

Panacea or Pitfall? Women's Part-time Employment and Marital Stability in West Germany, the United Kingdom and the United States

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Panacea or Pitfall? Women's Part-time Employment and Marital Stability in West Germany, the United Kingdom and the United States

Part-time employment, overwhelmingly taken up by women, is advocated as a means of achieving work-life balance. We use British, German and US panel data to test competing hypotheses regarding the effect of married women's employment on divorce risk across countries representing different earner-carer and part-time work regimes. We find no support for the independence hypothesis; where effects are significant, wives' part-time or full-time employment predicts more stable marriages as compared with wives out of the labor force. The optimal mix, however, varies across the countries. West German couples where the wife (but not mothers) works part-time are significantly more stable, whereas UK couples where the wife works full-time are most stable. Divorce risk in both countries begins to rise, however, as wives' relative earnings increase, suggesting persistent tensions between economic necessity and traditional gender roles. Only in the US did a *mother's* (not wives') part-time employment significantly decrease divorce risk. So only in the country with no policy support for work-life balance did the reduced-hours strategy predict more stable marriages for parents. The differences across contexts indicate minimal reinforcement of a male breadwinner model allows modern families to balance economic and familial pressures more successfully.

Key words: work-life balance, divorce, comparative policy

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Panacea or Pitfall? Women's Part-time Employment and Marital Stability in West Germany, the United Kingdom and the United States

Introduction

Work-life balance¹ sits atop many personal and policy agendas. In the United States, juggling employment and family commitments remains primarily a personal challenge with policy makers reluctant to interfere in the private sphere (Gornick and Meyers 2003; Jacobs and Gerson 2006). In European countries, however, policy makers view work-life balance as a panacea for reducing the risks of modern industrial societies. Greater work-life balance is thought to increase labor supply and thereby the tax base. Moreover, the increased earnings of a dual-earner household increase a household's financial security and reduce the risk of child poverty (Fagan and Walthery 2007; Kamerman et al. 2003). Work-life balance allows employees to enjoy multiple facets of life, both the satisfaction and economic security derived from paid work, as well as the emotional satisfaction derived from partnership and parenthood. Employers increasingly recognize that work-life balance can help secure employee commitment and productivity (Hogarth et al. 2001).²

Achieving balance entails making the public and private spheres more compatible than they have grown to be in industrialized societies. Public policy initiatives to reintegrate the two include provision of affordable childcare and parental leave schemes and the encouragement of workplace flexibility through reduced hours, flexible hours policies, telecommuting and job

¹ The term "work-life balance" is increasingly used over "work-family reconciliation" to indicate the multiple spheres in which we participate (Cummins 1996) and to underscore the potential gains for all spheres when balance is obtained (Voyandoff 2005; Greenhaus and Powel 2006).

² Recent research found considerable variation between companies in their provision of work-life balance policies, such as home working entitlements, part-time to full-time job flexibility, job sharing schemes and childcare benefits. Bloom and colleagues (2006) report that companies that provided work-life balance policies also tended to have higher productivity, although this correlation was considered to be a function of good management practice rather than the work-life balance policies specifically. They also found that firms with higher proportions of female managers had significantly higher provision of work-life balance policies.

sharing (Fagan and Walthery 2007; Gornick and Meyers 2003; White et al. 2003). In the absence of employer or public policy, the dominant means of achieving work-life balance at the family level remains one partner working part-time, a solution primarily selected by women rather than men. Hakim (1997, 2000) rather contentiously argues this reflects women's preferences within a growing range of life choices. Many others express concern that women's part-time employment is less about choice and more about social constraints (Crompton 2002; McRae 2003) or making the best of limited options (Crompton and Harris 1998; Walters 2005). Here we explore whether women's part-time employment produces more stable marital relationships as a result of its, assumed, provision of work-life balance.

To argue that female employment might enhance marital stability opposes "independence" or "specialization" theories of marriage. Neoclassical economic and functionalist theories claim gendered role specialization enhances marital stability by increasing mutual dependence (Becker, Landes and Michael 1977) or decreasing occupational competition (Parsons 1953). Oppenheimer (1988, 1997) argues, however, that in post-industrial societies, female employment enhances family economic flexibility so that specialization is no longer optimal. Most cross-national evidence to date supports the first theory set (Bukodi and Robert 2003; Henz and Jonsson 2003), whereas a growing body of US evidence increasingly supports the latter (see Rogers 2004) and a more recent analysis suggests effects vary in context (Cooke 2006). With this conflicting evidence in hand, one might posit that women's engagement in part-time rather than full-time employment is a behavioral compromise adapting to market pressures in post-industrial societies, but the success of this compromise varies across country contexts. Comparative work is essential if we are to unravel whether any theory of family can be considered universal.

Any family benefits of women's part-time employment must also outweigh the risks associated with its inferior quality, lower wages and lower job security as compared with full-

time employment (Fagan and Walthery 2007; O'Connell and Gash 2003; O'Reilly and Bothfeld 2002). Women's engagement in part-time rather than full-time employment narrows but does not eliminate gender economic inequality within households. Consequently, if women's part-time employment is no more stabilizing than full-time employment, pursuing it leaves married women, and their dependent children, economically vulnerable in the event of a divorce and more likely to require financial assistance from the state. Under these circumstances, women's part-time employment looks less like a panacea and more like a pitfall for women's and children's life chances as well as the welfare state.

The availability and quality of part-time employment, however, varies across countries. We use an adaptation of Fraser's (1994) earner-carer typology to select three countries for analysis and use country panel data to compare the association between married women's employment levels and divorce risk in the United States, West Germany and the United Kingdom. The welfare state in all three is based on a principle of subsidiarity with similarly low levels of public childcare, so employment-based solutions dominate work-life balance strategies.³ We select the United States as representative of a market-based *universal breadwinner* regime where adults tend to be employed regardless of marital status. Married women are more likely to be employed full-time than in many other countries and part-time work is generally poorly paid with no benefits (Kalleberg, Reskin and Hudson 2000). The US is renowned for its minimal policy support of family, so couples rely on market services to manage competing time demands (Gornick and Meyers 2003; Jaumotte 2003).

³ Ideally we would have compared effects with Sweden with its greater policy support for dual-earners/dual-carers, but women's part-time work in Sweden is of unusually long hours (more than 30 per week), blurring the distinctions (Fagan and Walthery 2007). Other Scandinavian countries have supported varying models (See Hiilamo and Kangas (2006) and Sainsbury (2001). Still, we have discussed the data possibilities at length with colleagues in Finland, Norway and Sweden, but none of these countries has suitable data for analyzing the research question.

