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ARE MARRIED WOMEN MORE  
DEPRIVED THAN THEIR  
HUSBANDS?

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# **Are Married Women More Deprived than Their Husbands?**

## *ABSTRACT*

Conventional methods of analysis of poverty assume resources are shared so that each individual in a household/family has the same standard of living. This paper measures differences between spouses in a large sample in indicators of deprivation of the type used in recent studies of poverty at household level. The quite limited overall imbalance in measured deprivation in favour of husbands suggests that applying such indicators to individuals will not reveal a substantial reservoir of hidden poverty among wives in non-poor households, nor much greater deprivation among women than men in poor households. This points to the need to develop more sensitive indicators of deprivation designed to measure individual living standards and poverty status, which can fit within the framework of traditional poverty research using large samples. It also highlights the need for clarification of the underlying poverty concept.

## **1. Introduction**

Conventional methods of analysis of poverty and income inequality take the household or the narrower family as the income recipient unit, and assume resources are shared so that each individual in a given household/family has the same standard of living. Ignoring the within-household distribution in this way has been increasingly criticised on the basis that it obscures gender differences in the causes, extent and experience of poverty, but these criticisms have as yet had little impact on mainstream poverty measurement practice. Jenkins (1991), in reviewing the case for opening up the "black box" that is the household and assessing strategies for doing so, also noted increasing dissatisfaction with the suitability of money income as the measure of household members' experiences. He identified reliance by

those investigating the within-household distribution on qualitative studies based on small samples as one reason why many mainstream poverty researchers relying on secondary analysis of large household surveys remained unconvinced by their evidence. In this paper we respond to these challenges by employing data for a large household sample on non-monetary indicators of deprivation, of the type employed in a number of recent studies of poverty at household level (Mack and Lansley 1985 and Callan, Nolan and Whelan 1993), to directly measure differences between spouses in the extent of deprivation being experienced.

The conventional assumption of equal living standards within the household (or family)<sup>1</sup> in measuring poverty means that either all members of that household will be counted as poor or all will be counted as non-poor, and each member of a poor household will be assessed as equally poor. Critics argue that the result is that women's poverty within households with incomes above the poverty line remains hidden, as does the extent to which women within poor households disproportionately suffer the consequences in terms of reduced consumption (Millar and Glendinning 1987). The feminist critique of reliance on the household as recipient unit is of course driven by a much broader concern about inequality between husband and wife in access to and control over resources: as Jenkins (1991) puts it, it is not simply inequality in outcomes but inequality in process which is at issue.<sup>2</sup> Research on the way money and spending are managed within families (notably Pahl 1983, 1989, Pahl and Vogler 1994) has

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<sup>1</sup> The distinction between the household and the family is an important one, the choice between them having a significant impact on the results of mainstream studies (see for example Johnson and Webb 1989), but that is not the issue on which we focus here so we will refer to the household alone in describing conventional practice.

<sup>2</sup> Thus Millar and Glendinning (1987) highlight, in addition to the two elements of the critique of reliance on the household already mentioned, the fact that the question of women's independent access to resources is considered unimportant (p. 10-11).

focused attention on differences in power and responsibilities between spouses, on the different allocative systems which operate, and on the distinction between management and control of resources. (Among economists, issues of power and control also underpin the critique of the altruistic model of distribution within marriage championed by Becker.)<sup>3</sup> Material deprivation is itself only one aspect of being poor, indeed it need not be central to the way in which one conceptualises poverty, as we bring out below. However, developing ways to measure intra-household differences in outcomes in terms of living standards is an indispensable element in opening up the household "black box". It is an essential complement to recent studies which show the substantial effects on poverty and income inequality of varying the assumption about the extent to which resources are shared within the household (Borooah and McKee 1994, Davies and Joshi 1994, Sutherland 1995).

Differences in living standards within the household, like household resource allocation systems, have for the most part been explored empirically via in-depth studies of small numbers of cases (for example Graham 1987, Charles and Kerr 1987), which yield valuable insights but are difficult to generalize and have had limited impact on mainstream poverty measurement. Vogler and Pahl (1994) is a notable exception, looking at financial allocative systems and relating these to reported deprivation for spouses in a large sample (of 1211 couples) from the Social Change and Economic Life Initiative. Respondents were asked to say which from a list of 14 items they had to cut back on in the previous two years when the

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<sup>3</sup> Alternatives based on game theory involving cooperative or non-cooperative bargaining models have been advanced, for example by Manser and Brown (1980) and Lundberg and Pollak (1994) respectively, though as discussed in Pollak (1994) even these have been criticised for failing to take power adequately into account by omitting key variables or treating them as exogenous to the model.

household was short of money, a summary index was constructed for both husband and wife with a score of one for each type of economy they had taken, the gap between wife and husband measured, and the way the mean gap varied with household allocative system and household income reported.<sup>4</sup> However, their primary focus is on allocative systems rather than deprivation *per se*, and it is not possible to relate their deprivation measure to the non-monetary indicators which have been employed in mainstream research on poverty at household level.

The use of non-monetary indicators of deprivation in poverty measurement at household level was pioneered by Townsend (1979), who selected items from a set of indicators of style of living for British households to construct a summary deprivation index, but scores on this index were used as support for an income poverty line rather than to identify poor households directly.<sup>5</sup> Mack and Lansley (1985), by contrast, adopted a direct approach which uses deprivation indicators to identify the poor, seeking to control for tastes by measuring "enforced lack" of items which respondents said they would like but could not afford. (Their work is updated and developed with more recent survey data in Freyman (1991) and Gordon et al (1994)). Callan, Nolan and Whelan (1993) used Irish data to implement Ringen's (1987) proposal that both income and deprivation criteria be used to identify households excluded from society due to lack of resources, and Nolan and Whelan (1996) use the same data to provide an in-depth analysis of the relationship between deprivation indicators, household income, and wider resources. Other recent studies employing non-monetary deprivation

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<sup>4</sup> Perceptions about access to personal spending money were also examined.

