

Who's on (the 1040) First? Determinants and Consequences of Spouses' Name Order on Joint Returns

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December 6, 2022

Abstract: Married couples filing a joint return put the male name first 88.1% of the time in tax year 2020, down from 97.3% in 1996. The man's name is more likely to go first the larger is the fraction of the couple's allocable income that goes to him, and the older is the couple. Based on state averages, putting the man's name first is strongly associated with conservative religious attitudes, religiosity, and a survey-based measure of sexist attitudes. Risk-taking and tax noncompliance are both associated with the man's name going first, but the opposite is true for charitable giving.

We are grateful for research help provided by Xinyu Chen and Tammy Lee, and acknowledge valuable comments received from Edith Brashares, Ana Reynoso, and Alex Turk, as well as participants in the research workshop of the Finnish Centre of Excellence in Tax Systems Research in Tampere, Finland. The authors analyzing the tax data were employees at the U.S. Department of the Treasury or contracted with the Internal Revenue Service (IRS) as a student volunteer. The findings, interpretations, and conclusions expressed in this paper are entirely those of the authors, and do not necessarily reflect the views or the official positions of the U.S. Department of the Treasury or the IRS. Any taxpayer data used in this research was kept in a secured Treasury or IRS data repository, and all results have been reviewed to ensure that no confidential information is disclosed.

1. Introduction and Motivation

In recent years, a flurry of research by economists has addressed the extent to which ostensibly gender- and race-neutral tax policies can implicitly discriminate against people of a certain gender or race. The primary mechanisms of such “implicit” discrimination are that some groups tend to on average make choices or have characteristics that are treated relatively favorably by tax systems, or that the enforcement of apparently neutral tax systems generates group bias.

In this paper, we explore another way that gender bias might arise: the fact that, in an overwhelming fraction of different-sex married households in the US, the household’s tax affairs may be largely managed by the male spouse, as suggested by the fact that the male spouse’s name is listed first on the joint tax return, so that the male becomes, in IRS jargon, the “primary” taxpayer and the woman becomes the “secondary” taxpayer. We report, for the first time here, that in tax year 2020 the male spouse was listed first on the Form 1040 on 88.1% of all joint returns filed by different-sex couples. This percentage has been declining gradually at least since tax year 1996, the first year we can measure it, when it was 97.3%. The tendency for a married, different-sex couple to list the man’s name first is associated across states with political conservatism, religiosity and an index of sexist attitudes. We demonstrate that which name is listed first is associated with which spouse earns more money, age, and income. We also show that the name order, in addition to which spouse earns more money, can explain variations in couples’ risk-taking, charitable giving, and tax compliance.

The instructions for the Form 1040 are written as if the first-listed person in a jointly filed return should be the person who “does” the tax return.¹ Whose name goes first has absolutely no impact on tax liability.² The instructions also suggest that switching the order from what it was in the previous year might delay processing, suggesting that inertia might play a role. For example, on Form 9783 (enrollment into the electronic federal payment system), it says “The primary taxpayer is the taxpayer listed first on your tax return.” The terms “primary” and “secondary” do not appear on the Form 1040 or its instruction booklet (except once, in reference to secondary education). To be sure, these are loaded terms, and have been used often (but less so recently) in labor economics to refer to primary and secondary earners.

To the extent this impression is heeded, the name order will be correlated with whether the male or female takes the leading role in “doing” the couple’s taxes. That it is the male who usually does the taxes would be consistent with the related literature on who in a household makes financial decisions, and the consequences of who has that control. For example, L’Esperance (2018) analyzes data from the Survey of Consumer Payment Choice, and concludes that higher income rank influences the assignment of both paying monthly bills and managing savings and investment, with women more likely to handle the bills and the men more likely to manage savings and investment. She concludes that who makes such decisions does not influence financial outcomes such as experiencing a financial difficulty, overdrawing on a credit card, or

¹ The Form 1040 and accompanying instructions have not always been gender-neutral since the introduction of joint filing in tax year 1948. In 1948, the form asked for “your name” and below that asked for “wife’s (or husband’s) name”, and refers to “wife (or husband)” in other places. The instruction booklet had a section entitled “Exemptions for You and Your Wife.” The instructions retain the wife language until 1973, when both the instructions and form refer only to a spouse.

² When a joint return is filed, both spouses are generally responsible for the tax and interest or penalties due on the return except for limited situations.

creditworthiness. Name order disparity has also been observed in academic publications, as documented by West et al. (2013).

2. Data

Our primary sources of data are the IRS Individual Return Transaction File, which contains information on individual income tax returns (such as the amount and sources of income, credits and deductions, and claimed dependents), and demographic variables from the Social Security Administration (such as gender assigned at birth and date of birth). These data encompass the population of individual tax filers each year who have valid Social Security Numbers (SSNs) or Individual Taxpayer Identification Numbers (ITINs). For our analyses, we draw a 1% sample of individuals who claim married-filing-jointly status from each tax year, with selection based on the last four digits of the randomly assigned Taxpayer Identification Number (TIN) for each taxpayer, resulting in an unbalanced panel of joint returns from each tax year. Under this sampling regime, individuals are included in the sample regardless of whether they are listed as the primary or secondary filer on a joint return. Our analysis focuses mainly on the name order of returns filed by different-sex couples, but we investigate the name order on same-sex joint returns for additional insights. For some analysis, we merge these records with audit records from the National Research Program of stratified random audits.