West Germany represents a *male breadwinner* regime historically relying on women's unpaid caring role while supporting a family wage for men within a coordinated industrial relations structure (Lewis 1992). A shortage of teachers and nurses during the 1960s, however, led to a series of provisions to encourage married women's part-time employment without threatening the male breadwinner model (Ostner 1992). Generally, West German part-time work is of higher quality in terms of wages and benefits than in many other countries (Drobnic, Blossfeld and Rohwer 1999).

We contrast West Germany and the US with the United Kingdom, where a male breadwinner model was originally intended, but the wage structure never supported it and taxation policies actively encouraged women's part-time employment. The British state provides more financial support to mothers via paid maternity leave than the US, although both countries lag far behind West Germany in maternity entitlement. The UK also paid modest universal family allowances directly to mothers, whereas more generous West German child allowances have often been paid as rebates through men's wages. Consequently, we use the UK as a proxy of a *caregiver parity* model. This, however, reflects British men's relatively weak economic position rather than an instance where policy truly intends to equalize the position of women-carers' as would be a pure example within Fraser's model. Also in contrast to West Germany, UK part-time employment tends to be poorly paid with most employed part-time workers earning such low wages that they do not qualify for employment-related benefits (McKnight, Elias and Wilson 1998). By comparing divorce risk of first-married couples during the 1990s across these countries, we explore the contexts within which part-time work might enhance or detract from the work-life balance indicated by a stable relationship.

Balancing Work and Family in Context

Earners-Carer Models

Historically, women's employment intensity has varied according to temporal, macro-economic and policy contexts (Pfau-Effinger 2004). Nancy Fraser (1994) outlines different household divisions of paid and unpaid labor under three earner-carer regimes: the male breadwinner, universal breadwinner, and caregiver parity models. A gendered division of paid and unpaid labor is reinforced within the male breadwinner model, with women responsible for caring tasks and economically dependent upon men's earnings (Lewis 1992). Government policies reinforcing a male breadwinner model include family wages assuming men's responsibility for dependents, maternity provisions rewarding women for leaving paid employment after childbirth, legislation preventing married and(or) pregnant women from working in specific or all industrial sectors, high marginal tax rates, and dependent tax allowances (Jaumotte 2003; Lewis 1992). Under a male breadwinner model, gender hierarchies are sustained and women and children remain particularly vulnerable to exploitation or desertion given their financial dependence. Fraser claims the male breadwinner model is no longer viable given the increasing instability in men's employment, an argument also made by Oppenheimer (1988).

In a universal breadwinner model, women support themselves with their own employment as envisioned by liberal feminists. Universal breadwinning is supported when women have equal access to education and employment opportunities, and second incomes are not penalized by high marginal tax rates. Ideally, Fraser suggests states should support universal breadwinning through public provision of childcare and parental leave schemes. Yet recent work by Mandel and Semyonov (2005) reveals that the narrower gender wage gaps in countries with such provisions result from policies directed at class inequality rather than "family-friendly" provisions. Women

benefit within these systems simply because they tend to be over-represented in the low wage sectors. As a result, these policies also tend to exacerbate gendered occupational segregation (Mandel and Semyonov 2006). In general, family-friendly provisions exacerbate the gender pay gap for reasons Jacobs and Gerson (2006) argue apply equally to men and women—taking advantage of them might be interpreted by employers as evidence of weak market attachment.

This androcentric bias of universal breadwinning policies marginalizes caring activities. Families with two full-time earners might exhibit greater income and inter-personal equality as well as a decreased poverty risk, but they also tend towards time poverty. This time poverty concerns policy makers to the extent that it might discourage couples from having more children and blunt future economic growth (Esping-Andersen 1999). At the same time, within liberal market economies, a lack of wage equality policy allows the development of a low-wage service sector where highly-paid families can outsource domestic demands (Soskice 2005). Lower-paid domestic workers, however, cannot in turn afford care for their own families. Consequently, liberal market dynamics support a universal breadwinner model, but both because of and resulting in greater class inequalities.

In contrast to these two extreme divisions of labor lies the caregiver parity model, where women remain responsible for unpaid caring work but also retain some engagement with the labor market and policy reduces gendered economic disparities within the household. Support for the caregiver model includes widely-available part-time employment, employer incentives and tax breaks for hiring part-time employees, maternity provisions with, at most, modest transfer right for fathers, and social transfers such as family allowances payable to the mother to ameliorate economic differences associated with her otherwise unpaid care work in the home. The caregiver parity model is an improvement on the male breadwinner model in that it increases, though does not equalize, women's access to economic resources. As Fraser notes, the

aim of the caregiver parity model is not to make men and women's lives the same, but to make gender differences costless (1994: 606). In so far as paid employment within market economies remains more highly regarded than caregiving, however, unpaid care work remains marginalized.

Fraser assesses each model in terms of hypothesized effects on poverty, exploitation, income, leisure time, equality within the family, equality of respect, as well as the extent to which there is an androcentric bias or marginalization of women's caring activities (1994: 612). She therefore focuses her analysis on relative gender equality within households, ignoring potential effects on the household's stability. Given female-headed households are at greater risk of poverty than male-headed ones in large part because of women's varying employment hours (Daly and Rake 2003), we believe it is important to assess relative employment effects on marital stability.

Household Earner-Carer Configurations and Marital Stability

The debate on the effects of gendered economic equality on marriage stability continues, with different perspectives offering different predictions. Early theorists treated the nuclear unit of husband-breadwinner, wife-homemaker and their joint biological offspring as a consensual unit within which women and men performed different, but equal, functions. Parsons (1953) considered the structural separation essential to family solidarity. Gary Becker (1981), applying a market model to family time allocation, also argued that specialization is optimal as it increases the mutual dependence between husbands and wives. Within Becker's model, moves away from a gendered division of labor decrease marital stability as a result of women's increased economic independence (Becker 1985), frequently termed the *independence hypothesis*. Applying this theoretical perspective to Fraser's typology, we would expect higher divorce risk among either

universal breadwinner or caregiver parity models, as both minimize wives' economic reliance on their husbands.

