

Comparing welfare regimes by their effects on intra-household inequalities

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Abstract: Gender analyses of family and social policies of welfare state regimes evaluate their effects on gender equality in various dimensions. However relatively little attention has been paid to effects on gender inequalities within households. This paper draws on previous research by the authors that found the employment status of members of a couple, including the particular combination of full and part-time employment, to be a crucial variable affecting individual entitlement to household resources. The paper analyses a range of policies of Australia, Germany and the UK to compare their potential effects on intra-household gender inequalities, both through the gendered roles such policies encourage and through the ways in which policies affect the salience of gender roles to men's and women's access to household resources. By comparing two countries with liberal welfare regimes (Australia and UK) and comparing them with one considered more conservative (Germany) the paper discusses the potential impact of policies that have effects on gender roles, such as childcare, parental leave and tax-benefit policies on inequalities between individuals within households. 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

Policies can affect many different gender inequalities. Gender analyses of policies tend to evaluate their effects on gender equality in access to the labour 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 the benefits that households' financial resources bring to their members. This is the focus of the current paper.

We investigate whether access to household resources is affected by gender roles, specifically by household members' labour market status and the time that they spend in employment and on housework. If gender roles do have such effects then policy can affect access to household resources in two ways. First policy can affect gender roles directly: indeed much work-family policy is designed precisely to have such effects, usually by enabling women to stay in jobs (and in better jobs) when caring responsibilities increase and, to a lesser extent, by enabling men to take a greater share of those caring responsibilities and other domestic work. If gender roles affect access to household resources, then policies that are effective in equalising gender roles should influence any intrahousehold financial inequalities too.

However policy may also affect intrahousehold financial inequalities in another more indirect way, by influencing *how* gender roles affect differences in access to resources. For example, in a society in which little has been done to enable women to take employment to work on equal terms with men, a man losing his job might be expected to have an effect of different magnitude on his access to household resources than his unemployment would in a society in which men's and women's employment opportunities were more equal – though it's not clear *a priori* in which society the effect would be expected to be larger.

It is difficult, if not impossible, to separate out the effects of policy and of general attitudes to gender roles in this. However policy and attitudes affect each other, producing positive feedback and path dependence. It is the recognition of such path dependence that has given rise to the notion of different welfare policy and gender regimes. To understand the full effects of policy on intra-household inequalities therefore requires looking at both the direct effects of policy on gender roles and its longer term indirect effects on how gender roles matter. For the latter effects it is necessary to compare different welfare regimes.

This paper will do just that. It will focus on couples and use 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. Once we control for a number of other possible influences on answers, we work on the not unreasonable assumption that if a factor affects partners' satisfaction with their common shared income differently, this is because that factor affects their relative access to that shared income.

On that basis, we examine the influence that gender roles in couples have on men's and women's satisfaction with their households' income, using household panel data that allows us to control for fixed effects, unchanging differences between individuals

that might affect answers to such satisfaction questions. And we do so for three different countries, Germany, Australia and the UK, to examine the way in which national policy/attitude differences might impact on the way in which gender roles affect access to household resources. These three countries are 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 to use in this analysis.

The structure of this paper is as follows: the next section presents an overview of three main policy domains considered to influence gender roles, childcare, parental leave and tax benefit policies. It also gives an overview of some employment outcomes and other relevant statistical indicators, such as gender role attitudes. 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 background in Australia, Germany and the UK

There are similarities and differences in the policy background of the three countries that we are looking at. According to Esping-Andersen's decommodification classification, Germany has a conservative-corporatist welfare state which uses social insurance and assistance to narrow down the role of the market but supports and relies heavily on the family to provide welfare services (Esping-Andersen, 1990). By contrast the UK has a liberal welfare state, focused on the minimal decommodification of labour with only mean-tested safety net welfare payments for those who cannot access market provided welfare services (with the notable exception of health care). The Australian state is sometimes classified similarly. However Australia differs from the UK in two critical respects; although all Australian benefits are means-tested the threshold is relatively high so that it is seen as excluding the affluent rather than restricting benefits only to the poor (Castles and Mitchell, 1993).

Classifying welfare states by their effects on the gender division of labour, all three countries have been talked about as "strong male-breadwinner states" (Lewis and Ostner 1994). Before the mid 1990s, none of these governments intervened much to tackle the causes of gender inequalities in the labour market beyond banning outright discrimination. In the UK this was largely through neglect because the family arrangements so crucial to gender inequalities were treated as private and outside the legitimate domain of policy. In Germany it was because social policy after unification was dominated by the former West Germany's active policy of preserving the traditional role of the family as the main provider of welfare (Fleckenstein, 2010). In Australia, because the focus was primarily on reducing male unemployment concern with gender inequalities was pushed aside (Redmond, 1999). In all three countries, mothers had a substantially reduced involvement in the labour-force when their children were small and often subsequently too, and if they had a job it was likely to be part-time.

However from the mid 1990s all three countries had self declared "third way/neue mitte" governments that adopted a range of labour market activation policies (Hudson, Hwang and Kühner, 2008), in the UK and Australia partly to tackle poverty

(and especially child poverty) and in Germany, high unemployment. There was an expansion of policies aimed at raising mothers' employment rates and hence GDP and government revenue, by retaining women's skills and increasing their employment rates, and, in Germany at least, at increasing the very low birth-rate by enabling women to combine motherhood and employment (Fleckenstein, 2010).

This took place in different ways and at different paces, reflecting political changes throughout the period. In the UK and Australia, tax-benefit policy was the primary instrument used to increase labour force participation and make work pay. This was true in Germany too but with a greater concentration of effort on reducing unemployment traps, while providing job-protected family leave and re-entry to the labour force through low paid jobs for mothers. These changes mainly took place in the period 1997-2007. All three countries were officially committed to promoting female employment, and to that end to helping mothers (and to a much lesser extent, their fathers) reconcile their work and family roles. This was promoted through the ideology of choice for families. In Germany, choice also included fathers' choice to care, mainly through parental leave arrangements developed in the early 2000s, while in Australia and the UK, such choice tended to be targeted at mothers alone. 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).

