

# Wives' Relative Income and Marital Satisfaction among the Urban Chinese Population: Exploring Some Moderating Effects

Huiping Zhang\*  
Sandra K.M. Tsang\*\*  
Peilian Chi\*\*\*  
Yee Tak Cheung\*\*  
Xiulan Zhang\*\*\*\*  
Paul S.F. Yip\*\*

## INTRODUCTION

The economic role of married women in urban China has changed dramatically during the latter half of the 20<sup>th</sup> century and into the 21<sup>st</sup> century. During the socialist transformation period (1949-1977), the Chinese government adopted Engel's theory of the emancipation of women in its policies and actively promoted the near universal employment of urban women through a series of top-down communist ideological campaigns. The government's deliberate efforts to improve the status of women by ensuring equal employment opportunities have resulted in a dramatic rise in the proportion of women in the paid labor force. For example, according to a survey conducted in Nanjing, before 1949, 70.9% of women were jobless; of women married between 1950 and 1965, 70.6% were employed; among women married between 1966 and 1976, 91.7% were employed (Pan, et al., 1987). The "low-wage-but-universal-employment" socialist policy, coupled with the "same-job-same-pay" gender ideology, turned both men and women into financial providers for the family in an economy of subsistence and also undermined men's economic power in urban areas (Tan, 1993). Meanwhile, the family functions (e.g. childcare) were socialized so that individual family could not even make many of their own decisions for family activities.

The market-oriented economy reform (1978 to the present) has turned the Chinese socialist economy upside down. The market forces that have been unleashed have increasingly taken away the State's functioning as the family welfare provider while also substantially weakening the State's control over family life. The private sectors have emerged due to the government's initiatives on privatization, decentralization and its open-door policy. The rapid economic growth and rising per capita income has created new jobs and opportunities for both men and women; however, the competitive labor market, the decline of state enterprises, and excessive labor supply have made it difficult to find or retain a job, especially for older, less educated, unskilled and female workers (Zuo, 2003).

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\* The School of Sociology and Population Studies, Renmin University of China, No. 59 Zhongguancun Street, Haidian District, Beijing, 100872, P.R.China.

\*\* Department of Social Work & Social Administration, (The Hong Kong Jockey Club Center for Suicide Research and Prevention), The University of Hong Kong, Pokfulam Road, Hong Kong.

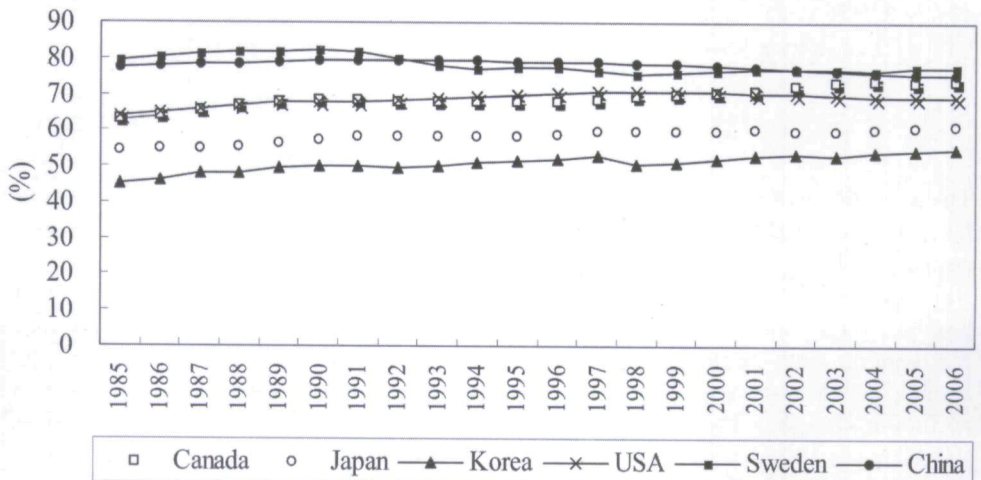
\*\*\* Prevention Research Center, The Carman and Ann Adams Department of Pediatrics, Wayne State University School of Medicine, Hutzel Building, Suite W534, 4707 St. Antoine, Detroit, MI 48201-2196 U.S.A.

\*\*\*\* The Institute of Social Development & Public Policy, Beijing Normal University, Beijing, 100875 China.