Oppenheimer (1988, 1997) argues, instead, that a specialization model within the family is a high-risk strategy leaving households vulnerable to economic downturns. A similar argument is offered by Fraser in her promotion of the universal breadwinner and caregiver parity models as the more viable family forms in modern economies. If family economic stability enhances marital stability, divorce risk should be lower in these two models as compared with the traditional male-breadwinner model. We term this the *flexibility hypothesis*.

An argument more frequently advanced in Europe as compared with the US is that the market production system is structurally at odds with social reciprocity (Polanyi 1942), rewarding individuals unhindered by familial relations (Beck 1992: 116) and remaining indifferent to the private lives of the labor power purchased (Secombe 1993). Under this perspective, the more policies reinforce all adults' market engagement, the less stable family relations. This is an improvement on the specialization model, as it blames capitalism more generally rather than female employment specifically for family breakdown. Extending the logic to the household impact of Fraser's typologies, either the traditional male breadwinner or the caregiver parity models should predict more stable marriages than the universal breadwinner model. This we term the *capitalist-structural hypothesis*. The three hypotheses and the predicted effect of different earner-carer models on marital stability within them are summarized in Table 1 (see page 35).

With such divergent theoretical predictions, it is not surprising that empirical evidence of the direct relationship between women's employment and marital instability has been mixed. Rogers (2004) found little support for the independence hypothesis among US couples. Sweeney (2002) found employed US women more likely to marry than unemployed women and Hoffman

and Duncan (1995) reported US women's higher wages decrease the likelihood of divorce. In the Netherlands, a woman's work hours increase the risk of women-initiated, but not men-initiated divorce (Kalmijn and Poortman 2006). Research in other countries finds women's employment, measured in different ways, to increase the risk of divorce (see Bukodi and Robert 2003 for Hungary; Chan and Halpin 2002 for Britain; Henz and Jonsson 2003 for Sweden). Given the different ways of constructing the analytic samples and assessing women's employment, however, the sum of these individual country analyses does not clarify which theoretical perspective seems to have the greatest empirical support across contexts.

More recent cross-national comparisons find the relationship between wives' employment and marital stability varies in context. Cooke (2006) found male breadwinner couples had a lower risk of divorce in West Germany where they have been institutionally supported. In contrast, equitable distributions of the household division of paid and unpaid labor appear optimal in the United States where policy remains silent on the private sphere. These findings suggest each prediction regarding the optimal household division of labor for enhancing marital stability might hold where there is a supportive socio-political context for its premise. Here we assess this possibility by looking at the effects of different levels of women's employment on divorce risk in countries reinforcing different earner-carer models.

Three Earner-Carer Model Country Cases

Work-life balance policies presumably allow the state to reap the benefits of women's employment in terms of family economic flexibility and child poverty reduction, while minimizing the competing time demands within dual-earner families that might lead to either a reduction in the number of children or greater stress and higher risk of family breakdown (Crompton 2002). Yet public childcare, extended paid parental leave and similar provisions are

expensive state programs not easily adopted by welfare states during a time of rising pension costs and uncertain future economic growth (Esping-Andersen et al. 2002). Consequently, many government initiatives supporting greater work-family balance promote less expensive policies, such as out-of-school programs or part-time pre-school care, while encouraging the private sector to offer greater employment flexibility.⁴ One key strategy across the European Union has been the further development of part-time employment opportunities, primarily taken up by women rather than men (Behning and Pascual 2001; Fagan and Walthery 2007). This strategy contrasts sharply with US policy, which favors letting market forces determine life chances, and allowing families to decide how best to allocate their time. Below we detail how the earner-carer strategy and quality of part-time employment varies across the three countries selected for comparison.

West Germany

After World War II, Christian Democratic Union leader Konrad Adenauer successfully expanded West German policies supporting a male breadwinner, such as income splitting, dependent tax credits or allowances, and universal maternity allowances (Ostner 1992). Men also obtained superior wages under a 1955 ruling allocating women's jobs to "light" wage groups (*Leichtlohngruppen*). Rather than use women as a reserve workforce, West Germany relied on immigrants from the East and later from Southern Europe to ease labor shortages (Trappe 2000). Consequently, West Germany did not develop provisions supporting maternal employment such as public childcare, and compulsory school schedules also clash with the average working week (Gornick and Meyers 2003). Moreover, until 1977, a married woman could not enter employment

⁴ Britain and Germany have recently brought in legislation which supports parents in their pursuit of flexible work, including the UK Right to Request Flexible Working Act 2003 and 2001 part-time employment policies in Germany (see Plantenga and Remery (2006) for a review). These policy initiatives, however, occur just after the data window of this paper, so are not discussed in the country cases.

without her husband's permission, and her responsibility for the domestic sphere was a legal duty.

Yet women's exit from employment upon marriage created shortages in female occupations such as teaching and nursing during the 1950s and 1960s. This led to a shift in policy to encourage married women's labor force participation without challenging the male breadwinner model (Ostner 1992; von Oertzen 1999). Efforts to improve part-time civil service opportunities for women across the *Länder* made their way into a 1969 federal civil service reform bill, amended in 1971 to enable fathers to apply for part-time civil service work, although very few did. Yet marginal tax rates for second earners remain very high⁵ and other provisions did not expand to support married women's employment. Maternity leave was extended beginning in the 1980s to reduce rising unemployment. As of 1999, German mothers were entitled to 162 weeks of maternity leave, 38 weeks of which are paid (Jaumotte 2003: 31). The number of public childcare places remains very low (Fagan and Walthery 2007). Employed single mothers receive tax allowances for childcare costs; employed married mothers only gain the same right if the husband is sick, disabled and unable to work (Drobnic et al. 1999). Further, the central coordination of wages that strengthens West German men's ability to earn a family wage also minimized the wage dispersion that encourages the development of low-cost private childcare services in liberal market economies (Soskice 2005).

West German part-time work is defined as any work less than the agreed full-time hours specified in the collective bargaining agreements regulating most of West German employment. Once part-time hours exceed 18 per week, workers are incorporated into the social security system and have a statutory right to proportional pay and allowances related to working time (Drobnic et al. 1999). So in contrast to the UK and the US, a large proportion of part-time jobs in

⁵ Jaumotte (2003: Table 4) calculates it as 50% in West Germany.

Germany do not marginalize workers, although Soskice (2005) claims the quality of these jobs traps women into segregated, dead-end occupations that tend to encourage women's employment exit for family demands.

