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### **Gender norms and financial satisfaction of men and women in couple across 11 European countries**

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## **Abstract**

This paper examines how gender roles of men and women in couple influence their answers to a question on satisfaction with their financial situation and to what extent these effects relate to differences in gender role attitudes and gender regimes across 11 countries of the European Union. Using data from the European Community Household Panel (years 1995-2001), we applied a method produced by the research project to isolate the gender effects through the way in which male and female contributions to the household financial situation are differently assessed by partners. We also tested whether the impact on the relative financial benefits that each partner perceives from a change in their situation is also gendered (De Henau and Himmelweit, 2013a). Countries in the north of Europe and especially, those where gender role attitudes and public policy is favouring more equal gender roles (namely Denmark, Finland, France and Belgium) are significantly distinct from more conservative countries in the south (such as Italy, Greece, Portugal) and also Austria, in that women's relative benefits from full-time employment are less pronounced in the latter group than the former group owing to welfare regimes more in tune with male breadwinner models in which the female contribution in the form of employment is not valued as much as in the north.

## **Introduction**

This paper looks at how men and women in couples across Europe differ in their answer to a question on satisfaction with their financial situation. The idea is to explore how country differences in terms of gender role attitudes and welfare regimes can be used to interpret relative subjective benefits that couples draw from their household's financial situation. Previous work has already shed light on these issues for Germany, the UK and Australia (De Henau and Himmelweit, 2013b). There we showed that change in employment status was a key factor in explaining relative benefits from household income. Some differences were observed between the countries, but because of the relatively similar nature of their gender regimes – namely a one and a half breadwinner model characterised by a majority of dual-earner couples in which the man works full-time and the woman is employed part-time – we could not really exploit differences in policy and gender norms to see how they shaped men's and women's assessment of their financial situation.

Using a relatively older dataset, the European Community Household Panel, we were able to examine data from 11 countries<sup>2</sup> of the European Union between 1995 and 2001 and verify that the relationship between welfare regimes, gender norms and the value of couple's financial contributions holds too, as was the case for the UK, Germany and Australia (De Henau and Himmelweit, 2013b). These countries encompass a wider range of welfare regimes, as identified by numerous feminist analyses (see Meulders and O'Dorchai 2007, for a review from around that time): Denmark and

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<sup>2</sup> Countries are Denmark (DK), Finland (FI), France (FR), Belgium (BE), the Netherlands (NL), Ireland (IE), Austria (AT), Italy (IT), Greece (EL), Spain (ES) and Portugal (PT).

Finland as representatives of the Nordic, social democratic model; France and Belgium as cases leaning towards a corporatist model but with a working-mother friendly environment similar to Nordic countries; Austria and the Netherlands forming a hybrid mix of regimes where female employment is high but mainly on a part-time basis; Ireland as representative of a weak liberal regime where market forces drive welfare and employment policies; Italy, Greece, Spain and Portugal as representatives of the Southern European model, in which public provision supporting work-life balance policies is low, and gender role attitudes still very conservative, albeit less so in Spain.

From previous research we know that countries with more traditional attitudes such as those in Southern Europe, and also Austria and West Germany, are less likely to have implemented work-life balance policies that foster gender role equality, maintaining an ideology of favouring male-breadwinner couples and differentiation of roles (De Henau, 2007; Shoberg, 2004). These can be actively supported by the State (like in Austria and Germany) or left by default to the family to resolve (as in Southern Europe). As a result, we expect the financial contribution of women's employment and the security it provides (subjectively) to the household members to vary according to general attitudes towards gender roles displayed in each country.

In a previous paper, De Henau and Himmelweit (2013a) explained in detail the assumptions and the method used to analyse intra-household subjective benefits from household resources. What is meant by benefits from a household's financial situation is anything broader than consumption benefits, such as financial security or autonomy that household resources can confer to the household as a whole as well as to its members individually. Contributions made by household members in the form of paid work or unpaid activities that sustain the financial strength of the household are the main determinants of such benefits and the nature of the contribution and gender of the contributor will also determine the individual benefits gained from the total household resources. More specifically, we can isolate two effects of such contributions. Firstly, at the household level, a negative change in the financial contribution by one member of the couple (eg through losing a full-time employment position) will be detrimental to both partners as the financial security of the household is reduced, even if in some countries it is somewhat protected through the welfare system. This effect is captured by the change in individual satisfaction in either partner's response from a change in either partner's characteristics such as employment status. Gender effects occur when both partners' satisfaction is more influenced by a change in one partner's situation than in the other's. Secondly contributions by partners will also affect the relative benefit they gain individually – i.e. relative to their partners – from their household resources. This is captured by the difference in the change in financial satisfaction each individual gets out of a change in their own and their partner's contributions, measured year on year in the ECHP. The magnitude of these relative effects may be gendered and depend on a country's gender

norms or policies if these influence the perceived value of each partner's contribution (see De Henau and Himmelweit, 2013a, for more details)

Our results show that in countries such as Italy, Greece or Portugal, but also Austria, women benefit less relatively than their partner from taking up (full-time) employment than in countries like Denmark, Finland, Belgium or France, known to have put in place more effective policies to foster work-life balance (De Henau, Meulders and O'Dorchai, 2010). However, no clear-cut effects were found for Ireland, the Netherlands and Spain as they present a mixed setting of attitudes and policies.

In the next sections we first explore the general context of employment and gender norms during that period before moving on to our empirical specification and our results.

### **Overview of employment and gender norms in the ECHP-11 countries**

#### *Employment*

Using data from the OECD over the period of the ECHP (1995-2001), we can draw an overview of the evolution of employment for men and women, which main context was that of an economic recovery following the recession of the early nineties.

Women's employment rate was low in Southern Europe, except for Portugal; it was also low in Belgium and Ireland at the start of the period. It increased in all countries, especially in Ireland and Spain (>10% pts). Men's employment rate was much higher than women's; it increased remarkably in Ireland and Spain (around 10% pts) and in the Netherlands and Finland (5% pts) while stable elsewhere or decreasing (Austria, Denmark and Greece).

The incidence of women's part-time employment was much higher throughout the period in the Netherlands (around 55% for women aged 15-64) than in any other country and lowest in Southern Europe and Finland (below 20%). It increased in Belgium and Ireland, remained stable in Portugal and France and decreased in Denmark and Greece. OECD data also revealed that women's part-time hours were on average around 17-18 hours a week in all countries. The incidence of men's part-time employment was much lower than women's, ranging from as low as 2% in Austria, Greece and Spain to 14% in the Netherlands (9% in Denmark). It was also relatively stable over the period (though increased in Ireland, Belgium, Finland, Italy and the Netherlands).

