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Are Married Women More Deprived Than Their Husbands?*

SARA CANTILLON AND BRIAN NOLAN**

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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 article 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.

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

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** University College, Dublin and The Economic and Social Research Institute, Dublin.

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. Here we respond to these challenges by employing data from a large sample on non-monetary indicators of deprivation, of the type employed in a number of recent studies of poverty at household level, directly to measure differences between spouses in the extent of deprivation.

Assuming equal living standards within the household in measuring poverty means that either all members of a given 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. Research on the way money and spending are managed within families (notably Pahl 1983, 1989; Vogler and Pahl 1994) has 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. 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', and the need to do so is demonstrated by recent studies showing 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).

Differences in living standards within the household, like household resource allocation systems, have for the most part been investigated 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 generalise and have had limited impact on mainstream poverty measurement. Vogler and Pahl (1994) are an exception, looking at financial allocative systems and relating these to reported deprivation for spouses in a sample of 1,211 couples. 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) and Mack and Lansley (1985). Other recent studies employing non-monetary deprivation indicators in measuring poverty include Townsend and Gordon (1989), Freyman *et al.* (1991) and Gordon *et al.* (1995) with British data, Mayer and Jencks (1988) with US data, Muffels and Vrien (1991) using Dutch data, and Hallerod (1995) with data for Sweden. Callan *et al.* (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. Here we are able to use this data, with the type of deprivation indicators employed in 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 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 article is structured as follows. Section 2 describes the data. Section 3 compares the responses of husbands and wives on whether they lack a range of possessions and activities. Section 4 uses 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. 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, and 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.

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. The effective response rate was

64 per cent, comparable with other large-scale surveys covering similar sensitive areas, and extensive validation has shown the sample 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, and the distribution of taxable income. The survey design, response, reweighting and validation are fully described in Callan *et al.* (1989).

The survey obtained information on household composition, demographic characteristics, labour force status, income by source, and on a set of indicators of style of living. 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 *et al.* (1993) and extended in Nolan and Whelan (1996). However, the individual responses also provide a rare opportunity to look at differences in living standards between members of a household, and our aim in this article is to exploit that potential by comparing the responses of spouses. The survey obtained information on twenty items or activities which were to be considered as possible indicators of deprivation, listed in Table 1. Some of these items will be common to all members of a family or household – for example a fridge or a bath/shower – and 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.

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 the different elements of the question, which gives a substantial sample of 1,763 couples.

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

TABLE 1. *Life-style items/activities measured in 1987 ESRI Survey*

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

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 (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.

DIFFERENCES BETWEEN SPOUSES IN STYLE OF LIVING INDICATORS

Of the twenty items/activities available to us, Table 2 shows that 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. 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 (Delphy and Leonard, 1992), though

TABLE 2. Spouses' responses on twenty style of living items

Item	% both say lacking	% neither say lacking	% spouses differ
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.

respondents may not interpret these questions as applying 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 differ in their responses about lack/possession of the item.

We see that although spouses in most cases gave the same response, for the items we have categorised as potentially personal this was not the case in a minimum of 5 per cent (for a meal with meat etc. every second day) up to as high as 23 per cent (for a hobby or leisure activity). For the 'principally familial' items the percentage where spouses gave different responses is 3 per cent or less; up to 1 per cent differ 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), so for the other items we test whether the percentage giving different responses is significantly different not from 0, but from the 1 per cent which random error might produce. At the 5 per cent significance level, the percentage differing is significantly different from 1 per cent for each of the ten 'potentially personal' items. This is also the case for three of the other items, namely a car, a dry damp-free dwelling and central

TABLE 3. *Extent to which spouses are disadvantaged vis-à-vis one another*

Item	% of the differing 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 10% level.

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

heating. However, given the nature of these items and the very low level of difference between spouses we continue to categorise them as principally familial.¹ In the remainder of the article we therefore concentrate on the ten items we have classified as potentially personal.

The next question is 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 giving different responses, Table 3 shows first the percentage where the wife said the item is lacking and the husband 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. Table 3 then shows the percentage in the sample where the wife lacks an item the husband has and vice versa. In a small but not inconsiderable minority of cases, generally about 5–15 per cent, one spouse says they lack an item possessed by the other; where this occurs it is the wife who is disadvantaged in about 55 per cent of cases, while the husband is disadvantaged in about 45 per cent.

