



Female Partner's Income Contribution to the Household Income in the European Union

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ABSTRACT

In recent years increasing attention has been given to gender inequality questions in relation to differential labour force participation, gender segregation and wage differentials as well as the importance and evolution of the male breadwinner model. In this paper we make use of the third wave of the ECHP to look at the income contribution of the female partner (of the male reference person) to the household income. The relative contribution of men and women within households across countries are examined as well as the impact of labour market status (full-time/part-time) and position in the family cycle. We examine the extent to which the significance of the female partner's contribution is affected by stratification factors such as education level and the position of the household in the income distribution. Finally we examine the overall impact of the female partner's income on household income poverty and its variation across countries.

1. Introduction

In the debate on gender inequality questions relating to differential labour force participation, gender segregation and wage differentials between men and women have been the focus of a great deal of attention and are associated with a burgeoning international literature. (Callan *et al*, 2000, Ferber and Nelson, 1999, Makepeace, 1999, Preston, 1999). However, beyond the issue of differences in labour force attachment and individual remuneration of the work for men and women, wage differentials and disparities in participation also have an impact on the level of income in the household and on the respective contribution of men and women.

The changing situation in relation to both participation rates and differential returns by gender raises a series of questions. Has the emphasis on the role of the male breadwinner become increasingly misplaced in recent decades with substantial increases in women's participation rates and some reduction in gender wage differentials? Is the difference in the relative contribution of men and women the same across countries or do some countries tend towards more equilibrium between genders? What is the impact of life event and individual characteristics on the contribution of women in the household income? Over and above the extent of the female partner's contribution what are its consequences? For instance does it contribute substantially to lifting households out of poverty?

Section two provides details of the data set we employ as well as the methodology used in the analysis. In section three we document the respective contributions of the male reference person and the female partner and proceed to break this down by the labour market status and position in the family cycle. In section three we proceed to examine the extent to which the significance of the female partner's contribution is affected by stratification factors such as the partner's level of education and the position of the household in the overall income hierarchy.

2. Data

This paper is based on the European Community Household Panel (ECHP) data set. Specifically we make use of the User Data Base (UDB) for wave 3. In this paper we limit ourselves to cross-sectional analysis with the aim of providing a description of the female partner's income within household and its variation across the widest range of European countries possible

The wave 3 interviews were conducted in 1996 and the income amounts are annual and are reported for the previous year, so in the 1996 survey the amounts are for 1995. In the household file constructed for this analysis all the income components are presumed reported net of tax and other deductions. The only exceptions are income from self-employment and rental/property income, while income from capital may be specified as net or gross depending on the respondent. With the exception of France, all gross amounts in the constructed variables have been converted to net values on the basis of a net/gross ratio variable estimated using a statistical procedure on the basis of reported ratios for income from current and previous years' employment for which both gross and net are available.

The survey in France is an exception to the above form, because of the particular tax system. In France, all components have been collected as gross. Only the total income is recoded as net on the basis of the difference between the sum of all (gross) components and the amount of taxes paid by the household as a whole. This means that income components in France cannot be "nettified". For this reason France has been excluded from our analysis. For similar reasons Finland has not been included in the analysis. In this latter case unlike France not all income components are collected as gross but this is the case in relation to personal income .

All income components relating to the previous year are constructed from the individuals who compose the household. Each individual aged over 16 was eligible for interview. In order to construct a data set at household level for the purpose of our intended analysis we first have to concentrate on individuals who compose those households. In order to do so we first make use of use the "Personal File" where each income component for the previous year is recorded. In this analysis we are concerned solely with income derived from work to use the ECHP terminology. The income from work from each individual in the ECHP includes the following components:

- wage and salary earnings (regular and lump sum)
- self-employment income

We then proceed to aggregate all individual income to household level, which allows us to distinguish income sources at this level.

