

# Her Support, His Support: Money, Masculinity, and Marital Infidelity

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## Abstract

Recent years have seen great interest in the relationship between relative earnings and marital outcomes. Using data from the 1997 National Longitudinal Survey of Youth, I examine the effect of relative earnings on infidelity, a marital outcome that has received little attention. Theories of social exchange predict that the greater one's relative income, the more likely one will be to engage in infidelity. Yet, emerging literature raises questions about the utility of gender-neutral exchange approaches, particularly when men are economically dependent and women are breadwinners. I find that, for men, breadwinning increases infidelity. For women, breadwinning decreases infidelity. I argue that by remaining faithful, breadwinning women neutralize their gender deviance and keep potentially strained relationships intact. I also find that, for both men and women, economic dependency is associated with a higher likelihood of engaging in infidelity; but, the influence of dependency on men's infidelity is greater than the influence of dependency on women's infidelity. For economically dependent persons, infidelity may be an attempt to restore relationship equity; however, for men, dependence may be particularly threatening. Infidelity may allow economically dependent men to engage in compensatory behavior while simultaneously distancing themselves from breadwinning spouses.

## Keywords

infidelity, relationship instability, breadwinning, economic dependency, dependence effect

It is difficult to think of any other legal practice of which more people disapprove than infidelity. According to a recent poll, 91 percent of U.S. adults consider extramarital infidelity to be morally wrong, a higher percentage than object to suicide, polygamy, or human cloning (Newport and Himelfarb 2013). The overwhelming majority of married persons expect their spouse to have sex only in marriage and assume their spouse expects the same (Treas and Giesen 2000). Yet, infidelity is relatively common. Due to social desirability and impression management concerns, precise estimates are hard to come by; however, researchers estimate that in the United

States, between 20 and 25 percent of married men and between 10 and 15 percent of married women have engaged in extramarital sex (Laumann et al. 1994; Wiederman 1997). The incongruity between our attitudes, expectations, and behaviors suggests there are socio-structural factors that promote infidelity.

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Despite evidence that infidelity is relatively widespread, we know rather little about its determinants. Previous research has investigated the link between infidelity and a host of demographic characteristics. For example, infidelity has been linked to gender (Atkins, Baucom, and Jacobson 2001; Laumann et al. 1994; Petersen and Hyde 2010; Wiederman 1997), race (Amato and Rogers 1997; Burdette et al. 2007; Treas and Giesen 2000; Wiederman 1997), and age (Laumann et al. 1994; Wiederman 1997), with men, African Americans, and younger adults more likely to engage in infidelity. But an emphasis on interpersonal dynamics, as opposed to demographics, has become increasingly important to our understanding of the social outcomes related to marriage. In particular, social scientists are now interested in the effects of heterosexual couples' role specialization and complementarity on marital outcomes. These discussions have become increasingly important as women's labor force participation and men's housework and childcare contributions have increased (Bianchi et al. 2000; Fisher et al. 2007). This has led to debates about the importance of specialization and to scholarly work documenting the effects of various earning and homemaking arrangements on marital outcomes. In this vein, this article examines the relationship between couples' relative income contributions—a measure of household specialization—and infidelity—a marital outcome that has received relatively little attention.

A review of the specialization literature reveals two, somewhat opposing, trends. On the one hand, couples who share responsibility for breadwinning reap a number of benefits. Not only do they bring in more income and experience less financial stress, they also have more to talk about, share common experiences, and are better able to relate to each other's problems (Meers and Strober 2013). They also divide childcare responsibilities more equitably (Raley, Bianchi, and Wang 2012). On the other hand, gender continues to play a central role in organizing marital interactions. Although having both spouses in the

workforce provides an opportunity to change the conventional marital script, men and women often collaborate to maintain gender specialization. Men still regard providing as their responsibility even if they welcome their partner's contributions (Townsend 2002), couples with similar wages tend to interpret women's earnings as supplemental (Potuchek 1997), and husbands of high-earning women report increasing their work hours to maintain primary-earner status (Deutsch and Saxon 1998). Conversely, breadwinning wives downplay their financial contributions, defer to their husbands in decision making (Meisenbach 2010; Tichenor 2005), and do a disproportionate amount of housework (Bittman et al. 2003; Brines 1994; Evertsson and Neramo 2004; Greenstein 2000; Tichenor 2005). These findings suggest that spouses may be more comfortable with at least some gender specialization in their relationships.

Given these two trends, the relationship between men's and women's relative income contributions and marital stability remains an empirical question. Previous studies generally focus on divorce and yield inconsistent results. Some scholars have found a positive effect of women's relative earnings on the probability of divorce (e.g., Jalovaara 2003; Kalmijn, Loeve, and Manting 2007; Manting and Loeve 2004; Moore and Waite 1981; Teachman 2010). Others have found that women's relative earnings have a nonlinear, U-shaped relationship to the risk of marital dissolution. Rogers (2004) found that the odds of divorce are highest when wives contribute between 40 and 50 percent of the total family income, and Heckert, Nowak, and Snyder (1998) found that the odds of divorce are highest when wives contribute between 50 and 75 percent of the total family income. This article contributes to the debate by investigating the link between relative income and a different marital outcome, infidelity. While infidelity is not a proxy for divorce, it is the most often reported reason for divorce, as well as its strongest predictor (Amato and Previti 2003).

Moreover, unlike studies of divorce, studying infidelity allows for the effects of relative

earnings on marriage to be gendered. Because it takes only one person to end a marriage, and we typically do not know which spouse initiated a divorce, divorce studies often conceal important gender differences in marital outcomes. A notable exception is the work of Sayer and colleagues (2011), who analyze the effects of employment on divorce and distinguish between cases in which husbands versus wives initiate divorce. They found that, compared to when men are employed, men's unemployment increases the likelihood that both men and women will leave the marriage. By contrast, when wives are employed, women (but not men) are more likely to leave, but only in instances of below-average marital satisfaction. Their research suggests the importance of gendering marital outcome theory by allowing relational dynamics within marriage to predict different outcomes for men and for women. I build on this work by examining relative income as opposed to employment, because wives' employment has become common. In 2013, couples in which both partners worked outside the home made up close to 50 percent of all married-couple families (Bureau of Labor Statistics 2014a); and women's earnings are absolutely and relatively lower than men's. Sayer and colleagues' analysis, however, did not allow for an examination of what happens in marriages where gendered expectations about breadwinning are more seriously challenged, such as when a wife outearns her husband.

The central goal of this article is to determine the effect of relative income contributions within contemporary heterosexual marriages on infidelity. By examining the full range of relative contributions, I am able to consider the effect of economic positions at both ends of the spectrum—spouses who are economically dependent and spouses who are primary breadwinners—and I ask whether these relationships differ for men and for women. This study adds to our understanding of gender differences in marital outcomes and offers new evidence of the power of interpersonal, relational dynamics in influencing infidelity decisions.

## **SOCIAL EXCHANGE, DEPENDENCE, AND POWER**

According to theories of social exchange (e.g., Blau 1964; Emerson 1962; Homans 1958), relationships are analogous to economic marketplaces where the exchange of goods occurs through interaction. In romantic relationships, actors reciprocally exchange a range of resources, including companionship, love, sex, money, social mobility, housekeeping, and childcare (Becker 1981; Safilios-Rothschild 1976; Sprecher 1998). Rather than bargaining over the division of a finite pool of resources, each actor separately, and without explicit prior agreement, performs acts that bestow benefits upon the other without knowing if, when, or how the acts will be reciprocated.

As suggested by the strong tendency toward homogamy, some resources are exchanged for their equivalent. People tend to marry individuals who are similar in physical appearance, social class, and education (Blossfeld 2009; Kalmijn 1998; Schwartz 2013). Others are exchanged for unlike resources. Historically, for example, women's physical attractiveness was exchanged for men's wealth or social standing (Taylor and Glenn 1976; Udry and Eckland 1984). As women's education and labor force participation have risen, however, social exchange theory predicts more symmetrical exchanges between men and women, a trend that has been noted both theoretically (Oppenheimer 1988) and empirically (Kalmijn 1991; Mare 1991; Sweeney and Cancian 2004).

From an exchange theoretic perspective, resources and power are positively related. According to the principle of least interest (Waller 1937; Waller and Hill 1951), the power of actor A over actor B is a function of B's dependence on A for valued resources (Emerson 1962; McDonald 1981; Thibaut and Kelley 1959). In other words, power is relational. Because resources increase power and decrease dependency, the party receiving fewer benefits has greater bargaining power to improve upon the exchange (Cook and Emerson 1978).

Applying this theory to marital relationships, exchange theory predicts high power and low dependency will increase the odds of an individual leaving a marriage. Empirical tests of this hypothesis generally focus on the relationship between relative income, a quantifiable measure of resource contribution, and divorce, implying relationship dissolution signifies the presence of exchange opportunities with alternative, more equitable, partners (Thibaut and Kelley 1959). In particular, because power is relational, persons who contribute more compared to their spouses are less dependent and should be more likely to seek marital dissolution.