The female labor force participation rate over this period is not published in the Chinese official dataset. According to the reports of the United Nations (United Nations Statistic Division, 2008), the female labor force participation rate aged 15-64 in China from 1985-2006 has remained significantly high, and it is similar to that of Sweden, and higher than that of Canada, the USA, Japan and South Korea (see Figure 1).

Figure 1.

**Female Labor Force Participation Rates Aged 15-64 from 1985-2006 By Country.**



Source: Organization for Economic Cooperation and Development, Paris, France, OECD in Figures, annual. <http://data.un.org/Data.aspx?q=labour&d=GenderStat&f=inID%3A106>

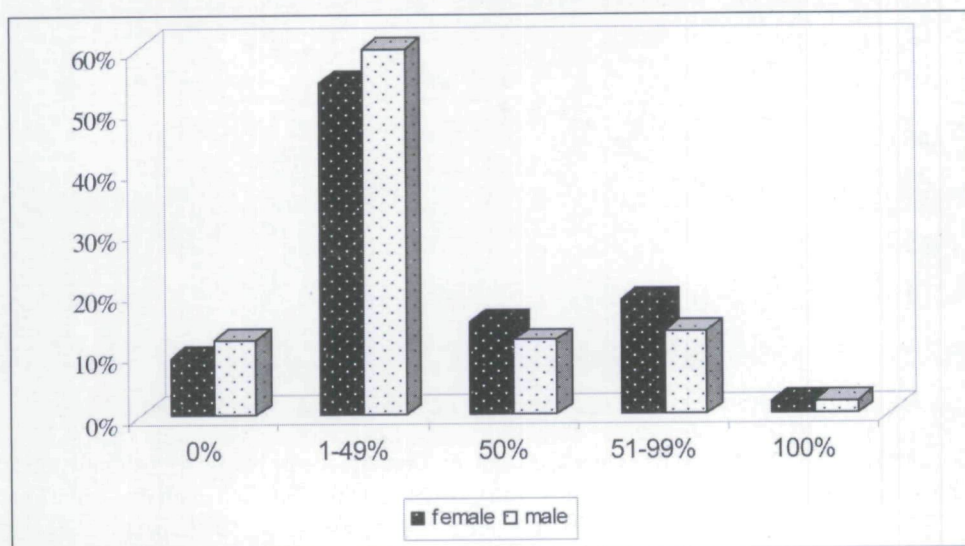
In the process of market liberalization, substantial changes have been brought to urban labor markets, which have profoundly affected the economic status of urban women (Ngo, 2002). On one hand, the economic reform has expanded entrepreneurial opportunities for some women, bringing them higher salaries and greater levels of independence as they become their own bosses; or in foreign businesses, women may find greater opportunities to work in what are considered as prestigious jobs, providing them with enhanced status, generous compensation, and better advancement opportunities (Riley, 1996). On the other hand, for other Chinese women, the socialist market economy means even less economic security. With the introduction of market competition, women workers have suffered more prejudice and discrimination in the workplace (Liu, 1997).

With China's economic transition from a planned to a market-oriented economy, the economic contribution of married women to the household has tended to become more diversified, although the income inequality between husbands and wives has been rising, especially in the late 1990s (Ding et al., 2009). One study, conducted in six urban Chinese cities, indicated that the average relative contribution of wives to family income declined during the period 1988 to 1999 (Li, 2006). However, during the same period, there was a wider variation in the level of family income provided by wives. To be more specific, the proportion of both lower- and higher-earning wives was increasing, whereas that of equal-earning wives, in comparison to their husbands, was decreasing.

A nationwide household survey on the social status of urban Chinese women in 2000 reported a prevalence of families with different income dynamics (see Figure 2). That the wife who earned more than their husband is still a minority based on the report from 4602 urban Chinese women and 3715 urban Chinese men (Shu, et al., 2006) and it also suggests that women reported a greater proportion of relative contribution to the total family income than that men reported. In addition, till now the impact of wives' relative income to total couple income on marital relationships remains a black box in the urban Chinese context.

Figure 2.