Women's unemployment rate remained higher than men's in all countries and at all times (except Ireland where men's was slightly higher). The unemployment rate was very high in Spain but was

slashed by half over the period (women in the labour force were still twice as likely to be unemployed as men). The fall in unemployment rates accompanied the economic recovery of the late 1990s but remained at high levels for Italy, Greece and Spain (women) in 2001 compared to other countries.

Italy, Greece and Belgium were characterised by higher incidence of long-term unemployment (>50% for women) whereas Austria, Denmark and Finland have the lowest incidence figures. Ireland used to have high incidence but it was reduced to 20% for women and 40% for men in 2001 (from 52% and 66% respectively in 1995). Italy was the only country in the sample where the incidence of long-term unemployment remained high throughout the period (>60% for both men and women).

Data on gender wage gaps shows great disparity between countries: the highest in 2001 were in Germany, the UK and Austria while the Netherlands and Ireland also had large gaps in the early part of the period. Lowest gaps were found in Italy and Portugal. Gaps decreased in Italy, Ireland, the Netherlands, Luxembourg and Austria and remained stable or increased elsewhere. An increasing gap was most noticeable in Portugal where it doubled over the period. In Spain too the gap increased as more and more women took up employment (in part-time or temporary jobs).

#### *Gender role attitudes*

Data from the World Value Survey for the years 1990 and 1999 allowed us to extract answers to four questions that can be taken as indicators of gender role attitudes over the period of interest. People were asked in both waves whether they agreed or disagreed (strongly or not) with a series of attitudes statements, among which:

1. A pre-school child is likely to suffer if his or her mother works
2. When jobs are scarce, men should have more right to a job than women
3. Both the husband and wife should contribute to household income
4. Having a job is the best way for a woman to be an independent person

Agreeing with statements 1 and 2 and disagreeing with statements 3 and 4 were considered traditional/conservative in our summary in Table 1.

On all questions, women showed less traditional attitudes than men in all countries bar a few exceptions. Traditional answers declined over time (except for statement 3 on joint contribution where more countries showed stability while in some countries such as Portugal and Finland, the proportion who disagreed increased). In particular for each statement, the following findings can be highlighted:

Statement 1 (Pre-school child suffers if mother works): attitudes were relatively stable, though large decrease in the prevalence of traditional views in Sweden, Britain, Denmark, East Germany and the Netherlands (especially for women). Austria, West Germany and Southern Europe (bar Spain) appeared very conservative with more than two thirds of women agreeing with the statement (and more than three quarters of men).

Statement 2 (Priority to men for scarce jobs): traditional views (agreement) fell everywhere for both men and women, and were below 30% in 1999 for women (even below 10% in Denmark, Sweden and Finland). Sharp differences between men and women could be spotted in Germany (East and West) and Greece. By contrast to the main pattern, in Belgium, Ireland, the Netherlands, Spain, France and Italy, more women agreed with the statement than men (especially in Belgium) in 1999.

Statement 3 (both spouses should contribute to income): answers to this seem to follow a pattern of economic necessity rather than traditional values since respondents in Southern Europe and East Germany were less likely to disagree. These regions were poorer so that both incomes might be needed and/or home production may substitute for market consumption. In Sweden however the low figure for disagreement might be more in tune with egalitarian views about dual-earner couples. The Netherlands stands out as many respondents disagreed, showing strong allegiance to their one-and-a-half earner model of the family (although fewer women than men disagreed).

Statement 4 (Jobs are good for women's independence): very few disagreed (less than 20% of both men and women) though Finland, Britain, Ireland and the Netherlands stand out as more conservative (33%).

From this, it seems we could cluster Italy, Greece, Portugal and Austria into one group of conservative gender roles attitudes (alongside West Germany although not in this ECHP analysis) based on the first two statements, which seem to carry more weight in determining overall gender role attitudes in a country (Fortin, 2005; Shoberg, 2004). Belgium could be in either group as not clearly distinct and containing people with more polarised views. The other interesting cluster is to do with the question on whether employment helps women achieve independence, highly relevant to our analysis. Women (and men) in Finland, Britain, the Netherlands and Ireland were more likely to disagree than in other countries, despite displaying relatively egalitarian attitudes with respect to the first two statements. It is not straightforward to understand what such cluster of countries has in common although one interpretation could be something related to the special status of women as home carers underpinned by the state. It is more obvious in Finland, where long home-care protected leaves were available to women and presumably endorsed, hence achieving independence through state-sponsored home-care activities (unlike Sweden or Denmark). In Britain and the Netherlands a

combination of very long maternity leaves in the former and predominance of part-time work in both and especially the latter may contribute to such cluster by default (women achieve their independence by being mothers). Further analysis would need to be carried out to verify this interpretation but the implication for this cluster would be to find results in our empirical analysis (which excludes Britain) showing that the Netherlands and Ireland sit somewhere apart from the main cluster of traditional versus egalitarian views which influence how contributions by partners impact on their relative benefits from household resources. This seems to be at least the case for the Netherlands where – our results show – both partners tended to value each other's contributions equally.

Table 1 Gender Role Attitudes (Percentage who show traditional / conservative answers)

	(1) Pre-school child suffers if mother works				(2) Scarce jobs should go to men in priority				(3) Both spouses should contribute to hh income				(4) Job best way for woman's independence			
	% Agree		% Agree		% Disagree		% Disagree		% Disagree		% Disagree		% Disagree			
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women		
	1990	1999	1990	1999	1990	1999	1990	1999	1990	1999	1990	1999	1990	1999	1990	1999
Denmark	34%	<b>22%</b>	27%	<b>12%</b>	7%	7%	14%	5%	31%	<b>31%</b>	24%	<b>29%</b>	19%	15%	18%	14%
Sweden	78%	<b>44%</b>	63%	<b>29%</b>	7%	3%	9%	2%	12%	12%	12%	10%	21%	15%	27%	16%
Germany East	78%	<b>36%</b>	78%	<b>32%</b>	36%	<b>32%</b>	30%	<b>18%</b>	16%	8%	9%	7%	25%	<b>15%</b>	23%	<b>10%</b>
Finland	58%	<b>44%</b>	43%	<b>34%</b>	15%	12%	14%	7%	20%	<b>28%</b>	22%	<b>27%</b>	22%	<b>36%</b>	20%	<b>33%</b>
Great Britain	55%	<b>49%</b>	51%	<b>35%</b>	31%	24%	36%	<b>20%</b>	32%	<b>27%</b>	26%	<b>29%</b>	33%	<b>31%</b>	29%	<b>32%</b>
Netherlands	67%	<b>54%</b>	55%	<b>36%</b>	21%	11%	29%	<b>13%</b>	72%	<b>66%</b>	66%	<b>58%</b>	44%	<b>39%</b>	41%	<b>39%</b>
Ireland	58%	<b>40%</b>	45%	40%	35%	<b>14%</b>	35%	<b>16%</b>	31%	<b>27%</b>	27%	<b>27%</b>	37%	<b>35%</b>	40%	<b>33%</b>
Spain	47%	-	53%	-	29%	<b>15%</b>	31%	<b>17%</b>	15%	11%	12%	8%	22%	-	15%	-
Belgium	60%	55%	53%	46%	37%	<b>22%</b>	36%	28%	31%	<b>35%</b>	30%	<b>23%</b>	28%	25%	26%	20%
France	65%	58%	61%	<b>51%</b>	35%	21%	31%	22%	19%	19%	19%	18%	22%	19%	19%	14%
Germany West	81%	<b>77%</b>	79%	<b>64%</b>	34%	<b>32%</b>	25%	<b>22%</b>	36%	<b>30%</b>	27%	<b>29%</b>	24%	21%	21%	18%
Portugal	83%	<b>73%</b>	80%	<b>68%</b>	35%	31%	32%	28%	2%	14%	2%	9%	24%	<b>26%</b>	15%	<b>15%</b>
Greece	-	80%	-	73%	-	<b>27%</b>	-	<b>14%</b>	-	16%	-	10%	-	<b>24%</b>	-	<b>12%</b>
Italy	74%	79%	75%	77%	44%	<b>26%</b>	40%	27%	22%	22%	16%	15%	27%	26%	21%	18%
Austria	80%	75%	79%	82%	49%	<b>27%</b>	44%	<b>25%</b>	27%	23%	20%	21%	25%	18%	23%	18%