As mentioned previously, there is some disagreement regarding the relationship between dependency and divorce. Nonetheless, some scholars have found a positive effect of women's relative earnings on the probability of divorce (e.g., Heckert et al. 1998; Jalovaara 2003; Kalmijn et al. 2007; Manting and Loeve 2004; Moore and Waite 1981; Teachman 2010). This has been interpreted as an "independence effect" (Ross and Sawhill 1975). As women's earnings increase relative to their husbands, they gain less from marriage. Moreover, unlike women who earn very little compared to their husbands, these women are better able to maintain their standard of living after divorce. According to this theory, women with high relative earnings are thus more likely to seek divorce. But men's and women's relative earnings are directly proportional. If women's high relative earnings are related to marital dissolution, men's low relative earnings must be too. Thus, it is impossible to know if women who are high relative earners seek divorce believing they can improve upon the exchange, or if men who are low relative earners seek divorce, a possibility I describe in more detail below. Examining the relationship between relative income and extradyadic sex provides a way to distinguish between these two possibilities. Unlike divorce, which is a couple-level measure, extradyadic sex is an individual-level measure, allowing us to assess which member of the couple engaged in exit behavior. Although extradyadic sex does not necessarily

lead to divorce, it does so frequently and signals one's engagement in behavior that could damage the primary relationship.

Furthermore, engagement in extradyadic sex may provide a more direct test of the exchange hypothesis. Many reasons for divorce do not imply the desire to re-partner, including falling out of love, wanting different things, and growing apart. Nor does marriage prevent one from exchanging valued resources with someone else. Barriers to divorce, such as children and finances, keep people in relationships with little or no commitment to one another. Yet, 99 percent of married persons expect their spouse to have sex only in marriage, and 99 percent assume their partner expects the same from them (Treas and Giesen 2000). Given the strong norm that sex should be exchanged exclusively between marital partners, sexual infidelity is a relatively unmistakable indicator that an individual has violated the marital contract and sought to exchange at least some resources with another.

The principle of least interest predicts that persons with greater relative power will be more likely to engage in extradyadic sex. Previous research confirms that subjective measures of inequity are related to infidelity in non-probability convenience samples. Persons who believe they are more desirable than their spouses (Hatfield, Traupman, and Walster 1979), and women who believe they "contribute more" than their spouses (Prins, Buunk, and VanYperen 1993), are more likely to cheat. The current study empirically tests the social exchange hypothesis—that persons with greater relative income will be more likely to engage in infidelity (Hypothesis 1)—by examining the effect of financial contributions on infidelity with a nationally representative sample of respondents.

While exchange theory predicts that high relative income will be associated with increased infidelity, the predictions for low relative earners are less clear. On the one hand, as Hatfield and colleagues (1979:325) predict, the "overbenefited partner should have grave reservations about taking such risks." Because low relative earners are more

economically dependent on their partners, they should be less likely to engage in behaviors like infidelity that could damage their lucrative marital arrangements (Hypothesis 2a). On the other hand, equity theory, a derivative of exchange theory, states that inequitable relationships cause distress for those who get “too little” and those who get “too much” (Adams 1965). Applying equity theory to extramarital relationships, Prins and colleagues (1993) argue that over-benefiting—that is, putting in less than one receives—is a hedonically aversive state, and infidelity may provide over-benefited individuals with the opportunity to escape and prove their desirability. They found that women (but not men) who felt they “contributed less” in general than their partners engaged in more extramarital relationships than women who felt they contributed equally. In an effort to test the application of equity theory to relative earnings and marital infidelity, I empirically test the alternative hypothesis—that is, economically dependent partners will be more likely to engage in infidelity compared to partners with equivalent earnings (Hypothesis 2b).

Thus far, I have hypothesized about the relationship between relative income and infidelity without putting forth gender-specific predictions. Yet, emerging literature raises questions about the utility of gender-neutral exchange approaches (e.g., Bittman et al. 2003; Brines 1994; Kornrich, Brines, and Leupp 2013). Men and women may respond differently to similar economic positions within the family. I now turn to gender-specific predictions that diverge from the social exchange approach, particularly in situations that challenge traditional definitions of masculinity and femininity.

### **MEN’S OVERCOMPENSATION AND WOMEN’S DEVIANCE NEUTRALIZATION**

While the predictions derived from social exchange theory are gender neutral, gendered

beliefs and expectations clearly affect marriage patterns and behaviors, such as contributions to housework, sexual activity, and labor market attachment (e.g., Cha 2010, Kornrich et al. 2013). Gendered beliefs are especially likely to shape interaction under conditions of frequent contact and cooperative interdependence (Ridgeway 2001; Ridgeway and Smith-Lovin 1999), conditions that characterize marriage. Moreover, Ridgeway and Correll (2004) argue that when gender is salient, widely held gender beliefs are implicitly activated. Gender is particularly salient in situations that violate traditional definitions of masculinity or femininity, such as when women outearn their male partners. In these situations, gender beliefs will likely influence infidelity decisions for both men and women.

Theories of identity provide the theoretical basis for my gender-specific hypotheses. According to these theories, to make sense of the world, humans divide things, including people, into social categories. Categorization leads to a series of distinct social groups, such as men and women. Individuals then self-identify as members of certain social groups and are classified by others as members of social groups. Through this process of categorization, people achieve personally meaningful and socially valuable identities (Burke and Tully 1977; Cialdini et al. 1976; Tajfel and Turner 1979). When individuals receive feedback inconsistent with an identity they value, they sometimes enact extreme behaviors associated with that identity in an effort to restore or confirm group membership (Burke 1991; Burke and Stets 2009; Heise 2007). Similarly, social identity theorists have found that threatened group members often behave in ways that restore the legitimacy of their in-group status by adhering more strongly to group norms (Branscombe et al. 1999; Maass et al. 2003), as well as distancing themselves from, or causing harm to, relevant out-group members (Branscombe et al. 1999; Maass et al. 2003; Quillian 1995; Tajfel 1970, 1982).

For both men and women, gender is one of the most important, salient, and pervasive social identities (Maass et al. 2003). Due to

the relational, hierarchical nature of gender, however, men should respond to masculinity threats with extreme demonstrations of masculinity, whereas women should be less affected (Munsch and Willer 2012)—or unaffected (Vandello et al. 2008)—by femininity threats. Simply put, threats to masculinity incur more of a loss of status than do threats to femininity. Schrock and Schwalbe (2009:287) refer to these reactionary demonstrations as “compensatory manhood acts”; Willer and colleagues (2013) dub this process “masculine overcompensation.” At its core lies a comparison between hegemonic masculinity (Carrigan, Connell, and Lee 1985; Connell 2005; Connell and Messerschmidt 2005)—or the culturally normative masculine ideal—and men’s actual characteristics and behaviors. Men who closely approximate the hegemonic archetype feel secure, whereas men who value their identity as a man yet differ from the archetype are likely to engage in behaviors designed to more closely align them with the hegemonic ideal.

Experimental research provides strong evidence in favor of the masculine overcompensation thesis (Maass et al. 2003; Talley and Bettencourt 2008; Willer et al. 2013). For example, by administering a gender identity survey to men and women and then giving randomly determined feedback indicating participants had scored in either the masculine or feminine range relative to past study participants, Willer and colleagues (2013) found that men who had been given feedback suggesting they were feminine expressed more support for the Iraq War, interest in purchasing a sport utility vehicle, and affinity for dominance hierarchies—attitudes culturally associated with masculinity. Women’s attitudes were not affected by threats to their femininity.

The strength of this line of research lies in its ability to test the causal impact of threatened masculinity in controlled laboratory settings. Complementing this line of work, survey researchers have also evaluated theories of masculine overcompensation. Because breadwinner status is an important component of contemporary masculinity (Thébaud

2010; Tichenor 2005), researchers have operationalized masculinity threat as earning a low proportion of one’s pooled marital income. Specifically, men whose earnings constitute less than half of the total marital income are no longer considered breadwinners and are considered economically dependent and threatened. Research on samples of U.S. men support the masculine overcompensation thesis and find that economic dependency is associated with increased domestic violence (Atkinson, Greenstein, and Lange 2005), decreased housework (Bittman et al. 2003; Brines 1994; Evertsson and Neramo 2004; Greenstein 2000, but see also Gupta 2007), and decreased health (Springer 2010).