<sup>5</sup> Similarly, Townsend and Gordon (1989) use data from a survey carried out in London on a wide range of activities and items to construct summary indices of material and social deprivation, and apply discriminant analysis to identify an income poverty line.

indicators in measuring poverty include Mayer and Jencks (1987) with US data, Muffels and Vrien (1991) using Dutch data, and Hallerod (1995) with data for Sweden. Here we are able to use the type of deprivation indicators employed in this research on poverty at household level to look at intra-household differences: specifically, to measure differences between spouses in the extent of deprivation being experienced. The data set on which Callan, Nolan and Whelan (1993) and Nolan and Whelan (1996) are based, for a large representative sample of Irish households, contains for both spouses information on deprivation indicators of the type developed by Mack and Lansley, allowing us to address intra-household differences directly. The results serve to demonstrate the advantages of seeking direct measures of individual living standards, rather than trying to infer them from income or expenditure data. While the indicators of deprivation used at household level are seen to have limitations for this purpose, this is itself a necessary first step to building bridges between measurement of deprivation at household and at intra-household levels.

The paper is structured as follows. Section 2 describes the survey data to be employed. Section 3 compares the responses of husbands and wives in that survey to a series of questions about whether they have or lack a range of possessions and activities, examining differences for individual items and in overall scores on a summary deprivation index. Section 4 makes use of respondents' replies as to whether they could not afford or did not want the items that they lack to develop alternative summary measures of "enforced" deprivation and of the gap between spouses in these indices. Section 5 looks at the extent to which differences in measured deprivation between spouses are related to characteristics such as family composition, income and social class - including whether the wife has access to an

independent income. Section 6 summarises the conclusions and draws out their implications for the way poverty is conceptualised and measured.

## **2. The Data**

The data employed were obtained from a specially-designed large scale household survey carried out throughout Ireland in 1987 by the Economic and Social Research Institute. Using the Electoral Register as sampling frame, a random multi-stage cluster sample was drawn. The effective response rate in the survey was 64%, which is comparable with other large-scale surveys covering similar sensitive areas such as the UK Family Expenditure Survey. The sample for analysis was reweighted to accord with external information in terms of household size and location and the age and occupational group of the household head. Extensive validation of the sample has shown it to be representative of the population in terms of a range of characteristics such as the age and sex distribution, labour force status, numbers in receipt of different social security schemes, numbers with private health insurance and full entitlement to means-tested public health care, and the distribution of taxable income. (The survey design, response, reweighting and validation are fully described in Callan, Nolan *et al* 1989, Nolan and Callan eds. 1995).

The survey obtained information on household composition, demographic characteristics, labour force status, occupation and industry, and income by source. (The way in which income data was collected corresponds closely with the Family Expenditure Survey, except that particular attention was paid to the measurement of income from farming, involving a separate questionnaire). In addition, information on a set of indicators of style of living was obtained



from most adults.<sup>6</sup> These indicators of style of living were designed primarily to complement income in assessing the living standards/poverty status of households, and the approach developed to using them for that purpose has been set out in Callan, Nolan and Whelan (1993, 1994) and extended in Nolan and Whelan (forthcoming 1996). However, the individual responses also provide a rare opportunity to look at differences in living standards between members of a particular household, and our aim in this paper is to exploit that potential by comparing the responses of spouses. The survey obtained information on 20 items or activities which were to be considered as possible indicators of deprivation, which are listed in Table 1. A considerable number of these items will be common to all members of a family or household - for example a fridge or a bath/shower - and thus will not be of use in comparisons between spouses, but some do clearly relate to the individual while others are more difficult to categorise as familial versus personal.

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<sup>6</sup> About 20% of adults did not complete a full individual questionnaire for a variety of reasons; these either responded to a short questionnaire containing income and labour force status but not the life-style items, or that questionnaire was completed by proxy by another household member.

*Table 1: Life-Style Items/Activities in 1987 ESRI Survey*

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Item
Refrigerator
Washing machine
Telephone
Car
Colour television
A week's annual holiday away from home (not staying with relatives)
A dry damp-free dwelling
Heating for the living rooms when it is cold
Central heating in the house
An indoor toilet in the dwelling (not shared with other households)
Bath or shower (not shared with other households)
A meal with meat, chicken or fish every second day
A warm, waterproof overcoat
Two pairs of strong shoes
To be able to save some of one's income regularly
A daily newspaper
A roast meat joint or its equivalent once a week
A hobby or leisure activity
New, not second-hand, clothes
Presents for friends or family once a year

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Following the approach developed by Mack and Lansley (1985), respondents were shown a card listing these items/activities and asked:

1/ "Which of the things listed you do not have or cannot avail of?"

2/ "Of the things you don't have, which ones would you like to have but must do without because of lack of money?"; and

3/ "Which ones you believe are necessities, that is things that every household (or person) should be able to have and that nobody should have to do without".

Here we confine attention to married persons where both spouses are living in the household and both completed the detailed individual questionnaire without any missing responses on any of the items or on the have/have not, cannot afford/do not want elements of the question. This still leaves a substantial sample of 1,763 couples, on which the analysis in this paper is based.

It will be clear that the items themselves were not chosen with intra-household differences in living standards and deprivation as the primary focus, nor was the way the data was collected structured with that issue to the forefront. For example, interviewers were not asked to ensure that each spouse was interviewed alone, or explicitly that respondents focused on their own situation rather than that of their family for specific items where this might be in doubt. Small-scale intensive studies have shown the sensitivity and subtlety required to tease out differences between spouses in activities and attitudes (see for example, Graham 1987, Pahl 1989). However, the fact that the indicators are for a large nationally-representative sample, embedded in a wealth of other information about the individuals and households concerned, are offsetting strengths, and our aim is to see what can be learned about differences between spouses from these types of indicators employed in poverty research at household level.

