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Income, Familialism and Women's Economic Independence

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Income, Familialism and Women's Economic Independence

Kaitlin Alper

Abstract

This paper explores the dynamics of women's economic independence at the individual household level and its relationship to country-level income distributions. I posit a negative relationship between income and women's economic independence. Using detailed household-level data from the Luxembourg Income Study (LIS) across thirteen advanced capitalist democracies, I show that women at upper ends of the income distribution consistently have less within-household economic independence than do their counterparts at the bottom of the distribution. I then show that this negative relationship is sensitive to political characteristics at the country level. In countries whose policies support a male breadwinner model, women's economic independence is lower across the board than in other types of countries; in gender egalitarian countries, it is higher. Family policies do not, however, have a significant impact on the income stratification of women's economic independence. These results suggest that social policy characteristics and labor market dynamics have important implications for gender equity both within and between households.

1 Introduction

Over the past three decades, income inequality has been increasing throughout the advanced capitalist world (Piketty, 2014). For women, gendered income inequality in particular has significant sociological implications, including unequal division of household labor and increased likelihood of abuse within relationships (Kalmuss and Straus, 1982; Brines, 1994; Macmillan and Gartner, 1999; Morris, 1990). It also has macro-level implications, depressing economic growth and contributing to inequality generally. Understanding political determinants of women's economic inequality is thus critical. Scholars have explored the relationship between partisanship and socioeconomic outcomes for women (Huber and Stephens, 2000); others have analyzed the extent to which welfare policies can facilitate female labor market participation (Stier, Lewin-Epstein and Braun, 2001; Nelson and Stephens, 2013), mitigate drops in employment continuity and lifetime earnings projections associated with motherhood (Baker, 2011; Ray, Gornick and Schmitt, 2008, 2010; Mandel and Semyonov, 2005), and facilitate gender-equal work-care responsibility structures within the home (Morgan and Zippel, 2003; Gornick and Meyers, 2003).

Hobson (1990) argues, correctly in my view, that women's economic independence should be operationalized as women's income as a percentage of both spouses' incomes, since it represents a woman's household bargaining power relative to her husband. She argues that, when a woman contributes less to her household's income, she becomes economically dependent upon her husband, which then affects her ability to make decisions within the household regarding care and work responsibilities. This relationship between the family and the market may be mediated by the state; particularly by a country's constellation of family policies. Gender scholars have created numerous typologies of the state's relationship to the family (Leitner, 2003; Saraceno and Keck, 2008), but broadly these policies can be grouped according to the extent to which they support different family models. Some coun-

tries' policies support the male breadwinner model, some support gender egalitarianism and the dual-breadwinner model, and some are 'gender neutral' in that they are not aimed at supporting a particular family model.¹ These policies have the ability to impact women's power in society as well as, by extension, in the home.

In this article, I build on this extensive literature by getting inside households within countries and examining the way in which women's economic independence varies along the income distribution. I posit that there will be significant income stratification among households in terms of women's economic independence, and that country-level political characteristics will condition this stratification by influencing the division of care-work responsibilities within those households. Using Luxembourg Income Study (LIS) data (lisdatacenter.org), I hypothesize that 1) men's income is negatively associated with women's economic independence, regardless of country context, 2) the level of women's economic independence among women with low-income partners is significantly lower in countries whose family policy supports a male breadwinner model relative to other countries, and 3) among countries whose policies do not support a male breadwinner model, women's economic independence among the poor is high; and the presence of gender egalitarian welfare policies is associated with a weaker marginal effect of men's position on the income distribution on women's economic independence. I find full support for the first two hypotheses and partial support for the third. Instead, I find that women's economic independence is higher across the board in gender egalitarian states, rather than there being a difference in the marginal effect.

Understanding the determinants of relative household earnings is important for many reasons. There is evidence that decision-making within a household is in part determined by the relative earnings of each spouse, which contributes to the unequal division of household labor, including child-rearing (Lammi-Taskula, 2008; Duvander, 2014; Kangas,

¹A detailed list of which countries fall into each of these categories may be found in the Variable Operationalization and Controls section below.

2016). This exacerbates the gender earnings gap more broadly (Baker, 2011), in turn affecting aggregate labor market characteristics beyond gender (Blau and Kahn, 1992, 1994, 1996, 2003). Women's socioeconomic position relative to their husbands' is thus a key variable affecting gender equality within households as well as labor market dynamics in society at large. By inspecting the relationship between women's economic inequality within households and economic and social policy dynamics at the country level, I hope to shed light on the intersection of intra-household gender equality and socioeconomic status.

This article therefore contributes to the study of the relationship between the welfare state and bargaining power, the effects of social policy and labor market characteristics on socioeconomic outcomes, the determinants of women's economic independence and relative bargaining power broadly and the way this key variable varies at the intra-state level across income levels. Focusing on the intersection of income and gender dynamics, I draw attention to the need for further inquiry into how key demographic characteristics overlap and diverge in their relationship to inequality.