We now 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 analysis of deprivation at household level by Townsend, Mack and Lansley and others. We first construct separate indices for each individual, with a score of 1 being added to the index for each item which he or she lacks. The results for men and women are shown in Table 4, with scores ranging from 0 (none of the items are

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 wife and husband (wife's minus husband's index score)	
	% of husbands	% of wives	Gap in scores	% 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

lacked) to 10 (all the items are lacked). Focusing on 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 per cent of couples have a zero gap – husband and wife have identical scores on their individual indices. About 29 per cent have gaps greater than zero, so the wife has a higher deprivation index score than the husband, and 25 per cent 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 the wife is more likely to be the one experiencing greater deprivation, but the husband does so in a substantial minority of the cases where there are differences. This gap measures 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 for by possession of another. Alternative weighting schemes were explored, for example using the proportion of couples possessing an item or the proportion regarding it as a necessary as weight, but did not alter the results.

We have noted that for some items one might be particularly unsure that differing 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

five 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 per cent of couples now show no gap, 17 per cent have a gap in favour of the wife, and 25 per cent 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 husbands, and vice versa, is thus very much the same as with the ten-item index.

TAKING TASTES INTO ACCOUNT

In assessing the implications of these results, it may be hazardous to assume that all the observed differences between spouses 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? 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, as explored in Nolan and Whelan (1996), but reliance on an individual's own income in assessing when absence is enforced would entail the extreme assumption of no sharing of resources between spouses. (Individual income may of course have *some* impact on individual deprivation scores, as we investigate 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. None the less, research using this survey data (Callan *et al.*, 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

TABLE 5. Spouses responses on enforced lack of ten items

Item	% differing 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

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. 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 difference between spouses: as before they can differ on 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.

Table 5 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 divergence 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 diverging is now a good deal higher, so significant numbers of couples without the item give different

TABLE 6. 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	

responses 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, together with the corresponding figure for husbands. 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. 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. For most of the items here there was little difference between men and women in the proportion of those lacking who said they did not want it, the exceptions being 'presents for friends and family' and 'two pairs of shoes'.

Again we 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 6. About 54 per cent are on zero, 21 per cent have a negative gap so the husband has a higher index score than the wife, and a higher number, 26 per cent, 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 the corresponding measures for the five items we described earlier as 'unambiguously personal': in that case the gap is zero for 65 per cent of couples, favours the wife for 14 per cent, and favours the husband for 21 per cent.

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 reality, though, it could be argued that 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. The final two columns of Table 5 show the percentage of wives and of husbands who report enforced lack with a spouse who actually has the item.

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 6. About 64 per cent of couples now have zero gap, 16.5 per cent have a gap in favour of the wife, and 20 per cent 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.

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 now look at whether the observed differences vary systematically with individual and household characteristics such as income, social class or age. 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. Figure 1 shows the way the three gap measures based on the ten items vary with household equivalent income decile. For all three measures, the mean gap peaks in decile three but displays no consistent pattern thereafter as one moves up the income distribution. Figure 2 shows the way the mean gaps vary across the six social classes employed by the Irish Central Statistics Office: there is no consistent trend as one moves down the class hierarchy, peaking in the semi-skilled class. Figure 3 shows the mean gaps by husband's age, with more variation across the three indices and no very clear pattern emerging. The indices constructed using only the five 'unambiguously personal' items reveal a very similar pattern.

These results do not suggest that the difference in deprivation scores

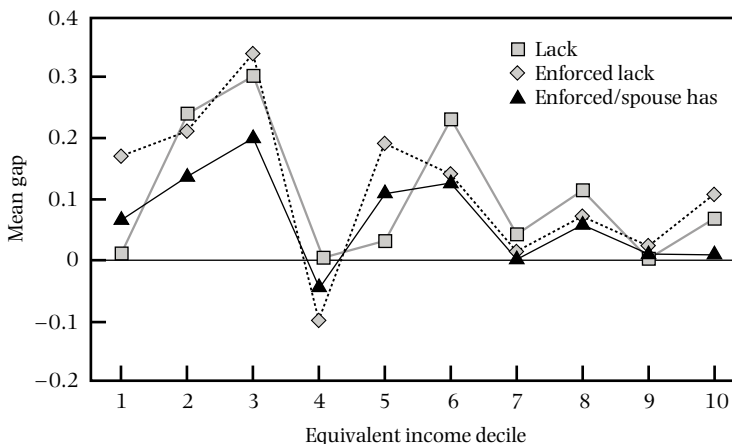


Figure 1. Gaps by income decile.