Unit of analysis, population and scale

As suggested in Rein *et al's* (1986) seminal work on *Income Packaging in the Welfare State*, when working on longitudinal data the appropriate unit of analysis is the individual since families/households are not stable over time. However, here since we restrict ourselves to cross-sectional analysis we operate at the level of the household. The construction of our data set requires us to distinguish between different members within households. We want to be able to distinguish the reference person from their spouse (if any) thus we retain in our data set only those households containing both a reference person and their partner. The reference person in the household is identified in the original ECHP data set as the owner or the tenant of the accommodation and in the eventuality that two or more people are equally responsible for the accommodation the oldest person is chosen. However for the purpose of our analysis we modified the designation of the reference person. When the reference person identified in the ECHP data set was a male we accepted this designation. Where the person designated as the reference person was a female and that person had a spouse (partner) the latter became the reference person. As a consequence of applying this procedure all the reference persons our analysis are males since we retain only households containing a partner. This approach was adopted because the contribution of female partners to the household income is the crucial issue on which we wish to focus.

We restrict our analysis to the stage of the life-cycle where individuals have a high propensity to be active in the labour market. For this reason we focus on the population where the reference person is aged between 25 and 54. This follows the precedent set in a variety of other studies such as Rein *et al* (1986) and the OECD (1995).

Finally in order to adjust the level of household income to the different sizes and compositions of households we use the “modified OECD scale”. Thus the first adult in the household is accorded a value of one with each additional adult being given a value of 0.5. Children aged less than 16 have a weight of 0.3. The number of equivalent adults in the household is then calculated by summing these values. The household equivalised income is given by dividing the total household disposable income by the number of adult equivalents.

3. Labour Force Participation, Family Cycle and the Female Partner's Income

Frequency of Male Reference Person and Female Partner's Contribution

In this section we look at the female partner's income within the household context broken down by labour force status and position in the family cycle. We also seek, where appropriate, to relate the female's partner income contribution to that of her partner. We set out in Table 1 the percentage of households where the male reference person has an income from work as well as the percentage of households where the female partner also received such an income. The percentage of households where the reference person receives an income from work is very high across countries reaching close to 90% even at the lower end of range. As a consequence very little variation is observed across countries. The two countries having the lowest values of 86% and 88% respectively are Ireland and Belgium. At the opposite end of the spectrum in Germany, Denmark, Greece and Luxembourg the level does not fall below 95%.

In contrast in the case of the income of the reference person's partner there is a great deal of variation across countries with the percentage ranging from a low of 41% in Greece to a peak of 87% in Denmark. For nine out of twelve countries more than half of the households have a female partner receiving an income from work. At the bottom of the range we find the Southern-European countries (with the exception of Portugal) lying in the range running from 40%-45%. At the intermediate level between 50% to 70% we find Luxembourg, The Netherlands, Ireland, Portugal, Austria and Belgium. Finally at the top of the range with values of over 70% we have Germany, the UK and Denmark. The analysis set out in Table 1 shows that in every country the frequency of contribution by the male partner is greater than that for the female partner. However, the latter is by no means insubstantial and the male-female disparity varies significantly across countries.

Extent of Contribution of the Male Reference Person and Female Partner

Having examined the relative frequency of contributions by the reference person and female partner we now turn our attention to the magnitude of such contributions. In Table 2 we show the breakdown of households by the relative contribution of both partners to the household income. This relative contribution is computed by expressing the individual component as a percentage of the total household income. When we compare the contribution from the

female partner to that of the male reference person we see that across countries the former's contribution is in every case significantly lower. Looking at the situation across the range of European countries we find that the male reference person contributes more than half of the total income in between 54% to 83% of households. In contrast this is true for the female partner in only 7% to 12% of households.

For six out of twelve countries included in our analysis the income contribution from the female partner represents less than 10% of the household income in over one in two households. This phenomenon of relatively modest contribution by the female partner is most frequent in South- European countries, with the exception of Portugal. In Ireland it is also true that 57% of households have a female partner contributing less than 10% of the total household income. For Portugal and Austria the figure is approximately 40% while in countries such as Germany, Belgium and the UK it falls between 30% to 40%. Finally in Denmark the figure falls just below 20%.