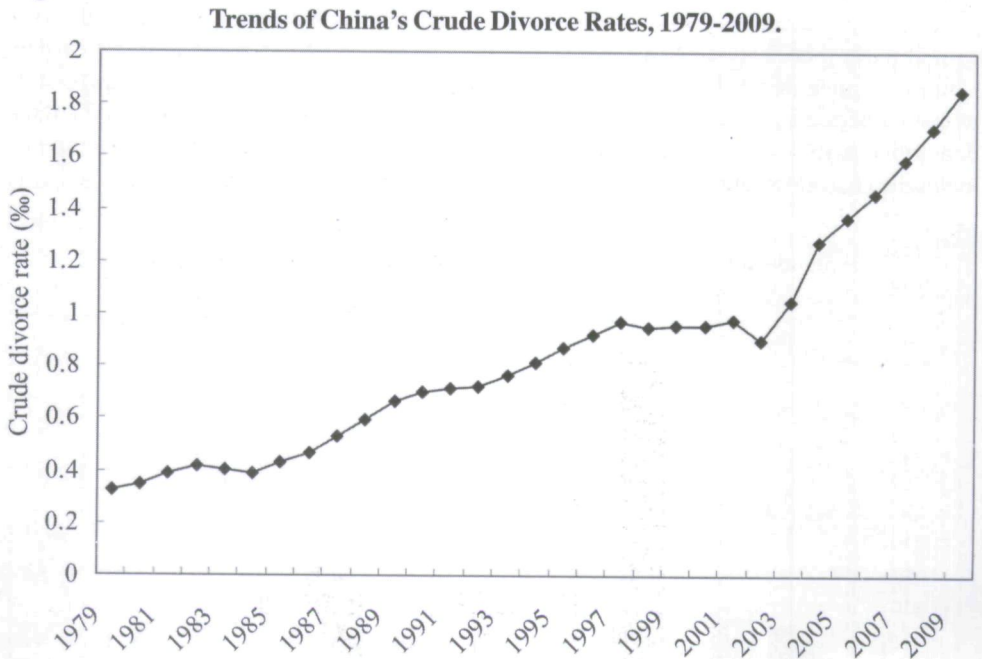
### Prevalence of Urban Chinese Families with Different Income Dynamics.



Source: Survey on Chinese Women's Social Status in 2000, conducted by All China Women's Federation and National Bureau of Statistics of China. Data reported by Shu et al., in 2006 Annual Conference of ASA.

The landscape of urban Chinese marital relationships has undergone both rapid quantitative and qualitative transformations over the past six decades. The quantitative changes of urban Chinese marriage are reflected in smaller family size (Tsui, 1989) and lower fertility rate, which has reshaped the family formation and the marital relationship in urban China (Chen, 1985). The qualitative shifts of urban Chinese marital relationships can be identified from three major issues: the bargaining power of women in the marital relationship, marital satisfaction and divorce. With the socioeconomic status change of urban women, the process by which the norms governing the household division of labor, decision making and purchasing decisions is also expected to change to match the relative equality of income (Parish & Farrer, 2000). The spread of a companionate, romantic ideal of marriage through the media might lead to greater expectations of marriage, thereby reducing marital satisfaction for educated people most exposed to these ideas. The crude divorce rate has increased significantly and steadily over the period from 1979-2009 (See Figure 3). Although the current crude divorce rate in China is still low compared with that in many industrialized countries such as the United States and England (Wang, 2001, 2010), it is predicted that China's divorce rate is likely to increase under the rapid economic transition, political and legislative changes, the influence of individualism and western culture (The Malaysian Insider, 2010).

Figure 3.



Source: China Statistical Yearbook, 1980-2008; Civil Administration Statistical Yearbook, 2006.

Given that urban Chinese married women's salient economic contribution to the family and marital quality has become the main indicator to measure quality of life and marital relationship in contemporary urban China (Xu, 1996; Cheng, 2004), studies on the impact of wives' relative income on marital quality in the Chinese context have fallen far behind. The present study aims to address two key questions: Firstly, wives' relative income is associated with marital satisfaction in the Chinese population? Secondly, if there is an association between wives' relative income and marital satisfaction, is it dependent on any condition?

