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Women’s Increasing Employment  
and Earnings Shares**



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Sue Richardson  
Joshua Healy  
Megan Moskos

**NILS**

**National Institute of Labour Studies  
Flinders University, Adelaide, Australia**

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Sue Richardson, Joshua Healy, and Megan Moskos\*

\*National Institute of Labour Studies, Flinders University, Australia

*Corresponding author*  
Professor Sue Richardson  
National Institute of Labour Studies  
Flinders University  
GPO Box 2100  
Adelaide SA 5001  
Australia  
Phone: +61 8 8201 2636  
Email: [sue.richardson@flinders.edu.au](mailto:sue.richardson@flinders.edu.au)

## **From ‘Gentle Invaders’ to ‘Breadwinners’: Australian Women’s Increasing Employment and Earnings Shares**

### **Abstract**

Traditional gender roles are being disturbed by the increasing earnings of women relative to men. We document the rise in female breadwinning over the last three decades in Australia, a country which has had strong male-breadwinner norms. Australian women have increased their education, employment, hours worked and earnings both absolutely and relative to men. They have moved in large numbers from the low to high education groups, and into higher-status occupations. While starting from a much lower base, female real annual earnings per capita rose by 82 per cent, compared to a 16 per cent increase for men. Australian women now contribute 36 per cent of employee earnings, and they are the breadwinners for a quarter of employed couples with children. The norms of men as breadwinners and women as carers face a different reality, with large and ongoing consequences for employment arrangements, family formation and the raising of children.

### **Keywords**

Breadwinning; female earnings share; gender division of labour; workforce participation

## 1. Introduction

In most industrialised countries, the gender division of labour is evolving new forms. Foremost among these are higher rates of paid employment for women. Over the last half-century, gender gaps in labour force participation and earnings have narrowed, although full gender equality has not been achieved in either area (Barns and Preston, 2010; Bottero, 2000; England, 2010; Goldin, 2006). The main factors contributing to women's gains are well documented. They include: increased female educational attainment (Blau and Kahn, 2006; Goldin, 2006); anti-discrimination, equal opportunity and comparable worth laws (Barns and Preston, 2010; Goldin, 2006); and shifts in labour demand that favour new and different sorts of skills (Blau et al., 2006; Gatta et al., 2009; Kerfoot and Korczynski, 2005; McDowell, 2003; Nickson and Korczynski, 2009).

As women's employment rates have been increasing, men's employment rates have been in decline. Autor and Wasserman (2013) document the extent of this decline in the United States, especially among the less-educated. For men without a college degree, employment rates and average real wages were lower in 2010 than they were in 1979. These authors argue that men have adapted less successfully than women to the changing labour market. This perspective is echoed in other scholarly contributions to the 'discourse of male disadvantage' (e.g. Eveline, 1998; Wajcman, 1999) and in more recent popular accounts, such as Rosin's (2012) provocatively-titled book, *The End of Men*. For Australia, Gregory (2012) reports a long-term decline in male full-time employment rates, also concentrated on men without post-school qualifications. For the past quarter-century, male full-time employment rates have fallen during recessions and only recovered partly in the subsequent upturns.

These developments have opposing implications for men's and women's capacities to be the 'breadwinner' for a family (i.e. the sole or main contributor to family income) (Warren,

2007). In this article, we describe the extent and nature of these developments in Australia, and quantify their consequences for family breadwinning. Australia is an instructive case study, because of the deep roots that male breadwinning norms have had in Australian public policy and culture. The ‘male-breadwinner model’ describes an idealised form of the gender division of (paid and unpaid) work, in which: ‘a man is the only, or the primary, breadwinner in a couple family; a married woman or mother is either fully supported as a home-based non-market carer, or partially supported as a secondary earner’ (Cass, 1998: 41). For much of the first half of the 20th century, Australia’s centralised wage-setting system embedded this gendered ideal in industrial practice, by maintaining a male basic wage at roughly twice the female rate, on the presumption that men had sole responsibility for families’ financial needs (Nolan, 2003; Whitehouse, 2004). This early institutionalisation of gender inequality has given Australia a stronger culture of male breadwinning than many other developed countries (Baxter and Hewitt, 2013; Bittman et al., 2003; Broomhill and Sharp, 2004; Whitehouse, 2004).

By the late 20th century, however, Australia’s established male-breadwinner archetype was under threat. Ryan and Conlon (1975) memorably characterised Australian women as ‘gentle invaders’ who were gradually moving into the previously male-dominated domain of paid employment. We investigate how far the ‘gentle invasion’ has progressed in the subsequent decades. Has it gone so far as to make female breadwinning normal or is the old order of male dominance in employment and earnings basically unchanged? Our analyses focus particularly on the gender division of family earnings, and its constituent parts. We show how long-term changes in the building blocks of earning power – employment, hours worked, education and relative pay – have shifted the breadwinning capacities of both sexes, and for which groups the changes have been most pronounced. We necessarily consider the changes occurring for men as well as for women, as we are interested in female relative *shares*.

Our article is not the first to examine changing breadwinning patterns in developed countries, or indeed in Australia. The incidence of female breadwinning has increased in the US and the UK in recent decades, with wives and mothers now contributing a growing share of family income. In the US, wives' earnings were equivalent to their husbands' earnings in 24 per cent of couples by 2001; more than double the proportion (9%) in 1970 (Raley et al., 2006). In the UK, the female earnings share has increased since the mid-1990s, especially among mothers, whose median contribution to couples' earnings rose to 37 per cent by 2010 (Ben-Galim and Thompson, 2013: 18; Soobedar, 2011). Recent Australian studies have used the Household, Income and Labour Dynamics in Australia (HILDA) survey data to highlight increases in the rate of female breadwinning, to around one-quarter of dual-income families in 2011 (Cassells et al., 2013; Wooden and Hahn, 2014). Some of this increase may be temporary, however; 'persistent' female breadwinners are less common and are typically partnered to unemployed or lower-educated men (Drago et al., 2005; also Kitterød and Rønsen 2012).

Our contribution is to show how family breadwinning patterns have developed in Australia over a much longer period than is available from the HILDA data, specifically, from the early 1980s to 2010. We use different data, and present these in novel ways that are best-suited to highlighting the changes. These data also allow us to identify changes in the constituent parts of female breadwinning, and differences between those with lower and higher educational attainment, as well as between different types of families.

We begin by outlining our data and observation period. Sections 3, 4 and 5 then describe the aggregate changes in employment, educational attainment, and male/female relative earnings for the period of interest. In Section 6, we evaluate the net effects of these changes on contributions to family earnings, including the key differences between families that do and do not have a female breadwinner. Finally, Section 7 reflects on how and why contemporary

Australian breadwinning patterns may differ from those of other developed countries. We suggest that a long unbroken period of economic growth, which has benefited the male-dominated industries, may have helped Australian men to retain more of their breadwinning capacity.

## **2. Data**

Our primary data source is the Survey of Income and Housing (SIH), a large-scale household survey conducted by the Australian Bureau of Statistics (ABS). The SIH is representative of the population, frequent, and covers a long period: our analysis spans the years 1982 to 2010. Importantly, the SIH enables us to locate individuals within families, an essential requirement for studying breadwinning patterns. Families are defined as individuals or groups of related individuals who live together and are assumed to share income. The SIH includes an array of demographic and labour force variables that enable us to pinpoint for which types of workers and families the largest (or smallest) changes in breadwinning have occurred.