Contribution of the Female Partner by Labour Market Status

In order to have a better understanding of the factors influencing the income contribution of the female partner it is necessary to turn to a consideration of labour market status. It should be kept in mind that the income variable used in our analysis relates to the previous calendar year and that is calculated on an annual basis. In order to arrive at an appropriate assessment of the relationship between the income contribution and labour market activity of the female partner we should ideally focus on activity during the same calendar period in which the income was generated. However, since such an alignment of income and socio-demographic information cannot be achieved for 1996 imposing this requirement would involve losing all cases that were not already in the survey in 1995 including the whole of the Austrian sample. Exploratory analysis showed that where information on labour market status was available for both years using the later year had very little effect on our conclusions. We have therefore proceeded to use labour force status information for 1996¹. During the interview individuals were asked about their main activity on a self defined basis distinguishing, as can be seen in Table 3, between working (more than 15 hours), unemployed, retired, and economically

¹ Table A1 in the annex shows the labour force distribution across country for 1995 which turns out to be almost identical to the pattern for 1996.

inactive. This enables one to establish a labour market status reflecting the most frequent activity status during the current time period.

From Table 3 we can see that in six out of the eleven countries a majority of female partners are working for most of the time. Indeed, for this set of countries the relevant figure runs from lower levels in the lower sixties in Belgium and Germany to a high of almost 80% in Denmark. The United Kingdom is another Northern European country that can be found in this cluster. In contrast Portugal is the only South-European country where most of households have a female partner who is working for most of the time. The countries with the lowest percentage of households with a working female partner are the South-European countries other than Portugal, together with Ireland and the Netherlands. Spain displays the lowest value of 38% followed by Ireland at 43% then come Italy and Greece with 44% and 47% respectively. For the Netherlands and Luxembourg the figure falls just below 50%. The pattern of cross-national variation here conforms very closely to that observed both for frequency and level of income contribution by the female partner.

The percentage of female's partner being unemployed for most of the time is quite small. Such individuals are pretty well non-existent in Luxembourg and account for less than 5% of female partners in 6 out of 11 countries. Four countries are found in the range between 5% and 10% -Portugal, Greece, Denmark and Belgium. Spain is the only country where the figure exceeds 10%. Where the female partner was not described as at work in 1996 by far the most frequent allocation of such women was to the economically inactive category. Two countries report a majority of households where the female partner is mainly economically inactive in 1996- Spain where the figure is just above 50% and Ireland with a level of 56%. Italy and Greece have levels of 43% and Italy one of 49%. For Belgium, Austria, the UK and Germany the figure varies between mid-twenties and low thirties. Towards the other end of the continuum we find Portugal where the figure falls below one in four and Denmark where it falls to one in ten. Thus female participation is divided fairly substantially on a North-South basis although Portugal, Ireland and to a lesser extent the Netherlands and Luxembourg represent deviations from this pattern.

Obviously the number of hours worked by the female partner has an impact on the income contribution to the household income. Thus in order to capture this influence for those females partners who are working, we provide in Table 4 a full-time/part-time breakdown. In Northern-Europe part-time working is very common with typically one third of households with a working female partner being in this situation. In the Netherlands this rises to over fifty per cent. Denmark is the exception with only one in six being found in are part-time work. In Southern Europe part-time work is a relatively rare phenomenon. The highest level of just less than twenty per cent is observed in Italy. The observed value for Spain is slightly lower and in Portugal and Greece it falls below ten per cent.

Table 5 compares the mean contribution to household income from female partner working full-time to that for those working part-time. Focusing first on the former we find that the percentage contribution range is relatively narrow running as it does from 32% to 41%. At the bottom of the range lies Greece and Austria, and Portugal with levels of approximately one third. The North-European countries, with the exception of The Netherlands, have values in the high thirties and at the top of the range are range are Spain and Italy with values of approximately 40%. Focusing on the mean contribution of the part-time female partners we observe a similarly narrow range running from 17% to 28% mean contribution to total household income. In fact once we exclude Luxembourg, Belgium and Greece the range narrows to between 20% and 25%. When we compare within country the relative contribution of those working full-time to those working part-time by expressing this as a ratio of the contribution of the former to the latter we find that, consistent with the findings already reported, the range is also quite narrow. In Denmark the contribution of full-time female's partner is only 1.3 higher that those working part-time. However, in most other counties it is somewhat higher with Ireland being found at the opposite end of the continuum with a value of 1.9. Overall, however, cross-national variation in the importance of the female partner's contribution within categories of part-time and full-time is relatively modest suggesting that the extent and nature of such women's participation in the labour market appears to be the crucial factor.

