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MONEY MATTERS: Spousal Incomes and Family/Work Relations Among Physician Couples in Israel

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This study examined the significance of earnings ratios, for the division of family work and gender-role attitudes among 136 physician couples in Israel. Consistent with resource theory, 'moderns' (both earned the same) and 'innovatives' (wives earned more than the husbands) had a more egalitarian division of labor in the home and gender-role ideology than 'conventionals' (the husbands earned more than the wives). A discriminant analysis revealed that the three groups of men were distinguished primarily by their behavior in the family - the lower their relative earnings, the greater their participation in child-care and housework - and by the relative importance they attributed to their wives' career success. The three groups of women were distinguished by their attitudes - women who earned less than their husbands had more traditional gender-role attitudes and attributed lesser importance to their own career success than to that of their husbands', but were more satisfied with their ability to combine family and work than women who earned the same or more. The innovative couples combined a strong joint commitment to both their work and their children.

"The discovery of just how much money matters is one of the most exciting frontiers in feminist family scholarship today."
Ferree 1990, p.877

Does money matter? Is there something special about couples where the woman earns more than or even the same as her partner? The present study explores this issue. It compares married couples¹ on the basis of earning ratios: couples where the husband contributes more to family income than the wife, where they both contribute the same and where the wife contributes more. It does not seek to explain how these couples come to be different, but rather asks—"how does money matter?" and examines the relationship between earnings ratio and family structure and values. This study attempts to create a profile of couples in relation to the domestic division of labor and gender-role attitudes based on relative earnings.

From the perspective of the sociology of family relations, money matters in several important ways: First, money links the public sphere with the private sphere, a connection

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often obscured by the ideological construction of work and family as two separate spheres (Finch 1983, p.6). Income earned in the market is brought into the family where it constitutes an important element shaping the interaction among family members, and where it may be an overt or covert source of conflict (Hertz 1992).

Second, traditionally, the husband's income and the wife's (and children's) dependence on that income provided the basis for men's authority in the family. With the industrial revolution, the man's status as head of his family became tightly connected with his filling the provider role. Being head of their families obligated men to provide for them, while providing for their families reproduced the gendered division of labor and men's positions of privilege within the family. An aspect of men's privilege is their entitlement not to share in the family "dirty work".

Despite Jessie Bernard's observations about the demise of the male provider role (1981), recent studies suggest "that the husband's earnings [still] define the adequacy of his role performance, whereas his wife's earnings may indicate the inadequacy of his performance. Closing the gap between their earnings appears to threaten the normative order" (Mirowsky 1987, p.1431).² For example, Hiller and Philliber (1986) found that of 489 American couples, 58 percent of the men felt it was important to earn more than their wives, and nearly three-quarters held to the view that income-earning is the husband's job.

In addition to the societal norms concerning the proper gender earnings balance between women and men, occupational status is also woven into the fabric of family relations and influences the choices couples make about work and family. For example, Philliber and Hiller (1983) found that many women whose occupational status prior to marriage was greater than that of their husbands either left the labor force or changed to occupations of equal or lesser status within seven years after marriage. A later study (Philliber and Hiller 1990), found that wives' returns on their education was influenced by their husbands' occupational attainment, suggesting that husbands' status in the labor market acts as a ceiling on wives' occupational achievements.

Presumably then, money does matter, although it is tempered by other factors, such as job status and permanence in the job. Wives whose occupational status is low and earnings are high, do not threaten the norms as much as those whose status and earnings out-rank their husbands'. Also, wives who temporarily support a husband at school or looking for a job, are felt to be acting appropriately. But couples where the wife clearly out-achieves her husband in some socially significant dimension of occupational status, such as earnings or prestige, are likely to operate under the terms of a different psychological contract than couples where the husband out-earns or out-ranks the wife. A different set of ground rules govern their relationship to each other and to the household (Hood 1983, p.7).

