

ECONOMIC DEPENDENCY WITHIN MARRIAGE AND SUBJECTIVE FINANCIAL  
ASSESSMENT

By

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Little research has been done comparing how economic dependency among married couples relates to perceived financial wellbeing and subjective class standing. Is individual income relative to total household income the most important factor in determining financial satisfaction? Are financial satisfaction and subjective class standing tied to lingering traditional gender ideologies? Are financial satisfaction and subjective class standing tied to how closely husbands' and wives' gender ideologies align with their behavior within a marriage? This thesis will assess these research questions through quantitative analysis of General Social Survey data. The findings of this thesis offer insight not only into the changing models of household finances based on economic dependency, but also offer insight into the ongoing gender revolution by comparing the effects of financial dependency on men and women. The findings should also be informative to scholars and practitioners interested in the role marital financial egalitarianism plays in financial satisfaction.



ECONOMIC DEPENDENCY WITHIN MARRIAGE AND SUBJECTIVE FINANCIAL  
ASSESSMENT

A Thesis

Presented To the Faculty of the Department of Sociology

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Masters of Arts in Sociology

By

David Randall Spence

December, 2017

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## DEDICATION

This thesis is dedicated to the future, may you find the answers we never did.

## ACKNOWLEDGEMENTS

I would like to thank my thesis committee and chair for all the feedback and patience. I would also like to thank my parents for their continual love and support.

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## **Chapter 1: Introduction**

Scholars have been interested in the effects of women's participation in the workforce on marriage dynamics for decades (Eirich, Robinson 2016; Kornrich, Brines & Leupp 2012; Medved 2016; Munsch 2015; Waismel-Maon, Levanon & Tolbert 2016). For example, scholars have investigated how women's labor force participations relates to the distribution of household labor (Waismel-Manor, Levanon & Tolbert 2016), sexual frequency (Kornrich, Brines & Leupp 2012), and marital infidelity (Munsch 2015). More recently, scholars have grown interested in the role finances play within marriages as well as how one's financial satisfaction is affected by women's participation in the workforce (Eirich, Robinson 2016; Minnotte, Minnotte & Pedersen 2013). The effects of these changes in the labor force only grow increasingly pertinent as the composition of the labor force continues to shift. In 2015, 57% of women participated in the workforce while 69% of men participated (U.S. Bureau of Labor Statistics 2016).

As the number of women in the labor force has increased, household finances within married couples have changed. Past research into dual-earner households has been largely focused on the male breadwinner model, which is the idea that men bring home a majority or even all the income while women stay home and tend to household work (Cunningham 2008). Historically, it has been assumed that this model represented the norm for all married couples. Scholars have treated deviation from this norm as deviant social behavior, assuming it would result in negative consequences for the couple. These consequences included marital instability, marital strain, or at the minimum, would result in coping strategies to continue to maintain the traditional gender ideologies present in comparatively normative couples (Eirich, Robinson 2016).

The purpose of this thesis is to analyze dual-earner households and the relationship between economic dependency and subjective financial assessment. Instead of assuming the male-breadwinner model is the norm, this thesis will consider multiple models. In particular, the Social Comparison Perspective places increased emphasis on individual earnings over all else, suggesting that finances, regardless of gender, play the ultimate role in satisfaction (Eirich, Robinson 2016). Alternatively, the Gender Role Congruence Model places increased emphasis on an individual's gender role ideologies and how closely they align with one's behavior within their marriage (Greenstein 1996a). The more congruent one's behavior and ideologies are, the more satisfied they should be (Greenstein 1996a). The Male Breadwinner Model suggests that the male should continue bringing home a majority of income while the female should handle a majority of the housework and individuals will be more satisfied when this is the case (Cunningham 2008).

To explore economic dependency among spouses and financial satisfaction, this thesis will consider individual gender role beliefs. This gender role belief measurement will be included in portions of the analysis to help determine if the Male Breadwinner Model best explains the relationship between economic dependency and financial satisfaction. Further, this thesis will also run models separately for men and women to further investigate differences that may exist between men and women in dual-earner households related to subjective financial well-being.

To place this research within the existing field of literature, this thesis aims to understand how economic dependency within married couples relates to perceived financial wellbeing and class standing. For the purposes of this thesis, I have defined economic dependency as a ratio which examines the portion of income an individual contributes relative to their household total.

Past research has used a simple dichotomous variable where either the respondent or spouse makes more, usually denoted with a zero or one. Examining dependency as a ratio allows for additional specificity. This thesis examines how individuals along the economic dependency spectrum within a marriage feel about their own financial wellbeing while considering outside factors like gender role beliefs.

This thesis will answer the following questions. First, is an individual's contribution to household income predictive of financial satisfaction beyond overall household income? Second, is the relationship between economic dependency, financial satisfaction and subjective class standing tied to lingering traditional gender ideologies? Third, are financial satisfaction and subjective class standing tied to how closely husbands' and wives' gender ideologies align with their on-display gender role behaviors within a marriage? For this thesis, after the process of sample restriction based on available data, I looked at heterosexual married couples from the cumulative data file of the General Social Survey ranging from 1994 to 2016.

## **Chapter 2: Literature Review**

The nineteenth and twentieth centuries were dominated by households composed almost exclusively of financially dependent married women (Cunningham 2008). From the 1960s forward, increasing numbers of women moved into the workforce (Cunningham 2008). As the labor force participation rate for women has increased, the economic structure of married households has changed. There has been a large increase in the number of dual-earner households and a growing number of financially independent married women. In fact, female breadwinner households now represent forty percent of U.S. households with children (Medved 2016).

Past scholars have argued that for marriage as an institution to survive a modernizing society, it would have to transition away from a role-differentiated pattern and into a shared-role pattern (Bernard 1972). Not only would this entail husbands and wives sharing aspects of home maintenance, household chores, and child care, but it would further encompass wage earning (Allen, Webster 2001). Hochschild and Machung (1989) identify three marital role ideologies which exist for dual earner households.

### Traditional Role Ideology and the Male Breadwinner Model

The first marital role ideology is a traditional role ideology where the wife's primary importance is at home even though she also works, while the husband's is strictly at work (Hochschild, Machung 1989). Previous research has indicated that despite the increasing numbers of women in the workforce and financially independent married women, men still tend to believe in the more traditional gender role ideologies (Roehling, Bultman 2002). Specifically,

men tend to believe that the breadwinner role should be male dominated while the homemaker/caretaker role should be female dominated (Roehling, Bultman 2002).