Household Structure and Presence of Children

The nature and extent of female participation in the labour force is related to a variety of economic and social considerations. An obvious influence relates to the presence of children

and particularly younger ones. Employment participation decisions in this context are influenced both by the constraints imposed by the obligations of childcare provision and by preferences reflected in choices to spend more time with children. Thus life-cycle stage and family formation might have a more significant effect on female than male participation regardless of the historic and cultural role played by female in the family.

In order to see if household structure, and more particularly, the presence of children has an impact on the level of the income contribution of the female partner to the household income, in Table 6 we show the mean contribution of the female partner broken down by different stages of the family life cycle. Our attention is mainly focused on the impact of the presence of children aged under 16 who are likely to require the care of an adult, a caring responsibility that is conventionally allocated to the mother. When we consider the case of a couple with no children we find that there is relatively little cross-national variation in the contribution of the female partner with the percentage contribution being found in the narrow range running from 23% in Greece to 35% in the UK and Denmark. All of the South-European countries are found towards the bottom of this continuum. Turning to the situation when there is one child less than 16 years of age, with the exception of Portugal, the presence of a child as we would expect leads to the contribution of the female partner income being reduced across all countries, and for some countries quite significantly. Indeed for countries like Germany, The Netherlands and Ireland the presence of a single child reduces the mean contribution by between 9% and 11% points. In countries like Italy, Denmark, Belgium and Greece the reduction in percentage points is a good deal smaller at between 3 to 4%.

Where the household includes two children we note a further reduction in the mean contribution of the female's partner. In this case the UK and Luxembourg are the countries with the most substantial reductions, 11% points for the UK and 8 % for Luxembourg. In Denmark the presence of a second child has nearly no impact on the level of contribution of the female partner. Finally the presence of a third child continues to reduce the level of the female's partner income (with the exception once again of Portugal). In this instance the reduction is particularly sharp in the case of Ireland where a reduction of ten percentage points is observed. By way of contrast very little further change is observed for Spain and Greece and to a lesser extent the Netherlands and Denmark. When we consider households which include at least one child over sixteen we find that, with the exception of Portugal,

Spain and Ireland, the mean contribution increases and is, on average across countries, at a level similar to that for the situation involving two children under sixteen.

From Table 6 we can see that the level of contribution tends to decline with number of children in most countries. The decline is sharpest in Germany, the Netherlands, the UK and Ireland. On the other hand number of children has a very weak effect in Denmark and Portugal. Table A2 in the annex shows the female's partner income contribution by age group. These results exhibit a similar pattern to the one observed with the family type and presence of children. Thus for most countries there is a constant decline in the mean contribution until the late thirties with a subsequent tendency towards evening out.

4. Income, Education and the Contribution of the Female Partner

Contribution of the Female Partner by Position of the Household in the Income Distribution

In this section we wish to consider the extent to which the contribution of the female partner varies across the stratification system. First we consider the influence of the position of the household in the income distribution. In Table 7 we present for each country a breakdown of the mean contribution of the female partner by income quintile. It is clear that in every case the contribution of the female partner increases systematically as one goes from the bottom to the top quintile, although there is something of a leveling out between the fourth and fifth quintiles. Within the bottom quintile the mean contribution ranges from a low of 2% in the Netherlands to a high of 8% for Germany, Portugal and Denmark. Thus in no case is the female partner a substantial contributor at the bottom of the hierarchy. When we turn our attention to the peak of the income hierarchy we find that the extent of variation across the top quintile is also relatively modest with the level of contribution from a low of 15% in Germany and Austria to a high of 25% in Portugal. Focusing on disparities between the level of contribution in the top and bottom quintile we find that Ireland and the Netherlands represent extreme cases with a disparity ratios of approximately seven to one. They are followed by Spain with a value of four. Nine of the remaining countries are found in the range running from 2.8 to 4.0. Germany displays the lowest value with a ratio that falls just below two. Thus the contribution of the female partner is in all cases modest at the bottom and more significant at the top but the extent of this disparity varies across countries.

Such variation, however, remains within a narrow range for most countries and does conform to a pattern that appears open to interpretation in terms of a North-South or welfare regime continuum.

Education Level Attained by the Female's Partner

Human capital, and in particular level of educational attainment, is a significant determinant of the individual's level of income and in particular wage earnings.