2 Literature and Theory

2.1 Bargaining Power in the Household and its Societal Antecedents

As noted above, bargaining power within households has important implications for women's social and economic well-being. Hobson (1990) – borrowing from Hirschman (1970) – argues that women's bargaining power over decisions in the context of her relationship is conditional upon her relative economic status in the household. In this framework, the primary factor determining the extent of women's relative household bargaining power is her contribution to her family's income. She terms this 'economic dependency'; when women are economically dependent upon their husbands, they lose bargaining power over “decisions involving the allocation of money, time and the division of market and domestic

work” (Hobson 1990: 237). This is similar to the concept underlying Orloff’s (1993) study of the state-market relationship and its effect on household gender dynamics.

The literature has identified multiple causes of differences in aggregate levels of women’s economic independence across advanced industrialized states. Gornick, Meyers and Ross (1997) identify crucial policies for explaining maternal employment, a closely-related variable of interest. These include childcare provisions and maternity, parental and paternity leave models. Other scholars have highlighted the importance of left government and welfare state generosity (Huber and Stephens, 2000). Still others have emphasized the role of wage coordination, as centralized bargaining between workers, employers and the state compresses wages and reduces inequality across the income distribution (Wallerstein, 1999; Rueda and Pontusson, 2000; Pontusson, Rueda and Way, 2002). Because women are often concentrated in lower-paid jobs, this increases women’s economic independence in the aggregate (Blau and Kahn, 1992).

Huber et al. (2009) conducted a comprehensive cross-national quantitative test of the major hypotheses in the literature. The authors find that female labor force participation and proportion of women in part-time work are the most important proximate causes driving country-level women’s economic independence. A large proportion of employment growth over the last several decades has been in part-time employment, so part-time work has been growing as a share of total employment across the developed world – much of which has disproportionately gone to women (OECD, 2016). Huber et al. (2009) show that, holding female labor force participation constant, part-time employment rates of women have a negative impact on women’s economic independence in the aggregate. Nelson and Stephens (2013) find that the major determinants of female labor force participation are policies that support service sector development (public or private) and family support policies that allow women to return to work without sacrificing their place in the labor market. Women’s propensity to work is therefore both an outcome of political decision-making and an explanatory vari-

able shaping women's economic independence; however, treating women's employment as a country-level variable misses nuances within countries.

Indeed, both service sector size and family support policies have diverse impacts on gender dynamics. Although service sector size increases women's employment, a large public service sector stymies women's wages at the top of the income distribution by creating an incentive structure that drives high-skilled women into managerial positions in the public rather than private sector – where the wage ceiling is lower (Korpi, Ferrarini and Englund, 2013). Similarly, family policies that facilitate long, job-protected leaves can increase employment continuity for women but simultaneously discourage employers (particularly employers looking for high-skilled labor with intensive on-the-job training) from hiring women in the first place (Mandel, 2011, 2012). This means we must reconcile the finding that women's labor force participation is positively associated with women's economic independence in the aggregate with the fact that its determinants may have dissimilar effects on women at different points on the income distribution within states.

2.2 Familialism and Household Bargaining Power

The connection between social policy and women's socioeconomic outcomes is the subject of scholarship on familialism and the welfare state. Feminist welfare state scholars criticized Esping-Andersen's *Three Worlds of Welfare Capitalism* (1990) for ignoring the state's role in shaping gender dynamics within societies. Because women have traditionally been expected to fill gaps in the welfare state, focusing on workers' relationship to social welfare alone misses a key nexus between labor, the family and the political sphere (the state). In *Social Foundations in Postindustrial Economies* (1999), Esping-Andersen begins to address these criticisms, adding the concept of 'familialism' to his original regime typology. He defines familialism as the extent to which families are expected to absorb social risk relative to the state.

In the wake of this, feminist welfare state scholars set about improving this classification system to address various aspects of women's roles in society, including women's identities and gender relations (Walby, 2004) and support for different types of mothers (Gornick, Meyers and Ross, 1997). Most relevant here are those refinements which focus on the differential effects of directing family benefit spending towards service provision v. subsidies on intra-family dynamics (Leitner, 2003; Saraceno and Keck, 2008; Korpi, 2000). This refers not only to the presence of transfers but to their structure. In countries characterized by reliance on the family to absorb risk, subsidies like family leave benefits tend to be long-term and low-compensation. This encourages women to spend long periods of time out of the labor force and makes it less likely that they will re-enter after this period of absence (Morgan and Zippel, 2003).

The result of these studies, particularly the work of Leitner (2003) and Saraceno and Keck (2008), is a typology that places states into four ideal types based on these family policies. The classification system adopted here, in contrast, places states into three ideal types based on the extent to which their family policies support different types of family models. These policies may be defined by the extent to which they rely on cash subsidies v. direct service provision. Subsidies refer to cash transfers, such as parental or maternity leave pay or childcare allowances paid to parents so that they may render the services themselves. Direct services, in contrast, are provided directly by the state, such as public daycare. These policies have differential effects on women's labor market outcomes; for example, public daycare allows for women to return to work without the associated opportunity costs of paying out of pocket for private childcare. Countries which provide no direct services and little to no cash subsidies to families are 'gender neutral,' as their policies do not aim to support any particular family model. Those that provide both direct services and medium-term, high-compensation cash subsidies are 'gender egalitarian,' as their policies support the dual-breadwinner model. Finally, those that provide long-term, low-compensation cash subsidies and no direct services