United Kingdom

The British welfare state was intended to be a male breadwinner state, but neither the government nor the economy supported men's ability to earn family wages. In the first post-war provisions, Beveridge suggested equalizing insurance benefits between single women and all men, but married women were to remain reliant on their husbands given the importance of their unpaid care work to the family and the nation (1942: 50). Maternity benefits were initially set 50 percent higher than single women's or married men's unemployment benefit, although in 1953 Conservatives reduced this to the level of men's unemployment benefit. British politicians were also keen to combat the high levels of poverty among working households revealed by Rowntree's research during the 1930s (Timmins 1995). Family allowances payable to mothers were introduced in 1945. Payment to mothers rather than through men's wage packet was a hard-won victory for British feminists towards caregiver parity (Pascall 1997), and is a debate that continues in current policy discussions (Bennett 2002).

After World War II, British economic growth remained sluggish relative to the rest of Europe, punctuated by alternating periods of inflation and unemployment leading to wage restraint policies. As a result, the definition of British women as married and dependent upon a male breadwinner defied post-war reality. By the 1970s, three times as many British two-parent families would have been poor if relying solely on the father's full-time employment (Land 1976). Despite these realities, until 1977 the majority of married women could and did opt out of the insurance system because their contributions did not yield commensurate benefits. After the

insurance system changed in 1977 to require full contributions, the low-paid, part-time work where women dominate often fell below the Lower Earnings Limit so that many women still remained uncovered by contributory insurance (Pascall 1997).

There was, until 1999, also an incentive for employers to generate marginal part-time jobs of less than 20 hours a week. As long as an employee's weekly take home pay was lower than the Lower Earnings Limit, employers were not required to pay social security contributions, so the tax structure provided incentives for employers to offer poorly paid part-time jobs not covered by contributory insurance (Dex and Shaw 1986; McKnight, Elias and Wilson 1998). Changes in the tax code over time also reduced the effective second-earner marginal tax rate to just 24 percent as of 2000 (Jaumotte 2003: 30), which tends to encourage second earners within families.

UK part-time work, however, meant differential access to maternity rights. Pressure from the European Union led to 1994 policy revisions ensuring all women, both full-time and part-time, were covered as soon as they began employment. After New Labour came into power in 1997, maternity allowance was extended to those falling below the Lower Earnings Limit, but remains more a woman's than man's entitlement (Gambles et al. 2006). By European standards, the leave is miserly. As of 1999, women were entitled to 31 total weeks, only eight of which were paid (Jaumotte 2003: 31), although it has been modified and extended since that time, including the option for fathers to take either one or two consecutive weeks of it.

New Labour promoted work-life balance with the 1998 National Childcare Strategy, creating more than a half million new part-time, rather than full-time, public childcare places. The recent Working Families Tax credit includes a credit for 70 percent of the cost of childcare up to a maximum, although a 2005 survey finds that the most popular childcare option remains

grandparents.⁶ Policy efforts, however, appear targeted more at reducing risks associated with high male unemployment rather than promoting universal breadwinning. At best, the UK is a weak proxy for Fraser's caregiver parity model primarily because of greater volatility in men's earnings (see Kenworthy, forthcoming).

United States

The United States remains the quintessential liberal welfare regime, with an ideological rejection of state interference in private lives or market mechanisms (Esping-Andersen 1990). During the Progressive Era, US employers exploited the separation of powers of the executive, legislative and judicial branches of government, using the courts to overturn legislative gains won by labor. As a result, the American Federation of Labor under Samuel Gompers ideologically severed itself from what it considered a paternalist state, instead choosing to fight for employee benefits via traditional market-based actions (Mink 1986; Skocpol 1992). This led to the development of corporate rather than state welfare (Kalleberg et al. 2000).

Within this system, however, policy effects on married women's employment remain uneven. In 1939, the US federal income tax program expanded in order to fund the war effort, resulting in a ten-fold increase in the number of taxpayers between 1939 and 1945. To reduce the impact of this on middle-class families, interest paid on home mortgages and related property tax became tax deductible. If a married women's income goes to pay the mortgage, it becomes essentially free from federal tax (Cooke 2006). Yet other tax policies penalize dual-earner couples. In 1948, US married couples could split income much as in West Germany, offering substantial tax savings when only one partner was employed. A 1971 change to reduce single earners' tax penalty created a marriage penalty in that two single earners would find their total

⁶ Research Brief No. RB723, March 2006, Department for Education and Skills. The report also reveals that only one-third of families using childcare in the past week claim to use it to pursue economic activities

tax bill increased upon marriage. In 1981, the law changed again so that 10 percent of the earnings of the lower-earning spouse could be deducted when computing the income subject to tax, but dual-earning married couples still tend to pay more tax than two commensurate single earners. Jaumotte (2003: 30) calculates the effective marginal tax rate for most US second earners to be 29 percent.

Other policies or legislation passed during the 1970s encouraged or supported mothers' employment through market services. The Childcare Tax Credit provides a sliding scale tax credit for up to 35 percent of childcare costs. The Pregnancy Discrimination Act of 1978 prohibits discrimination against pregnancy in all aspects of employment and required employers with disability policies to include pregnancy under these. Not until the 1993 Family and Medical Leave Act were all US parents eligible for up to 12 weeks unpaid parental leave, the least generous leave provisions among the OECD countries (Jaumotte 2003: 31). Under this corporate-driven welfare, part-time employment remains less desirable. It is more uncertain, pays lower wages, and frequently carries no disability program, health insurance or pension (Kalleberg et al. 2000). Although women are more likely than men to hold part-time positions, US women's part-time employment as a share of women's employment has been steadily declining since the mid-sixties (Drobnic et al. 1999).

Table 2 (see page 36) summarizes the aggregate-level gender employment-related differences across the three countries. More women than men obtain at least tertiary education in the United States, whereas more men than women do in the other two countries. The gender employment gap is similar across them, from 14 percent in the UK to 16 percent in West Germany, but British and West German women are much more likely to be employed part-time than US women, and in segregated occupations. The gender wage ratio is greatest in the UK and smallest in West Germany. So policy reinforcement of different earner-carer models is somewhat

apparent in the aggregate female employment statistics, although West Germany and the UK appear more similar than different. West German policy, however, still more strongly encourages mothers' exit from the labor market, whereas UK mothers are increasingly likely to return to work part-time (Fagan and Walthery 2007).

Independence, Flexibility or Structural Incompatibility?