For this reason we now look at the effect that education level attained by the female's partner has on her contribution to total household income. We distinguish three educational level on the basis of the ISCED classification. These three categories are: less than second stage of secondary level of education (ISCED 0-2), second stage of secondary level of education (ISCED 3) and finally third level education (ISCED 5-7). As we can see from Table 8, the mean contribution of the female's partner income increases with education level. We focus first on the lowest education level attained. For this group the percentage range is quite large running as it goes from 9% to 23%. Ireland is at the bottom of this range with 9% just followed by the South-European countries other than Portugal, who are all in range running from 10-12%. At the other end of the spectrum we find Germany at 15%, the UK at 19% then Portugal at 20% and then Denmark which displays the highest value of 23%.

When we move to the intermediate level we find that the percentage range is as wide as for the lower education but the level of contribution level is significantly higher. It goes from a low of 14% in Greece to a maximum of 30% in Denmark. There is no longer a clear pattern of South-European countries being located at the bottom of the percentage range. Now Greece, Spain Italy and Portugal are distributed throughout the range with Portugal having the second highest value at 28% just below Denmark with 30%. Finally at the highest education level we again note a substantial increase in the mean contribution to total household income. The percentage range now runs from 27% in the Netherlands to 42% in Portugal. With the exception of Denmark and Italy, the increase in percentage points is greater when we move from second stage of secondary level of education to third level education than from less than second stage of secondary level education to second stage of secondary level of education.

When we look at the ratio of the level of contributions of those with less than second stage education relative to those with third level education we find that this disparity is greatest for the Southern European Countries (once again excluding Portugal and Ireland). This arises largely because of the weak contribution of the most poorly educated women in those countries.

Female's partner Income Contribution in Poor and Non Poor Households

The international literature has shown the importance of the role played by a multiplicity of personal sources of income (mainly from work) in determining risk of poverty. How does the contribution of the female partner compare in poor and non-poor households? What role do female's partner income play in influencing whether a household is poor or not? In Table 9 we compare the income contribution of female partners to that of their male counterparts for poor and non-poor households. Households are defined as poor when their household equivalised (modified OECD scale) income is below 60% of the median of equivalised income of households as a whole.

We will first examine the results for non-poor households. In such households the percentage range of the mean contribution of female partners is quite large ranging as it does from a low of 17% in Greece and Spain to a high of 31% in Denmark. When we express this contribution as a ratio of the mean percentage contribution of the reference person to that of the female partner we find a correspondingly wide range going from 1.6 times the contribution of the female partner in Denmark to a maximum of 4.2 times in Greece. Six countries have a ratio of less than or equal to 3 times the contribution of the female's partner. With the exception of Portugal all South-European countries as well as Ireland, Luxembourg and The Netherlands are characterised by a ratio in excess of three to one.

When we turn to the situation of poor households we observe across all countries a reduction in the mean contribution of both partners as social transfers come to constitute a much more significant source of income. Regarding the female's partner income the percentage contribution now ranges from 4% in Ireland to 18% in Denmark and Germany. The countries where the decline in the contribution of the female partner's income is the greatest are Belgium, Denmark, The Netherlands and Portugal, Austria and Ireland with reductions of the order of 13-14% 14% points. At the other end of the continuum is Germany where the female

partner's contribution has been reduced by a mere 3 percentage points. The male reference person's contribution is also seriously reduced across countries. In the context of this dual reduction we proceed to compare the female's partner's income contribution to that of the reference partner as was done earlier for non-poor households by looking at the ratio of the latter to the former. The range of the ratio is extremely wide now running as it does from 1.4 times more to 8.6 times more, compared to a range of 1.6 times more to 4.2 times more for non-poor households. In three countries, Germany, Belgium and the UK the increase in the ratio is on a modest scale. Elsewhere and particularly in the Southern-European countries the disparity between the female partner's and the reference partner's contributions has widened dramatically between non-poor and poor households.

The Effect of Income from Female's partner on Household Income Poverty

We now want to look at the extent to which the income of the female partner impacts on household income poverty. In order to do so we proceed to compare poverty rates before and after taking into account income from the female partner keeping the poverty line constant at 60% median equivalised household income. Table 10 presents both sets of results. Looking at first to the poverty rates before any income from the female partner, we observe a wide range of poverty rates running from 18% of households in the Netherlands to 32% in Portugal. The distribution of poverty across countries departs significantly from the one normally encountered in international literature. Thus we find Greece displaying the third lowest poverty rate and Denmark with the second highest rate. The Netherlands is the only country with a poverty rate under 20% and Denmark and Portugal are the only countries from and above 30%.