#### **4. Differences Between Spouses In Style Of Living Indicators**

Of the 20 items/activities available to us, half by their nature appear unlikely to have much potential as indicators of individual rather than familial living standards, whereas the other half do seem to have some such potential. Table 2 distinguishes between these two groups, with the "familial" items shown in the bottom half of the table and the potentially "personal" ones in the top half. Allocation of some items is not always clear-cut a priori: a roast once a week and a meal with meat, chicken or fish every second day have been counted as potentially personal, for example, because small-scale studies have suggested that women sometimes limit their own consumption of food, particularly meat, so that the rest of the family can have more (see Lee and Gibney 1989, Delphy and Leonard 1992). However, it is not clear that respondents will in fact interpret these questions as applying very specifically to their own consumption. Table 2 shows for each item the percentage of couples where both spouses say they do not have the item, the percentage where both say that they do, and the percentage where the spouses disagree about lack/possession of the item.

Table 2: Spouses' Responses on 20 Style of Living Items

Item	% both say lacking	% neither say lacking	% disagree
A week's holiday away from home	27.2	62.2	10.6**
A meal with meat, chicken or fish every second day	87.9	7.2	5**
A warm, waterproof overcoat	82.1	6.8	11.1**
Two pairs of strong shoes	77.3	9.5	13.2**
To be able to save	34.8	49.6	15.5**
A daily newspaper	56.3	37.2	6.5**
A roast meat joint or equivalent once a week	80.7	11.5	7.8**
A hobby or leisure activity	55.6	21.6	22.8**
New, not second-hand, clothes	88.5	4.5	6.9**
Presents for friends or family once a year	77.1	11.5	11.5**
Refrigerator	97.8	1.9	0.3
Washing machine	89.7	9.2	1.2
Telephone	56.3	42.5	1.2
Car	74.5	23.5	2.1**
Colour TV	85.2	13.6	1.2
A dry damp-free dwelling	90.3	6.8	2.8**
Heating for the living rooms	97.1	1	1.9
Central heating in the house	62	35	3**
An indoor toilet	96.4	3.4	0.3
Bath/shower	95.8	3.9	0.2

\*\* = significantly different from 1% at 5% level.

We see that although spouses in most cases gave the same response, for the items we have categorised as potentially personal the percentage of couples where the spouses gave different responses ranges from 5% for a meal with meat etc. every second day up to as high as 23% for "a hobby or leisure activity". For the items we have categorised as principally familial rather than personal the percentage of couples where spouses gave different responses is 3% or less, with 1% or fewer disagreeing even for items which appear to be unambiguously familial such as a washing machine, a fridge, a bath/shower or an indoor toilet. It seems reasonable to attribute the latter to random measurement error (at interviewing, coding or keying stage), which is useful because it means that for the other items we can test whether the percentage disagreeing is significantly different not from 0, but from the 1% which random error might produce. Applying the standard test for a proportion at the 5% significance level, we find that the percentage disagreeing is significantly different from 1% for each of the ten items we have classified as potentially personal. This is also the case for three of the other items, namely a car, a dry damp-free dwelling, and central heating. However, given the nature of these items and the very low level of disagreement between spouses we continue to categorise them as principally familial.<sup>7</sup> In the remainder of the paper we therefore concentrate on the ten items we have classified as potentially personal.

Given some significant difference between spouses for these ten items, the next question is of course whether it is the wife or the husband who is most often disadvantaged, in the sense that they lack an item possessed by their spouse. Focusing for each item on the couples where

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<sup>7</sup> This is not to say that important differences in access to a car and to heating do not arise between spouses: small-scale studies suggest that this can indeed be important, with some women saying for example that they turn off the heat when they are alone in the house or that their husband mostly uses the car.

spouses responses disagree, Table 3 shows in Column 1 the percentage of these where the wife has responded that the item is lacked and the husband has said it is not. For eight out of the ten items the women is disadvantaged more often than the man, the exceptions being ability to save and presents for friends or family once a year. In some cases the figure is not significantly different from 50% (given the number of cases disagreeing on the item), however.

*Table 3: Extent to Which Spouses are Disadvantaged Vis-a-Vis One Another*

Item	% of the disagreeing cases where husband has, wife lacks	% in sample where wife is disadvantaged	% in sample where husband is disadvantaged
A week's holiday away from home	51.6	5.4	5.1
A meal with meat, chicken or fish every second day	52.3	2.6	2.4
A warm, waterproof overcoat	59**	6.5	4.5
Two pairs of strong shoes	56.2*	7.4	5.8
To be able to save	48.2	7.5	8
A daily newspaper	57**	3.7	2.8
A roast meat joint or equivalent once a week	59.4**	4.6	3.2
A hobby or leisure activity	61.9**	14.1	8.7
New, not second-hand, clothes	66.4**	4.6	2.3
Presents for friends or family once a year	32.1**	3.7	7.8

\*\* = significantly different from 50% at 5% level

\* = significantly different from 50% at 10% level.

Those which are significant at the 5% level and where the wife is disadvantaged are a warm, waterproof overcoat, a roast once a week, a hobby or leisure activity, and new not second-hand clothes, while two pairs of shoes is significantly different from 50% at the 10%

but not the 5% level. Only one item where the husband is disadvantaged is significantly different from 50%, namely presents for friends or family once a year.