Historically, the United States has largely been composed of the male breadwinner and female homemaker/caretaker family model (Cunningham 2008). This is not to suggest that women did not work, there have always been working women; however, in terms of performing roles within a marriage, the male breadwinner family model has tended to be the American norm. This model suggests that men and women have specific roles within a married household, with men held responsible for bringing money into the household and women held responsible for maintaining the domestic side of the household (Cunningham 2008). Due to this model's long standing history within the United States, traditional ideologies still resonate with many Americans (Eirich, Robinson 2016). While the traditional ideologies may linger, the male breadwinner household has been on a steady decline in the United States since the 1950s and 1960s (Trappe, Pollmann-Schult & Schmitt 2015).

These lingering traditional ideologies held by some American men have been linked to what are known as interest-based explanations (Bolzendahl, Myers 2004). Interest structures are representations of the goals individuals value, be it fame, wealth, or self-awareness (Bolzendahl, Myers 2004). Interest-based explanations suggest that if an individual's interest structures benefit directly from something, specifically egalitarian gender ideologies in this instance, then that person has a higher likelihood of adopting those egalitarian beliefs (Bolzendahl, Myers 2004). Therefore, women's higher percentage of involvement with feminist ideals when compared to men should not be surprising since the ideals seek to provide prosperity to women (Bolzendahl, Myers 2004). Since men may struggle to see any direct benefits of having women

in the workforce, they tend to perpetuate the beliefs of the traditional gender role ideologies (Bolzendahl, Myers 2004; Roehling, Bultman 2002).

The intersection of eroding male breadwinner households and lingering traditional ideologies regarding gender roles in a marriage is of particular interest. If Americans continue to identify with the traditional gender role ideologies, a modified male breadwinner model may emerge (Trappe, Pollmann-Schult & Schmitt 2015). These modified models may include downplaying the significance of income brought in to the household by the wife or may simply ignore the contribution all together (Potuchek 1997). This is done in part to allow the husband to maintain the traditionally held role of breadwinning (Potuchek 1997). In this modified model, individual beliefs regarding gender role ideologies would influence reported financial wellbeing. Individuals who have more traditional gender role beliefs would theoretically report higher subjective financial wellbeing if the husband contributes a greater percentage of the household income than the female. This would apply to both husbands and wives, assuming they both hold traditional gender role beliefs.

Working within the traditional marital role ideology, this thesis tests the Male Breadwinner Model by assessing whether the relationship between economic dependency and financial satisfaction and subjective class standing is influenced by traditional gender role ideologies and consistent across men and women.

### Egalitarian Ideology and the Social Comparison Perspective

The second marital role ideology Hochschild and Machung (1989) identify is the egalitarian ideology where the husband and wife share equal importance for both home and work. More recent research has revealed historic trends, reflecting what is being called an

ongoing gender revolution (Goldscheider, Bernhardt & Leppegård 2015). The gender revolution has been divided into two main parts, with women entering the labor force representing part one (Goldscheider, Bernhardt & Leppegård 2015). Part one was associated with women taking on additional economic support roles within households while enjoying little relief from household responsibilities (Goldscheider, Bernhardt & Leppegård 2015).

This has arguably already occurred in the United States. As previously mentioned, female breadwinner households now represent forty percent of U.S. households with children (Medved 2016). As women have entered the workforce, they have been exposed to ideas and situations that are different from the traditionally held beliefs reminiscent of the male breadwinner model. This is tied to exposure-based explanations of developing more egalitarian gender roles as well as feminist ideals (Bolzendahl, Myers 2004). Exposure-based explanations simply mean that as women enter the workforce, they are exposed to new ideas, situations, and experiences which can alter their own beliefs (Bolzendahl, Myers 2004). Likewise, as women enter the workforce, men are exposed to working women which changes their perception of women and ultimately, their gender role ideologies as well (Bolzendahl, Myers 2004). While women have increased their presence in the workforce, men have been slower to increase their presence in the realm of home and family life.

Part two of the gender revolution is composed of men taking on additional responsibilities within the realm of home and family life (Goldscheider, Bernhardt & Leppegård 2015). While the shift into phase two is still largely underway in most countries, evidence supporting part two has started appearing in several European countries (Sullivan, Billari & Altintas 2014). Younger, more highly educated fathers are increasing their involvement in childcare as well as domestic tasks among dual-earner couples (Goldscheider, Bernhardt &

Leppegård 2015). To supplement the increased presence of women in the workforce and fathers increasing their involvement in childcare and domestic tasks, there continues to be a strong push for gender equality including shifting demographics of families as well as more open norms surrounding birth control and sexuality (Bolzendahl, Myers 2004). All of this has resulted in the continual liberalization of American gender role ideologies and beliefs (Bolzendahl, Myers 2004). Taking into account the growing support for more egalitarian gender role ideologies and working within the egalitarian marital role ideology, this thesis will incorporate the Social Comparison Perspective which puts increased emphasis on financial contributions to household income over household and family chores when determining financial satisfaction.

The emergence of dual-earner households, egalitarian ideologies, and economic independence for many women creates opportunity for social comparisons within marriages, an opportunity which did not exist in single-earner households. The Social Comparison Perspective highlights the importance of individual income relative to total household income (Eirich, Robinson 2016). It puts more emphasis on superior income positions for determining individual behavior and responses than it does gender norms (Eirich, Robinson 2016). Social comparison occurs between people whom are considered equals, such as spouses, and involves judging one's situation based on the relative value of someone else's situation (Eirich, Robinson 2016).

Social Comparison Perspective in practice can be understood by thinking about the differences between objective value and relative value. As a hypothetical, two dual-earner households exist both of which have net income of \$100,000. In household one, the husband and wife each bring home equal shares, \$50,000 apiece. In household two, the wife brings home \$80,000 and the husband brings home \$20,000. Social Comparison Perspective predicts that even though both households objectively have the same income, the wife in household two will

report higher financial satisfaction than her husband because her relative value compared to her equal, or her husband, is higher. By the same logic, both the husband and wife in household one will report the same financial satisfaction because their relative value is equal. Social Comparison Perspective suggests that individuals' financial satisfaction and subjective class standing lies in the relative value of their own income within a household, that the social comparison of wealth is pervasive and unavoidable, and that all other factors are immaterial (Eirich, Robinson 2016).

Using the social comparison perspective and examining economic dependency within a marriage, I hypothesize that relative financial wellbeing (financial satisfaction and subjective class ranking) will improve based on increasing income contributed relative to total household income.