are ‘familial’ in that their policies support the male breadwinner model.²

This classification maps largely onto welfare state types, but not perfectly. It is important to distinguish here between ‘economic independence’ as it relates to dynamics within the home and ‘economic independence’ in society at large. A key aspect of welfare state regimes in general is the extent to which their policies are de-commodifying (Esping-Andersen, 1990). In this respect, the lack of either transfer or service provision spending in ‘gender neutral’ countries fails to separate peoples’ economic status from their place in the labor market. The typology created here is meant to speak to *within-household* bargaining power, which is not the same as bargaining power in the context of the labor market. Both of these types of bargaining power have powerful impacts on women’s experiences in different realms of their lives, and the typology created here is meant to speak to the former.³

This typology most closely resembles that of Hook (2015), though my analysis covers a much longer time period than hers. In her piece, she conducts a cluster analysis which classifies OECD countries on the basis of spending on family benefits, levels of inequality measured by the 80:20 ratio, and several measures of women’s employment. Of course, there have been changes over the past several decades that have served to reduce some variation across these family policy regimes, particularly in the wake of the passage of the 1996 EU directive on parental leave and subsequent 2013 amendments. Hook’s (2015) article, however, analyzes data only from 2004 to 2013, making it impossible for her results to be driven by stark differences in the past which have faded over time. This illustrates that, despite the changes over the past several years, there are still persistent, important differences among countries in terms of the familialism dimension. This provides justification for treating these regime types as time invariant despite important reforms enacted over the past two decades.

Familialism has a clear implication for women’s economic independence at both

²For alternative classifications, see Saraceno and Keck (2008); and Leitner (2003).

³For a full list of what countries fall into which category in this analysis, see the section on variable operationalization below.

the individual and aggregate levels. Gender norms present in and reinforced by familial regimes work against women's ability to enter the labor force, whereas de-familializing policies can promote work among women (Jacobs and Gerson, 2004). This is evidenced by relatively lower levels of women's employment in familial countries, whose policies support the male breadwinner model. In countries with these types of policies, women – even if their families' financial need would incentivize dual-income households – will be less likely to penetrate the labor force. The roadblocks to labor market entry in familial societies therefore have a direct effect on individual women's bargaining power within their households.

2.3 Theory and Hypotheses

The literature outlined above highlights the strong effects of country-level characteristics on sociopolitical outcomes related to women's relative household bargaining power. Where there has been a surprising dearth of research is on the differences between women within countries in terms of household dynamics. Hook (2015) is an exception to this. Her analysis, as detailed above, shows that country-level institutional context interacts with family dynamics across the income distribution. Countries group together in generally predictable ways along these two dimensions, meaning that a country's given social policy constellation affects how individual families at different points along the income distribution balance work and care responsibilities. This illustrates that intra-household socioeconomic outcomes vary along the income distribution within countries.

Although I do not specifically analyze income inequality here, Hook's (2015) analysis provides a strong foundation for this present study, suggesting that there are limitations of aggregating women's economic independence to the societal level. I argue that country-level policy configurations will affect women's economic dependency by shaping the division of work-care responsibilities within households at different points along the income distribution. I expect that, in all contexts, women whose partners are lower on the income distribution will

have higher levels of economic independence because partners will be less able to support a family on a single income. In contrast, women with partners higher up on the distribution will be more likely to drop out of the labor force, move to part-time work, or move to jobs with more flexibility but lower earnings ceilings to facilitate caring for children. In the US, Schwartz (2010) shows that, although women's employment increased between the 1950's and 2002, women's employment continues to be lower when her partner's income is in the top 20% than her counterparts lower down on the distribution. This is further supported in a comparative perspective by England, Gornick and Shafer (2012) showing that "the higher men's incomes above the middle of the distribution, the less likely their female partners are to be employed" across developed democracies (England et al. 2012: 9).⁴

My theory therefore hinges on how families balance opportunity costs at different points along the income distribution given different sociopolitical contexts. When a couple has children, they must decide whether one parent will drop out of or minimize their time in the labor force to care for them. In gender neutral countries where the safety net for parents is sparse, becoming a single-income or one-and-a-half-income household will place incredible financial strain on the household when men's income is low. Both parents will therefore often need to remain in the labor force. This, combined with the fact that wage floors equalize pay at the bottom of the income distribution, should lead to higher levels of women's economic independence among lower earnings couples in these countries.

Moving up the income distribution, the incentive structures reverse. The high cost of childcare and wider gendered pay differentials among the middle and upper classes (Blau and Kahn, 2016) lead families to move toward the single-income or one-and-a-half income model. More often than not, this pressure to decrease labor force attachment falls on women, due to a combination of deep-seated societal norms and gendered income gaps – if a family

⁴Note that this relationship is not necessarily entirely linear; however, this is not incompatible with my theory. I do not mean to argue that women's economic independence increases or decreases by the exact same amount for each step up or down in male earnings, only that higher levels of male earnings are associated with lower levels of women's economic independence.

must drop or decrease one income in a previously-dual-income household, it makes sense for the partner who brings in less money to stay home or move to part-time work. This is particularly true among middle and upper-middle income households, who may be able to survive on a single income but for whom private childcare is overly expensive. In addition, we know that pay differentials continue to exist at higher income levels, particularly in countries with sparse social safety nets (Blau and Kahn, 1992, 1994, 1996, 2003). Consequently, even if both partners work because they can afford private childcare, women's relative contribution will be lower due to her partner's inflated earnings.