We proceed to examine the poverty distribution across countries when the income female's partner has been reintroduced in the household income calculations. Leaving aside the Danish outcome, the percentage now runs from 8% in the Netherlands to 19% in Italy and we now observe the anticipated contrast between Northern European and Southern European countries. Denmark indeed records an exceptionally low poverty rate of 2.6% and when we consider the reduction of poverty after the introduction of income from the female partner, Denmark also records the strongest reduction in poverty involving a decrease of 90%. For seven out of twelve countries the reduction is in the range of 50-60%. Within this group the weakest reduction of 54% is observed for the Netherlands. However, the Netherlands which

had the lowest poverty rate before the introduction of the income from the female partner, still records the second lowest poverty rate after taking such income into account. The last group comprising the Southern European countries is characterized by the highest poverty rates but also by the weakest level of reduction rate running as it does from 34% in Spain to nearly 50% in Portugal.

Conclusions

As we noted in our introduction, the issues relating to the level and significance of female partners' contributions to the household income package have received a good less attention than gender differentials in labour force participation and wage differentials. In this paper we have taken advantage of the availability of cross-national data from the ECHP to provide an account of variation in the extent, level and impact of such contributions. In every country a significant proportion of female partners do make such a contribution and in no country does it fall below 40%. There is, however, a much sharper degree of variation in the probability of such a contribution being made than is the case for the male partner. The lowest probability tends to be found in the Southern European countries. While the frequency of such contributions is substantial the proportionate contribution tends to be relatively modest. In six of the twelve countries the contribution of the female partner represents less than 10% of the household income and it represents over half of such income in only 7% to 12% of households. Thus while in most European countries the last decades saw a shift from a male breadwinner model to a 'one and-a-half' worker model, the male partner contribution remains dominant.

The cross-national pattern of contribution from the female partner broadly mirrors the corresponding variation in their labour market status. There is a clear North-South divide but with Portugal and Ireland, and to a lesser extent the Netherlands and Luxembourg, representing deviations from this pattern. The division between North and South is somewhat attenuated by the fact that part-time working is a good deal more frequent in the former countries. While, not surprisingly, the contributions of full-time workers are greater, cross-national variation is fairly modest within categories of part-time and full-time work, indicating that it is the extent and nature of women' labour market participation that is the crucial factor contributing to such variation.

Such participation, and, inevitably, the female partner's contribution, is also related to number of children in the household. However, this decline is particularly sharp in Germany, the Netherlands, the UK and Ireland and is extremely weak in Denmark and Portugal.

The level of contribution of the female partner is consistently lowest in the bottom quintile and increases as one moves up the income hierarchy. In terms of disparity between the top and the bottom quintile, Ireland and the Netherlands represent extreme cases of inequality. Overall though variation in inequality across countries is on a relatively modest scale. Similar disparities arise when we compare the contributions associated with the highest and lowest educational levels but here higher ratios associated with particularly weak contributions from poorly educated women are particularly evident in the Southern European countries (excluding Portugal) and Ireland. A further aspect of the stratification of the contribution of the female partner's contribution is that in most countries the disparity between such contributions and that of the male partners widens dramatically between poor and non-poor households. Finally the contribution of the female partner leads to a dramatic reduction in the poverty rate in Denmark but to considerably weaker, although substantively important, effects in most other countries.