We consider below some of the changes brought in the period spanning from the mid-1990s to the late 2000s in three policy areas with important bearing on gender inequalities: childcare, parental leave and tax-benefit policies (including wage subsidies and tax credits). However, because our data covers just 2002 to 2007, we focus on the main elements of policy in place during that period, even if introduced earlier. We will also outline some interesting subsequent developments of policies in the domain of work-family reconciliation and gender equality as indicative of the direction of change.

Childcare

From the mid-1990s, formal childcare use expanded significantly in all three countries; for Germany this was just in West Germany, since in the former East Germany childcare provision was always high (Lewis, 2009; Fleckenstein, 2010; OECD, 2007).

In the UK, prior to the introduction of a National Childcare Strategy (NCS) in 1998, a combination of state and market failures had led to there being very little formal childcare provision (Meulders and O'Dorchai, 2007). The NCS developed a market in childcare through putting an obligation on local authorities to facilitate childcare provision in their area and providing temporary start-up funds to providers in areas with low coverage. Demand was stimulated through the tax credit system introduced in 1999 which included a means-tested subsidy to low to middle income working parents using formal childcare.

In Australia, public subsidies, previously available only to non-profit providers, were in 1988 made available to for-profit providers in order to expand provision at minimal public cost. Subsequently, under the the Liberal/National Party coalition government, direct funding to providers was replaced by financial support to families. In 2000, a

means-tested Childcare Tax Benefit replaced previous financial support to families though was restricted to those using formal registered childcare services. These benefits (and later, a childcare tax rebate introduced in 2006) reduced the cost of childcare for many families (both couples and lone parents) considerably more than the UK's childcare subsidies (OECD, 2007). In both countries childcare expansion over the period of the early 2000s was through the market, with a heavy focus on private-for-profit services and the means testing of subsidies paid to parents, not providers. This marked a significant continuity in the liberal framework of the welfare states of these two countries although seeing childcare for working parents as a welfare service was new, especially in the UK (Daly, 2009).

In Germany, where the changes started somewhat later after 2003, modest childcare expansion especially for the under-threes marked a clearer break with its conservative traditions (Fleckenstein, 2010, Rüling 2010). Unlike in the other two countries, childcare provision in Germany is mainly public and fees, which vary by region, are lower and regulated (and targeted on low income families and lone parents). The main policy failure in West Germany was the very low level of provision. In 2002, only 2.8% of under threes in the former West Germany received formal childcare, while there were places for 36.9% of the age group in the former East Germany, a very high level of provision taking account of the fact that nearly all babies under one year were taken care of by parents on parental leave (Spiess, 2008).

In the UK the problem of childcare provision was not so much availability but cost; maximum tax credit subsidies in 2002-7 covered only 70% of costs (with a relatively low ceiling of about 30% of average fees for a full-time place) and were heavily tapered as household income increased so that average subsidies were well below the maximum. A much higher proportion of childcare costs was therefore paid by parents than in other parts of Europe. In Australia much more generous subsidies led to market concentration and oversupply (Brennan et al, 2011). We will come back to the issue of childcare costs in the sub-section on tax-benefit systems.

Recent changes in childcare policies from 2007 have affected the affordability and availability of childcare. In Germany, the federal government has recently laid out a radical plan to increase public childcare coverage for under threes to 35 per cent by 2013 (Erler, 2009). In the UK, the new conservative/liberal-democrat coalition government, elected in 2010, reduced the amount of support available for childcare costs as part of a plan of massive public spending cuts.

Parental leave

Statutory provision for parental leave varies considerably between our three countries and illustrates somewhat better their different priorities and types of breadwinner models. In the UK, reforms to the maternity leave system in 1999 were perceived as a major breakthrough, with the adoption of an unpaid parental leave (to comply with EU rules), the extension of the paid maternity leave and the promise of a short period paternity leave for the first time in the UK. Maternity leave would be paid at a low flat rate (less than 25% of average earnings) except for an initial short period of 6 weeks that was paid at 90% of earnings. The period of employment required to be entitled to the payment was tough by OECD standards. Qualifying women received 52 weeks job-protected leave of which only 26 weeks were paid (this was subsequently

increased to 39 weeks). At the same time, the UK provided unpaid the EU minimum entitlement to parental leave (of three months for each parent). A paid paternity leave of two weeks was introduced in 2003 paid at a lower flat rate than the statutory maternity leave. Changes in parental leave provision in the UK were targeted at mothers, and heavily cost constrained, while leave available to fathers remained minimal (Lewis, 2009). This reflected the low priority that the UK government gave (and still does) to enabling gender equality in parental roles. The highly unequal scheme for fathers and mothers implicitly reinforced the one-and-a-half earner model with little incentive for fathers to care and an assumption that mother would do so even for very low pay, at least in the first year of the child's life (which given unaffordable childcare provision was probably true).

Germany had quite different leave arrangements. There, maternity leave was short (14 weeks) and paid at 100% of previous earnings, and there was no statutory paternity leave. Paid parental leave was available since 1986 in West Germany, initially developed to provide long (though job-protected) periods (up to three years) for mothers to care for their young children. Reforms brought in by the Red-Green coalition in 2000-2001 actively focused on work-life balance for both parents by making the leave available to both parents (at the same time) and improving flexibility of take-up by making it possible to combine parental leave with relatively long part-time working hours (up to 30). A higher replacement rate was made available if leave was taken over a shorter period of time (12 months instead of 24). However, the bulk of parental leave was still taken-up by mothers since its relatively low, flat-rate means-tested replacement rate provided a major disincentive to father's take-up. Mothers taking long periods of leave faced heavy employment penalties, either not returning to work at all, or to an inferior position in term of pay and job prospects (Erler 2009).

In Australia, provision for parental leave was a low priority for the coalition government over the period 1996 to 2007, despite attempts by different groups to improve the system. In 1990 an unpaid parental leave available for both parents replaced the previous system that had been available to mothers only. By 2002, there was job-protected unpaid leave of up to 52 weeks that could be shared between parents. Small amendments were made in the 2000s but no major improvements (Alexander et al. 2007). Some employers offered paid leave for mothers and, in some cases, fathers. In 2004, an estimated 37% of employed mothers had access to some paid leave through their employer, and 25% of employed fathers (though for a much shorter period) (Alexander et al. 2007). However, the tax-benefit system provided some payments for mothers. The most widely used provision was a 'Maternity Payment' (previously known as the 'Baby Bonus'), a one-off payment at birth available to all mothers irrespective of their employment status; the amount was gradually raised and, in 2008, if evenly spread over 14 weeks, was equivalent to about 35% of average female full-time earnings (Alexander et al. 2008). Another instrument available to couples, called 'parenting payment partnered' was a means-tested income support (with low threshold taper) to the parent who stayed at home to care for their child (which can be combined with their period of unpaid leave) (OECD 2007)².