This effect is expected to be present but weaker in gender egalitarian countries, which have wider social safety nets and more generous family support policies. It should be weaker because more generous child allowances and job-protected, paid maternity and care leave decrease the opportunity costs of dropping out of the labor force. Compounding this, generous daycare policies lower the cost of childcare, so the cost of both parents remaining in the labor force is also lower. This means that women higher up on the income distribution will feel less pressure to drop out of the labor force. In addition, these countries tend to have lower earnings ceilings for men, thus decreasing the pay differential moving up the distribution and increasing women's economic independence amongst higher-earning couples.

There should, however, still be a decrease in women's income as a percentage of both spouses' incomes moving up the men's income distribution, as there is evidence that family support policies facilitate the expansion of the public sector. Because gender norms dictate that women are expected to bear the brunt of childcare, the more generous benefits and increased flexibility in this sector are attractive. Public sector expansion can thus have the effect of depressing women's wages at the top of the income distribution by creating opportunities for high-skilled women to move from higher-paid, private sector jobs to public sector positions where the wage ceilings are lower (Mandel, 2011, 2012; Korpi, Ferrarini and Englund, 2013). As a result, the positive effects of gender egalitarian welfare

policies on female labor force participation may be (at least marginally) counteracted by its negative effect on women's earnings ceilings; therefore being further up the distribution should have a negative effect on women's income as a percentage of both spouses' incomes in countries with gender egalitarian welfare policies and in countries without them – via divergent channels.

In familial countries, whose policies promote the male breadwinner family model, female labor force participation is lower across the board. As noted above, familial policies create barriers to entry into the labor market even among women whose financial situation would, in other contexts, drive them to work. Despite this, the logic predicting the negative relationship between women's economic independence and place along the men's income distribution should still hold; but I also expect to see lower levels of women's economic independence among lower income earners than in either of the other types of country contexts because women's employment levels are low. I have no priors regarding the degree of the slope relative to countries which are not familial.

In short, I expect to find a negative relationship between men's place along the income distribution and women's income as a percentage of both spouses' incomes, and that this negative relationship will hold regardless of country context. Further, I expect that this relationship will look different depending on country context – namely in terms of familialism and gender egalitarian welfare policies. In countries which are not familial, whose policies do not support the male breadwinner model, women's economic independence will be high among the poor, and the presence of gender egalitarian welfare policies will increase women's economic independence among middle to upper income earners. In familial countries, which have policies that support the male breadwinner model, women's economic independence will be comparably low among low-earning households, and lower still moving up the distribution. This argument is captured by the following:

H1: For a given household, men’s position on the income distribution will be negatively associated with women’s economic independence, regardless of country context.

H2: The level of women’s economic independence among women with low-income partners will be significantly lower in familial countries relative to other countries.

H3: In countries which are not familial, women’s economic independence among women with low-income partners will be high, and the presence of gender egalitarian welfare policies will be associated with a weaker marginal effect of men’s position on the income distribution on women’s economic independence.

3 Data and Methods

3.1 Data

To test these hypotheses, I use the Luxembourg Income Study (LIS) data (www.lisdatacenter.org), which includes detailed income, labor market and demographic data. The data is available for nineteen countries, and includes several waves ranging from the early 1970’s up through 2016.⁵ Each country-year combination includes two datasets: a household-level and a person-level dataset; and there are between 3,000 and 30,000 observations at the household level per country-year. This allows me to look at within-household dynamics and create variables at the household level that reflect these individual-level dynamics.

⁵The countries included in my analysis are Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Norway, the Netherlands, Spain, Sweden, Switzerland, the United Kingdom and the United States. Any countries/years not included were excluded due to data availability.

3.2 Variable Operationalization and Controls

My dependent variable is women's economic independence, operationalized as women's income as a percentage of both spouses' incomes, which is standard in the literature (Hobson, 1990; Huber et al., 2009). I use post-transfer income because, if child allowances or other social benefits are directed at the mother, she can leverage this income the same way she would her market income to increase her relative economic power. This income, however, is pre-tax, as countries inconsistently apply taxes to either the household or individual level; and household members may have a choice as to whether they want to file separately or jointly depending on country context. I include only households headed by married or cohabitating heterosexual couples with dependents, since my hypotheses rely on work-care responsibilities as they relate to children.⁶

My main independent variable is men's income. I use men's income rather than household income as an independent variable to avoid endogeneity since women's income directly contributes to household income. Men's income and women's economic independence do not suffer from this inherent endogeneity – if men and women's incomes were to increase in lock-step, moving up the men's income distribution would not result in a change in women's economic independence. If both partners make \$10,000 or both partners make \$100,000, women's economic independence would be 100, as her contribution to her family's income would be 50%. Men's income is expressed as a percentage of the mean of men's income in a given country-year to make it comparable across datasets; a man whose income is exactly equal to the mean will therefore have a value of 100. I am interested in location on the men's income distribution rather than the absolute value of men's income, so this measure is appropriate.