### THEORETICAL BACKGROUND

The association of women's relative income with marital quality has received much more attention in the West, however, studies on the effects of wives' relative income on marital quality have produced inconsistent results. One line of study has suggested that women's relative income adds capital and assets to the marriage and thus enhances the family's quality of life, which is called the income effect (Oppenheimer, 1997; Rogers and DeBoer, 2001; Sayer & Bianchi, 2000). However, another line of study has indicated that women's relative income makes their marriages vulnerable to marital dissolution, which is called independence effect (Furdyna et al., 2008; Kalmijn et al., 2007; Ross & Sawhill, 1975; Heckert, Nowasck, and Snyder, 1998.).

#### Independence Effect

This perspective argues that women's relative income negatively affects marital quality. It has often been explained using the resource exchange theory, which contends that gender-

based task specialization within marriage provides the most efficient system of exchange (Becker, 1981; Parsons, 1949). Therefore, it is expected that wives stay at home to do domestic work and husbands participate in labor market work outside the home. If both the husband and wife participate in paid employment, specialization in marriage will be reduced and the gains from marriage will decline. Meanwhile, increases in wives' actual income and relative contribution to family income may also increase the likelihood that wives will perceive the household division of labor as inequitable, challenge their husbands' power, and experience greater marital dissatisfaction. In other words, wives' income may not only provide them with the resources to leave their marriages but may also increase their dissatisfaction with traditional marital arrangements. However, support for this hypothesis has been mixed (Ono, 1998). Sayer and Bianchi (2000) asserted that the independence effect disappears when work-family gender ideology and demographic and life course characteristics are controlled.

### **Income Effect**

Other researchers have posited the existence of an income effect offsetting the impact of the independence effect. A previous study has suggested that wives' employment and economic contribution to the family income have become normative (Spain & Bianchi, 1996) as well as necessary for families, given the economic trends of recent decades in the United States (White & Rogers, 2000). On the basis of this argument, wives' income would add capital and assets to a marriage and thus enhance the family's quality of life; this would presumably render the marriage more attractive to both spouses (Oppenheimer, 1997; Sayer & Bianchi, 2000). Rogers and DeBoer (2001) also found that increases in women's absolute and relative incomes were associated with greater marital well-being (a positive income effect) but did not lower the risk of divorce.

Families with or being a higher-earning wife is a minority in urban China. In addition, Xu (2010) surveyed 2200 samples in both rural and urban areas of Shanghai and Lanzhou found that different from the tendency in Europe and Asia where families have taken more equal attitude toward gender roles, there is a tendency for Chinese people to resume a more stereotypical perspective due to the serious competition and pressure in the labor market. Therefore, we hypothesize that:

Hypothesis 1: Wives' relative income to family total income has a negative impact on marital satisfaction. That is, families members with or being a higher-earning wife will report lower marital satisfaction than those with or being a lower-earning wife.

### **MODERATORS BETWEEN WIVES' RELATIVE INCOME AND MARITAL RELATIONSHIP**

Considering the inconsistent relationship between women's relative income and marital relationship, some studies have taken a different perspective in investigating some of the potential moderators hidden behind these two variables (Lobl, 2006). Two types of moderators have been identified.

In terms of demographic variables, the most frequently examined moderators are the race and gender. For example, Furdyna (2008) examined racial differences in a study of the impact of

wives' relative earnings on marital happiness for both African-American and white women; the results indicated that, when financial need is controlled for, income ratio is negatively associated with marital happiness only for white women. Rogers (1999) found that wives' income impacts husbands and wives differently. For wives, increases in reports of marital discord contributed significantly to increases in wives' income, whereas increases in wives' income did not significantly contribute to increases in wives' reports of marital discord. However, for husbands, variations in wives' income were not found to be significantly associated with reports of marital discord in either direction.

Regarding the socioeconomic variables, household income and financial well-being are often examined. Previous studies have shown that when total family income is low and greater financial stress is perceived because of the husbands' unfulfilling the primary breadwinner responsibility (such as unemployment, physical disability), higher-earning wives may attempt to tolerate this situation (Heckert et al., 1998; Ono, 1998), which therefore influences the marital satisfaction to a less extent.

Substantial empirical evidence has indicated that wives do a much larger proportion of housework and childcare than their husbands even if they are employed full-time outside home (Coltrane, 2000). Similarly, urban Chinese women also performed most of the household work, even when they earned more than their husbands (Zuo & Bian, 2001). Based on the above discussions, the following hypotheses are proposed:

Hypothesis 2: The negative association between wives' relative income to total family income and marital satisfaction will be stronger for women than for men.