Having examined both the percentage of couples where the spouses disagree, and the breakdown of those disagreeing couples between cases where the wife is disadvantaged and those where the husband is disadvantaged, we now look at the pattern these combine to produce in terms of what we are ultimately interested in, namely how often cases occur in the sample where the wife lacks an item the husband has and vice versa. Columns (2) and (3) of Table 3 shows these percentages for the ten items. We see for example in Column (2) that in 4.6% of sample couples the wife said she did not have new rather than second-hand clothes and her husband responded that he did, whereas Column (3) shows that in 2.3% of couples the opposite was the case. For an overcoat the wife was disadvantaged vis-à-vis the husband in 6.5% of sample couples while the husband was disadvantaged in 4.5%. The highest figures, of 14% and 9% for wives and husbands respectively, are those for a hobby or leisure activity, but this item is something of an outlier. The main message from these results is first that in a small but not inconsiderable minority of cases, generally about 5-15%, one spouse says they lack an item possessed by the other. Second, where this occurs it is the wife who is disadvantaged in about 55% of cases, while the husband is disadvantaged in about 45%.<sup>8</sup>

So far we have concentrated on differences between spouses at the level of the individual items. One can bring together the information on these items to construct summary indices reflecting the extent of deprivation across the entire set, analogous to those used in the

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<sup>8</sup> This is true both if one takes a simple average across the ten items of the percentage of the disagreeing cases where the husband has/wife lacks (in Table 3), and if these are weighted by the underlying number of cases disagreeing for each item (in Table 2).



*Table 5: Illustrative Matrix for Spouses' Resonse on Have/Cannot Afford/Don't Want An Item*

		wife		
		has	cannot afford	doesn't want
husband	has	a	b	c
	cannot afford	d	e	f
	doesn't want	g	h	i

analysis of deprivation at household level by Townsend (1979), Mack and Lansley (1985) and others. We first construct separate indices for the husband and the wife in each couple, with a score of one on the index for each item which he or she lacks. The resulting indices for men and women are shown in Table 4, with scores ranging from 0 to 10. What we are interested in here, though, is not the overall pattern of deprivation scores for married men and women per se but the contrast between spouses. The third column of Table 4 shows the distribution of couples on a measure calculated by subtracting the husband's score on the ten-item index from that of his wife. Scores on this "gap" could in principle range from -10 to +10, but in fact are observed to fall between -4 and +7. About 46% of couples have a zero gap - husband and wife have identical scores on their individual indices. About 29% have gaps greater than zero, so the wife has a higher deprivation index score than the husband, and 25% have a negative gap, the husband has a higher index score than the wife.

So for many couples there are differences between husbands and wives in the extent of deprivation as measured by these items, once again although the wife is more likely to be the

one experiencing greater deprivation, but it is the husband who does so in a substantial minority of the cases where there are differences. It is important to be clear that measuring the

*Table 4: Individual Scores on Ten Item Deprivation Index for Husbands and Wives, and Gap Between Wife's and Husband's Scores*

score	index for individuals		gap between husband's score and wife's score	
	% of husbands	% of wives	score	% of couples
0	16.7	16.6	-4	0.3
1	16.1	13.8	-3	2
2	18.5	18.9	-2	5.4
3	17.4	17.4	-1	16.8
4	11.3	13	0	46.5
5	9.3	8.2	1	18.9
6	4.5	5	2	6.7
7	2.9	3.5	3	2.1
8	1.8	2	4	0.7
9	1.2	1.1	5	0.3
10	0.3	0.4	6	0.2
			7	0.1

gap between the husband's and the wife's scores on the 10-item index is not an aggregate measure of the extent to which they agree or disagree on the individual items. A husband and wife could each score 5 on the 10-item index and show no gap in scores and differ in their responses to *all* the items - if one lacks the 5 items the other has and vice versa. The gap measure in effect assumes that all the items are equally important - can be assigned equal weight - so in the contrast between husband and wife lack of one item can be compensated by

possession of another. This is an assumption with which one could quarrel, and alternative weighting schemes could be employed, for example using the proportion of couples possessing an item or the proportion regarding it as a necessity as weight, but some exploration did not suggest that this would substantially alter our results.<sup>9</sup>

Although significant differences between spouses were observed for all ten items in this index, for items such as a roast once a week, meat etc. every second day, or "presents for friends or family once a year" one might be particularly unsure that these responses represent divergences in the living standards of the spouses rather than different perceptions about the situation of the family. It is therefore also of interest to look at a more restricted set of the 5 items which appear most likely to be strictly personal in nature: an overcoat, two pairs of shoes, a hobby or leisure activity, new clothes, and a holiday. Constructing separate indices for the husband and wife as before and subtracting the man's score from his wife's, we find that this "gap" measure ranges from -3 to +5. About 58% of couples now show no gap, 17% have a gap in favour of the wife, and 25% have a gap in favour of the husband. With this more restricted set of items the overall picture in terms of the extent to which wives are disadvantaged relative to their husband's, and vice versa, is thus very much the same as with the ten-item index.

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<sup>9</sup> For example, an index for each spouse was also constructed weighting absence of an item by the proportion of couples who both lacked it - so lacking a week's holiday contributed only 0.272 to the index whereas lacking a meal with meat etc contributed 0.879. Subtracting the husband from the wife's score, 24% of couples had a gap (in favour of the husband) of more than +0.5 while 18% had a gap (in favour of the wife) of less than -0.5.

#### 4. Taking Tastes Into Account

In assessing the implications of these results, it may be hazardous to assume that all the observed differences between spouses in possession of specific items and in aggregate deprivation scores represent divergences in the extent of deprivation: some could arise due to differences in tastes. How can we hone in on differences which are enforced by resource constraints rather than attributable to tastes? An obvious route is to measure resources directly, usually via current income, and use that information in assessing where absence is (what most people would regard as) enforced. This makes some sense at household level, though current income is still an inadequate measure of resources available (as explored in Nolan and Whelan 1996). In looking at individuals, however, using an individual's own income to measure the resources available to him or her in assessing when absence is enforced would entail the extreme assumption of no sharing of resources between spouses. (This is not to say that individual income has *no* impact on individual deprivation scores: its impact on the differences we observe between spouses is investigated below). We therefore make use of responses when those surveyed who lacked an item were asked directly whether they were doing without because of lack of money, following the approach developed by Mack and Lansley (1985).