In most cases, our estimates are confined to people of working-age, defined as those aged 20 to 64 years. Sample sizes range from a low of 9,993 working-age persons (in 2001) to a high of 24,228 (in 1982). In the 2010 survey, there were 23,578 people of working age who lived in 15,314 families.

There were substantial variations in the state of the Australian macro-economy during our analysis period. These provide an important context for understanding developments in the labour market. The nearly 30 years from 1982 to 2010 can be divided into two halves. The first 15 years were quite turbulent for the Australian economy. Unemployment was about 10 per cent at the beginning of the period, and reached 10-11 per cent again in the early 1990s. There was considerable structural change. Since then, there has been uninterrupted GDP growth and rising earnings, including through the Global Financial Crisis, which had only a

modest impact in Australia. The unemployment rate was at its lowest (4.1%) in early 2008 and about 5 per cent at the end of our period. As a share of national output, real wages were at a near-peak in 1982 (about 61%).

The measurement of individual earnings is central to our analysis. Many studies of changes in men's and women's earnings consider current earnings on a weekly or hourly basis. In our view, neither is sufficient for understanding breadwinning. The essence of breadwinning is that a worker can earn enough to provide for themselves and any dependents. Measures of *current* income have become less reliable indicators of breadwinning capacity as the prevalence of temporary, casual, and other unstable working arrangements has increased. Instead, we use a measure of *annual* earnings in the previous financial year. This is recorded only for employees. We deflate the earnings data in each year to obtain a consistent measure of real earnings. We delete employees with missing or zero earnings. We exclude the earnings of school students, but generally retain those of full-time post-school students. To avoid potential outliers and misreported data, we also drop the lowest (1st) and highest (100th) percentiles of the earnings distribution when estimating changes.

In addition to the SIH, we also use the ABS Labour Force Survey (LFS) in some sections. Because of its greater size and frequency, the LFS is preferable to the SIH for 'headline' labour force statistics, such as the employment-to-population ratio, which we use.

### **3. Employment**

We begin with a brief account of how employment rates have changed for Australian men and women in the past 35 years. Figure 1 shows the female employment-to-population ratio in five-year age groups for 1978 and 2013. Women's employment rate has risen at all but the youngest age. In 1978, about 50 per cent of women aged 25-50 years were employed. By 2013, employment rates were at least 20 percentage points higher for this group, and had



doubled for women over 50. The increases are striking, especially for older women. Women's employment profile over the life course is now much more like that of men's. The earlier marked dip in the main child-bearing/caring ages has almost disappeared.<sup>1</sup>

The changes for men (not shown) are less dramatic, but have been in the opposite direction. At every age below 60, men today are *less* likely to be employed than their counterparts in 1978. Male employment rates have fallen by 6-8 percentage points in the prime working ages of 25-55 years; these declines mirror those seen in the US and the UK (Alcock et al., 2003; Autor and Wasserman, 2013). By 2013, about 13 per cent of Australian prime-aged men were not in employment at all. Together with the female gains, these male employment losses are large enough to challenge the traditional relations between gender, family and work.

<Figure 1 here>

It is usually necessary to be in full-time work to earn sufficient income to support a family. Figure 2 compares full-time employment rates in 1978 and 2013 for men and women in the young (15-24 years), middle (25-49 years), and older (50-69 years) age groups. There is a clear convergence in the sexes' propensity to work full-time: for the two older age groups, men's full-time employment rate has fallen and women's has risen, while for the youngest group, the 25 percentage point drop in male full-time employment exceeds the 20 percentage point drop for females.

One in five men in the prime 25-49 year age group is today not in full-time employment. A generation ago, this number was one in ten. These men, along with the 65 per cent of younger men who are also not working full-time, are in no position to be the breadwinner for a family, and indeed may be struggling to support themselves. They must increasingly look to parents, partners, or government for financial support.

In contrast, women are increasingly in receipt of full-time earnings. With the exception of the youngest group (many of whom are now in full-time education), full-time employment rates have risen substantially for women compared with a generation ago (from 30 to 42 per cent for those aged 25-49 years, and from 14 to 28 per cent for the older group). These proportions are still well below the male equivalents, but they are converging both from above (men's losses) and below (women's gains). The composition of the female full-time workforce has also changed substantially, to include many more wives and mothers. Many of the young and single women who once dominated are now found in full-time education, as they prepare for much longer paid working lives than their mothers had.

<Figure 2 here>

The aggregate shifts seen in Figure 2 are the result of cumulative changes in the behaviour of successive age cohorts at each point in the working lifespan. This is confirmed by the cohort results shown in Figures 3a and 3b. Consider the experiences of different birth cohorts when they are 40-49 years of age. Figure 3a shows that 90 per cent of men born in the 1930s, but only 80 per cent of men born three decades later, were in full-time employment in their 40s. This decline in full-time employment rates for successive male birth cohorts is apparent at all ages except 60-69 years. It can no longer be assumed that, once they leave full-time education, nearly all men will work full-time at least until their 50s. This change must reduce the relative lifetime earnings of the later birth cohorts. It most probably also increases the inequality of lifetime earnings within the later cohorts, as men with a history of intermittent or no full-time work are compared with those in continuous full-time work.<sup>2</sup>

The cohort experience for women (Figure 3b) is the opposite of that for men. At each age, the later birth cohorts have *higher* full-time employment rates than the earlier cohorts. At ages 40-49 years, for instance, the full-time employment rate is about 10 percentage points higher

for women born in the 1960s (40%) than it was for women born in the 1930s (30%). This is the mirror-image of the male experience of a 10 percentage point *fall* between the same two birth cohorts at the same stage of the life course.<sup>3</sup> The female cohort that has most changed its propensity to work full-time is that born in the 1950s. These women started their working lives with relatively low rates of full-time employment, because they were studying. But they were more likely than the women before them to stay in full-time employment in their 30s, 40s, and especially their 50s (which is as far as we can observe them at this time).

<Figures 3a and 3b here>

We have emphasised the changes in full-time employment rates because of their importance to breadwinning. There have also been changes in the size and composition of the part-time workforce that affect the gender distribution of employment overall. We can summarise their net impact on the female share of total paid hours worked, which increased from 30 to 39 per cent between 1978 and 2013.<sup>4</sup>

#### **4. Education**

We next present evidence on changes in educational attainment across cohorts and between the sexes. It is well known that women have been making increasing use of formal education as a pathway to good employment outcomes. We treat the level of education as a proxy for the extent to which the changes in male/female employment rates are voluntary. Specifically, if high-education people are driving the changes, we infer that they are deliberately chosen among a set of reasonable alternatives. If, instead, the reduced employment of men and the increases for women are concentrated among low-education people, we infer that they are the unwelcome result of exogenous shifts in labour demand and real family income.

Table 1 compares levels of education for 30-49 year old men and women in 1982 and 2010. The changes in a generation are striking. As with many aspects of labour market experience,

women have started well behind men, but have progressed more rapidly in recent decades; there is convergence. In 1982, less than one in ten Australians aged 30-49 were graduates, and the female rate (5%) was half that of men (11%). Three decades later, almost one-third of the age group are graduates, and the female rate (30%) is *higher* than that for men (27%). The proportion of women without post-school qualifications has also fallen sharply, from 67 to 36 per cent.