Hypothesis 3: The negative association between wives' relative income to total family income and marital satisfaction will be stronger for people reporting higher household income than those reporting lower household income.

Hypothesis 4: The negative association between wives' relative income to total family income and marital satisfaction will be stronger for people reporting median or rich financial well-being than those reporting poor financial well-being.

## METHOD

### Data

The data used in the present study were from the Chinese Urban Household Survey conducted by the Institute of Social Development and Public Policy at Beijing Normal University in 2004. The multistage sample consisted of 1749 households in seven large cities in China (Lanzhou, Wuhan, Nanchang, Taiyuan, Guangzhou, Shenyang, and Chongqing). These cities were purposefully selected to reflect the social, economic, and geographical contexts of China. With the help of the local governments, prospective participants were approached and three community residents committees were selected in each city; 300 households were randomly selected to participate in the survey from these committees and the household head or their spouse was interviewed face-to-face. If the selected household was not available at the time of visit, it was replaced by its next-door neighbor; overall, about

10% of the sample was drawn from such replacements. Our current samples of 612 urban first-married people are generated from the bigger dataset based on those who reported their relative economic contribution to family income in the year prior to the interview. Although the samples from Taiyuan and Wuhan are relatively small, they are kept in our analysis to guarantee the representativeness of urban cities in China.

### **Dependent Variable**

The dependent variable (marital satisfaction) was measured by the three-item Chinese version of the Kansas Marital Satisfaction Scale (Schumm et al., 1986; Shek & Tsang, 1993). In a three-item questionnaire, the respondents were asked the following questions: (i) "Generally speaking, are you satisfied with your marriage?"; (ii) "Are you satisfied with your spouse?"; and (iii) "Are you satisfied with the relationship between you and your spouse?". The possible responses to each item ranged from "very unsatisfied" (1) to "very satisfied" (5). The average level of marital satisfaction of the sample, based on the responses to the three questions, was 12.37 ( $SD = 2.30$ , minimum (3) and maximum (15), which means that the overall level of marital satisfaction fell between satisfied to very satisfied.

### **Independent Variable**

The independent variable (wives' relative income) was of particular interest in this study. We measured it by asking respondents to rate who had earned most in the previous year. The choice of responses was as follows: the elderly (1), myself (2), spouse (3), children (4), and "hard to say" (5). Those who answered either 1 (the parents of the respondent or their spouse), 4, or 5 were excluded from the analysis to make the comparison between husbands and wives income possible. In the final sample of 612, families in which the husbands earned most of the household income accounted for nearly 75% of the sample, whereas families in which the wives earned most of the household income accounted for about 25%. Based on this subjective evaluation, we recoded the wives' relative income as a dichotomous variable (0 = wives' relative income to household income < 50%; 1 = wives' relative income to household income > 50%).

### **Control Variables**

There were several control variables in this study. In addition to age, gender, educational attainment, household income, and having children under 18, we also considered the effects of perceived financial well-being on marital satisfaction. Perceived financial well-being was assessed by asking respondents to rate their financial situation based on a 3-point scale: "poor" (1), "median" (2), and "rich" (3).

### **Statistical Analysis**

The analysis was conducted in three stages. First, the descriptive statistics of all variables was provided (see Table 1). Second, a correlation test was used to examine the linear bivariate relationship between marital satisfaction and a number of variables that are possibly correlated with marital satisfaction (including the independent variable and the control variables). We then used ordinary least squares regression to determine whether relative income had an

effect on marital satisfaction when other variables are controlled: If it did, was this effect contingent on other factors, such as gender, household income, and perceived financial well-being? To answer these questions, we first entered all of the control variables, then relative income, and finally the interactions terms. Hierarchical regression was adopted in the subsequent analyses. Three models were conducted separately to test the moderating effects of gender, household income, and perceived financial well-being on the association between wives' relative income and marital satisfaction. The results suggested that there was no multicollinearity among these variables (all VIFs were less than 5).

Table 1.