In short, substantial empirical evidence shows that direct threats to masculinity, as well as indirect threats to masculinity in the form of economic dependency, increase the likelihood that men will engage in culturally normative male-typed behavior. Accordingly, I hypothesize that the more economically dependent a married man is on his partner, the greater his likelihood of engaging in infidelity (Hypothesis 3). Extramarital sex allows men undergoing a masculinity threat to engage in behavior culturally associated with masculinity. For men—especially young men—the dominant definition of masculinity is scripted in terms of sexual virility and conquest, particularly with respect to multiple sexual partners (Connell 2005; Cornwell and Laumann 2011; Kimmel 1994, 2008; Pascoe 2007). Simultaneously, extramarital sex allows threatened men to distance themselves from, and perhaps punish, a relevant out-group member: their breadwinning spouse. Indeed, threats to gender status have been shown to heighten men’s anti-woman reactions (Atkinson et al. 2005; Maass et al. 2003; Munsch and Willer 2012). In this way, engaging in infidelity may be a way of reestablishing threatened masculinity.

While theories of identity, in combination with culturally normative ideas about masculinity, suggest that economic dependency and infidelity will be inversely related, there is little evidence to suggest that economically

dependent women will behave similarly. First, the range of acceptable and respected traits associated with masculinity is narrower than the range associated with femininity (Pascoe 2007; Schrock and Schwalbe 2009). Consequently, it is more difficult to threaten femininity. Second, economic dependency is not threatening to women; it is the status quo. Likewise, sexual encounters are a defining feature of masculinity, not femininity. Ample scientific evidence (e.g., England, Shafer, and Fogarty 2008; Hamilton and Armstrong 2009) documents a sexual double standard. Women who have multiple sexual partners, even if they have not engaged in infidelity, are often held accountable for breaking gender norms. Thus, there is little reason to believe threatened women will seek to restore femininity by engaging in extramarital sex.

Women who outearn their husbands, however, do challenge the status quo. Acutely aware of the ways they deviate from the cultural expectation that equates men with breadwinning (Meisenbach 2010), breadwinning women suffer from increased anxiety and insomnia (Pierce, Dahl, and Nielsen 2013). They also engage in deviance neutralization behaviors. For example, breadwinning women often minimize their achievements, defer to their spouses (Tichenor 2005), and increase their housework (Bittman et al. 2003; Brines 1994; Meisenbach 2010). This emotional and physical work is designed to decrease interpersonal conflict and shore up husbands' masculinity. It also helps keep potentially strained relationships intact. This suggests breadwinning women may be particularly hesitant to engage in infidelity. I thus hypothesize that, for women, greater relative income will be associated with a decrease in infidelity (Hypothesis 4).

In summary, the literature mostly advances the social exchange hypothesis—that is, the greater one's relative income compared to one's spouse, the more likely one will be to engage in infidelity. Traditional theories of social exchange predict that economically dependent partners will be less likely to engage in infidelity; however, equity theory

(a derivative of social exchange theory) predicts that economically dependent partners will be more likely to engage in infidelity. These hypotheses are gender-neutral. Yet, emerging literature raises questions about the utility of gender-neutral exchange approaches, particularly in situations that call traditional masculinity and femininity into question. The masculine overcompensation hypothesis and the deviance neutralization hypothesis suggest that men's economic dependence—that is, situations in which women outearn their male partners—will be associated with an increase in male infidelity and a decrease in female infidelity. Table 1 summarizes these predictions.

## DATA, MEASURES, AND METHODS

I evaluate my hypotheses using pooled data from the National Longitudinal Survey of Youth (NLSY97) (Bureau of Labor Statistics 2014b). The NLSY97 is a nationally representative sample of approximately 9,000 individuals surveyed annually who were age 12 to 16 years as of December 31, 1996. Blacks and Latinos were oversampled. The survey contains questions about work status and experience, income, dating and marital history, and sexual behavior. I use the 2001 through 2011 waves of data: 2001 is the first year that all respondents were 18 years or older and eligible to answer all questions, 2011 is the most recent wave of data available.

Given the original purpose of the NLSY97, respondents are young compared to the overall population. The individuals in my sample range in age from 18 to 32 years. On the one hand, one of the advantages of using a younger sample is that sexual virility is associated with young masculinity as opposed to masculinity in general (Connell 2005; Cornwell and Laumann 2011; Kimmel 1994, 2008; Pascoe 2007). On the other hand, the findings presented here will generalize to a younger population rather than to all men and women.

In line with the theoretical argument, I limit the sample to heterosexual<sup>1</sup> men and

**Table 1.** Predicted Effects of Relative Earnings on Infidelity by Theoretical Perspective

|                        | Theory                      |                    |                      |
|------------------------|-----------------------------|--------------------|----------------------|
|                        | Social Exchange Perspective | Equity Perspective | Identity Perspective |
| Men                    |                             |                    |                      |
| Low Relative Earnings  | -                           | +                  | +                    |
| High Relative Earnings | +                           | +                  |                      |
| Women                  |                             |                    |                      |
| Low Relative Earnings  | -                           | +                  |                      |
| High Relative Earnings | +                           | +                  | -                    |

women who report being in the same marital relationship for more than one year. I use listwise deletion to conservatively treat missing data (Allison 2002), resulting in a sample of 10,924 person-years (2,757 individuals) as units of analysis.<sup>2</sup>

### Measures

*Infidelity.* The dependent variable is infidelity. The NLSY97 does not ask participants about infidelity directly. Rather, I use several questions based on respondents' marital status and sexual activity to determine whether a respondent engaged in infidelity. First, these data include every respondents' marital status for the month and year they participated in the survey and are coded to distinguish between first marriages, second marriages, and so forth. This coding enabled me to create a *same partner* variable, which was coded 1 if a respondent's marital status in two subsequent years was the same and 0 if it was not. Respondents were also asked, "How many partners have you had sexual intercourse with since the last interview on [date of last interview]?" Respondents who did not know were asked to estimate the number of sexual partners they had since the date of the last interview and were given the following choices: one partner, two to five partners, six to nine partners, or 10 or more partners. Participants were also asked, "Since the last interview, have you had sex with someone who was a

stranger to you?" Given the potentially sensitive nature of these questions, they were asked during the self-administered portion of the survey, with the goal of reducing social desirability and impression management concerns. Respondents who had the same partner in two consecutive years and indicated more than one sexual partner in the past year, or respondents who had the same partner in two consecutive years and indicated having had sex with a stranger in the past year, were given a 1 on the dichotomous variable *infidelity*. All others were coded as 0. Note that using data from 2001 through 2011 allows me to determine infidelity beginning in 2002.

Individuals most likely to engage in immoral behavior are the least likely to be upfront about it when directly questioned (Hilbig, Moshagen, and Zettler 2015). Thus, this construction of the infidelity variable potentially avoids the inaccuracy of self-reported infidelity data and biasing the association between economic dependency and infidelity. There are, however, several limitations related to defining and measuring infidelity in this way. First, in some instances, the operationalization may incorrectly identify a respondent as having engaged in infidelity. Specifically, if a respondent was married at time 1, ended the marital relationship, engaged in sexual intercourse with someone other than the spouse, and then reconciled with the spouse by time 2, the respondent will be coded as having engaged in infidelity.

Second, some individuals coded as having engaged in infidelity may have been in non-monogamous marriages in which sexual intercourse with another person was accepted, permitted, or tolerated. I assume few respondents fall into this category, though, as the overwhelming majority of individuals expect marital relationships to be monogamous (Treas and Giesen 2000). Third, some respondents who engaged in infidelity may get dropped from the final analyses. In particular, if an individual was married at time 1, then engaged in infidelity and divorced (possibly as a result of infidelity) before being interviewed at time 2, the respondent would be dropped from the dataset for failing to meet the requirement that respondents be in the same marital relationship from one year to the next. While this is a valid concern, it is somewhat mitigated given the difficulties associated with marital dissolution. Whereas cohabiters can dissolve relationships quite quickly, divorce is a lengthy process. Even if a respondent engaged in infidelity shortly after being interviewed at time 1, and the spouse learned of the indiscretion relatively quickly, the couple would likely experience a period of pre-separation in which they wrestled with whether to separate. Moreover, after deciding to separate, it is unlikely a couple would finalize their divorce right away. Among couples who ultimately divorce, the average length of a first separation is about three years (Tumin and Qian 2012). Thus, the degree to which respondents whose infidelity led to divorce are underrepresented is probably quite small.

*Relative income.* The primary independent variable is a continuous measure of relative income contribution used in previous research (Sorensen and McLanahan 1987). I calculated the measure from respondents' and their spouse's total income earned during the previous year from wages, salaries, commissions, and tips. I excluded self-employment income, because the division between labor income and business income is often measured with substantial error. A number of

participants did not know their income (10.8 percent) or their partner's income (15.5 percent). These respondents were asked to select the range in which their income fell (\$1 to \$5,000; \$5,001 to \$10,000; \$10,001 to \$25,000; \$25,001 to \$50,000; \$50,001 to \$100,000; \$100,001 to \$250,000; or more than \$250,000). For these participants, I used the mean of the range selected to indicate their income (or their spouse's income), and \$250,000 for respondents who indicated they (or their spouse) made more than \$250,000.