<Table 1 here>

The steady movement of women to become the more highly-educated sex has important social and economic consequences, which are not unique to Australia. Since the early 1990s, women have been more likely than men to hold a four-year college degree at age 35 in the US. The education gap continues to grow in women's favour, driven by stagnation for men and improvements for women (Autor and Wasserman, 2013). In Australia, by comparison, men have continued to improve their average education levels, but not at nearly the same rate as women have.

Gregory (1999, 2012) highlights the difficult labour market circumstances facing Australian men with lower education levels. In 2006, less than two-thirds of men without a post-school qualification were in full-time employment. In Figure 4, we examine the male share of total hours worked (rather than the number of jobs) by education level. This approach allows us to consider at what education level women are making the greatest in-roads relative to men. While not definitive, we can see whether part of the reason for the loss of employment among low-education men is an increase in female competition for low-skill jobs. The results shown in Figure 4 summarise the net effect of changes in: a) the employment rate of each sex; b) the educational profile of the employed workforce; and c) the average hours worked by people in each sex/education group. All three dimensions have changed over the period shown.

<Figure 4 here>

Men's share of total hours worked fell quite rapidly until the mid-1990s, after which there is variation but no secular trend: the gentle subsequent decline for men was reversed in the high employment years of the 2000s. The large and sustained falls in men's share of hours worked have occurred in the graduate workforce. From 1982 to 2010, men's share of graduate hours fell by a quarter, to just below 55 per cent, meaning that women worked almost half of all graduate hours by 2010. Low-education men, by contrast, have seen little secular change in their share of hours worked. More intense female competition for low-skill jobs is thus not a strong candidate for explaining the poor labour market position of men without post-school qualifications as noted by Gregory (1999, 2012). Rather, the proportion of women with low education has fallen, much more sharply than for men. This suggests that the aggregate shifts in female workforce engagement are mainly the result of choice and opportunity, in particular of women taking up expanding opportunities for higher education and participation in the graduate workforce. For men, the pressures for change have come mainly from the demand side, with declines in blue-collar jobs brought on by technological changes and intensifying global competition for routine, labour-intensive production.

## **5. Earnings**

We next examine changes in the levels and distribution of earnings, to see whether Australian men have higher earnings today than they did 30 years ago, and how women's earnings have changed relative to men's. In the US, there has been little or no growth in real earnings for many workers over the past three decades. A US government report found that 'the earnings of the typical or median male worker, while undergoing various ups and downs over the past generation, have not increased in real terms since 1973' (The White House, 2010: 6). The

picture is not quite so bleak for US women's real median wages: while these are substantially lower than men's, they have risen by about 25 per cent over the same period (1973-2007).

We consider changes in the real value of annual earnings, rather than hourly wages. Annual earnings capture the joint effects of changes in hourly wages and hours worked, and they are better suited to understanding breadwinning capacity. Figures 5a and 5b show changes in real annual earnings for Australian employees, by sex and earnings quintile, from 1982 to 2010.<sup>5</sup> The results are presented in the form of an index, with a base of 1982, in order to highlight changes over time.

<Figures 5a and 5b here>

The period from 1982 to the mid-1990s was particularly troublesome. Male earnings fell in this period for the bottom three quintiles, with particularly sharp declines for the two lowest quintiles. By 2010, men in the lowest quintile had still not recovered the lost ground, and were earning only 92 per cent of their 1982 levels. This amounts to a 30-year decline in their breadwinning capacity. There has also been a pronounced and steady rise in the inequality of male earnings. Each successively higher quintile has seen faster growth in earnings than the quintiles below it. Gregory (2012) drew attention to the diminishing capacity for young men to find jobs, attain financial independence, and eventually support a family. The evidence of Figure 5a is that even the lowest-earning 20 per cent of employed men are faced with similar challenges.

The picture for women (Figure 5b) is, yet again, quite different. Female earnings have grown for all quintiles, and at a faster pace than for men. Moreover, the female earnings distribution has not become steadily more dispersed, as it has for men. In the lowest quintile, women's earnings growth exceeded men's by 45 percentage points. This represents a remarkable shift in the relative earnings and the potential for financial independence of Australian women.

Even in the highest quintile, women's earnings growth easily outpaced men's (a difference of 14 percentage points).

The living standard of working-age people is influenced not only by their earnings but also, more fundamentally, by their access to paid employment. Figure 6 therefore examines how average real earnings have changed for the total population of men and women aged 20-64, including those who are not employed. This summarises the changing relative positions of men and women as breadwinners, taking into account differences and changes in both their employment rates and their earnings when employed.

<Figure 6 here>

The tough time experienced by Australian men in the 15 years from 1982 is again apparent in Figure 6. It was not until 1998 that the average working-age man earned as much (in real terms) as his counterpart in 1982. The benefits of a strong economy are visible in the steady rise in male earning power during the 2000s. In contrast, women had a strong and sustained growth in their average earning power for the whole period. Of course, they started from a lower base; this is concealed by the use of an index. Nonetheless, over the past 30 years, the earning power of the average woman has risen by around 80 per cent, with few interruptions.

The net result is a fall in men's share of total earnings, from 74 per cent in 1982 to 64 per cent by 2010. Men's traditional breadwinner obligations are thus being increasingly shared with women. Furthermore, women are increasingly able to support themselves independently of men.

### *Earnings and education*

In Figure 4, we showed that it was the high-education part of the workforce where women had most increased their share of paid working hours. In Table 2, we present evidence of how

women and men of different education levels are faring in terms of their ability to earn an income, compared with the previous generation. We again use a measure of average real annual earnings per capita for 20-64 year olds. To illustrate, Table 2 shows that, for all men aged 20-64 who did not have a post-school qualification, average earnings per man (in 2010 dollars) were \$29,199 in 1982 and \$30,652 in 2010.

<Table 2 here>

Men in all three education groups had falls in their average real per capita earnings in the 15 years following 1982. The fall was largest for the least educated, but even the population of graduate men earned less on average in 1996 than in 1982. All male education groups made gains in the subsequent 15 years, with the smallest gains accruing to graduates. Graduate men had almost *no increase* in their real per capita earnings over the whole 30 years, whereas the lower education groups made small gains.<sup>6</sup> This is at odds with the bleak picture of falling full-time employment rates for low-education men in Australia (Gregory, 2012) and the large declines in real hourly earnings for comparable men in the US (Autor and Wasserman, 2013). In terms of average earning power, low-education men have held their ground in Australia for the past 30 years. The explanations for this are likely to include the strong economy in the 2000s, and perhaps the reduced competition for jobs as women shifted in large numbers from the lower to the higher education groups.

Women have increased their average real per capita earnings for every education group, and in both halves of the period shown in Table 2. The most impressive cumulative gains have been for low-education women, although from a low starting point. As with men, the smallest gains have been among women who are university graduates. There are many more graduate women in the workforce, and this is increasing average female earnings overall. But graduate women have themselves seen only small increases in their real per capita earnings.



Figure 7 looks at the high-end labour market in further detail. We track the male share of employment (number of jobs), hours worked, and earnings in the managerial and professional occupations. After rising initially, the male share has fallen by around 10 percentage points on each measure. Over the whole period, men's share of earnings has been higher than their share of hours worked, and higher still than their share of jobs. Nonetheless, the feminisation of this high-status workforce is substantial. By 2010, women held 44 per cent of these jobs, worked 40 per cent of the hours, and took home 38 per cent of the earnings.