The independence and capitalist-structural hypotheses predict greater divorce risk among dual-earner couples in all three countries, perhaps greatest in the US given its policy emphasis on universal breadwinning, followed by the UK with its support for universal, albeit not full-time, breadwinning. On the other hand, separate spheres appear increasingly suboptimal under the employment incentives embedded within advanced market economies. Given shifting economic conditions, families that adopt a dual-earner strategy might be able to redistribute the economic risk across themselves and become more stable. This corresponds with the flexibility hypothesis. Universal breadwinning, however, leads to time poverty, so might impart its own risks despite the financial benefits of dual-earner households. For example, a 1998 social survey revealed that an even larger proportion of British and German married women with children under the age of six would prefer to work part-time rather than full-time or remaining out of the labor force (Jaumotte 2003: 27). Similarly, data from the 1997 National Study of the Changing Workforce reveals that US women and men working full-time would both prefer to work between nine and 10 fewer hours per week (Jacobs and Gerson 2006: 64).

Part-time employment allows partnered women to contribute to family economic security, while simultaneously meeting caring responsibilities. Consequently, part-time employment might decrease the stresses surrounding financial dependency on a sole breadwinner as well as the time squeeze faced by two full-time earners (Warren 2004). To the extent such benefits are contingent

on the socio-political context, we would expect part-time employment to predict more stable marriages in the UK or West Germany than in the United States, where laissez-faire policies and poor quality part-time work encourage full-time employment. As West German part-time employment is of better quality and pays higher wages than UK part-time employment, it might be associated with a further reduction in divorce risk in that country as compared with the UK. Given the US status as the poster child of liberalism, employment there more generally should be crucial to marital stability. We next explore whether effects of women's employment level on marital stability do vary systematically in their socio-political context.

Method

Data, Sample and Analytic Strategy

Wives' work hours and the risk of divorce vary across the marital life course, making event history analysis the most suitable way to assess these dynamic relationships (Allison 1984). One limitation of conducting cross-national comparisons of divorce risk to date has been the lack of comparable national data with which to test hypotheses simultaneously across countries. The three countries selected have suitable longitudinal data that have now been gathered for sufficient waves, but some compromises have been necessary to harmonize the analyses. We select the British Household Panel Survey (BHPS), German SocioEconomic Panel (GSOEP) and the US Panel Study of Income Dynamics (PSID), three longitudinal datasets that follow individuals in households over time.

The PSID began in 1968 with a representative sample of 4,800 US families. Changes in ethnic minority sampling have made it possible to contrast main results with Black respondents during the time frame selected here, but not other ethnic groups. Historically, the rate of marital dissolution has been greater for US Black couples (Hoffman and Duncan 1995), so it is important

to control for race in the US models.⁷ The PSID changed in 1997 to be conducted bi-annually and the core sample was reduced by almost 30 percent. This created substantial missing data in 1999 and between waves, so it was decided to end the US observation window in 1997.

The GSOEP began in 1984 with a representative sample of 12,290 German-born people in 5,921 households in the former West Germany. In June 1990, sampling extended into the former East, but East Germans are excluded from this analysis as that region historically reinforced women's full-time employment, not a male breadwinner model (Trappe and Rosenfeld 2004). The BHPS began in 1992 with a representative sample of 5,500 households covering 10,300 individuals drawn from 250 areas of the United Kingdom.

The first challenge is to select comparable samples of couples from these three panel sets. Research across many societies highlights the maximum risk of divorce consistently occurs two to four years after marriage (Fisher 1993). In light of this, we select only couples that can be observed from their entry into marriage, as including all married couples at any point in time biases results with marriages of longer duration, which are *de facto* more stable marriages.⁸ Because the panels started in different years it is impossible to draw all from the same decade, although our selected couples and observation windows substantially overlap to minimize period differences. From the German and US datasets, we select couples marrying for the first time between 1985 and 1995 where the wife is less than 50 years of age. As noted above, we follow the US couples until 1997 when the PSID substantially changed; we follow West German couples until 2000. As the British panel began in 1992, we select similar couples marrying

⁷ A broad range of ethnic or racial minorities are present in the UK and West Germany, but comprise in total a much smaller percentage of the population (about eight percent).

⁸ This was a key limitation in the analysis of British couples using the BHPS conducted by Chan and Halpin (2002), but was done as they had insufficient waves at that time to include only first-marrieds.

between 1992 and 2000 and follow them until 2005. The periods are therefore somewhat staggered, but follow couples for a maximum of 12 (US) or 13 (UK) to 15 (Germany) years.

In the dataset, each year of a couple's marriage is a distinct observation, beginning with the first year of marriage and concluding with either divorce or a separation of more than one year, or the final observation year in the panel. Longer-term separated couples are included because of differences in required waiting periods for divorce, including differences across US states. Given the independent variables, unweighted data are used for analysis, although substantive effects when weighting or not are negligible. Constructing couple-years automatically incorporates the time-varying aspects of marriage but violates the assumption that error terms not be correlated. Robust standard errors correct for this, providing the most conservative estimates. The selection criteria yield a sample of 419 UK, 559 West German, and 502 US first-married couples. The outcome of interest is whether or not a couple reports a divorce or separation in a given year. Once this occurs, the couple is removed from analysis, as they are no longer at risk of divorce. During the time period, 72 UK, 201 West German, and 223 US couples reported separating for more than one year or divorcing. Because of the lower British sample size and number of events, we conducted various sensitivity analyses to ensure results are stable across different reduced models.

Factors Affecting Divorce Risk

Wives' employment, relative earnings, total household income, educational attainment, age at marriage, children, and years since marriage have all been shown to alter the risk of divorce. Here we capture effects of a wife's employment level with two indicator variables: one indicating when she works part-time, defined as 30 or fewer hours per week, and one when she works more than 30 hours. This allows us to compare any effects of different levels of

employment on divorce risk as compared with wives out of the labor force.⁹ A wife's financial contribution to the household is calculated as her earnings as a percent of the couple's total labor income.¹⁰ Higher-income couples tend to be more stable as compared with couples under more economic strain, so we include a control of log of total household income. Similarly, we include an indicator variable for when the husband is unemployed or otherwise out of the labor market such as for schooling.

In the panels, participants are interviewed in a given year to ascertain information about their lives over the past 12 months. To ensure that causes of divorce are differentiated from effects, values of the time-varying independent variables covering employment hours and earnings are lagged by one year. Otherwise, if a woman anticipates needing to establish her own household, her hours of work or share of household earnings might rise in the year of divorce, leading to the erroneous conclusion that her greater employment or earnings caused the transition rather than resulted from it.

