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Outside the box? - Women's individual poverty risk in the EU and the role of labour market characteristics and tax-benefit policies

Katrin Gasior

Silvia Avram

Daria Popova

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Katrin Gasior, Silvia Avram and Daria Popova *

Institute for Social and Economic Research, University of Essex, United Kingdom

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Abstract: Social policy debates as early as the 1950s have focused on the activation of individuals into employment.. This assumes jobs with good working conditions and fair pay; ignores women's reality of part-time work, unpaid care work and the gender pay gap; and has often resulted in the weakening of traditional social protection. We study the individual poverty risk of women under the adult worker paradigm across the EU using the tax-benefit model EUROMOD and EU-SILC data. Comparing the individual poverty risk of working-age women to the benchmark of typical male workers, we highlight heterogeneity driven by women's economic situation and job characteristics and analyse the role of the tax-benefit system in reducing the gap. The analysis shows that only slightly more than one third of women fit the adult worker model, while this is the case for almost two thirds of men. Inactive and unemployed women are particularly likely to be vulnerable to poverty, but even women with the same characteristics as male reference workers experience a higher poverty risk, highlighting the role of the gender pay gap. Benefits cushion some of the gendered labour market differences but are often not generous enough for unemployed and inactive women or not sufficiently available for self-employed women. Women in atypical employment are furthermore disproportionately affected by taxes and social insurance contributions as they lead to a higher poverty rate, contributing to a larger gap compared to typical male workers.

Keywords: individual poverty risk, adult worker model, gender gap, employment

*Corresponding author: Katrin Gasior, email: katrin.gasior@saspri.org

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1 Introduction

Social policy debates as early as the 1950s have focused on the activation of individuals into employment. Starting with active labour market policies focusing on workers in the male breadwinner welfare state (Annesley 2007), policies have expanded to include all individuals in the early 2000s shifting to the adult worker model (Lewis 2001). In these debates, making work pay is considered the holy grail ensuring a sustainable welfare state (Esping-Andersen et al. 2002) and the financial independence of its population. The main assumption of this strategy is that being in full-time employment for most of the working-age life guarantees a good standard of living and lower dependence on social protection.

This broad assumption has several caveats. First, it equates jobs with good working conditions and fair pay. Research, however, shows that even though employment rates have increased, poverty among the working-age population has not gone down (Cantillon et al. 2019, Fischer and Strauss 2020, Nolan 2018) and in-work poverty has increased (Halleröd et al. 2015, Lohmann and Marx 2019). Second, the gender blindness of activation (Daly 2011) ignores women's reality of part-time work, unpaid care work and the gender pay gap. Rather than acknowledging unpaid contributions to society, the activation idea encourages all working-age adults to adjust their life course to the stereotypical male breadwinner model (Saraceno 2015). Saraceno (2015) refers to this as an ambivalent empowering of women, as it is almost taken for granted that women will continue to do the unpaid care work even when in employment. Third, the focus on individual financial independence through employment has partly led to 'unsupportive' welfare reforms where welfare receipt is tied to being in employment instead of considering the circumstances of the family as a whole. This has resulted in support gaps for individuals where 'making work pay' does not result in individual independence and an overall weaker redistributive power of welfare states (Cantillon 2011). Furthermore, the aim to increase employment has partially led to a reduction of reservation wages and weakened traditional social protection (Atkinson 2010).

The aim of this contribution is to empirically assess the income situation of women under the adult worker paradigm. We compare the individual poverty situation of working-age women to the benchmark situation of 'typical' male workers, i.e. non-disabled, prime-aged male workers who fulfill the working full-time for most of their working life criteria often advocated for in the adult worker model. We will refer to these workers as male reference workers. If the basic principles of the adult worker model are correct, we would expect women in full-time employment to be in a similar financial situation as male reference workers. Taking its caveats into account, we further investigate how this might differ for women in atypical work arrangements or outside the labour force as well as the role of social protection in cushioning differences.

While poverty is usually measured at the household level, the social-political focus on individual independence through employment requires moving to an individual definition of poverty. By moving to an individual definition of poverty, we approximate the economic resources that a woman has control over and thus, her economic independence. In general even research using conventional measures of poverty find a sizeable gender gap in poverty for specific groups such as lone mothers and older women living alone (Pearce 1978, Hübgen 2018, Zaidi and Gasior 2011). We suspect the gap to be even larger because household level measures ignore intra-household inequality. We can expect this looking at those few studies that measured poverty at individual level (Fialová and Mysíková 2021, Findlay and Wright 1996). However, very little is known about the heterogeneity of this effect and

the role of social policy in moderating the impact of gendered labour market differences on the individual poverty situation.

Our research assesses the relevance of the adult worker model. It contributes to a better understanding on how the higher individual poverty risks of women are shaped by differences in employment participation and how much by the job characteristics of employed women. The analysis furthermore assesses the role of the tax-benefit system in mitigating negative consequences for women who fall outside the social realm of a 'typical' worker. Methodologically, the analysis uses the tax-benefit microsimulation model EUROMOD for all EU-27 countries together with various individualised income scenarios. The former allows for a more fine grained allocation of family-level resources to different members of the household - an important prerequisite for measuring individual poverty risks - while the latter provides an assessment of the sensitivity of the individual poverty risk to the chosen assumptions.

The rest of the contribution proceeds as follows. We first review evidence on female life courses and how they are shaped by social policy as a basis for focusing on the heterogeneity of poverty risk as well as literature on measuring individual poverty risks and the role of intra-household sharing. This is followed by a section on the methodological approach and the underlying data. Finally, we present findings and conclusions.

2 Literature

2.1 The 'masculinization' of female life courses and the role of social policy

Taking full account of women's poverty situation requires focusing on the interactions between family, labour market and the welfare state (Daly 1992). However, the work-family conciliation policies advocated for in the adult worker model have framed family as a nuisance to labour market participation and have shifted the focus away from the social situation of families towards the question of how family policy can support adults to be in employment (Saraceno 2015) (e.g. through early child care provision). This normative shift has led to a change in importance between the three dimensions, with the labour market being the central focus point. Instead of taking women's lived realities into account, they are encouraged to adjust to the stereotypical life course of men despite caring responsibilities continuing to fall disproportionately on women.

Pfau-Effinger's (1998) concept of gender arrangement highlights that women's employment is driven by the interplay of institutions with cultural, social and economic contexts. Even though bureaucratic regulations and social policy shape and regulate modern life-courses, often aiming for standardization, women's labour market participation have become more heterogeneous on the one hand and often less female-specific among younger cohorts on the other hand (Berger et al. 1993). Similarly, Korpi et al. (2013) argue that while gender differences become less prominent, inequalities between women from different social classes have been on the rise. Berger et al. (1993) furthermore highlight the polarization of female life courses showing an increase in work-oriented life courses as well as an increase in life courses that are characterised by part-time work and sequential labour force participation. Thus, some female life-courses have become more similar to male ones but changes in labour market participation have led to very specific female working careers at the same time.

These female working careers have important implications for women's labour market security. A push for greater labour market flexibility in the late 20th century has led to the dualization of European labour markets with a high level of protection for labour market insiders on the one hand and an increase of less protected atypical outsider jobs on the other hand (Emmenegger et al. 2012). This has resulted in an increase of social inequalities between the so-called insiders and outsiders and also has an important gender aspect to it. While the traditional workforce is male dominated (the 'insiders'), women are more likely to work in atypical employment (Seo 2021) (i.e. part-time employment or temporary contracts as well as self-employment). Such work arrangements often have negative consequences in terms of income and job mobility (Schwander and Häusermann 2013), but also for their subjective job satisfaction and job prospects (Seo 2021). Part-time employment is furthermore often associated with unpaid care responsibilities for (grand)children (Chou et al. 2017). In the same vein, women are more likely to have career interruptions and this significantly increases their likelihood of atypical employment or of not being able to find work at all (Biegert 2014).

However, changes in female life courses have not only happened with respect to the labour market but also in terms of private and family life. The role of marriage and children has changed significantly leading to a separation of the two life events (Hayford et al. 2014, Hiekel and Castro-Martín 2014). The average age of marriage has increased in many countries (Cherlin 2014) and cohabitation has become more common (Lesthaeghe 2020). Also childlessness has increased (Merz and Liefbroer 2012). These changes have important implications for the role of income pooling and sharing within the household, highlight the importance of assessing the individual poverty situation of women.

These changes in life courses both with respect to labour market participation and private life are also shaped by social policy. A prime social policy example that has had a significant impact on women's life courses is the European Union's social investment strategy which promotes policies that support labour market participation. The design of social protection needs to strike a balance between activation policies and adequate support for those who are not employed (Vandelannoote and Verbist 2020, Jara et al. 2020). Instead, 'making work pay' has led to decreases in public spending on income protection and to increases in spending for childcare and activation policies in many EU member states (Kuitto 2016, Noël 2020, Vandenbroucke and Vleminckx 2011). Similar approaches have been taken in many countries, for example the UK (Blair and Brown's Third Way approach), Germany (Hartz IV reform) and the US (Personal Responsibility and Work Opportunity Reconciliation Act).