3. Who's on the 1040 First?

3.1. The Answer

Probably in part because it has no implications for tax liability, the Treasury has never revealed the gender distribution of the name order on joint income tax returns filed by different-sex couples. Here's the answer. In tax year 2020, the latest year for which we have the requisite data, a man's name was listed first 88.1% of the time. It was 97.3% in tax year 1996.

3.2. Cross-State Variation

Because the tax data contain only very limited demographic data, we cannot relate household demographic characteristics to name order and its consequences. We do, however, know the address listed on the tax return, and thus can calculate the average name order tendency by state and relate that to aggregate state characteristics.

Such an exercise reveals large differences, in 2020 from a high of 90.7% in Iowa to a low of 79.7% in the District of Columbia.³ The appendix shows the male-name-first tendency by state in the first and last years, as well as across all years, of our data. The male-name-first fraction declined in every state over the period, with the state-level decrease ranging from 7.1 to 12.0 percentage points. The ranking of states did not change much between 1996 and 2020. In both years, the District of Columbia had the lowest male-first

³ Some of the variation may be due to age and income differences across states. Additional analysis available from the authors shows that the state dummy variables in a linear probability regression holding age and income indicators constant reveal very similar patterns.

percentage than any state. In 1996, North Dakota had the highest male-first percentage whereas in 2020, Iowa had the highest percentage.

State averages of the male-name-first propensity are correlated with several state demographic characteristics. The correlation of the name order is 0.65 with the fraction of residents who identify their political ideology as conservative, is 0.61 with being highly religious, is 0.61 with the fraction who self-identify as highly religious, and is 0.70 with the fraction who identify as Christian. The correlation is 0.73 with a self-professed opposition to abortion, and 0.44 with a Google Trends-based measure of sexism constructed by Owen and Wei (2021).⁴

3.3. Change over Time

Table 1 shows that the male-name-first percentage among different-sex couples has been declining monotonically since the first year we can answer the question, tax year 1996. The rate of decline accelerated in the second decade of our data, from 2006 to 2015. To put a different spin on the time trend, the percentage of joint returns that list the female spouse more than quadrupled between 1996 and 2020, from 2.7% to 11.9%!

The decline in the fraction of male-first-order joint returns can be decomposed to isolate the influence of the aspects of name-order dynamics. One issue is the extent to which couples who continued to file joint returns switched the name order. A second issue is whether new joint filers are more or less likely than continuing joint filers to list the female spouse first. Finally, are couples who stop filing jointly more or less likely than average to have listed the male's name first? To be precise, the change in the female-name-first fraction can be approximated as follows:

$$\Delta f \approx f_{\text{new}}*(ff_{\text{new}} - ff_{\text{fall}}) - f_{\text{stop}}*(ff_{\text{stop}} - ff_{\text{fall}}) + f_{\text{switch}}*(f_{\text{mtof}} - f_{\text{ftom}})$$

where Δf = change in the female-name-first fraction between years t and $t+1$

f_{new} = fraction of new filers in year $t+1$

f_{stop} = fraction of stoppers in year t

f_{switch} = fraction of year t filers who switch name order in year $t+1$

ff_{new} = female-name-first fraction of new filers in year $t+1$

ff_{stop} = female-name-first fraction of stoppers in year t

ff_{fall} = female-name-first fraction overall in year t

f_{mtof} = fraction of switchers who switch from male-name-first in year t to female-name-first in year $t+1$

f_{ftom} = fraction of switchers who switch from female-name-first in year t to male-name-first in year $t+1$

Table 1 provides the annual data that allows us to decompose the overall drop of the male-first fraction from 0.973 in 1996 to 0.881 in 2020 (so that the total change is +0.092, or about 0.38 percentage points per

⁴ These correlations are actually with the estimated coefficients on state dummy variables (using zero for the "left-out" state) in linear probability regressions that include indicators of age and household income.

year). It reveals that the decline was driven both by the change in the composition of joint filers and by continuing joint filers who switched their name order. Throughout the whole period, the male-name-first fraction was lower among new filers compared to the overall average, partly because on average both spouses are about 11 years younger than continuing joint filers. The difference ($ff_{new} - ff_{all}$) grew steadily throughout the period, beginning at 5.9 percentage points in 1996-7, exceeding 10.0 percentage points in 2007-8, and peaking at 15.2 percentage points in 2018-2019. The fraction of all filers who were new filers fell steadily, from just over 7% at the beginning of the period to mid-5% by the end.⁵ So, on average, new filers account for 6.3% of total returns, have 10.1 percentage points more female-first returns than average and account for an annual increase in the female-first fraction of about 0.64 percentage points. Note, though, that while new joint filers are more likely than continuing joint filers to put the woman's name first, by the end of the period, they still put the man's name first about three-quarters of the time.

Perhaps surprisingly, those who stopped filing joint returns tended to reduce the female-first fraction, because they have an above-average female-first fraction the year before they stop filing jointly. The "stoppers" are only slightly older than continuing filers, but they have a lower wage share for the male filer by 4.4 percentage points. Over the 24-year period on average, they comprise about 5.8% of filers and have a higher female-first fraction of 6.4 percentage points before stopping, so they contribute to an annual decline of about 0.37 percentage points in the overall female-name-first fraction.