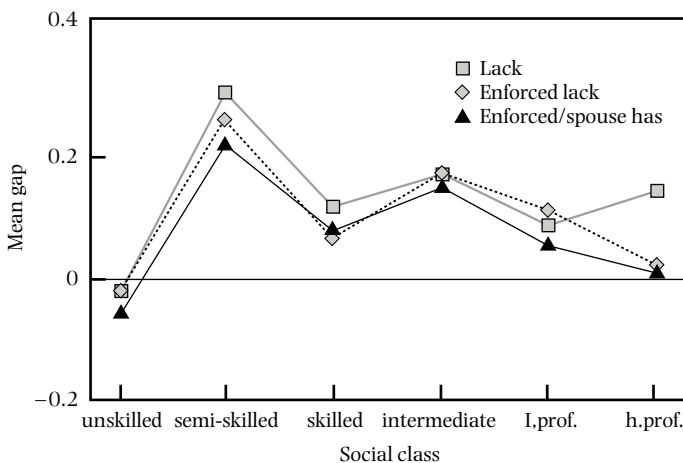


Figure 2. Gaps by social class.

between wives and husbands 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 7 shows, one does find that the mean gap between the wife and husband's deprivation index scores is consistently narrower where the

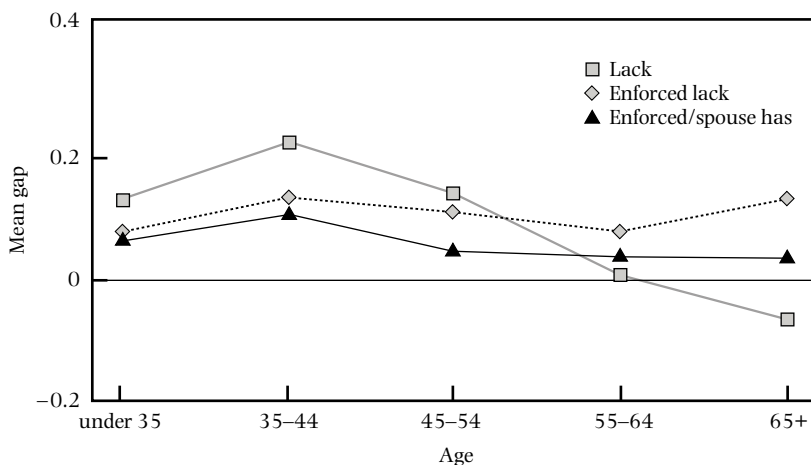


Figure 3. Gaps by age.

wife has an income of her own (not including Child Benefit) – which is true of 56% per cent of couples. The gap is seen to be narrower again for the 27 per cent of couples where the wife's income is at least IR£25 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.

Each of the gap measures is now 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 differences to the results);
- (2) the woman's own disposable income, including earnings from employment or self-employment, social welfare (excluding Child Benefit),² private pensions, and interest or dividends accruing to her (including half 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.

TABLE 7. *Gap between wife's and husband's deprivation scores, by wife's income*

Wife's income	Gap between wife and husband on 10-item indices		
	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

Wife's income	Gap between wife and husband on 5-item indices		
	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

TABLE 8. *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 ²	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 9. *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 ²	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

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 8, and the corresponding results for the three five-item indices are given in Table 9. In each case we present first the results 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 8 and 9 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 per cent 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 per cent 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.

We have seen that about 27 per cent of wives in the sample have incomes of over £25: a majority of these are employees; 30 per cent 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 per cent 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. (Unfortunately we did not have direct evidence on financial allocation systems in our survey, though they have been analysed using large-scale Irish survey data by Rottman, 1994.) Wife's labour force status, when tested, did not in itself significantly influence the gap in deprivation scores.

It must also be emphasised that, although statistically significant, the woman's income explains very little of the variance in the gap measures. This is consistent with the fact that in a substantial minority of cases where the gap measures were not zero, they were negative – the husband experiencing greater deprivation – which is difficult to explain within a framework focusing on women's income and power. Alternative models were also estimated treating cases where the husband experienced more deprivation as random and setting the gap measures for those couples to

zero, but once again the explanatory power of these equations was extremely limited.

CONCLUSION

In this article the responses of husbands and wives in a large-scale Irish household survey to a series of questions about possessions and activities have been used to assess whether spouses differ in the extent of deprivation being experienced. Our particular interest has been in whether wives experience greater deprivation than their husbands, as small-scale studies have suggested they might because of an unequal distribution of resources within the family, arising from the exercise of power by the husband where he is the sole or main income earner. For a sample of 1,763 couples, differences between spouses in responses on individual items were examined, and divergences in their scores on summary deprivation indices constructed using these items were analysed. A set of ten items which have been used as non-monetary deprivation indicators in a number of recent studies of poverty at household level, but to a greater or lesser extent relate to individual rather than family circumstances, was employed.