#### Transitional Ideology and the Gender Role Congruence Model

The third marital role ideology identified by Hochschild and Machung (1989) is a transitional ideology which falls somewhere between a full traditional and a full egalitarian ideology. Dual-earner couples who fall in this ideology may put increased emphasis on individual income relative to total household income which the Social Comparison Perspective would test for; however, they may also put increased emphasis on acting out their own individual gender role ideologies through their behavior in their marriages (Greenstein 1996a). The emergence of these transitional marital role ideologies is the result of the ongoing but stalled gender revolution (Goldscheider, Bernhardt & Leppegård 2015).

Prior to their introduction to the labor force, women made many advancements in both the political and educational realms (Goldscheider, Bernhardt & Leppegård 2015). This made

the transition for women from domestic work to professional work a little easier when compared to the transition of men moving from professional work to domestic work (Goldscheider, Bernhardt & Leppegård 2015). As a result, individual men and women have varying gender role ideologies and behaviors that they act out within married households (Greenstein 1996a). When examining women's increased education and increased participation in the labor force during the late 20<sup>th</sup> century, conflicts are likely to arise between men and women concerning ideas of gender specialized roles (Cunningham 2008). Considering the potential part that individual gender role ideologies may play in the transitional marital role ideology, the Gender Role Congruence Model will serve to test for those ideologies.

The Gender Role Congruence Model, or how closely one's gender ideologies align with one's behavior within a marriage, is a variation of the traditional male breadwinner model (Greenstein 1996a). Gender ideology should be clearly separated from gender identity in this case, which Goffman explains as, "the deepest sense of what one is" (1977:315). Within the Gender Role Congruence Model, two men who identify their gender as male can have vastly different ideologies regarding what being male means with relation to their role in a marriage (Greenstein 1996a). Subjective well-being, which includes financial satisfaction and subjective class ranking, will be derived from an alignment, or congruence, of one's gender role ideologies and gender role behaviors (Roehling, Bultman 2002).

A practical example within this model would look like the following. Within a married couple, if a wife is bringing home more than her husband, both the husband and wife would report higher subjective well-being if the wife has non-traditional gender role ideologies and the husband also endorses those non-traditional gender role ideologies. In this case, the gender ideologies of both the husband and wife align with the on-display behavior within their marriage.

Likewise, if there exists a disparity between one's gender ideologies and the on-display behavior within the marriage, there will be a lower assessment of one's subjective well-being. Within this model, looking specifically at dual-earner households, the ideologies of both spouses are important to consider (Minnotte, Minnotte & Pedersen 2013).

The Gender Role Congruence Model considers both spouses' gender ideologies and assesses subjective well-being based on those ideologies. This model finds some of its theoretical beginnings within Relative Deprivation Theory (Crosby 1976). Relative Deprivation Theory assumes that justice is a subjective phenomenon requiring individual assessment to determine whether one feels unjustly treated (Greenstein 1996a). This theory also assumes that within relationships, there exists a need for balance and that failure to achieve that balance will result in individuals being motivated to restore balance (Greenstein 1996a).

Using this framework to examine gender ideology in reference to financial satisfaction, Gender Role Congruence says that if a wife has the gendered expectations to do more work in a dual-earner household, then having an unequitable amount of work will not appear unjust to her because of her own frame of reference. Conversely, if a wife has the gendered expectations to have an equitable distribution of work in a dual-earner household, then having an unequitable amount of work will appear unjust and will ultimately reduce marital satisfaction as well as subjective well-being. The Gender Role Congruence Model will fall closely in line with the transitional marital role ideology outlined earlier by Hochschild and Machung (1989), not putting complete emphasis on the historical male breadwinner model, but still allowing for gender role ideologies to contribute to a couple's financial satisfaction and subjective class ranking. Effectively, this model suggests that history alone is not the determining factor in

financial satisfaction; however, neither is individual income relative to one's spouse. Instead, this model allows for the interaction between income and gender role ideologies.

The importance of marital role ideologies, individual income, and how they affect financial satisfaction and subjective class identification are important and noteworthy. To help demonstrate their importance, one need only look at economic standing following a divorce as a powerful indicator that changes have indeed been occurring. During the 1970s, a woman's income would plummet by at least a quarter after a divorce; however, a divorced man's income would rarely experience a decline of that magnitude (Rosin 2012). Comparatively, now the number of men and women who experience a twenty-five percent income drop is relatively similar (Rosin 2012). In fact, the number of women experiencing a substantial rise in income post-divorce has nearly doubled (Rosin 2012). This provides further evidence that role patterns are transitioning within married households, particularly related to income. After centuries of patriarchal dominated married households, today's marriages have transitioned to more egalitarian ideologies than those of the past (Kornrich, Brines & Leupp 2012). While progress towards gender equality has been noteworthy, gender inequalities still exist and there remains a great deal of work to be done.

## **Chapter 3: Data and Methods**

### Data Source

For this thesis, I used the General Social Survey (GSS) (Smith et al., 2016). I used the cumulative data file ranging from the years 1994 to 2016. The GSS is a useful data set for the purposes of this thesis because it is a nationally representative sample of the United States, allowing for a thorough assessment of American families and statistically speaking, generalizable results. The GSS has the added benefit of enjoying a seventy percent response rate. Finally, the GSS provides much more than just basic demographic information on its respondents, including information relevant to individual behaviors, attitudes, and beliefs. The information included with the GSS is pertinent to the scope of my thesis.

### Dependent Variables

I used four dependent variables in this thesis. The first dependent variable I used is family financial satisfaction (GSS variable satfin) posed in the GSS as, “We are interested in how people are getting along financially these days. So far as you and your family are concerned, would you say that you are (1) satisfied (2) more or less satisfied or (3) not at all satisfied.” I reverse coded the variable so that higher values represent greater financial satisfaction.

The second dependent variable I used is opinion of financial well-being relative to others (finrela). The question reads, “Compared with American families in general, would you say your family income is (1) far below average (2) below average (3) average (4) above average or (5) far above average.”

The third dependent variable I used considers subjective standard of living relative to others (goodlife). The question reads, “The way things are in America, people like me and my family have a good chance of improving our standard of living, do you (1) strongly agree (2) agree (3) neither (4) disagree or (5) strongly disagree.” I reverse coded the variable so that higher values represent a higher standard of living.

The fourth dependent variable I used is related to subjective class identification by the respondent (class). The question reads, “If you were asked to use one of four names for your social class, which would you say you belong in: (1) the lower class (2) the working class (3) the middle class or (4) the upper class?”