Note: Countries are ordered by the percentage of women agreeing strongly with the 'pre-school child suffers' question in 1999. In bold are percentages that have changed by more than 10 percentage points (pp) between the two waves; in yellow are where the difference between men's and women's answer is larger than 10pp; in orange are answers that stand out as more conservative than others in statements 3 and 4, breaking the ranking from statement 1.

Source: World Value Survey (1990 and 1999)



Another international survey providing useful information about gender role attitudes is the International Social Survey Programme, whose 1994 and 2002 waves included a specific module on family and work-life balance issues, albeit not in 1994 for many countries of our sample. Data on attitudes were also available in those surveys and results for 2002 were broadly in line with those of the 1999 World Value Survey. Focusing on 2002 (where we have data for all countries in our sample except Italy), an interesting complementary question was asked: “should women work (part-time, full-time, or not) when children are of pre-school age?”

Table 2 cross-tabulates answers to this question with that of the main gender role attitude question identified above which relates to maternal employment. This identifies how part-time employment is considered for mothers of pre-school children and can inform the interpretation of our empirical analysis later on about how men and women perceive the contribution of part-time employment as opposed to that of full-time employment. The table reveals that 50% of respondents think that mothers of pre-school children should work part-time, while 38% think they should stay at home. Against that backdrop, even among those men and women who disagree (strongly or not) that a pre-school child suffers if their mother works, about 60% of them think that the mother should work part-time and only between 33% and 18% think she should work full-time.

Table 2 Attitudes towards employment of mothers of pre-school children

		Pres-school child suffers if mother works				Total	
		Agree strongly	Agree	Neither	Disagree	Disagree strongly	
Mother of	work full-time	2.71	5.09	8.84	18.31	32.8	12.31
pre-school	work part-time	30.94	38.91	59.52	62.93	58.25	49.96
child should	stay at home	66.35	56	31.65	18.76	8.95	37.73
Total		100	100	100	100	100	100

Source: ISSP 2002 (DE-E, DE-W, GB, AT, IE, NL, NO, SE, ES, FR, PT, DK, BE-FL, FI) – full sample of men and women

## Methodology

As explained above, our empirical analysis is based on the same model used for previous analyses with a slight difference in the definition of the dependent variable (De Henau and Himmelweit, 2013b). The dependent variable is a question asked to all adult members of the household, and can therefore be matched for partners about “How satisfied are you with your financial situation?”, (hereafter SWFS). Answers ranged from 1, not satisfied, to 6, fully satisfied.

We ran three regressions with three different dependent variables: male satisfaction, female satisfaction and difference between male and female satisfaction. The first two regressions allowed us

to test the effect of independent variables on the overall benefit from household resources from a change in either partner's characteristics (mainly contributions in the form of paid employment or unpaid work).

The set of independent variables included:

- Dummies for employment status (ILO base) for each partner: part-time employed, unemployed, economically inactive (ref. is full-time employed)
- Number and age of children (children aged 0-4, children aged 5-12, children aged 13+)
- Log of equivalised household annual net income in PPP
- Year dummies (1996 as reference)
- Controls for other domains of satisfaction (from each partner):
  - o Satisfaction with amount of leisure time
  - o Satisfaction with housing
  - o Satisfaction with main activity (paid work or otherwise)

The main variables of interest in this analysis were the gender roles proxied by employment status and number and age of children. Note that since the household income was equivalised, the number and age of children were taken more as an indication of caring duties and childcare costs than as direct consumption costs.

The third type of regression took the difference in male and female answers in order to capture how a change in either partner's characteristic (or indeed any household variable such as number of children) affected their subjective financial benefits relative to one another. That is we interpreted that if one partner's SFWS increased by more than that of their partner's as a result of a change in one of the independent variables (by construction, a positive effect if it is the man's satisfaction that increases by more than the woman's satisfaction), then that change benefited that partner more than the other.

Gender effects of individual variables were also analysed in all types of regressions, running post-estimation tests on the effect of employment dummies of each partner. This allowed to identify whether characteristics that increased SWFS of either partner (in the first two individual regressions) did so in different ways depending on whether they pertained to the man or the woman: for example, we tested whether the man's contribution through full-time employment had a larger positive effect on either partner's SWFS than the woman's equivalent contribution. For example, if the man lost a (full-time) employment position, we tested whether or not either partner's SWFS was significantly more negatively affected than if the woman lost her job, using results from the first two regressions.

The other gender effect relates to the difference in satisfaction (the third set of regressions). This time we looked at whether one partner's relative gain caused by their improved relative position (moving into full-time employment for example) was mitigated or reinforced by their gender. In other words we tested whether the relative gain in SWFS that men obtained from an improved position were stronger than those obtained by women if they themselves improved their relative position. This could be verified by testing for the difference in the magnitude of the effect of the same characteristic for the man and the woman (say unemployment).

Looking for gender effects in this third regression allowed to verify the extent to which, as explained above, in countries where gender role attitudes were more conservative, women's relative gains from employment were hindered by a patriarchal ideology which entitled the man to relatively more subjective benefits only conferred by his higher status as a man (see De Henau and Himmelweit, 2013b for details about these interpretations).