<Figure 7 here>

## **6. The net effects on breadwinning**

The shifts that we have documented in the male/female shares of employment, education, and earnings can be expected to have substantial consequences for family formation and the ways that families operate. One likely consequence is some transfer in the responsibility for providing a family's main income, away from men and toward women. The final part of our analysis thus involves locating men and women within their families, to determine how far, and for whom, this breadwinning duty has shifted.

Table 3 shows the consequences of the expansion of women's workforce roles on the relative contributions of men and women to family earnings. By 2010, women provided 39 per cent of the earnings of couples without dependents, and 36 per cent of total earnings. The biggest shift has been the growing earnings contribution of mothers with dependent children at home, from 18 per cent in 1982 to 30 per cent by 2010. The effects of this shift are evident in many areas of Australian political and social life: the adoption of state-funded paid parental leave; the turbulence over childcare access and quality; the increased involvement of fathers and grandparents in caring for children; evidence of high time-stress among employee parents; and the widespread use of part-time employment by mothers. It is clear that today's women

are shouldering substantially more of the task of earning a living for their family than earlier generations did. Note that there has been no change in the male/female earnings share among single people; in this group, women still earn around one-third of the earnings of men.

<Table 3 here>

We next consider whether there are differences in the expanding share of female earnings between high- and low-education families. Table 2 showed that average per capita earnings have increased much more quickly for low-education women than for both low-education men and high-education women. This will tend to increase women's earnings contributions most strongly within low-education families. Working in the opposite direction is the rising proportion of families with graduate women, due to much higher average female educational attainment today than 30 years ago (Table 1).

Table 4 shows the net outcomes of these, and other, forces. In 1982, for example, 31 per cent of graduates in employed couple families were women.<sup>7</sup> By 2010, this figure had increased sharply, to 53 per cent. The female contributions to couples' employment, hours worked, and earnings were quite similar between the high- and low-education groups in 2010. But this similarity is the result of significant changes within the high-education group over the last 30 years and limited change within the low-education group. Most strikingly, among graduates in employed couple families, the female contribution to earnings has more than doubled from 17 to 39 per cent.

<Table 4 here>

There is an interesting temporal divergence between the high- and low-education groups. Graduate women in couples increased their contributions to employment and earnings in both the hard times (1982-1996) and the good times (1996-2010), with bigger gains in the former

than in the latter period. In contrast, low-education women in couples increased their shares of employment and earnings in the hard times, but retreated on all measures in the following, more prosperous period. One interpretation is that the women in these families stepped up their labour market efforts when their husbands were struggling in their breadwinning roles, and withdrew somewhat when their husbands were again able to find adequate employment. This view is consistent with the patterns of change shown in Table 2: real per capita earnings fell for low-education men, but rose for low-education women, in the first period; earnings then rose strongly for both sexes in the second period.

As women's shares of employment and earnings have increased, especially among graduates, the number of female-breadwinner families has also risen. By 2010, 31 per cent of employed couple families had a female breadwinner.<sup>8</sup> The rate of female breadwinning is significantly lower in couples with children (26%) than in couples without children (36%), suggesting that motherhood remains a key determinant of whether a woman is the main income-earner for her family. Nonetheless, by 2010, a quarter (26%) of Australian mothers in employed couple families were breadwinners. This figure exceeds the comparable proportion (23%) for the UK (Ben-Galim and Thompson, 2013: 18).

In Table 5, we look at other selected attributes that distinguish female-breadwinner families. We examine differences in women's, men's, and children's characteristics between employed couple families with and without a female breadwinner. Unsurprisingly, female employment and education levels are much higher in couple families where a woman is the main income-earner. Well over half (59%) of female-breadwinner families have a woman in full-time employment, compared with 30 per cent of other employed couples. The women in female-breadwinner families are also much more likely to be university graduates. There are several interesting differences in men's attributes between the two family types. Female-breadwinner

families are about three times more likely than other employed couples to have a man who is not employed (15% versus 5%) and they are much less likely to have a man who is employed full-time (70% versus 88%). Note, however, that there are not large differences in average male education levels between the two family types. This suggests that female breadwinning is not necessarily driven by their male spouses' poor earnings prospects. Finally, children are less likely to be present in female-breadwinner families and, where they are present, there are fewer of them.

## **7. Conclusion**

We have sought to establish the extent of change in Australian women's paid employment and earnings and the consequent implications for family breadwinning. The picture has many elements to it, including both gains for women and some retreat for men. We have looked at the last 30 years to provide a long-term view of the changes.

The thirty year story is in two halves. For the first 15 years, men went backwards in a number of key dimensions of their earnings capacity. These include declines in full-time employment and in annual earnings per capita, and rises in earnings inequality. In the second period – the mid-1990s to 2010 – a number of these adverse developments for men were moderated or reversed. The most telling summary statistic is the change in real annual earnings per capita. While this fell for men in the first period, it more than recovered the losses in the second half, most strongly for men with low education levels. In our view, part of the explanation of the better outcomes for Australian men than for American men lies in the 20 years of continuous economic growth together with the rapid expansion of activity in the natural resources sector, a male-dominated area of employment.

While men have made some modest gains, these seem meagre when compared with women's much larger achievements. Men today might be doing a bit better than their fathers, but they

have not made nearly as much progress as their sisters. Of course, women started with (and mostly still have) lower levels of employment and earnings than men; it is the *rate of change* that is so much greater for women. Unlike for men, all measures of employment and earnings grew strongly for women over our entire analysis period, and without growth in inequality. Women have increased their shares of earnings, hours worked, full-time hours, and high-end occupations. The gains are smallest for young women, with striking gains for older women.

Compared with men, employed women generally work fewer hours and receive lower pay. Thus, women's share of earnings is less than their share of employment. Nonetheless, women now contribute about one-third of the earnings of employed couple families, and they are also the breadwinners for about one-quarter of employed couples with dependent children. The incidence of female breadwinning in Australia is now comparable to that reported in the UK. Australian female-breadwinner families look different from other families in several respects, including higher female education levels, lower male employment rates, and fewer children. The social norms that see men as breadwinners and women primarily as family carers are met with a different reality today.

We conclude that Australian women have marched quite boldly from the home into the paid workforce, carrying on and extending the legacy of the 'gentle invaders' that preceded them. They have invested heavily in higher education in order to do so, and they have not faced the setbacks that men have as the economy restructured prior to the resources boom of the 2000s. The female breadwinner is no longer unusual, and the financial obligations on men are thereby reduced and shared. The consequences for family formation and for the bringing up of children are large and ongoing. The old order is indeed being disturbed.