### Economic Dependency

The main independent variable I used in my thesis is a continuous variable that measures the respondent’s economic dependency on his or her spouse. The variable ranges from -1 to 1, where -1 is the respondent contributes no income to the house, 0 is the respondent contributes half of the household’s income, and 1 is the respondent contributes all of the household’s income.

I calculated the dependency ratio by subtracting the respondent’s income (conrinc) from the total family income (coninc). I assume the difference to be the spouse’s income. Then, I used the newly calculated spouse income variable to determine the dependency ratio by subtracting the spouse’s income from the respondent’s income and then dividing by the total household income. Specifically, dependency is the difference between respondent’s income and spouse’s income. That difference is then divided by total household income.

This method of determining spousal income relative to total household income is potentially problematic. Because the GSS does not provide a direct measure of spousal income, this potentially introduces a source of error regarding spousal income. Subtracting the respondent's income from the total household income assumes that everything leftover is spousal income; however, it is possible that the household income is also composed of nonlabor income such as money derived from investments, gifts, or government aid. In these scenarios, this money is being credited to the spouse. Keeping this potential error in mind, the dependency variable does not necessarily claim that a household is male or female breadwinner; rather, the dependency variable illustrates how much of the income the respondent is contributing to the total household income. In other words, the dependency variable is not a measure of breadwinner status, but a measure of financial dependence versus independence.

### Gender Role Beliefs

To explore the possibility of interaction effects between economic dependency and gender role ideologies, I constructed a scale using GSS questions to measure how traditional, egalitarian, or transitional a respondent's gender role beliefs are. The scale uses three gender role questions asked within the GSS to determine a respondent's beliefs regarding gender roles.

The first scale variable relates to the effects a mother working has on her children (GSS variable fechld) posed in the GSS as, "A working mother can establish just as warm and secure a relationship with her children as a mother who does not work, do you (1) strongly agree (2) agree (3) disagree (4) strongly disagree." I reverse coded the variable so that strongly disagree, which represents more traditional gender role beliefs, equals one and strongly agree, which represents more egalitarian gender role beliefs, equals four.

The second scale variable is preschool kids suffer if mother works (GSS variable fepresch) posed in the GSS as, “A preschool child is likely to suffer if his or her mother works, do you (1) strongly agree (2) agree (3) disagree (4) strongly disagree.”

The third scale variable is better for man to work, woman tend home (GSS variable fefam) posed in the GSS as, “It is much better for everyone involved if the man is the achiever outside the home and the woman takes care of the home and family, do you (1) strongly agree (2) agree (3) disagree (4) strongly disagree.”

All three variables were on a four point Likert scale. The variables were combined into a single scale called gender role perceptions. The scale can range from three to twelve. Higher values on the gender role perception scale represent more egalitarian beliefs while lower values on the gender role perception scale represent more traditional beliefs. When tested for internal consistency, or scalar reliability, the scale had a Cronbach’s Alpha of .737.

### Control Variables

The control variables I used in this thesis include: total family income for the past year (coninc) divided by 10,000; year in which the survey was administered (dummy variable recoded from the GSS year variable); race (dummy variable recoded from the GSS race variable as nonwhite=0, white=1) (race was coded this way because the GSS only collected race as white/black/other until the year 2000, because my thesis uses data from prior to the year 2000, I had to use the old race variable for internal consistency); educational attainment (dummy variable recoded from the GSS degree variable as less than high school 0/1, high school 0/1, some college 0/1, and college 0/1 with values of zero representing false and values of one representing true for each category respectively); employment status (dummy variable recoded

from the GSS wrkstat variable as working 0/1 with values of zero representing not working and values of one representing working either part or full time); region (dummy variable recoded from the GSS region variable as northeast 0/1, midwest 0/1, south 0/1, and west 0/1 with values of zero representing false and values of one representing true for each category respectively); sex (recoded from the GSS sex variable as female 0/1 with a value of zero representing false and a value of one representing true); and age (coded in one year intervals).

### Sample Restrictions

For this thesis, I am only examining working age, heterosexual married adults. I had to limit out any homosexual couples due to limited sample size and not being asked regularly prior to 2012 in the GSS. I excluded anyone above 65 since they are older than traditional retirement age. I set respondents that report being not married to missing and those cases are excluded from the final analysis. In the process of calculating the proportion of income a respondent's spouse contributed (spouse's income), there were some respondents which reported no household income. These cases were set to missing and excluded from the final analysis. In the process of calculating the dependency variable, a very small percentage of cases came up outside the expected -1 to 1 range. This occurred if a respondent reported having higher income than total household income. Any dependency value outside the -1 to 1 range was set to missing and excluded from the final analysis. The variables used in constructing the gender role ideology scale were only asked beginning in 1994; therefore, the sample was further restricted to respondents from 1994 forward to accommodate the scale. Finally, the sample was again restricted to be complete on all covariates. Since the GSS uses a split ballot design, many cases ended up being excluded through the restriction process.

After sample restrictions were completed, there were a total of 3753 individual cases (N=3753) that were analyzed in this thesis.

### Data Analysis

I analyzed the data using ordered logistic regression models. In all models, the test of parallel lines came up as significant, meaning the models violate the proportional odds assumptions. I ran multinomial models on all dependent variables, using the same dependency variable and controls. Running the multinomial models revealed that both ordered logistic and multinomial models had qualitatively, substantively similar results. Since the results were similar in magnitude and direction, I opted to present the ordered logistic models for ease of interpretation and presentation. For each dependent variable, I ran a model predicting the effect of economic dependency net of household income. Each model also contained all the control variables to test for spuriousness in the association between economic dependency and the outcome of interest.

Additionally, I explored possible interaction effects. Specifically, I examined whether the effects of economic dependency are conditional on gender role ideologies. I created a gender role perception scale which can range from three to twelve. Higher values on the gender role perception scale represent more egalitarian beliefs while lower values on the gender role perception scale represent more traditional beliefs. I then created an interaction term between economic dependency and gender role ideology by centering both the gender role perception scale and dependency variables, then multiplying the two together. Finally, I ran a linear regression using the centered variables, the product term, and the outcome variables. To

examine if dependency affects men and women differently, I also ran the ordered logistic regressions independently for men and women, restricting the opposite out of the sample.

For a list of all variables pulled from the GSS and the text associated with each question, reference Appendix A.