Social policy has an important role in defining support-worthy living situations, for setting the conditions of entitlement and for deciding on suitable types of support in terms of cash versus in-kind benefits (i.e. child benefit versus services like childcare provision). It can set impulses for societal change but at the same time needs to take the lived reality of individuals into account which might be very different from the envisaged change. For example, the design of parental leave policies does not only impact on women's labour market participation but can also push women into different types of outsider jobs (Seo 2023). As a result, higher participation as promoted in the adult worker might be achieved but at the cost of an increase in working-poor women. This highlights the importance to understand how well tax-benefit systems support women's life courses that do not fit the idea of the 'typical' male worker and shape socially, desirable labour market behaviour.

2.2 Individual poverty risk and household sharing of resources

The standard way of measuring poverty goes back to Becker’s unitary model (1974) which treats households as a single unit. The unitary model assumes that resources are pooled and equally distributed among all household members. By doing so, income differences within the household are disregarded. Instead, all household members face the same risk of being poor and intra-household inequality is fully ignored (Findlay and Wright 1996). This is based on the underlying assumption of consensus between different household members about resource distribution and the disregard of conflicts of interest within the household (Daly 1992).

Although the shortcomings of this approach are widely accepted (see for example Bonke and Browning (2009), Chiappori (1992)), it is still the standard methodology used for official poverty statistics as well as in poverty research. This is partly explained by the lack of data on individual consumption and the unobservability of individual sharing preferences as well as the existence of family-level income sources (Karagiannaki and Burchardt 2020). To our knowledge, the only large scale dataset covering the subject is the EU-SILC 2010 thematic module on intra-household sharing of resources (Ponthieux 2017). An analysis across EU countries shows that over 47 percent of adults are living in multi-adult households where at least part of the household’s financial resources are not fully shared (Ponthieux 2013). The extent of full pooling varies by household characteristics and is higher for married couples or couples with children and is lower for dual-earner couples as well as households where the woman contributes at least 30% of the household’s earnings. These findings and also the broader context of individual independence as a core socio-political objective, calls for analysing the individual poverty situation rather than using outdated assumptions. Assessing the individual situation of women is especially important due to the feminisation of poverty (Pearce 1978) caused by increasing divorce rates, family instability leading to a higher incidence of lone mothers and the higher share of older women living alone.

Early empirical studies on individual poverty used generic assumptions to split incomes of married couples by multiplying disposable household incomes with different factors based on the gender of the individual (Borooah and M 1993, Findlay and Wright 1996). Other papers calculate indifference scales, where the utility of a person living alone is compared to the utility of the same person if they would be living as a couple using subjective indicators such as satisfaction with the financial situation as a proxy (Browning et al. 2013, Fialová and Mysíková 2021). While the former approach makes very crude assumptions on intra-household sharing patterns without taking the heterogeneity of individual market incomes and living situations into account, the latter focuses on individual income sources only while disregarding family-level sources of income.

Instead, it is preferable to follow an approach that takes both the heterogeneity of family types and the heterogeneity of individual income sources into account. Building on previous work (see for example: Jenkins 1991, Sutherland 1997, Meulders and O’Dorchai 2010, Figari et al. 2011), Avram and Popova (2022) focus on all women and men rather than couple households only by individualising disposable income based on income sources. This methodological approach assumes minimum income pooling where individuals retain all their individual-level earnings and benefits and family-level resources are split based on pre-defined assumptions. The same methodology has been used by Doorley and Keane (2020) who find that the gender income gap is mostly driven by differences in working hours and only to a lesser extent by differences in wages. The methodology helps to gain a better understanding of the financial independence of women and men and allows for a

more fine-grained analysis of heterogeneous effects beyond the male breadwinner family type. While men and women living alone are already assessed on an individual basis, individualising incomes does change the overall level of gender inequality because couples start contributing to this inequality.

The minimum income splitting assumption draws from empirical evidence on decision making processes within the household and factors that define the bargaining power of resource sharing. Earlier studies have found that the decision making process of households is shaped by the spouses' individual resources and more specifically by the women's income contribution (Blood and Wolfe 1960, Pahl 1983, Sorensen and McLanahan 1987). This still holds true in more recent work showing that a woman's consumption and living standard in the household is strongly correlated with her share of earnings (Bennett 2013, Bonke 2015) or, more broadly, her share of income (Cantillon 2013, Himmelweit et al. 2013). Although women are more likely to decide over everyday purchases, men are the main financial decision makers of households and joint decisions become less likely with greater intra-household income inequality (Mader and Schneebaum 2013). In a similar vein, evidence focusing on individual material deprivation as an alternative outcome measure shows that individuals who contribute a higher share to the total household income are significantly less likely to be materially deprived (Karagiannaki and Burchardt 2020). Additional factors influencing the intra-household bargaining power of individuals are work trajectories, the type of job and career potential (Kulic 2014), and as such characteristics linked to job quality. Satisfaction with the household's income situation is furthermore driven by the source of income with full-time employment income being valued the most and unpaid contributions valued less (De Henau and Himmelweit 2013).

Research on the role of money management and financial arrangements provides further evidence on individualised forms of controlling financial resources. It suggests that married couples use various financial arrangements of which only a few are egalitarian (Pahl 1983, Vogler and Pahl 1994). More recent studies on both married and non-married couples suggest a shift towards individualised financial arrangements (Pahl 2008, Kan and Laurie 2014) partly driven by the decline of male breadwinner families and the increase in cohabitation (Lauer and Yodanis 2011, Yodanis and Lauer 2007). These findings suggest that individualised forms of money management are going to play an even more significant role in the future due to the pluralisation of family forms (Jensen 2009). This in turn might have implications for the individual sharing of family-level benefits as the person providing the bank details is also the person who ends up with the benefit on their individual account (see for example the Universal Credit in the UK).

Apart from this evidence, assuming limited sharing of resources can also help to assess the potential negative economic consequences of union dissolution or more broadly the level of financial independence that allows one to leave the household if necessary. Thus, even if unitary sharing of resources were true, it would only provide protection against poverty if partners stay together but not in case of divorce or separation (Mortelmans 2020), which often leads to negative economic consequences for women (de Vaus et al. 2017, Popova and Navicke 2019) and might also increase the risk of staying in harmful relationships. Thus assessing the individual poverty situation is important in its own right even if in reality resources are shared as it is assumed in standard poverty indicators.

We build on the methodology developed by Avram and Popova (2022) but focus on poverty instead of mean incomes. This focus on the bottom of the income distribution leads to partially different policy conclusions than focusing on mean incomes. We furthermore add to the literature by assessing the role of labour market participation and job characteristics

to better understand how these characteristics shape women’s individual poverty risks in an environment that is focused on pressing women into the mould of ‘typical’ male workers. As such, we also build on the work by [Doorley and Keane \(2020\)](#) but focus on gender poverty gaps instead of gender income gaps and highlight more explicitly the situation of women in different labour market situations and work arrangements as well as the role of different tax-benefit elements. The analysis provides an additional lens to the results presented in the other papers as it not only analyses women’s situation compared to the benchmark situation of male reference workers but also examines how achieving a minimum income standard (an income situation above the poverty threshold) varies for women who do not fit the mould. The individual poverty results provide an indication of women’s financial position with the poverty threshold defining a benchmark of achieved independence.

3 Methodology

3.1 Data and sample

The analysis is based on the 2019 European Union Statistics on Income and Living Conditions (EU-SILC), the most recent year for which data was available at the time of writing. The survey is available for all EU countries and includes detailed and representative information on the income situation of households and the characteristics of their members.

The analysis uses a pooled sample of all European Union countries to show the situation of women across the EU. All results focus on individuals aged 25 to 55 to capture the core working-age population taking country-specific differences in university attendance and early retirement rates into account.

3.2 Defining individualised incomes

Measuring individual poverty risk requires calculating individualised income. This is based on disposable income which is the result of gross market incomes net of direct taxes and social insurance contributions (SIC) plus individual and family-level transfers within the household.

Following [Avram and Popova \(2022\)](#), the attribution of different income sources to the members of the household is carried out in several steps.

First, all individual gross market incomes are retained by the individual receiving them based on the minimum income sharing assumption. As such, we assume that the actual recipient of the income source is the one who controls it due to lack of information how it is actually shared within the household.

Second, market income sources that are not assessed at the individual level are attributed to different household members. Investment and property income is either split equally among the oldest couple of the household or attributed to the oldest person in the household. This decision has been made based on the life-cycle hypothesis ([Modigliani 1966](#)) which stipulates that wealth requires long periods to accumulate and increases over the lifetime up to retirement. Non-individual income from other sources such as private transfers are split equally among all adult household members. Even though this is a strong

assumption given that [Sierminska \(2017\)](#) finds a strong gender gap in wealth, the importance of such incomes is comparably small for most households.

Finally, tax-benefit elements such as direct taxes, social insurance contributions as well as individual and family-level benefits need to be assigned to different household members. This step is often the reason why previous research has focused on generic overall sharing assumptions. Survey data often only provides direct taxes and social contributions at the household level and information on benefit receipt is usually aggregated into larger benefit groups sometimes mixing individual and family-level transfers. The use of the tax-benefit model EUROMOD allows us to deal with these difficulties.

EUROMOD is an open-access model available for all EU countries which uses reported information on market incomes and the compositional characteristics of household members to simulate disposable household incomes ([Sutherland and Figari 2013](#)).