Money earned by each is a clearer indicator of the balance of marital power than occupational prestige. Vogler and Pahl (1994) suggest that the couple's definition of who is the main breadwinner in the family influences household financial arrangements, which in turn affects inequalities within the household regarding the division of domestic labor. The relative contribution of the wife to family income appears to be associated with husband's contributions to family work (Bird, Bird and Scruggs 1984; Haas 1981; Hood 1983; Model 1981). Some studies report that the more money a woman earns relative to her husband, the more her husband helps with the housework, and the greater her power

over family decisions (Atkinson and Boles 1984; Blumberg 1984; Blumstein and Schwartz 1983; Pahl 1983, 1989; Philliber and Hiller 1983; Steil and Weltman 1991). The effect is explained in terms of resource theory: "It is relative economic power that provides women with their main leverage, affecting their overall position in both micro- and macro-level gender stratification" (Blumberg and Coleman 1989, p.230). Without denying the validity of this argument, the causal ordering of the variables may also be reversed: a balanced gender division of labor in the home could allow women to accumulate resources outside the home. Either way, we hypothesize that couples where women earn the same or more than their husbands will differ in the division of family labor from those where they earn less.³

Hochschild and Machung (1989, p.221) found that among men who earned less than their wives, "none shared" housework. Unfortunately, Hochschild does not elaborate on what such husbands did do in the family, and the reader is left with the impression that they avoided all family work. This is in contrast to the men who earned the same as their wives, where 30 percent shared, and those who earned more than their wives, where 21 percent shared housework. She explains this finding in terms of a "balancing principle": if men lose power over women in one way they make up for it in another way—in this case, by avoiding the second shift (p.220). There are two problems with Hochschild's conclusion. First, since men who earned the same as their wives could be said to have lost power over their wives relative to men who earned more than their wives, it is not clear why a greater proportion of the former shared housework than the latter. Why did not more men who earned the same as their wives 'balance' the power lost by not sharing in the second shift?

Second, by implicitly assuming that all husbands have a need for power or a need to preserve the current power balance in the family, Hochschild treats husbands as a homogeneous category. Such an approach obscures changing male attitudes towards masculinity and fatherhood (Cheal 1991, p.160). For example, Vannoy-Hiller and Philliber (1989) suggest that a husband's need for power may be affected by the salience of masculinity to his role identity. Where wives' occupational status or income surpasses that of their husbands', husbands' will attempt to restore the power balance *when their self-concept is threatened*. "The situation may pose a threat to the husband's gender-role identity if the masculine role is an important part of his self-concept and to the wife's identity if the feminine role is very significant for her self-concept" (p.25). They contend that the wife's earning more than the husband is less likely to be threatening if either or both partners have androgynous gender-role identities or ideologies. Androgynous types, or men with egalitarian beliefs, may adjust more readily to their wives' occupational achievements equaling or surpassing their own. Vannoy-Hiller and Philliber's (1989) analysis, like that of Hochschild is also premised on a monolithic view of masculinity, ignoring the possibility of a diversity of masculinities, or as Morgan (1990) suggests, the emerging of a plurality of masculinities in contemporary western society.

A wife's commitment to her career may also be a distinguishing characteristic among couples with different earning ratios. For example, Hood (1983, p. 187) argues that women who are highly committed to work are more likely to select husbands who value their wives' career success or to press for a more egalitarian division of labor in the home. We hypothesize, therefore, that couples where wives earn the same or more than their husbands' also differ in gender-role ideologies, work commitments and in the relative

value they attribute to each other's success at work. As a consequence of women's strong work commitments among such couples, they are likely to face greater difficulty integrating work and family life, compared to wives in conventional couples.

RESEARCH DESIGN

This study examines whether couples who differ in their earning ratios also differ in the division of labor in the family, in their gender-role ideologies, and also in the extent of each spouse's work involvement and satisfaction with various aspects of their jobs. All respondents are practicing medical doctors. The choice of physician couples controls for some of the variables associated with sharing of housework, such as level of education, occupational status, and the social importance of the occupation that could justify a partner's claim for special consideration.

THE ISRAELI CONTEXT

Israeli society is simultaneously an industrialized, urbanized society and a traditional one in terms of the structure of family life (Peres and Katz 1981; Izraeli 1992). It is a family-centered society. The divorce rate until a few years ago was below 20 percent, and the choice between having children or having a career is foreign to the Israeli cultural repertoire, where the assumption is that a woman will combine family and work, but that the family will be her primary responsibility. About 35 percent of the physicians in Israel are women, up from 25 percent in 1971. Medicine in Israel is public. Almost all the facilities and services are owned and run by either the government or one of the health funds, the largest of which belongs to the Histadrut, the Israel Federation of Labor. Women physicians are much more likely than men to be employed as a primary care practitioner in one of the less prestigious neighborhood branches of the health fund, while men physicians are more likely to be specialists in a hospital. In terms of career opportunity, these are different labor markets. As Semyonov and Lewin-Epstein (1991) have recently documented, women pay a price for staying in suburban labor markets in order to work close to home.