## Chapter 4: Findings

The descriptive statistics in Table 1 reveal relevant demographic information about the composition of the GSS sample. The dependency variable has a mean of -0.223 indicating that a majority of respondents in the GSS sample contribute less to total household income than their spouse. Looking at the race variable reveals that 83.6% of respondents (3,137 individuals) are white and the way the race variable was coded means that the remaining 14% of respondents (615 individuals) are not white. Breaking down the education categories, 11.4% of respondents have less than a high school education, 50.8% have a high school diploma, 7.2% have some college, and 30.6% have a college degree. 66.4% of respondents reported as being currently employed. Regionally, responses were broken down with 15.8% in the northeast, 24.9% coming from the midwest, 37.4% coming from the south, and 21.9% coming from the west. Also worth noting, 54% of respondents were female.

The descriptive statistics in Table 1 also reveal noteworthy information concerning the composition of the gender role perception scale. The mean score on the gender role perception scale is an 8.21. Since the total possible range for the scale is between three and twelve with three being more traditional and twelve more egalitarian, the average for the sample falls somewhere in the middle, or the transitional area of the scale, but does lean a bit toward more egalitarian. The individual components of the scale reflect the same information. Each fall on a potential range of one to four with one being more traditional and four being more egalitarian. The mean scores of each of the components are 2.730, 2.857, and 2.620 respectively. In each case, the mean score falls somewhere in the middle, or the transitional area of the scale, but does lean a bit toward more egalitarian.

**Table 1** - Descriptive Statistics (Unweighted).

	Minimum	Maximum	Mean	Std. Deviation
White	0	1	0.836	-
< High School	0	1	0.114	-
High School	0	1	0.508	-
Some College	0	1	0.072	-
College	0	1	0.306	-
Working	0	1	0.664	-
Northeast	0	1	0.157	-
Midwest	0	1	0.249	-
South	0	1	0.374	-
West	0	1	0.219	-
Married	1	1	1.000	-
Female	0	1	0.540	-
Man Work, Woman Home	1	4	2.730	0.848
Mother Work Doesn't Hurt Child	1	4	2.857	0.882
Preschool Kids Suffer if Mom Works	1	4	2.620	0.800
Gender Role Perception Scale	3	12	8.209	2.053
Income (\$10,000)	0.04	17.87	6.270	4.181
Dependency	-1	1	-0.223	0.695
Financial Satisfaction	1	3	2.114	0.743
Subjective Class	1	4	2.502	0.649
Opinion of Financial Well- Being	1	5	3.051	0.861
Standard of Living Relative to Others	1	4	2.536	1.024
Valid N (listwise)	3753			

Table 2 illustrates the results from the first model looking at dependency and financial satisfaction and includes all controls (household income, year the GSS respondent participated in the GSS, education, sex, race, region, employment status, and age). The findings show that as economic independence increases – as the proportion of the total household income that comes from respondents increases – subjective financial satisfaction increases. This is significant at the .05 level.

**Table 2** - Financial Satisfaction Ordered Logistic Model (satfin)

	Estimate	Odds Ratios	Std. Error
Dependency	0.134	1.144*	0.062
Income (\$10,000)	0.177	1.194***	0.010
High School	-0.107	0.899	0.118
Some College	-0.025	0.975	0.164
College	0.078	1.081	0.133
Female	0.096	1.101	0.076
White	0.291	1.338***	0.090
Midwest	0.305	1.356**	0.109
South	0.302	1.353**	0.102
West	0.215	1.24†	0.111
Working	-0.089	0.915	0.091
Age	0.006	1.006†	0.003
Cut Point 1	0.385	1.469	0.244
Cut Point 2	2.580	13.204	0.249

Note: Odds ratios presented in "Odds Ratios" column. All models also include controls for year GSS was administered. N=3753.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Looking further into Table 2, it is revealed that those who have higher income have higher odds of reporting more financial satisfaction. White respondents have increased odds of

reporting higher financial satisfaction than minority respondents. Regionally, people in the midwest, south, and west have higher odds of reporting higher financial satisfaction than those living in the northeast. As age increases, people also have higher odds of reporting higher financial satisfaction. Most important to the thesis, those who are more financially independent have higher odds of reporting higher financial satisfaction than those who are more financially dependent.

**Table 3** - Financial Well-Being Ordered Logistic Model (finrela)

	Estimate	Odds Ratios	Std. Error
Dependency	0.221	1.247***	0.064
Income (\$10,000)	0.325	1.384***	0.012
High School	0.289	1.335*	0.120
Some College	0.409	1.505*	0.167
College	0.741	2.099***	0.136
Female	0.034	1.035	0.077
White	0.288	1.334**	0.092
Midwest	0.051	1.052	0.111
South	0.101	1.106	0.103
West	0.100	1.106	0.113
Working	0.042	1.043	0.093
Age	-0.002	0.998	0.003
Cut Point 1	-1.380	0.252	0.257
Cut Point 2	0.856	2.354	0.249
Cut Point 3	3.713	40.982	0.258
Cut Point 4	6.965	1058.979	0.287

Note: Odds ratios presented in "Odds Ratios" column. All models also include controls for year GSS was administered. N=3753.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Table 3 illustrates the results from the second model looking at dependency and financial well-being and includes all controls. The findings show that as economic independence increases – as the proportion of the total household income that comes from respondents increases – subjective financial well-being increases.

Table 3 further reveals that as income increases, the odds of reporting higher financial well-being increase. Looking at the education variables, high school graduates, those with some college, and those with a college degree all have increased odds of reporting higher financial well-being relative to those who did not complete high school. Further, the odds increase stepwise as one moves along the educational attainment spectrum. White people have higher odds of reporting increased financial well-being relative to minorities.

Table 4 demonstrates the estimates from the third model which looks at dependency and standard of living as well as all controls. The findings show that as economic independence increases – as the proportion of the total household income that comes from respondents increases – subjective standard of living increases. It should be noted that this finding was significant only at the .1 level.

Table 4 also reveals that as total income increases, respondents have higher odds of reporting a higher standard of living. High school graduates demonstrated lower odds of reporting a higher standard of living than those who did not complete high school. Likewise, whites had lower odds of reporting a higher standard of living than minorities. Regionally, respondents from the south and west have increased odds of reporting a higher standard of living than those living in the northeast. Also worth noting, as age increases, the odds of reporting a higher standard of living actually decreases.