Using the model has several advantages. First, it allows to simulate direct taxes and social insurance contributions at the taxpayer unit level. While this is the individual level in most countries, taxes are allocated to individuals in proportion to their taxable income in countries with joint taxation. Second, the model allows to differentiate between the household and the benefit unit, with the benefit unit often being smaller than the household. Family-level benefits are split among adults in the benefit entitlement unit, based on the applied individualised-income scenario (see next subsection) while individual-level benefits are assigned to the individual receiving them. Even though not all benefits can be simulated in the model, a great effort has been made to disaggregate benefits in the underlying input datasets of each country model. In most cases, this allows to also attribute non-simulated benefits to members of the respective benefit unit. In a small number of cases this is not possible and benefits are split between all adults in the household. All of the above leads to a more detailed and individualised dataset, better suited to analyse the individual poverty situation than the original EU-SILC data. Finally, the detailed assignment of tax-benefit elements allows to not only calculate individual disposable income but also other individualised income concepts such as for example individual market incomes net of taxes and social insurance contributions which can be used to assess the welfare impact on individual poverty risks.

3.2.1 Individualised-income scenarios

Family-level benefits are assigned to adults within the benefit entitlement unit using three different individualised-income scenarios in order to test the sensitivity of the assumptions.

In the primary earner scenario (PE), family-level benefits are assigned to the person with the highest earnings within the benefit unit (or the highest market income if earnings alone cannot determine a unique primary earner). The assumption is that this person has the highest bargaining power in the household and can decide how to use the resources which in turn limits the independence of other members.

In the secondary earner scenario (SE), family-level benefits are assigned to the partner of the primary earner instead. The secondary earner is defined as the partner of the primary earner; or as the person with the second highest earnings or market/replacement income if the primary earner has no partner. The assumption of this scenario is more from a social-political perspective where the family-level benefit is treated as a type of replacement income for the person with lower earnings in the unit.

The third scenario is based on equal sharing (EQ). All family-level benefits are split equally between all adults in the benefit unit as from a normative point of view, common benefits are meant to benefit all members.

In addition, we also show results using the standard unitary model of household sharing (U) for a comparison between the standard way of measuring poverty and the individualised risk results.

3.2.2 Accounting for economies of scale

To account for economies of scale in consumption and be able to compare individuals living in households with different sizes and/or compositions, we adapt the ‘modified OECD’ scale for use with individualised incomes. The ‘modified OECD’ scale assigns a weight of 1 to the first adult, 0.5 to subsequent adults, and 0.3 to children.

We modify this scale in two steps. First, we add the weights of adults living in the same household and divide them by the number of adults present. Second, we take into account the cost of having children by attributing the weight of children to their parents. When both parents are present, we assume that the costs of their children are split equally. Children are defined as individuals below 18 years, unless they live in single-person households.

Note that we do not use equivalisation as a means of addressing intra-household allocation of resources. We do not have separate data on consumption in our datasets. As such, we are not able to model intra-household differences in consumption. In this context, equivalisation is used solely to account for economies of scale and to enable comparisons between individuals living in households of different size.

3.3 Individual poverty risk

Across the EU, poverty is measured in relative terms by using a poverty line that is typically set at 60 percent of the national median equivalised disposable household income. Everyone with incomes below this threshold is defined as being at risk of poverty. The individual poverty measure applied in this contribution uses this standard national poverty line across all individualised-income scenarios. This is to use the same benchmark for women’s economic situation in all scenarios. Given that our individualised disposable income assumes minimum income pooling, the estimated measures are closer to capturing financial independence than being a true poverty measure. We still refer to it as individual poverty risk due to it being an established term in the literature.

The main focus of the analysis is the individual poverty risk of women (P_w). Their risk is compared to the overall situation of men (P_m) as well as to the situation of male (P_{mrw}) and female reference workers (P_{frw}). Reference workers (RW) are defined as individuals who are in employment or self-employment for the whole year, working at least 35 hours a week and having worked at least two-thirds of their adult life (i.e. who have high work experience). Work experience is defined relative to age by dividing the overall number of years in employment to the number of years aged 20 or older. Age-standardised values of at least 0.666 classify as high work experience.

The comparison of poverty risk levels is carried out in two ways. First, the classic *gender poverty gap* (GPG) is used to show differences between women and men as well as between female reference workers and male reference workers (i.e. two equally defined population

subgroups). Results are presented in absolute terms and expressed in percentage point difference.

$$\begin{aligned} GPG_{overall} &= P_w - P_m \\ GPG_{RW} &= P_{frw} - P_{mrw} \end{aligned} \quad (1)$$

Secondly, a new gap measure is introduced to assess poverty risks through the adult worker model lens. The *reference worker poverty gap* (RWPG) compares the poverty risk of a group (i) to the benchmark situation of male reference workers. It highlights how the situation of the group differs from that of 'ideal' working-age individuals as defined in the adult worker model. Again, results are presented in absolute terms and expressed in percentage point difference.

$$RWPG_i = P_i - P_{mrw} \quad (2)$$

3.3.1 Heterogeneity of labour market characteristics

In a next step, an in-depth analysis shows how the female RWPG differs by labour market characteristics. The analysis focuses on women with different economic status and job characteristics.

Several logit regression models are fitted to calculate the probability of being at risk of poverty using being poor as the dependent variable. The main model assesses differences by economic status. It uses information on the self-declared current main activity status and differentiates between employment, self-employment, unemployment or inactivity (in education, retired or other reasons for inactivity including maternity leave).

Additional models interact employment with job characteristics. Separate logistic regressions are fitted to assess the probability of being poor of those in employment with different working hours (marginal part-time of less than 20 hours per week, substantial part-time of 20-34 hours, full-time of 35 hours or more following the ILO statistical definition), different skill-levels of the job (low-skilled, medium-skilled, high-skilled jobs¹) and different levels of work experience (differentiating between low (less than one third), medium (less than two third) and high work experience (at least two third)).

All models control for differences in age, gender, education (low educated, middle educated, highly educated²), citizenship, partnership (married and non-married), household types (one adult, two adults, lone parent, 2 adults with one child, 2 adults with 2 children, 2 adults with 3 or more children, other households) and whether there is a young child aged 0-5 in the household. All models furthermore include country-fixed effects. The average marginal effects of each model are available in Table [A3.2](#) - [A3.5](#) in the Appendix.

Finally, the average predicted probability of being poor of each subgroup of women is assessed against the benchmark of male reference workers. This allows to show the heterogeneity of the female RWPG by labour market characteristics (l) applying the adult worker model lens.

$$RWPG_{wt} = P(P_w|l) - P_{mrw} \quad (3)$$

¹Based on the ISCO skill level classification: low-skilled refers to elementary occupations; medium-skilled refers to clerks, service and sale workers, skilled agriculture, craft and trades worker, plant and machine operators; high-skilled refers to senior officials and managers, professionals, technicians and associate professionals

²Based on ISCED standard classification of education: low educated refers to less than primary, primary and lower secondary education, middle educated refers to upper secondary education, highly educated refers to post secondary and tertiary education.

3.3.2 The welfare impact

The final section of the empirical analysis focuses on the welfare impact of taxes and SIC as well as benefits. The role of the tax-benefit system is assessed for women overall as well as by labour market characteristics.

This requires to calculate female RWPGs for different income concepts. The income concept used in all other empirical sections is disposable income (dY), i.e. market incomes (m) net of taxes (t) and SIC (s) plus benefits (b). This is compared to RWPGs based on gross market incomes only (mY) as well as two intermediary income concepts, one excluding benefits (bY) and one excluding taxes and SIC (tY).

$$\begin{aligned}
 mY &= mY \\
 bY &= mY - t - s \\
 tY &= mY + b \\
 dY &= mY - t - s + b
 \end{aligned} \tag{4}$$

Comparing RWPGs based on each of the three additional income concepts with the standard disposable-income based RWPGs allows to assess the extent to which tax-benefit systems cushion gendered labour market differences overall (WI) and the separate role of benefits (BI) and taxes and SIC (TI). The applied benchmark poverty risk level of male reference workers is income concept specific. The RWPG for benefits and the RWPG for taxes and SIC do not add up to the overall welfare impact due to the non-additive nature of the poverty risk indicator.

$$\begin{aligned}
 WI_w &= (P_w^{mY} - P_{mrw}^{mY}) - (P_w^{dY} - P_{mrw}^{dY}) = RWPG_w^{mY} - RWPG_w^{dY} \\
 BI_w &= (P_w^{bY} - P_{mrw}^{bY}) - (P_w^{dY} - P_{mrw}^{dY}) = RWPG_w^{bY} - RWPG_w^{dY} \\
 TI_w &= (P_w^{tY} - P_{mrw}^{tY}) - (P_w^{dY} - P_{mrw}^{dY}) = RWPG_w^{tY} - RWPG_w^{dY}
 \end{aligned} \tag{5}$$

The heterogeneity of the welfare impact is calculated fitting logit models for each of the income concepts and following the same logic for calculating the welfare impacts as for the overall results of women.

4 Results

4.1 Descriptive overview

Table 1 provides an overview of the characteristics of women in comparison to men as well as female reference workers and male reference workers. It does not only highlight how women differ from men in their living situations but also to what extent each group can be characterised as reference workers.

While 62 percent of men can be characterised as reference workers, only 36 percent of women correspond to the stereotype. Instead, women are more likely to be inactive (18 vs. 7 percent), to work part-time (23 vs. 6 percent) and to have disrupted careers (36 vs. 23 percent have worked less than two-thirds of their adult life).

Partnership and household composition play a more prominent role for women than for men. While women with partners are less likely to be reference workers, the opposite is

true for men. One factor are children and related care responsibilities. While women with young children in the household are substantially less likely to be reference workers this is not the case for men (14 vs. 22 percent).