Such subjective assessments of whether absence of an item is attributable to lack of money cannot simply be taken at face value. In making comparisons across households, high-income respondents may say they are doing without a particular item due to lack of money although others would regard this as a matter of choice, whereas some low-income ones might be reluctant to admit that they could not afford something, or become so habituated to doing without that they say they do not want the item. In making comparisons between spouses, on

the other hand, a particular concern would be that wives may be culturally conditioned to be self-sacrificing, and thus may be less likely than husbands to attribute absence of particular consumption items to lack of money. Nonetheless, research using this survey data (Callan, Nolan and Whelan 1993, Nolan and Whelan 1996) has shown the value of these subjective responses in assessing the extent of deprivation being experienced at household level (particularly when combined with measures of resource constraints), and they undoubtedly also have value in looking at individuals.

We therefore now examine differences between spouses not simply in whether they lack the ten "potentially personal" items, but in whether absence is said to be due to lack of money. For the purpose of this discussion the situation where the individual both states that he or she does not have the item in question and says that this is due to lack of money will be referred to as "enforced lack"; where the response is that absence is not due to lack of money, we will say the individual "doesn't want" the item. Clearly there is now more scope for disagreement between spouses: as before they can disagree about whether they have/have not got the item, but now where both say they lack an item one may say this is enforced whereas the other says he or she did not want it. Looking at the illustrative matrix in Table 5, previously we counted disagreement on have/lack, i.e. the entries in cells b, c, d and g; now we will count as disagreement all the off-diagonal cells, so cells f and h also contribute.

The Table 6 shows first for each item the percentage of couples where spouses now give different responses. For some items - notably a meal with meat etc., two pairs of shoes, and new clothes - this is not substantially higher than the level of disagreement seen in Table 2 for simple lack, indicating that where both spouses lacked the item they mostly agreed on whether

this was enforced. For some others, notably a week's holiday, a daily newspaper and a hobby, the percentage disagreeing is now a good deal higher, so significant numbers of couples without the item disagree as to whether they cannot afford it. The table next shows the percentage of wives in the sample who are experiencing enforced lack of the item and living with husbands not doing so (that is, cells b and h), together with the corresponding figure for husbands (cells d and f). These can be greater or less than the numbers simply lacking the item and living with a spouse who has it (cells b and c for women, d and g for men) examined earlier. In fact, the numbers disadvantaged relative to their spouse in this sense are for most items lower than those in Table 2 for simple lack, the exception being a holiday.<sup>10</sup>

Once again more women than men are relatively disadvantaged for most items, though in a substantial minority of cases where a spouse is disadvantaged it is the man who is experiencing enforced lack. There have been some interesting reversals. More women than men are now disadvantaged on "presents for friends and family", whereas on simple lack the opposite was the case, because a relatively high proportion of men who lacked this item said they did not want it. For "two pairs of shoes", on the other hand, more women than men had been relatively disadvantaged on simple lack but the percentage is now identical for husbands and wives, because more of the women lacking this item said they did not want it. For the other eight items there was little difference between men and women in the proportion of those lacking who said they did not want versus could not afford.

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<sup>10</sup> For women, for example, this arises because the number who cannot afford a holiday with a husband who does not want one (cell h) is much higher than the number who don't want a holiday with a husband who has one (cell c).

Table 6: Spouses Responses on Enforced Lack of Ten Items

Item	% disagree on enforced lack	% wife can't afford, husband has/doesn't want	% husband can't afford, wife has/doesn't want	% wife can't afford, husband has	% husband can't afford, wife has
A week's holiday away from home	20.6	10.4	7	4.3	3
A meal with meat, chicken or fish	5.5	2	1.7	1.6	1.6
A warm, waterproof overcoat	12.3	3.8	2.7	3.2	2.1
Two pairs of strong shoes	14.5	4.4	4.4	3.8	3.5
To be able to save	17.1	7.7	8	6.9	7.3
A daily newspaper	14.4	4.7	4.3	1.1	1
A roast once a week	9.6	3.5	2.5	2.5	1.8
A hobby or leisure activity	27.9	7.9	5.2	5.2	2.8
New, not second-hand, clothes	7.4	3.6	1.8	3.3	1.6
Presents for friends or family once a year	14.1	4.9	3.7	2.7	3.4

Once again we can use these results to construct a ten-item deprivation index for husbands and for wives, with a score of one now being added for each item which the individual lacks *and* states this is because they cannot afford it. Subtracting the husband from the wife's score, the distribution of couples on this gap measure is shown in Table 7. About 54% are on zero,

Table 7: Gap Between Wife's and Husband's Deprivation Index Scores

score	wife's score less husband's score	
	enforced lack	enforced lack, spouse has
-5	0.1	
-4	0.7	0.2
-3	1.1	0.7
-2	4.4	2.8
-1	14.7	12.8
0	52.7	63.5
1	17	14.9
2	6.1	3.2
3	1.9	1.3
4	0.9	0.3
5	0.2	0.1
6	0.2	0.2
7	0.1	

21% have a negative gap so the husband has a higher index score than the wife, and a higher number, 26%, have wives with higher scores than husbands. Compared with the gap measure for the simple lack indices in Table 4, this represents slightly fewer spouses with diverging scores but again more wives than husbands are relatively disadvantaged. This remains true if one constructs individual indices and the gap measure with enforced rather than simple lack but for only the five items we described earlier as "unambiguously personal": in that case the gap is zero for 65% of couples, favours the wife for 14%, and favours the husband for 21%.