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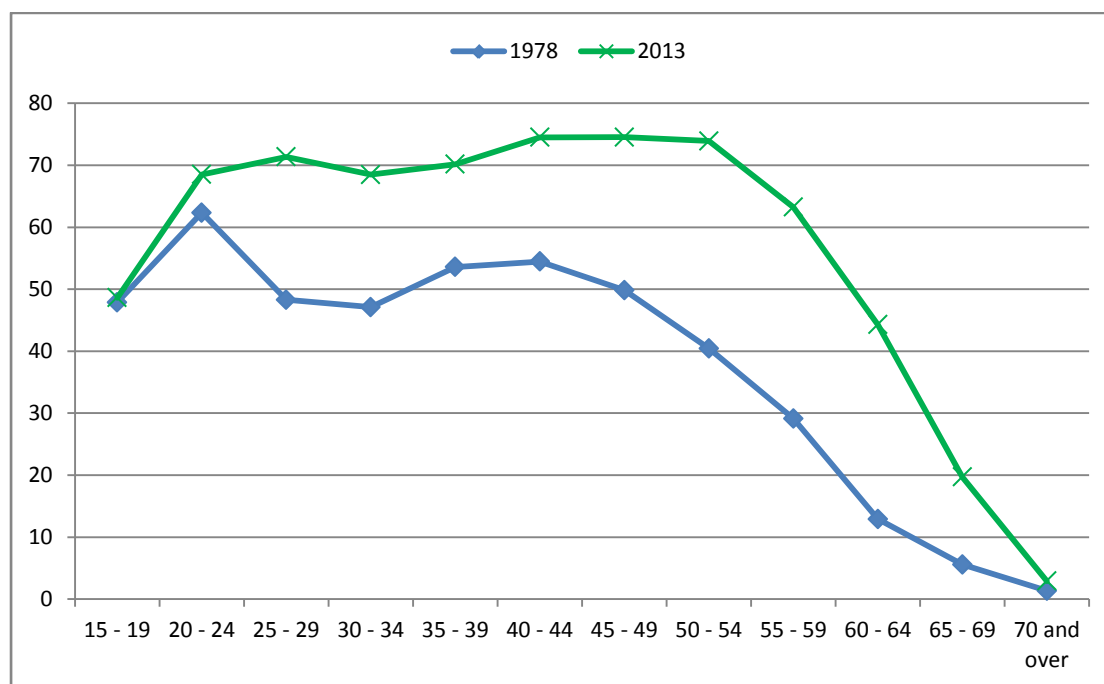
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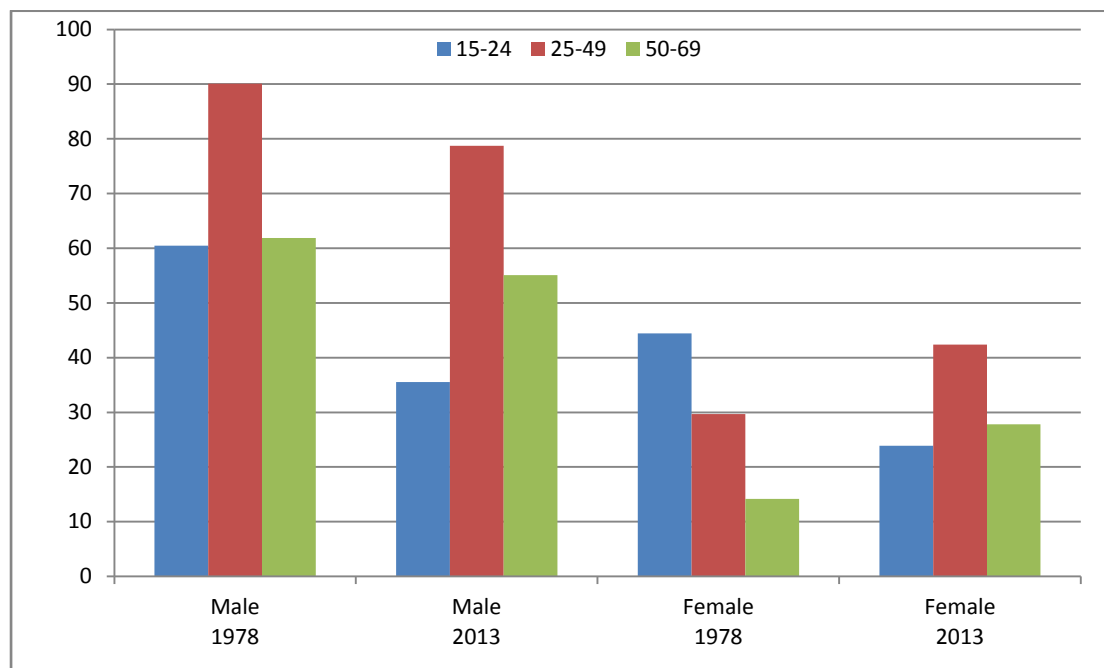


FIGURE 1 – WOMEN'S EMPLOYMENT-TO-POPULATION RATIO, BY AGE: 1978 AND 2013



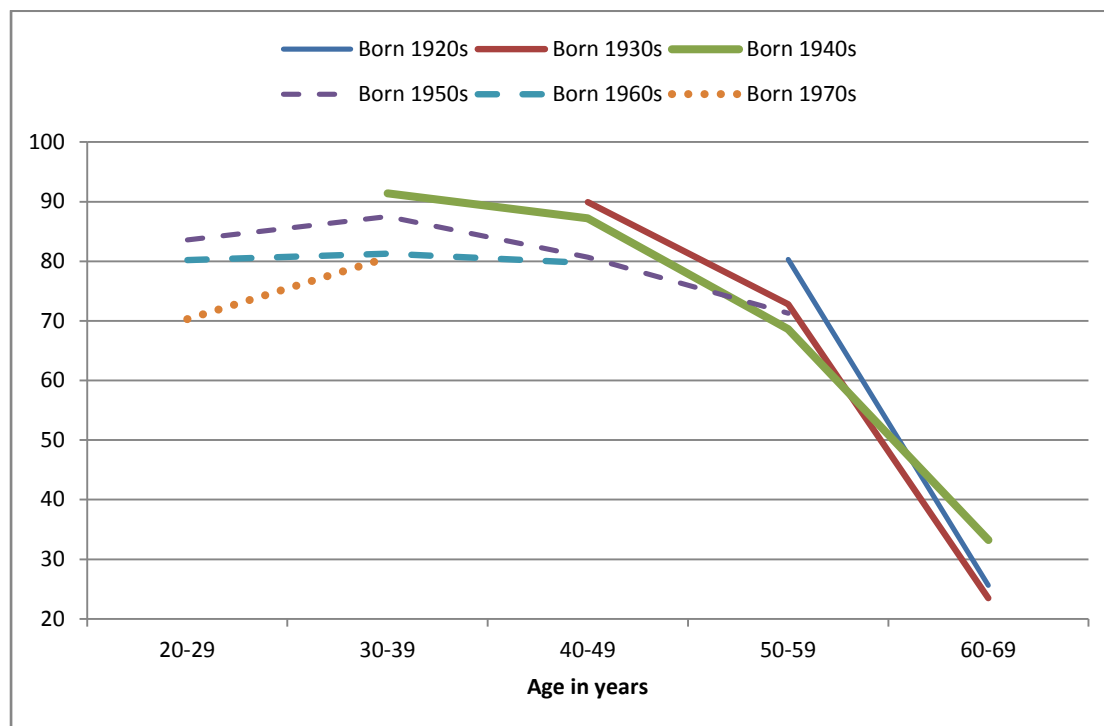
Source: Calculated from ABS (2013a).