Table 1: *Percentage of households where reference person and spouse/partner have an income from work, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Spouse/Partner	66.6	87.2	70.5	41.1	42.2	50.5	45.4	54.4	59.4	65.6	61.9	79.1
<i>Reference Person</i>	88.4	95.1	95.1	95.3	91.6	86.3	92.8	97.0	93.4	94.7	90.1	92.7

Table 2: Breakdown of households with spouse/partner by percentage range contribution to household income and mean contribution

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Reference person income as a % of total household income												
less than 10%	12.6	5.9	5.9	4.9	9.9	16.2	8.8	4.1	7.9	7.8	11.7	8.7
10% <= <20%	1.7	1.9	1.3	0.9	2.1	2.3	1.6	0.6	0.7	2.2	1.8	2.6
20% <= <30%	2.9	4.1	2.8	2.2	3.0	2.9	1.7	1.5	0.8	3.0	3.0	2.7
30% <= <40%	6.1	8.2	4.9	4.4	4.7	3.4	4.9	6.4	2.6	7.6	5.8	5.7
40% <= <50%	16.5	26.1	11.4	9.1	9.0	8.3	8.4	11.5	5.5	13.8	11.0	13.3
50% <= <60%	21.4	29.0	16.9	13.7	12.0	14.0	15.0	17.9	15.1	19.1	18.5	17.2
60% and over	38.7	24.9	56.9	64.7	59.4	53.0	59.6	58.0	67.5	46.5	48.2	49.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
mean percentage contribution to household income	51.7	49.2	62.4	71.2	65.8	57.6	67.7	64.2	66.8	56.7	57.6	57.3
Spouse/Partner income as a % of total household income												
less than 10%	39.1	18.6	39.2	60.5	62.4	56.7	57.5	52.7	51.6	42.1	41.4	30.9
10% <= <20%	7.3	8.4	14.1	4.9	5.7	8.1	4.1	6.9	8.4	12.3	5.8	15.4
20% <= <30%	14.6	15.8	12.8	7.0	5.1	9.2	6.0	10.2	12.3	13.1	11.2	15.7
30% <= <40%	16.2	19.8	12.3	9.0	7.7	7.1	8.8	10.9	12.0	13.6	16.9	15.5
40% <= <50%	13.5	27.0	12.4	10.2	8.7	9.4	12.8	11.8	9.6	12.2	13.7	10.9
50% <= <60%	4.9	7.2	5.4	4.4	5.6	4.6	5.9	5.4	3.9	4.0	4.8	6.7
60% and over	4.4	3.3	3.8	4.0	4.9	4.9	5.0	2.1	2.2	2.6	6.2	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
mean percentage contribution to household income	22.8	30.8	21.4	15.8	15.9	16.7	18.3	17.7	17.1	20.0	23.3	24.3

Table 3: *Main activity status of female partner within households during 1996, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Working (at least 15 hours)	62.6	79.3	61.5	44.6	37.4	45.2	44.0	49.4	47.9	63.0	66.1	66.5
Unemployed	9.8	8.9	4.7	8.5	12.2	1.6	2.8	0.7	14.9	3.5	6.9	1.5
Inactive	27.6	11.8	33.7	46.9	50.4	53.2	53.1	49.8	37.2	33.5	27.0	32.0
Total	100	100	100	100	100	100	100	100	100	100	100	100

Table 4: *Breakdown of households with a female partner working in 1996 by full-time/part-time status, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Full-time	73.1	83.9	66.5	90.5	84.0	69.5	80.9	69.6	47.3	71.6	92.4	62.7
Part-time	26.9	16.1	33.5	9.5	16.0	30.5	19.1	30.4	52.7	28.4	7.6	37.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5: Mean contribution of female's partner as a percentage of household income by full-time/part-time working status, ECHP 1996

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Full-time (more than 30 hours/week)	38.2	37.6	38.1	31.9	39.2	38.9	41.2	38.1	41.3	32.1	32.7	39.0
Part-time	27.2	28.0	23.6	17.3	23.1	20.3	27.3	22.8	24.9	22.0	20.3	23.3

Table 6: Mean contribution of female's partner as a percentage of household income by family type and presence of children, ECHP 1996

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Couple no children	31.7	35.0	32.7	22.6	26.9	34.6	26.6	29.2	28.6	31.4	27.0	35.0
Couple + 1 child (less 16)	27.7	31.2	21.8	18.2	20.6	25.2	23.6	23.6	19.0	22.0	29.4	28.7
Couple + 2 children (all less 16)	23.7	29.3	14.7	15.5	14.9	21.1	17.2	15.2	12.1	15.2	24.3	17.6
Couple + 3 children (all less 16)	16.8	25.0	7.0	12.9	14.3	10.8	11.0	8.4	9.6	12.4	24.7	12.9
Couple with at least 1 child (at least one is over 16)	17.4	29.7	19.9	13.7	13.2	8.6	15.4	12.2	11.4	18.2	20.6	20.1
Other households	11.2	18.9	11.3	12.6	10.5	4.6	10.2	14.7	17.4	10.7	15.7	18.3