Physicians enjoy high social status, but are not well paid, an issue which led to long and bitter strikes during the 1980s. Income levels are determined by collective labor agreements, and individual earnings are calculated on the basis of a large number of professional and bureaucratic considerations. A small, but in recent years, growing proportion of doctors conduct a private practice, in addition to their public practice. It is common knowledge that the more senior physicians and specialists augment their earnings by accepting under-the-table direct and indirect payments from patients for special considerations (such as advancing the date of an operation), a practice known as "black medicine" (National Investigatory Commission on the Function and Efficiency of the Health System 1990). Income from private practice is not always reported to tax authorities. Consequently, doctors (and Israelis in general) are reluctant to report income levels, and Israeli researchers are of the opinion that reports on earnings pose serious problems of validity. In view of this serious limitation, respondents in this study were queried about their relative contribution to total family income and not about their actual income level. It was assumed that whereas couples may not know exactly what proportion each contributes,

they do have an accurate knowledge of whether the contributions are more or less equal or whether one spouse contributes more than the other, and which spouse that is.

HYPOTHESES

The 136 couples in this sample were divided into those where wives earn less than their husbands ("conventionals"), the same as their husbands ("moderns"), and more than their husbands ("innovatives"). The terms—conventionals, moderns and innovatives—are here used only to distinguish among couples on the basis of earning ratios. The general hypothesis of this study is that the relative income of the wife and husband is associated with other distinguishing characteristics, resulting in a distinctive profile for each of the three couple types. The following are some predicted differences among the types:

1. Modern and innovative couples have a more egalitarian division of labor in the family and a more egalitarian gender-role ideology than conventionals.
2. Conventional women invest less time in market work and more time in family work than both modern and innovative women; the opposite is the case for men.
3. For women, conventionals are more satisfied with their ability to combine family and work than moderns and innovatives, and for men, conventionals are more satisfied with their earnings than are moderns or innovatives.

SAMPLE

All physician couples (320) listed in the latest issue available of the directory of the Israel medical association were included in the study. Those with identical family names living at the same address with a male and female first name were assumed to be married couples. (Women in Israel, except those in show business, rarely fail to adopt their husbands' surnames). Additional younger couples were located through the major medical schools and teaching hospitals, and a few additional names were supplied by respondents. Of the original list of 400 couples, 136 were included in the present study. Of the remainder, in approximately 100 cases one or both spouses were deceased, critically ill, retired, had emigrated from Israel, were temporarily out of the country, divorced, or new immigrants who did not know Hebrew well enough to complete the questionnaire. Twenty said they were too busy to answer, 30 said they had returned the questionnaires and about 50 said they would return the questionnaires but in both cases we did not receive them, and we were unable to make contact with an additional 50. Of the remainder, couples where only one spouse answered, couples without children, and two in which the discrepancy between husbands' and wives' reports concerning their relative contribution to family income did not permit their classification into one of the three types were excluded from the final sample.

The final sample consisted of 136 Israeli dual career couples in which both the husband and wife were practicing physicians. Each spouse completed an identical but separate questionnaire and returned it in a self-addressed envelope to the researcher at the university.

The mean age of the women in the sample was 46 years ($sd = 11.5$) and of the men 49

years ($sd = 12.3$). The women worked fewer hours than the men, 7.6 and 9.1 hours per day respectively, and were less likely to hold a second job, 31 percent and 48 percent respectively. For their main job, 52 percent of the women and 64 percent of the men were employed in hospitals; 37 and 23 percent respectively were employed in clinics of one of the health funds, and 8.7 and 8.2 percent were in private practice. The remainder worked in research.

The couples had an average of two children. Only six percent of the original sample had no children, and these were excluded from the final sample. The average age of marriage was 24.2 for women ($sd=2.9$) and 26.6 for men ($sd=4.3$). For 98 percent of the women and 97 percent of the men, this was their first marriage.⁴ The average age of the women at birth of first child was 27, the maximum age 31 years. Women spent an average of six hours and men 3.7 hours on a weekday in family work, including housework, childcare, and family errands.

MEASURES

The three types of couples were identified by response to the question, "What proportion of the family income do you contribute?" In the 71 couples in which the husband contributed more than the wife, the mean income difference was 29 percent; in the 10 couples in which the wife contributed more, the mean income difference was 24 percent. In 55 couples, both contributed the same amount. The three types did not differ significantly in mean age or age of youngest child.

The following discriminating variables covered the family domain (3 variables), the work domain (6 variables), and gender-role ideology (2 variables).