FIGURE 2 – FULL-TIME EMPLOYMENT-TO-POPULATION RATIO, BY SEX AND AGE GROUP: 1978 AND 2013



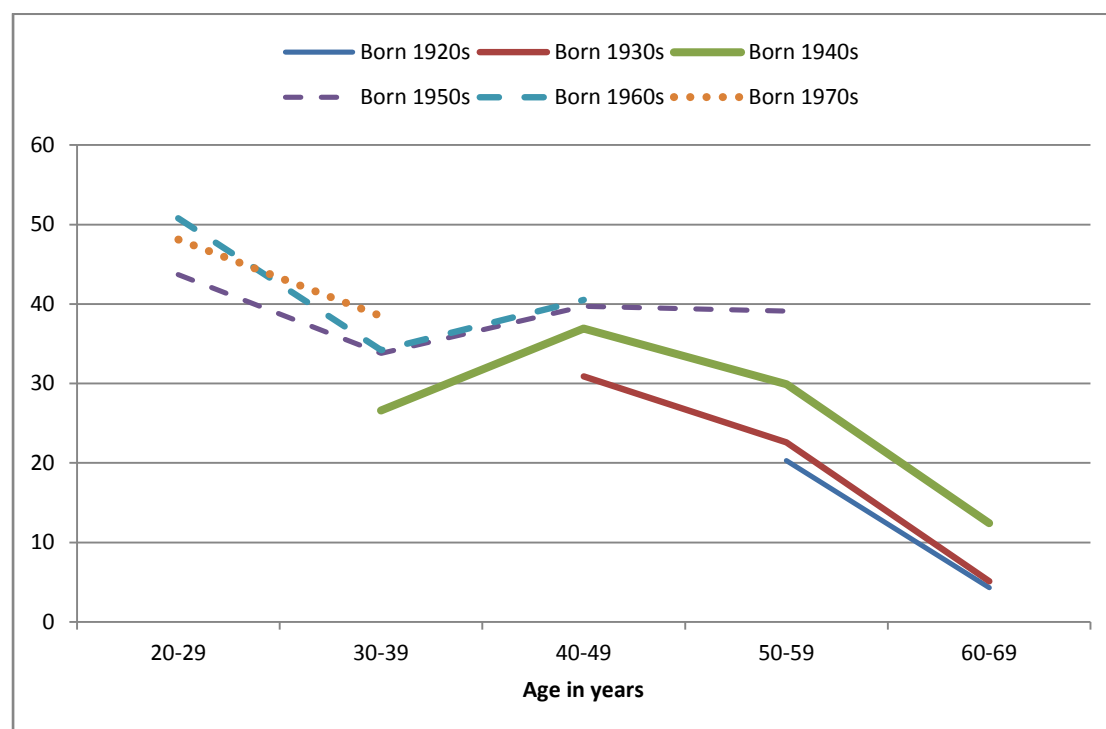
Source: Calculated from ABS (2013a).

FIGURE 3A – MALE FULL-TIME EMPLOYMENT-TO-POPULATION RATIO (PER CENT), BY BIRTH COHORT



Source: Calculated from ABS (2013a).

FIGURE 3B – FEMALE FULL-TIME EMPLOYMENT-TO-POPULATION RATIO (PER CENT), BY BIRTH COHORT



Source: Calculated from ABS (2013a).

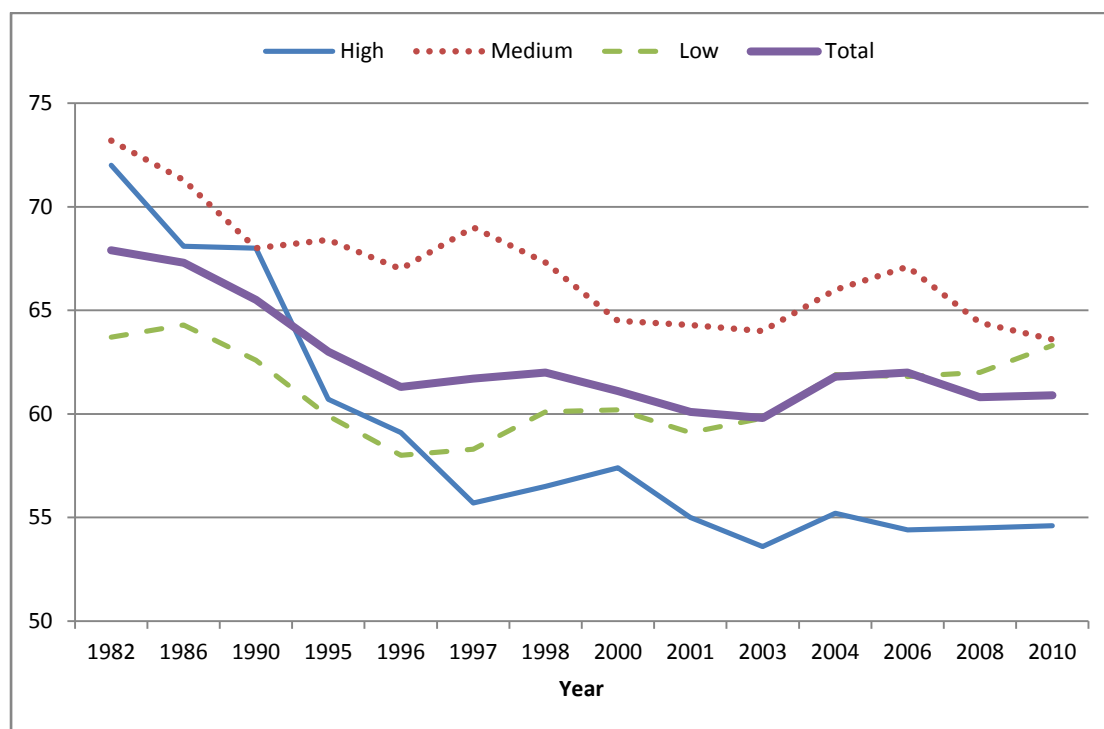
TABLE 1 – EDUCATIONAL ATTAINMENT LEVELS FOR 30-49 YEAR OLDS, BY SEX: 1982 AND 2010

Percentage (%)	High	Medium	Low
<b>Men</b>			
1982	11	45	44
2010	27	39	34
<b>Women</b>			
1982	5	28	67
2010	30	34	36

Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

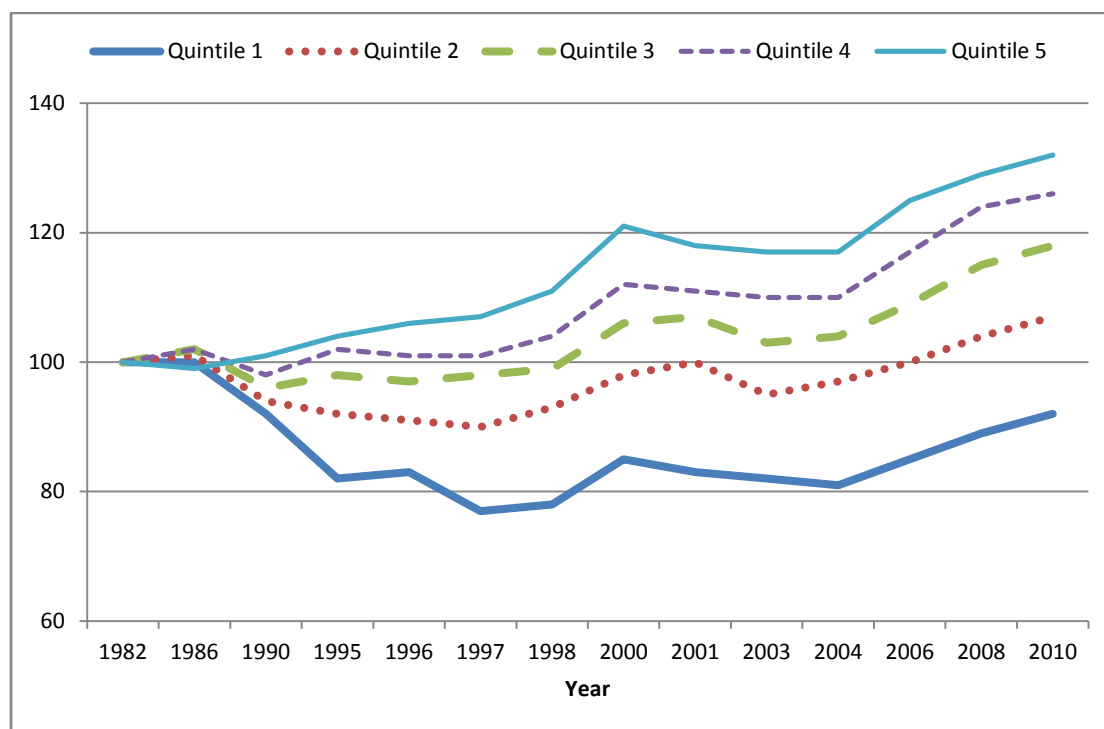
Note: Educational attainment levels are: university graduate (High); other post-school qualification (Medium); no post-school qualification (Low).