Historically, economists argued children represent "accrued marital capital" that should decrease the risk of divorce (Becker et al. 1977), so we include a control variable when the couple has children less than 12 years of age against a referent of having no children in the observed marital year (Yamaguchi 1991). To the extent that wives' varying employment levels reflect an attempt to achieve greater work-life balance, we would expect part-time employment to be particularly important when there are young children in the household. To assess this, we create an interaction term for when a mother with children works part-time.

⁹ Histograms of women's work hours across the three countries reveal variation in the distribution of number of hours, but subsequent analyses trying further differentiation of part-time employment into low intensity (less than 20 hours) versus high intensity (20 to 30 hours) provided no additional substantive information. Models run using women's employment hours as a continuous variable, along with its square to capture quadratic relationships, yielded a poorer fit to the data because of the large proportion of women out of the labor force (work hours of zero).

¹⁰ We used other constructions of her financial input such as her absolute or log of hourly wages, but substantive effects proved the same.

Another facet of achieving balance between paid and unpaid labor is how couples negotiate housework and childcare. Unfortunately, the three panels do not have commensurate measures of unpaid tasks to include in the models. The PSID asks only the head of household—usually the male—to estimate his and his partner's hours in “housework.” Comparisons of these reports with those from the one year in which both adults were interviewed indicate little consensus (Cooke 2007a: 20). The German and British panels have more detailed questions on housework as well as childcare, but Cooke's (2007b) analysis of East and West German data reveals that women's employment predicts no change in childcare time for either herself or her partner, and predicts changes primarily in her own housework hours. An analysis by Gershuny and his colleagues (2005) using the three panel datasets and ignoring the lack of comparability in measures also finds that it is primarily women's domestic hours that change with her employment, whereas men's slowly and only slightly increase over time, which might be picking up selection effects of those couples remaining married. Using multinational time diary data, Gornick and Meyers (2003: 263) report that the ratio of fathers' to mothers' time in childcare is roughly equivalent in the US and Germany, and somewhat greater in the UK, despite the variation in women's average employment rate and hours across the countries. Bianchi, Robinson and Milkie (2007) find that US mothers' and fathers' time in childcare has actually increased since 1960, regardless of mothers' employment status. Consequently, we focus here on effects of the household division of paid labor indicated within the regime typologies.

People who search longer for partners or have more education reflecting greater possible gains to marriage theoretically have lower risk of divorce (Becker et al. 1977), so we include control variables for the woman's age at marriage and indicators for when the woman or the man

has completed a university degree.¹¹ The passage of time also changes divorce risk regardless of individual factors, so we include a measure of years since marriage along with its square to capture the rising risk early in the marital life course that declines over time. This yielded substantially similar information on the effect of time in a more parsimonious fashion than a piecewise constant model.

Wives' Employment and Divorce Risk in Context

As noted in Table 3 (see page 37), West German couples report average marriage duration of nine years, as compared with seven for the US couples and four among British couples. British wives are slightly older at marriage than the wives in the other two countries, but these relative ages are consistent with national averages in the sampled decades, as reported by the federal statistical offices.¹² A little more than one-third of the first-married West German wives are employed, with most of this younger cohort working full- rather than part-time. West German wives contribute on average one-fifth of the couple's labor income. In contrast, 42 percent of US wives work, with about the same percentage working full-time as among West German couples. US wives, however, contribute about one-third of household income. Among the slightly older British first-married couples, the vast majority of wives are employed, employed full-time, and contribute a slightly greater share of the household income than the wives in the other two countries.

Effects of the independent variables on risk of divorce are presented as odds ratios in Table 4 (see page 38) under two models. The first model presents the main effects, whereas the

¹¹ The differences across the compulsory schooling systems preclude using a simple years-of-education variable as a meaningful control for education.

¹² US Census Bureau, UK National Statistics Office, and Statistisches Bundesamt Deutschland. See also <http://www.infoplease.com/ipa/A0005061.html> , http://www.germanculture.com.ua/library/facts/bl_marriage.htm , and <http://www.statistics.gov.uk/STATBASE/xsdataset.asp?More=Y&vlnk=5279&All=Y&B2.x=60&B2.y=7>, accessed 6 November, 2007.

second adds the interaction term of wives' part-time employment and having children less than 12. As found by Fisher (1993), marriages in all three countries are at much greater risk of dissolution in the early years, with risk falling significantly with the passage of time. This underscores the importance of analyzing the risk of divorce from the beginning of the marriage despite limitations on sample size. The other control variables have expected effects, although significance levels and magnitude vary across the countries. Having children significantly reduces the likelihood of divorce across all three countries, with the magnitude of the effect greater in the UK and West Germany than the US. Either partner having a university degree predicts a lower risk of divorce, although this effect reaches statistical significance only for US husbands with a university degree. Greater household income also predicts a lower risk, lowest among UK couples, but the effect does not reach statistical significance among US couples. Each year older a wife is at marriage has no significant effect among West German couples, but predicts lower divorce risk among UK and US couples to a similar degree.

Central to the question posed here is that women's employment level has varying significant effects on marital stability. In the main effects model (Model 1), male breadwinner couples where wives are out of the labor force (the referent) are not predicted to be significantly more stable in any of the countries. Consequently, we find no support for Becker's independence hypothesis among these recent cohorts of first-married couples in three countries. But as to the exact mix of wives' employment predicting the most stable marriages, this varies across contexts.

In the main effects model, the most stable West German marriages are predicted when the wife works part-time as we had hypothesized. Also as we hypothesized, the UK part-time work effect is in the same direction and of similar magnitude, but is less significant—in fact, it fails to reach statistical significance. Instead, UK couples where the wife works full-time are the most stable. At the same time, divorce risk begins to rise as British and German women's relative

earnings increase. This effect is only marginally significant among West German couples, but of greater magnitude and highly significant among UK couples. US couples where the wife works part-time are somewhat less stable and where the wife works full-time somewhat more stable as we had expected, but neither effect reaches statistical significance in the first model. US women's relative earnings also have no effect.

When adding the interaction term of wife's part-time employment and having young children, effects shift across the countries. Such West German mothers are predicted to have a *higher* risk of divorce, although the effect is not statistically significant, while the main effect for part-time work is no longer significant. The interaction term for UK mothers predicts a lower risk of divorce, but again is not statistically significant while the palliative effect of UK wives working full-time persists. Only in the US does mothers' part-time employment predict significantly greater marital stability, while the main effect of wives working part-time dramatically and significantly increases divorce risk.