I calculated the relative income measure by subtracting the partner's income from the respondent's income and then dividing this number by the pooled marital income (respondent's income plus partner's income). This results in a continuous measure of relative income ranging from  $-1$  to  $+1$ . Values of  $-1$  mean respondents are completely economically dependent on their partner. In these instances, the respondent contributes 0 percent and the partner contributes 100 percent to the pooled marital income. Values of  $+1$  mean the respondent is the sole breadwinner in the marriage: the respondent contributes 100 percent and the partner contributes 0 percent to the pooled marital income. Values of 0 mean both spouses contribute equally. All models include a relative income variable as well as its square to allow for the relationship between dependency and infidelity to be non-linear. This is crucial because effects of relative earnings on infidelity may depend on whether one has low or high relative earnings. Recall, for example, that social identity theory predicts men will be more likely to engage in infidelity the less money they make relative to their spouse, whereas social exchange theory predicts men will be more likely to engage in infidelity the more money they make relative to their spouse. Including the relative income variable and its square allows both theories to hold true.

*Control variables.* In the models that follow, I include a number of individual- and relationship-level variables known to affect infidelity or believed to potentially affect the

relationship between relative income and infidelity. I include race by incorporating three indicator variables that identify respondents as black, Hispanic, and mixed race; non-black, non-Hispanic is the reference category. Previous research suggests that African Americans engage in infidelity more than other racial groups (Amato and Rogers 1997; Burdette et al. 2007; Treas and Giesen 2000; Wiederman 1997). To my knowledge, no published studies have examined the prevalence of infidelity among the Hispanic population compared to other racial and ethnic groups. Because previous research suggests infidelity may be more prevalent among younger individuals (Treas and Giesen 2000) and people with higher levels of education (Atkins et al. 2001), I also include age (in years), a dummy variable for full-time student, and a dummy variable for whether a respondent received a four-year degree.

Although my main independent variable is respondents' relative earnings, it is important to control for absolute levels of income for both individuals and couples. Previous research finds increased infidelity among people with greater incomes (Atkins et al. 2001; Atkins and Kessel 2008; Forste and Tanfer 1996). Moreover, Gupta (2007) suggests that the relationship between earnings and gender performative behavior may be more simply explained in terms of absolute rather than relative earnings. Thus, all models include a measure of respondents' and spouses' absolute yearly income (in thousands of dollars). To protect the confidentiality of respondents, the NLSY97 topcodes the top 2 percent of reported income values with the mean of their values.

I also include a measure of the average number of hours worked per week. Hours worked may affect the likelihood of engaging in infidelity, because working long hours may make opportunities for infidelity more available and easier to conceal. Moreover, hours worked may affect the relationship between relative income and infidelity, because working few hours may increase the likelihood that one is economically dependent and increase the amount of time one has to look for extramarital partners.

I also control for religious attendance over the past year by including a religious attendance variable coded as follows: 1 = never; 2 = once/twice; 3 = less than once a month/3 to 12 times per year; 4 = about once a month/12 times per year; 5 = about twice a month/24 times per year; 6 = about once a week; 7 = several times a week; and 8 = every day. Previous research finds that religious attendance is inversely related to one's likelihood of engaging in infidelity (Amato and Rogers 1997; Atkins et al. 2001; Atkins and Kessel 2008; Burdette et al. 2007; Forste and Tanfer 1996; Liu 2000; Treas and Giesen 2000), even while controlling for intensity of faith and frequency of prayer (Atkins and Kessel 2008). This suggests religious attendance may expose people to messages condemning extramarital sex (Liu 2000) or embed individuals in social networks that promote accountability (Amato and Rogers 1997; Burdette et al. 2007; Liu 2000). If relative income is related to infidelity, the relationship may be attenuated by how embedded people are in their religious organizations.

To examine the effect of children on infidelity, and whether the presence of children mediates the relationship between relative income and infidelity, I control for the number of biological and adopted children respondents report having with their spouse and whether the couple has a child under the age of 5.

Finally, given the possibility that aspects of marital fulfillment affect the relationship between relative income and infidelity, I include measures for relationship satisfaction and conflict. For example, if persons with greater relative income are more likely to engage in infidelity, as social exchange theory predicts, this inequity may lead individuals to feel less satisfied or experience more relationship conflict. In turn, they may seek extramarital partnerships. To capture relationship satisfaction, I created a composite by averaging responses to two questions, both on a 10-point scale: how close do respondents feel toward their partner (0 = not close at all; 10 = very close) and how much do respondents feel their partner cares about them (0 = does

not care at all; 10 = cares very much) ( $\alpha = .84$ ). Conflict is a self-reported measure of how much conflict is in the respondent's relationship (0 = no conflict; 10 = a lot of conflict). Relationship satisfaction and conflict were assessed only through the 2008 survey. I thus present the models with relationship satisfaction and conflict separately.

Moreover, relationship satisfaction and conflict may change the relationship or strength of any relative income effects I find on infidelity. For example, economically dependent men may be more likely to engage in infidelity, as predicted by the masculine overcompensation hypothesis, but only for men in low-satisfaction or high-conflict relationships. Accordingly, I explore the potential moderating effects of these variables. Due to space limitations, however, I report these effects in the online supplement only.

### *Analytic Approach*

The purpose of this analysis is to determine the relationship between economic dependency and the odds of engaging in infidelity for men and for women. I use logistic regression models to estimate the effect of economic dependency on the log odds of engaging in infidelity net of controls. Because these data include multiple observations per individual as a result of the panel structure, I introduce a random-intercept term to address the dependence among repeated observations for the same individual. The models take the following form:

$$\log(p_{it}|1 - p_{it}) = x_{it}\beta + \alpha_i + \varepsilon_{it}$$

$p_{it}$  is the probability of engaging in infidelity by the next year,  $x_{it}$  is a row vector of variables for individual  $i$  at time  $t$ , and  $\beta$  is a column vector of regression coefficients. Residuals are composed of two parts:  $\alpha_i$  represents random intercepts for persons, assumed to be uncorrelated with  $x_{it}$  and normally distributed with a mean of zero and constant variance;  $\varepsilon_{it}$  is a random disturbance term. I estimated the models using the `xtlogit` procedure in Stata 13, which uses an adaptive

Gauss-Hermite quadrature to calculate the parameters.

To further assess the robustness of my results, I carried out two supplemental analyses. I present these models in the online supplement but summarize them briefly in the text. First, I conducted sensitivity analyses with logistic regression specifications for rare events using the program `relogit` (Rare Events Logistic Regression) for Stata (King and Zeng 2001; Tomz, King, and Zeng 2003). In the case of rare events, standard logistic regression models can bias coefficients and underestimate the probability of events.<sup>3</sup> This method estimates the same logit model as the standard logit procedure, but uses an estimator that gives lower mean square errors for coefficients, probabilities, and other quantities of interest in the presence of rare events. Note, however, that this method was not designed for use on panel data, as it works on the assumption of complete independence of observations. Thus, for this analysis, I pooled all years of data.

Second, again using the `xtlogit` procedure, I estimated fixed-effects models. Fixed-effects models allow me to net out the influence of individuals' fixed, unmeasured traits that may be associated with both infidelity and economic dependency. For example, individuals with high impulsivity or high sexual needs may be more likely to engage in infidelity, and these tendencies may be correlated with relative income. Although the NLSY97 does not assess these characteristics, use of fixed-effects models avoids bias due to this selectivity by estimating the log likelihood of infidelity by comparing individuals when they are more and less economically dependent. These models are limited, however, in that they cannot estimate variables that are constant within groups but vary between groups, and they exclude cases in which the dependent variable does not vary (i.e., cases that either experience no infidelity for the entire period or experience infidelity across all years). This results in a loss of possible information, because some variables are stable over time and the majority of cases do not experience any infidelity.<sup>4</sup>

**Table 2.** Means and Standard Deviations for the Variables Used in the Analysis, Total Sample and by Gender

| Variables                              | Total Sample |       | Married Men |       | Married Women |       |
|--|--------------|-------|-------------|-------|---------------|-------|
|  | Mean         | SD    | Mean        | SD    | Mean          | SD    |
| Infidelity***                          | .10          |       | .12         |       | .09           |       |
| Relative Income***                     | -.03         | .65   | .39         | .53   | -.34          | .54   |
| Black*                                 | .12          |       | .13         |       | .12           |       |
| Hispanic*                              | .25          |       | .24         |       | .25           |       |
| Mixed, Non-Hispanic                    | .01          |       | .01         |       | .01           |       |
| Age***                                 | 26.26        | 2.64  | 26.54       | 2.51  | 26.06         | 2.72  |
| Four-Year Degree***                    | .24          |       | .22         |       | .25           |       |
| Full-Time Student                      | .07          |       | .06         |       | .07           |       |
| Income (\$1,000s)***                   | 26.65        | 23.84 | 37.33       | 25.35 | 18.87         | 19.26 |
| Hours Worked per Week***               | 27.95        | 19.12 | 34.14       | 18.77 | 23.44         | 18.09 |
| Religious Attendance**                 | 3.33         | 2.12  | 3.25        | 2.14  | 3.39          | 2.10  |
| Spouse's Income (\$1,000s)             | 28.98        | 27.31 | 18.23       | 19.12 | 36.81         | 29.62 |
| Number of Children with Spouse***      | 1.13         | 1.01  | 1.05        | .98   | 1.19          | 1.03  |
| Child Under 5 Years Old**              | .59          |       | .58         |       | .61           |       |
| Relationship Satisfaction <sup>a</sup> | 9.36         | 1.23  | 9.36        | 1.19  | 9.35          | 1.25  |
| Conflict <sup>a</sup>                  | 3.35         | 2.66  | 3.28        | 2.60  | 3.39          | 2.70  |
| Number of Observations                 | 10,924       |       | 4,603       |       | 6,321         |       |
| Number of Persons                      | 2,757        |       | 1,239       |       | 1,518         |       |

Source: National Longitudinal Survey of Youth 1997 (2002 to 2011).