The three measures from the FAMILY DOMAIN included time spent in housework, measured by direct questions about the number of daily hours spent doing housework and running family errands in a typical week; time spent in childcare, measured by a direct question about the number of daily hours spent in childcare in a typical week and taking charge of childcare when emergencies occur. The latter was measured by a direct question: "When the children were (are) small, in the event of an unexpected emergency who stayed (stays) at home to care for them?" Possible replies were "always me, usually me, my spouse and I took (take) turn, usually my spouse, always my spouse." (Range 1–5.)

The six measures from the WORK DOMAIN included time spent in paid work, measured as the number of daily hours spent in paid work in a typical week; whether the respondent worked in a second job; work involvement, measured by a three-item index adapted from Warr, Cook, and Wall (1979). Respondents were asked the extent to which they agreed with the following: "The most important things I do are related to my job." "My greatest pleasure in life comes from my job." "Things related to my work continue to occupy me even after work hours." Replies ranged from 1 (low involvement) to 5 (high involvement) (Cronbach alpha = .67). Satisfaction with the job was measured for three aspects of the job: satisfaction with the ability to balance family and work (2 items, Cronbach's alpha = .69), satisfaction with earnings (1 item), and intrinsic satisfaction (3 items, Cronbach's alpha = .75). Replies ranged from 1 (low satisfaction) to 5 (high satisfaction).

The two measures of GENDER-ROLE IDEOLOGY included an index of gender-role stereotypes (Appendix 2) and a single question asking respondents to rate the importance of spouse's career success relative to that of own career success. Possible replies were:

much more important, somewhat more important, equally important, somewhat less important, much less important. (Range = 5).

RELATIVE EARNINGS AND GENDER EQUALITY

Our data supported the hypothesis that where wives earn the same or more than their husbands, both the division of labor between husbands and wives and their gender-role attitudes are more egalitarian than where the wives earn less than their husbands. With regard to both measures of childcare (Table 1, Section Ia & Ib)—time spent in childcare and who takes charge in emergencies—conventionals are least egalitarian, innovatives most, and moderns between the two. With regard to actual time spent in childcare, changes in extent of equality are the result of changes in husbands' but not in wives' time investments.

With regard to housework, (Table 1, Section 1c) conventionals are least and moderns most egalitarian. Among innovatives, there is a tendency toward a role reversal, with husbands doing more housework than their wives, although the difference is not significant in part due to small sample size.

Conventional couples hold significantly more stereotypical gender-role attitudes (Section IIIa) than do moderns and innovatives. Most striking in this regard is that innovative men are the group with the least stereotypical attitudes. The small standard deviation indicates that they are also the most homogeneous group in this regard.

Conventionals, both husbands and wives, attribute significantly more importance to the husband's than to the wife's career success. The pattern is particularly pronounced among the wives (Section IIIb). The direction of the shifts in attitudes over the three types is identical for men and women. As we move from conventionals to innovatives, women attribute relatively greater importance to their own careers, although the difference between moderns and innovatives in this respect is not significant. Similarly, men attribute relatively greater importance to their wives' careers, although the difference between conventionals and moderns is not significant.

In sum, conventionals are significantly less egalitarian than both moderns and innovatives in the division of labor in the family as well as in their gender ideologies. Innovatives have a more egalitarian division of labor in the family than conventionals, with moderns somewhere in the middle.

Relative Earnings and the Relations Between Family and Work

It was predicted that the three types of couples would be distinguished by their allocation of time between family and work, their gender-role ideology, and their satisfaction with their job. The expectation that conventional women invest less time in market work and more time in family work than both modern and innovative women and that the opposite is the case for men was not supported. The univariate analyses in Table 1 indicate that for *women*, innovatives spend significantly less time in housework work and more time in market work than conventionals as expected, but moderns are more similar in these respects to conventionals than to innovatives.

For *men*, innovatives are very similar to conventionals in time spent in paid work and in work involvement, although they are less likely to hold a second job. However, they

Table 1
Means and Standard Deviations (in brackets) for Couple Earning Ratios by Sex