**Descriptive Statistics (N = 612)**

Variables	Percentage or Mean (SD)
Dependent variable	
Marital satisfaction (mean)	12.37 (2.30)
Independent variable	
Relative income (%)	
Wife <50%	74.3
Wife >50%	25.7
Age (mean in years)	48.92 (13.23)
Place (%)	
Chongqing	24.2
Lanzhou	36.8
Wuhan	5.2
Nanchang	25.3
Taiyuan	8.5
Gender (%)	
Male	44.4
Female	55.6
Family has children under 18 (%)	
Yes	44.1
No	55.9
Educational attainment (%)	
Primary	19.5
Secondary	66.3
Tertiary	14.2
Not reported	.2
Annual household income (%)	
<9000 RMB	29.6
=9000-18000 RMB	40.4
>18000 RMB	29.2
Not reported	.8
Financial well-being (%)	
Poor	28.8
Median	39.2
Rich	21.2
Not reported	.8



## RESULTS

Table 2 presents the correlation of the variables in this study. Bivariate analysis revealed that, as expected, marital satisfaction was positively associated with household income ( $r = .18, p < .01$ ). Marital satisfaction was also correlated with perceived financial well-being in the expected direction ( $r = .18, p < .01$ ): the greater the participants perceived their financial well-being to be, the higher they rated their level of marital satisfaction.

The results of the regression model with multiple variables regressed on marital satisfaction (see Table 3) indicated that gender, household income, and perceived financial well-being are the significant contributors to marital satisfaction (Model 1). However, this regression model ( $F = 4.66, p < .001$ ) only explained 9.4% of the total variance in marital satisfaction. Therefore, relative income was entered into model 2; after controlling for other variables, the total variance increased significantly to 10.1% ( $F = 4.65, p < .001$ ).

The hierarchical model was further expanded on when the interaction term of relative income with gender was added (Model 3). This model was still significant ( $R^2 = 10.8\%, F = 4.69, p < .001$ ), with a significant interaction effect between relative income and gender on marital satisfaction ( $B = 0.92, p < .05$ ). This suggests that the effect of relative income on marital satisfaction is dependent on gender.

Another interaction term, namely relative income with household income, was also introduced into the main model (Model 2) to create Model 4. The results showed that model 4 was statistically significant ( $R^2 = 10.1\%, F = 4.36, p < .001$ ), but that the interaction effect was not significant.

Finally, we tested the interaction effect between relative income and perceived financial well-being on marital satisfaction (Model 5). This model ( $F = 4.35, p < .001$ ) explained 10.1% of the total variation in marital satisfaction. As above, the interaction effect of relative income and perceived financial well-being was not significant. This indicates that the effect of relative income on marital satisfaction is independent of perceived financial well-being.

## DISCUSSION AND CONCLUSIONS

As stated in hypothesis 1, this study confirmed the negative relationship between the relative contribution of wives to household income and marital satisfaction in urban Chinese families, so the independence effect was supported by the present study. This finding suggests that marital relationship faces more challenges when women take greater economic responsibility within the family, which is consistent with previous studies (Lobl, 2006; Furdyna, 2008). Although the participation of married women in the labor force has become a norm in contemporary urban China, families with higher-earning wives are still in the minority (Shu, 2006). Furthermore, the assumption embedded into traditional Chinese culture that men should be the breadwinners in the family, reflected in the popular saying "nan zhu wai, nu zhu nei" ("men take care of things outside the family whereas women take care of things inside the family"), runs so deep that families with higher-earning wives not only seem to be the reverse of the norm, but also dysfunctional (Shek, 2006; Tichenor, 2005).

Table 2.  
Correlation Coefficients (N = 612)

Variable	Marital satisfaction	Age	Gender	Educational attainment	Household income	Financial well-being	Relative income
Marital satisfaction	1.00						
Age	.03	1.00					
Gender	.15**	.18**	1.00				
Educational attainment	.05	-.26**	.09*	1.00			
Household income	.18**	.06	-.03	.33**	1.00		
Financial well-being	.18**	.05	.06	.19**	.48**	1.00	
Relative income	-.10*	-.02	.05	-.02	-.10**	-.10*	1.00

\* $p < .05$ , \*\* $p < .01$

Table 3.