Finally, we consider the impact of joint-filing couples who continue to file as such but change the name order. Notably, the spouse name order is highly persistent over time. Among joint returns where the presence of both spouses stays the same, 98.6% chose the same order in consecutive years. This behavior is encouraged by the tax form instructions and in tax preparation software packages. The Form 1040 instruction booklet says, in italics as a "tip": "If you filed a joint return for 2020 and you are filing a joint return for 2021 with the same spouse, be sure to enter your names and SSNs in the same order as on your 2020 return", and elsewhere says that otherwise return processing might be delayed. On average, about 1.4% of the couples who filed in consecutive years, or 1.3% of all couples, changed the name order. Of those who changed, except for in 1997-8, more switched from male-first to female-first than switched from female-first to male-first. This pattern accelerated in 2013, when 67% of the switchers switched from male-first to female-first. On net, switching results in an increase in the female-first fraction by 9.1 percentage points per year among those who change name order, accounting for an annual increase in the female-first fraction of about 0.12 percentage points.

4. Associations with Name Order

What characteristics of a joint tax return and its filers are associated with name order, and with changes in name order? As mentioned above, we suspect that name order is correlated with who takes the lead in doing the taxes, but we do not have data to confirm this hypothesis. Of greater interest is that it may reflect male dominance within the household, defined as unequal power relations between men and women as a group. In models of non-cooperative bargaining (surveyed in, e.g., Donni and Chiappori 2011), power is

⁵ There are missing returns for tax year 1999 in the IRS's Individual Return Transaction File, which led to a spuriously high exit rate for 1998 and a high entry rate for 2000, notable in Table 1. In addition, the entry rate is higher in 2007 and 2019 compared to their surrounding years due to the economic stimulus payment in 2007 and the economic impact payment in 2019, as some low-income individuals who were not required to file a tax return became tax filers to receive the benefits.

related to one's utility outside of marriage, which in turn is related to earnings potential. Although we cannot measure earnings potential per se, we can measure wages and salaries earned of each spouse while married, a measure widely used to indicate relative spousal power (Blundell et al., 2007; Chiappori et al., 2002; Lundberg and Pollak, 1993).

4.1. Pooled Cross-Sectional Analysis

We investigate associations between name order and key economic and demographic variables by estimating a linear probability regression among different-sex couples where the dependent variable is equal to one when the male is listed first, and zero otherwise. Reflecting our earlier discussion, we explore the association of name order with the share of total wage and salary income received by the male, as well as a dummy variable for whether that share exceeds one-half, whose importance was demonstrated by Bertrand, Kamenica, and Pan (2015). Because the wage share can only be calculated beginning in tax year 1999, the regressions span tax years 1999 to 2020.

Table 2 shows the results of five different variations of this regression. Probably the most striking aspect of Table 2 is the explanatory power in all specifications of the share of the couple's total wage income earned by the man. In all five specifications, the higher is the share of family wage income received by the male, the higher is the likelihood his name is listed first. This is consistent with a scenario that the man asserts his power by taking control of the tax filing process, but also with the idea that, regardless of who in the couple actually does the couple's taxes, he gets his name listed first. A variation of the male wage share of 10 percentage points is associated with a change in the probability of the male name going first of about 1.56 percentage points, and varies very little across specifications.⁶ Because the mean male wage share has decreased over this period from 62% to 59%, the changing gender share of earnings could explain as much as 0.47 percentage points of the decline in the share of male-first returns.

To better understand the correlation between the name order and the spouses' wage share, we run separate regressions for couples who use a paid return preparer and couples who self-prepare their returns, with or without the aid of software. Because couples who self-prepare returns presumably have more direct control of the return preparation and filing, the name order on their returns is more likely to indicate which spouse couple does the taxes and takes the lead in the family's tax affairs, compared to the name order on paid-preparer prepared returns for which the preparation and filing are handled by a third-party. Columns 1-1 and 1-2 of Table 2 show that the coefficient of the man's wage share is much larger for self-prepared returns than for preparer-prepared returns, 0.2766 vs. 0.1143, a result supporting the argument that the male-first order is positively correlated with the male's wage share via his involvement in the couple's tax process.

Column 2 reveals that allowing a linear time trend can explain nearly all the actual time variation in the male-name-first share. The estimated year coefficient is -0.0046, so that a 22-year difference is associated with a decline in the male-first share of 10.1 points, compared to an actual decline of 8.9 points from 1999 to 2020. We interpret this as the effect of changing gender norms. If we had specified name order as a function of year born rather than age, we would have reached the same conclusion.

Several other aspects of Table 2 are worth noting. The probability of the male name going first is increasing in the age of either spouse, and in the difference in age between the male spouse and female spouse. The

⁶ Controlling for indicators of return preparation methods, such as whether the return is prepared by a paid return preparer or is self-prepared with the aid of software, results in similar estimated coefficients on the male wage share.

coefficient of the indicator for a higher male earnings share is sensitive to the specification both here, and in subsequent analyses. That is, a male earning more than his spouse does not necessarily increase the probability of his name being listed first.

Column 5 shows that several return characteristics are associated with the probability that the male name goes first on the joint return. Male-name-first returns are more likely to have self-employment income, itemize deductions, and have more dependents, while being less likely to claim the EITC. Notably, adding these independent variables does not substantially affect the estimated coefficients on male wage share or age, although the coefficient on whether the man's wage earnings are higher becomes positive and significant.

4.2. Longitudinal Analysis: Why Do Couples Switch the Name Order?

We next explore a longitudinal analysis, using a first-difference specification. This is equivalent to explaining why, in a jointly-filed return (with the same two spouses), the ordering of names would change, which we have established doesn't happen very often. Thus, effectively there are many fewer observations that pin down the regression coefficients. Table 3 shows the results of such regressions. The specification of Column 1 shows the net change in name order from female-first to male-first. The dependent variable takes on a value of one if the primary filer switches from female to male, and a value of negative one if the name order switches from male-first to female-first. The signs of the coefficient estimates for male wage share and the share being larger than one half shown in Column 1 are consistent with the signs shown in the comparable specification of Table 2 (Column 4), although the estimated coefficients are substantially smaller in absolute value. Columns 2 and 3 look separately at switches from male-to-female name first and female-to-male name first, and show that an increase in the male fraction of household earnings decreases the probability of a male-to-female name switch and increases the probability of a female-to-male name switch. A switch to the male earning a majority of household income increases the probability of changing name order from male-first to female-first and is not significantly associated with the probability of changing name order from female-first to male-first. Column 4 has name-order changes in either direction as the dependent variable. The positive and negative coefficients of male wage share in Columns 2 and 3 are canceled out, resulting in an insignificant association between the variation in male wage share and the name-order change.

4.3 Insights from Same-Sex Couples

Up to now we have investigated the name order of different-sex couples filing jointly, but analysis of the name order of same-sex couples provides additional insight. For example, abstracting from gender norms, how does the predominance of one spouse's earnings affect the likelihood that his or her name is listed first?

We explore these and related questions by estimating pooled cross-sectional regressions on the sample of same-sex jointly-filed returns from tax years 2013 to 2020.⁷ We note that, compared to different-sex joint filers, same-sex filers exhibit more change: a lower percentage file in the subsequent year, and a larger percentage of new filers appear each year. Same-sex couples who file in consecutive years are also more

⁷ In 2013, Treasury ruled that same-sex couples legally married in jurisdictions that recognize their marriages would be treated as married for federal tax purposes, regardless of whether the couple lives in a jurisdiction that recognizes same-sex marriage. In 2015, the Supreme Court, in *Obergefell v. Hodges* established the right to same-sex marriage in all states.

likely to switch the name order on the return. An average of 2.7% of same-sex couples switch each year, compared to 1.4% of different-sex couples.

We cannot simply repeat the regression specification used earlier, where the observation was a couple and the dependent variable was a 1-0 indicator reflecting whether the first-listed taxpayer was male or female. Instead we consider a randomly chosen spouse of each couple as the unit of observation, and denote the dependent variable as equal to one if that person was listed first, and zero if that person was listed second. As independent variables, we include the fraction of the couple's wages received by that person, whether that share exceeds 50%, and analogous age variables. The results of that regression are shown in Column 1 of Table 4. In Column 2, we add independent variables that interact with the age and wage share variables to indicate whether the same-sex couple has two female spouses or two male spouses.

Many of the findings from the different-sex analyses reappear in the same-sex analysis. Column 1 shows that the probability that a taxpayer's name is listed first increases with age, and the name of the older spouse is more likely to be listed first. The higher the share of the couple's income received by a spouse, the more likely that spouse's name is listed first, and the spouse that earns more is more likely to be listed first. Indeed, the estimated impact of relative earnings is more than twice as high in same-sex couples. This suggests that, in the absence of social norms to list the male name first, the spouse with higher income is more likely to take the lead in handling the couple's finances and tax affairs and have one's name listed first. Column 2 shows that these associations appear for both female and male same-sex couples, with relative wage share mattering more for female couples and relative age mattering more for male couples.

5. Consequences/Associations of Tax Return Name Order

If the name order on the opposite-sex couples' income tax return is an indicator of who in the household is dominant in the sense of influencing decisions, we should see it reflected in certain tax return variables. In this section, we investigate three behaviors where research has addressed whether gender matters: risk-taking, altruism, and law-abidingness.⁸ For each of the three behaviors, we regress our measure of the behavior on our age and income indicators, a dummy variable for name order and the ratio of household income earned by the male spouse. We recognize that we cannot stake a strong claim as having established a causal link between name order and these behaviors, and seek rather to establish insightful associations. We do, though, doubt that there is much pollution of the results due to reverse causation of these behaviors on name order.

5.1 Portfolio risk-taking

A large literature addresses whether women are more or less risk-averse than men, and more or less likely to hold riskier portfolios, other things equal. The consensus, based on study of unmarried persons, is that women are more risk-averse and tend to hold less risky portfolios. Bernasek and Bajtelsmit (2002) offer a now somewhat outdated review of this literature. Barsky et al. (1997) find that, based on responses to risk-eliciting survey questions, men are more risk tolerant than women. Sunden and Surette (1998, p. 209), studying 1992 and 1995 Survey of Consumer Finances (SCF) data, find that single women are less likely than single men to put "mostly stocks" into their defined-contribution portfolios. Yilmazer and Lyons (2010) find

⁸ This literature is controversial; see, for example, the feminist critique offered by Sent and van Staveren (2019).

that married women who have more control over the financial resources are less likely to invest their DC plan in risky assets. Some research demurs. Papke (1998), Schooley and Worden (1996) based on the 1989 SCF, and Schubert et al. (1999) report only insignificant differences in risk aversion by gender.

How households make decisions has been considered. Yilmazer and Lich (2015) examine how portfolio choice decisions are made in married couples, and find that households in which the husband has the final say on major financial decisions are more likely to own risky assets and have a higher share of stocks if they own risky assets. Jinakoplos and Bernasek (2008), however, find no support for women's share of income affecting the share of risky assets in a portfolio.

We measure risk-taking by looking at couples' portfolio allocations, using the ratio of dividends received to the sum of dividends and interest receipts. The results are shown in the first two columns of Table 5. Using the same set of independent variables as above, we find that both male wage share and a dummy variable for listing the male name first are significantly associated with a riskier portfolio. The estimated coefficients are 0.0311 and 0.0617, respectively, in a pooled cross-section sample with state effects and a linear time trend, and are 0.0160 and 0.0140 in a specification model with a fixed couple effect. Thus, this analysis suggests that male name order and a measure of male economic power are significantly associated with more risk taking in household portfolios.

5.2. Reported charitable giving

A large literature, both empirical and experimental, has addressed whether women are more altruistic, and make more charitable donations, than men. Most, but not all, of this literature concludes that women are both more altruistic and charitable, other things equal. See, for example, Mesch et al. (2011) and Brañas-Garza, Capraro, and Rascón-Ramirez (2018), with Lo and Tashiro (2012) dissenting from the usual finding that women are more philanthropic. Some of the research focuses on charitable giving by married couples. Andreoni, Brown, and Rischall (2003) is of particular relevance because they focus on how charitable giving is influenced by who in the household is primarily responsible for charity decisions. They find that single women and men have significantly different propensities to give—women give more—and that married households tend to resolve conflicts on total giving largely in favor of the husband's preferences.

We investigate this hypothesis by regressing charitable deductions on the same set of variables, with the same variations as above. Two new, related issues arise. First, because charitable donations are only reported on the income tax form if the taxpayer chooses to itemize deductions, and will do so only if the sum of itemizable deductions exceeds the standard deduction plus the compliance cost of itemizing, there is systematic sample selection. Second, the level of the standard deduction increased with inflation between tax year 1996 and 2017, rising from \$6,700 to \$12,700, and due to legislation nearly doubled in tax year 2018, to \$24,000, so that the magnitude of the sample selection changed dramatically in that year. In the analysis, we drop observations from tax years 2018 to 2020 and convert all nominal dollars into real values. We limit our sample to taxpayers whose reported non-charitable deductions are greater than the standard deduction. While the sample consists of itemizers only, the choice of itemizing is unrelated to the decision and the amount of giving for these taxpayers. We further winsorize all dollar values at the 99th percentile to minimize the influence of extreme values. In apparent contrast to the great majority of evidence, we find that the male being the primary (first-listed) taxpayer, and having more earnings, is associated with *more* reported charitable giving. Listing the male as the primary taxpayer is associated with \$331 more charitable contributions (\$81 in the fixed-effects specification) and the male wage share with \$1583 more charitable contributions (\$258 in the fixed-effects version). We note that this analysis includes only joint filers who

itemize deductions and who have income higher than average, and is not directly comparable to other studies that examine households across the entire income distribution. We also cannot determine the extent to which the data reflect not only actual charitable gifts, but the aggressiveness in *reporting* deductible gifts.

5.3 Tax noncompliance

Finally, we look at law-abidingness in the tax context, i.e., tax noncompliance. There is a literature, largely using data from the World Values Survey, which studies how stated *attitudes* toward evasion vary by gender; see, for example, Torgler and Valev (2010) using data from eight Western European countries and Orviska and Hudson (2003) analyzing data from British citizens. Both studies conclude that women are more likely to be tax-compliant.

Evasion itself, as opposed to attitudes about evasion, is notoriously difficult to measure. However, we have an informative indicator of evasion from audits conducted under the National Research Program (NRP), which comprises a stratified random sample of all tax returns. For each NRP return, we have a measure of the change in tax liability suggested by the auditor, as well as the change in each line item. Column 3 of Table 5 shows the results of a regression similar to the ones already discussed, where the dependent variable is the suggested adjustment to the tax liability after credits. It shows that having the male name first is associated with a \$425 larger suggested adjustment. But, surprisingly, both the male wage share and an indicator of the male earning the majority of household wages are associated negatively with the magnitude of NRP adjustments.⁹

6. Conclusions

Married couples filing a joint return in the US must choose one of the spouse's names to be listed first on the tax return. The wording that accompanies the Form 1040 and its instructions implies, but in no way requires or even suggests, that the name of the person doing the couple's taxes should be listed first. The fact that this decision has absolutely no effect on tax liability might lead one to believe that the name order decision is made causally and, perhaps, randomly. This paper shows that this is far from the truth. The male name goes first in the vast majority of cases—88.1% of the time in tax year 2020. That figure is noticeably less than it stood in 1996, when 97.3% of joint returns had the male name listed first. The decline has been monotonic, and is largely because newly formed couples filing jointly are more likely to list the woman's name first, and to a lesser extent because married couples who switch name order result in a net increase in the female-first fraction. These increases are mitigated by the fact that couples who stop filing jointly are more likely than average to have listed the woman's name first.

What we cannot resolve is the extent to which the name order follows the allocation of tax filing responsibility in the family. But we do observe that, holding income group and age group constant, the man's name is more likely to go first the larger is the fraction of the couple's allocable income earned by him. Given that a large previous literature has linked the share of a couple's income received to measures of male weight in household decisions, it seems that name order might be associated with male weight in decisions. We also observe that, other things equal, older married couples are more likely to put the man's

⁹ The suggested adjustment to tax liability before credits and the adjustment to credits each are associated with male name first.

name first. Strikingly, these same associations appear in an analysis of same-sex joint filers—the spouse with more earnings (and who is older) is more likely to be listed as the “primary” taxpayer of the couple. Although we have very limited demographic information about households, we observe that, based on state averages, putting the man’s name first is strongly associated with conservative religious attitudes and religiosity, and is highly correlated with a survey-based measure of sexist attitudes.

Although the name order does not affect tax liability, it is associated with certain behaviors that some previous literature has associated with gender. Risk-taking and tax noncompliance each are associated with the man’s name going first, as well as with the share of earnings received by the man. But the opposite is true for charitable deductions.

One policy change worth considering is to eliminate the statement on tax forms and instructions (and the reality) that a change in the name order from one year to the next might delay processing of the tax return. Given the gradual change in attitudes regarding male primacy in the United States, the current wording cements into place outmoded behavior.

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Table 1—Summary Statistics: Joint Filer Dynamics

All Opposite-Sex Couples Filing Jointly		New Couples (not filing jointly in the previous year)		Exiting Couples (not filing jointly in the subsequent year)		Couples Continuing to File Jointly	
Tax Year	Share with Female Primary Filer	Share New	Share of New Couples with Male Primary Filer	Share Exiting	Share of Exiting Couples with Male Primary Filer	Share Switching Primary Filer in the Subsequent Year	Share Switching from Male to Female Primary Filer
1996	2.7%	x	x	5.8%	92.9%	0.8%	50.2%
1997	2.9%	7.1%	91.4%	5.9%	92.6%	1.0%	49.1%
1998	3.0%	7.0%	91.3%	10.1%	93.9%	0.9%	49.5%
1999	3.0%	6.9%	91.4%	5.6%	92.2%	0.9%	52.5%
2000	3.2%	12.4%	93.6%	5.4%	91.2%	0.9%	50.6%
2001	3.4%	6.7%	90.1%	5.5%	91.4%	1.0%	54.5%
2002	3.7%	6.2%	89.0%	5.6%	91.0%	1.1%	56.5%
2003	4.0%	6.3%	88.6%	5.4%	90.2%	1.2%	54.0%
2004	4.3%	6.2%	87.9%	5.3%	89.6%	1.3%	54.3%
2005	4.6%	6.5%	87.8%	5.1%	88.9%	1.4%	55.5%
2006	5.0%	7.3%	87.6%	4.7%	88.2%	1.3%	50.7%
2007	5.3%	8.3%	87.0%	8.2%	89.5%	1.2%	52.4%
2008	5.5%	5.3%	83.7%	5.7%	88.3%	1.2%	53.2%
2009	5.9%	5.5%	83.1%	5.6%	87.8%	1.2%	53.2%
2010	6.3%	5.4%	81.8%	5.7%	86.9%	1.2%	51.4%
2011	6.5%	5.4%	82.0%	5.5%	86.4%	1.3%	52.3%
2012	7.0%	5.9%	80.2%	5.7%	84.5%	1.3%	53.2%
2013	7.3%	5.6%	80.8%	5.4%	84.7%	1.9%	67.1%
2014	8.2%	5.6%	79.3%	5.3%	83.9%	1.9%	61.4%
2015	8.9%	5.6%	78.5%	5.3%	82.8%	2.0%	59.8%
2016	9.6%	5.6%	77.8%	5.2%	82.6%	1.9%	56.1%
2017	10.2%	5.5%	76.9%	5.2%	82.2%	1.8%	57.3%
2018	10.7%	5.4%	76.4%	5.5%	82.0%	1.9%	60.0%
2019	11.6%	5.8%	74.0%	6.4%	81.3%	1.8%	53.9%
2020	11.9%	5.1%	75.5%	x	x		x
Total	6.3%	6.3%	84.6%	5.8%	87.8%	1.4%	55.5%

Notes: The table shows summary statistics of joint-filing dynamics for a 1% random sample of married individuals filing jointly with a different-sex spouse from tax years 1996-2020. The sample includes 25,462,162 returns.

Table 2—OLS Regression Results

	Spec. 1	1-1	1-2	Spec. 2	Spec. 3	Spec. 4	Spec. 5
AGI bin dummies	X			x	x	x	x
Return characteristics							x
Time trend				X		x	x
State dummies					x	x	x
Use paid preparer?		yes	no				
Male Wage Share	0.1555 (0.0007)	0.1143 (0.0008)	0.2766 (0.0016)	0.1556 (0.0007)	0.1563 (0.0007)	0.1562 (0.0007)	0.1517 (0.0007)
Male Wage Higher	0.0004 (0.0004)	-0.0080 (0.0005)	0.0169 (0.0010)	-0.0009 (0.0004)	-0.0004 (0.0004)	-0.0015 (0.0004)	0.0040 (0.0004)
Female Age	0.0007 (0.00004)	0.0003 (0.0000)	0.0016 (0.0001)	0.0008 (0.00004)	0.0006 (0.00004)	0.0007 (0.00004)	0.0009 (0.00004)
Male Age	0.0016 (0.00005)	0.0011 (0.0001)	0.0027 (0.0001)	0.0017 (0.00005)	0.0017 (0.00005)	0.0017 (0.00005)	0.0018 (0.00004)
Male Age Higher	0.0137 (0.0004)	0.0107 (0.0005)	0.0178 (0.0009)	0.0122 (0.0004)	0.0133 (0.0004)	0.0118 (0.0004)	0.0117 (0.0004)
EITC Dummy							-0.0266 (0.0005)
Itemizer Dummy							0.0158 (0.0002)
No. of Dependents							0.0076 (0.0001)
Sole Prop (0/1)							0.0314 (0.0003)
Time trend				-0.0046 (0.00002)		-0.0046 (0.00002)	-0.0044 (0.00002)
Intercept	0.6920 (0.0009)	0.7922 (0.0010)	0.4374 (0.0020)	0.7454 (0.0009)	0.7015 (0.0014)	0.7535 (0.0014)	0.7297 (0.0014)
N	22,696,776	11,072,171	6,528,515	22,696,776	22,696,776	22,696,776	22,696,776
R-squared	0.0543	0.0390	0.1017	0.0677	0.0560	0.0693	0.0746

Notes: The table shows the coefficient estimates and standard errors from OLS regressions where the dependent variable is an indicator of whether the male is listed as the primary filer on a joint return filed by an opposite-gender couple. The unit of observation is a tax return. The independent variables include wage variables, demographic controls, AGI bin dummies, tax return characteristics, time trends, and state dummies. The specification of each regression is summarized at the top of the table. Coefficients are estimated using opposite-sex joint returns filed by a 1% random sample of filers between tax years 2004-2020 for columns 1-1 and 1-2 and between tax years 1999-2020 for other columns. Beginning in tax year 2004, data on return preparation methods, e.g., whether a return uses a preparer or software, became available—returns using a paid preparer are included in column 1-1; returns that are self-prepared by the taxpayers, either with or without the aid of software, are included in column 1-2; neither 1-1 nor 1-2 includes a very small percentage of returns prepared by the IRS's Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly (TCE) programs. Robust standard errors clustered at the couple level are in parentheses.

Table 3—First-Differenced Regression Results: Changes in Filer Order

	All Filers: Net Switches to Male-Primary Filers (1)	Male-Primary Filers: Switches to Female-Primary Filers (2)	Female- Primary Filers: Switches to Male-Primary Filers (3)	All Filers: Either Female-to-Male or Male-to- Female Switchers (4)
Male wage share	0.0231 (0.0002)	-0.0123 (0.0002)	0.1176 (0.0023)	-0.0001 (0.0003)
Male wage higher	-0.0007 (0.0002)	0.0009 (0.0001)	0.0010 (0.0012)	0.0009 (0.0001)
Intercept	-0.0016 (0.00002)	0.0084 (0.00002)	0.1012 (0.0003)	0.0142 (0.00004)
N	20,436,362	19,195,950	1,240,412	20,436,362
R-squared	0.0011	0.0005	0.0052	0.00002

Notes: The table shows coefficient estimates and standard errors from first-differenced (FD) regressions where the dependent variable is whether a couple switched the primary filer on their joint return between tax years t and $t+1$. The unit of observation in each regression is a tax return. The columns include results for (1) whether a net switch to male-first occurred, where the dependent variable in FD equation is one if the primary filer switches from female to male and minus one if the primary filer switches from male to female, conditional on continuing to file a return between periods t and $t+1$; (2) whether the primary filer switched from male to female, where the dependent variable in the FD equation is one for a male-to-female change, conditional on continuing to file a return between periods t and $t+1$ and having a male primary filer in period t ; (3) whether the primary filer switched from female to male, where the dependent variable in the FD equation is one for a female-to-male change, conditional on continuing to file a return between periods t and $t+1$ and having a female primary filer in period t ; and (4) whether any switch occurred, where the dependent variable in the FD equation is one for a switch either from male-first to female-first or from female-first to male-first, conditional on continuing to file a return between periods t and $t+1$. Control variables not shown in the table include AGI bin dummies and state dummies.

Table 4—OLS Regression Results: Same-Gender Couples

Specification 1		Specification 2	
Controls	Estimates	Controls	Estimates
Age	0.0013 (0.0003)	Age x Female couple	0.0010 (0.0003)
		Age x Male couple	0.0016 (0.0004)
Older than spouse	0.2099 (0.0070)	Older than spouse x Female couple	0.1630 (0.0093)
		Older than spouse x Male couple	0.2667 (0.0105)
Wage share	0.4030 (0.0142)	Wage share x Female couple	0.4319 (0.0190)
		Wage share x Male couple	0.3678 (0.0211)
Wage higher	0.1423 (0.0096)	Wage higher x Female couple	0.1328 (0.0127)
		Wage higher x Male couple	0.1528 (0.0147)
Intercept	0.1125 (0.0288)	Intercept	0.1088 (0.0289)
N	97,601	N	97,601
R-squared	0.2124	R-squared	0.2169

Notes: The table shows the coefficient estimates and standard errors from OLS regressions where the dependent variable is an indicator of whether a taxpayer is listed as the primary filer on a joint return filed by a same-gender couple. The unit of observation is an individual taxpayer. The independent variables include wage variables and demographic controls, a linear time trend, state dummies and AGI bin dummies. Interaction of the gender of the couple with independent variables are used in specification 2. Coefficients are estimated using same-sex joint returns filed by a 1% random sample of filers between tax years 2013-2020. Robust standard errors clustered at the couple level are in the parentheses.

Table 5 -- OLS Regression Results: Return Characteristics

Controls	Risk-taking: Dividends/(Dividends + Interest)		Charitable Giving		NRP Adjustments to Tax Due Less Refundable Credits
	Time trends	Fixed effects	Time trends	Fixed effects	
Male listed first	0.0311 (0.0007)	0.0160 (0.0005)	330.51 (20.71)	80.74 (16.88)	424.63 (66.48)
Male wage share	0.0617 (0.0009)	0.0140 (0.0006)	1583.56 (25.05)	258.12 (14.63)	-423.33 (95.76)
Male wage higher	-0.0561 (0.0006)	-0.0074 (0.0004)	-862.84 (15.57)	-123.73 (7.92)	-410.23 (61.20)
Female age	0.0028 (0.0001)		50.55 (1.71)		-13.66 (4.60)
Male age	0.0016 (0.0001)		23.64 (1.68)		3.97 (4.56)
Male age higher	-0.0004 (0.0006)		70.27 (17.40)		-23.97 (41.23)
Time trend	0.0017 (0.00002)	0.0052 (0.00002)	-23.56 (0.64)	51.35 (0.63)	12.58 (6.39)
Intercept	-0.2312 (0.0019)	0.0889 (0.0030)	-2755.22 (73.37)	-1731.89 (104.17)	1275.06 (183.20)
N	22,696,776	22,696,776	9027195	9027195	63,358
R-Squared	0.1393	0.0167	0.1852	0.0682	0.0197

Notes: The table shows the coefficient estimates and standard errors from OLS regressions where the dependent variables include risk-taking (measured as dividends/(dividends+interest)), charitable giving, and audit adjustments. The unit of observation in each regression is a tax return. The regression results for risk-taking and charitable giving are estimated using opposite-sex joint returns filed by a 1% random sample of filers between tax years 1999-2020 for risk-taking and between tax years 1999-2017 for charitable giving, while the results for audit adjustments are measured using the stratified random sample of returns audited under the IRS National Research Program (NRP) from tax years 2006-2014. The audit adjustment data are winsorized at the 99th percentile, and the regression was estimated using state and AGI bin dummies. The estimated coefficients on these variables are not displayed in the table. Robust standard errors clustered at the couple level are listed in columns (1) and (3). Robust standard errors are listed in column (5).

Online Appendix: State-Level Male-Name-First Fraction

State	All Years, 1996-2020	Tax Year 1996	Tax Year 2020	Percentage Point Change
AK	91.1%	96.0%	84.6%	-11.5
AL	94.7%	97.9%	89.4%	-8.5
AR	94.3%	97.6%	88.3%	-9.3
AZ	93.4%	97.3%	87.1%	-10.2
CA	94.1%	97.3%	89.4%	-7.9
CO	93.0%	97.1%	86.6%	-10.5
CT	93.6%	97.1%	87.9%	-9.2
DC	86.4%	91.7%	79.7%	-12.0
DE	92.9%	97.4%	86.9%	-10.5
FL	92.3%	96.7%	87.0%	-9.7
GA	93.0%	97.2%	87.0%	-10.2
HI	93.3%	96.9%	88.0%	-9.0
IA	95.5%	98.4%	90.7%	-7.8
ID	94.5%	98.0%	88.3%	-9.7
IL	94.7%	97.7%	90.0%	-7.7
IN	94.5%	98.0%	88.3%	-9.8
KS	95.0%	98.1%	89.4%	-8.8
KY	94.2%	97.6%	88.5%	-9.0
LA	95.0%	97.9%	89.9%	-8.0
MA	93.2%	96.5%	87.6%	-8.9
MD	92.6%	96.5%	86.7%	-9.8
ME	92.3%	96.5%	84.8%	-11.7
MI	94.7%	97.7%	89.2%	-8.5
MN	93.7%	96.9%	88.3%	-8.6
MO	94.8%	98.1%	88.7%	-9.4
MS	94.6%	97.9%	88.7%	-9.2
MT	94.2%	97.7%	88.0%	-9.7
NC	93.7%	98.1%	87.2%	-10.9
ND	95.5%	98.6%	90.0%	-8.7
NE	94.9%	98.1%	89.3%	-8.8
NH	92.2%	96.4%	85.6%	-10.9
NJ	94.8%	97.6%	90.5%	-7.1
NM	93.2%	97.5%	87.0%	-10.5
NV	92.8%	97.4%	86.3%	-11.1
NY	92.9%	96.4%	87.8%	-8.7
OH	93.6%	97.0%	88.0%	-9.0
OK	94.3%	98.2%	88.2%	-10.0
OR	91.8%	96.5%	84.5%	-12.0
PA	94.5%	97.5%	89.0%	-8.6
RI	93.3%	97.0%	87.3%	-9.7
SC	93.7%	97.5%	88.1%	-9.4
SD	94.5%	97.6%	89.4%	-8.3
TN	93.7%	97.1%	87.6%	-9.5
TX	93.2%	97.1%	87.6%	-9.4
UT	95.1%	98.5%	90.1%	-8.4
VA	92.7%	96.9%	86.3%	-10.6
VT	91.2%	95.4%	83.7%	-11.7
WA	91.7%	96.1%	85.0%	-11.1
WI	94.7%	98.1%	89.1%	-9.0
WV	93.5%	97.4%	86.7%	-10.7
WY	94.7%	97.6%	88.5%	-9.1

Data: Different-sex joint returns filed by a 1% random sample of filers each year.