To test my second and third hypotheses, I generate several categorical variables.

⁶Although the dynamics present in other types of households are important, they are beyond the scope of this paper; which seeks to enter the debate about gendered power dynamics between men and women within households.

First, I sort countries into the three types of family policy constellations. The countries which are gender neutral in this analysis are Australia, Canada, Switzerland, the United States and the United Kingdom; the countries which are gender egalitarian are Norway, Denmark, Finland and Sweden; and the countries which are familial are Belgium, Germany, France, Italy, Luxembourg, the Netherlands, Greece, Spain, Ireland and Austria (Hook, 2015). To test my second hypothesis, I create a dichotomous variable distinguishing familial countries from the two other types. To test my third hypothesis, I isolate the countries which are not familial and create a dichotomous variable distinguishing the gender neutral from the gender egalitarian countries.

I also include several controls in all models based on previous findings in the literature.⁷ These are summarized in Table 1, which shows the full list of variables and their attendant operationalizations.

3.3 Statistical Estimation

I use OLS regressions with Huber-White standard errors to test all hypotheses. I include models both with and without the two potentially endogenous control variables (public sector size and women's employment).⁸ I also include models both with and without country fixed effects in testing Hypothesis 1; as discussed in depth above, policy regimes are treated as time invariant so including country fixed effects is inappropriate in testing the other hypotheses.

Because the data used is not panel data, I cannot use panel regressions to account

⁷Women's employment is not of the women in households I am looking at; instead, it is simply a macro-level variable indicating the chances women are employed, and is in line with previous literature (Huber, Ragin and Stephens, 1993).

⁸Tests of all three hypotheses which include age of youngest child as an additional control variable may be found in Appendix 2. These results are not presented in the body of the paper since this variable is only available for a limited number of country-years, and thus reduces my number of observations by about 100,000 women as well as the sample of countries from particularly the gender egalitarian regime type. The results are similar to those presented in the body of this paper.

Table 1: Variable Names and Operationalization

Variable Name	Operationalization
Women's economic independence	Women's post-transfer, pre-tax income as a percentage of both spouses' incomes
Place on men's income distribution	Men's post-tax and transfer income as a percentage of the mean of men's post-tax and transfer incomes in a given country-year
Women's employment	Percentage of working-age women in the total population who are employed; this includes both part-time and full-time employment
Public sector size	Percentage of employed persons who are employed in the public sector
Household members under 17	Number of household members under the age of seventeen
Household members over 65	Number of household members over the age of sixty-five
Familialism	Binary variable; 1 = familial policy constellation supporting the male breadwinner model; 0 = otherwise
Gender egalitarianism	Binary variable distinguishing between societies without familial policies which support the male breadwinner model only; 1 = gender egalitarian policy constellation, 0 = gender neutral policy constellation

for time dependence. Instead, I model time using a technique developed by Carter and Signorino (2010). They show that the traditional way of modeling time by including splined years or year dummies (Beck, Katz and Tucker, 1998) can induce inefficiency and/or separation. To combat this problem, they propose modeling time dynamically using a polynomial. They suggest that a cubic polynomial is most appropriate, because odd-ordered polynomials typically have smaller mean squared errors than even-ordered polynomials and because “it will capture any hazard shape that is recovered by commonly estimated parametric duration models” (Carter and Signorino 2010: 282). This allows me to account for temporal dependence despite the fact that I am not working with panel data.

4 Results and Analysis

4.1 Hypothesis 1 Results

Table 2 depicts four different models testing my first hypothesis. All four models show an independent, negative effect of men’s income on women’s economic independence. The effect is not only present but is similar in magnitude in all four models. This suggests that this finding is robust to the inclusion and exclusion of country-level characteristics as controls as well as to models both with and without country fixed effects. The magnitude ranges from a 0.113 to a 0.115 percentage point decrease in women’s economic independence for each percentage point increase in men’s income as a percentage of the mean of men’s income. This means that moving from 10% to 100% of the mean of men’s income results in an average decrease in women’s income as a percentage of both spouses’ incomes of between 10.17 and 10.35 percentage points. Similarly, moving from 100% to 200% of the mean of men’s income results in a further average decrease in women’s economic independence of between 11.3 and 11.5 percentage points.