Discussion and Conclusions

Part-time employment is promoted as a means of obtaining greater work-life balance in industrial societies (Behning and Pascual 2001; Hakim 1997, 2000), but it is more frequently an option taken by women than men. Consequently, some people question whether part-time work represents a sufficient advance away from a gender hierarchy (Crompton 2002; McRae 2003) or meets women's financial and leisure needs (Warren 2004). Despite the debate and political promotion, no one to date has explored whether wives' part-time employment actually enhances marital stability relative to other household divisions of paid labor.

Here we used panel data to assess effects of wives' varying levels of employment on divorce risk in West Germany, the UK and the US. These three countries represent socio-political

reinforcement of varying earner-carer regimes and offer varying part-time work quality. West Germany represents a male breadwinner regime, though it provides good quality part-time work. The UK started as a male breadwinner regime but evolved into a weak caregiver parity regime when the economy failed to deliver wages sufficient for men to support a dependent family. The British state also provides family allowances that were until recently paid exclusively to women, and various tax provisions encourage women's part-time work. US policy allows market dynamics to determine how couples might balance work and family demands, but part-time work is generally of poor quality and women's participation in it has been declining in recent years.

Given these varying contexts, we hypothesized any stabilizing benefits of part-time employment would be most evident in West Germany and the UK where policy has promoted it, particularly Germany where the quality of part-time employment is higher than in the UK. In contrast, we expected greater stability among dual-earner full-time couples in the United States. Each of these hypotheses contrast with the independence hypothesis suggesting that male breadwinner couples are the optimal family form in industrial societies (Becker 1981), instead supporting Oppenheimer's (1988, 1997) claim that women's employment is better for family economic flexibility in post-industrial societies. In contrast to these perspectives, the capitalist-structural argument posits that incentives within market economies more generally are pernicious to familial relations (Beck 1992; Seccombe 1993). This suggests dual-earner couples might be at greater risk of divorce, but the effect might also be attenuated where policy supports some non-market activity around family. This theoretical perspective would modify the flexibility hypothesis to suggest at least one partner's part-time employment as the best balancing strategy for families in post-industrial societies.

The results provide no support for the independence hypothesis in any of the three countries. Where main effects are significant, wives' part-time or full-time employment predicts

more stable marriages as compared with when wives were out of the labor force. So calls from conservative quarters to reinforce family structures entailing women's economic dependence are simply no longer viable as industrial society progresses. In addition, other research clearly shows that women's employment is also the greatest assurance against child poverty (Kamerman et al. 2003). Consequently, policies supporting partners in their simultaneous pursuit of work and family appear best for improving the life chances of all current and future citizens.

The optimal mix of household employment, however, varies across the countries in ways suggesting persistent tensions between economic necessity and traditional gender economic roles. In modeling main effects, the most stable marriages in West Germany were when the wife worked part-time as had been predicted, with a similar but statistically insignificant effect also found for UK couples. The German part-time strategy, however, does not relate to balancing parenthood demands, as women with children who worked part-time were slightly, albeit insignificantly, more likely to divorce while the main effect no longer proved significant. This suggests married women's part-time employment is a marital rather than parental strategy, one not nudging West German families too far from the male breadwinner ideal codified in its policies. The importance of the historical gender economic roles is also suggested by the fact that divorce risk rises as West German wives' relative earnings rise, although this effect was just marginally significant.

Even greater economic-gender tensions are evident in the UK. Wives' full-time employment decreases divorce risk, whereas her greater relative earnings significantly increase the risk to a greater degree than found for West German couples. As noted earlier, the British welfare state was premised on a male breadwinner model, but men's earnings failed to enable them to support dependents. UK wages are relatively low as compared with other European countries, with a larger proportion of households having no earners (Kenworthy, forthcoming).

Within this macro-economic environment, all family members' wages become much more important to household flexibility as argued by Oppenheimer (1988, 1997). Yet the historical reinforcement of men's economic dominance means these couples struggle more with negotiating economic reality vis-à-vis traditional gender roles. State policy appears to fuel rather than abate this tension by continuing to support women only in their roles as part-time rather than equal workers. This would appear a counter-productive strategy on all fronts, as there is no indication these policies have abated the high rate of child poverty within the UK.¹³

Difficulties with universal breadwinning also appear, in a different way, within the United States. The main effects of US wives' varying employment on divorce risk were in predicted directions: wives' in part-time employment had greater divorce risk while wives' in full-time employment had lower risk, although neither of these were statistically significant. Within the interaction model, however, only in the United States was a *mother's* part-time employment predicted to significantly decrease divorce risk, while other US wives' part-time employment predicted a much greater risk. In other words, in the country with no policy support for part-time employment and the more market incentives for both parents' full-time employment, the reduced-hours work strategy appears to have stabilizing effects on marriages. This underscores the tension revealed by Jacobs and Gerson (2006) that both partners in US couples would prefer to work fewer hours. *Ceteris paribus*, US parents able to do so achieve the greater life balance evident in greater marital stability. At the same time, the results provide support for the capitalist-structural perspective that becoming slaves to market dynamics has deleterious effects on family life.

The analyses are limited by some persistent gendered limitations from a range of sources. For example, we have too few cases to determine whether husbands in part-time jobs had more or

¹³ Based on data released 27 March 2007 by the UK Department for Work and Pensions, accessed at: <http://www.dwp.gov.uk/mediacentre/pressreleases/2007/mar/drc024-270307.asp>

less stable marriages, a finding which would allow us to assess the degree to which gender equality has evolved to allow men to partake of this form of work-life balance. Additionally, our data did not contain comparable measures of childcare and housework for each partner. More pressure needs to be brought on coordinators of national data projects to ensure the range of questions in secondary datasets does not continue to reflect androcentric bias as to what is important in modern life. Our conclusions would also be strengthened were analyses possible across a wider range of countries reflecting truer ideal-types of Fraser's earner-carer regimes.

Another limitation of our study stemming from data is that it cannot provide insight into what aspects of marital quality are reflected in the different household divisions of labor across contexts. We also had too few cases to explore possible class differences in household divisions of labor and marital stability within countries suggested by income effects, which, as noted earlier, would be expected to be more extreme in liberal UK and US than West Germany. These must be left as priorities for future research as data become available.