	<i>1</i> <i>Conventional</i>	<i>2</i> <i>Modern</i>	<i>3</i> <i>Innovative</i>	<i>F</i> (<i>DF</i> = 2)	<i>Groups</i>
I Family					
I a: Daily hours in child care					
women	2.73(1.93)	2.46(2.01)	2.65(2.32)	0.25	
men	1.27(1.10)	1.57(1.56)	2.75(1.68)	5.10**	3 > 2, 1
<i>t</i> (pairs)	6.12**	3.84**	.94ns		
I b: stays homes emergencies+					
women	1.74(.78)	2.00(.72)	2.62(1.18)	3.57*	3 > 1, 2
men	4.2 (.77)	3.63(1.01)	3.42(.53)	7.56**	1 > 2, 3
<i>t</i> (pairs)	13.92**	7.64**	1.80ns		
I c: daily hours in housework					
women	3.40(1.70)	3.52(1.60)	1.90(.56)	4.37**	1, 2 > 3
men	1.87(1.16)	2.43(1.86)	3.05(1.60)	3.63**	2, 3 > 1
<i>t</i> (pairs)	4.18**	1.31ns	.03ns		
II Work					
II a: daily hours in paid work#					
women	7.06(2.01)	7.82(1.54)	9.30(1.56)	7.74**	3 > 2 > 1
men	9.34(2.02)	8.42(2.24)	9.50(1.17)	3.27*	3 > 2
<i>t</i> (pairs)	6.65**	2.42*	.48ns		
II b: work involvement++					
women	3.51(.70)	3.47(.67)	3.80(.86)	0.91	
men	3.96(.56)	3.56(.67)	3.70(.61)	6.46**	1 > 2
<i>t</i> (pairs)	3.69**	1.39ns	.31ns		
II c: additional job (% saying yes)					
women	27%	28%	60%		
men	60%	42%	40%		
Chi ² (DF = 2)					
II d: satisfaction with ability to combine family & work++					
women	3.71(.82)	3.27(.83)	3.05(.89)	5.52**	1 > 2, 3
men	3.31(.89)	3.33(.98)	3.35(1.00)	0.01	
II e: satisfaction with income+++					
women	2.48(1.07)	2.35(1.03)	2.20(1.39)	0.64	
men	2.57(1.23)	2.12(1.01)	1.80(1.13)	3.49*	1 > 3
II f: intrinsic satisfaction+++					
women	3.52(.62)	3.51(.70)	3.56(.86)	0.02	
men	3.75(.64)	3.38(.81)	3.76(.66)	4.27**	1, 3 > 2
III. Gender ideology					
III a: gender-role stereotypes+++					
women	2.50(.62)	2.16(.66)	2.25(.61)	4.48**	1 > 2
men	2.65(.61)	2.25(.70)	1.95(.23)	9.60**	1 > 2, 3
couple	2.57(.62)	2.20(.68)	2.10(.47)	12.45**	1 > 2, 3
III b: importance of spouse career success+++					
women	1.92(.83)	2.37(.79)	2.80(.63)	7.92**	1 > 2, 3
men	3.34(.56)	3.16(.50)	2.70(.94)	5.98**	3 > 1, 2
<i>t</i> (pairs)	6.76**	3.74**	1.45		

Notes: + 1 = always me, 2 = mostly me, sometimes my spouse, 3 = the task is shared, 4 = mostly my spouse, sometimes me. 5 = always my spouse.

++ 1 = low, 5 = high.

+++ 1 = spouse's career success much more important, 2 = somewhat more important 3 = spouse's career success is equally important, 4 = my career success somewhat more important, 5 = my career success much more important.

***p* < .01; **p* < .05; ns = not significant.

spend more time than conventionals in all areas of family work. Moderns are between the two in the investments they make in the family, but surprisingly, they work a shorter day and are less involved in their work than the other two groups and as unlikely as the innovatives to work a second job.

The prediction that for *women*, conventionals are more satisfied with their ability to combine family and work than are moderns and innovatives was supported (Table 1, IIId). The prediction that for men, conventionals are more satisfied with their earnings than are moderns and innovatives, was supported, although the difference between conventionals and moderns was not significant. (Table 1, IIe). With regard to the two gender-role ideology variables, as previously suggested, where the husband earns more than the wife, both spouses have more stereotypical attitudes and attribute greater importance to the husband's career success than in the other two types of couples.

PROFILES OF CONVENTIONALS, MODERNS, AND INNOVATIVE COUPLES

A discriminant analysis was used to create profiles of the three types of couples (Table 2). The discriminant function enables us to determine the ability of each of the variables to discriminate among the three types of couples when controlling for the other variables and of the variables to collectively differentiate among the three groups (Table 2). The an-

Table 2
Results of Discriminant Analysis[@]