² A similar provision, called 'parenting payment single' was available to lone parents caring for their children, with more generous amounts and high threshold taper. Both types of payments involved some activation conditions.

Major developments in parental leave have taken place since 2007 in all three countries.

In Germany, a dramatic turning point in family policy occurred in 2007. The parental leave payment became earnings-related at the high level of 67% if the leave was shortened to one year (and half of this if taken over two years) and two additional months were available to the family if the father took at least two months during this period³. Recent evaluation of the reform showed that the number of fathers taking up their entitlement trebled with 13.7% of entitled fathers taking some paid leave (though 66% took only those two months while 72% of mothers on leave took twelve months) (Erler 2009).

In Australia, the return of Labor to power in 2007 brought significant changes to the leave system. In a first period, changes to parental leave made it available to each parent for a maximum period of 12 months, in effect increasing total leave to 24 months (any unused period could be transferred to the other parent provided employer's agreement), but remained unpaid. From 2011 a radical reform provided 18 weeks of leave to the primary carer (which could be shared between eligible parents), paid at national minimum wage, and if earnings were below a relatively high ceiling (about three times average full-time female earnings) (Alexander et al., 2009).

In the UK, maternity pay was increased slightly, the period of paid maternity leave was extended to 52 weeks (with the extra period paid at the same low flat rate), one of the longest paid maternity leave periods in the OECD. Moreover, fathers were entitled to some of this leave if the mother decided to return to work (only the period after the first 6 months was transferable) (Lewis 2009).

Tax-benefit policies

Alongside parental leave and childcare policies, the tax-benefit system also influences the distribution of resources (time and money) between men and women in couples in itself. The main focus here is to understand to what extent tax-benefit systems, in particular tax and cash transfers to families, create disincentives for second earners to take-up paid employment (and/or increase their working hours). Many benefits available to families (or couples) are means-tested on family income, creating de facto a greater marginal effective tax rate (METR) for second earner; family-based tax systems have the same effect.

Such a 'dependent partner' trap (a disincentive for the second earner to increase their participation/hours in paid work), can be created by the income tax unit (treatment of couples in the tax system), or the how and on what unit any means-test for out-of-work and in-work benefits operates.

In the UK and Australia individual earnings of each partner were taxed separately. By contrast, Germany still heavily relied on a system of joint taxation (in the form of 'income splitting') that had the effect of raising the marginal effective tax rate of the lower earner (or of a spouse considering returning to employment). A study showed

³ Faced with criticism from the left that this earnings-related scheme was a redistribution of resources from the poor to the richer families, further amendments introduced a minimum payment and an earnings ceiling (Erler 2009).

that a move towards an individual taxation system would increase married women's labour force participation significantly (four times as much as the decrease in husband's labour force attachment) (Steiner and Wrohlich, 2004).

Although Australia and the UK had individual based income tax systems, tax/cash benefits that were means-tested on household income (and assets) could operate in a similar way to joint taxation to raise marginal effective tax rates. In the UK, in-work benefits introduced in their most recent form in 2003 (working tax credit and the childcare payment within it) and some family benefits (child tax credit) were targeted at low income families and so tapered away as household income rose. In Australia, family tax benefits, also means-tested, replaced a series of transfers to families in 1997. They provided strong incentives for the mother to stay at home or work very few hours (Hill, 2007). Family Tax Benefit (part A) was means-tested on household income and an additional tax credit (Family Tax Benefit part B), means tested on the lower income, was paid to the higher earner for a dependent spouse; these, especially the second, increased the second earner's marginal tax rate well above that of the income tax schedule alone (Blaxland et al. 2009). In Germany, child benefits were available to all families with children under a certain age and were provided universally at a rate that depended only on the number of children. This was also true of 'child benefit' in the UK, though this was additional to the means-tested child tax credit (the maximum amount of which per child is far higher than child benefit).

One widely used indicator to assess the combined potential impact of the tax-benefit system on work incentives is the marginal effective tax rate (OECD 2007). Or its extension, the average effective tax rate (AETR) which measures the relative difference in income taxed away between two different employment situations. AETRs are a useful tool for assessing how different systems compare in mitigating (or reinforcing) traditional gender roles, and consequent access to household resources.

Table 1 summarises this for the system that was in place in 2005, and when childcare costs are included as part of the full picture. It focuses on couples where the main earner in a couple is at 100% of average wages (AW) and the other partner takes up a full-time job at 67% of AW. A high value of the AETR signifies that a high percentage of any additional income is lost through reduced benefits or increased taxes, with 100% meaning all additional gross income is effectively taxed away.

Table 1. Impact of childcare costs on net income and work incentives for couples (2005)

	(100+67)% AW, 2 children			(100+0)% AW, 2 children		
	AU	GE	UK	AU	GE	UK
Gross earnings	167	167	167	100	100	100
Social Assistance	0.0	0.0	0.0	0.0	0.0	0.0
In-work benefits	0.0	0.0	0.0	0.0	0.0	0.0
Family Benefits	6.8	8.9	6.9	17.7	8.9	6.9
Housing Benefits	0.0	0.0	0.0	3.0	0.0	0.0
Income Tax	-37.6	-31.9	-27.7	-24.0	-11.5	-17.5
SSC	0.0	-34.8	-14.7	0.0	-20.8	-9.2
Total Net Income	136	109	131	97	76	80
Net tax burden	18%	35%	21%	3%	24%	20%

Childcare fee	-44.7	-16.0	-47.8	0	0	0
Childcare benefit/rebates	15.1	6.9	4.7	0	0	0
Tax reduction	16.4	0.0	0.0	0	0	0
Other benefits	0.0	0.0	0.0	0	0	0
Net cost of cc	-13.3	-9.1	-43.1	0	0	0
Total net income (net of cc cost)	123	100	88	97	76	80
Net tax burden	26%	40%	47%	3%	24%	20%
AETR inert to 67% w/o childcare	41%	51%	24%			
AETR inert to 67% w/ child care	61%	65%	88%			

Source: own calculations based on data from OECD Benefits and Wages 2007

Without considering childcare costs (e.g. for families who use informal unpaid childcare), second earners in Germany and Australia were more heavily taxed than in the UK when taking-up a full-time (relatively low paid) job, which illustrates the income tax splitting effect of the German tax system and the biased family tax benefit system (mainly part B) of Australia. However, accounting for childcare costs significantly increased the AETR in the UK for second earners with children (from 24% to 88% when returning to a full-time job paid at 67% of AW).