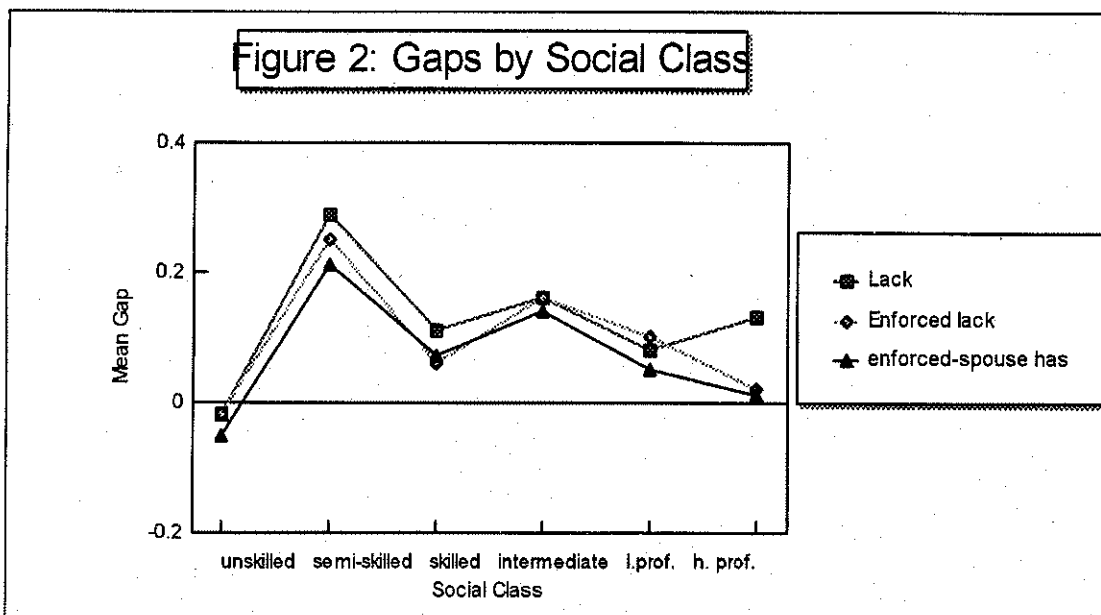
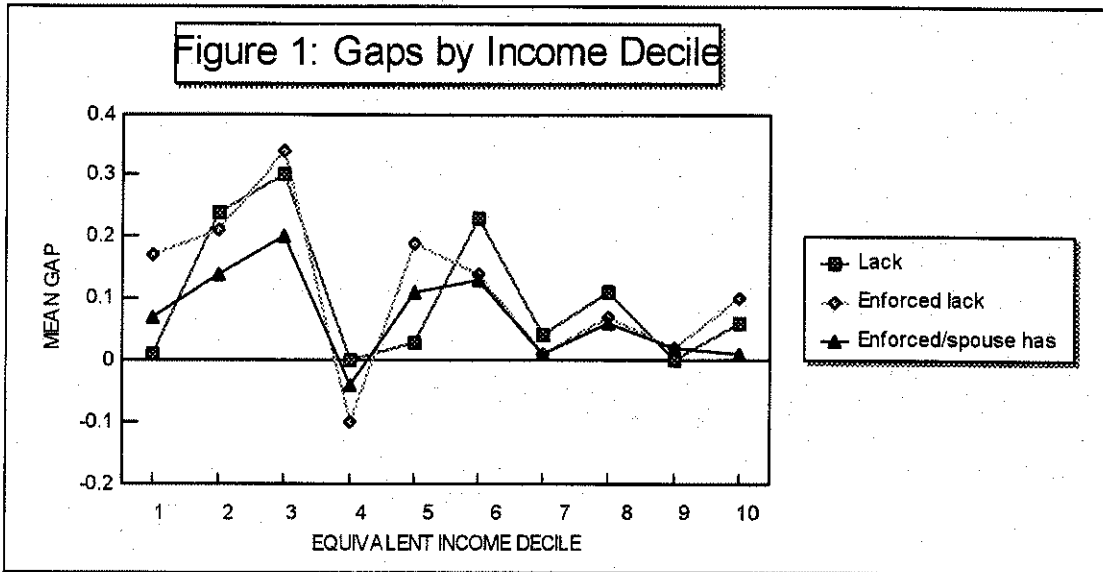
Using the subjective assessments of individuals as to whether lack of an item is enforced in this manner, no distinction is made between those reporting enforced lack of an item living with a spouse who has it, and those with a spouse who lacks but states he or she does not want the item in question: both will count equally towards the individual indices and the gap measures. In reality, though, it could be argued that the more severe deprivation relative to one's spouse is being experienced by someone who says they cannot afford the item living with a spouse who actually possessed it. Returning to Table 6, the final two columns show the percentage of wives and of husbands who report enforced lack with a spouse who actually has the item (that is, in terms of Table 5, we are now focusing only on cell b for women and cell d for men). Although the numbers involved are now necessarily lower than they were for enforced lack as a whole, for a majority of the items wives are at least marginally more likely to be relatively disadvantaged than husbands in this sense as well. Constructing ten-item deprivation indices for men and women where a score is registered only where the individual reports enforced lack and their spouse has the item, and measuring the gap as before, the distribution of couples is shown in Table 7. About 64% of couples now have zero gap, 16.5% have a gap in favour of the wife, and 20% have one in favour of the husband - very much the same general picture as before. This is once again true when attention is confined to the five "unambiguously personal" items.