Note: Standard deviations shown where appropriate. Asterisks indicate a statistically significant difference between men and women, along with corresponding *t*-tests to compare means and *Z*-tests to compare proportions.

<sup>a</sup>Questions asked only through 2008, resulting in 5,525 observations and 1,900 individuals in the total sample, 2,137 observations and 801 individuals for married men, and 3,388 observations and 1,099 individuals for married women.

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

For all models, I estimate effects separately by gender, which is useful not only for comparing the size of the economic dependency coefficients, but also for avoiding the bias that can be introduced by assuming that all other variables have the same effect on men and women. Furthermore, because the purpose of this study is to examine the effect of economic dependency on infidelity for men and for women, rather than to show that the effect of dependency is significantly different from zero for these groups, examining the effects in separate models is appropriate.

Given potential correlations among the independent and control variables, all models were checked for multicollinearity. In Part A of the online supplement (<http://asr.sagepub.com/supplemental>), I report these collinearity diagnostics. Note that the variance inflation

factor (VIF) for any variable is well below commonly accepted thresholds.

## RESULTS

Table 2 presents means and standard deviations for the variables used in the analysis by gender, along with corresponding *t*-tests to compare means and *Z*-tests to compare proportions. Overall, respondents engaged in infidelity in 10 percent of the person-year observations. Men were significantly more likely to engage in infidelity than women: men engaged in infidelity in 12 percent of observations, and women engaged in infidelity in 9 percent of observations.

Table 2 also reveals significant gender differences in income, hours worked, and economic dependency. Men reported higher

yearly incomes ( $M = 37.33$ ,  $SD = 25.35$ ) than women ( $M = 18.87$ ,  $SD = 19.26$ ), and men worked an average of 34.14 hours per week ( $SD = 18.77$ ), whereas women worked an average of 23.44 hours per week ( $SD = 18.09$ ).<sup>5</sup> Not surprisingly, men had higher relative incomes ( $M = .39$ ,  $SD = .53$ ) and women had lower relative incomes ( $M = -.34$ ,  $SD = .54$ ). Recall that relative income is a ratio variable ranging from  $-1$  to  $+1$ , negative values indicate economic dependence, and positive values indicate breadwinning. These patterns suggest that men and women in contemporary married relationships contribute in ways that reflect traditional, breadwinner-homemaker arrangements.

### *Effect of Relative Earnings on Infidelity*

Table 3 presents results from random-effects logistic regression models predicting infidelity by relative income for men, controlling for race, age, education, student status, hours worked per week, religious attendance, individual and spousal income, and the presence and age of children.<sup>6</sup> To establish overall trends, I first discuss the models presented in the table; however, the ratio scale of the relative income variable, as well as the inclusion of its square, complicates interpretation of the coefficients. For ease of interpretation and to further illustrate my findings, I then graphically display the predicted probabilities of engaging in infidelity for men against various economic dependency scores, holding all other independent variables constant at their mean.

As Model 1 shows, relative income significantly predicts the odds of infidelity for men. The negative coefficient on the linear term and the positive coefficient on the quadratic term indicate that the relationship between economic dependency and infidelity is first negative and then positive, providing initial support for Hypothesis 1: for men, higher relative income contributions are associated with higher odds of engaging in infidelity. These results also allow me to distinguish between Hypotheses 2a and 2b. Hypothesis 2a states

that the more economically dependent people are on their partner, the *less* likely they are to engage in infidelity, whereas Hypothesis 2b states that the more economically dependent one is, the *more* likely one will be to engage in infidelity. Model 1 reveals that, for men, lower relative income—that is, economic dependency—is associated with higher odds of engaging in infidelity. I therefore reject Hypothesis 2a and interpret these results as preliminary evidence in favor of Hypothesis 2b. I cannot yet discern between Hypotheses 2b and 3. Whereas Hypothesis 2b states that partners (both men and women) who are economically dependent will be more likely to engage in infidelity, Hypothesis 3 states that economically dependent men (but not women) will be more likely to engage in infidelity. If the relationship between relative income and infidelity differs for women, this will provide further support for Hypothesis 3. I examine this possibility shortly.

Model 2 tests for the possibility that the relationship between low relative income and infidelity is not directly causal, but rather mediated by relationship satisfaction or conflict. In other words, economic dependency may decrease relationship quality, and decreased relationship quality may lead married men to seek extramarital partnerships. Model 2 reveals that relationship satisfaction is negatively associated with infidelity; however, the inclusion of relationship satisfaction and conflict fails to reduce the relationship of theoretical interest. It is also possible that relationship satisfaction or conflict have a moderating effect on relative income and infidelity such that economically dependent men are more likely to cheat, but only in low-satisfaction or high-conflict relationships. I tested this possibility (results reported in Table S5, Model 1 of the online supplement) and the results show statistically insignificant values. Neither relationship satisfaction nor conflict moderate the relationship between relative income and infidelity.

Figure 1 presents the predicted probabilities of infidelity for men across the full range of relative income contributions estimated

**Table 3.** Random-Effects Logistic Regression Models for the Effects of Relative Income on the Log Odds of Infidelity for Married Men

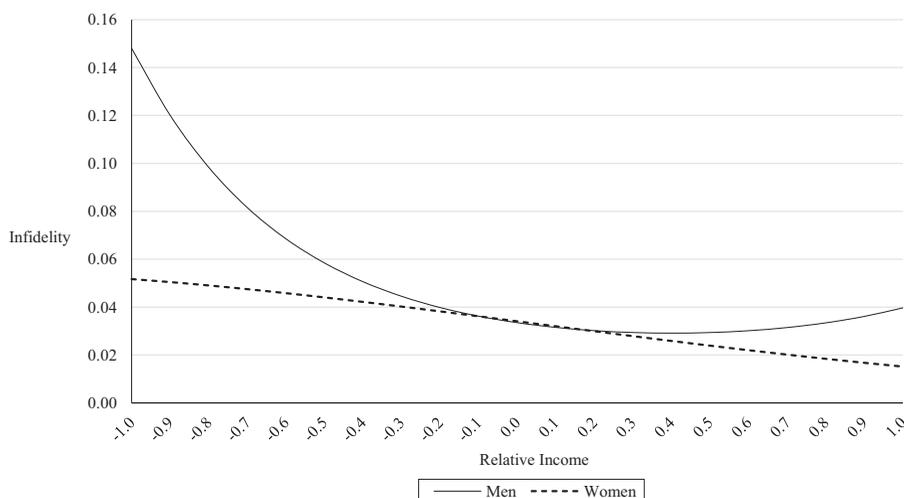
|                                | Model 1             | Model 2            |
|--------------------------------|---------------------|--------------------|
| Relative Income                | -.549**<br>(.213)   | -.718*<br>(.319)   |
| Relative Income Squared        | .460*<br>(.210)     | .894**<br>(.322)   |
| Individual Characteristics     |                     |                    |
| Black                          | 1.726***<br>(.235)  | 1.551***<br>(.357) |
| Hispanic                       | .960***<br>(.205)   | 1.451***<br>(.288) |
| Mixed, Non-Hispanic            | .290<br>(.990)      | -.887<br>(1.622)   |
| Age                            | .029<br>(.030)      | .038<br>(.058)     |
| Four-Year Degree               | -1.030***<br>(.252) | -.760*<br>(.402)   |
| Full-Time Student              | -.393<br>(.294)     | -.315<br>(.401)    |
| Income (\$1,000s)              | -.004<br>(.004)     | -.002<br>(.007)    |
| Hours Worked per Week          | .007<br>(.004)      | .010<br>(.006)     |
| Religious Attendance           | -.100**<br>(.036)   | -.148**<br>(.054)  |
| Relationship Characteristics   |                     |                    |
| Spouse's Income (\$1,000s)     | -.005<br>(.007)     | .001<br>(.012)     |
| Number of Children with Spouse | .038<br>(.102)      | .120<br>(.171)     |
| Child Under 5 Years Old        | .247<br>(.178)      | .014<br>(.296)     |
| Relationship Satisfaction      |                     | -.341***<br>(.076) |
| Conflict                       |                     | .039<br>(.036)     |
| Constant                       | -3.950***<br>(.801) | -1.548<br>(1.565)  |
| Log Likelihood                 | -1410.505           | -654.635           |
| Observations                   | 4,603               | 2,137              |
| Number of Individuals          | 1,239               | 801                |

Note: Standard errors in parentheses.