Family/employment outcomes over the years 2000s

Overall, many policy reforms have been implemented over the last 15 years that were aimed at improving employment outcomes by addressing (implicitly or explicitly) some problems of work-family balance. They did not mean that any of these countries had fully embraced the fully fledged adult worker model of the Scandinavian social democratic welfare states, though they had moved a step closer through introducing policies encouraging women's employment (Fleckenstein, 2010, Ruling 2010). In practice this meant that families increasingly depended on "one-and-half breadwinners" and all three countries have large proportion of women employed part-time, especially among mothers with young children (Tables 2 and 3). Table 2 summarises the main changes in employment outcomes in the three countries over the period 1997 to 2007.

Table 2 Evolution of employment indicators 1997-2007

	AU			GE			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%
Male part-time employment as % of male employment	15%	12%	12%	4%	6%	8%	8%	9%	10%
Female part-time employment as % of female employment	41%	39%	38%	31%	35%	39%	41%	40%	38%
Share of women in total employment	43%	45%	45%	43%	45%	46%	46%	46%	46%
Share of women in part-time employment	68%	72%	72%	78%	84%	81%	80%	80%	77%
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
Employment rate of mothers of child <6 years old	44%	45%	48%	50%	57%	60%
	56%	57%	56%	57%	56%	

Source: OECD Employment database and earnings database (online)

The key changes in Table 2 were that both male and female employment rates increased over the period, though women's increased faster, especially in Germany and Australia. But women worked on average only 75% of the hours of men, We can also see that that the gender pay gap (for those working full-time) was highest in Germany at around 25% but considerably lower at 15% in Australia. Only the UK saw a slight decrease in the gender pay gap. The employment rate of mothers of children less than six years old hardly increased in the UK and Australia, while it rose by 10 percentage points in Germany to overtake that of the UK, as part of a general rise in female (part-time) employment.

Table 3 summarises other important indicators related to families and employment, though only at single points in time due to lack of comparable time series data.

Table 3. Various indicators of family/employment outcomes in years 2000s

	AU	GE	UK	year
Employment rates of				
partnered mothers	63%	66%	69%	2007
lone mothers	60%	65%	52%	2007
all mothers: child <15y	63%	63%	61%	2008
all mothers: child <3y	48%	56%	54%	2008
all mothers: child 3-5y		64%	58%	2008
all mothers: child 6-14y	71%	66%	67%	2008
mothers of child <3y in work	n.a	32%	52%	2006
mothers of child <3y on mat leave	n.a	3%	0%	2006
mothers of child <3y on par leave	n.a	19%	0%	2006
Incidence of part-time employment				
all mothers: child 0-5y	67%	46%	58%	2002
all mothers: child 6-14y	55%	59%	57%	2002
Couples employment type				
% both working full-time	20%	14%	21%	2007
% one FT, other PT	41%	42%	40%	2007
% one earner only, FT	26%	32%	27%	2007
% none in work	13%	6%	7%	2007
% other		5%	5%	2007
Enrolment in childcare services				
% children 0-2y (any time)	29%	18%	41%	2008
% children 0-2y (FTE)	18%	14%	22%	2008
% children 3y (any time)	12%	87%	82%	2008
% children 3-5y (any time)	55%	93%	93%	2008
Gender role attitudes (both men and women)				
"Man's job earn / woman's job care"				
% agree	22%	23%	20%	2002
% neither agree nor disagree	22%	16%	18%	2002
% disagree	56%	61%	62%	2002
"Pre-school child suffers if mother works"				
% agree	40%	56%	38%	2002
% neither agree nor disagree	21%	14%	19%	2002
% disagree	39%	30%	43%	2002
Fertility				
Total fertility rate	1.81	1.34	1.8	2005
Desired no. of children (women)	2.50	1.96	2.42	mid-2000s
Desired no. of children (men)	2.40	2.17	1.96	mid-2000s

Source: OECD family database (online)

Notes: household employment types for Australia are proportions of couple households in various types, with and without children (in 2006) while for the UK and Germany it is the proportion of children in various couple household types (in 2007).

In 2002, attitudes concerning gender roles showed a relatively smaller proportion of egalitarian answers in Australia than in the UK and West Germany, with 56% of men and women disagreeing and 22% agreeing with the statement 'A man's job is to earn money; a woman's job is to look after the home and family'; this compared with 61% and 62% disagreeing and 23% and 29% agreeing in the UK and West Germany, respectively. However West Germany seems to offer support to more traditional attitudes than Australia and the UK as far as mothers' employment is concerned, with 56% of respondents who agreed with the statement 'A pre-school child is likely to suffer if his/her mother works' and only 30% who disagreed⁴. Table 3 also shows the much higher incidence of part-time employment among employed mothers than women in general (found in Table 2), and that the employment penalty faced by mothers was especially pronounced when children were young (under the age of 6).

When the picture is analysed with an intra-household perspective, these results produce a typology of households which confirms the predominance of one and a half earner adult model, followed by the male breadwinner.

The extent to which the results in Table 3 are the product of the policies described above is beyond the scope of this paper. However we can note that, despite significant changes in the policy framework towards more activation measures for both men and women (including for parents), employment and earning patterns really changed only in Germany, albeit through the integration of women into part-time jobs (which had already happened for women and mothers in the UK and Australia at the beginning of the period).

3. Methodology

We are interested in the effects of gender roles on access to household resources, and in what ways policy might influence those effects. However, since 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 members of households (household public goods), any measure of the share of household income, even if such a measure existed, would not capture what we are after. Rather we want to know about individuals' access to these resources. Recognising the difficulties of measuring such access objectively, we use instead answers given by men and women in couples to a subjective question about satisfaction with their common household income, as has been done in a number of other studies (e.g. see Bonke and Browning, 2009 and Alessie et al., 2006). Once we control for a number of other possible influences on answers, we then assume that if a factor affects partners' satisfaction with their common shared income differently, this is because that factor affects their relative access to that income.