We also ran an alternative model to account directly for gender roles arrangements between partners. This model was identical to the one above in terms of dependent variables and the explanatory variables were the same except for employment status, replaced by the following household employment typology:

- (0) Man not in full-time (FT) employment; woman not in employment
- (1) Man not in FT employment; woman in part-time (PT) employment
- (2) Man not in FT employment; woman in FT employment
- (3) Man in FT employment; woman not in employment (reference)
- (4) Man in FT employment; woman in PT employment
- (5) Both in FT employment

All regressions were carried out without weighting factors. We used fixed-effects linear specifications with clustered standard-errors on panels. We ran both pooled and individual countries regressions where the pooling was for all countries, and two variants of two groups:

- (1) south (Spain, Italy, Portugal, Greece) versus north (others)
- (2) traditional (Italy, Greece, Portugal, Austria) versus less traditional (others).

We analysed the significance levels of the difference between the groups by running a pooled regression with interaction effects with all independent variables (one group as reference).

### **Sample selection and descriptive analysis**

The European Community Household Panel (ECHP) was carried out in 15 European Member states between 1994 and 2001. It followed over the years adult individual members who were part of a reference household initially randomly selected in the first wave and thus interviewed all members of whatever households they subsequently lived in. Besides a household questionnaire answered by a household's reference person<sup>3</sup>, it also includes personal questions, answered by all adults in the household (with some proxy answers for absent adults), including about various satisfaction questions (these were only asked in 11 countries). We selected couples with both partners of working-age (taken as both under 65) and neither classified as a full-time student or retired. They had to have both individual questionnaires completed, and no other adult was to be present in the household (apart from own children). They could be married or not. We further excluded households where any adult child brings in more than 10% of total household income.

More than 96% of respondents in our sample were married in Ireland, Italy, Greece, Spain, and Portugal, compared to 80% in Denmark, France, and Finland.

In terms of the main independent variables of interest, Table 3 shows the dominance of full-time employment among men. Women's employment status varied more than men's across countries with high level of (full-time) employment in Denmark and Finland (and Portugal) and high levels of inactivity in the Netherlands, Ireland, Greece, Spain and to a lesser extent, Italy. Among those in employment, a majority were employed full-time, except in the Netherlands, where almost an equal proportion of women were employed part-time.

Table 3 Distribution of employment status (1995-2001, weighted)

	Men				Women			
	Full-time	Part-time	Inactive	Unemployed	Full-time	Part-time	Inactive	Unemployed
DK	93.3	1.9	2.4	2.4	71.5	13.9	9.9	4.7
NL	83.7	3.5	11.8	1.1	25.6	25.3	46.4	2.8
BE	89.1	1.8	7.0	2.1	48.1	17.8	30.9	3.2
FR	89.4	2.6	4.3	3.7	52.4	12.6	28.2	6.8
IE	82.3	5.7	6.4	5.6	28.4	17.9	50.9	2.8
IT	91.2	3.5	2.3	3.1	40.1	11.7	41.1	7.1
EL	91.5	4.2	1.9	2.4	40.5	8.5	46.3	4.8
ES	84.8	1.4	6.9	6.9	31.9	6.2	50.4	11.6
PT	94.1	1.3	2.7	1.9	66.8	6.4	23.6	3.3
AT	93.6	1.8	2.8	1.9	46.2	21.1	29.1	3.6
FI	88.6	2.8	3.1	5.4	73.0	6.8	12.7	7.4
Total	89.0	2.7	4.8	3.5	44.3	12.8	36.4	6.6

<sup>3</sup> In a majority of countries the household main respondent is the man (but ranging between 50% in Finland and 77% in Greece), while in Spain, Belgium, and France it is the woman, for 53-58% of households.

Around three quarters of women with children under 12 who worked part-time reported as main reason for doing so housework/childcare activities, compared with 37% of those without. 8% of mothers versus 28% of non-mothers working part-time replied that they didn't want to work more time. Among those who looked after a child or another adult, when asked whether caring for someone prevented them from doing the desired amount of paid work, a large number answered yes across all countries. The highest proportion was in the Netherlands (58%) and Austria (54%) followed by Ireland and Spain (39-40%) while the proportion was lower in Denmark, France, Italy, Portugal (around 20-24%) and lowest in Finland (15%).

When partners' employment status is compared, Table 4 shows a similar picture with a dominance of dual full-time earner couples in Denmark, Finland and Portugal and to a lesser extent in Belgium, France and Austria while male breadwinner couples dominated in Spain, Greece, Italy, Ireland and the Netherlands. Note as well the relatively high level of couples with neither partner in employment in Ireland, Spain and the Netherlands. Also, while almost no household were found with the man not in full-time employment while the woman was in part-time employment, slightly more couples had the woman as the only full-time breadwinner, especially in Finland and France.

Table 4 Distribution of household employment types (1995-2001, weighted)

	Man not FT / Woman not wk	Man not FT / Woman PT	Man not FT / Woman FT	Man FT / Woman not wk	Man FT / Woman PT	Both FT
DK	2.1	1.0	3.6	12.5	12.9	67.9
NL	10.1	2.6	3.6	39.1	22.6	22.0
BE	7.0	0.9	3.0	27.1	16.9	45.1
FR	4.6	1.5	4.4	30.4	11.1	47.9
IE	12.7	2.3	2.8	41.1	15.6	25.6
IT	4.2	1.4	3.2	43.9	10.3	37.0
EL	3.8	1.8	2.9	47.3	6.7	37.5
ES	10.6	0.9	3.7	51.3	5.3	28.2
PT	2.4	0.7	2.8	24.5	5.7	64.0
AT	2.3	1.2	2.9	30.3	20.0	43.3
FI	3.5	1.1	6.8	16.7	5.8	66.2
Total	5.9	1.4	3.7	37.1	11.4	40.6

Employment trends over the period in our sample confirm the more general OECD findings in the previous section with an increase in employment for both men and women in couple, especially in Ireland and Spain (and also in Austria and Portugal for women). The incidence of part-time employment for women in our sample increased in the Netherlands and Ireland, decreased in Denmark and France, and remained stable elsewhere at various levels.

### *Dependent variable*

It is interesting to compare the dependent variable with another series of satisfaction questions, asked to those in employment, including about their earnings. Comparing satisfaction with earnings and satisfaction with financial situation in particular allows us to validate the idea that we use satisfaction with financial situation as a proxy for some household resources and to use it to examine the extent to which some sharing takes place (as in our previous analysis using satisfaction with household income).

Partners' SWFS have a correlation of 0.63 while partners' satisfaction with earnings in job have a correlation of only 0.35 (for the sub-sample of dual-earners). This confirms the idea that the financial situation of individual partners was assessed by how their household was faring, implying some sharing between partners but not complete, whereas individual earnings and the satisfaction that goes with it appeared to be assessed more individually given the lower cross-partner correlation. When looking at gender-specific correlations between the two questions, satisfaction with earnings and SWFS correlate highly for each gender (0.7 for men and 0.6 for women), indicating the important contribution own earnings made to how individuals assessed their financial situation.

