6 Income Dependency within Couples
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Liffey opened the letter and understood that she was no longer rich, that she was to live as the rest of the world did, unprotected from financial disaster; that she was pregnant and dependent upon a husband, and that her survival, or so it seemed, was bound up with her pleasing of him. That she was not, as she had thought, a free spirit, and nor was he: that they were bound together by necessity. That he could come and go as he pleased; love her, leave her as he pleased; and that domestic power is to do with economics. And that Richard, by virtue of being powerful, being also good, would no doubt look after her and her child, and not insist upon doing so solely upon his terms. But he could and he might: so Liffey had better behave, charm, lure, love and render herself necessary by means of the sexual and caring comfort she provided.

Fay Weldon, Puffball (1984)

It is commonly thought that the generation of women who have entered the labour force since the 1970s no longer need social protection as their husbands’ dependants. Indeed, equality between men and women in the labour force and the recognition of women as individuals in their own right and not as the dependants of men is increasingly accepted as a desirable aim. Indeed, this philosophy underlies the European Directive 79/7 on the Equal Treatment for Men and Women in Matters of Social Security. However, although improved opportunities have given some women greater economic independence this does not apply in full to all women. Therefore it is important to establish how many women are financially dependent on their partners and the extent of this dependency. This chapter sets out to do this for a generation of women leaving school and entering the labour market in the mid-1970s.

The chapter begins by discussing women’s financial dependence in broad terms. It then considers the barriers which still exist to women achieving economic independence in the labour market, in the state benefit system and
within the family. Alternative definitions of dependency are examined and the method of implementing the definition adopted here is explained. The paper concludes with the empirical results of implementing these definitions.

Throughout the paper, partners are defined as a woman and a man who are living as a couple. With the exception of entitlement to certain derived benefits in the National Insurance system and pension schemes, the theoretical discussion applies to all co-resident couples whether legally married or not. Whether cohabitees differ from legally married couples in the extent of their dependency must be tested empirically. The paper uses data from the fifth sweep of the National Child Development Study, NCDS5. The NCDS is a cohort study of all those born during the week 3–9 March 1958 and who are resident in England, Scotland and Wales. The fifth sweep was conducted when the cohort members were 33 years old; 11,407 cohort members were interviewed, representing an 85 per cent response rate (Ferri, 1993). It is important to remember that it represents a single cohort and, therefore, results will differ from those that might be obtained from a population with a wider age range.

THE INCOME DIMENSION OF WOMEN'S DEPENDENCE

Most people aspire to some form of independence, with its associations of autonomy and dignity. In contrast, the connotations of dependency include unequal distribution of power, a lack of alternatives and parasitism. This was pointed out by Arber and Ginn (1991) who also argue that there are a number of forms of dependence which are gendered and socially structured and which are evaluated by society in differing ways.

Broadly conceptualised, dependency should take account of all interdependencies within partnerships, including access to, and transfers of, all the couple’s economic and emotional resources such as goods, time and energy as well as income. Whilst it is difficult to establish how much is transferred between partners in monetary terms, measuring the flows of other less tangible resources is even harder. One cannot assess who gains from transfers and exchanges, nor whether they are made freely or under coercion. Lazear and Michael (1988, p. 2) argue that ‘since family members care about each other, what one member gains is not a total loss to the others’.

This paper concentrates on income dependence between partners within marriage or cohabitation. Although dependency between spouses is not just economic, we believe that the economic relations underpin most others. Since economic resources carry more value, more prestige and more