⁴ By contrast, respondents in East Germany showed much greater egalitarian attitudes toward gender roles, with 75% of respondents who disagreed with first statement (15% agreed) and 56% who disagreed with the second statement (33% agreed).

We use data from household panel surveys collected in our three countries and harmonised through the CNEF (cross-national equivalent file): the British Household Panel Study (BHPS), the German Socio-Economic Panel (GSOEP) and The Household, Income and Labour 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 GSEOP and HILDA answers to this question are recorded on a scale 0-10 where 0 meant “totally unsatisfied” and 10 “totally satisfied; we rescaled the answers from the BHPS, whose scale ran from 1-7 to make our data comparable.

Besides equivalised household real income, the variables in whose influence we are interested are those relating to gender roles; we use each partner’s employment status (part-time employed, inactive, unemployed or disabled with full-time employed used as the reference category) and hours of housework. We also include some household level variables that are relevant to gender roles: the proportion of household income coming from earnings with a dummy variable to indicate if there are no earnings at all (for most households, benefits are the main or only alternative source of income to earnings) and the number and ages of children.

We also control for the proportion of earnings coming from each partner; this is the focus of most studies of intrahousehold inequalities in access to household income and often found to be significant. Our focus is on the gender roles themselves that give rise to unequal earnings; initial exploratory analysis of our data showed the effect of gender roles to be much more systematic and significant than those of relative earnings. Other controls include each partner’s reported overall satisfaction with life, another question asked in all three surveys. We include an 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 also include year dummies to control for any relevant macro-economic effects, that may occur differ between countries such as inflation, or unemployment rates.

By using panel data, we can use the method of fixed effects regression, which looks only at how answers by the same individual change in response to changes in other variables taken to be exogenously determined; it does not assess differences across individuals. By using only variations within an individual’s responses, fixed effects regression allows us to control for the effects of unchanging differences between individuals, such as personality traits that studies have shown to be an important factor in determining differences across people in responses to satisfaction question, but do not tend to vary much for an individual over time (Ferrer-i-Carbonell and Frijters, 2004). Using fixed-effects regression does not require us to make comparisons of the *level* of satisfaction across individuals within couples, or across different couples; rather we are looking at how factors influences *changes* in those levels. Fixed effects regression will also account for the fact that members in a couple

may care differently about each other's access to household income, in so far as such unequal altruism is a relatively unchanging aspect of a couple's relationship.

Answers to satisfaction questions are also well-known to be influenced by social comparison with reference groups and individual expectations (Stutzer, 2004). In single-country studies we found that including some variables that could capture social comparison or expectations, such as local unemployment rates, did not alter the coefficients of our main variables much. So, we have not included such variables in this international study, recognising that while social comparison and expectations might have effects in themselves, they are unlikely to alter the effect of the variables on which we are focussing.

Individuals tend to act upon situations when they are not satisfied with them, so we need to be sure about the direction of causation in our model. For example, being in or out of the labour market may be a choice influenced among other things by the difference that taking or giving up a job might make to one's satisfaction. However, it is reasonable to assume that the variable that influences such decisions is not satisfaction with household income per se but overall satisfaction: however, satisfied or dissatisfied with their household income they are, in deciding on gender roles people make trade-offs between their desire for household income with other factors, such as time with their children and ways of living compatible with their gender role attitudes. By including overall satisfaction as a control we therefore do as much as we can to ensure that the direction of causation is from gender roles to satisfaction with household income, rather than from anticipated satisfaction with household income to gender roles.

Our predictions following our model are that a greater access to household income is possible when the relative position of a partner improves: being in full-time employment (as opposed to any other lesser status) relative to their partner, providing more income to the household or being recognised as the main breadwinner, net of costs that are either actually borne or perceived as borne, such as childcare. If unpaid work (in our case, hours of housework) is perceived as a lesser (financial) contribution to household resources, then relatively longer hours would also reduce partner's access to household income. See Sen (1990) for a discussion of these effects.

4. Results

Table 4 gives the summary statistics of the variables used in our analysis for our three countries.

Table 4. Means and derived ratios of variables used in regression analysis: working age couples in Germany, UK and Australia

	Germany		UK		Australia	
	Mean	(Std Dev.)	Mean	(Std Dev.)	Mean	(Std Dev.)
No. of observations	27801		7702		13387	
Satisfaction with household income						
Mean score of men	6.26	(2.06)	6.00	(2.30)	6.43	(2.19)
Mean score of women	6.41	(2.11)	6.11	(2.34)	6.47	(2.22)
Household income						
Equivalent household real income (EUR)	33003	(19533)	33558	(19542)	29087	(17543)
Hh earnings to hhold income	82%	(22%)	88%	(21%)	72%	(32%)
Hh earnings to hhold income (if earnings>0)	84%	(22%)	90%	(20%)	79%	(33%)
Female share of total earnings						
between 0-25%	46.46%		38.82%		35.63%	
between 25-40%	19.02%		21.97%		17.67%	
between 40-60%	20.29%		25.32%		23.10%	
between 60-75%	3.98%		5.93%		3.58%	
between 75-100%	7.59%		4.95%		10.35%	
Hh has no earnings at all	2.66%		3.01%		9.68%	
Children						
% of hholds with no child (in hhold)	46.40%		45.52%		41.00%	
% of hholds with children 0-4y	8.50%		10.58%		13.69%	
% of hholds with children 5-12y	19.82%		27.56%		23.34%	
% of hholds with children 13y+	25.28%		16.33%		21.96%	
Male employment status						
full-time	77.7%		90.0%		75.7%	
part-time	3.2%		3.4%		6.8%	
inactive	3.1%		1.6%		2.7%	
unemployed	8.3%		2.5%		2.1%	
disabled	7.7%		2.6%		12.8%	
Male part-time in % of men paid work	4.0%		3.6%		8.2%	
Female employment status						
full-time	28.5%		47.7%		31.2%	
part-time	38.3%		30.7%		34.7%	
inactive	19.7%		17.7%		20.7%	
unemployed	8.1%		1.5%		2.2%	
disabled	5.4%		2.5%		11.2%	
Female part-time in % of women in paid work	57.3%		39.1%		52.6%	
Weekly hours of housework						
Man	4.4	(5.0)	5.3	(5.0)	5.9	(6.2)
Woman	16.1	(9.6)	15.3	(10.0)	18.8	(13.7)

Source: CNEF (harmonised dataset of BHPS, HILDA, GSOEP), waves 2002-2007

First of all we should note that the GSOEP surveys a larger number of households than HILDA and especially BHPS; so we have far more observations for Germany and fewer for the UK. This should be born in mind when making comparison of the significance level of results from the three countries. We also see that, converting them all into Euros, the equivalised real incomes of our Australian sample are slightly lower on average than those of our German and UK samples.