### **Main regression results**

Table 5 shows the results of the male satisfaction regression. The signs and magnitudes of the effects confirm previous findings on other countries: that everywhere, less than full-time employment (particularly unemployment) of either partner reduced the man's SWFS, especially his own. This is also true for women's satisfaction (Table 6). For men, noticeable differences between countries include the effects of male unemployment and female inactivity which reduced his SWFS more in northern European countries than in southern countries, significantly so.

Results of the male regression also confirm gender effects. The man's unemployment or inactivity reduced more his SWFS than the woman's similar position (part-time employment too overall but significantly so in fewer countries). By contrast, tests for gender effects on the woman's SWFS regression show that women were more likely to be indifferent between his and her employment status: despite a more pronounced negative effect on her SWFS of her situation over her partner's, this gender effect is smaller (and insignificant in many countries) than in the case of men's SWFS.

The more striking results are to do with the effect of employment status on the difference in men's and women's SWFS. Firstly as expected, own less than full-time employment reduced the relative satisfaction of both men and women, and particularly so for unemployment. Yet there are significant

differences between countries: female inactivity and unemployment had more effect in the north than in the south. This might be due to broader recognition of women's contributions through employment in the north, so that losing a job or leaving the labour market had more impact on women's relative financial benefits than in the south.

This becomes clearer when looking at gender effects in the difference in SWFS, that is the question whether changes in variables that impact on relative SWFS do so with different magnitudes depending on whose partner's variable is changing: results from Table 7 show that in Italy, Austria and Portugal, the man lost out more to her partner if he was economically inactive than the woman did if she was in the same position, and in Greece, the same was true for unemployment. In Denmark, it is the opposite: the woman lost out more to her partner if she was inactive whereas the man didn't. These effects were significant and also verified overall when comparing north with south.

Table 8, reporting selected results for the three regressions of the alternative model using couples' employment typology, confirms these effects. Compared to the reference male breadwinner model, both men and women were more satisfied with their financial situation if they were both in employment (and more so if the woman was in full-time employment), with significant difference between north and south. Women overall were also more financially satisfied if they were the sole earner compared to men being sole earners (with significant effect in Finland, France, Italy and Greece).

In relative terms, women gained more (men lost more) SWFS in any type of household that was not male breadwinner and in particular when they were the sole earner (in all countries but the Netherlands). This relative effect was in fact significantly more pronounced in the north than in the south. More precisely, women reported increased relative satisfaction when they were in employment (whether or not their partner was too) only in Denmark, Finland, Belgium and France, whereas in the other countries, they didn't report more financial satisfaction when in employment as long as their partner was in full-time employment. In the Netherlands, interestingly, both partners seemed to agree on any household type (except when neither partner is in employment, where men are comparatively less SWFS than women) and, despite the widespread female part-time economy, both partners were most financially satisfied if both were employed full-time.

Other analysis involved the inclusion of time spent by partners on childcare each week (categories for men are none (ref); 1-14h per week; 15-29h per week; 30h+; categories for women are none (ref); 0-29h per week; 30-59h per week and 60h+). The main results did not show anything extra except that childcare time seemed to capture the effect of the presence and number of young children. For men, for whom the number of young children had a negative impact on their SWFS, adding the categories

of time spent on childcare captured this negative effect so that any time spent on childcare reduced his SWFS. Only women spending more than 60h on childcare per week also reduced men's SWFS. Note that employment dummies (and household types) were not affected, despite the expected close proximity between long hours of childcare and economic inactivity. For women, the addition of childcare time had the same impact as for men: reducing the negative impact of children (actually from non significant to positively significant); male time reduced women's SWFS and female time only reduced female SWFS if above 60 hours per week. These similar results imply that childcare didn't significantly impact on differences in financial satisfaction.

When north and south were compared, few differences were to note, except for women's SWFS, which was negatively affected by men performing more than 30h of childcare in southern countries only (controlling for their employment status). That is northern European women were significantly more financially satisfied when their partner provided 30h+ of childcare than their southern counterparts, which again might be due to differences in attitudes towards gender roles.



Table 5 Male SWFS – pooled and country-specific

	All	DK	FI	NL	BE	FR	IE	IT	EL	ES	PT	AT
m_jptime	-0.140*** (0.024)	-0.149 (0.136)	-0.083 (0.074)	-0.116** (0.055)	-0.003 (0.086)	-0.107* (0.062)	-0.334*** (0.101)	-0.188*** (0.055)	-0.052 (0.068)	-0.194** (0.098)	-0.152* (0.086)	-0.208 (0.157)
m_jinact	-0.341*** (0.025)	-0.516*** (0.116)	-0.629*** (0.099)	-0.364*** (0.049)	-0.187 (0.139)	-0.288*** (0.063)	-0.510*** (0.125)	-0.263*** (0.065)	-0.262*** (0.090)	-0.343*** (0.068)	-0.346*** (0.084)	-0.443*** (0.148)
m_junemp	-0.477*** (0.024)	-0.779*** (0.106)	-0.655*** (0.082)	-0.786*** (0.122)	-0.432*** (0.144)	-0.551*** (0.063)	-0.534*** (0.109)	-0.290*** (0.056)	-0.385*** (0.067)	-0.400*** (0.049)	-0.433*** (0.079)	-0.330** (0.162)
f_jptime	-0.055*** (0.012)	0.062 (0.048)	-0.183*** (0.052)	-0.152*** (0.029)	-0.060 (0.038)	-0.076** (0.032)	-0.045 (0.062)	-0.035 (0.030)	-0.013 (0.045)	-0.053 (0.046)	-0.055 (0.049)	-0.055 (0.053)
f_jinact	-0.101*** (0.013)	0.083 (0.068)	-0.154*** (0.048)	-0.322*** (0.038)	-0.056 (0.058)	-0.093*** (0.035)	-0.078 (0.071)	-0.100*** (0.034)	-0.068* (0.037)	-0.083** (0.040)	-0.044 (0.036)	-0.089 (0.057)
f_junemp	-0.188*** (0.017)	-0.039 (0.077)	-0.248*** (0.056)	-0.420*** (0.054)	-0.155** (0.077)	-0.188*** (0.043)	-0.206* (0.118)	-0.179*** (0.040)	-0.124** (0.053)	-0.185*** (0.044)	-0.092* (0.054)	-0.205** (0.093)
Log eqinc	0.156*** (0.010)	0.278*** (0.071)	0.239*** (0.059)	0.121*** (0.028)	0.048 (0.036)	0.093** (0.036)	0.154*** (0.059)	0.139*** (0.020)	0.231*** (0.025)	0.192*** (0.027)	0.143*** (0.028)	0.105** (0.050)
nch04	-0.026*** (0.009)	-0.120*** (0.033)	-0.000 (0.036)	-0.052** (0.024)	-0.015 (0.033)	-0.006 (0.025)	-0.007 (0.049)	0.009 (0.024)	-0.042 (0.029)	0.009 (0.032)	0.003 (0.027)	0.023 (0.051)
nch512	-0.004 (0.010)	-0.084** (0.035)	0.023 (0.033)	0.001 (0.023)	-0.019 (0.033)	0.041 (0.026)	-0.035 (0.047)	0.014 (0.026)	-0.003 (0.032)	-0.028 (0.035)	0.026 (0.032)	0.096* (0.052)
nch13p	0.001 (0.010)	-0.089** (0.035)	-0.031 (0.034)	-0.025 (0.021)	0.009 (0.039)	0.028 (0.025)	-0.052 (0.050)	0.055* (0.030)	0.031 (0.033)	-0.006 (0.039)	0.012 (0.036)	0.066 (0.054)
No. obs.	120070	6836	7843	16000	7564	16570	4990	17665	10839	14640	10824	6299
No. groups	30026	1818	2402	3827	1781	3880	1528	4160	2544	3793	2701	1592
R-sq within	0.195	0.140	0.197	0.133	0.195	0.125	0.228	0.278	0.297	0.247	0.170	0.174
R-sq betwn	0.527	0.387	0.352	0.309	0.466	0.377	0.506	0.558	0.616	0.511	0.473	0.443
F-stat	602.2	23.16	41.77	48.73	33.59	48.28	37.12	136.0	114.3	135.0	46.13	28.29