In addition, the educational gradient of full-time labour market participation is more significant for women than for men. Female reference workers are more likely to be highly-skilled than the overall sample of women which is not the case for men. This is also reflected in the skill-level of jobs. Almost half of the female reference workers work in high-skilled jobs compared to 40 percent of male reference workers.

Table 1: Descriptive sample overview

	Women		Men	
	Total	Reference worker only	Total	Reference worker only
Personal characteristics				
Average age	41	42	41	42
Low educated	18.2	9.7	21.5	16.1
Middle educated	37.5	40.2	42.7	47.3
Highly educated	44.2	50.1	35.8	36.6
With partner	56.3	53.5	50.7	59.1
Labour market characteristics				
Stereotypical worker	36.0	100.0	62.1	100.0
Employed	66.8	89.8	73.1	85.0
Self-employed	7.7	10.2	13.4	15.0
Unemployed	7.3	0.0	6.7	0.0
Inactive	18.2	0.0	6.8	0.0
Civil servant	10.2	12.9	8.7	9.6
Marginal part-time work (<20 hours)	3.9	0.0	0.9	0.0
Substantial part-time work (20-34 hours)	18.6	0.0	5.3	0.0
Full-time work (35+ hours)	59.8	100.0	85.5	100.0
No work experience	6.1	0.0	2.3	0.0
Low work experience (less than a third)	10.8	0.0	7.5	0.0
Medium work experience (less than two-thirds)	18.6	0.0	13.1	0.0
High work experience (at least two-thirds)	64.5	100.0	77.1	100.0
Low-skilled job	6.3	6.4	6.5	6.5
Medium-skilled job	32.9	44.2	44.8	53.1
High-skilled job	35.3	49.4	35.2	40.4
Secondary earner	49.9	39.9	15.0	13.2
Household characteristics				
1 adult	11.2	14.6	16.2	14.1
2 adults	19.3	22.9	19.7	18.7
Lone parent	6.9	7.1	1.4	1.7
2 adults, 1 child	16.9	16.5	15.6	17.9
2 adults, 2 children	18.6	16.7	18.1	22.0
2 adults, 3+ children	5.9	3.5	5.7	6.4
Other households	21.2	18.6	23.3	19.2
Young child (0-5) in household	21.1	13.6	20.0	21.6
Number of earners	1.8	1.9	1.8	1.9
Sample size	109,669	43,835	103,753	64,376

Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Sample restricted to men and women aged 25 to 55.

This sample overview provides a good starting point for the analysis of individual poverty risks and the role of the welfare state as it highlights the large share of women who do not fit the stereotype promoted by the adult worker model and who might not be able to sustain a living standard above the poverty threshold if their living situations are disregarded in the design of social policy in general and anti-poverty measures specifically. It furthermore suggests that assumptions about sharing of household resources are crucial in assessing the individual poverty risk especially in situations where women are not working due to caring responsibilities.

4.2 Gender differences in poverty risks

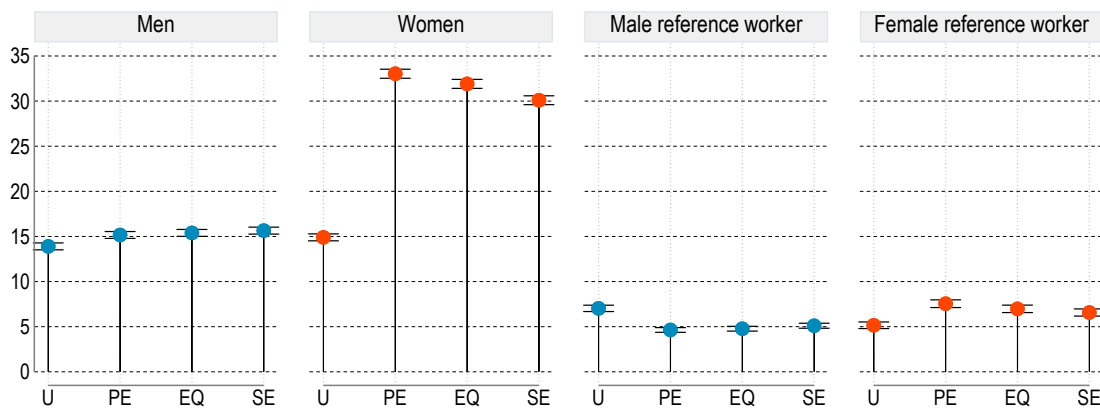
Figure 1 shows poverty rates by gender (total and reference workers only) and scenarios. Overall, the poverty risk of women and men is not significantly different from each other when the standard unitary model of household sharing is assumed. The majority of working-individuals live with at least one other household member and thus, this is to a large extent the result of income pooling.

The gender difference in poverty increases when moving to individual poverty rates. While individual poverty rates only increase slightly for men³, they increase between 15 and 18 percentage points for women. These increases for women differ slightly between individualised-income scenarios, with the secondary earner scenario showing lower rates than the other two scenarios. The level of men’s individual poverty risk is not affected by assumptions on sharing of family-level benefits.

Overall and across groups, differences between individualised-income scenarios are relatively small compared to the difference between the individual scenarios and the unitary model. This suggests that individual income sources and individual-level benefits play a more significant role in individual poverty levels than family-level benefits.

For both men and women alike, poverty rates are smaller for reference workers but gender differences remain. Male reference workers have a 10 percentage point lower risk than men overall across individualised-income scenarios. Female reference workers have a more than 20 percentage points lower risk than women overall. Although still quite pronounced for men too, the higher difference for women is largely due to the smaller share of women fitting the adult worker model. While the individual poverty rate of male reference workers is lower than their unitary rate, the individual poverty rate of female reference workers is higher than their unitary rate. Especially for male reference workers, the choice of individualised-income scenario has very little influence on the poverty rates.

Figure 1: Poverty rates by sharing assumption



Source: Own calculations based on EUROMOD I4.62.

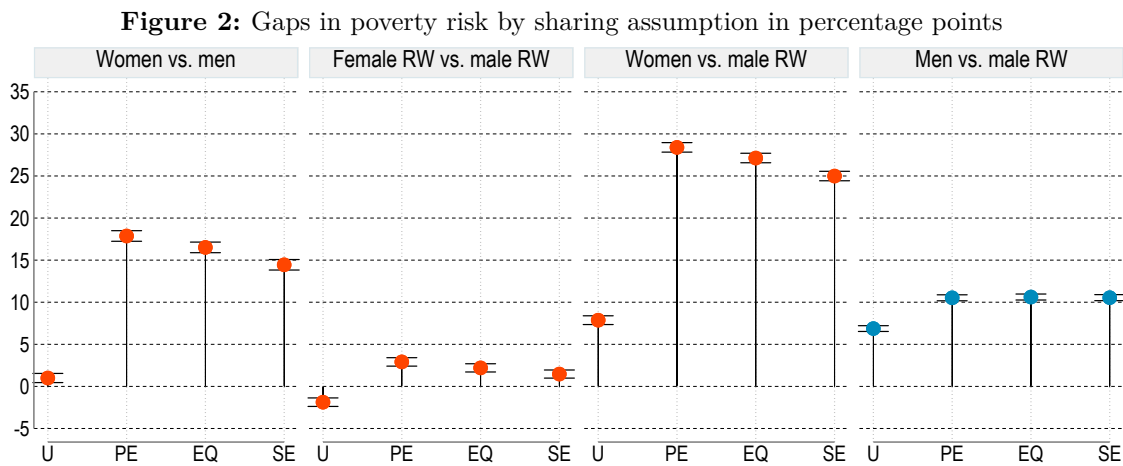
Note: Weighted results. Based on disposable incomes. U refers to unitary model, PE refers to the primary earner individualised-income scenario, EQ to the equal sharing individualised-income scenario, SE to the secondary earner individualised-income scenario. Sample restricted to men and women aged 25 to 55.

³The small number of men with higher individual than unitary poverty levels are mostly unemployed or inactive and live with other adults.

The poverty levels of male reference workers in each scenario are used as the benchmark for the RWPGs in the following sections. This benchmark refers to a poverty level of 7.0% in the unitary model, 4.6% in the primary earner scenario, 4.8% in the equal sharing scenario and 5.1% in the secondary earner scenario.

The greater gender disparities in individual risks lead to a significant overall gender poverty gap (women compared to men) and a very pronounced RWPG of women (women compared to male reference workers). Figure 2 visualises the difference in poverty risks for each scenario and shows that the gap is between 14 and 18 percentage points for the overall sample and above 25 percentage points when comparing the individual risk of women to the individual risk of reference male workers. In contrast, the gender gap in poverty is 1 percentage point and the RWPG of women 8 percentage points when focusing on the unitary model.

Comparing the RWPG of women to the RWPG of men (men compared to reference male workers) shows that the women’s RWPG is significantly higher than the gap for men. Again, this is partly driven by the higher share of men who can be described as reference workers. However, this is only one explanation. Focusing on the gender gap between female and male reference workers shows that the difference is still significant, ranging between 1 and 3 percentage points. This indicates that the difference is also driven by differences in labour income between female and male reference workers. Again, the unitary model hides this difference completely and actually indicates that the risk of female reference workers is lower than the risk of male reference workers. One explanation for this is the role of assortative mating and the relationship between women’s earnings and their husband’s occupational status (Sweeney and Cancian 2004) which influences the result of the unitary model.



Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Based on disposable incomes. RW refers to reference workers. U refers to unitary model, PE refers to the primary earner individualised-income scenario, EQ to the equal sharing individualised-income scenario, SE to the secondary earner individualised-income scenario. Sample restricted to men and women aged 25 to 55.

4.3 The role of gendered labour market differences

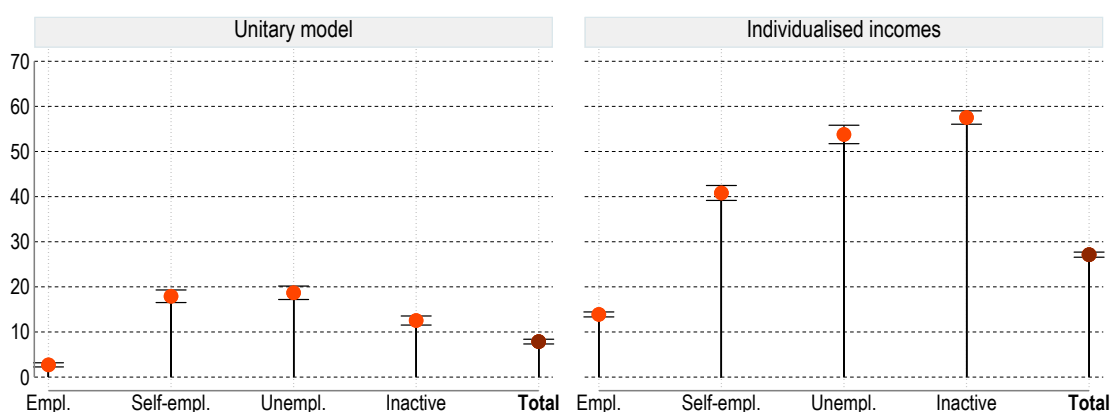
This section focuses on the heterogeneity of women’s RWPG by labour market characteristics, using the overall poverty risk of male reference workers as the benchmark. Figure 3 shows differences in the RWPG of women by economic status while Figure 4 zooms in on women in employment, providing RWPG results by different job characteristics. Both graphs compare the unitary model results with the individualised results using the equal sharing assumption for family-level benefits. Results for the other two individualised-income scenarios are available in the Appendix (see Figure A3.1 and Figure A3.2). The equal sharing scenario is between the secondary and the primary earner scenarios and in most cases leads to results that are not significantly different from those that use the primary earner assumption.

Starting with differences by economic status, the unitary model suggests a very small RWPG of employed women (3 percentage points). However, the individualised-income scenario shows that this is clearly not the case. Even though, the gap is smallest for women in employment and significantly below the overall RWPG, it is still at 14 percentage points. Thus, being in employment in general does not necessarily lead to a poverty risk and economic independence level similar to those of male reference workers.

Worryingly, self-employed women have a very high RWPG: individual poverty rates are around 40% higher than those of male reference workers. Even though they participate in the labour market, being self-employed does not necessarily lead to an individual standard of living equal to the situation of male reference workers.

The unitary model furthermore hides the very high RWPG of inactive women who show a higher gap than unemployed women in the individualised-income scenario compared to a significantly lower gap in the unitary model. Both groups of non-employed women - unemployed and inactive - face an individual poverty risk that is at least 55 percentage points higher than the risk of male reference workers, highlighting the very precarious individual situation of one quarter of women.

Figure 3: RWPG of women by economic status and sharing assumption

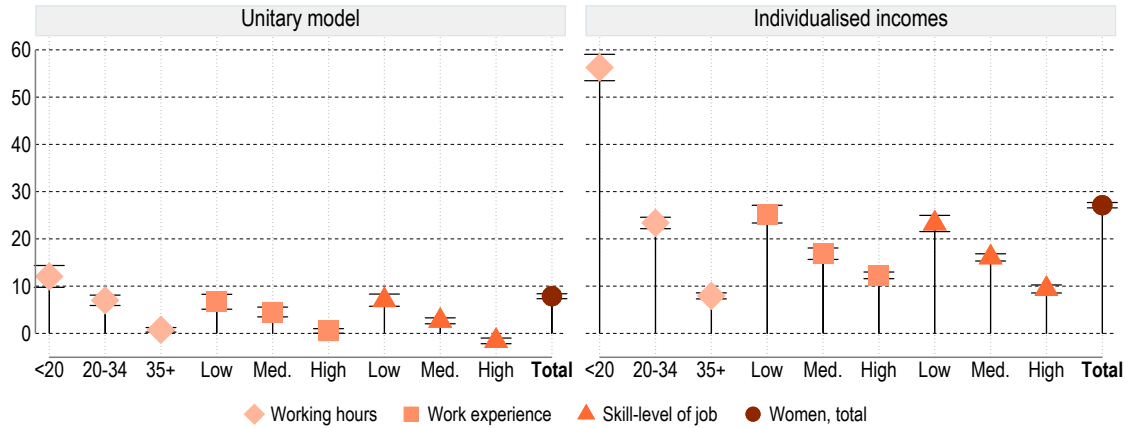


Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Sample restricted to women aged 25 to 55. Women’s probability of being at risk of poverty compared to the risk of male reference workers, controlling for personal and household characteristics, incl. country-fixed effects. The individualised-income scenario is based on the equal sharing assumption for family-level benefits.

Although the share of women in employment is only 6 percentage points lower than the share of men, only 36 percent of women can be characterised as reference workers, compared to 62 percent of men. Thus, gender differences in factors that constitute a 'typical' worker such as full-time work and undisrupted working careers together with gender differences in the skill-level of the job provide further insights.

Figure 4: RWPG of employed women by job characteristics and sharing assumption



Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Sample restricted to women aged 25 to 55. Employed women's probability of being at risk of poverty compared to the risk of male reference workers, controlling for personal and household characteristics, incl. country-fixed effects. Results are based on the interaction of the shown job characteristic with employment. The individualised-income scenario is based on the equal sharing assumption for family-level benefits.

The role of job characteristics is less pronounced in the unitary model but important when moving to the individualised-income scenario. Gender differences are for example completely hidden for employed women in full-time employment, with highly-skilled jobs or with significant work experience. The unitary model furthermore hides the precarious situation of women with other job characteristics as most of the unitary model-based RWPGs are below or not significantly different from the mean RWPG for all women.

Moving to the individualised-income scenario, the differences in RWPGs of employed women are most pronounced between different working hour arrangements. Women in marginal part-time employment (less than 20 hours a week) have a close to 60 percentage point higher risk to be in poverty than male reference workers. Thus, even though they are employed, they are far from being in a good financial position. Although the unitary model suggests that being in marginal employment is better than being unemployed or inactive, this is no longer the case when moving to the individualised income definition. The gap is significantly lower but still high for women in substantial part-time employment who work between 20-34 hours per week (23 percentage points). With a RWPG of below 10 percentage points, women in full-time employment are in a much stronger position than women overall and women with less working hours. However, even their RWPG is slightly larger than the overall gender gap between female reference workers and male reference workers which is below 5 percentage points (shown in Figure 2).

The second characteristic that defines a reference worker is work experience. Women who have worked less than a third of their working-age life show a RWPG that is comparable to the overall average of women, while women with more work experience have significantly

lower gaps. However, women with almost no interruptions in their career are still faced with a 5 percentage points higher poverty risk than male reference workers.

Finally, differences due to the skill-level of the job show similarities to the RWPG based on differences in work experience for the low and middle category but significantly lower gaps for women with highly-skilled jobs.

4.4 The role of the tax-benefit system

The final empirical section analyses the impact of the tax-benefit system on the RWPG of women with different economic status and job characteristics. It shows the extent to which living situations that diverge from the 'ideal' worker are supported by the welfare state. This section focuses on results based on individual poverty only using the equal sharing scenario for family-level benefits. Results for the unitary model and the other two individualised-income scenarios are available in the Appendix (see Table [A3.6](#)).

Table [2](#) compares the RWPG of women based on gross market incomes to their already presented disposable income-based RWPG. The difference between the two indicators represents the total welfare impact of the tax-benefit system. Comparing the two indicators shows the differences in starting points (gross market income-based RWPG) and the role of the tax-benefit system in mediating gender-based labour market differences. The table furthermore presents the welfare impact of benefits (RWPG based on disposable income excluding taxes and SIC compared to disposable income based-RWPG) as well as the welfare impact of taxes and SIC (RWPG based on disposable income excluding benefits compared to disposable income based-RWPG). The poverty line is fixed across all income concepts.

The tax-benefit system reduces the RWPG as it has a greater overall impact on the poverty situation of women than on the situation of male reference workers. While the poverty rate of women decreases when moving from gross market to disposable incomes, the poverty rate slightly increases for male reference workers (see poverty rates in Table [A3.7](#) in the Appendix). This leads to an overall welfare impact on the RWPG of 4 percentage points.

The welfare impact varies greatly between women with different economic statuses but less among employed women with different job characteristics. The situation of unemployed and especially inactive women is significantly worse when focusing on the gross market income-based RWPG and is substantially improved by the tax-benefit system. Taking the welfare state into account reduces the gap by 11 and 16 percentage points. In comparison, the reduction for employed women is 3 percentage points. Benefits support the living situation of women who are furthest from the 'ideal' worker stereotype (see second-last column) and moves them closer to the situation of employed and self-employed women, flattening differences by economic status. Still, the magnitude of support is not sufficient to lift the majority of inactive and unemployed women above the poverty threshold leading to the very high disposable income-based RWPG for these two subgroups.