In all three countries, the “male breadwinner” household type, where the female share of household income is less than 25%, is the most common. The highest proportion of those households is in Germany where almost half (46%) are of that type, more than in either the UK or Australia, suggesting, as we saw above, that the male breadwinner model continued to hold greater sway in Germany in our period. Households with a relatively egalitarian distribution of income (40-60% each) make up about a quarter of households in the UK and Australia but only a fifth in Germany. Interestingly, the UK has the smallest proportion of households in which the woman earns more than 60% of household income and considerably fewer in which the woman is effectively the sole breadwinner and earns more than 75%; this is true of 10% of our Australian sample, where the gender wage gap is far smaller than in the UK or Germany. The Australian sample also has 10% of households with no earnings at all, but this is not alone responsible for its low proportion of earnings in household income (72%), compared with the other two countries, because even among those with earnings that ratio is lower in Australia.

The vast majority of men are employed full-time in all three countries, but the proportions vary. The German sample’s rate of full-time employment was lower than the UK’s because a higher proportion of men were unemployed, while Australian men in our sample were far more likely to be out of the labour force through disability. It was rare for men to be economically inactive for any other reason and part-time employment rates for men were low in all countries, though at nearly 7% in Australia were more than double their level in the UK and Germany.

Women’s full-time employment rates show considerably more variation, with almost half of our sample employed full-time in the UK, but much smaller proportions in Australia and, particularly, Germany. This is mainly because women were less likely to be inactive or employed part-time in the UK; although in our sample of working age couples in the UK 39% of all women in employment were employed part-time, a lower ratio than in Germany (57%) and Australia (53%). Like men, women in Germany were more likely to be unemployed and in Australia to be disabled than in the other two countries.

Housework hours confirm that a female home-maker role is the other side of the male breadwinner model. In all three countries women on average spend much more time on housework than men. The total amounts in Germany and the UK are similar, with the distribution being even more skewed to women in Germany than the UK. In Australia the total amount of time spent on housework is greater than in the other two countries.

Our estimation results are shown in Table 4. For each country and each gender, it gives estimated coefficients for a fixed-effects regression with satisfaction with household income as the dependent variable. The first two columns for each country show results for men and women respectively, while the third shows whether men’s and women’s coefficients are significantly different from each other and the direction

of that difference. This difference is what we take to indicate that a factor affects relative access to household resources.

Results confirm, as we would expect, that log of equivalised household income is positively associated with satisfaction with household income in all countries for both men and women, with no significant gender difference. We interpret that lack of gender difference as meaning that the level of household income has no significant effect on men's and women's access to it.

Men and women in Germany and Australia (but not in the UK) are more satisfied with their household income when more of it comes from earnings (of either partner). However, there are significant gender differences that vary by country. With a larger share of earnings in household income men's satisfaction with it increases more than women's does in Germany, which we take to mean that men get greater access to that income; in Australia it is the other way around. Since the proportion of earnings going to each partner is controlled for, this might be because of who receives the remaining income. It could be because women receive a larger proportion of income that is not earnings (mostly benefit income) in Australia than in Germany (see section 2 above).

The impact of children on access to resources has a variety of effects. We control, possibly imperfectly, for costs of children's consumption by using equivalised income in our estimations. The remaining impact of children on household finances is through the forgone earnings of parents who reduce their hours of employment to care for their child(ren) and/or through the cost of childcare. Both of these are known to be heavily gendered in all three countries: because mothers are the ones who are expected to take time out of employment to care for children, childcare costs tend to be set against the mother's earnings, rather than the father's (Himmelweit and Sigala, 2004). We also control for current earnings, so if the presence of children still affects satisfaction with household income, it must be through the longer-term financial consequences of a reduced engagement with the labour market or through the impact of childcare costs on household spending power. And, since we also control for each partner's employment status and the proportion of household earnings they contribute, if the presence of children reduces a woman's relative access to household resources, this can only be because childcare costs and the longer-term financial consequences of any time she takes out of the labour market reduces her perceived contributions to household resources (though this perception may be counteracted by parents valuing the contribution she makes through time spent caring for the child; time spent on housework is controlled for).

We find a significant effect for pre-school children in the UK and Australia on both parents' satisfaction with household income and a greater effect for women than men, though the difference is not significant in either country. This result may reflect the higher costs of childcare and/or possibly greater awareness of the longer-term financial consequences of mothers dropping out of the labour force when their children are small in the UK and Australia, where this practice is less frequent than in

Germany⁵. In Germany there are no significant effects of young children for either parent; this may be because childcare, when it is available, is far less expensive, there is much better paid parental leave and/or German parents may be less concerned about the longer-term financial consequences of a mother staying at home to look after her child, since it remains a frequent practice, at least in West Germany. Studies of the costs of motherhood in different countries suggest that they may be wrong to be so unconcerned, especially those who take a long period out of the labour market (Beblo and Wolf, 2002; see also Wetzels, 2007, and De Henau et al., 2007, for a survey). Indeed in Germany, but not in the UK or Australia, the presence of older children (5-12 years old) improves both men's and women's assessment of their household income; this may reflect higher family benefits.

⁵ Childcare fees in the UK and Australia are high by international standards (OECD 2007) although benefit policies in Australia reduce the net cost to parents much more than in the UK. We do not know whether it is gross or net childcare costs that are counted against mothers' earnings in how their earnings are perceived within households.