Discriminating variables	first function			second function			
	r	stand. disc. coef.	unst. disc. coef.	r	stand. disc. coef.	unst. disc. coef.	
Women							
satisfact family/work	.57	.68	.84	-.28	-.27	-.33	
importance of spouse career	-.58	-.55	-.67	.35	.60	.73	
gender stereotypes	.56	.49	.79	.78	1.44	.90	
Men							
child care in emergencies	.63	1.10	1.31	-.57	-.32	-.38	
time in child care	.32	.88	.67	.62	.43	.32	
importance of spouse career	-.13	-.07	-.13	-.49	-.51	-.95	
time in housework	-.01	.06	.04	-.56	.50	.40	
Eigenvalue	Canon. Correl.	Wilks Lambda	Chi2 Squared	P	D.F.	% var. explnd	
Women							
1st Function	.40	.5348	.7005	34.52	.0000	6	28.6
2nd Function	.01	.1370	.9812	1.83	.3985	2	1.8
Men							
1st Function	.33	.4996	.6946	35.52	.0000	8	24.9
2nd Function	.08	.2725	.9257	7.52	.0569	3	7.4

Note: @ Correlation coefficients (Appendix 1) for the independent variables indicate that multicollinearity is not a problem. Results were based on a stepwise discriminant analysis.

analyses were computed separately for women and men because of the interactions between gender and some of the independent variables in relation to earning type (see Table 1). For example, whereas conventional men spent more hours in paid work than modern men, conventional women spent fewer hours in paid work than modern women.

For *women* (see Table 2), three attitudinal variables discriminated between the groups: satisfaction with the ability to combine family and work, relative importance attributed to spouse's career success, and gender stereotypes. The first discriminant function was significant and explained 28.6 percent of the variance among the groups. Univariate analysis using the group unstandardized coefficients to which the constant (3.33) was added, revealed that the first function discriminated between the conventionals and between the innovatives and moderns ($F = 19.33; p < .00$). The second function explained only an additional 1.8 percent of the variance and was not significant.⁵

For *men* (see Table 2), four variables discriminated among the groups: which spouse does childcare in cases of emergencies, the amount of time spent in childcare, the relative importance of the spouse's career success, and time spent in housework. Three of the four are behavioral variables and relate to the division of work in the family. The fourth is an attitudinal variable. Both discriminant functions were significant. The first explained 24.9 percent of the variance between the groups. Univariate analysis using the group unstandardized coefficients to which the constant (2.13) was added revealed that the first function discriminated between the three groups ($F = 15.29; p < .00$). The second function explained an additional 7.4 percent and discriminated between the moderns and the conventionals ($F = 4.01; p < .05$).⁶

In sum, both the multivariate and univariate analyses indicate that the classification of couples on the basis of earnings ratios produce distinguishable profiles, although these differ for women and men.

EARNINGS RATIO AND FAMILY STRUCTURE

First, as the proportion of the wife's contribution to family income increased, the division of labor within the family became more egalitarian. The spousal gap in time spent in childcare was greatest among conventional and smallest among innovative couples. Similarly, the spousal gap in time spent in housework was smaller among modern than among conventional couples. The women who earned the same as their husbands, however, still did 50 percent more family work.

The persistence of this pattern of women's greater involvement in family work despite their equal earnings may be partly the result of role inertia, habituation to roles that is hard to break, and even relative existing levels of skills in housework between husband and wife. However, it may also be the consequence of differences for men and women in the principle for ascribing value to money as it moves from the market into the domestic economy. The value of the woman's earnings, but not of the man's, is discounted as it enters the family economy (Blumberg and Coleman 1989; Zelizer 1989). Whereas the man gets full value for his income, the wife's contribution is calculated as the residual left after subtracting the costs incurred by her employment, such as childcare, hired domestic help, and ready-made foods (Hertz 1992). The gender-role ideology of the society acts as a discount factor that reduces the wife's ability to translate her economic advantage into greater power in the marital relationship (Blumberg and Coleman 1989, p.236). In the present study, spouses attributed equal importance to each others' career success only

when wives earned more than their husbands, a finding supported by Steil and Weltman (1991). When husbands earned more than their wives, both spouses attributed greater importance to husbands' career success.

Greater equality in the distribution of family work among the three groups was achieved primarily by the fact that the husbands increased their investments in family time. The amount of time wives invested in family work remained fairly stable across the three groups, except for innovative women who spent less time in housework than did the other women. This finding is somewhat contrary to those reported by Pleck (1977), who found that greater equality in the allocation of family time among employed couples was achieved primarily because women had reduced their time investments in the family. In a later study, Pleck (1985, p. 151) reported an increase in paternal involvement among fathers with small children, regardless of wives' employment. Our data, however, suggest that among employed couples, men's increase in family involvement is associated with an increase in their wives' relative contributions to family income.