**Table 4 - Standard of Living Ordered Logistic Model (goodlife)**

	Estimate	Odds Ratios	Std. Error
Dependency	0.119	1.126†	0.061
Income (\$10,000)	0.064	1.066***	0.009
High School	-0.248	0.78*	0.116
Some College	-0.155	0.856	0.161
College	-0.108	0.898	0.130
Female	-0.106	0.899	0.074
White	-0.300	0.741***	0.089
Midwest	0.144	1.155	0.106
South	0.231	1.26*	0.099
West	0.424	1.529***	0.108
Working	-0.021	0.980	0.089
Age	-0.025	0.975***	0.003
Cut Point 1	-2.127	0.119	0.242
Cut Point 2	-1.455	0.233	0.240
Cut Point 3	0.907	2.476	0.240

Note: Odds ratios presented in "Odds Ratios" column. All models also include controls for year GSS was administered. N=3753.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Table 5 presents estimates from the fourth model which looks at dependency and subjective class identification as well as all controls. The findings show that as economic independence increases – as the proportion of the total household income that comes from respondents increases – subjective class identification increases.

Delving further into Table 5, it is revealed that as income increases, the odds of self-identifying in a higher class category increase. Those with a high school diploma, those with some college, and those with a college degree all have increased odds of identifying in a higher class bracket than those who did not complete high school. Whites have increased odds of self-

identifying in a higher class category than minorities. Respondents living in the midwest and the west have increased odds of reporting a higher class bracket than those living in the northeast, though the midwest is only significant at the .1 level. As age increases, the odds of self-identifying in a higher class bracket increase. Oddly enough, those respondents who are working have decreased odds of reporting being in a higher class category than those who are not working.

**Table 5** - Subjective Class Ordered Logistic Model (class)

	Estimate	Odds Ratios	Std. Error
Dependency	0.215	1.24**	0.069
Income (\$10,000)	0.280	1.323***	0.013
High School	0.461	1.586***	0.136
Some College	0.691	1.995***	0.184
College	1.493	4.448***	0.153
Female	0.132	1.142	0.084
White	0.313	1.368**	0.101
Midwest	0.234	1.264†	0.121
South	0.063	1.065	0.113
West	0.297	1.345*	0.123
Working	-0.368	0.692***	0.101
Age	0.011	1.011***	0.003
Cut Point 1	-0.313	0.731	0.275
Cut Point 2	3.443	31.280	0.282
Cut Point 3	7.931	2782.278	0.323

Note: Odds ratios presented in "Odds Ratios" column. All models also include controls for year GSS was administered. N=3753.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Table 6 illustrates the interaction of the gender role perception scale with dependency to check for any variation in the financial satisfaction, financial well-being, standard of living, and subjective class outcome variables respectively. Across all four interaction term models, no statistically significant results were yielded, meaning that the relationship between the outcome variables and dependency did not vary by gender role ideology.

**Table 6 - Dependency and Gender Role Ideology Interactions - All Outcomes**

	Financial Satisfaction B (Std. Error)	Financial Well-Being B (Std. Error)	Standard of Living B (Std. Error)	Subjective Class B (Std. Error)
(Constant)	2.066 (0.013)	3.042 (0.015)	2.552 (0.018)	2.470 (0.011)
Dependency Centered	0.026 (0.019)	0.092*** (0.022)	0.095*** (0.026)	0.032 (0.017)
Gender Role Perceptions Centered	0.025*** (0.006)	0.049*** (0.007)	0.019* (0.009)	0.028*** (0.006)
Dependency Centered x Gender Role Perceptions Centered	-0.004 (0.009)	0.003 (0.011)	-0.003 (0.013)	-0.002 (0.008)

Note: N=3753.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Table 7 displays all outcome variables after the sample was restricted to include only male respondents. For ease of interpretation, odds ratios are reported along with standard errors in parentheses beneath each odds ratio.

**Table 7 - Male Ordered Logistic Models - All Outcomes**

	Financial Satisfaction	Financial Well-Being	Standard of Living	Subjective Class
Dependency	1.289** (0.086)	1.495*** (0.087)	1.199* (0.084)	1.543*** (0.097)
Income (\$10,000)	1.181*** (0.016)	1.423*** (0.018)	1.031* (0.015)	1.280*** (0.019)
High School	1.062 (0.163)	1.310† (0.164)	0.963 (0.160)	1.643** (0.187)
Some College	1.086 (0.240)	1.417 (0.243)	1.215 (0.236)	2.493*** (0.267)
College	1.382† (0.189)	2.100*** (0.192)	1.182 (0.186)	5.491*** (0.218)
White	1.247† (0.134)	1.159 (0.135)	0.799† (0.132)	1.279 (0.150)
Midwest	1.288 (0.166)	1.115 (0.168)	1.116 (0.162)	1.405† (0.186)
South	1.425* (0.156)	1.180 (0.158)	1.166 (0.152)	1.351† (0.175)
West	1.473* (0.170)	1.057 (0.171)	1.703*** (0.166)	1.489* (0.190)
Working	1.186 (0.161)	1.185 (0.163)	1.340† (0.157)	0.883 (0.180)
Age	1.009† (0.005)	0.999 (0.005)	0.981*** (0.005)	1.016** (0.005)

Note: Odds ratios presented. All models also include controls for year GSS was administered. N=1726.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

As noted on Table 7, as economic independence increases – as the proportion of the total household income that comes from respondents increases – financial satisfaction, financial well-

being, subjective standard of living, and subjective class identification all increase for men. Two of these measures are significant at the .001 level.

**Table 8** - Female Ordered Logistic Models - All Outcomes

	Financial Satisfaction	Financial Well-Being	Standard of Living	Subjective Class
Dependency	0.955 (0.094)	0.977 (0.097)	1.039 (0.092)	0.999 (0.104)
Income (\$10,000)	1.196*** (0.013)	1.361*** (0.015)	1.084*** (0.012)	1.351*** (0.017)
High School	0.776 (0.175)	1.301 (0.179)	0.618** (0.173)	1.624* (0.201)
Some College	0.866 (0.230)	1.527† (0.237)	0.631* (0.226)	1.763* (0.259)
College	0.920 (0.192)	2.070*** (0.197)	0.697† (0.189)	4.241*** (0.221)
White	1.421** (0.123)	1.462** (0.127)	0.692** (0.121)	1.464** (0.138)
Midwest	1.447* (0.146)	1.028 (0.150)	1.205 (0.141)	1.220 (0.161)
South	1.304* (0.135)	1.032 (0.139)	1.321* (0.131)	0.896 (0.149)
West	1.062 (0.147)	1.138 (0.152)	1.378* (0.143)	1.249 (0.164)
Working	-0.134 (0.114)	1.052 (0.117)	0.902 (0.111)	0.670** (0.127)
Age	1.007† (0.004)	1.001 (0.004)	0.973 (0.004)	1.012* (0.005)

Note: Odds ratios presented. All models also include controls for year GSS was administered. N=2027.