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. Robust standard errors in parentheses. All regressions include controls for year dummies and both partners' satisfaction with three other domains (leisure time, housing situation and main activity).

Table 6 Female SWFS – pooled and country-specific

	All	DK	FI	NL	BE	FR	IE	IT	EL	ES	PT	AT
m_jptime	-0.091*** (0.023)	-0.166 (0.102)	0.053 (0.080)	-0.191*** (0.049)	-0.046 (0.097)	-0.087 (0.063)	-0.217** (0.097)	-0.027 (0.063)	-0.014 (0.069)	-0.102 (0.089)	-0.114 (0.083)	-0.153 (0.132)
m_jinact	-0.203*** (0.024)	-0.525*** (0.117)	-0.371*** (0.076)	-0.310*** (0.047)	-0.145 (0.128)	-0.170*** (0.056)	-0.484*** (0.136)	-0.060 (0.067)	-0.145 (0.105)	-0.237*** (0.071)	-0.028 (0.074)	-0.030 (0.140)
m_junemp	-0.302*** (0.024)	-0.374*** (0.102)	-0.412*** (0.076)	-0.514*** (0.111)	-0.523*** (0.133)	-0.299*** (0.064)	-0.540*** (0.114)	-0.158*** (0.058)	-0.051 (0.068)	-0.321*** (0.054)	-0.216*** (0.078)	-0.125 (0.138)
f_jptime	-0.101*** (0.013)	-0.047 (0.051)	-0.250*** (0.059)	-0.146*** (0.032)	-0.092** (0.043)	-0.108*** (0.032)	-0.125** (0.062)	-0.090** (0.035)	-0.027 (0.047)	-0.179*** (0.051)	-0.140*** (0.052)	-0.004 (0.060)
f_jinact	-0.184*** (0.014)	-0.248*** (0.072)	-0.403*** (0.063)	-0.315*** (0.040)	-0.249*** (0.069)	-0.184*** (0.036)	-0.165** (0.079)	-0.117*** (0.040)	-0.084** (0.036)	-0.127*** (0.043)	-0.104*** (0.039)	-0.103 (0.064)
f_junemp	-0.372*** (0.019)	-0.467*** (0.081)	-0.540*** (0.061)	-0.475*** (0.059)	-0.321*** (0.100)	-0.505*** (0.047)	-0.382*** (0.131)	-0.270*** (0.048)	-0.250*** (0.053)	-0.259*** (0.048)	-0.247*** (0.055)	-0.517*** (0.118)
Log eqinc	0.146*** (0.010)	0.292*** (0.064)	0.212*** (0.071)	0.111*** (0.024)	0.051 (0.042)	0.115*** (0.032)	0.086 (0.072)	0.118*** (0.021)	0.203*** (0.026)	0.197*** (0.027)	0.153*** (0.029)	0.112** (0.050)
nch04	-0.017* (0.010)	-0.110*** (0.035)	-0.124*** (0.040)	-0.084*** (0.024)	-0.016 (0.036)	0.031 (0.024)	0.017 (0.049)	0.037 (0.025)	0.016 (0.032)	0.028 (0.033)	0.016 (0.030)	-0.026 (0.056)
nch512	0.014 (0.010)	-0.045 (0.037)	0.007 (0.037)	-0.023 (0.024)	0.053 (0.038)	0.050* (0.026)	0.009 (0.047)	-0.006 (0.029)	0.030 (0.035)	0.027 (0.038)	0.056* (0.033)	0.027 (0.059)
nch13p	-0.004 (0.011)	-0.013 (0.033)	0.003 (0.034)	-0.053** (0.024)	0.007 (0.047)	0.031 (0.025)	-0.067 (0.047)	-0.003 (0.033)	0.029 (0.035)	0.004 (0.042)	0.015 (0.037)	-0.021 (0.062)
No. obs.	120070	6836	7843	16000	7564	16570	4990	17665	10839	14640	10824	6299
No. groups	30026	1818	2402	3827	1781	3880	1528	4160	2544	3793	2701	1592
R-sq within	0.168	0.127	0.155	0.128	0.186	0.114	0.232	0.230	0.264	0.198	0.139	0.161
R-sq betwn	0.513	0.355	0.340	0.322	0.419	0.340	0.465	0.537	0.595	0.471	0.456	0.449
F-stat	515.2	23.89	35.40	48.83	34.98	46.63	35.72	113.6	93.69	105.5	31.86	27.77

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. Robust standard errors in parentheses. All regressions include controls for year dummies and both partners' satisfaction with three other domains (leisure time, housing situation and main activity).