This is consistent with Hypothesis 1; moving up the men’s income distribution re-

Table 2: OLS Regression of Women's Economic Independence

	Women's Economic Independence			
	Model 1 FE	Model 2 No FE	Model 3 FE	Model 4 No FE
Place on men's income distribution	-0.113*** (0.003)	-0.114*** (0.003)	-0.114*** (0.003)	-0.115*** (0.003)
Women's employment	-0.097*** (0.009)	0.319*** (0.004)		
Public sector size	0.036*** (0.003)	0.028*** (0.001)		
Household members under 17	-2.156*** (0.064)	-1.897*** (0.065)	-2.163*** (0.063)	-1.654*** (0.065)
Household members over 65	-1.061*** (0.254)	-1.411*** (0.258)	-1.073*** (0.252)	-2.842*** (0.257)
Time	1.692*** (0.133)	1.832*** (0.137)	1.757*** (0.130)	1.727*** (0.129)
Time ²	-0.042 (0.004)	-0.052*** (0.004)	-0.046*** (0.004)	-0.047*** (0.004)
Time ³	0.000*** (0.000)	0.001*** (0.000)	0.001*** (0.000)	0.001*** (0.000)
Constant	20.512*** (1.335)	2.101 (1.340)	19.906*** (1.277)	19.000*** (1.234)
Observations	853,491	853,491	862,125	862,125
R ²	0.27	0.23	0.26	0.21

Note:

*p<0.05; **p<0.1; ***p<0.001

sults in a significant decrease in women's economic independence in all country contexts. The models also corroborate previous findings with respect to women's employment. Higher levels of women's employment in a given country-year context lead to higher average levels of women's economic independence in the model without country fixed effects. In the fixed effects model, this relationship is negative, reflecting the fact that women's employment is endogenous to country context. The findings presented here are also in line with previous findings about public sector size; a large public sector is positively related to women's economic independence, in both the model with and the model without country fixed effects.

4.2 Hypothesis 2 Results

The two models in Table 3 show that, controlling for familialism, the negative effect of men's income on women's economic independence persists, at 0.110. They also show that familial societies differ fundamentally from societies which are not familial with respect to this dependent variable. In countries with the familial policy configuration type, when men's place on the income distribution is in the bottom percentiles, women's economic independence is significantly lower than in their counterparts in countries with other policy configuration types. This is illustrated in an intercept difference of 7.567 percentage points between familial societies v. societies which are not familial in Model 2. This relationship is present even when controlling for public sector size and women's employment in Model 1, both of which are endogenous to familialism. This shows that the underlying typology is important for explaining this aspect of the phenomenon independent of its effect on these two control variables.

This is consistent with my second hypothesis. In familial societies, whose family policy constellations support the male breadwinner family model, women with low-income partners have both statistically and substantively significantly less economic independence

Table 3: OLS Regression of Women's Economic Independence and Familialism

	Women's Economic Independence	
	Model 1	Model 2
Place on men's income distribution	-0.110*** (0.004)	-0.110*** (0.004)
Familialism	-4.666*** (0.620)	-7.567*** (0.630)
Place on men's income distribution*Familialism	-0.010 (0.024)	-0.010 (0.006)
Women's employment	0.163*** (0.006)	
Public sector size	0.018*** (0.001)	
Household members under 17	-1.976*** (0.099)	-1.974*** (0.064)
Household members over 65	-1.545*** (0.256)	-2.020*** (0.252)
Time	1.821*** (0.134)	1.970*** (0.126)
Time ²	-0.046*** (0.004)	-0.048*** (0.004)
Time ³	0.000*** (0.000)	0.000*** (0.000)
Constant	10.587*** (1.323)	18.484*** (1.214)
Observations	853,491	862,125
R ²	0.23	0.23

Note: *p<0.05; **p<0.01; ***p<0.001

than their counterparts in non-familial societies.⁹ The interaction term, however, is not significant at the .05 level in either of the two models, meaning that the slope of the relationship between men's place on the income distribution and women's economic independence does not differ significantly between countries with familial policies and those without. I had no priors regarding this interaction. In addition, the results of Model 1 in this table show that women's employment and public sector size positively effect women's economic independence. This holds even though this model, unlike the models in Table 2, controls for familialism, which is strongly related to these two variables.

4.3 Hypothesis 3 Results

Table 4 depicts the results for my third hypothesis test. In both of the models shown here, only countries without the familial family policy configuration type were included to test how the relationship between men's income and women's economic independence varies between gender neutral and gender egalitarian societies. First, these results again show that there is a significant, negative, independent effect of place on the men's income distribution on women's economic independence regardless of policy type. This result is present and similar in magnitude (0.103) in both the model that controls for women's employment and public sector size and the one that does not. This shows that this negative relationship holds controlling for family policy context. The results presented here do not, however, fully line up with my third hypothesis.

Although women in gender egalitarian societies whose partners fall at the top of the income distribution *do* have more economic independence than their counterparts in gender neutral societies (which I hypothesize), this difference is *not* due to a difference in slopes

⁹Of course, for the lowest income category, absolute income is also incredibly important. Looking only at absolute income, 40.71% of women in familial societies make enough money on their own to live above the (40% relative household income) poverty line. In societies which are not familial, this number is 65.37%. For more detailed information, see Appendix 1a.