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

from Model 2. All other independent variables are held at their mean. The vertical axis represents the predicted probability of engaging in infidelity. The horizontal axis represents relative income, ranging from complete

economic dependency on one's spouse to complete economic support of one's spouse. The figure reveals that, in general, as relative income decreases so does infidelity. For example, men whose wives contribute equally



**Figure 1.** Predicted Probability of Engaging in Infidelity by Relative Income, Married Men and Women

(economic dependency = 0) have a predicted probability of cheating of .034, and men whose wives contribute twice as much to the pooled income (economic dependency =  $-.50$ ) have a predicted probability of cheating of .058. The highest predicted probabilities correspond with the most economic dependence: men who are completely dependent on their wives' income have a predicted probability of cheating of .15.

Focusing on men whose wives are economically dependent reveals a different pattern. The point at which the relationship changes direction is equal to .40. Between economic dependency scores of .40 and 1, the figure shows a general weak upward trend in the predicted probability of cheating. In other words, moving from a contribution of 70 percent of the couple's pooled income toward a 100 percent contribution is associated with an increase in infidelity, although the magnitude of this increase is relatively small: the predicted probability of cheating for these individuals falls between .029 and .040. The more prominent trend is the significant increase in the probability that married men will engage in infidelity that occurs as they become more economically dependent.

Table 4 presents the coefficients and standard errors for models that estimate the relationship between relative income and infidelity

for women. Model 1 estimates the effect of relative income on the log odds of engaging in infidelity net of important individual- and relationship-level characteristics. The coefficient for relative income is significant and negative. As women's relative income rises—that is, as husbands become more dependent—women report engaging in less infidelity. This provides evidence in favor of the deviance neutralization hypothesis (Hypothesis 4): for women, higher relative income is associated with lower odds of engaging in infidelity. Model 2 introduces relationship satisfaction and conflict. In this model, relationship satisfaction is significant and negative, indicating that less relationship satisfaction is associated with more infidelity; however, the relationship between economic dependency and infidelity remains. In Table S5, Model 2 of the online supplement, I report the random-effects logistic regression models with interaction terms to test the possibility that, for women, relationship satisfaction or conflict moderate the relationship between relative earnings and infidelity. These interactions are statistically insignificant.

Figure 1 also shows predicted values of infidelity for women by relative income while setting all other variables to their means. The figure shows that, for women, shifting from a

**Table 4.** Random-Effects Logistic Regression Models for the Effects of Relative Income on the Log Odds of Infidelity for Married Women

|                                | Model 1             | Model 2             |
|--------------------------------|---------------------|---------------------|
| Relative Income                | -.469**<br>(.177)   | -.632*<br>(.269)    |
| Relative Income Squared        | .003<br>(.184)      | -.197<br>(.268)     |
| Individual Characteristics     |                     |                     |
| Black                          | 1.063***<br>(.225)  | 1.198***<br>(.282)  |
| Hispanic                       | .805***<br>(.180)   | .591**<br>(.221)    |
| Mixed, Non-Hispanic            | .515<br>(.869)      | 1.373<br>(.912)     |
| Age                            | .109***<br>(.026)   | .139**<br>(.046)    |
| Four-Year Degree               | -.860***<br>(.209)  | -.791**<br>(.309)   |
| Full-Time Student              | -.237<br>(.248)     | -.436<br>(.332)     |
| Income (\$1,000s)              | .008<br>(.006)      | .012<br>(.009)      |
| Hours Worked per Week          | .002<br>(.004)      | -.002<br>(.006)     |
| Religious Attendance           | -.099**<br>(.032)   | -.142***<br>(.043)  |
| Relationship Characteristics   |                     |                     |
| Spouse's Income (\$1,000s)     | -.010**<br>(.003)   | -.0124*<br>(.005)   |
| Number of Children with Spouse | .196*<br>(.085)     | .172<br>(.129)      |
| Child Under 5 Years Old        | -.332*<br>(.154)    | -.440<br>(.234)     |
| Relationship Satisfaction      |                     | -.253***<br>(.055)  |
| Conflict                       |                     | .050<br>(.030)      |
| Constant                       | -5.946***<br>(.700) | -4.025**<br>(1.248) |
| Log Likelihood                 | -1714.698           | -882.585            |
| Observations                   | 6,321               | 3,388               |
| Number of Individuals          | 1,518               | 1,099               |

Note: Standard errors in parentheses.

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

household in which women are completely economically dependent to a household in which women contribute all of the income is associated with a decline in infidelity of approximately .037. Married women who are

completely economically dependent on their husbands have a predicted probability of cheating of approximately .052, whereas women who are complete breadwinners—that is, women whose husbands are

completely economically dependent—have a predicted probability of cheating of .015. The predicted probability of cheating for women married to equal contributors is .034. For breadwinning women, it appears that fidelity may serve to counteract gender atypicality. Conversely, lower relative income is associated with higher infidelity odds. Recall that Hypothesis 2a states that, for both men and women, economic dependency will decrease infidelity, whereas Hypothesis 2b states that economic dependency will increase infidelity. For both men and women, economic dependency is associated with increased infidelity. I interpret this finding as evidence in support of Hypothesis 2b and reject Hypothesis 2a.

At first glance, it appears that Hypothesis 3 should also be rejected. Hypothesis 3 states that economically dependent men, but not women, will be more likely to engage in infidelity, but these results show that economically dependent men and women both cheat more. Yet, it is important to note the substantive size of these effects. While these findings provide some evidence in favor of Hypothesis 2b, recall that the predictions derived from social exchange theory are gender neutral. If low relative income increases infidelity regardless of gender, the effect size should be similar for men and women. According to the figure, however, the influence of relative income is much smaller on women's infidelity than on men's infidelity. To statistically test this claim, I created a new variable equal to respondents' relative income score if their relative income was less than zero, and equal to zero if their relative income score was zero or greater. The results of a pooled model including this new variable, its square, a gender dummy, interaction terms for gender and the new relative income variables, and all covariates reveal that the effect of relative income on infidelity for economically dependent persons is significantly bigger for men than it is for women ( $b = -2.66, p < .05$ ). In other words, while economic dependency increases women's likelihood of engaging in infidelity, there is something about men's economic dependency that increases men's

likelihood of engaging in infidelity to a greater extent. This provides evidence in favor of Hypothesis 3, the masculine over-compensation thesis.

### *Supplemental Analyses*

As a sensitivity analysis, Tables S6 and S7 of the online supplement present results of logistic regression models with specifications for rare events for men and women, respectively. For men, Model 1 in Table S6 reveals that the relative income coefficients and the standard errors are smaller compared to the random-effects model presented in Table 3. Still, like the random-effects model, the coefficient on the linear term is significant and negative and the coefficient on the quadratic term is significant and positive, meaning that, for men, both lower (economic dependency) and higher (breadwinning) relative incomes are associated with increased infidelity. Model 2 explores the role that relationship satisfaction and conflict play in mediating these results. With the introduction of these variables, both relative income measures remain significant. Thus, for men, this alternative specification does not have a substantial impact on the conclusions drawn from earlier analyses.

Table S7, Model 1 in the online supplement displays results of the rare-events logistic regression models for women. Again, the relative income coefficient is smaller than the coefficient in the random-effects model, however it is still significant and negative. In other words, consistent with the pattern of effects found earlier, for women, as relative income increases, infidelity decreases. Furthermore, with the inclusion of relationship satisfaction and conflict as controls, the effect remains (Table S7, Model 2). Taken together, results of the rare-events logistic regression models substantiate the conclusions drawn from previous analyses.

While the findings presented thus far suggest that relative income disparities are related to infidelity, they could reflect the selection of men with particular psychological characteristics, like high impulsivity, into particular

earning arrangements. To control for time-invariant characteristics and to provide an even more rigorous test of causality, I include fixed-effects models in Tables S8 and S9 of the online supplement. Note, however, that fixed-effects models are limited in that they cannot estimate variables that are constant within groups but vary between groups. Because the majority of cases do not experience any infidelity, this results in a considerably smaller sample. Nevertheless, Model 1 in Table S8 reveals that the coefficient on the linear term is significant and negative. Confirming previous findings, this indicates that, for men, as relative income decreases—that is, as men become more economically dependent—infidelity increases. In Model 2, with the introduction of relationship satisfaction and conflict, the coefficient on the linear term remains significant and negative. Thus, the relationship between relative income and infidelity for economically dependent men is robust.