The welfare impact of women in atypical employment (part-time work and self-employment) is far less pronounced. The total welfare impact for substantially and marginally part-time employed women is 3 percentage points and the tax-benefit system even leads to a 2 percentage points increase in the gap for self-employed women. This leads to a situation where women are in principal closer to the profile of male reference workers but the gap is still very large and not adequately cushioned by the tax-benefit system.

Table 2: Individualised RWPG based on different income concepts and welfare impact on the RWPG

Indicator: Income concept:	RWPG based on		Total welfare impact	Role of	
	Gross market income	Disposable income		benefits	taxes, SIC
By economic status					
Employed	16.6	13.9	-2.7	-5.7	2.6
Self-employed	38.5	40.8	2.3	-5.1	7.9
Unemployed	64.5	53.8	-10.7	-15.1	4.1
Inactive	73.3	57.5	-15.8	-18.9	3.8
Employed women by working hours					
Substantial part-time	59.4	56.3	-3.1	-12.1	8.9
Marginal part-time	26.1	23.4	-2.8	-10.1	6.6
Full-time	12.3	7.9	-4.3	-5.7	1.0
Employed women by work experience					
Low	29.8	25.2	-4.6	-7.5	3.5
Medium	23.7	16.9	-6.9	-9.5	1.5
High	17.6	12.3	-5.4	-7.6	2.0
Employed women by skill-level of job					
Low	27.4	23.3	-4.2	-8.2	3.3
Medium	21.1	16.1	-5.0	-7.8	2.4
High	15.5	9.4	-6.1	-7.5	1.3
Total	30.7	27.1	-3.6	-6.6	2.7

Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Total welfare impact = RWPG gross market income - RWPG disposable income. Role of benefits = RWPG disposable income excl. taxes and SIC - RWPG disposable income. Role of taxes and SIC = RWPG disposable income excl. benefits - RWPG disposable income. Results are based on the individualised-income scenario using the equal sharing assumption for family-level benefits. See Table [A3.6](#) in the Appendix for results on other scenarios.

The last two columns of Table [2](#) shed light on whether this is because women in atypical employment, even if their gross market incomes are low, do not receive benefits or whether this is due to the structure of taxes and SIC. The gap-increasing role of taxes and SIC is much larger for women in atypical employment than for other subgroups. Even though self-employed women are further from the gross market income situation of male reference workers than employed women and women in part-time employment further than full-time employed women, they are disproportionately affected by the design of tax systems and SIC. While the role of benefits for women in part-time employment is comparable to that of unemployed and inactive women, this is not the case for self-employed women. Thus, benefits cushion the disproportionate effects of taxes and SIC for women in part-time work but are not sufficient to do the same for self-employed women which explains their gap-increasing welfare impact. This suggests important differences in welfare support for part-time employed women as opposed to women with low incomes from self-employment.

Another interesting subgroup are women in full-time employment whose gross market income-based RWPG is 4 percentage points higher than the disposable-income based RWPG. While taxes and SIC affect women in full time employment in a similar way to male reference workers, benefits play an important role in reducing gendered labour market differences. This is partly driven by a higher concentration of full-time working women below the poverty threshold, i.e. full-time working poor women, compared to male reference workers, leading to a more pronounced poverty-reducing effect of benefits.

5 Conclusion

Social policy debates as early as the 1950s have focused on the activation of individuals into employment. The so-called adult worker model assumes that being in full-time employment for most of the working-age life guarantees a good standard of living and lower dependence on social protection. This however equates jobs with good working conditions and fair pay; ignores women's reality of part-time work, unpaid care work and the gender pay gap; and has often resulted in the weakening of traditional social protection.

The aim of this contribution is to empirically study the individual situation of women under the adult worker paradigm across the EU. It assesses the individual poverty situation of working-age women relative to the benchmark situation of 'typical' male workers, i.e. male reference workers.

Following [Avram and Popova \(2022\)](#), the analysis uses a novel methodology to calculate individualised incomes based on EUROMOD, the tax-benefit microsimulation model for all EU-27 countries, together with EU-SILC 2019 data. This allows for moving away from the standard unitary model of household income pooling and assuming minimal income sharing instead. We thus obtain an individual poverty measure that approximates the level of economic dependency of women.

The analysis introduces a new measure - the reference worker poverty gap (RWPG) - which compares the individual poverty situation of women to the benchmark situation of male reference workers. This adult worker model lens helps to understand the extent to which the paradigm is already a lived reality of women and indeed leads to economic independence. It furthermore helps to assess the situation of women who fall outside the realm of a 'typical' worker and who are perhaps not sufficiently considered in the adult worker model and consequently the design of social policy under this paradigm.

Descriptive results show that women are by far less likely to fit the archetype of a reference worker and thus, do not live the life advocated for in the adult worker model. While 62 percent of men can be characterised as reference workers, this is only true for 36 percent of women. This overall smaller share of women fitting the model leads to a much higher individual poverty risk of women resulting in a very high RWPG of more than 25 percent. This is partly driven by women being unemployed or inactive but also driven by women in atypical employment.

The individual assessment of women's economic dependency helps to move to a greater gender awareness of the adult worker model and highlights the importance to fit the stereotype as closely as possible. Even though gender differences in disposable incomes are to a large extent driven by gender differences in employment status ([Doorley and Keane 2020](#)), the current analysis shows that decreasing these differences itself will not be sufficient to close the female RWPG. While [Jara and Popova \(2021\)](#) show that secondary earners are better off if employed than unemployed, the current analysis shows that the economic independence of women in marginal part-time employment is as low as it is for unemployed women. Only women in full-time employment show a small RWPG and even for them, there is still a sizeable RWPG between full-time working women and male reference workers. This potentially vulnerable position of full-time employees is currently neglected in the adult worker model and reiterates results on working-poor women in the EU ([Schwarz 2023](#)).

Additionally, work experience or working in a high skill-level job by themselves lead to considerable RWPGs and need to be coupled with full-time employment. This is, however,

often difficult to be achieved in reality. Around one in four women in the EU are currently working substantial part-time hours and thus, face a RWPG that is significantly higher than women in full-time employment. Advising part-time employed women to adjust to the life-course of a 'typical' worker falls short in acknowledging the lived reality of women and their manifold reasons for working less such as for example child care obligations. Instead, the adult worker model needs to be reimaged by considerably reducing the gender blindness of the paradigm.

While the overall RWPG-reducing effect of the tax-benefit system is low (4 percentage points), there is considerable variation depending on her economic status and labour market characteristics. Benefits significantly reduce gross market income-based RWPG leading to an 11 and 16 percentage points lower disposable income-based RWPG. While this is an important contribution of tax-benefit systems, it is not generous enough to close the gap. In addition, self-employed woman who also show a high RWPG are not supported in the same way which raises the question about self-employed individuals access to in-work benefits.

Additionally, women in atypical employment are faced with disproportionate effects of taxes and SIC. This highlights the importance of not only focusing on the support side of welfare states but also considering the distributional effects generated by taxes and SIC. Even though the role of taxes and SIC is also highlighted in [Avram and Popova \(2022\)](#), they identify them as equalising mean income differences between men and women. The findings in this contribution show that this is not the case for the bottom of the income distribution where taxes and SIC deepen the individual poverty situation of women more than they affect male reference workers.

The presented results encourage more research on the design of tax-benefit systems from an adult worker perspective with a specific focus on the situation of women. More in-depth knowledge is certainly needed on how the design of income taxes and SIC punishes atypical workers. Additionally, cross-country specific analysis can focus on differences in policy designs and how this effects the RWPG. Results on the welfare impact based on different individualised-income scenarios (presented in the Appendix) furthermore suggest that the framing of social support is very important. Are they for example presented as replacement income for unpaid care work and paid to the individual carrying out the work or are they presented as family level benefits for households with children in general?