Table 7 Difference in SWFS – pooled and country-specific

	All	DK	FI	NL	BE	FR	IE	IT	EL	ES	PT	AT
m_jptime	-0.050** (0.025)	0.016 (0.130)	-0.136* (0.081)	0.075 (0.055)	0.043 (0.119)	-0.020 (0.067)	-0.117 (0.117)	-0.160*** (0.062)	-0.038 (0.055)	-0.092 (0.114)	-0.038 (0.079)	-0.054 (0.138)
m_jinact	-0.138*** (0.026)	0.009 (0.113)	-0.258** (0.110)	-0.054 (0.050)	-0.041 (0.138)	-0.118* (0.065)	-0.025 (0.168)	-0.203*** (0.067)	-0.116 (0.101)	-0.106 (0.073)	-0.317*** (0.095)	-0.413*** (0.145)
m_junemp	-0.175*** (0.026)	-0.405*** (0.105)	-0.243*** (0.092)	-0.272*** (0.105)	0.091 (0.158)	-0.252*** (0.072)	0.005 (0.137)	-0.131** (0.059)	-0.334*** (0.066)	-0.078 (0.057)	-0.217** (0.085)	-0.204 (0.147)
f_jptime	0.046*** (0.014)	0.109** (0.051)	0.068 (0.062)	-0.006 (0.032)	0.032 (0.047)	0.032 (0.036)	0.080 (0.073)	0.055 (0.035)	0.014 (0.043)	0.126** (0.054)	0.086 (0.052)	-0.051 (0.065)
f_jinact	0.083*** (0.015)	0.331*** (0.079)	0.249*** (0.068)	-0.006 (0.040)	0.192*** (0.074)	0.091** (0.037)	0.087 (0.091)	0.017 (0.037)	0.016 (0.036)	0.044 (0.047)	0.060 (0.039)	0.014 (0.067)
f_junemp	0.184*** (0.019)	0.428*** (0.078)	0.292*** (0.066)	0.055 (0.057)	0.166* (0.099)	0.317*** (0.048)	0.176 (0.139)	0.091** (0.045)	0.126** (0.052)	0.073 (0.054)	0.155** (0.062)	0.312** (0.125)
Log eqinc	0.010 (0.010)	-0.014 (0.067)	0.027 (0.069)	0.010 (0.025)	-0.003 (0.045)	-0.022 (0.037)	0.068 (0.076)	0.021 (0.020)	0.028 (0.024)	-0.005 (0.029)	-0.011 (0.026)	-0.007 (0.052)
nch04	-0.008 (0.010)	-0.010 (0.035)	0.124*** (0.041)	0.032 (0.024)	0.001 (0.039)	-0.036 (0.025)	-0.024 (0.052)	-0.028 (0.026)	-0.058* (0.030)	-0.019 (0.037)	-0.013 (0.030)	0.049 (0.056)
nch512	-0.018* (0.010)	-0.039 (0.037)	0.016 (0.037)	0.025 (0.022)	-0.072* (0.041)	-0.009 (0.025)	-0.045 (0.057)	0.019 (0.030)	-0.034 (0.031)	-0.054 (0.041)	-0.030 (0.034)	0.069 (0.057)
nch13p	0.005 (0.011)	-0.076* (0.039)	-0.033 (0.037)	0.028 (0.024)	0.002 (0.048)	-0.004 (0.026)	0.015 (0.061)	0.058* (0.034)	0.002 (0.032)	-0.010 (0.045)	-0.002 (0.035)	0.087 (0.061)
No. obs.	120070	6836	7843	16000	7564	16570	4990	17665	10839	14640	10824	6299
No. groups	30026	1818	2402	3827	1781	3880	1528	4160	2544	3793	2701	1592
R-sq within	0.0862	0.0697	0.0999	0.0564	0.146	0.0717	0.104	0.102	0.0764	0.113	0.0771	0.0975
R-sq betwn	0.181	0.133	0.189	0.0985	0.235	0.157	0.189	0.189	0.188	0.188	0.195	0.202
F-stat	224.1	11.22	20.09	21.43	28.04	27.53	13.77	37.92	16.93	44.71	15.69	16.27

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. Robust standard errors in parentheses. All regressions include controls for year dummies and both partners' satisfaction with three other domains (leisure time, housing situation and main activity).

Table 8 Alternative model – showing only employment typology results

	All	DK	FI	NL	BE	FR	IE	IT	EL	ES	PT	AT
<b>Diff</b>												
_lhftpt_0	-0.040*	-0.126	-0.185	-0.103**	0.192	-0.004	0.245**	-0.059	-0.090*	-0.019	-0.158**	-0.103
	(0.023)	(0.156)	(0.113)	(0.051)	(0.149)	(0.062)	(0.111)	(0.051)	(0.053)	(0.054)	(0.079)	(0.144)
_lhftpt_1	-0.162***	-0.244*	-0.246	-0.084	-0.011	-0.221**	-0.132	-0.207**	-0.139	0.005	-0.146	-0.400**
	(0.036)	(0.145)	(0.158)	(0.066)	(0.213)	(0.095)	(0.167)	(0.087)	(0.102)	(0.139)	(0.162)	(0.199)
_lhftpt_2	-0.311***	-0.615***	-0.515***	0.036	-0.270**	-0.418***	-0.578***	-0.289***	-0.281***	-0.280***	-0.327***	-0.361**
	(0.028)	(0.108)	(0.092)	(0.068)	(0.128)	(0.075)	(0.178)	(0.073)	(0.082)	(0.087)	(0.086)	(0.156)
_lhftpt_4	-0.053***	-0.271***	-0.220***	-0.015	-0.146**	-0.114***	0.050	0.032	-0.013	0.083	0.015	-0.101
	(0.016)	(0.069)	(0.079)	(0.031)	(0.071)	(0.042)	(0.087)	(0.042)	(0.054)	(0.057)	(0.055)	(0.071)
_lhftpt_5	-0.092***	-0.360***	-0.259***	-0.030	-0.168**	-0.131***	0.018	-0.021	-0.024	-0.026	-0.075**	-0.053
	(0.014)	(0.067)	(0.056)	(0.042)	(0.069)	(0.035)	(0.094)	(0.037)	(0.035)	(0.047)	(0.037)	(0.069)
<b>Male</b>												
_lhftpt_0	-0.326***	-0.425***	-0.575***	-0.437***	-0.120	-0.234***	-0.226**	-0.289***	-0.257***	-0.367***	-0.272***	-0.213
	(0.022)	(0.160)	(0.104)	(0.059)	(0.149)	(0.058)	(0.098)	(0.053)	(0.062)	(0.048)	(0.076)	(0.135)
_lhftpt_1	-0.188***	-0.240	-0.301***	-0.146**	-0.239	-0.183**	-0.446***	-0.053	-0.041	-0.224**	-0.262*	-0.081
	(0.034)	(0.182)	(0.116)	(0.073)	(0.166)	(0.079)	(0.138)	(0.091)	(0.111)	(0.105)	(0.136)	(0.199)
_lhftpt_2	-0.227***	-0.660***	-0.264***	0.086	-0.106	-0.312***	-0.578***	-0.114*	-0.100	-0.231***	-0.310***	-0.360**
	(0.025)	(0.114)	(0.080)	(0.059)	(0.127)	(0.066)	(0.124)	(0.064)	(0.074)	(0.076)	(0.081)	(0.143)
_lhftpt_4	0.063***	0.021	-0.011	0.161***	0.033	0.054	0.106	0.072**	0.059	0.053	-0.000	0.052
	(0.014)	(0.058)	(0.062)	(0.031)	(0.054)	(0.038)	(0.075)	(0.036)	(0.050)	(0.050)	(0.053)	(0.057)
_lhftpt_5	0.128***	-0.012	0.183***	0.300***	0.090*	0.146***	0.172**	0.118***	0.073**	0.119***	0.059*	0.132**
	(0.013)	(0.058)	(0.043)	(0.040)	(0.054)	(0.033)	(0.075)	(0.033)	(0.036)	(0.039)	(0.034)	(0.056)
<b>Female</b>												
_lhftpt_0	-0.286***	-0.299**	-0.390***	-0.334***	-0.312**	-0.230***	-0.472***	-0.230***	-0.167**	-0.348***	-0.114	-0.110
	(0.023)	(0.141)	(0.101)	(0.061)	(0.158)	(0.062)	(0.105)	(0.056)	(0.065)	(0.051)	(0.082)	(0.136)
_lhftpt_1	-0.026	0.004	-0.055	-0.063	-0.228	0.039	-0.314**	0.154	0.098	-0.229*	-0.115	0.320
	(0.036)	(0.171)	(0.125)	(0.068)	(0.211)	(0.088)	(0.148)	(0.098)	(0.109)	(0.117)	(0.142)	(0.225)
_lhftpt_2	0.084***	-0.045	0.251***	0.049	0.163	0.106*	0.000	0.174**	0.182**	0.049	0.017	0.002
	(0.024)	(0.105)	(0.076)	(0.055)	(0.116)	(0.062)	(0.137)	(0.074)	(0.078)	(0.077)	(0.073)	(0.131)
_lhftpt_4	0.115***	0.293***	0.208***	0.175***	0.179***	0.168***	0.055	0.040	0.071	-0.029	-0.016	0.153**
	(0.015)	(0.068)	(0.071)	(0.030)	(0.069)	(0.039)	(0.077)	(0.044)	(0.053)	(0.054)	(0.055)	(0.068)
_lhftpt_5	0.220***	0.348***	0.442***	0.330***	0.257***	0.277***	0.154*	0.139***	0.097***	0.145***	0.134***	0.185***
	(0.014)	(0.063)	(0.053)	(0.043)	(0.067)	(0.035)	(0.081)	(0.040)	(0.035)	(0.043)	(0.037)	(0.067)