Across both models, however, the coefficient on the quadratic term is insignificant at the standard 5 percent level of significance (Model 1,  $p = .134$ ; Model 2,  $p = .071$ ). In other words, controlling for time-invariant characteristics, the relationship between relative income and infidelity appears linear rather than curvilinear. This suggests that the association between breadwinning and infidelity may be because infidelity-prone men are more likely to select into marital arrangements in which their spouse is economically dependent. For example, perhaps men who subscribe to more traditional gender roles are more likely to cheat *and* more likely to be breadwinners. These results should be interpreted with caution, however, given the small sample size.

Table S9 of the online supplement displays results from the fixed-effects logistic regression models for married women. In Model 1, relative income significantly predicts women's odds of infidelity. The coefficient is negative, confirming the previous finding that as women's relative income rises—or, as husbands become more dependent—they engage in less infidelity. Model 2 examines the role of relationship satisfaction and conflict in

accounting for this relationship. In this model, the relative income coefficient is now insignificant ( $p = .169$ ). At first glance, this suggests that as women's relative income decreases, relationship satisfaction may increase or conflict may decrease, discouraging infidelity. Further exploration, however, reveals that relative income is an insignificant predictor of both relationship satisfaction and conflict. Because relationship satisfaction and conflict are not associated with relative income, it is not feasible that they mediate the relationship between relative income and infidelity (Baron and Kenny 1986). Thus, I attribute these results to the reduced sample and statistical power of the test.

### *Other Predictors of Infidelity*

While the main point of this article is to explain infidelity in terms of relative income, these analyses can bolster previous findings and speak to inconsistencies in earlier infidelity research. First, net of other covariates, being African American is associated with higher odds of engaging in infidelity for both men and women compared to non-black, non-Hispanic respondents. This finding comports with existing literature on the topic (Amato and Rogers 1997; Burdette et al. 2007; Treas and Giesen 2000; Wiederman 1997). Second, these findings also reveal that being Hispanic is associated with higher odds of engaging in infidelity for both men and women. To my knowledge, this is the first study to utilize nationally representative data with an oversampling of the Hispanic population to allow for such a comparison. Third, for married women, age is significantly associated with infidelity, such that older women have a greater likelihood of cheating. For married men, age is largely unrelated to infidelity. These findings are inconsistent with previous research that suggests infidelity may be more prevalent among younger individuals (Treas and Giesen 2000); however, all individuals in the NLSY97 are 32 years old or younger. It is possible that a more diverse sample would yield different findings.

Fourth, having obtained a four-year degree is associated with lower odds of engaging in infidelity for both men and women. This relationship is significant in the random-effects and rare-events logistic regression models but not in the fixed-effects models, suggesting a possible selection effect. Perhaps individuals who are more faithful are also more likely to enter four-year degree programs. As stated earlier, however, this may simply reflect a lack of sufficient statistical power in the fixed-effects models due to sample size. Fifth, people who attend more religious services have reduced odds of engaging in infidelity. For men, this effect is significant in the random-effects and rare-events logistic regression models but not the fixed-effects models. This, too, suggests a possible selection effect. Men who are more faithful may also be more likely to attend religious services. Yet, again, this finding should be interpreted with caution given the small sample. Sixth, for women, spousal income is associated with infidelity, such that the more absolute money a woman's husband makes, the lower her odds of engaging in infidelity. Thus, for women, both relative income and spousal income are related to infidelity. Again, however, the effect of spousal income on infidelity is significant in the random-effects and rare-events models but not in the fixed-effects models. Finally, not surprisingly, as men's and women's relationship satisfaction increases, their likelihood of engaging in infidelity decreases. These findings substantiate those of previous scholars (Previti and Amato 2004; Prins et al. 1993).

## DISCUSSION AND CONCLUSIONS

Sexual decisions are often regarded as extremely private, negotiated by two individuals on the basis of their personal desires. Yet, sociologists can shed light on how situational and structural forces shape these private decisions. As this article suggests, infidelity is a dynamic social process subject to influence by the context within which it is embedded. The primary contribution of this article has

been to provide the first analysis considering how each spouse's relative income affects the likelihood of husbands' and wives' infidelity, a marital outcome that has received relatively little attention. I began by reviewing two theories that shed light on the potential relationship between relative earnings and infidelity. The social exchange perspective suggested that the greater one's relative earnings compared to one's spouse, the more likely one would be to engage in infidelity. The predictions for low relative earners were less clear. The traditional social exchange perspective suggested that economically dependent partners would be less likely to engage in infidelity, whereas the equity approach suggested these individuals would be more likely to engage in infidelity. All predictions derived from exchange theory were gender neutral. In contrast, the social identity perspective, in combination with theories of gendered interaction, suggested that in situations that challenge the status quo—namely, when men are economically dependent and women are breadwinners—identity concerns would become salient, threatening men's masculinity. Consequently, men with low relative incomes would be more likely to engage in infidelity, because it would allow them to engage in a compensatory, culturally normative male-typed behavior. I predicted that women with high relative incomes, on the other hand, would be less likely to engage in infidelity. By remaining faithful, breadwinning women would neutralize their gender deviance and avoid further emasculating their husbands, thereby keeping potentially strained relationships intact.

In unconventional earning arrangements, the data supported the latter perspective. Economic dependency was associated with an increase in men's infidelity, and breadwinning was associated with a decrease in women's infidelity. This is interesting in light of the affairs of high-profile celebrities that regularly make front-page news. According to these accounts, cheating is rampant among well-to-do men. Yet, absolute income did not predict infidelity. Relative income is a better

predictor, but the affairs of economically dependent men simply do not garner media attention. In more traditional earnings configurations, these data provide support for the exchange perspective. For breadwinning men, the greater their relative income, the more likely they were to engage in infidelity. While it seems rational that low relative earners might shy away from relationship-damaging behavior like infidelity, for women, as relative earnings decreased, infidelity increased. Equity theory proposes that individuals who perceive themselves as under- or over-rewarded will experience distress, and infidelity may be an attempt to restore relationship equity (Prins et al. 1993). Such an explanation is not incompatible with the larger increase in economically dependent men's likelihood of engaging in infidelity compared to women. While both men and women likely have an aversion toward economic dependence, men's aversion is potentially greater given the social expectation that links husbands with breadwinning.

While the findings for low relative earners support equity theory, it is noteworthy that relationship satisfaction did not mediate the relationship between economic dependency and infidelity. According to the theory, over-benefiting (i.e., putting in less than one receives) is unpleasant, and infidelity provides over-benefited individuals with the opportunity to escape displeasure while proving their desirability. One possibility is that the relationship satisfaction variable did not capture this displeasure. Relationship satisfaction comprised two questions, one that asked how close respondents felt toward their partners and one that asked how much respondents felt their partner cared. One might feel close, and feel that one's partner cares, yet still experience distress due to income inequity. A second possibility is that economic dependency decreases self-esteem, and people engage in infidelity to bolster self-esteem. Unfortunately, the NLSY97 does not assess respondent self-esteem with any regularity.

An additional contribution of this research was to add theoretical nuance to the emerging

sociological literature that focuses on resources and marital stability. Marital stability is often defined as the status of a relationship as intact (i.e., married) or not (i.e., divorced or separated), yet infidelity can have a number of deleterious effects on individuals and relationships. A partner's unfaithfulness can breed anger, disappointment, depression, anxiety, and distrust (Buunk 1995; Cano and O'Leary 2000); it is the leading cause of divorce (Amato and Previti 2003; Betzig 1989); and it has been causally linked to domestic violence (Daly and Wilson 1988). Accordingly, infidelity is an important indicator of marital stability. Moreover, unlike divorce, infidelity studies allow researchers to examine the consequences of various economic arrangements for each spouse separately. This is crucial because it allows theories of marital stability to be gendered and to reflect the asymmetric nature of gender change (Sayer et al. 2011). Within marriage, gendered expectations have changed more for women than for men. Women's participation in the paid labor market is now widespread. Yet, men's participation in childcare and housework has not followed suit. Rather, men deemphasize equal responsibility for childcare and regard breadwinning as their primary responsibility. This new understanding, dubbed "modified traditionalism" (Gerson 2002, 2010), has consequences for marital stability. As the findings from this study show, when men are economically dependent, they are more likely to engage in infidelity, a relationship-destabilizing behavior. This does not necessarily mean that as women's wages and relative earnings rise, marriages will become less stable. Shifts toward gender equality occur at uneven paces, with heterosexual marriage lagging behind other institutions (England 2010). Among individuals under age 30, about 80 percent of women and 70 percent of men desire an egalitarian marriage in which both partners share breadwinning, housekeeping, and childrearing (Gerson 2010). As the range of acceptable roles and responsibilities continues to expand, men may become more comfortable with economic

dependence and no longer seek alternative exchange partners.