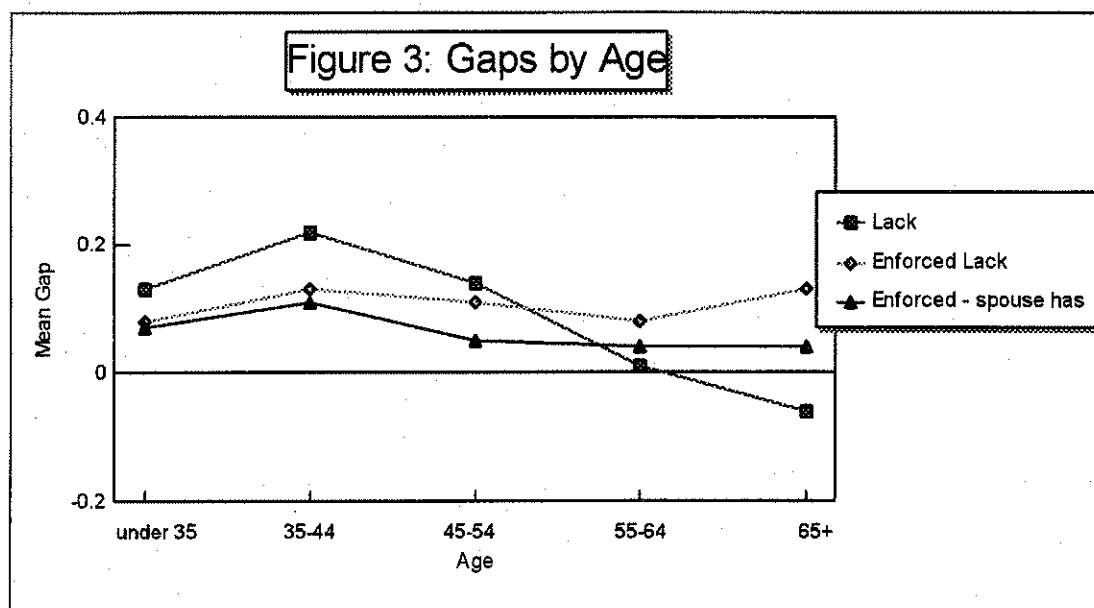
### **5. Determinants of Differences in Deprivation Between Spouses**

Having seen the extent to which spouses differ in reported deprivation in terms of individual items and index scores, we are now interested in whether the observed differences vary systematically with individual and household characteristics. Are these differences greater at

low than at high income, for example, or in manual versus non-manual social classes, or among the elderly compared with younger couples? Any such differences could reflect an independent effect these variables have on the experiences of wives versus husbands, or the impact of household allocative systems which themselves differ systematically across for example income groups and social classes (see for example Vogler and Pahl 1994). For this analysis we concentrate on the gap between wife's and husband's deprivation index scores for the various indices described in the previous section. We first look at the way in which these gap measures vary with household income, with social class, and with age. We then move on to a multivariate analysis which takes these and other variables, notably individual incomes, into account.

Figure 1 shows the way the three gap measures based on the full set of ten items vary with household equivalent income decile; the data underlying this figure, and the corresponding results for the five-item gap measures, are given in Appendix Table 1. Figure 1 shows that the mean gap between wife's and husband's scores on the ten-item indices displays very much the same pattern by decile whether one focuses on simply lacking items, on self-assessed enforced lack, or enforced lack where the spouse has the item. For all the measures, the mean gap peaks in decile three but displays no consistent pattern thereafter as one moves up the income distribution. Appendix Table 1 shows that the indices constructed using only the five "unambiguously personal" items reveal a very similar pattern. Turning to the variation by social class, Figure 2 shows the way the mean gaps between spouses' ten-item indices vary across the six social classes employed by the Irish Central Statistics Office; again the underlying data and the corresponding results for the five-item indices are given in Appendix Table 2. The ten-item gap measures show no consistent trend as one moves down the class





hierarchy, peaking in the semi-skilled class (and several of the five-item gaps also have peaks in the intermediate non-manual class). Figure 3 shows the mean gaps for the ten-item indices by husband's age, with more variation across the three indices and no very clear pattern emerging: this is also true of the five-item gaps in Appendix Table 3.

These results do not suggest that the difference between the deprivation scores of the wife and the husband is strongly and systematically structured by household income, social class or age, but more complex underlying effects and interactions can of course be obscured in simple cross-tabulations. Before proceeding to a multivariate analysis, however, there is one other variable in which we are particularly interested. A consistent theme of the literature on distribution of resources in the family is the role which the wife's own income may play. In our

sample couples, as Table 8 shows, one does find that the mean gap between the wife and husband's deprivation index scores is consistently narrower where the wife has an income of her own (not including Child Benefit) - which is true of 56% of couples. The gap is seen to be narrower again for the 27% of couples where the wife's income is at least IR£25 pounds a week ( in 1987 terms). However, the standard deviation of these means is very large, with very little of the overall variation in the gap measures being explained by the differences between the groups - a point to which we return in the multivariate analysis.

*Table 8: Gap Between Wife's and Husband's Deprivation Scores, By Wife's Income*

Gap between Wife and Husband on ten-item indices			
wife's income	lack	enforced lack	enforced lack/spouse has
0	0.20	0.19	0.14
> 0	0.01	0.04	0.03
> 25	-0.05	0.03	-0.02

Gap between Wife and Husband on five-item indices			
wife's income	lack	enforced lack	enforced lack/spouse has
0	0.19	0.15	0.12
> 0	0.07	0.04	0.01
> 25	0.01	0.03	0.00

We now proceed to multivariate analysis of the factors which may influence the gap between the deprivation scores registered by wife and husband. Each of the six gap measures is taken in turn as the dependent variable, and Ordinary Least Squares regression is carried out with the following independent variables:

1/ Household equivalent disposable income, calculated using the equivalence scale 1 for the first adult, 0.66 for each additional adult, and 0.33 for each child; (this equivalence scale approximates to that embodied in Irish safety-net social welfare rates at the time of the survey; alternatives were tested and made no difference to the results);

2/ The woman's own disposable income; this includes earnings from employment or self-employment, social welfare received by the wife herself (excluding Child Benefit),<sup>11</sup> private pensions, and interest or dividends accruing to the wife (including half of the total reported by couples on what they described as joint accounts or joint holdings of stocks and shares).

3/ Four dummy variables for age category of husband, age 45-54 being the omitted reference category;

4/ Five dummy variables for social class of husband, intermediate non-manual being the omitted reference category.

A further set of dummy variables relating to both the husband's and the wife's labour force status were also tested but did not affect the results and are not included in the results we report. The two income variables are in log form. The estimation results for the gaps between the three variants of the ten-item indices are shown in Table 9, and the corresponding results for the three five-item indices are given in Table 10. In each case we present first the results

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<sup>11</sup> Child Benefit is not included in the wife's income variable, although it is mostly paid to her, because any impact it might have on the gap in deprivation scores is indistinguishable from that of having children in the household.

when all the independent variables are included, and then the pared-down model produced by stepwise regression retaining only those variables which contribute to the explanatory power of the equation (with the significance level criteria for entry and exclusion being set at 0.05 and 0.10 respectively).