Despite the limitations, the findings suggest some moderation of market dynamics helps couples to balance work and family obligations more successfully, but policy intervention should not do so by reinforcing existing gender hierarchies. The gender backlash evident among West German and UK couples should not be interpreted as the need to sustain hierarchies. Instead, differences of effects across the specific contexts are evidence that gender relations can evolve to be, successfully, more egalitarian. As Deutsch (2007) has noted, as we "'do" gender in our social interactions that sustain a hierarchy, so can we "undo" it.

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TABLE 1: HYPOTHESIZED EFFECTS OF EARNER-CARER MODELS ON MARITAL STABILITY UNDER EXISTING THEORIES

	PREDICTED EFFECT ON MARITAL STABILITY		
	Male Breadwinner	Universal Breadwinner	Caregiver Parity
Independence hypothesis	+	-	-
Flexibility hypothesis	-	+	+
Capitalist-structural hypothesis	+	-	+

TABLE 2: AGGREGATE MEASURES GENDER DIFFERENCES IN WEST GERMANY, THE UNITED STATES AND THE UNITED KINGDOM

	GENDER GAPS				
	Tertiary Education¹	Employment²	% Part-time³	Wage Ratio⁴	Occupational Segregation⁵
United States	6	15	12	78	46
West Germany	- 3	16	29	81	52
Great Britain	- 1	14	33	75	57

Notes: 1. The percentage of women in 2001 age 25 to 34 with at least tertiary education minus the percentage of men similarly educated, from OECD *Education at a Glance 2002* Table A3.1c. 2. The percentage point difference in 2000 employment rates for men and for women age 25 to 64, from OECD *Employment Outlook 2002* Table 2.1. 3. The percentage of employed women in 2000 age 25 to 64 who work part-time minus the percentage of men working part-time as a share of all employment for each gender, from OECD *Employment Outlook 2002* Table 2.5. 4. The 1998 percentage ratio of mean female to hourly earnings among all wage and salary employees, from OECD *Employment Outlook 2002* Table 2.15. 5. Index of dissimilarity indicating the percentage of men (or women) that would need to be removed from the labor market to arrive at a proportional distribution of men and women across 75 occupations, from 1985 to 1991, compiled by Richard Anker (1998: Table 9.1, column 3).

TABLE 3: DESCRIPTIVE STATISTICS OF MARRIED WEST GERMAN, UK AND US COUPLES FROM FIRST YEAR OF MARRIAGE UNTIL SEPARATED OR CENSORED (SD NOT REPORTED FOR DICHOTOMOUS VARIABLES)

	WEST GERMANY		UNITED KINGDOM		UNITED STATES	
	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>	<i>Mean</i>	<i>SD</i>
Wife works part-time (≤ 30)	0.08		0.25		0.15	
Wife works full-time (> 30)	0.26		0.47		0.27	
Wife with university	0.09		0.17		0.19	
Husband with university	0.17		0.20		0.26	
Husband non-employed	0.11		0.06		0.11	
Children	0.82		0.58		0.66	
Wife's % couple earnings	20.93	28.34	27.01	22.70	32.64	23.91
Wife's age at marriage	23.99	3.98	27.24	4.88	23.91	4.37
Log total household income	10.96	0.83	7.80	0.61	10.45	0.80
Duration of marriage	8.66	4.04	3.86	3.03	6.88	3.37
Husband Black (US)					0.23	
<i>n couple-years (couples)</i>	<i>4,473 (559)</i>		<i>2,998 (419)</i>		<i>2,535 (502)</i>	

TABLE 4: RISK OF DIVORCE FROM YEAR OF MARRIAGE IN WEST GERMANY, UNITED KINGDOM AND UNITED STATES

	WEST GERMANY				UNITED KINGDOM				UNITED STATES			
	MODEL 1		MODEL 2		MODEL 1		MODEL 2		MODEL 1		MODEL 2	
	<i>Odds Ratio</i>	<i>RSE</i>	<i>Odds Ratio</i>	<i>RSE</i>	<i>Odds Ratio</i>	<i>RSE</i>	<i>Odds Ratio</i>	<i>RSE</i>	<i>Odds Ratio</i>	<i>RSE</i>	<i>Odds Ratio</i>	<i>RSE</i>
Wife works part-time (<=30)	0.57*	0.15	0.50	0.29	0.51	0.25	0.67	0.40	1.28	0.46	3.15*	1.52
Wife works full-time (>30)	0.66	0.19	0.66	0.19	0.12**	0.08	0.13***	0.09	0.96	0.42	1.20	0.50
<i>Ref: housewife, out of labor force</i>												
Wife's % couple earnings	1.01+	0.01	1.01+	0.01	1.03***	0.01	1.03***	0.01	1.00	0.01	1.00	0.01
Husband non-employed	1.47+	0.34	1.47	0.34	1.86	0.78	1.87	0.77	1.74	1.03	1.67	0.96
Wife with university	0.59	0.21	0.59	0.21	0.82	0.46	0.84	0.47	0.77	0.35	0.80	0.37
Husband with university	0.71	0.17	0.71	0.18	0.45	0.27	0.43	0.26	0.39*	0.17	0.38*	0.17
Children (<i>0 = none</i>)	0.27***	0.05	0.27***	0.05	0.08***	0.03	0.10***	0.05	0.43***	0.11	0.71	0.21
Children*women part-time			1.17	0.72			0.46	.037			0.24**	0.12
Log of total household income	0.80***	0.04	0.80***	0.04	0.52*	0.20	0.53*	0.19	0.79	0.12	0.79	0.11
Wife's age at marriage	1.00	0.02	1.00	0.02	0.94	0.03	0.94*	0.03	0.92*	0.04	0.92*	0.04
Years since marriage	1.24**	0.10	1.24**	0.10	2.25***	0.38	2.23***	0.38	1.71***	0.28	1.80***	0.32
(Years since marriage) ²	0.99**	0.01	0.99**	0.01	0.94***	0.02	0.94***	0.02	0.96**	0.01	0.96**	0.02
Husband Black (US)									0.86	0.23	0.81	0.22
<i>Pseudo log-likelihood</i>	-777.65		-777.61		-243.97		-243.40		-358.44		-353.90	
<i>Wald chi-square</i>	96.40***		96.64***		91.69***		93.67***		59.45***		65.51***	
<i>n couple-years (couples)</i>	4,473 (559)		4,473 (559)		2,998 (419)		2,998 (419)		2,535 (502)		2,535 (502)	

* $p < .05$. ** $p < .01$. *** $p < .001$. (two-tailed tests)