Second, the three groups of women were distinguishable more by their attitudes than by their behavior. The moderns were similar to innovatives in their attitudes, and both differed in this respect from the conventionals. Compared to the other two groups, women conventionals were more satisfied with the opportunity their job gave them to combine family and work; they attributed greater importance to their spouses' career success than to their own; and they reported more stereotypical gender attitudes. (This set of variables differentiated the conventionals from the other groups better than other variables.) The three groups did not differ in the time they invested in childcare.

The women whose contributions to family income were the same as their husbands' were the least clearly differentiated group. They were very similar to the innovatives in their attitudes and values but similar to the conventionals in their behavior. Like the conventionals, they spent fewer hours in paid work, more hours in housework, and were more likely to be the ones to stay home with a sick child than the innovatives. It is likely that their non-conventional earning pattern was more the result of circumstance than is the case among the innovative women, where it was associated with working longer hours, having a great investment in their careers and holding a second job. The equal earners thus seemed to be accidentally successful; the innovatives deliberately so.

Third, in contrast to the women, the three groups of men were distinguishable by their behavior, and also by their attitudes. As the relative earnings of the men decreased, they were more likely to remain with a sick child in case of emergency, and to spend more time in childcare and in housework. With regard to each of these variables, moderns invested more in the family domain than conventionals, and innovatives invested more than moderns.

The men differed also in the relative importance they attributed to their wives' career success. On average, innovative men attributed even greater importance to their wives' career success than to their own (Haas 1982; Steil and Weltman 1991). This context-specific attitude appears to be a more important distinguishing characteristic than the more abstract gender-role attitudes. It was the only variable that discriminated among both the men and the women in the three groups; however, it was more significant for differentiating among the women.

The public-service nature of the medical profession in Israel may contribute to men's attributions of value to their wives' careers and consequently to their greater investments in family work. Hochschild and Machung (1989, p. 224) report a case of a man who

earned much more than his wife, a public school teacher, but shared in the housework because he believed her work was very important. Women who were professional officers in the Israeli military reported receiving a great deal of support and assistance with family chores from their spouses and other family members because they were doing important work for the nation. Once they retired, family gender-roles became more conventional.⁷

The innovative couples appeared to be evolving a different kind of "family strategy" (Brenner and Laslett 1986) to integrate work and family life. They were attempting to combine a strong joint commitment to both their work and their children. The women innovatives did not cut back on family commitments, rather, their husbands expanded their involvement in the family. The market behavior of innovative women was the most similar to that of conventional men in that they worked long hours or had second jobs. However, their husbands worked equally long hours. They were also similar to their husbands in time spent in paid work and in work involvement, and they were more likely to work a second job. Since all the innovative women had a full-time practice in a hospital, the second job reflected the readiness for additional challenges and accomplishments. In the majority of cases, the women had a part-time research and/or teaching position in a medical school. The price these couples paid, however, was that the women were least satisfied with their ability to combine family and work, and the men least satisfied with the level of their earnings.

A caveat is in order. The extent to which relative earnings is a basis of marital power or an outcome of pre-existing structural inequalities cannot be determined by correlational analysis. There is a need for longitudinal studies of marital earnings that use a life-cycle perspective. The relative earnings of husband and wife at any stage in the life course are the result of a series of decisions and responses to opportunities. In the present study, it is not possible to know whether women's greater earnings influenced their husbands' to do more or whether women earned more because their husbands had always been more supportive of their careers and had always participated more equally in family life. For example, in the present study, differences found among the three types of couples suggest that the seeds of inequality are planted early in the couples' life, even when they both share ambitions for high-commitment careers and make heavy investments in their occupational training (Lorber 1984). The average age gap at time of first marriage, while not large, was significantly greater for the conventional couples than for the innovative couples: 2.5 years compared to 0.1 years. Furthermore, a gender difference in medical career stage at the time of the birth of the first child was found only for couples where husbands (at the time of the research) earned more. At the time of the birth of the first child, these husbands were more likely to already have been physicians while their wives were interns, whereas among couples with the same income and those where wives earned more, both spouses were most likely to have been at the intern stage in their medical careers when their first child was born. Some effects of their earnings ratios then seemed to persist and structure the marriage. Future research based on life histories (see e.g., Gerson 1985) would give greater insight into the negotiated processes that establish, sustain, or change earning differentials within a marital relationship and into associated attitudes and behaviors of the spouses.