Table 4: OLS Regression of Women's Economic Independence in Gender Egalitarian and Gender Neutral Societies

	Women's Economic Independence	
	Model 1	Model 2
Place on men's income distribution	-0.103*** (0.004)	-0.103*** (0.002)
Gender egalitarianism	12.135*** (1.256)	12.062*** (1.265)
Place on men's income distribution*Gender egalitarianism	-0.022 (0.012)	-0.022 (0.012)
Women's employment	0.035*** (0.001)	
Public sector size	-0.007*** (0.003)	
Household members under 17	-1.791*** (0.061)	-1.792*** (0.061)
Household members over 65	0.151 (0.306)	0.202 (0.306)
Time	0.043 (0.172)	0.349* (0.166)
Time ²	0.008 (0.005)	0.001 (0.005)
Time ³	0.000 (0.000)	0.000 (0.000)
Constant	31.033*** (1.818)	28.474*** (1.613)
Observations	651,646	656,711
R ²	0.28	0.21

Note:

*p<0.05; **p<0.01; ***p<0.001

between the two types of regimes. Instead, there is an intercept difference between the two types of regimes and no difference in slope. This means that there is a positive effect across the board of gender egalitarianism on women's economic independence; rather than this effect only being present among women whose partners fall higher up on the distribution of men's incomes. This is interesting, and is most probably due to the fact that women whose partners are relatively poor are able to work more hours in gender egalitarian societies due to the presence of supportive services such as publicly provided childcare. Additionally, these are societies where wage dispersion is comparatively low, and where the gender pay gap is comparatively small; both of which have direct implications for women's relative contributions to their families' incomes.

In conjunction with the models presented in Table 3, these results suggest that family policy regimes have different baseline levels of women's economic independence, but ultimately do not affect the slope of the relationship between men's income and women's economic independence. To illustrate this, Table 5 depicts two models which include all three family policy regimes, showing that there are significant intercept differences across all three regimes. The reference category of familialism in this model is the gender neutral regime. As seen in Table 5, the intercept is significantly lower in familial societies and significantly higher in gender egalitarian societies. This shows that family policy constellations have important implications for women's relative household incomes across the income distribution.¹

¹As noted in a previous section, absolute income is also important. Appendix 1b shows the percentage of women in different policy regimes who make enough money on their own to live above the (40% relative household income) poverty line.

Table 5: OLS Regression of Women's Economic Independence in Gender Neutral, Gender Egalitarian and Familial Societies

	Women's Economic Independence	
	Model 1	Model 2
Place on men's income distribution	-0.114*** (0.003)	-0.114*** (0.003)
Gender egalitarianism	9.394*** (0.124)	9.801*** (0.108)
Familialism	-4.128*** (0.136)	-5.517*** (0.112)
Women's employment	0.093*** (0.006)	
Public sector size	0.005** (0.005)	
Household members under 17	-1.945*** (0.065)	-1.938*** (0.064)
Household members over 65	-1.356*** (0.256)	-1.599*** (0.253)
Time	1.624*** (0.133)	1.955*** (0.127)
Time ²	-0.041*** (0.004)	-0.049*** (0.004)
Time ³	0.000*** (0.000)	0.001*** (0.000)
Constant	15.505*** (1.328)	16.575*** (1.223)
Observations	853,491	862,125
R ²	0.24	0.24

Note: *p<0.05; **p<0.01; ***p<0.001

5 Conclusion

This analysis illustrates the importance of examining intra-household economic disparities within as well as between countries. The previous literature has shown the ways in which country-level political, social and economic characteristics affect mean levels of women's economic independence across states. Here, I show that women's economic independence exhibits heterogeneity *within* states, varying considerably along the income distribution; women's within-household economic bargaining power is lower for women higher up on the income distribution than those towards the bottom. Further, I show that this heterogeneity is determined both by household-level and country-level attributes.

This analysis highlights the importance of family policy constellations in determining the income stratification of households along this dimension. Familial countries, whose family policies support the male breadwinner model, exhibit lower levels of women's economic independence among the poor; and the presence of gender egalitarian welfare policies increases it. I therefore build upon a vast, interdisciplinary scholarship interested in women's socioeconomic outcomes at the individual, household and societal levels.

These findings have implications for both scholarship and social policy. First, they suggest that further inquiry is needed into the relationship between income, policy and household- and individual-level dynamics. Future research could investigate how gender egalitarian policies help poor women achieve higher levels of independence within their households. This also need not apply only to gender dynamics and family policy. Other types of policies may also affect relationships within households and among households with different income levels in divergent ways. This also applies to country-level attributes outside of policy regimes, such as labor markets and social organization. Because of this, I also speak directly to literature on social policy, socioeconomic outcomes and income inequality, which can affect – as Hook (2015) shows – dynamics within and across households and within and

across countries.

This study has particularly strong implications for inequality scholarship on assortative mating. One prominent theory of the causes of rising inequality is that increasing intra-marriage of partners with similar educational attainment leads to greater inequality between households higher up v. lower down on the income distribution. Although the educational assortative mating phenomenon is well-documented, this relies on an argument that, because of the link between education and income, educational assortative mating leads to an increase in high-dual-income households. Implicit in this is an assumption that educational assortative mating and income assortative mating are coincident.

The results of this study show that income assortative mating is *less* prevalent higher up on the income distribution relative to the bottom. This suggests that, inside households, incentive structures may lead more educated women to reduce their income and/or labor force attachment. Alternatively, wider pay differentials and runaway men's incomes may mean that women's ability to convert human capital to financial capital is more limited amongst the upper-middle and upper classes. Further, it shows that income assortative mating is sensitive to the types of policies and labor market dynamics associated with income disparities. That is, inequality is highest in countries with liberal welfare states, which are also disproportionately gender neutral with respect to family policy. These are the same states where income assortative mating is at its lowest. I thus speak to sociological literature on educational assortative mating as well as income inequality literature more broadly, directly contradicting the assumption that the countries with the highest levels of inequality should be those with the highest levels of income assortative mating.