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Appendix 3

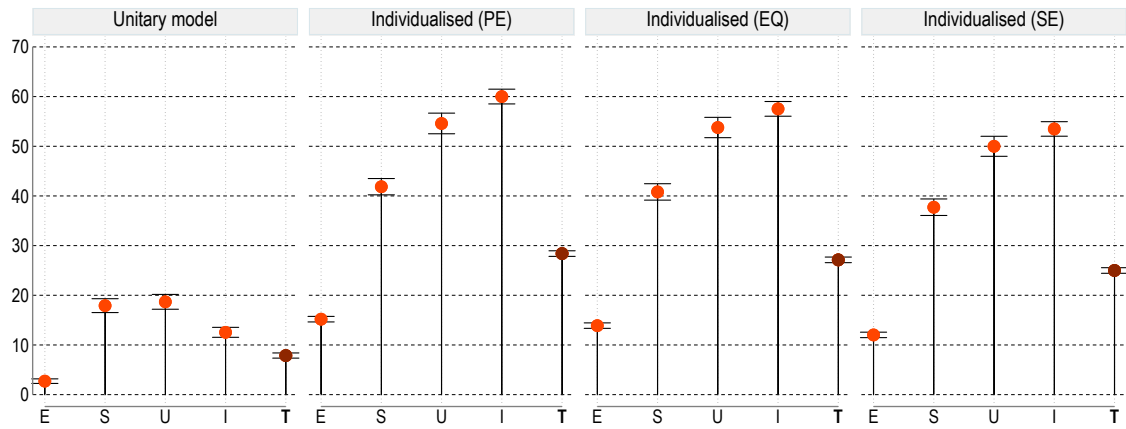
Table A3.1: Background indicators, 2021

	Women in employment		Children in formal childcare			
	Total	Thereof part-time	Aged 0-2		Aged 3-school age	
			Total	Thereof full-time	Total	Thereof full-time
AT	71.3	49.8	28	34.2	89.4	31
BE	66.7	38.9	51.7	65.5	97.8	85.6
BG	68.8	1.7	18.7	90.3	92	83.4
CY	69.9	12.3	28.8	72.9	83.2	53
CZ	72.1	9.4	4.9	16.3	62.6	57.5
DE	75.8	47.7	19.9	59.2	64.2	59.6
DK	75.5	30.4	69.1	88.2	91	90
EE	77.5	16.3	25.7	79.3	90.5	84.9
EL	52.7	12.4	32.3	51	83.4	50
ES	62.3	22	55.3	45.7	97.9	43.7
FI	75.8	21.3	42.1	80.7	92	76.7
FR	70.1	27.1	57.1	64.6	96.2	63.9
HR	62.9	5.9	33.3	96.9	63.7	81.4
HU	73.4	6.6	13.9	79.8	90.4	75.9
IE	69.9	27.5	16.6	50	84	11.1
IT	53.1	31.4	33.4	52.9	91.7	71.1
LT	76.6	7.4	21.4	89.2	84.6	90.7
LU	70.3	30.8	62	67.4	95.1	65.4
LV	72.9	9.9	31	94.5	86	96.6
MT	70.3	17.4	24	46.6	86	70.1
NL	77.5	62.9	74.2	10.6	96.7	31.8
PL	68.3	7.4	18.3	74.3	66.1	67.3
PT	73	8.8	50.4	98	85.5	97.4
RO	56.8	2.9	9.5	82.1	51.8	16
SE	77.9	28.1	55.8	70.2	98.4	72.7
SI	72.5	12.2	47.5	81.4	87.9	84.6
SK	70.3	4.5	4.8	100	86.8	88.3
EU27	67.6	28.3	36.2	58.2	83.4	61.8

Source: EUROSTAT database [last accessed 06/01/2023].

Note: Labour market indicators refer to women aged 20 to 64 and are based on the Labour Force Survey. Childcare indicators are based on EU-SILC. Childcare indicators for Slovakia refer to 2020. Part-time employment is self-defined and country specific. Formal childcare refers to care organised/controlled by a structure (public, private). Full-time childcare refers to 30+ hours per week.

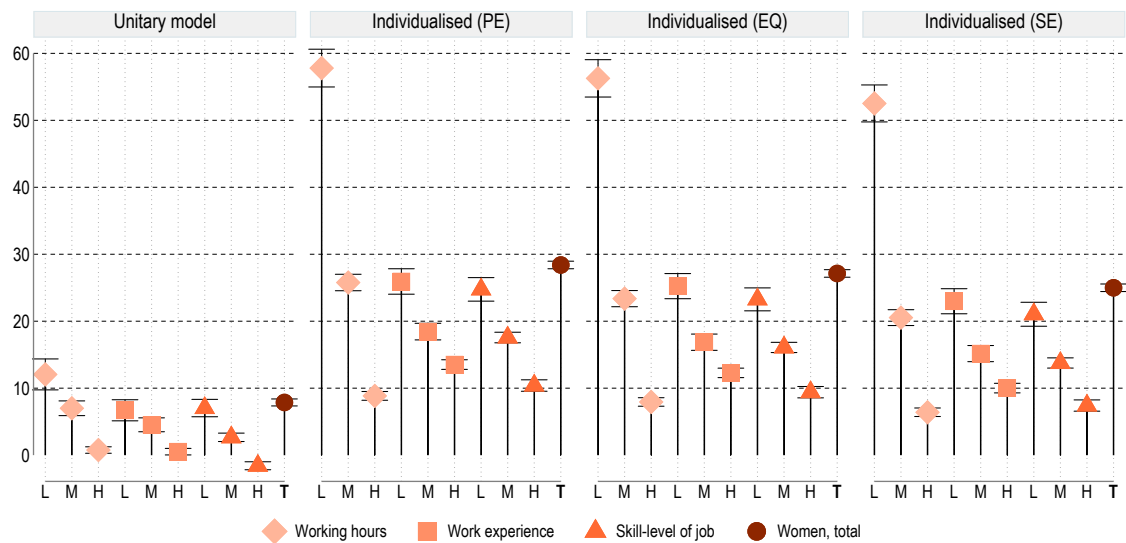
Figure A3.1: RWPG of women by economic status and sharing assumption



Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Sample restricted to women aged 25 to 55. Women’s probability of being at risk of poverty compared to the risk of male reference workers, controlling for personal and household characteristics and economic status, incl. country-fixed effects. "E" refers to employed, "S" to self-employed, "U" to unemployed, "I" to inactive and "T" to total.

Figure A3.2: RWPG of employed women by job characteristics and sharing assumption



Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Sample restricted to women aged 25 to 55. Employed women’s probability of being at risk of poverty compared to the risk of male reference workers, controlling for personal and household characteristics and economic status, incl. country-fixed effects. Results based on the interaction of the shown job characteristic with employed women. "L" refers to low, "M" to medium and "H" to high working hours, skill level or work experience and "T" to the average gap of women in total.

Table A3.2: Average marginal effects by income definition and sharing assumption - basic model without job characteristics