The literature on the range of dual earner couples distinguishes among single earner, dual-earner and dual-career couples. Future research needs to be sensitized to the multi-

plicity of dual-career types and to the diversities of their life patterns. The present study expands on the theoretical perspective of gendered family structure by showing the diversity of work-family arrangements among dual career couples, constructed around a plurality of organizing principles. These principles are that earnings ratio affects the husbands' participation in family work and wives' gender-role attitudes. Second, the value that each spouse attributes to the career success of the other is associated with earnings ratios. Third, there is a critical stage in a marriage that sets the pattern of the gender division of labor. Marriages that start out on an equal footing have more chance of developing into a symmetrical partnership.

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APPENDIX 1

Zero Order Correlations

	2	3	4	5	6	7	8	9	10*
A. Women									
1. gender stereotypes	-.24	.22	-.24	.20	.20	.00	.01	.11	.11
2. import spouse career	—	-.14	.22	-.23	.02	.04	.01	.08	.17
3. time in child care	—	—	-.03	-.21	.03	.15	.08	.24	.01
4. child care in emerg	—	—	—	-.18	-.04	-.05	.06	-.01	.16
5. time in housework	—	—	—	—	.17	.27	.17	-.14	-.46
6. satisf with income	—	—	—	—	—	.16	.17	.07	.06
7. satisf juggle hme/wk	—	—	—	—	—	—	.17	.08	-.43
8. intrinsic satisf	—	—	—	—	—	—	—	.24	.16
9. work involvement	—	—	—	—	—	—	—	—	.25
B. Men									
1. gender stereotypes	.19	-.22	.38	-.08	.21	.01	.00	.19	.01
2. import spouse career	—	-.18	.09	-.10	.01	.02	.01	.14	.05
3. time in child care	—	—	-.53	.15	-.08	.23	.09	.27	.29
4. child care in emerg	—	—	—	-.33	.13	-.02	.07	.33	.02
5. time in housework	—	—	—	—	.07	.13	.12	.21	.24
6. satisf with income	—	—	—	—	—	.30	.19	.00	.10
7. satisf juggle hme/wk	—	—	—	—	—	—	.17	.18	.06
8. intrinsic satisfact	—	—	—	—	—	—	—	.32	.21
9. work involvement	—	—	—	—	—	—	—	—	.26

Note: *10 refers to time spent in paid work.

APPENDIX 2

Gender-Role Stereotypes:*

-
1. It is alright for women to work outside the home but men will always be the main providers.
 2. The father, as head of the family, is the main authority with regard to the children.
 3. A woman who refuses to give up her place of work in order to move with her husband to another location, is responsible if the marriage break up.
 4. A woman who is more successful than her husband undermines the marital relationship.
 5. It is as much the women's responsibility to contribute to the support of the family as it is the responsibility of the man.
 6. It is as much the father's responsibility to care for his children as it is the responsibility of the mother.
-

Note: Cronbach alpha total sample = .67: (wives = .66, husbands = .69)

*Adapted from Singleton & Christiansen, (1977).

NOTES

1. The focus of this study is on married couples because the proportion of cohabitating couples in Israel, especially beyond age 30, is very small. It is likely that cohabiting couples would have different social profiles than married couples. For a comparison of married and cohabitating heterosexual couples see Blumstein and Schwartz (1983).

2. Bianchi and Spain (1983) estimate, based on 1980 United States census data, that only four percent of wives with year-round employed husbands earn more than their spouses.

3. The issue of household income is a broader phenomenon than resource theory suggests. First, decision making over the distribution of household income reflects marital politics and the relative distribution of power among members of the household (Blumberg and Coleman 1989; Blumstein and Schwartz 1983; Hertz 1992). Second, there are more participants in the household economy that may affect the distribution of household labor, including children, mothers and hired domestic help.

4. The small proportion of second marriages among the physician couples may be an artifact of a selection bias whereby divorced physicians are more likely to marry non-physicians than they are to marry physicians.

5. The overall proportion of correctly predicted cases was 56 percent, which is greater than the 33 percent probability of correcting predicting the group membership of the cases on the basis of chance alone. The percent correctly predicted for the innovatives was 70 percent, for the conventionals 70 percent and for the moderns only 33 percent indicating that the variables did not improve prediction for the moderns above predictions based on chance.

6. The overall proportion of correctly predicted cases was 57 percent, which is greater than the 33 percent probability of correctly predicting the group membership of the cases on the basis of chance alone. The percent correctly predicted for the innovatives was 86 percent, for the moderns 53 percent, and for the conventionals 57 percent.

7. Ann Bloom, personal communication.

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