stem from her own earning power rather than from her husband's relatively low earnings. However, the data suggest otherwise: low earnings on the part of the husband seem to be more important,

even in families where the husband worked full-time all year. [\(3\)](#)

Husbands who worked full-time throughout the year and who were secondary earners made, on average, about half as much as full-time, full-year primary-earner husbands. Of the socio-economic variables studied here, occupation is the only one that shows a difference between the two groups of husbands. Just 28% of secondary-earner husbands, compared with 35% of the primary earners, were in managerial and professional occupations. Other variables not examined here, such as work performance and overtime, might also account for some of the difference.

Wives who outearn husbands who work full-time throughout the year stand out in many ways. They had the highest average earnings (\$27,700) of wives in any earnings relationship ([Table 4](#)). They also had the highest proportion with a post-secondary education (57%), the highest proportion in managerial and professional occupations (50%) and the highest proportion working full-time all year (80%).



Table 4 Earnings of dual-earner husbands and wives, 1987

Source: Survey of Consumer Finances

Three-quarters of the secondary-earner husbands who did not work full-time throughout the year experienced unemployment during 1987. A large proportion of these husbands were concentrated in "blue collar" occupations (such as processing and machining, construction and product fabrication).

Life-cycle variations

Earnings vary at different stages in the life cycle. A wife's chances of earning more than her husband may be greater at stages in life when his earnings tend to be low - in youth, when he may not yet be settled in his job, or later in life, when he may be semi-retired. If the wife's age is used as a measure of the couple's stage in the life cycle, no such pattern emerges among the couples where the husband worked all year.

The expected life-cycle variation does appear, however, among wives whose husbands did not work full-time throughout the year. The incidence of these families is high in the younger age groups (65% among the 15-24 age group and 44% among the 25-34 age group), declines in the middle age groups, and rises again in the oldest working age group, that is the over 55 age group.

In the young age groups, higher relative earnings among wives are explained in part by periods of unemployment among their husbands. Also, earnings and work patterns at young ages can change

rapidly. Even if a wife earns more than her husband at this stage of the life cycle, she may not later. In many cases, the husband may not have worked full-time all year because he was in school. The incidence of secondary-earner husbands with more education than their wives - evidence of greater long-term earning potential - is higher in the 25-34 year group than in any other age group.

Among families in the oldest age group, the proportion of wives who are principal earners tends to be low (6%). At this stage in life, primary earning among wives may again be temporary, reflecting a pattern of transition into retirement. The proportion of husbands who worked part-time or only part of the year - an indication of semi-retirement - is highest in this age group (21%).

The middle age groups (35-44 years and 45-54 years) exhibit the most stable work and earnings patterns. Husbands and wives at these ages tend to be established in careers and most have made all their childbearing decisions. Half of all wives in principal-earning positions were at this point in their lives. Full-time, full-year work was the experience of seven in ten husbands of these wives ([Table 5](#)). Because of the stability that characterizes this life-cycle stage, it is likely that many of these wives will remain as their family's principal breadwinner. They earned, on average, \$10,000 more than their husbands. Many faced the challenge of balancing work and childrearing.



Table 5 Primary-earner wives and the life cycle, 1987

Source: Survey of Consumer Finances

Conclusion

Wives who are the primary earner in their family have always been few in number because women tend to earn less than men, to be younger than men when they marry, and to marry men of the same or higher socio-economic background. Although the last 20 years have seen changes in these social patterns, it is still fairly uncommon for a wife to earn more than her husband.

Most wives become principal breadwinners because of their husband's relatively low earnings, rather than because of their own relatively high earnings. Lower earnings on the part of the husband often result because he experienced one or more spells of unemployment; some wives would not otherwise have been in higher earning positions. This situation is most common in the early stages of the life cycle, and because work patterns change frequently at this stage, it may not represent a permanent earnings arrangement. At the other end of a couple's working life, a husband may earn less because he retired during the year (and therefore worked only part of the year) or because he is semi-retired.

More than half of primary-earner wives outearned husbands who worked full-time throughout the year.

Among these women, a high level of educational and occupational achievement was observed. These wives tended to be in the more established middle years of the life cycle, so that many are likely to outearn their husbands in years to come.

Some wives are clearly in primary-earner positions because of their husband's reduced work time, but the evidence still points toward an emerging trend of primary breadwinning among wives.

Data source and definitions

The data were derived from the Survey of Consumer Finances, a Labour Force Survey supplement conducted annually since 1971 (and occasionally between 1951 and 1971). This survey collects information on annual earnings, incomes and work experience for the previous calendar year.

Husband-wife families comprise married and common-law couples, with or without children and other relatives. Elderly husband-wife families, in which both spouses are over 65, have been excluded from this analysis.

Primary-earner wives: Wives who have paid employment are either primary earners, secondary earners, or sole earners. Primary-earner wives are defined as women who, in 1987, earned at least one dollar more than their husbands. Most primary-earner wives earned at least 10% more than their husbands, and a third earned at least twice as much as their husbands.

Primary- and sole-earner wives differ in many respects. Three-quarters of primary-earner wives are of baby-boom age or younger (that is under age 45). Two-thirds of sole-earner wives (a total of 181,000, or 3% of all wives, in 1987), on the other hand, are over 45. Most of their husbands are not in the labour force: in 1987, 57% were retired and 22% were unable to work. Wives who are sole earners are therefore more likely to be easing their families into retirement, rather than working in a more permanent breadwinning arrangement.

Earnings consist of gross dollar income from wages and salaries, and net income from self-employment.

Work experience or work pattern refers to the weeks worked at a job or business, including time spent away from work because of illness, accident, vacation, maternity leave, strikes and lockouts. Full-time work is defined as 30 or more hours per week. A full-year worker is a person who worked at least 49 weeks.

Weeks unemployed are weeks without work in which the person was available and looking for work.

Unemployment was coded in stretches of one, two and three or more periods throughout the year. Also recorded was the main activity of respondents who were neither working nor looking for work.

Notes

Note 1

A family in a low income position is one whose income falls below Statistics Canada's specified low income cut-offs, which are based on the size of the family and the degree of urbanisation.

Note 2

To demonstrate this, if we substitute the annual earnings of each primary-earner wife with the overall average for all dual-earner wives, then the number of wives who no longer outearn their husbands indicates how many of these arrangements resulted because of the wife's above average earnings. If primary-earner wives had earned the dual-earner average (\$15,100), then there would have been 271,000 fewer of these arrangements. But if husbands of these wives had earned the dual-earner average (\$30,600), then there would have been 463,000 fewer of these arrangements. It appears, then, that more wives outearn their husbands because of the relatively low earnings of the husband than because of the relatively high earnings of the wife.

Note 3

If these secondary-earner husbands had earned earnings equal to the average of all dual-earner husbands who worked full-time throughout the year, then there would have been 279,000 fewer of these families. If their wives had earned the dual-earner average in the same category, then there would have been 219,000 fewer families. Thus, the effect of the husband's relatively low earnings is still stronger, even when he worked full-time all year.

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Source

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[HIGHLIGHTS](#) [TABLE OF CONTENTS](#) [SUBJECT INDEX](#) [AUTHOR INDEX](#) [FRANÇAIS](#)

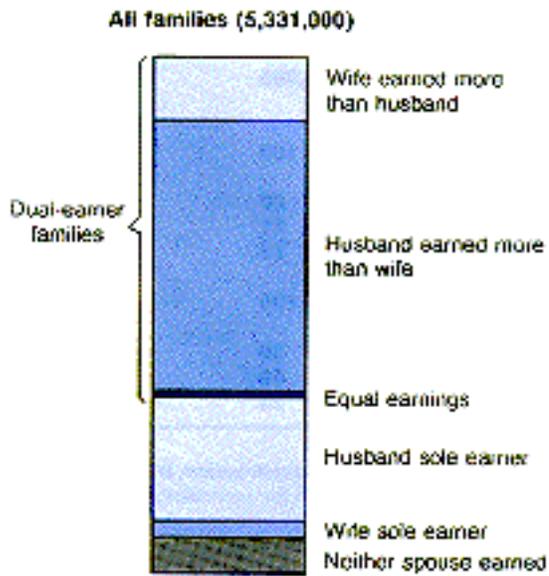
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Earning patterns of husbands and wives, 1987

The traditional husband as sole-earner family has shrunk to one-quarter of all families.



Source: *Survey of Consumer Finances*

Table 1

Education and occupation of dual-earner wives, 1987

	Primary-earner wives		Secondary-earner wives	
	Total	Husband worked full-time all year	Total	Husband worked full-time all year
	'000			
Total	644	385	2,795	2,390
Education of wife	100	100	100	100
High school or less	48	44	60	59
Postsecondary - no degree	32	34	27	28
Postsecondary - with degree	20	23	12	13
Occupation of wife	100	100	100	100
Managerial and professional	44	50	26	27
Clerical, sales and service	41	38	51	52
Blue collar*	15	12	23	21

Source: Survey of Consumer Finances

** Blue collar occupations refer to jobs in processing and machining, product fabrication, construction, transportation and farming. Also included is a small proportion (4% for primary-earner wives and 12% for secondary-earner wives)*

of unspecified occupations.

	Primary-earner wives		Secondary-earner wives	
	Total	Husband worked full-time all year	Total	Husband worked full-time all year
	'000			
Total	644	385	2,795	2,390
	%			
Age of wife	100	100	100	100
15-24	8	5	8	7
25-34	33	31	34	34
35-44	33	37	32	34
45-54	18	20	19	19
55+*	9	8	6	6
Work pattern of wife	100	100	100	100
Worked full-time all year	74	80	45	48
Worked part-time all year	10	11	18	19
Worked part-year with no unemployment	5	3	16	15
Experienced some unemployment	12	6	21	18

Source: Survey of Consumer Finances

** This group comprises all wives 55 years and over except those in couples in which both spouses are 65 years and over.*