For a particular item in this set, the husband and wife gave different answers on whether they had the item in between 5 per cent and 15 per cent of couples. In about 55 per cent of the cases where differences occurred the wife lacked the item and the husband possessed it. Constructing summary indices of deprivation using these ten items, a divergence in scores between husband and wife was seen in about half the sample couples: in about 56 per cent of these the wife had the higher deprivation score, while in 44 per cent the husband had the higher score. This general pattern was also found using indices constructed with a more restricted set of five items which were more clearly personal. The same was true when subjective assessments of respondents as to whether they were doing without items because they 'could not afford them' were used to construct alternative ten or five-item indices of self-assessed 'enforced lack'. That pattern was again found when only enforced lack of an item possessed by one's spouse was counted as deprivation.

The gaps between the wife's and the husband's score on these various summary deprivation indices were used as measures of the relative position of the spouses, and the way these varied with a range of individual and family characteristics was analysed. No systematic relationship with household income, social class or age was found, all these being insignificant in regressions with the various gap measures as dependent variable. Income (if any) received directly by the wife was found to be statistically

significant, women with such an income having lower predicted gaps, but this explained little of the variance in these gaps.

What are the implications of these findings for poverty measurement practice and for policy? We have used the type of deprivation indicator commonly employed in poverty studies which are based on large-scale survey data and assume equal sharing within the household. The quite limited overall imbalance in measured deprivation in favour of husbands suggests that applying such indicators to individuals within the household 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 is an important finding, given that we have sought to implement central elements of Jenkins' (1991) suggested research agenda for opening up the household 'black box', via such non-monetary indicators of living standards for large samples. Having done so, the results do not suggest that conventional poverty measurement practice identifying poor households 'misses' substantial numbers of poor women, nor that policies directing resources towards poor households or families fail to assist substantial numbers of women not in those households but experiencing a similar level of deprivation.

While this may be a source of comfort to conventional poverty measurement practice, it also points to the need to develop more sensitive indicators of deprivation designed to measure individual living standards and poverty status, but which can fit within the framework of traditional poverty research using large samples – something that has not yet received much attention in the literature, though insights derived from small-scale qualitative studies would be a valuable input. One would suspect that more sensitive indicators will reveal greater differences between spouses in deprivation experience, having an important bearing on gender inequalities within the household, though the evidence presented here suggests the differences between spouses are not of the type and extent implicit in the hypothesis of a substantial reservoir of hidden poverty. Availability of information on individual incomes, non-monetary 'outcomes' measures and household allocative systems for a large sample would be particularly valuable in allowing the role of allocative systems as an intervening variable to be explored systematically. It would also be very useful to be able to extend the analysis beyond couples to other adults in multi-family households, given the significant number of households which comprise not only couples but also non-dependent adult children and/or elderly parents. Comparisons between individuals in different tax units within the household would provide a new perspective on an issue which has been hotly debated in the context of official measure-

ment of low incomes in the UK, namely whether the household or the narrower family/tax unit is the more appropriate income recipient unit for that purpose (see, for example, Johnson and Webb, 1989; Goodman and Webb, 1994). It is however the difference between spouses and the position of married women, on which this article concentrates, which has been the primary source of concern in the literature on distribution within the household.³

Our results serve to highlight the direction research on differences in living standards within the household in the context of poverty measurement could usefully take. They also highlight the need for clarification of the underlying poverty concept. Employing deprivation indicators in measuring poverty, one has in mind a notion of poverty constituting generalised deprivation, exclusion from ordinary living conditions, due to lack of resources (see, for example, Ringen, 1987; Nolan and Whelan, 1996). This has been contrasted by some with an emphasis on poverty as a violation of the right to a minimum level of resources (Atkinson, 1987). As Jenkins (1991) explores, the poverty concept underlying the feminist critique of conventional practice appears to be rather different, relating instead to what he describes as an 'individual right to a minimum degree of potential economic independence' (p. 464). A situation where women do not experience much greater deprivation than men would still be entirely consistent with pervasive sex inequalities and the concentration among husbands of the power to make major financial decisions, with consequences for power relationships within the family. Bringing out the reality of such inequalities may help provide a basis for reconceptualising poverty to include those without direct control over resources, independent of their material living standards. An alternative is of course to motivate that concern in a framework which focuses on equity between men and women in the division of roles, responsibilities and power rather than on poverty *per se*.

NOTES

- 1 Differing interpretations of what constitutes central heating, or indeed a dry damp-free dwelling, may contribute to these differences. 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.
- 2 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.
- 3 Our results are from 1987, and more up-to-date information would also be helpful given, for example, changes in the labour market over the period; however, the broad pattern of our results seems likely to still hold by the mid-1990s – if anything, differences between spouses may have narrowed as women's labour force participation continues to rise.

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