Finally, this analysis has implications for the impact of recent family policy reforms in the developed world. Much of the discussion on women's economic independence has been at the aggregate country level, with emphasis on the importance of increasing overall women's employment and reducing wage disparities and the gender pay gap. As social poli-

cies surrounding the family shift, however, such as in Germany over the past several years, we can expect that this will have dissimilar effects on women at different points along the income distribution. This study shows that the labor market options and care responsibilities that women face, and therefore their experience of economic independence, varies between rich and poor households in predictable ways.

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A Appendix 1

A.1 1a. Women and Poverty in Familial vs. non-Familial Societies

Table 6: Percentage of Women Making above 40% of Median Disposable Household income

	Percentage of Women Making Above the Poverty Line
Familial Societies	40.712
Non-Familial Societies	65.369

A.2 1b. Women and Poverty in Gender Neutral, Gender Egalitarian and Familial Societies

Table 7: Percentage of Women Making above 40% of Median Disposable Household Income

	Percentage of Women Making Above the Poverty Line
Gender Neutral Societies	51.683
Familial Societies	40.712
Gender Egalitarian Societies	83.617

B Appendix 2

B.1 Including Age of Youngest Child as a Control

Table 8: OLS Regression of Women's Economic Independence

	Women's Economic Independence			
	Model 1	Model 2	Model 3	Model 4
	FE	No FE	FE	No FE
Place on men's income distribution	-0.111*** (0.003)	-0.112*** (0.003)	-0.111*** (0.003)	-0.113*** (0.003)
Women's employment	-0.121*** (0.010)	0.321*** (0.005)		
Public sector size	0.042*** (0.003)	0.035*** (0.002)		
Household members under 17	-2.039*** (0.073)	-1.722*** (0.074)	-2.052*** (0.072)	-1.573*** (0.073)
Household members over 65	-1.846*** (0.286)	-2.187*** (0.292)	-1.771*** (0.285)	-3.547*** (0.290)
Age of youngest child	0.010*** (0.011)	0.093*** (0.011)	0.089*** (0.011)	0.055*** (0.011)
Time	1.247*** (0.148)	1.302*** (0.151)	1.181*** (0.142)	1.842*** (0.141)
Time ²	-0.032*** (0.004)	-0.038*** (0.005)	-0.033*** (0.004)	-0.050*** (0.004)
Time ³	0.000*** (0.000)	0.000*** (0.000)	0.000*** (0.000)	0.001*** (0.000)
Constant	27.474*** (1.430)	7.286*** (1.448)	27.452*** (1.378)	16.669*** (1.337)
Observations	789,085	789,085	797,706	797,706
R ²	0.27	0.23	0.26	0.20

Note:

*p<0.05; **p<0.1; ***p<0.001

Table 9: OLS Regression of Women's Economic Independence and Familialism

	Women's Economic Independence	
	Model 1	Model 2
Place on men's income distribution	-0.107*** (0.005)	-0.110*** (0.005)
Familialism	-5.611*** (0.655)	-8.109*** (0.664)
Place on men's income distribution*Familialism	-0.012 (0.006)	-0.013* (0.006)
Women's employment	0.135*** (0.006)	
Public sector size	0.027*** (0.002)	
Household members under 17	-1.805*** (0.074)	-1.849*** (0.073)
Household members over 65	-2.375*** (0.289)	-2.735*** (0.285)
Age of youngest child	0.091*** (0.011)	0.073*** (0.011)
Time	1.417*** (0.145)	1.920*** (0.137)
Time ²	-0.035*** (0.004)	-0.047*** (0.004)
Time ³	0.000*** (0.000)	0.000*** (0.000)
Constant	16.274*** (1.396)	19.424*** (1.296)
Observations	789,085	797,706
R ²	0.23	0.23

Note:

Table 10: OLS Regression of Women's Economic Independence in Gender Egalitarian and Gender Neutral Societies

	Women's Economic Independence	
	Model 1	Model 2
Place on men's income distribution	-0.098*** (0.004)	-0.098*** (0.004)
Gender egalitarianism	13.189*** (1.328)	12.918*** (1.337)
Place on men's income distribution*Gender egalitarianism	-0.026* (0.013)	-0.027* (0.013)
Women's employment	0.011 (0.011)	
Public sector size	-0.004* (0.002)	
Household members under 17	-1.312*** (0.077)	-1.302*** (0.067)
Household members over 65	-1.429*** (0.306)	-1.451*** (0.350)
Age of youngest child	0.324*** (0.012)	0.332*** (0.012)
Time	-0.408 (0.215)	0.118 (0.196)
Time ²	0.022*** (0.006)	0.009 (0.006)
Time ³	-0.000* (0.000)	-0.000 (0.000)
Constant	32.940*** (2.138)	26.540*** (1.908)
Observations	589,975	595,040
R ²	0.28	0.28

Note: