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**A Comparative Longitudinal Analysis of Intra-Household Inequalities
in Australia, Germany and the UK**

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A comparative longitudinal analysis of intra-household inequalities in Australia, Germany and the UK

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Abstract: Policies can affect many different gender inequalities. Gender analyses of policies tend to evaluate their effects on gender equality in access to the labor market and on gender roles within households; these have been examined both within and across different welfare state regimes (see e.g. Lewis, 2009). However relatively little attention has been paid to effects on gender inequalities in access to and control over households' financial resources.

This paper draws on previous research by the authors that found that individual contributions to household resources, specifically the employment status of members of a couple, including the particular combination of full and part-time employment, to be crucial variables affecting individual evaluation of their access to household resources. The paper analyses changes in a range of policies of Australia, Germany and the UK to compare their potential effects on intra-household gender inequalities, both through the contributions in paid and unpaid work such policies encourage and through the ways in which policies affect the salience of those contributions to men's and women's access to household resources.

By comparing three countries, all ''strong male breadwinner'' societies attempting transition, two with liberal welfare regimes (Australia and UK) and one considered more conservative (Germany) the paper discusses the potential impact on inequalities between individuals within households of policies known to have effects on paid and unpaid work, including childcare, parental leave and tax-benefit policies. These three countries have been chosen, not only because of the characteristics of their welfare regimes but also because they all collect good household panel data that can be used for empirical investigation of such intra-household effects, and some comparative results are presented in this paper.

Keywords: intra-household inequalities; family policies; financial satisfaction; gender roles

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1. Introduction

A growing body of research has identified the importance of intra-household inequalities, especially in access to financial resources (Agarwal, 1997; Lundberg and Pollak, 1996; Vogler et al., 2008; Friedberg and Webb, 2006). However, the impact of policies on such intra-household inequalities has not been the subject of extensive research or political interest. This is urgently needed because many policies designed for quite different purpose could have large effects on intra-household inequalities. Knowing about such effects is important for two reasons: first because, intra-household inequality is a significant aspect of gender inequality overall, and second, because any policy will be designed more effectively if account is taken of any effects on intra-household inequalities that may impede or help meet its goals.

These effects may have been neglected in the past partly because many policy makers tend to treat individual access to household resources as a private matter. However not wishing to interfere in the internal affairs of households does not mean that the effects of such household decision-making can be ignored. If policies have effects on the variables that affect access to household resources, then those policies may exacerbate gender inequalities. Further, if these inequalities have behavioral effects, those policies may be less effective in achieving their goals than if their effects on intra-household access to resources had been taken into account. A well-known example of policy making that already does this is the payment of many benefits for children to mothers on the grounds that income received by the mother is more likely to improve children's welfare (Lundberg, Pollak and Wales, 1997; Attanasio and Lechene, 2002). This policy has been adopted in many countries as a way of making state spending on children more effective.

Both European Union and other OECD countries have introduced family policies designed to raise revenues and promote individual/family self-reliance and shift the burden of social protection from the state to the individual or family. These policies have not in general been driven by any concern with intra-household inequalities whether in employment, in care responsibilities or in access to financial resources (Lewis et al, 2008). Such policy developments tended to emphasize agency (or "choice" as it is more usually put) at the level of the family, stopping short of engaging with how individual members within households make this happen. This is problematic even within their own terms, because taking account of what goes on inside households is fundamental to designing effective policy instruments if these are to work by incentivizing individual behavior or aim at targeting particular individuals, as well as to reducing gender inequalities (Haddad and Kanbur, 1990; Bargain et al., 2006).

This paper investigates how changes in family policy and gender regimes, designed with goals other than gender equality, may have affected intra-household inequalities in the UK, Germany and Australia. The three countries chosen offer an interesting focus for our analysis as they represent different types of welfare states and institutional contexts. Australia and the UK are usually classified as liberal welfare states, in which market solutions to social needs

and individual choice are cornerstones but each with a quite different approach to policy on work-life balance. Germany is conventionally defined as a conservative welfare state, but has an interesting history due to the unification of East and West. Of particular interest, all three countries had a significant change of government in the 1990s which resulted in relevant reforms.

As we will see, all three countries have similar patterns of gender inequalities in employment, pay and the allocation of care responsibilities, although stemming from different political histories. While in all the dual-earner couple is the most frequent type with large proportions of women working part-time, this has been true for longer in the UK. Australia and Germany have been slower in encouraging maternal employment and both, in different recent periods, have had governments that explicitly promoted one-earner couples, with mothers taking full-time care of young children.

It is difficult, if not impossible, to separate out the intrahousehold effects of specific policies from those of general attitudes because policy and attitudes affect each other, producing positive feedback and path dependence (Himmelweit and Sigala, 2004). It is the recognition more generally of such path dependence that has given rise to the notion of different welfare policy and gender regimes (Lewis and Ostner, 1994; Meulders and O'Dorchai, 2007). While we might not be able to assign effects to specific policies or attitudes we may be able to see the overall effects of different welfare regimes on intra-household inequalities.

To do so requires both comparing the level of factors that affect intra-household inequalities in all three countries and comparing the extent of their effects, which may differ between countries. This paper focuses on working-age couples and uses the answers that members of a couple give to a question on their satisfaction with household income to give an indication of their relative access to household resources and control over what to do with them (De Henau & Himmelweit, forthcoming). We examine the effect of different types of employment status of men and women in a couple, as the best available measure of their gender division of labor and thus current and potential financial contributions, on their respective satisfactions with their common household income. Once we control for a number of other possible influences on answers, we work on the assumption that if a factor affects partners' satisfaction with their common shared income differently, this is because that factor affects their perceived relative access to that shared income, that is their sense of control over how to use these resources to do the things they want to do and have reasons to value (Diener et al., 1999). Our three countries have been chosen not only because of their policy differences and the characteristics of their gender regimes, but also because they all have comparable household panel data sets covering the years 2002-7 (and earlier years for the UK and Australia) that allows us to control for fixed effects, unchanging differences between individuals that might affect answers to such satisfaction questions (Ferrer-i-Carbonell and Frijters, 2004).

The structure of this paper is as follows: the next section presents an overview of the main changes in family-related policies considered to influence gender roles, such as childcare, parental leave and tax benefit policies in our countries. It also gives an overview of their

effects on employment outcomes. We then explain our methods in section 3 and discuss our results in section 4 before drawing out some implications for the types of policies that might impact on access to household income in section 5.

2. Policy affecting gender inequalities in Australia, Germany and the UK

There are similarities and differences in the policy background of the three countries that we are looking at. Classifying welfare states by their effects on the gender division of labor, all three countries have been talked about as "strong male-breadwinner states" (Lewis and Ostner 1994). However they were male breadwinner states for different reasons.

According to Esping-Andersen's decommodification classification, Germany has a conservative-corporatist welfare state which uses social insurance and assistance to restrict the role of the market and relies on the family to provide welfare services supported, where necessary, by publically provided family services (Esping-Andersen, 1990). By contrast the UK has a liberal welfare state, focused on the minimal decommodification of labor with only safety net welfare payments means-tested on household income and largely market provided welfare services (with the notable exception of health care). The Australian welfare state is sometimes classified similarly. However, although all Australian benefits are means-tested, the threshold is relatively high so that it is seen as designed more to exclude the affluent rather than to restrict benefits to the poor, and many social services are provided by non-profit organizations (Castles and Mitchell, 1993).

In Germany after unification social policy was dominated by the former West Germany's policy of actively supporting the traditional role of the family as the main provider of welfare (Fleckenstein, 2010). By contrast, in the UK and Australia state policy fostered the male breadwinner model largely through neglect. Family arrangements were treated as private and outside the legitimate domain of policy but lack of social services hindered women's access to the labor market. In all three countries, mothers had a substantially reduced involvement in the labor-force when their children were small and often subsequently too, and if they had a job it was likely to be part-time. Before the mid 1990s, none of these governments intervened much to tackle the causes of such gender inequalities in labor market outcomes beyond banning outright discrimination.

However from the mid 1990s all three countries had self declared "third way/neue mitte" governments that adopted a range of labor market activation policies particularly focused on increasing the lower women's employment rates and retaining their skills (Hudson, Hwang and Kühner, 2008). In all countries the main aim was to raise GDP and government revenue rather than promote gender equality. Other aims were to tackle child poverty in the UK and Australia and high unemployment in Germany and Australia. In Germany, at least, this was combined with policy makers' desire to increase its very low birth-rate by enabling women to combine motherhood and employment (Fleckenstein, 2010).

These policies took different forms and were adopted at different paces across our three countries, reflecting political changes during the period 1997-2007. In the UK and Australia, tax-benefit policy was the primary instrument used to increase labor force participation and make work pay, especially for "workless households". This was true in Germany too but with a greater concentration of effort on reducing unemployment traps (for both men and women), and inactivity traps (for women) by providing job-protected family leave and low paid jobs for mothers re-entering the labor force. All three countries were officially committed to promoting female employment, and to that end to helping mothers (and to a much lesser extent, fathers) reconcile employment and family roles. This was promoted through the ideology of "choice" for families, but with differing emphases. In the UK, such choice tended to be seen in traditional gender terms, with mothers being given the choice of different ways of fulfilling their caring responsibilities, while men were given the choice to work longer hours. In Australia, the reforms adopted by the liberal government after 1996 explicitly promoted women as main carers and men as main earners (Lewis, 2009; Hill, 2007). In Germany, choice also included fathers' choice to care, but again the policies' aims and impacts were mainly on women.

Table 1 summarizes the main policies in places and changes brought in the period of our data (2002-2007) in four policy areas traditionally seen as having the most impact of women's labor market participation and therefore identified in the literature as having bearing on intra-household gender inequalities: parental leave, working-time, childcare, and tax-benefit policies (Gornick and Meyers, 2003).

<<< Insert Table 1 about here >>>

Childcare

Affordable and available childcare services for young children has been shown to promote women's labor force participation, since childcare costs are still typically treated by parents as a tax on women's earnings, reducing their work incentive (OECD, 2007; Gornick and Meyers, 2003; De Henau, Meulders and O'Dorchai 2010).

Both Australia and the UK initiated market provision of childcare by providing means-tested subsidies for low and middle income parents in the late 1990s, with extra support in the form of tax rebates for higher earners in Australia. Costs to parents on average incomes in the UK remained the highest in Europe, although 3-4 year olds were also entitled to free, publicly or privately provided, part-time pre-school education. Germany's childcare system was based on publicly-funded centers, charging regionally variable but generally lower fees than in the UK or Australia. Take-up and provision was extensive for children over three, but remained underdeveloped for under-threes in the West. Since 2005 funding improved substantially but provision remained far short of demand.

Parental Leave and working-time arrangements

Attractive arrangements to both parents were a key ingredient of promoting more equal sharing of parenting roles, which implied leave provision or flexible working hours (and shorter full-time working hours) to be individually available to both parents in equal periods, well paid and offering job protection (Hegewish and Gornick, 2011; De Henau, Meulders and O'Dorchai 2007).

Policy on parental leave differed substantially between the three countries. The UK extended paid maternity leave during the period from six to nine months, but it remained poorly paid. Fathers could take equally badly paid leave for two weeks around the time of the birth (Lewis and Campbell, 2007). In Australia, by contrast, no statutory paid leave was available to either parent, although a "baby bonus", a lump-sum payment for each birth available to both working and non-working mothers, was introduced by the Liberal-National coalition government which it saw as a fairer alternative to maternity leave. Since 2001, Germany provided relatively low paid parental leave (available after maternity leave of 14 weeks paid at 100% of earnings), of up to three years, as an individual right (that could be taken simultaneously by both parents), but with very low take-up by fathers[2].

All three countries also implemented measures to give access to flexible working arrangements, though these varied in coverage and levels of protection. Germany adhered to the European Working Time Directive limiting a normal week to 48 hours, but the UK negotiated an individual opt-out which allowed an employee to agree to work longer hours. The UK's full-time working hours for both men and women were among the longest in Europe.

Tax-Benefit systems

Most benefit systems reduce intra-household inequalities in income to some extent by channeling some resources to the lower earner (Figari et al, 2011); although by doing so they may reinforce traditional divisions of gender roles (De Henau, Himmelweit and Santos, 2010). Tax and benefit systems can also influence work incentives of household members: systems of joint taxation or means-testing of benefits household income reduce work incentives for a second earner considering employment, usually in practice the woman, especially when childcare costs are taken into account (OECD, 2007).

The UK and Australia had substantially reformed their benefit systems in the late 1990s to target support on low-income families, particularly those in work, by the introduction of family-based means tested tax benefits. This effectively transformed their individually-based tax system into effectively partly joint systems for lower income couples. In Germany, married couples were jointly taxed (full income splitting) throughout the period. Child benefit existed in all three countries, though in Germany it was more generous and in Australia it was affluence-tested, that is means-tested but only for higher income families. In the UK, Child

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[2] Important reform to the German parental leave took place in 2007 which changed the system to make it more like the Swedish parental leave with earnings-related replacement rates (at 67%), 2 months reserved for the father and a shortened period of leave, although no longer an individual right.

Benefit was supplemented by a means tested Child Tax Credit that could be worth up to twice as much to lower income families. The employment disincentive effect on second earners created was increased, and made more explicit, in Australia through an additional direct cash transfer to sole earners. However, analysis of average participation effective tax rates provided by the OECD showed that the work disincentive for a second earner in a household with one earner on average earnings was less strong in Germany than in Australia and much less strong than in the UK once childcare costs were taken into account. Thus for these families joint taxation or a benefit system designed to support one earner families proved less of a barrier to mother's labor force participation than lack of public support for childcare costs (OECD, 2007).

Employment outcomes over the years 2000s

In all three countries in our study for couples to have one full-time and one part-time earner had become the most frequent pattern by 2008 with about 40% of all couples (OECD Family Database, 2011). The remaining distribution of couple types was similar in Australia and the UK with approximately 20% with two full-time earners and 26% with just one earner. However in Germany only 14% of couples had two full-time earners and 32% were one-earner couples, showing that the trend towards increasing female employment had taken place later in Germany.

Table 2 summarizes the main employment trends since 1997 that had led up to that position.

<<< Insert Table 2 about here >>>

Between 1997 and 2007, both male and female employment rates increased, though women's increased faster, especially in Germany and Australia. The UK had high rates of female employment from the start of the period, with Australia not far behind and Germany picking up on this in more recent years. The employment rate of mothers with a child under 6 while lower than in the UK in 1997 rose more in both Australia and Germany, with Germany's catching up with that of the UK by 2002 and overtaking it by 2007. Gender roles attitudes changed fast in Germany towards more support of egalitarian gender roles and maternal employment, yet remained much more traditional in West than in East Germany. By contrast, gender role attitudes were already more egalitarian in the UK and Australia and remained more stable throughout the period (ISSP, 1994 and 2002; Lee et al., 2007).

In all three countries, men worked relatively long hours compared to women, although not particularly longer hours than in many other European countries, especially Eastern and Southern Europe. But women worked on average only 75% of the hours of men. We can also see that the gender gap in median earnings (for those working full-time) was highest in Germany at around 25% but considerably lower in Australia at 15%. Only the UK saw a slight decrease in the gender pay gap. The higher and persistent gender pay gap in Germany is often explained by direct wage discrimination, decentralized minimum wage setting and penalty from long parental leaves for mothers (Maier, 2007).

3. Empirical analysis

We are interested in the effects of household members' individual contributions to household resources – in particular their employment status – on their access to / command over these resources. There are two ways in which policy could affect this. First it could influence employment opportunities, and second it could affect how men's and women's employment status influences access to household resources. It could do the latter either directly, through its rules on benefit receipt for example, or indirectly, through an effect on gender roles and norms more widely in society.

Households do not actually share out household income before spending it and much of it is anyway spent on goods that are consumed together by their members (household public goods), so there is no direct measure of individual access to or control over what household income allows its members to do. Instead as an indirect measure of such access to resources, we use answers given by men and women in couples to a question about their satisfaction with their common household income. Variables based on individual financial satisfaction have been used for similar purposes in a number of other studies (e.g. see Bonke and Browning, 2009 and Alessie et al., 2006) though we may be the first to use answers to a question specifically about household income. The question we use is a particularly appropriate one, since the level of household income is the same for both members of a couple. So once we control for a number of other possible influences, we can then assume that if a factor affects household members' satisfaction with that same household income differently, this can only be because that factor affects members' relative access to or control over that income.

We use data from household panel surveys collected in our three countries and harmonized through the CNEF (cross-national equivalent file): the British Household Panel Study (BHPS), the German Socio-Economic Panel (GSOEP) and the Household, Income and Labor Dynamics in Australia (HILDA) survey. In all three surveys, panel members are followed over time and interviews are conducted annually with all adult members of their households. We restrict our sample to households consisting of a couple of working-age with or without dependent children, where the children, if any, have no significant income. We use data from the years 2002-7 during which all three surveys annually asked of all adult members of households the question: "How satisfied are you with your household's income": In the GSOEP and HILDA answers to this question are recorded on a scale 0-10 where 0 means "totally unsatisfied" and 10 "totally satisfied; we rescaled the answers from the BHPS, whose scale runs from 1-7 to make our data comparable.

We interpret changes in satisfaction with household income (hereafter SWHI), both across time and relative to a partner sharing the same household income, to indicate changes in what that income does for them, in particular their ability to mobilize those resources to achieve goals that they value (Saris, 2001). By using panel data and adequate statistical techniques that look just at changes in individuals' answers, we can get beyond differences in

personalities and coping strategies (Diener et al. 1999; Cummins 2000; Heady and Wearing, 1991). This allows a couple's matched answers to questions about SWHI to be a potential tool for analyzing their individual access to household resources and how they each assess the extent to which this enables them to pursue their valued goals.

On this basis, this paper proposes to analyze the gendered differences in the factors that affect an individual's and their partner's SWHI. We hypothesize that both partners' answers to questions about their satisfaction with their common household income are influenced to some extent by their valuation of the current and potential contributions made by both partners to secure their household's financial situation. But we also hypothesize that the partner making those contributions that are more valued gains more control and access to household resources, which will be reflected in that partner's SWHI increasing more than the other's. We interpret contributions in a wide sense to be whatever the partners are or do that adds to their household's current or potential financial resources. Such contributions may not themselves be financial but may be domestic or caring contributions that enable others to secure the household's financial situation.

We are interested in the policy-relevant variable of employment status as an indicator of such current and potential contributions. The sociological and economic literature identifies woman's employment status as key to determining her intrahousehold power, and also found that her employment may be valued less than her partner's (Zelizer, 1994; Komter, 1989; Sen, 1990; Bonke and Browning, 2009). We therefore investigate whether employment status might play an independent role in itself on satisfaction with household income, not just through its effects on current income. This might be because employment status also indicates something about alternative contributions whether financial, such as benefit eligibility, or non-financial through availability for domestic and caring activities. Employment status may also indicate the degree of financial security that contributions provide in that full-time employment may also be more secure than part-time. Therefore, employment status may have gendered effects beyond those directly due to an unequal labor market, through the way in which each partner values the contribution of the woman's employment compared to the man's.

More precisely, three main types of gender differences could occur and these provide the research questions to compare across our three countries:

(1) How are different types of contributions valued? To what extent is paid employment valued by either or both partners as a greater contribution than domestic activities? Further, countries may vary in how unequally such contributions are distributed by gender.
(2) How far does the value of a type of contribution, in either or both partners' assessment, depend on the gender of the contributor? And does the extent to which men's employment is more valued than women's vary across our three countries?

The remaining comparative research question arises from interpreting differences between the partners' assessment of their common household income as reflecting differing levels of control over or access to the benefits of it, in terms of what it allows them to do:

(3) To what extent does making a relatively more valued contribution lead to greater bargaining power and thus greater access or control over household resources, with, for example, those in employment having more access or control than those contributing through domestic activities? Again countries may vary not only in how far making a more valued contribution matters within the household, but also in the extent to which those more valued contributions are unequally distributed by gender.

Estimation strategy

We model men's and women' SWHI as linear functions of a set of independent variables of the following form (separately for each country):

For men:
$$S_{jt}^m = \beta_{1m}\mathbf{M}_{jt} + \beta_{1f}\mathbf{F}_{jt} + \gamma_1\mathbf{C}_{jt} + \mu_{1j} + \varepsilon_{1jt} \qquad (1)$$

and for women:
$$S_{jt}^f = \beta_{2m}\mathbf{M}_{jt} + \beta_{2f}\mathbf{F}_{jt} + \gamma_2\mathbf{C}_{jt} + \mu_{2j} + \varepsilon_{2jt} \qquad (2)$$

where S_{jt}^m and S_{jt}^f record the SWHI of the man and woman, respectively, in household j in period t.

$\mathbf{M}_{jt}$ and $\mathbf{F}_{jt}$ record the employment status of, respectively, the man and the woman in the jth household. The reference category is full-time employment with dummy variables for part-time employment, economic inactivity, unemployment and long term disability. Distinguishing the last three categories is important given our focus on gender, since women are more likely than men to be out of the labor market because of domestic duties, and unemployment is known to be exceptionally distressful, for both genders but especially for men (Clark et al. 2008). Further, as mentioned above, distinguishing part-time and full-time employment is important, both because of the predominance of women among part-time workers and the segregated nature of the labor market with lower pay and more precarious employment associated with part-time jobs, and because part-time employment, like unemployment and economic inactivity, can have a scarring effect on long term employment prospects (O'Reilly and Fagan, 1998, Manning and Petrongolo, 2008).

$\mathbf{C}_{jt}$ includes a limited number of controls that might have an independent effect on SWHI while being correlated with employment status. The most obvious of these is real household income, equivalised to allow for costs entailed by the presence of any additional members (children) beyond the couple, and in logarithmic form to allow for the decreasing influence of

income on satisfaction found in many studies (e.g. Bonke & Browning 2009, Ferrer-i-Carbonell & Frijters, 2004). We also control for the number and ages of children to allow for their simultaneous effect on parents' employment status and their consumption and childcare costs on SWHI (in so far as these are not fully allowed for by equivalizing household income). We include dummy variables for each year after 2002 to control for any relevant macro-economic effects, such as unemployment rates, or policy reforms, that may simultaneously affect employment outcomes and satisfaction with household income. We also control for both partners' reported overall satisfaction with life (measured on the same scale as SWHI). We include each individual's own overall satisfaction with life to ensure that our dependent variable is picking up effects that are to do with household income, not spill-over effects from other domains of satisfaction. And we include their partner's overall satisfaction with life to control for how concern for the other's well-being might temper each partner's assessment of what their household income means for themselves.

We will estimate these equations using fixed-effects regression, where μ_{1j} and μ_{2j} are the fixed effects, stemming from time-invariant characteristics of the man and the woman in household j, while ε_{1jt} and ε_{2jt} are randomly distributed error terms (with mean zero). μ_{1j} and μ_{2j} include all individual or household characteristics that are time-invariant, including ones that are unknown or cannot be observed. Using a method of analysis that abstracts from these is important since, the literature has shown that unobserved personality traits are significant influences on satisfaction measures that may also affect employment status (Heady and Wearing, 1991, Diener et al, 1999).

Not accounting for such fixed effects would therefore bias our causal interpretation of the coefficients of employment statuses (Ferrer-i-Carbonell & Frijters, 2004). By considering only the effects of changes in an individual's employment status on their SWHI, fixed-effects estimation avoids this bias. Such estimation can be used to predict specific causal effects of a number of variables; it does not try to explain as much variance of the dependent variable as possible and is usually characterized by smaller R^2, since the model only captures the effect of changes within individuals rather than differences between individuals.

By using linear fixed effects regression we do not make any comparison between levels of satisfaction across individuals within a couple, or across different couples. But by modeling linearly how factors influence changes in those levels, our method does assume that these can be interpersonally compared. Research comparing different methods of estimation using satisfaction data show that using linear fixed-effects regression produce results that are close to those using a version of ordinal fixed-effects regression, and considerably closer than estimation methods that take account of the ordinal nature of the dependent variable but not fixed effects (Ferrer-i-Carbonell & Frijters, 2004; see also Kristoffersen, 2010 for a review)[3].

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[3] Standard errors in panel data models require rather strict assumptions and are therefore likely to be underestimated. We corrected for that by using the Huber/White/sandwich "robust" estimator for the standard errors clustered on individuals.

Investigating our research questions

Estimates for the coefficients in equations (1) and (2) should enable us to compare the gender effects specified in our first two research questions. If we find that own or partner's less than full-time employment reduces either or both partners' SWHI, this will imply that the contributions of those who are less than full-time employed are less valued than those in full-time employment. If this is found to be the case in all countries, then the extent to which women are less likely to be working full-time than men is an immediate source of gender inequality that can be compared across our three countries. But on top of this we can also compare the size of such effects: in some countries the effect of different employment statuses may be larger than in others..

The second question, whether men's and women's contributions of the same type are valued differently by either or both partners can be investigated by examining any difference between the coefficients of the man's employment status and the woman's. Such a difference could be observed if men's and women's employment contribute different amounts to household income, because of a gender earnings gap, and/or it could be a result of male breadwinner hegemony valuing male employment more. Any effect for the first reason should not appear in our specification since we control for the actual level of household income. Again comparatively, we can examine the extent to which there is a different valuation put on men's and women's employment status.

The third research question is whether making a relatively more valued contribution leads to relatively greater SWHI, our measure of greater access or control over household resources. To investigate this, we need to look at any differences in the effect of either partner's employment status on the man's and the woman's SWHI, that is, whether the estimated coefficients for a given status are significantly different from each other in equations (1) and (2). In the linear case, this is equivalent to estimating a third regression whose dependent variable is the difference between the man's and the woman's SWHI. If, for either the man or the woman, having a less than full-time employment status causes a bigger reduction in their own than their partner's SWHI, we interpret this as a fall in the first partner's access to and control over their common household income associated with their reduced employment status. We measure this difference as the man's SWHI minus the woman's; so that in terms of access to or control over household resources a positive change indicates the man's gain and a negative change the woman's.

4. Results

Table 3 gives a brief description of the variables we will use for our sample of working-age couples in the UK, Germany and Australia. As expected, men's rate of full-time employment is considerably greater than women's in all three countries, and women have higher rates of both part-time employment and labor market inactivity. Unemployment is higher in Germany than the UK and Australia for both men and women and UK couples are more likely to be dual-earners than German or Australian couples.

<<< Insert Table 3 about here >>>

Table 4 shows the estimated coefficients for our main model[4].

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Any own employment status that is less than full-time reduces own SWHI in all three countries for both men and women. This suggests that contributions through employment rather than domestic activities are the more valued, and through full-time work more than part-time work. Given the gendered distribution of employment statuses in Table 3 these results show that, in answer to our first research question, the type of contributions that men typically make to households are more valued by both men and women than those typically made by women. Note that these significant effects are found with controls for household income (and number and ages of children), suggesting that employment status in itself is valued, over and above its effects on current income (or whether time out of employment is connected to the presence of children). Unemployment seems to affects couples' SWHI more in the UK than in the other two countries, suggesting a deeper scarring effect in the UK (over and above the relatively poor financial benefits given household income is accounted for).

Table 4 also shows that men's SWHI is much less influenced by their partner's employment status than their own (and not at all in Australia and the UK). By contrast, women seem to give similar importance to their own and their partner's employment status. The differential valuation by men is especially pronounced for part-time employment and unemployment. Table 5 shows tests for the significance of these differences for each country.

<<< Insert Table 5 about here >>>

These results confirm expectations that women's employment contributions are valued less than men's, at least by men. And this is a gender effect because women do not value their own contributions more than their partners'. These differences are observed over and above the influence of the level of household income, suggesting that this effect is not only because of the gender earnings gap but arises, at least in part, from a male breadwinner ideology[5]. Note that the form of breadwinner valuation differs between Australia and the UK: in the former country, the importance of the man's status is reflected in the difference in part-time employment whereas in the latter country, it is from the man's unemployment status that problems arise. In Germany women seem to challenge the male breadwinner ideology more than in the other two countries by valuing their own employment status slightly more than

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[4] Robustness tests were carried out for the UK sample in De Henau and Himmelweit (forthcoming), using variants of the main specification and confirm the strength of employment status coefficients (at least for the UK).

[5] Note also that the independent effect of employment status remains even when we add female earnings shares to the model, confirming the independent effect of employment status beyond just capturing current earnings contributions (see De Henau and Himmelweit, forthcoming for details of these alternative models).

their partners' (although German men still value their own employment situation as more important than their partner's). This is in line with the finding that women's gender role attitudes in Germany, although still more traditional on average than in Australia and the UK, were rapidly becoming more egalitarian over the period considered.

But does employment status have an effect on relative power within households? If so, we would expect the effect of a change in either the man's or the woman's employment status to be greater in magnitude on their own SWHI than on their partner's. We can see this by examining in Table 6 how a change in one partner's employment status affects the difference between the man's SWHI and the woman's.

<<< Insert Table 6 about here >>>

The expected sign for the effect of all respective employment statuses and that most are significant (especially women's employment status) confirms the hypothesis that an individual's employment status is more important to their own SWHI than to their partner's in all countries. Therefore both men and women benefit more from an improvement in their own status than their partner does, in accord with the hypothesis that they gain intrahousehold power (again, over and above objective impacts on household income, earning shares or roles with respect to childcare).

Alternative estimations

In order to check the robustness of our results, and whether different types of employment-related contributions make a difference to the global picture of our hypotheses, we have run a few other specifications, which include the same controls as our main model.

In Table 7, Model 2 considers a simple distinction between full-time and any other employment status. This simpler specification confirms results from our main model that working full-time improves SWHI relative to any other employment status, and further that the man's SWHI is increased for significantly more by him working full-time than the woman doing so, even controlling for household income. Only in the UK is this difference significant for women, that is, women value their partner's full-time employment more than their own. Also own full-time employment improves own SWHI relative to partner's in all countries, though insignificantly for men in the UK, a diminished effect reflecting their greater concern with their partner being in full-time employment than themselves[6].

<<< Insert Table 7 about here >>>

If we combine the partners' employment statuses to look at a breadwinner typology of households, we find a similar picture. Model 3 presents a typology based on whether each

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[6] A distinction between in employment and not in employment (instead of full-time employment versus any other status) yielded very similar results.

partner works full-time or not, with a further distinction between working part-time and not being employed at all for women. The reference category is the "traditional" household in which the man is employed (full-time) and the woman is not employed at all.

In the UK and Australia, both partners' SWHI is reduced if the man loses his full-time job in the traditional, male sole earner, household. By contrast, a complete reversal in status (from male sole full-time earner to female sole full-time earner) is a source of reduced SWHI for men but not for women, whose SWHI is oblivious to who the sole-earner is. That said, as long as their partner remains employed full-time, women see their SWHI increase if they get a job, and even more so if it is a full-time job. In sum, the man's SWHI does not change as long as he remains in full-time employment, whatever happens to his partner's employment status; the woman's SWHI is highest when the household has two full-time earners and, provided her partner remains in full-time employment, her SWHI also increases if she becomes a part-time earner, though to a lesser extent. Either partner gains most in relative terms when they are the sole (full-time) earner, further confirming our results above about the effects of employment status on relative SWHI and intrahousehold access to and control over resources. Germany conforms to the same patterns although with more gender symmetry: both partners' SWHI increases when women gain more employment (and with men in full-time employment) and both gain in relative terms from being in a better employment situation than their partner.

5. Policy implications and conclusion

Our results confirm that in all countries contributions matter to access to household income, especially those that relate to employment status. As we saw in section 2, in none of our countries was policy designed to promote the more equal gender roles that would result in more equal access to household resources. This means that differences in how policies impact on men's and women's access to resources is largely indirect, a by-product of policies designed to do quite different things. Consequently, the differences that we observe between countries are not likely to be due to any single policy difference, but rather to the effect of a number of different policies, implemented in different ways and through different means, reflecting underlying differences in priorities and ideologies.

One interpretation of our results is that in Germany, unlike the other two countries, a welfare system that helps women stay out of the labor market is lagging behind men's as well as women's expectations that women should contribute financially to their household as couples aspire to higher incomes than can be provided by a single earner. That the effect of women's employment status on their partner's satisfaction with household income is greater in Germany than in the UK and Australia supports this view.

Lee et al. (2007) report a sharp rise in gender egalitarian attitudes in West Germany in the early years of the 21st century. Data from the BHPS show an earlier rise in egalitarian attitudes in the UK followed by more stability in the period this study covers (while traditional attitudes continued to become less prevalent). So attitudes were changing more

rapidly in Germany than in Australia and the UK, despite (or perhaps because of) a welfare system that encouraged the male breadwinner model. This seems to have been recognized by politicians. For example, reforms to the German parental leave system to improve paternal care incentives and strengthen mothers' labor market attachment had support throughout the political spectrum, when implemented in 2007 (Lewis, 2009).

That said, our review of policies demonstrates intertwined implicit gender biases that impact on intra-household inequalities in all three countries' social policy frameworks. We saw that the residual welfare states of the UK and Australia can in some respects reinforce the male breadwinner family, and its intra-household inequalities, by default even more effectively than a welfare system, like that in Germany, which does so by design.

However, promoting intra-household gender equality is clearly not high in the list of current political priorities, not only because of neo-liberal reluctance to interfere in the private sphere of the family, but also because other goals seem more important. However, as we have seen, nearly all social policies affect either the variables that influence intra-household inequalities or the way in which those variables affect those inequalities.

For example, Australian and UK social policies from the late 1990s onwards have focused on reducing the number of "workless households", by getting any member of a household into employment, and reducing welfare expenditure by using means-testing to target resources at low income families. Both were seen as vital to the fight against child poverty and had far higher priority than preventing policies having detrimental effects on the long term position of a particular group of adults (namely, women) within their households.

In practice, this meant that the economic dependence of individuals within households was not seen as problematic unlike the economic dependence of households or individuals on the state was, a contradictory stance since the gender inequality that results from the former is a major contributor to child poverty and to subsequent dependence on the state by families who lose their breadwinner, whether through unemployment of family separation. Children's poverty is intimately linked to that of their mother (Lister, 2005) both within intact households and particularly when parents separate, which studies have shown to occur more frequently when access to the benefits of household resources are shared less equally (see Vogler et al., 2008).

This is but one example of how understanding the effects of policies on intra-household inequalities can help not only in devising policies to promote gender inequalities but in ensuring that all policies are effective in meeting their goals. Policy makers ignore such issues at their peril.

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Table 1 – Main family policies in force or implemented 2002-7 in the UK, Australia and Germany

	UK	Australia	Germany
Childcare	- Private provision, high cost - Means-tested subsidies to costs for mid to low income working parents through tax credits - Scheme giving limited tax rebates for childcare costs for employees of participating employers - Free part-time pre-school education for all 3- 4yr olds	- Private provision. Subsidies extended to for-profit as well as non-profit provision - Means-tested childcare benefit for all (at a higher level for working parents) and tax relief for working families (benefiting those with higher incomes)	- Public provision - Extensive free part-time coverage for over 3s - Slowly increasing coverage for under 3s in the West, relatively high in the East - Since 2005:direct public funding of childcare places for under 3s increased with target of 33% coverage by 2013
Parental leave	- Low paid job-protected maternity leave (initially 26 paid weeks extended to 39) - Two weeks equally low paid paternity leave - Unpaid individual parental leave (three months) with very low take-up	- No statutory paid parental leave but provided by some employers - Introduction of lump sum baby bonus (for all mothers of newborns)	- 100% earnings replacement maternity leave (14 weeks) - Low paid individual parental leave (up to three years) and flexibility of part-time take-up – low take up by fathers - No specific paternity leave - From 2007, replaced by one year transferable parental leave (paid at 67% of earnings up to a ceiling), with 2 months additional leave available to the father.
Working time	- 48 hour maximum week (with individual opt-out) - Introduction of right to request flexible working (reduction, schedule, location) for parents of children under 6 (from 2003) and carers of adults (from 2007)	- No statutory working time legislation but individual agreements - Protection of carers from discrimination and obligation for employers to make reasonable working arrangements (NSW and VA) -	- 48 hour maximum week (no individual opt-out) - Right to request change to hours after period of leave - Active creation of mini-jobs through financial support to employers
Tax-benefit system	- Universal child benefit - Individual taxation - Introduction of family-based means-tested	- Individual taxation - Introduction of means-tested family tax benefit for each child (plus additional	- Universal child benefit - Joint taxation of married couples (income splitting) and limited de facto joint taxation

	refundable tax credits for families in work and/or with children (including childcare support) - Stricter activation conditions for benefits (including on lone parents by age of youngest child and both members of couples)	support to one-earner families with more stringent income test for secondary earner); subsequently reformed to reduce somewhat the disincentive to second earners - Stricter activation conditions for benefits (including on lone parents and both members of couples)	of divorced couples with maintenance payments

Sources: Brennan (2007); Lewis and Campbell (2007); Lewis et al. (2008); Moss (2011); Hegewisch (2009); EFWL (2008)

Table 2 Evolution of employment indicators 1997-2007

	Australia			Germany			UK		
	1997	2002	2007	1997	2002	2007	1997	2002	2007
Male employment rate	77%	78%	81%	73%	71%	75%	75%	76%	77%
Female employment rate	60%	63%	67%	56%	59%	64%	63%	65%	66%
Empl. rate of mothers of child<6y	44%	45%	48%	50%	57%	60%	56%	57%	56%
Incidence of male part-time employment	15%	12%	12%	4%	6%	8%	8%	9%	10%
Incidence of female part-time employment	41%	39%	38%	31%	35%	39%	41%	40%	38%
Gender pay gap (FT)	15%	15%	15%	24%	26%	25%	25%	23%	21%
Usual weekly hours men		41.4	40.7		40.6	40		42.8	41.8
Usual weekly hours women		30.7	30.9		31.4	30.2		31.1	31.4
% PT women involuntary		26.2	24.7		9.3	16.3		5.6	6.5
% PT men involuntary		42	36.9		30.7	27.9		40.3	41.2

Source: OECD Employment database and earnings database (2011, online)

Table 3 Descriptive statistics of the main variables used in our estimations

	UK	GE	AU
Man's employment status			
Full-time	89.4%	83.3%	83.2%
Part-time	3.1%	2.7%	6.8%
Econ. Inactive	1.7%	3.4%	2.7%
Unemployed	2.9%	8.5%	2.1%
Long-term disabled	2.9%	2.1%	5.3%
Woman's employment status			
Full-time	47.6%	32.7%	37.0%
Part-time	30.0%	34.2%	34.6%
Econ. Inactive	18.5%	21.7%	20.7%
Unemployed	1.7%	9.2%	2.2%
Long-term disabled	2.3%	2.2%	5.4%
FT-earner typology			
No earner or M PT earner	4.9%	6.9%	8.4%
Woman sole PT earner	2.5%	4.1%	4.2%
Woman sole FT earner	3.3%	5.8%	4.2%
Man sole (FT) earner	17.6%	26.2%	20.0%
Male one-and-a-half earner	27.5%	30.2%	30.5%
Dual FT earner	44.3%	26.9%	32.8%
F earning share typology			
0-25%	40.0%	46.8%	35.6%
25-40%	21.9%	18.2%	17.7%
40-60%	25.0%	20.8%	23.1%
60-75%	5.2%	3.8%	3.6%
75-100%	4.8%	7.4%	10.3%
No dep. child in hh	41.2%	44.5%	41.0%
Youngest child 0-4y	25.5%	17.2%	25.9%
Youngest child 5-12y	24.4%	22.8%	23.5%
Youngest child 13-18y	8.9%	15.6%	9.5%

	Value	Std dev.	Value	Std dev.	Value	Std dev.
Equiv. household income (EUR)	45,217	27,574	45,297	26,625	29,088	17,602
Man's SWHI score	6.0	2.4	6.2	2.2	6.4	2.1
Woman's SWHI score	6.1	2.4	6.4	2.2	6.5	2.1
Man's overall life satisfaction	7.1	1.8	7.0	1.7	7.9	1.3
Woman's overall life satisfaction	7.2	1.9	7.1	1.7	8.0	1.3
N	7359		26806		12786	

Notes: (1) All satisfaction scores have been rescaled into a 0-10 interval.

        (2) Sample is male-female couples of working-age with or without dependent children (CNEF, waves 2002-2007)

Table 4 Regression results for man's and woman's SWHI

	UK		GE		AU	
	Man	Woman	Man	Woman	Man	Woman
Man's employment status						
Part-time	-0.596***	-0.218	-0.420***	-0.247***	-0.411***	-0.394***
	(0.154)	(0.172)	(0.092)	(0.084)	(0.083)	(0.083)
Econ. Inactive	-0.448**	-0.374	-0.448***	-0.342***	-0.649***	-0.361***
	(0.220)	(0.252)	(0.101)	(0.087)	(0.129)	(0.118)
Unemployed	-1.423***	-1.324***	-0.850***	-0.598***	-0.797***	-0.383**
	(0.258)	(0.222)	(0.061)	(0.057)	(0.165)	(0.149)
Long-term disabled	-0.868**	-1.222***	-0.175**	-0.153*	-0.124*	-0.067
	(0.357)	(0.378)	(0.086)	(0.079)	(0.071)	(0.072)
Woman's employment status						
Part-time	-0.025	-0.255***	-0.204***	-0.309***	0.012	-0.167***
	(0.081)	(0.081)	(0.045)	(0.045)	(0.047)	(0.053)
Econ. Inactive	-0.047	-0.409***	-0.389***	-0.482***	0.029	-0.339***
	(0.112)	(0.119)	(0.058)	(0.058)	(0.064)	(0.070)
Unemployed	-0.196	-0.599***	-0.438***	-0.723***	-0.174	-0.810***
	(0.178)	(0.231)	(0.059)	(0.062)	(0.109)	(0.136)
Long-term disabled	0.133	-0.830**	-0.216**	-0.271***	-0.009	-0.172**
	(0.297)	(0.325)	(0.093)	(0.095)	(0.067)	(0.075)
Log equiv. household income	0.236***	0.284***	0.451***	0.424***	0.366***	0.301***
	(0.081)	(0.088)	(0.045)	(0.043)	(0.051)	(0.054)
No. Children 0-4y	-0.064	-0.147**	0.024	0.018	-0.072	-0.110**
	(0.060)	(0.060)	(0.044)	(0.043)	(0.047)	(0.050)
No. Children 5-12y	0.024	-0.022	0.076**	0.099***	-0.016	-0.045
	(0.068)	(0.068)	(0.036)	(0.037)	(0.044)	(0.049)
No. Children 13y+	-0.058	-0.047	0.018	-0.037	-0.007	0.025
	(0.081)	(0.081)	(0.028)	(0.029)	(0.044)	(0.051)
Constant	1.142	0.767	-1.034**	-0.495	-1.051*	-0.278
	(0.872)	(0.949)	(0.469)	(0.458)	(0.549)	(0.574)
N (observations)	7359	7359	26806	26806	12786	12786
N (groups households)	1846	1846	6479	6479	3319	3319
R^2 (within)	0.0978	0.100	0.140	0.125	0.102	0.101
R^2 (between)	0.377	0.286	0.527	0.490	0.377	0.317
F	16.88	22.85	102.5	95.73	35.94	39.15

Notes: (1) *p < .10. **p < .05. ***p < .01. Robust standard-errors in parentheses (clustered on individuals).

(2) All specifications include controls for own and partner's overall satisfaction with life and year dummies.

Table 5 Gender difference in magnitude of effects of employment status on each partners' SWHI

	UK		GE		AU	
	Man	Woman	Man	Woman	Man	Woman
Part-time	-0.571***	0.037	-0.216**	0.062	-0.423***	-0.228**
	(0.177)	(0.192)	(0.102)	(0.096)	(0.094)	(0.099)
Econ. Inactive	-0.401	0.035	-0.060	0.140	-0.678***	-0.022
	(0.244)	(0.277)	(0.118)	(0.107)	(0.145)	(0.136)
Unemployed	-1.227***	-0.725**	-0.413***	0.125	-0.623***	0.428**
	(0.308)	(0.318)	(0.086)	(0.086)	(0.202)	(0.199)
Long-term disabled	-1.001**	-0.392	0.041	0.119	-0.114	0.105
	(0.459)	(0.492)	(0.124)	(0.127)	(0.100)	(0.104)

Note: *$p < .10$. **$p < .05$. ***$p < .01$. Robust standard-errors in parentheses (clustered on individuals).

Table 6 Regression results for difference between man's and woman's SWHI

	UK	GE	AU
Man's employment status			
Part-time	-0.378**	-0.173*	-0.017
	(0.179)	(0.098)	(0.094)
Econ. Inactive	-0.074	-0.106	-0.289*
	(0.273)	(0.099)	(0.152)
Unemployed	-0.100	-0.252***	-0.414**
	(0.262)	(0.062)	(0.172)
Long-term disabled	0.354	-0.022	-0.057
	(0.421)	(0.094)	(0.084)
Woman's employment status			
Part-time	0.229**	0.105**	0.179***
	(0.099)	(0.049)	(0.060)
Econ. Inactive	0.362**	0.093	0.368***
	(0.143)	(0.065)	(0.078)
Unemployed	0.403	0.286***	0.637***
	(0.256)	(0.070)	(0.155)
Long-term disabled	0.964**	0.055	0.163**
	(0.409)	(0.107)	(0.083)
Log equiv. household income	-0.048	0.027	0.065
	(0.102)	(0.048)	(0.057)
No. Children 0-4y	0.083	0.006	0.037
	(0.071)	(0.049)	(0.055)
No. Children 5-12y	0.046	-0.023	0.029
	(0.083)	(0.040)	(0.054)
No. Children 13y+	-0.011	0.055*	-0.032
	(0.102)	(0.033)	(0.058)
Constant	0.375	-0.539	-0.774
	(1.094)	(0.501)	(0.630)
N (observations)	7359	26806	12786
N (groups households)	1846	6479	3319
R^2 (within)	0.0436	0.0270	0.0431
R^2 (between)	0.196	0.125	0.151
F	10.26	18.71	15.09

Notes: (1) *p < .10. **p < .05. ***p < .01. Robust standard-errors in parentheses (clustered on individuals).

        (2) All specifications include controls for own and partner's overall satisfaction with life and year dummies.

Table 7 Alternative specifications for the effects of employment status

	UK			Germany			Australia		
	Man's SWHI	Woman's SWHI	Diff (m-f) SWHI	Man's SWHI	Woman's SWHI	Diff (m-f) SWHI	Man's SWHI	Woman's SWHI	Diff (m-f) SWHI
Model 2									
Man in FT employment	0.837***	0.653***	0.184	0.759***	0.503***	0.256***	0.717***	0.451***	0.266***
	(0.136)	(0.136)	(0.146)	(0.055)	(0.052)	(0.055)	(0.078)	(0.071)	(0.086)
Woman in FT employment	0.039	0.314***	-0.275***	0.301***	0.442***	-0.141***	0.022	0.331***	-0.309***
	(0.079)	(0.079)	(0.095)	(0.046)	(0.045)	(0.049)	(0.048)	(0.055)	(0.062)
Gender difference in magnitude									
of full-time employment	0.798***	0.339**		0.458***	0.061		0.695***	0.120	
	(0.156)	(0.156)		(0.072)	(0.068)		(0.090)	(0.090)	
Model 3 (ref: Man sole earner, FT)									
No earner or M PT earner	-0.558**	-0.477**	-0.081	-0.887***	-0.613***	-0.273***	-0.733***	-0.516***	-0.217*
	(0.248)	(0.227)	(0.267)	(0.086)	(0.080)	(0.082)	(0.124)	(0.116)	(0.131)
Woman sole PT earner	-0.854***	-0.576**	-0.278	-0.610***	-0.230***	-0.381***	-0.693***	-0.089	-0.605***
	(0.228)	(0.249)	(0.283)	(0.087)	(0.085)	(0.096)	(0.128)	(0.115)	(0.143)
Woman sole FT earner	-0.850***	-0.171	-0.680***	-0.235***	0.150*	-0.385***	-0.653***	0.077	-0.730***
	(0.206)	(0.197)	(0.241)	(0.087)	(0.083)	(0.092)	(0.121)	(0.122)	(0.141)
Male one-and-a-half earner	0.066	0.228**	-0.162	0.181***	0.240***	-0.059	0.028	0.248***	-0.219***
	(0.093)	(0.103)	(0.124)	(0.040)	(0.043)	(0.046)	(0.057)	(0.062)	(0.071)
Dual FT earner	0.101	0.478***	-0.377***	0.371***	0.567***	-0.195***	0.040	0.522***	-0.482***
	(0.108)	(0.118)	(0.138)	(0.056)	(0.055)	(0.061)	(0.066)	(0.074)	(0.085)

Notes: (1) All models are based on the main Model in Table 2, controlling for log of equivalised annual household real income, number and age of children, partners' individual overall satisfaction with life and year dummies.

(2) *p < .10. **p < .05. ***p < .01. Robust standard-errors in parentheses (clustered on individuals).

(3) FT stands for full-time; PT for part-time