Table 3

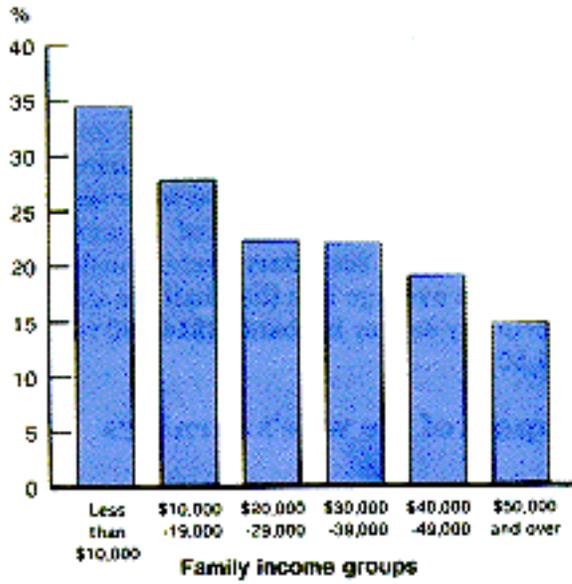
Children of dual-earner wives, 1987

	Primary-earner wives	Secondary-earner wives
	'000	
Total	644	2,795
	%	
Youngest child under age 6	22	27
Youngest child age 6-11	14	18
Youngest child age 12-15	9	11
Youngest child age 16 or over	13	15
No children	42	29

Source: Survey of Consumer Finances

Dual-earner families with the wife as the primary breadwinner, 1987

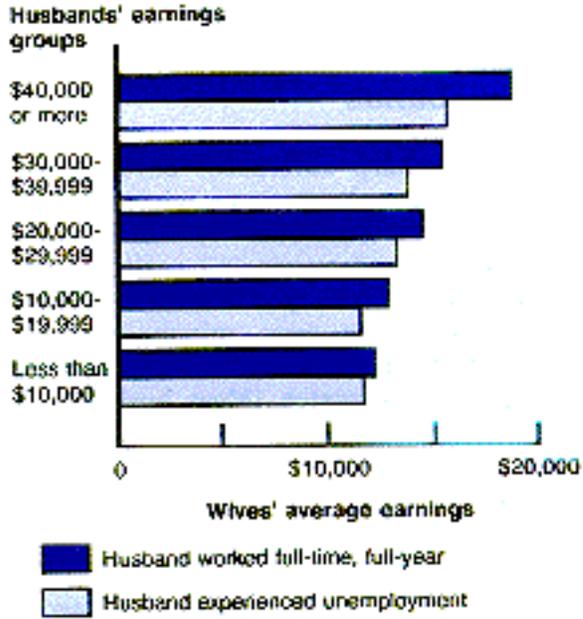
The proportion of families where the wife is the primary earner declines as total family income rises.



Source: Survey of Consumer Finances

The earnings of dual-earner spouses, 1987

When a husband's earnings are less than \$10,000, the chances are high that his wife will be the primary earner.



Source: *Survey of Consumer Finances*

Table 4

Earnings of dual-earner husbands and wives, 1987

	Primary-earner wives		Secondary-earner wives	
	Total	Husband worked full-time all year	Total	Husband worked full-time all year
	'000			
Total*	644	385	2,795	2,390
	%			
Wife's earnings	100	100	100	100
Less than \$ 10,000	11	7	47	43
\$10,000 - \$19,999	27	22	31	32
\$20,000 - \$29,999	31	32	16	17
\$30,000 - \$39,999	20	25	5	5
\$40,000 or more	10	14	2	2
	\$			
Average earnings	24,700	27,700	12,800	13,600
	%			
Husband's earnings	100	100	100	100
Less than \$10,000	40	24	5	2
\$10,000 - \$19,999	31	33	14	11
\$20,000 - \$29,999	19	27	25	25
\$30,000 - \$39,999	8	12	26	29
\$40,000 or more	3	5	30	34
	\$			
Average earnings	14,800	18,700	34,500	36,900

Source: Survey of Consumer Finances

** Excludes couples in which both spouses are age 65 or more.*

Table 5

Primary-earner wives and the life cycle, 1987

	Primary-earner wives by age					
	Total	15-24	25-34	35-44	45-54	55+*
	'000					
Work pattern of husband	644	54	213	210	113	55
	%					
Total	100	100	100	100	100	100
Experienced no unemployment						
Worked full-time full-year	60	35	56	67	68	52
Worked part-time full-year	3	3	2	2	4	8
Worked part-year	7	15	7	5	6	13
Experienced unemployment						
Unemployed less than 13 weeks	8	19	9	6	5	4
Unemployed 13-26 weeks	10	14	13	8	7	5
Unemployed 27 or more weeks	12	15	13	12	10	16
Presence of children						
Total	100	100	100	100	100	100
With children	58	20	58	80	54	23
Without children	42	80	42	20	46	77
Education of the wife relative to that of her husband						
Total	100	100	100	100	100	100
Less	22	19	24	21	19	20
Same	38	40	39	36	40	38
More	40	41	37	43	41	42

Source: Survey of Consumer Finances

* All wives 55 years and over except those in couples in which both spouses are 65 years and over.