Table 4. Estimations results of individual satisfaction with household income – Germany, the UK, Australia

	GERMANY			UK			AUSTRALIA		
	Male	Female	Diff.	Male	Female	Diff.	Male	Female	Diff.
Log of equiv. hhold income	0.427*** (0.038)	0.395*** (0.039)	+	0.285*** (0.078)	0.348*** (0.078)	-	0.370*** (0.050)	0.350*** (0.053)	+
Hh earnings to hhold income	0.470*** (0.088)	0.160* (0.089)	+***	-0.024 (0.268)	0.123 (0.267)	-	0.208* (0.108)	0.431*** (0.113)	-*
No. of chi aged 0-4y	0.039 (0.039)	0.037 (0.039)	+	-0.069 (0.057)	-0.130** (0.057)	+	-0.089** (0.044)	-0.143*** (0.046)	+
No. of chi aged 5-12y	0.079** (0.032)	0.100*** (0.033)	-	0.052 (0.056)	-0.008 (0.057)	+	-0.031 (0.043)	-0.061 (0.045)	+
No. of chi aged 13y+	0.013 (0.026)	-0.036 (0.027)	+	0.002 (0.086)	0.052 (0.086)	-	-0.023 (0.044)	0.043 (0.046)	-
Man working part time	-0.397*** (0.074)	-0.247*** (0.075)	-*	-0.570*** (0.147)	-0.217 (0.148)	-*	-0.430*** (0.076)	-0.404*** (0.079)	-
Man inactive	-0.406*** (0.079)	-0.304*** (0.080)	-	-0.412* (0.211)	-0.483** (0.211)	+	-0.526*** (0.115)	-0.392*** (0.120)	-
Man unemployed	-0.803*** (0.049)	-0.569*** (0.049)	-***	-1.450*** (0.171)	-1.434*** (0.171)	-	-0.747*** (0.119)	-0.345*** (0.125)	-***
Man disabled	-0.162** (0.075)	-0.143* (0.076)	-	-0.942*** (0.330)	-1.438*** (0.331)	+	-0.068 (0.067)	-0.057 (0.070)	-
Woman working part time	-0.191*** (0.042)	-0.288*** (0.042)	+*	-0.045 (0.078)	-0.235*** (0.079)	+*	0.031 (0.049)	-0.127** (0.051)	+***
Woman inactive	-0.361*** (0.051)	-0.444*** (0.052)	+	-0.061 (0.109)	-0.358*** (0.109)	+**	0.084 (0.064)	-0.266*** (0.067)	+***
Woman unemployed	-0.415*** (0.053)	-0.692*** (0.054)	+****	-0.206 (0.191)	-0.563*** (0.191)	+	-0.117 (0.111)	-0.709*** (0.116)	+***
Woman disabled	-0.215** (0.088)	-0.275*** (0.090)	+	0.111 (0.249)	-0.914*** (0.250)	+***	-0.023 (0.069)	-0.173** (0.072)	+*
Male hours housework	-0.009** (0.004)	-0.008* (0.004)	-	-0.018 (0.012)	-0.020* (0.012)	+	-0.004 (0.006)	-0.002 (0.006)	-
Male hours hwk squared	0.000 (0.000)	0.000* (0.000)	-	0.000 (0.000)	0.001* (0.000)	-	-0.000 (0.000)	-0.000 (0.000)	-
Female hours hwk	-0.001 (0.003)	-0.007** (0.003)	+*	-0.001 (0.007)	-0.008 (0.007)	+	0.002 (0.003)	0.002 (0.004)	+
Female hours hwk squared	-0.000 (0.000)	0.000 (0.000)	-*	0.000 (0.000)	0.000 (0.000)	-	0.000 (0.000)	-0.000 (0.000)	+
<i>No. of observations</i>	26931	26966		7280	7283		11452	11451	
<i>R-squared (within)</i>	0.135	0.119		0.100	0.103		0.093	0.094	
<i>Number of groups (hholds)</i>	6489	6491		1841	1841		3198	3197	
<i>F-stat</i>	110.2	95.56		20.62	21.53		29.17	29.48	

Source: Authors' own calculations based on CNEF (harmonised file for BHPS, GSOEP, HILDA)

Reference categories: Female earnings share between 40–60%; man working full-time, woman working full-time.

Other controls include female share of earnings (in five categories), year dummies and life satisfaction of both partners.

Notes: 'Diff.' column gives sign and statistical significance of difference between effects on male and female satisfaction.

'+' means effect of variable is to increase the man's satisfaction more (decrease it less) than the woman's

'-' means effect of variable is to increase the woman's satisfaction more (decrease it less) than the man's

*** sig. at 0.01; ** sig. at 0.05; * sig. at 0.1

Turning to gender roles, the main variables of interest in this paper, these are captured by dummy variables for employment status and weekly hours of housework. Results largely confirm our expectations of how gender roles affect access to income. Moreover, they behave reasonably consistently across the three countries: both men and women in all countries are more satisfied with their household income when they themselves are in full-time employment, which can be seen by the negative coefficients for working part-time, inactivity, unemployment and disability (full-time employment is the reference category).

On top of the effect of their own employment status, women are more satisfied with their household income when their male partners are in full-time employment. Moreover, in the UK and Australia, but not in Germany, women's satisfaction with their household income is reduced more by their partners' inactivity than their own; this also applies to unemployment and disability in the UK and part-time working in Australia. This is not true in reverse: in all three countries and for all employment statuses, men's satisfaction with household income is more influenced by their own employment status than their partner's, so much so that in the UK and Australia woman's employment status has no significant effect on their male partner's satisfaction with household income. This shows how a benefits system that allows little decommodification can reinforce the male breadwinner model if women earn much less than men. In Germany, where women can and do take paid leave more easily, couples are not so focused on the man's employment status in guaranteeing their household income.

Comparison of the results for men's and women's satisfaction with household income shows that in all countries employment status is an important determinant of relative access to household income. Both partners lose access if they reduce their hours of work, become unemployed, inactive or disabled; that is their satisfaction with household income falls more than their partner's, though this effect is not always significant. It is significant for men becoming unemployed in Germany and Australia and reducing their hours of work from full-time to part-time in the UK. For women, moving to part-time employment significantly reduces their access to household income in all countries, as does being inactive or disabled except in Germany and becoming unemployed in the UK.

Men hours spent in housework decrease satisfaction with household income for both men and women in Germany, but only for women in the UK. Women's housework hours have a negative effect for women in Germany and give them reduced access to household resources. There are no significant effects of housework for either men or women in Australia.