FIGURE 4 – MALE SHARE OF TOTAL HOURS WORKED, BY EDUCATION: 1982 TO 2010



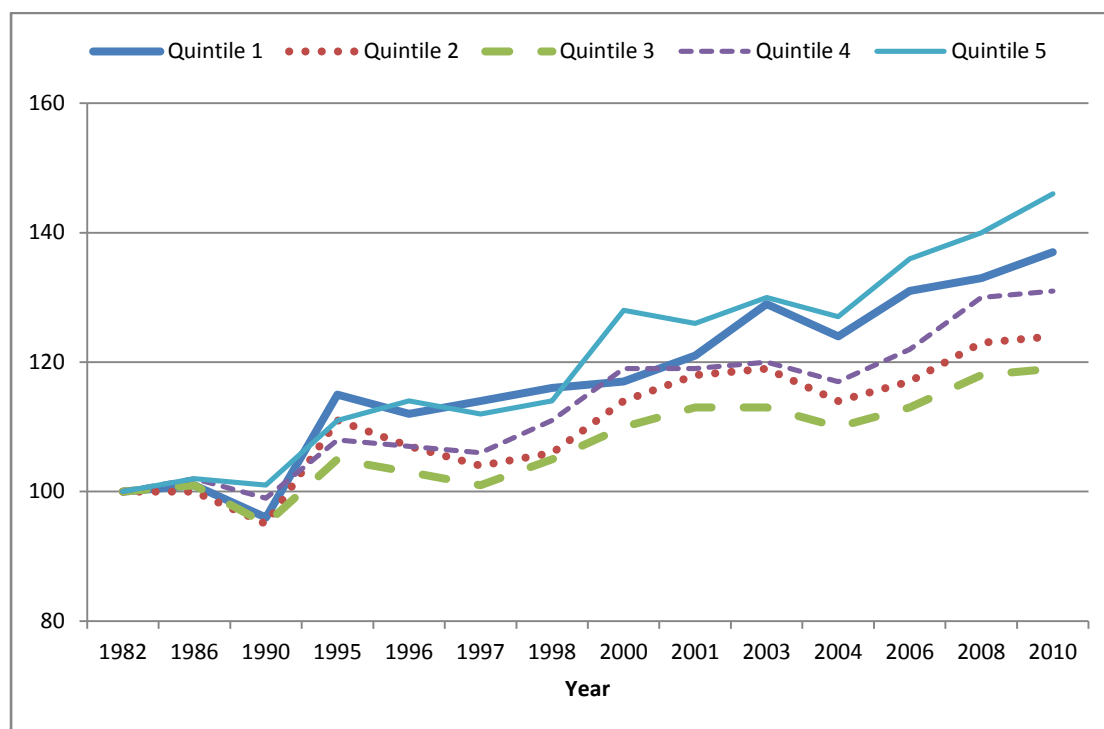
Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

FIGURE 5A – INDEX OF MALE MEAN REAL ANNUAL EARNINGS, BY QUINTILE: 1982 TO 2010



Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

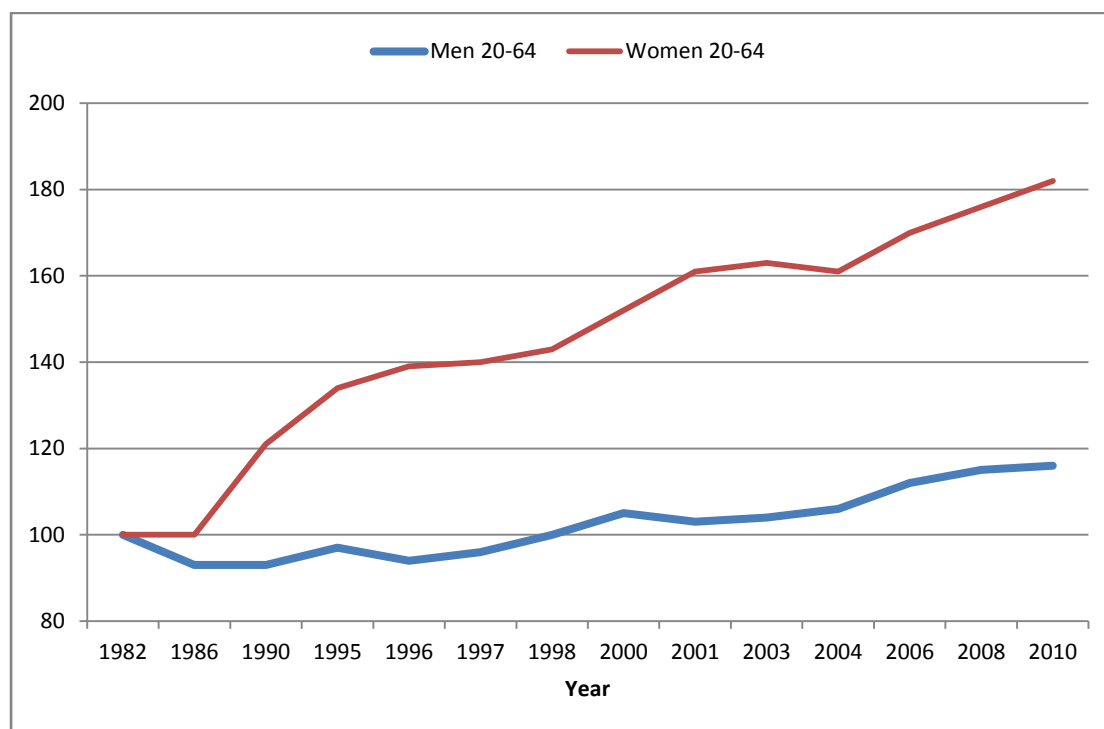
FIGURE 5B – INDEX OF FEMALE MEAN REAL ANNUAL EARNINGS, BY QUINTILE: 1982 TO 2010



Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.