Variable	Regression Coefficients				
	Regression coefficients (unstandardized)				
	Model 1	Model 2	Model 3	Model 4	Model 5
Intercept	11.65***	11.85***	11.82***	11.89***	11.82***
Age	-.11	-.11	-.08	-.11	-.12
Gender					
Female					
Male	.67***	.69***	.43*	.69***	.69***
Children under 18					
No					
Yes	-.24	-.25	-.24	-.24	-.26
Education					
Primary					
Secondary	-.40	-.40	-.38	-.40	-.40
Tertiary	-.40	-.39	-.38	-.39	-.39
Household income					
<9000 RMB					
=9000-18000 RMB	.55*	.53*	.56*	.48*	.53*
>18000 RMB	.64*	.61*	.65*	.54	.62*
Living city					
Chongqing					
Lanzhou	.39	.33	.35	.32	.34
Wuhan	.41	.37	.42	.36	.38
Nanchang	.38	.38	.40	.39	.39
Taiyuan	1.54***	1.48***	1.48***	1.48***	1.48***
Financial well-being					
Poor					
Median	.51*	.49*	.48*	.49*	.54*
Rich	.82**	.77**	.73*	.77**	.85**
Relative income					
Wife < 50%					
Wife > 50%		-.43*	-.86**	-.73	-.12
Relative income × gender			.92*		
Relative income × household income				.15	
Relative income × financial well-being					-.16
R <sup>2</sup>	.09	.10	.11	.10	.10
F-value	4.66***	4.65***	4.69***	4.36***	4.35***
Df	13	14	15	15	15
N	595	595	595	595	595

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

In addition, we found that the effect of relative income on marital satisfaction was moderated by gender, so hypothesis 2 was supported in our study. To be more specific, when all of the other variables (age, gender, children, educational attainment, household income, city of residence, and financial well-being) were controlled, each unit of increase in relative income resulted in a faster decrease in marital satisfaction for women than for men; this implies that relative income has a more negative impact on marital satisfaction for women than for men. Some studies have shown that, even if they work as much as their husbands in "productive" employment, Chinese wives still have to be responsible for much of the household work after returning home and that Chinese men do not take on domestic responsibilities commensurate with the extent of their wives' work outside the home (Pimentel, 2004; Robinson, 1985; Wang, 1992). Thus, Chinese higher-earning wives unfortunately face a "double burden," and this may mean that they struggle to feel satisfied with their marital relationship.

We also found that gender, household income, city of residence, and perceived financial well-being make a significant contribution to marital satisfaction. Gender, household income, and perceived financial well-being were positively correlated with marital satisfaction. We conducted an ANOVA test and found that respondents in Taiyuan unexpectedly reported higher marital satisfaction than those in the other four cities, which may reflect the regional differences in lifestyles, marital and family values and other cultural aspects of urban Chinese cities. However, this interesting finding needs further exploration in depth. Contrary to the findings of previous studies that education and children are positively related to marital satisfaction (Guo & Huang, 2005), we found that educational attainment and whether or not having children under 18 were not associated with marital satisfaction in urban Chinese families.

In the regression models, household income, perceived financial well-being, and city of residence did not have interaction effects, suggesting that both hypothesis 3 and 4 were not supported in our study; this implies that the effect of relative income on marital satisfaction is independent of the influence of these conditions. However, a larger sample size is needed to further test the interaction effect of these variables with relative income.

By using a nationwide, random urban sample and taking into account a number of control variables, this study has many advantages. However, several limitations of this study need to be noted. First, despite collecting data from over 1700 households in several cities in urban China, the sample size for this study is reduced dramatically. Second, the measurement of wives' relative income is based on subjective report, so objective measure (e.g. the actual percentage of how much the wife earned relative to the family income) is needed in future study. Meanwhile, the gender difference in reporting the relative income of wives warrants further examination in future studies using couple data. Third, psychological variables are especially important to guide future studies based on the limited variance explained in this study. With regard to Chinese urban residents, the study of the relationship between wives' relative income and marital satisfaction must go beyond demographic and socioeconomic indicators. For a more in-depth exploration, particular attention should be paid to perceptions of equity, gender ideology, and the marital meaning for Chinese couples.

To conclude, this study represents a first attempt to explore the impact of wives' relative income on marital relationship in the Chinese population. Its findings have practical

implications. As suggested at the beginning of this paper, the socioeconomic dynamics of married men and women are changing fast in contemporary urban China. If wives' income advantage potentially poses a threat to marriage, it is advisable, from now on, to address this issue in terms of marital intervention and social policy specifically directed toward married women.

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