Tests of differences of these effects between countries are summarized in Table 5. Unemployment and disability has a significantly more negative impact on both men's and women's own satisfaction in the UK than in Germany and Australia (first and seventh columns of Table 5 respectively). This may reflect less generous out-of-work benefits (in level and eligibility conditions).

German men are more negatively affected by their partner being inactive or working part-time than in the UK or Australia (first and fourth columns of Table 5), and so are German women compared with Australian women, though the difference between women in the UK and Germany is not significant. One interpretation of this is that in Germany the welfare system that helps women stay out of labour market is lagging behind men's as well as women's questioning of the traditional male breadwinner model's 'legitimacy' as couples aspire to higher household incomes than can be

provided by a single earner. The fact that more women find themselves in involuntary part-time jobs in Germany than in the UK (see Table 1 above) seems to support this interpretation. That women's hours of housework have a significantly more negative effect on their satisfaction with household income in Germany than Australia is consistent with this, in that German women may be spending time doing housework that they would rather spend in employment.

Tests of differences of these effects on access to household resources do not show very strong differences between countries (Columns 3, 6 and 9 of Table 5). We can note however, that women in Australia lose more access to household resources when they are inactive or unemployed than in Germany. This may be because the German tax-benefit system provides a greater disincentive to employment for women. This difference is also found between the UK and Germany, although it is not significant, where the incentive to take employment for a second earner in the UK is slightly higher than in Germany – see Table 3 above).

Table 5. Significance and direction of interaction effects between countries

	UK vs Germany			Australia vs Germany			Australia vs UK		
	Male	Female	Diff.	Male	Female	Diff.	Male	Female	Diff.
Log of equiv. hhold income	-*	-	-	-	-	-	+	+	+
Total earnings to household income	-*	-	-	-*	+*	-.***	+	+	-
F earnings share 0-25%	+	+	+	+	+	-	+	+	-
F earnings share 25-40%	+**	+	+	-	+	-	-.**	+	-.*
F earnings share 60-75%	+***	+	+**	+	+*	-	-.*	+	-.***
F earnings share 75-100%	+**	+***	-	+	+*	-	-	-.*	+
Hh has no earnings at all	+	+***	-	-	+***	-.***	-	-	-
No. of chi aged 0-4y	-*	-.**	+	-.**	-.***	+	-	-	-
No. of chi aged 5-12y	-	-.*	+	-.**	-.***	+	-	-	-
No. of chi aged 13y+	-	+	-	-	+	-.*	-	-	-
Man working part time	-	+	-	-	-	+	+	+	+*
Man inactive	-	+	+	-	-	-	-	+	-
Man unemployed	-.***	+	+	+	+*	-	+***	-	-
Man disabled	-.**	-.***	+	+	+	+	+***	+***	-
Woman working part time	+*	+	+	+***	+**	+	+	-	-
Woman inactive	+***	+	+	+***	+**	+***	+	+	+
Woman unemployed	+	-.***	+	+**	-	+**	+	+***	+
Woman disabled	+	-.***	+***	+*	+	+	-	+***	-.***
Male hours housework	-	-	+	+	+	-	+	+	-
Male hours hwk squared	+	+	-	-	-	+	-	-	+
Female hours hwk	-	-	-	+	+*	-	+	+	-
Female hours hwk squared	+	+	-	+	-	+	-	-.*	+

Source: see Table 4

5. Policy implications and conclusion

Our results confirm that in all countries gender roles matter to access to household income, especially those that relate to employment status. Further, our overview of the policy and institutional background of the three countries in section 2 confirms the view that in none of the countries is 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 likely not to be due to any unique policy difference but rather to the effect of a number of different policies, implemented in different ways and through different instruments, reflecting underlying differences in priorities and ideologies.

Challenges to the male breadwinner model seem to be more present in the attitudes of German couples than in those of Australian and British couples, despite (or perhaps because of) in practice German couples living lives that conform more to the male breadwinner model (with lower maternal employment, large gender wage gaps and a tax-benefit system that provide strong disincentives to second earners etc.) For example, when the reform to the German parental leave system to improve paternal care incentives and strengthen mothers' labour market attachment was implemented in 2007, support for the change came from both sides of the political spectrum (Lewis, 2009). Lee et al. (2007) report changing attitudes of both men and women in West Germany between 1996 and 2004, with a sharper increase in gender egalitarian attitudes in the early years of the 21st century than in the last years of the previous century. Data from the BHPS show egalitarian attitudes to be more stable in the UK over the same period (while traditional attitudes decreased substantially), though a slightly lower proportion of men and women disagreed with traditional attitudes of the type shown in Table 3 than in Germany at the end of the period⁶.

That said, our overview of policies demonstrates a complex overlaying of implicit gender biases in all three countries' social policy frameworks. At first sight these seem impossible to overcome without bringing into question the common preferred neo-liberal or "third way" approaches to meeting other current social policy objectives, including reducing dependence on the state, promoting choice, reducing state expenditure and recommodifying labour through a workfare-based approach to achieving welfare objectives.

An objective of (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 there are conflicting goals. For example, an important driver of Australian and UK social policies from the late 1990s onwards was fighting child poverty. This was to be done through getting any member of a household into employment and targeting resources at low income families. It was a higher priority than preventing policies having detrimental effects on the long term position of a particular group of adults (namely, women) within their households.

⁶ Samples and questions were not exactly comparable.

In practice, the economic dependence of households on the state was seen to be more problematic than the economic dependence of individuals within households, even though the latter is a major contributor to gender inequality and hence child poverty. Intimate relationships were expected to act as a form of insurance against economic risks. But they could not insure against couple breakdown, which studies have shown to occur more frequently when household resources are less equally shared (see Vogler et al., 2008). Further, when couples split, whether children live in poverty depends, almost invariably, on whether the mother does. Her ability to provide for herself economically, will be heavily influenced by gender roles adopted while the couple was intact. The factors that would lead to her be able to avoid poverty for herself and her child(ren) are the same ones that lead to greater equality in intra-household access to household resources. Policy makers avoid considering these issues at their peril. Nearly all social policies have some effects on the variables that influence intra-household inequalities. If these are not taken into account, policies to achieve many other goals may be less effective.

6. References

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