For women, men's economic dependency appears to stabilize marriage: breadwinning women were less likely to cheat. This is especially noteworthy given that breadwinning women may actually have more opportunities to engage in extramarital sex. Conceivably, breadwinning wives have more disposable income to conceal extramarital activity, and they may be more likely than economically dependent wives to work in male-dominated occupations that allow for frequent cross-gender interactions. I did not investigate whether the distribution of men and women by occupation influences infidelity, although Schneider's (2012) recent work on occupations and housework suggests this is a promising area for future research. I interpreted breadwinning women's decreased infidelity as evidence of deviance neutralization. While it is possible that women with economically dependent husbands are simply more satisfied with their relationships than their economically dependent counterparts, and therefore less likely to engage in infidelity, the relationship between relative income and infidelity was not mediated by relationship satisfaction. Thus, a more plausible interpretation is that women's increased fidelity is the product of women's efforts to counteract their own gender deviance, validate their husbands' masculinity, and safeguard their relationships. These results highlight the asymmetric nature of gender change. The continued importance of breadwinning as central to contemporary definitions of masculinity explains both men's and women's behavior in gender-atypical marriages.

How do these findings comport with previous divorce literature? Most scholars agree that women's relative earnings are positively associated with divorce (e.g., Heckert et al. 1998; Jalovaara 2003; Kalmijn et al. 2007; Manting and Loeve 2004; Moore and Waite 1981; Teachman 2010). This relationship is frequently explained as an independence effect (Ross and Sawhill 1975). If a wife enjoys higher earnings than her husband, she gains less from marriage and simultaneously

has the economic resources to maintain her standard of living after divorce. Yet, the findings presented here suggest that the relationship between women's relative earnings and divorce has been misinterpreted. In this study, as women's earnings increased relative to their husbands', they were more likely to engage in relationship stabilizing behavior: they became more faithful. This suggests that the relationship between women's relative earnings and divorce is not an independence effect but a *dependence* effect. Women who are high relative earners are married to men who are low relative earners. As these data show, it is low relative earning men, not high relative earning women, who engage in relationship destabilizing behavior.

I acknowledge some limitations of this study. First, due to data limitations, I cannot evaluate arguments about self-reported infidelity. While a more direct assessment of infidelity may appear preferable, infidelity is a potentially sensitive subject. If respondents had been asked directly about their extradyadic sexual behavior, they may have underreported their activity. Asking about their current relationship status and their number of sexual partners since the date of the last interview reduces social desirability and impression management concerns. Moreover, the sexual activity questions were asked during the computer-assisted, self-administered portion of the survey. Previous research finds that infidelity estimates vary as a function of whether the assessment is based on face-to-face interviews or computer-assisted self-interviews, with larger prevalence rates in self-interviews (Whisman and Snyder 2007). Thus, the infidelity data used in this analysis are likely more representative than data used in previous research. Second, because infidelity could only be determined in situations in which respondents had the same partner in two consecutive years, individuals whose relationships ended, perhaps as a result of infidelity, are not likely to be in the analyses. By focusing on marital relationships, as opposed to cohabiting or dating relationships that are more easily dissolved, I temper this concern;

however, I acknowledge this to be a limitation. Third, these effects were found in a sample of young, heterosexual, married men and women. Researchers should therefore be cautious in assuming that older respondents, gay and lesbian individuals, or cohabiters will behave similarly.

The results presented here suggest the need for further empirical investigation. First, how does the relationship between relative earnings and infidelity vary with changes in women's earnings and assortative mating? Over the past 30 years, married women's labor force participation has increased dramatically. Although gender differences in market and domestic work persist, and women continue to adapt their careers to accommodate their husbands' labor market opportunities (Cha 2010), the number of women who earn more than their male partners is on the rise (Raley, Mattingly, and Bianchi 2006; Wang, Parker, and Taylor 2013). In 2013, 24 percent of all married couples included a wife who earned more than her husband, compared to just 6 percent in 1960 (Wang et al. 2013). Moreover, economic and educational differences between spouses are shrinking (Schwartz 2010; Schwartz and Han 2014). For example, high-earning husbands are increasingly likely to be married to high-earning wives. How will these trends influence the relationship between relative income, infidelity, and other indicators of marital instability? Second, although wives are increasingly likely to outearn their husbands, this arrangement is often temporary (Winkler, McBride, and Andrews 2005; Winslow-Bowe 2006). Winslow-Bowe (2006) found that while nearly 20 percent of wives earned more than their husbands in a single year, only 6 percent maintained this advantage over a five-year period. How do men's and women's responses to men's economic dependence depend on its permanence? Third, what is the role of choice in this process? Do men who actively and thoughtfully choose low-paying careers, part-time employment, or the role of primary caregiver experience economic dependence in the same way as men who do not? Fourth, the theoretical argument I put

forth suggests that gender ideology may be an important part of this process. People who favor more traditional attitudes toward men's and women's expected responsibilities within marriage will likely behave differently in response to breadwinning and economic dependency than will those who hold more liberal views. Economic dependency likely increases infidelity more for men who embrace more traditional gender ideologies than for men who embrace more liberal gender ideologies. This should be the subject of future research.

Fifth, future research should examine racial and ethnic subgroup variation and illuminate how normative gender expectations are racialized. The majority of U.S. institutions—including the family—generally reflect the values and beliefs of heterosexual, white, upper-class men (Collins 2000; hooks 1981). Consequently, race may condition the meaning of marriage and relative income disparities. For example, scholars have long noted that gender roles tend to be more fluid in African American families compared to white families (e.g., Billingsley 1994; Gutman 1976; Hill 1972; Landry 2000). Compared to white women, black women have higher rates of employment and are more likely to assume breadwinning roles (Gutman 1976; Landry 2000). Conversely, black men have high unemployment rates relative to black women and national averages (Wilson 1987). If these conditions have led black men to retreat from the breadwinner role, they may not experience economic dependency as threatening, or as threatening as white men do. Unfortunately, this study cannot examine the racialized nature of the effects of economic dependency and breadwinning. Even with oversampling, the sample sizes of racial and ethnic minorities are too small to yield accurate parameter estimates.

Similarly, the effect of relative income on infidelity may vary by marital status. Although cohabitation is the modal pathway into marriage (Kennedy and Bumpass 2008), breadwinning and economic dependence may not hold the same weight in cohabitation as they do in marriage. Previous research finds that

housework patterns among cohabiters are more egalitarian than in marital relationships (Davis, Greenstein, and Marks 2007). To the extent that normative gender expectations within marriage and cohabitation differ, cohabiters may be less apt to engage in masculine overcompensation or deviance neutralization behaviors.

This study provides an important point of departure for answering questions such as these. It provides new insight into the social psychological mechanisms leading to infidelity and, more importantly, it contributes to a broad theoretical account of the relationship between relative earnings and marital stability that acknowledges the asymmetrical change regarding culturally normative expectations for men and women in marriage. Moreover, this article highlights the difficulty of rewriting conventional gender scripts. Marriages in which women outearn men have the potential to undermine old ways of thinking and behaving in contemporary marriages. Yet, this study reveals one way old gender scripts exert influence over new family structures, slowing progression toward more egalitarian marriages. Consequently, one of the most important avenues for future research is the investigation of how spouses come to adopt alternative expectations of themselves and their partners that are no longer based on gender.

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### Notes

1. Only 33 (.28 percent) person-years represented respondents in a same-sex marital relationship.
2. I deleted 671 (5.79 percent) person-years with missing values on one or more variables. I also

dropped 57 (.49 percent) person-years that had values between 80 and 168 for the number of hours worked per week, because working this many hours is highly unlikely.

3. Although infidelity is a relatively rare event, it is unlikely the models are biased due to rare events. There is no precise cutoff for defining an event as rare, but the rare-events problem has to do with the number of cases (not simply the percentage of cases) on the rarer of the two outcomes (Tomz et al. 2003). In my sample of 10,924, I have 1,113 cases of infidelity (535 cases for men,  $N = 4,603$ ; 578 cases for women,  $N = 6,321$ ).
4. Note that the oversampling of black and Hispanic respondents has the potential to introduce bias. In the random- and fixed-effects models, I cannot adjust the data by weighting to remove this bias. The xtlogit procedures do not allow for probability weights. I did, however, run the sensitivity analyses for rare events with pweights. The NLSY97 has an online custom weighting program that allows users to create longitudinal weights for the survey years that correspond to their research. The weighted results are analogous to those presented in the online supplement.
5. These means include unemployed and part-time workers.
6. In preliminary analyses, I allowed the full set of interactions between economic dependency and each of the control variables; however, I found no evidence that economic dependency is differentially associated with any of the controls. Therefore, the models presented here specify only an additive association between the variables of interest increasing their statistical power.

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