FIGURE 6 – INDEX OF REAL ANNUAL EARNINGS PER CAPITA, BY SEX: 1982 TO 2010



Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

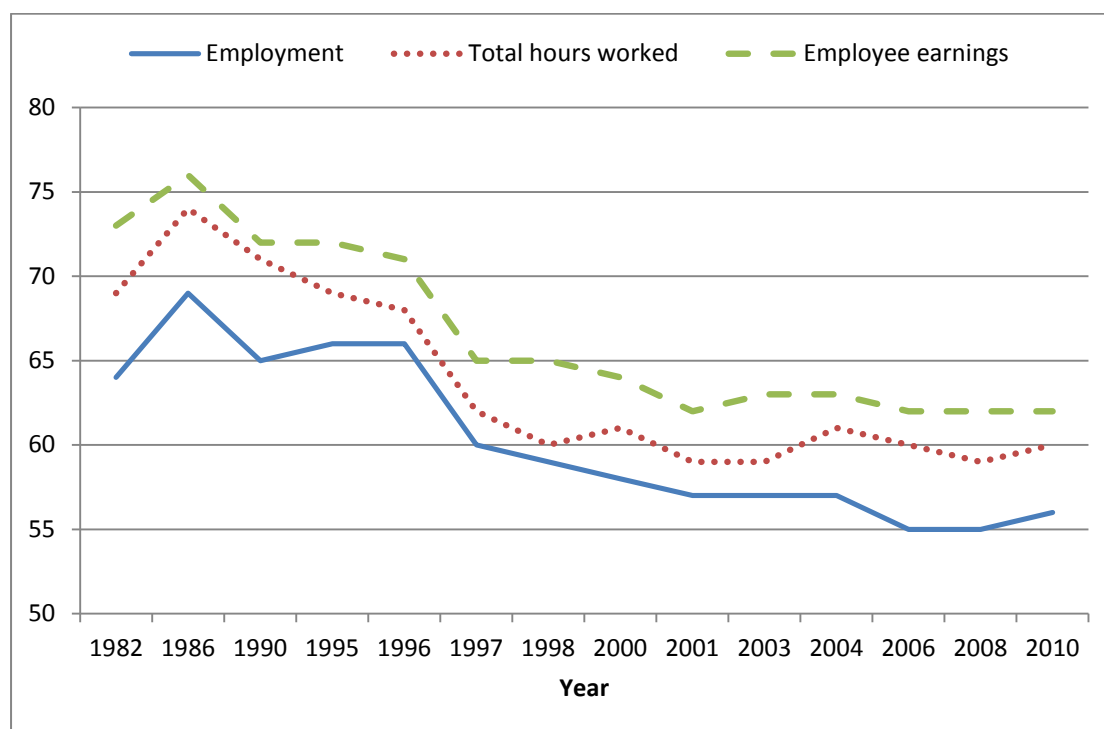
TABLE 2 – CHANGES IN REAL ANNUAL EARNINGS PER CAPITA, BY SEX AND EDUCATION LEVEL:  
1982 TO 2010 (\$2010)

	1982 (\$)	1996 (\$)	2010 (\$)	% Change 1982-1996	% Change 1996-2010	% Change 1982-2010
<b>Men</b>						
Low	29199	25800	30652	-12	19	5
Medium	36074	34252	40732	-5	19	13
High	51103	49060	51606	-4	5	1
<b>Women</b>						
Low	9024	12184	14672	35	20	63
Medium	16024	18678	21151	17	13	32
High	30130	32465	32774	8	1	9

Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

Notes: (1) All figures are adjusted for inflation using the Consumer Price Index and expressed in June 2010 values. (2) Estimates are for persons aged 20-64 years, including full-time students. (3) Education levels are: university graduate (High); other post-school qualification (Medium); no post-school qualification (Low).

FIGURE 7 – MEN'S SHARE OF MANAGERIAL/PROFESSIONAL EMPLOYMENT, HOURS AND EARNINGS: 1982 TO 2010



Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

Note: Earnings are for 20-64 year olds who are employees in their main job, including full-time students.

TABLE 3 – FEMALE SHARE OF TOTAL ANNUAL EARNINGS IN EMPLOYEE FAMILIES, BY FAMILY COMPOSITION: 1982 TO 2010 (PER CENT)

	1982	1996	2010
Couple with dependents	18	28	30
Couple without dependents	29	38	39
One parent with dependents	68	63	79
One person	36	37	37
Total	27	34	36

Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

TABLE 4 – FEMALE SHARES OF EMPLOYMENT, HOURS AND EARNINGS IN EMPLOYED COUPLE FAMILIES, BY EDUCATION LEVEL: 1982 TO 2010 (PER CENT)

	1982	1996	2010
<b>High (University graduates)</b>			
Persons	31	46	53
Employment	27	42	49
Hours	23	38	43
Earnings	17	33	39
<b>Low (No post-school qualifications)</b>			
Persons	59	58	52
Employment	41	49	45
Hours	34	42	37
Earnings	28	38	34

Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

Note: Figures exclude the earnings of dependent children.

TABLE 5 – SELECTED ATTRIBUTES OF EMPLOYED COUPLE FAMILIES THAT DO AND DO NOT HAVE FEMALE BREADWINNERS: 2010

	Female breadwinner	No female breadwinner	All employed couples
<b>Women's attributes (%)</b>			
Employed full-time	0.59	0.30	0.39
Employed part-time	0.34	0.35	0.35
Not employed <sup>9</sup>	0.08	0.33	0.25
High education	0.39	0.26	0.30
Low education	0.30	0.37	0.35
<b>Men's attributes (%)</b>			
Employed full-time	0.70	0.88	0.82
Employed part-time	0.12	0.07	0.08
Not employed	0.15	0.05	0.08
High education	0.24	0.28	0.27
Low education	0.33	0.32	0.32
<b>Children's attributes</b>			
No children present (%)	0.54	0.43	0.46
Average number present if not zero	1.79	1.90	1.87

Source: Derived from ABS Survey of Income and Housing, Basic Confidentialised Unit Record Files.

Notes: (1) Estimates are for families rather than for individuals. (2) Sample is couples aged 20-64 years where at least one spouse is in paid employment. (3) Children are dependents aged less than 25 years who live at home.

## Endnotes

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<sup>1</sup> In 2009-10, 62 per cent of Australian mothers of children aged less than 15 years were employed. This number has been rising, but remains below the OECD average (Baxter, 2013).

<sup>2</sup> The analysis is for *groups* of men (birth cohorts) rather than for *individual* men followed over time. We cannot tell if the men without full-time employment in their 20s remain without it later in life.

<sup>3</sup> Note, however, that even then men are twice as likely as women to be employed full-time (80% versus 40%).

<sup>4</sup> Calculation based on ABS (2013b).

<sup>5</sup> The results are obtained by ranking individual earnings, dividing the distribution into five groups of equal size (quintiles), and estimating mean earnings within each quintile.

<sup>6</sup> While average real earnings did not increase for graduate men, their numbers grew substantially in total and as a share of the workforce (see Table 1). Their earnings thus *remained* high despite a marked increase in graduate supply, suggesting a correspondingly large increase in demand.

<sup>7</sup> An 'employed couple family' is a couple, with or without dependent children, where at least one adult spouse is in paid employment.

<sup>8</sup> This analysis is for couples where both spouses are aged 20-64 and at least one spouse is in paid employment.

<sup>9</sup> Note that 8 per cent of women in female-breadwinner families are not employed. This result is mainly due to differences in data reference periods: earnings (which determine breadwinner status) are for the previous year, whereas labour force status is current at the time of survey. These short-run changes suggest that some female breadwinning is transient, as other authors have noted (Drago et al., 2005).