Note: \*\*\* p<0.01, \*\* p<0.05, \* p<0.1. Robust standard errors in parentheses. Same controls as above.

## **Conclusion**

In all countries, both partners' satisfaction with their financial situation (SFWS) increased when they were both working full-time compared to households in which the man was the sole (full-time) earner (especially in the Netherlands). However women and men assessed the financial benefits of this change in different ways across countries: in Denmark, Finland, France and Belgium, but not in the other countries, women's relative SWFS (compared with their partner's) increased when they were in (full-time) employment. These four countries were also characterised by a more working-mother-friendly environment, especially with public provision of affordable childcare (alongside more positive attitudes towards maternal employment). By contrast, in countries where such attitudes were more conservative, namely Italy, Greece, Portugal and Austria, we found a gender effect in the relative gains associated with full-time employment: women benefited less in relative terms than men when they took up a full-time job. However, we found no such gender difference in the relative gain from full-time employment in all the other countries.

These results confirm our expectation that in countries where gender role attitudes were more conservative, the financial benefits gained from an improvement in the woman's (relative) position/status within her household was less pronounced than in less conservative/traditional countries. Conversely, female inactivity and unemployment had an additional significantly negative effect on women's relative SWFS in the north compared with the south.

Gender effects were also found in how partners' SWFS was influenced by male or female employment statuses. Men's SWFS was more influenced by their own employment status than by their partner's. No such difference was found to the same extent for women, so that women did not value their own contribution more than that of their partner's, a clear gender bias, in line with results found for the UK, Australia and Germany. This may relate to the earlier findings in Table 2 above that a majority of egalitarian respondents on gender role attitudes still thought that mothers should work part-time when children are of pre-school age, thereby validating the stronger importance of men's (full-time) employment over women's.

It would be of course very interesting to see how these effects and country differences evolved over the most recent ten years but unfortunately no panel data adequate to investigating such potential changes was collected.

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## Appendix

Table A1 Sample selection

	All hh	Couples	Working-age	Wk-age no student	No other adult	No child with income	95-01 sample	Regression sample
DK	21,868	12,265	9,476	8,970	8,784	8,235	6,964	6,836
NL	40,370	24,621	20,222	19,990	19,886	18,417	16,030	16,000
BE	23,627	14,424	10,662	10,588	10,394	9,629	8,149	7,564
FR	49,008	31,503	22,445	22,086	21,468	19,811	16,869	16,570
IE	22,568	14,922	11,518	11,433	10,649	8,166	6,622	4,990
IT	52,687	38,617	25,846	25,760	24,250	20,592	17,764	17,665
EL	36,285	25,957	16,698	16,675	14,953	12,998	10,937	10,839
ES	46,790	33,126	24,089	23,993	21,643	17,818	14,940	14,640
PT	38,094	26,978	17,927	17,820	15,645	12,520	10,886	10,824
AT	20,777	13,367	8,757	8,650	7,872	6,344	6,344	6,299
FI	22,206	14,272	10,827	10,178	10,003	9,423	9,423	7,843
DE	48,030	31,673	24,132	23,766	22,974	20,194	-	-
UK	39,790	21,024	16,492	16,259	15,703	13,859	-	-
total	462,100	302,749	219,091	216,168	204,224	178,006	124,928	120,070

Note the relatively severe attrition in Ireland and Finland (last column compared to previous), mainly due to non-response on satisfaction questions from proxy interviews. This should be born in mind when analysing the results. Although proxy interviews were used in other countries, their number was limited. The 95-01 sample (difference between next to last column and third to last) is the exclusion of the year 1994 as satisfaction questions were not asked then.

Table A2 Sample size year by year

	1995	1996	1997	1998	1999	2000	2001	Total
2.DK	1,193	1,041	1,001	946	917	879	859	6,836
3.NL	2,351	2,393	2,401	2,281	2,243	2,146	2,185	16,000
4.BE	1,213	1,194	1,176	1,104	1,050	948	879	7,564
6.FR	2,799	2,682	2,437	2,355	2,139	2,113	2,045	16,570
8.IE	1,047	899	831	734	604	461	414	4,990
9.IT	2,826	2,791	2,617	2,555	2,434	2,308	2,134	17,665
10.EL	1,941	1,746	1,645	1,490	1,390	1,336	1,291	10,839
11.ES	2,443	2,330	2,208	2,048	1,972	1,875	1,764	14,640
12.PT	1,599	1,626	1,572	1,504	1,520	1,500	1,503	10,824
13.AT	1,056	1,045	951	932	851	753	711	6,299
14.FI	-	1,646	1,483	1,340	1,311	1,034	1,029	7,843
Total	18,468	19,393	18,322	17,289	16,431	15,353	14,814	120,070

Note that the ECHP survey in Finland only started in 1996.