The results in both Tables 9 and 10 show first how few variables are significant and how little explanatory power is achieved when all the independent variables are included in the equation, and how few variables are retained in the final model, irrespective of which gap measure is employed as the dependent variable. Secondly, though, for five out of the six gap measures the woman's own income is significant with a negative coefficient in the full model, and is either the only variable or one of only two variables retained after the stepwise procedure and significant at the 5% level in the final model. (The exception is the gap between the enforced lack ten items indices; even in this case the woman's income, when added to the final model, is significant at the 10% level). These results confirm the pattern suggested by the cross-tabulations that the gap between wife's and husband's deprivation scores is not systematically related to household income, social class or age, but also show that - to the very limited extent we can explain it at all - the woman having an income of her own does play a part in reducing the predicted gap.

Table 9: Determinants of Gap Between Wife's and Husband's Deprivation Scores, 10 Items

variable	lack		enforced lack		enforced lack/spouse has	
	full model		full model		full model	
constant	0.10 (0.29)	0.23 (5.70)	0.04 (0.13)	0.06 (1.70)	0.13 (0.51)	0.08 (2.54)
household income	0.03 (0.45)		0.04 (0.51)		0.01 (0.15)	
woman's income	-0.05 (3.15)	-0.05 (3.14)	-0.02 (1.36)		-0.03 (2.03)	-0.02 (2.20)
age <35	0.06 (0.56)		-0.11 (1.11)		0.01 (0.08)	
35-44	0.08 (0.78)		-0.08 (0.80)		0.01 (0.10)	
55-64	-0.06 (0.56)		-0.12 (1.07)		-0.03 (0.33)	
65+	-0.21 (1.93)	-0.27 (3.16)	0.03 (0.28)		-0.01 (0.12)	
higher professional	-0.04 (0.29)		-0.16 (1.34)		-0.13 (1.36)	
lower professional	-0.05 (0.39)		-0.06 (0.48)		-0.09 (0.89)	
skilled manual	-0.05 (0.50)		-0.10 (0.95)		-0.08 (0.94)	
semi-skilled manual	0.12 (0.93)		0.08 (0.65)	0.19 (2.11)	0.06 (0.61)	0.16 (2.24)
unskilled manual	-0.17 (1.32)		-0.18 (1.50)		-0.19 (1.95)	
adjusted R <sup>2</sup>	0.01	0.01	0.00	0.00	0.00	0.01
F statistic	2.29	10.59	1.17	4.44	1.25	5.12



Table 10: Determinants of Gap Between Wife's and Husband's Deprivation Scores, 5 Items

variable	lack		enforced lack		enforced lack/spouse has	
	full model		full model		full model	
constant	0.32 (1.39)	0.20 (6.89)	0.18 (0.87)	0.10 (3.99)	0.24 (1.40)	0.10 (4.75)
household income	-0.02 (0.44)		0.01 (0.15)		-0.01 (0.39)	
woman's income	-0.04 (3.20)	-0.04 (3.41)	-0.02 (1.96)	-0.02 (2.13)	-0.02 (2.42)	-0.02 (2.84)
age <35	0.08 (1.07)		-0.03 (0.40)		0.02 (0.40)	
35-44	0.09 (1.17)		0.02 (0.36)		0.04 (0.81)	
55-64	-0.06 (0.69)		-0.08 (1.09)		-0.02 (0.26)	
65+	-0.14 (1.74)	-0.17 (2.73)	-0.01 (0.11)		-0.02 (0.34)	
higher professional	-0.05 (0.58)		-0.15 (1.82)		-0.13 (1.93)	
lower professional	-0.07 (0.73)		-0.10 (1.21)		-0.13 (1.81)	
skilled manual	-0.08 (1.05)		-0.14 (1.98)		-0.12 (2.02)	
semi-skilled manual	0.05 (0.58)		-0.04 (0.44)		-0.01 (0.21)	
unskilled manual	-0.10 (1.06)		-0.14 (1.70)		-0.14 (2.06)	
adjusted R <sup>2</sup>	0.01	0.01	0.00	0.00	0.00	0.00
F statistic	2.23	10.21	1.06	4.55	1.53	8.05

The estimation results suggest that, compared with a woman who has no income of her own, the wife having IR£10 per week reduces the predicted gap between her and her husband's deprivation score by between 0.5 and 0.10, depending on which index is being employed. Having an income of IR£50 per week reduces the predicted gap by about 0.08 - 0.15. Investigating various forms in which the wife's income could enter the equations, the continuous variable had greater explanatory power than a dummy variable for has/has not income or a series of dummies for income by range. Even where the income of the wife was small this significantly reduced the predicted gap compared with the situation where the woman has no income, and although as her income increases the predicted gap falls further that decline is not dramatic. We have seen that about 27% of wives in the sample have incomes of over £25: a majority of these are employees; 30% categorise themselves in terms of labour force status as "in home duties", most of whom are in receipt of social welfare old age pension. Of those with some income but less than £25, however, fully 85% categorise themselves as in home duties. Most of the income reported by these women is from interest or dividends, in some cases on savings jointly held with the husband, rather than part-time employment or social welfare. Its estimated impact on deprivation may reflect not so much the influence of these rather small amounts of weekly income, but the extent to which having a joint account is correlated with those financial allocation systems within the household most highly associated with equality in decision-making. Wife's labour force status, when tested, did not in itself significantly influence the gap in deprivation scores.

It must also be emphasized that, although statistically significant, the woman's income explains very little of the variance in the gap measures. One can see this as consistent with the fact that in a substantial minority of cases where the gap measures were not zero, they were negative -