†p < .1. \*p < .05. \*\*p < .01. \*\*\*p < .001.

Table 8, like Table 7, displays all outcome variables after the sample was restricted, but this time includes only female respondents. Once again, for ease of interpretation odds ratios are reported along with standard errors in parentheses beneath each odds ratio. Table 8 illustrates that none of the outcome variables were significantly affected by the dependency measurement.

An area of consistency for both men and women is the subjective class identification portion and how education affects where a respondent reports themselves. For both men and women, the odds of reporting oneself to be in a higher class category increase stepwise based on level of educational attainment. Looking specifically at males, a male with a high school diploma has 1.643 times the odds of reporting a higher class than a male who did not complete high school. A male with some college has 2.493 times the odds of reporting a higher class than a male who did not complete high school. A male with a college degree has 5.491 times the odds of reporting a higher class than a male who did not complete high school. Looking specifically at women, a female with a high school diploma has 1.624 times the odds of reporting a higher class than a female who did not complete high school. A female with some college has 1.763 times the odds of reporting a higher class than a female who did not complete high school. A female with a college degree has 4.241 times the odds of reporting a higher class than a female who did not complete high school. These results were statistically significant for both men and women.

Though not included as a table, I did run the gender role ideology interaction term separate for men and women. Across all four interaction term models for men, no statistically significant results were yielded, meaning that the relationship between the outcome variables and dependency did not vary by gender role ideology. For women, there were statistically significant results in two out of the four models, namely the financial well-being and subjective class

outcome variables, at the .01 level. This suggests that the relationship between the two outcome variables (financial well-being and subjective class) and dependency do vary by gender role ideology for women.

## **Chapter 5: Conclusion**

In this thesis, I aimed to determine how economic dependency within married couples relates to perceived financial wellbeing and class standing. Based on ordered logistic models, I found a statistically significant relationship between proportion of income relative to total household income (dependency) and overall financial satisfaction, financial well-being, standard of living relative to others, and subjective class identification. Not only were these correlations significant, but they held significance in the face of controls.

The findings of the first portion of my thesis are consistent with the Social Comparison Perspective. In effect, my research indicates that if you take two individuals who are similar in terms of race, region, gender, household income, and other controls listed in this thesis but one contributes more money to their respected household than the other, the person who contributes more money is likely to report higher financial satisfaction across all measurements tested in this thesis. In effect, the higher the percentage of income one contributes to their household, the higher they will assess their financial wellbeing. Likewise, a lower individual contribution to total household income correlates to people believing their financial wellbeing to be lower and give them subjective feelings of less financial satisfaction.

The results of the first portion of my thesis provide a great deal of support for the Social Comparison Perspective. The results demonstratively illustrated that people are more likely to report higher financial satisfaction, higher relative income, higher standard of living, and higher subjective class assessment when they contribute more to their overall household income, or in other words, when they are more financially independent relative to their spouse. This provides evidence supporting Social Comparison Perspective's theoretical framework which highlights the importance of individual income relative to total house income. It places increased emphasis

on superior income positions for determining individual behavior and responses than it does gender norms.

The combination of support for superior income and lack of evidence supporting the role of gender ideologies demonstrated in the first portion of this thesis meet the criteria outlined by the Social Comparison Perspective. The first four models provided little evidence to support either the Traditional Breadwinner Model or the Gender Role Congruence Model. The interaction terms did not demonstrate statistically significant results, meaning that the relationship between the tested outcomes and dependency did not vary by gender role ideology. Though gender role ideologies could theoretically play a major role, or at the minimum, a supplementary role in determining the respondents' subjective assessments of their own financial wellbeing, based on the evidence provided in the first part of my thesis, it seems that gender role ideologies were not associated with variation between the outcomes and dependency.

While the first four ordered logistic models provided a great deal of evidence supporting the Social Comparison Perspective, the last eight ordered logistic models where I ran separate analyses for men and women ended up challenging which theoretical paradigms best fit the results. Across all four logistic models for men, I found a statistically significant relationship between proportion of income relative to total household income (dependency) and overall financial satisfaction, financial well-being, standard of living relative to others, and subjective class identification. While these findings were similar to the combined logistic models, the four logistic models for women painted a different picture. For women, I did not find a statistically significant correlation between dependency and any of the four outcome variables.

These findings counter the previous evidence that provided support for the Social Comparison Perspective which places ultimate importance on superior income positions, since

women showed no statistically significant results. While the male and female models dispute the evidence provided by the combined models, they provide evidence to make an even stronger theoretical case. Simply put, these models provide evidence supporting the notion of an ongoing gender revolution and men and women are at different stages.

Drawing on the literature of Hochschild and Machung (1989), this thesis outlined three marital role ideologies which exist for dual earner households. The first one identified was the traditional role ideology where the wife's primary importance is at home even though she also works, while the husband's is strictly at work (Hochschild, Machung 1989). This connects to the Traditional Male Breadwinner Model which places ultimate importance on maintaining the traditional male moneymaker female homemaker relationship. Previous research indicates that men have been resistant to changing their gender role ideologies despite the increasing presence of women in the workforce (Roehling, Bultman 2002).

The resistance to change and lingering traditional ideologies can be linked to interest-based explanations outlined in the literature review (Bolzendahl, Myers 2004). Since men struggle to see any direct, non-financial benefits of having women in the workforce, they lack the motivation to adopt feminist ideas and egalitarian gender role ideologies into their own interest structures, meaning they continue to perpetuate the beliefs of the traditional gender role ideologies (Bolzendahl, Myers 2004; Roehling, Bultman 2002). This likely ties into acting out the role of masculinity, particularly within the context of American culture where there is increased emphasis on capital. The results of the male only ordered logistic models provide evidence supporting the Traditional Male Breadwinner Model, since men report higher subjective financial satisfaction across all four outcome variables when they are less financially dependent on their spouse.

Returning to the ongoing gender revolution outlined in the literature review, the evidence suggests that men are still in part one (Goldscheider, Bernhardt & Leppegård 2015). Part one was associated with women taking on additional economic support roles within households while enjoying little relief from household responsibilities (Goldscheider, Bernhardt & Leppegård 2015). As noted in the literature review, part two of the gender revolution is composed of men taking on additional responsibilities within the realm of home and family life, which has been documented as still underway in most countries (Goldscheider, Bernhardt & Leppegård 2015; Sullivan, Billari & Altintas 2014). While men are still in part one of the gender revolution, the evidence provided by the female only ordered logistic models suggests that women may have already moved into part two.