Table 7: Mean contribution of female's partner as a percentage of household income quintile, ECHP 1996

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Bottom	6.7	8.5	8.0	6.6	5.6	3.1	6.4	5.9	2.4	3.8	8.4	5.6
2	9.9	14.5	10.2	7.1	5.6	5.8	7.6	11.2	5.7	7.8	9.0	10.1
3	15.1	20.3	12.3	11.3	8.1	12.9	12.3	9.5	10.8	8.4	15.4	16.3
4	20.5	22.5	15.6	16.0	14.9	16.3	18.7	12.3	13.8	10.9	20.5	20.8
Top	19.7	24.9	15.1	18.8	21.3	22.6	21.2	20.3	16.1	15.0	24.5	20.1
Ratio (top/bottom)	2.9	2.9	1.9	2.8	3.8	7.3	3.3	3.5	6.6	4.0	2.9	3.6

Table 8: *Mean contribution of female's partner as a percentage of household income by education level attained, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Less than second stage of secondary level of education	13.6	23.5	15.4	10.0	9.7	9.2	12.1	13.8	13.6	14.3	20.0	18.7
Second stage of secondary level of education	22.3	30.4	21.9	14.1	20.7	19.3	25.2	19.8	15.9	20.9	28.2	23.7
Third level of education	30.9	35.4	31.9	27.6	33.2	32.1	33.2	29.5	25.6	33.9	41.8	34.0

Table 9: Mean contribution of female's partner and reference person as a percentage of household income by household poverty status, ECHP 1996

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Non-poor household												
Female partner	24.2	31.1	21.8	17.1	17.5	18.6	20.6	18.9	18.1	21.3	25.4	25.5
Reference person	55.2	49.7	64.4	71.3	68.7	62.5	67.3	65.0	69.2	57.6	59.3	60.3
Poor household												
Female partner	11.3	18.2	18.4	8.3	8.4	4.0	8.8	9.2	5.1	7.5	12.2	13.2
Reference person	23.0	32.8	46.2	71.2	52.2	24.0	69.6	57.8	39.2	48.2	48.5	29.9

Table 10: *Percentage of poor households (below 60 % of the median, modified OECD scale) before and after income from female's partner, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
% poor households before income from female's partner	26.2	30.0	26.3	25.5	26.3	29.5	29.6	28.9	10.2	23.2	31.8	26.9
% poor households after income from female's partner	11.1	2.6	11.0	15.0	17.3	12.8	19.3	12.2	8.1	9.2	16.0	9.9

Table A1: *Main activity status of female's partner within household during the previous year, ECHP 1996*

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
Working	62.3	78.6	62.9	47.6	37.7	42.6	44.4	49.2	.	67.1	67.6	67.4
Unemployed	9.7	9.2	4.4	7.9	12.0	1.3	3.7	0.2	.	3.2	6.0	1.0
Inactive/retired	28.0	12.2	32.7	44.5	50.3	56.1	51.9	50.6	.	29.6	26.4	31.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	.	100.0	100.0	100.0

Table A2: Mean contribution of female's partner as a percentage of total household income by age group, ECHP 1996

	B	DK	D	EL	E	IRL	I	L	NL	A	P	UK
age <30	28.3	27.7	24.4	13.1	18.7	21.9	17.5	26.7	27.4	21.8	22.7	29.3
30<=age<35	27.1	30.2	21.2	16.8	17.0	22.3	20.1	19.5	20.1	20.5	28.2	23.1
35<=age<40	22.6	32.1	21.0	19.2	18.0	17.9	20.4	18.0	15.5	20.5	25.1	23.9
40<=age<45	20.9	33.0	19.5	18.6	16.9	13.8	18.6	14.3	15.3	19.0	20.6	25.7
45<=age<50	17.8	32.4	21.3	10.7	12.5	11.0	17.8	14.5	13.4	22.0	21.8	21.2
Age=>50	16.2	29.1	21.4	11.6	7.9	10.3	10.5	10.5	12.3	12.4	17.8	21.1

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