Drawing again on the literature of Hochschild and Machung (1989), this thesis outlined three marital role ideologies which exist for dual earner households. The third one identified was the transitional ideology which falls somewhere between a full traditional and a full egalitarian ideology (Hochschild, Machung 1989). Within the transitional ideology, dual-earner couples put emphasis on a combination of earnings as well as acting out their own individual gender role ideologies (Greenstein 1996a). Transitional marital role ideologies have emerged as a result of the ongoing but stalled gender revolution (Goldscheider, Bernhardt & Leppegård 2015). While opportunities for financial comparison do exist within the marriages, these comparisons are not the most important factor in determining subjective financial satisfaction. This is where the Gender Role Congruence Model connects to the transitional marital role ideology (Greenstein 1996a).

The Gender Role Congruence Model examines how closely one's gender ideologies align with their behavior within a marriage (Greenstein 1996a). The Gender Role Congruence Model

has theoretical connections with Relative Deprivation Theory which assumes that justice is a subjective phenomenon requiring individual assessment to determine whether one feels unjustly treated (Greenstein 1996a). For an individual to feel that justice is needed, they must realize that an instance of unjustness has occurred. This connects with the exposure-based explanations of developing more egalitarian gender roles and feminist ideas outlined in the literature review (Bolzendahl, Myers 2004).

In other words, as women completed part one of the ongoing gender revolution, they entered the workforce, were exposed to new ideas, situations, and experiences which ultimately altered their beliefs (Bolzendahl, Myers 2004). Women who had only known traditional marital role ideologies their entire lives were exposed to more egalitarian practices and ideologies once they went to work. This may have caused them to become aware of injustices at home, for example, sharing housework, which is not part of the traditional role ideology perpetuated by many men. Without justice as outlined by Relative Deprivation Theory and without alignment of their newly adopted, more feminist and more egalitarian gender roles as outlined by the Gender Role Congruence Model, these women are experiencing injustices, causing a lack of balance within their marriages (Greenstein 1996a). Women then, are not placing their ultimate measures of subjective financial satisfaction within a marriage on their economic independence; rather, they are placing their measures somewhere else, perhaps somewhere related to true balance and justness as outlined by the Gender Role Congruence Model (Greenstein 1996a).

Some potential limitations of this thesis have already been mentioned in the methods section. One of the biggest issues would be the lack of a spouse's income question on the GSS. While I calculated the value by subtracting respondent's income from total household income, this amount arguably does not necessarily reflect a spouse's income. Along with lacking a

variable for spousal income, the GSS also fails to get the financial satisfaction reports from the respondents' spouses. It would have been beneficial to have both spouses' satisfaction reports and look for variation within individual households to see if these results stand. In the process of restricting my sample, I excluded any respondents over the age of 65. Excluding the spouses of respondents who were also over the age of 65 would have been ideal; however, the GSS fails to ask for spouse's age. Also worth noting is the fact that some cases, while only a small percentage of the total, were excluded because they were either missing important income data for this thesis or they had dependency ratios higher than one. While this represents only a tiny portion of the overall sample, any instance of case elimination potentially introduces bias.

Some alternative explanations for the initial association demonstrated between dependency and financial satisfaction for the purposes of this thesis could exist. Despite a lengthy control list, omitted variables could be leading to spurious results. This thesis cannot take a causal stance on the subject, merely a correlational one.

Future research is needed. This analysis was limited to those between the age of eighteen and sixty-five. It would be interesting to see how retired individuals are affected by the income differences within married households. It would also be interesting to see how individuals are affected by earnings not directly from labor such as returns on investments. This thesis was also limited to heterosexual couples due to limitations of the dataset. Given the advances in the areas of lesbian, gay, bisexual, and transgendered (LGBT) rights, it would be substantively worthwhile to incorporate couples who fall along the LGBT spectrum. Currently, the GSS sample of LGBT couples is small, making it difficult to work with the data.

The results demonstrated in this thesis address significant and worthwhile research questions; specifically, how is financial dependency relative to overall household income related

to financial satisfaction and subjective class well-being. My analyses reveal that financial dependency relative to overall household income is associated with subjective financial assessment for men, meaning that men who contribute more to a household than their wives are more likely to be financially satisfied, providing support for the Traditional Male Breadwinner Model. My analyses also revealed that financial dependency relative to overall household income is not associated with subjective financial assessment for women, providing support instead for the Gender Role Congruence Model.

Further, my thesis provides evidence that when it comes to the ongoing gender revolution, perhaps men and women are in different places along the gender revolution spectrum. While the thesis provided a great deal of evidence showing that the bottom line may very well be the bottom dollar for men, it also showed that men may be partially responsible for anchoring the stalled gender revolution.

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## Appendix A – General Social Survey Variables

### Dependent Variables

1. *satfin* (ordinal) – We are interested in how people are getting along financially these days. So far as you and your family are concerned, would you say that you are pretty well satisfied with your present financial situation, more or less satisfied, or not satisfied at all?
2. *finrela* (ordinal) - Compared with American families in general, would you say your family income is far below average, below average, average, above average, or far above average?
3. *goodlife* (ordinal) - The way things are in America, people like me and my family have a good chance of improving our standard of living, do you strongly agree, agree, neither, disagree, or strongly disagree?
4. *class* (ordinal) – If you were asked to use one of four names for your social class, which would you say you belong in, the lower class, the working class, the middle class, or the upper class?

### Independent Variable

1. *dependency* (continuous) -  $dependency = (conrinc - spouse\_inc) / coninc$ 
  - a. *conrinc* (continuous) – Inflation-adjusted personal income.
  - b. *coninc* (continuous) – Inflation-adjust family income.
  - c. *spouse\_inc* (continuous) –  $spouse\_inc = (coninc - conrinc)$

## Control Variables

1. coninc (continuous) – Inflation-adjusted family income.
2. year (continuous) – GSS year for this respondent.
3. race (nominal) – What race do you consider yourself?
4. degree (nominal) – Respondent's degree.
5. wrkstat (nominal) – Last week were you working full time, part time, going to school, keeping house, or what?
6. region (nominal) – Region of interview.
7. sex (nominal) – Respondent's sex.
8. marital (nominal) – Are you currently – married, widowed, divorced, separated, or have you never been married?
9. age (continuous) – Respondent's age.

## Gender Role Scale Variables

1. fechld (ordinal) – Mother working doesn't hurt children.
2. fepresch (ordinal) – Preschool kids suffer if mother works.
3. fefam (ordinal) – Better for man to work, woman tend home.