	Disposable income				Disposable income minus benefits				Disposable income plus taxes/SIC				Gross market incomes			
	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE
Men	-0.004	-0.148***	-0.135***	-0.114***	-0.004	-0.129***	-0.129***	-0.129***	0.001	-0.127***	-0.115***	-0.098***	0.002	-0.108***	-0.108***	-0.108***
Age	-0.001***	-0.003***	-0.003***	-0.003***	-0.001**	-0.002***	-0.002***	-0.002***	-0.001***	-0.003***	-0.003***	-0.003***	-0.000*	-0.002***	-0.002***	-0.002***
Education (Ref.=Low)																
Middle educated	-0.074***	-0.047***	-0.052***	-0.053***	-0.101***	-0.076***	-0.076***	-0.076***	-0.057***	-0.043***	-0.047***	-0.043***	-0.090***	-0.070***	-0.070***	-0.070***
Highly educated	-0.138***	-0.113***	-0.116***	-0.116***	-0.209***	-0.162***	-0.162***	-0.162***	-0.096***	-0.093***	-0.096***	-0.091***	-0.164***	-0.141***	-0.141***	-0.141***
Non-citizen	0.092***	0.082***	0.095***	0.093***	0.097***	0.092***	0.092***	0.092***	0.064***	0.075***	0.084***	0.078***	0.081***	0.088***	0.088***	0.088***
With partner	0.012**	0.017***	0.022***	0.018***	-0.047***	0.010**	0.010**	0.010**	0.010**	0.016**	0.020***	0.016***	-0.028***	0.005	0.005	0.005
Household type (Ref.=1 adult)																
2 adults	-0.040**	0.014*	0.020***	0.017***	0.069***	0.016**	0.016**	0.016**	-0.035**	0.029**	0.033**	0.030**	0.022**	0.033**	0.033**	0.032**
Lone parent	0.037***	0.022**	0.030***	0.040***	0.094***	0.098***	0.098***	0.098***	0.021***	0.016*	0.021***	0.031***	0.047***	0.056***	0.056***	0.056***
2 adults, 1 child	-0.005	0.054**	0.052***	0.046***	0.087***	0.051***	0.051***	0.051***	-0.016***	0.058***	0.055***	0.050***	0.032***	0.055***	0.055***	0.055***
2 adults, 2 children	0.019***	0.092***	0.084***	0.071***	0.148***	0.093***	0.093***	0.093***	0.003	0.089***	0.085***	0.073***	0.067***	0.091***	0.091***	0.091***
2 adults, 3+ children	0.0824**	0.136***	0.129***	0.098***	0.263***	0.163***	0.163***	0.163***	0.044**	0.132**	0.122***	0.096***	0.169***	0.146***	0.146***	0.146***
Other households	0.009	0.119**	0.126***	0.119***	0.311**	0.144**	0.144**	0.144**	-0.006	0.130**	0.133**	0.127**	0.175**	0.161**	0.161**	0.161**
Child 0-5 in household	-0.015***	-0.001	-0.008*	-0.016***	0.018***	0.018***	0.018***	0.018***	-0.005	0.001	-0.005	-0.011**	0.015***	0.017***	0.017***	0.017***
Number of earners	-0.098***	-0.064**	-0.073**	-0.072**	-0.212**	-0.096***	-0.096***	-0.096***	-0.082***	-0.065**	-0.072**	-0.070**	-0.167***	-0.098***	-0.098***	-0.098***
Economic status (Ref.=Inactive)																
Employee	-0.103***	-0.396***	-0.378***	-0.362***	-0.199***	-0.633***	-0.633***	-0.633***	-0.083***	-0.370***	-0.352***	-0.339***	-0.163***	-0.611***	-0.611***	-0.611***
Self-employed	0.048***	-0.161***	-0.137***	-0.128***	-0.055***	-0.394***	-0.394***	-0.394***	0.030***	-0.189**	-0.169**	-0.150**	-0.044***	-0.424***	-0.424***	-0.424***
Unemployed	0.084**	0.009	0.034**	0.033**	0.052**	-0.114**	-0.114**	-0.114**	0.077**	0.012	0.035**	0.033**	0.055**	-0.122**	-0.122**	-0.122**
BE	-0.042***	-0.076***	-0.074***	-0.059***	-0.027***	-0.041**	-0.041**	-0.041**	-0.026***	-0.062**	-0.058**	-0.042**	-0.009	-0.035**	-0.035**	-0.035**
BG	0.075***	0.009	0.015	0.031**	0.012	-0.004	-0.004	-0.004	0.060***	-0.007	-0.001	0.011	0.037***	-0.026**	-0.026**	-0.026**
CY	0.005	-0.003	0.001	0.013	-0.024**	-0.002	-0.002	-0.002	0.001	-0.006	-0.001	0.012	0.022**	-0.000	-0.000	-0.000
CZ	-0.041***	-0.054***	-0.045***	-0.031***	-0.085**	-0.064***	-0.064***	-0.064***	-0.047***	-0.058***	-0.049***	-0.037***	-0.049***	-0.064**	-0.064**	-0.064**
DE	0.025***	0.056***	0.058***	0.063***	-0.011	0.038**	0.038**	0.038**	-0.004	0.022**	0.025**	0.030**	-0.016*	0.008	0.008	0.008
DK	-0.025*	-0.056**	-0.061**	-0.050**	0.043**	0.002	0.002	0.002	-0.005**	-0.122**	-0.122**	-0.104**	0.001	-0.028**	-0.028**	-0.028**
EE	0.035***	0.024**	0.014	0.013	0.013	0.024**	0.024**	0.024**	0.048**	0.038**	0.023**	0.027**	0.068**	0.036**	0.036**	0.036**
EL	-0.026***	-0.033**	-0.025***	-0.007	-0.074**	-0.055***	-0.055***	-0.055***	-0.038***	-0.034**	-0.027**	-0.013*	-0.048**	-0.055***	-0.055***	-0.055***
ES	0.047**	0.015*	0.024**	0.046**	0.017*	0.007	0.007	0.007	0.041**	0.013	0.021**	0.042**	0.057**	0.010	0.010	0.010
FI	-0.053***	-0.092***	-0.098***	-0.087***	-0.003	-0.032**	-0.032**	-0.032**	-0.060***	-0.093**	-0.098**	-0.091**	-0.003	-0.042**	-0.042**	-0.042**
FR	-0.020**	-0.044**	-0.041**	-0.030**	-0.003	-0.005	-0.005	-0.005	-0.032**	-0.051**	-0.048**	-0.030**	0.002	-0.024**	-0.024**	-0.024**
HR	-0.001	-0.033**	-0.024**	-0.007	-0.067**	-0.062**	-0.062**	-0.062**	-0.000	-0.024**	-0.015*	-0.000	-0.024**	-0.049**	-0.049**	-0.049**
HU	0.136***	0.108***	0.124***	0.141***	0.075***	0.077***	0.077***	0.077***	-0.073***	0.047**	0.055**	0.065**	0.051**	0.016	0.016	0.016
IE	-0.021*	-0.034**	-0.034**	-0.018**	-0.032**	-0.007	-0.007	-0.007	-0.007	-0.026**	-0.010	-0.010	0.033**	0.007	0.007	0.007
IT	0.003	-0.009	0.001	0.019**	-0.047**	-0.031**	-0.031**	-0.031**	0.004	-0.010	-0.001	0.018**	-0.022**	-0.032**	-0.032**	-0.032**
LT	0.078***	0.006	0.014	0.030**	0.071***	0.034**	0.034**	0.034**	0.019*	-0.016	-0.007	0.006	0.031**	-0.003	-0.003	-0.003
LU	-0.034***	-0.042**	-0.051**	-0.034**	-0.061**	-0.061**	-0.061**	-0.061**	-0.055**	-0.051**	-0.058**	-0.046**	-0.031**	-0.060**	-0.060**	-0.060**
LV	0.033**	-0.001	-0.008	0.008	-0.009	-0.016	-0.016	-0.016	0.015*	-0.005	-0.013	0.002	0.011	-0.028**	-0.028**	-0.028**
MT	-0.020*	-0.049**	-0.042**	-0.025**	-0.082**	-0.088**	-0.088**	-0.088**	-0.020**	-0.041**	-0.034**	-0.020**	-0.023**	-0.073**	-0.073**	-0.073**
NL	-0.016*	-0.029**	-0.018**	-0.003	-0.026**	-0.011	-0.011	-0.011	-0.061**	-0.047**	-0.046**	-0.034**	-0.021**	-0.011	-0.011	-0.011
PL	-0.001	-0.015*	-0.015*	-0.006	-0.003	-0.035**	-0.035**	-0.035**	-0.029**	-0.028**	-0.026**	-0.018**	-0.014*	-0.044**	-0.044**	-0.044**
PT	0.004	-0.034**	-0.026**	-0.013	-0.065**	-0.068**	-0.068**	-0.068**	0.001	-0.029**	-0.023**	-0.008	-0.020**	-0.058**	-0.058**	-0.058**
RO	0.050**	-0.013	-0.009	0.013	-0.022**	-0.050**	-0.050**	-0.050**	0.029**	0.006	0.011	0.032**	-0.028**	-0.027**	-0.027**	-0.027**
SE	0.005	-0.038**	-0.034**	-0.035**	0.009	0.005	0.005	0.005	-0.016*	-0.052**	-0.052**	-0.049**	0.004	-0.014	-0.014	-0.014
SI	0.007	-0.012	-0.003	0.008	0.039***	0.012	0.012	0.012	-0.037***	-0.027**	-0.021**	-0.012	-0.003	-0.014*	-0.014*	-0.014*
SK	-0.016*	-0.042**	-0.035**	-0.018**	-0.028**	-0.061**	-0.061**	-0.061**	-0.032***	-0.056**	-0.050**	-0.034**	-0.035**	-0.075**	-0.075**	-0.075**

Source: Own calculations based on EUROMOD 14.62.
 Note: Weighted results. Sample restricted to men and women aged 25 to 55. Including interaction term of all variables with gender.

Table A3.3: Average marginal effects by income definition and sharing assumption - model including interaction of employment with working hours

	Disposable income				Disposable income minus benefits				Disposable income plus taxes/SIC				Gross market incomes			
	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE
Men	0.014***	-0.104***	-0.092***	-0.073***	0.024***	-0.076***	-0.076***	-0.076***	0.014***	-0.091***	-0.081***	-0.065***	0.024***	-0.064***	-0.064***	-0.064***
Age	-0.001***	-0.003***	-0.002***	-0.002***	-0.000*	-0.002***	-0.002***	-0.002***	-0.000**	-0.002***	-0.002***	-0.002***	-0.000*	-0.001***	-0.001***	-0.001***
Education (Ref.=Low)																
Middle educated	-0.052***	-0.014***	-0.018***	-0.021***	-0.074***	-0.035***	-0.035***	-0.035***	-0.042***	-0.014***	-0.018***	-0.016***	-0.067***	-0.033***	-0.033***	-0.033***
Highly educated	-0.094***	-0.052***	-0.056***	-0.058***	-0.145***	-0.088***	-0.088***	-0.088***	-0.066***	-0.045***	-0.045***	-0.045***	-0.116***	-0.077***	-0.077***	-0.077***
Non-citizen	0.074***	0.057***	0.069***	0.067***	0.073***	0.062***	0.062***	0.062***	0.051***	0.044***	0.061***	0.056***	0.062***	0.059***	0.059***	0.059***
With partner	0.012**	0.016***	0.021**	0.017***	-0.047***	0.008*	0.008*	0.008*	0.010**	0.015**	0.020***	0.016***	-0.028***	0.003	0.003	0.003
Household type (Ref.=1 adult)																
2 adults	-0.048***	-0.004	0.003	0.000	0.065***	-0.001	-0.001	-0.001	-0.041***	0.015**	0.020***	0.017***	0.017***	0.018***	0.018***	0.018***
Lone parent	0.034***	0.006	0.015	0.027***	0.092***	0.082***	0.082***	0.082***	0.019**	0.005	0.011	0.021***	0.044***	0.042***	0.042***	0.042***
2 adults, 1 child	-0.013*	0.028***	0.027***	0.023***	0.081***	0.025***	0.025***	0.025***	-0.022***	0.038***	0.040***	0.032***	0.024***	0.034***	0.034***	0.034***
2 adults, 2 children	0.010	0.059***	0.053***	0.043***	0.142***	0.061***	0.061***	0.061***	-0.003	0.063***	0.060***	0.051***	0.064***	0.064***	0.064***	0.064***
2 adults, 3+ children	0.067***	0.087***	0.081***	0.056***	0.249***	0.113***	0.113***	0.113***	0.032***	0.091***	0.084***	0.061***	0.155***	0.103***	0.103***	0.103***
Other households	-0.006	0.066***	0.073***	0.069***	0.294***	0.088***	0.088***	0.088***	-0.016**	0.084***	0.089***	0.085***	0.160***	0.109***	0.109***	0.109***
Child 0-5 in household	-0.013***	0.003	-0.004	-0.011**	0.017***	0.018***	0.018***	0.018***	-0.004	0.006	0.001	-0.005	0.015***	0.020***	0.020***	0.020***
Number of earners	-0.092***	-0.050***	-0.059***	-0.059***	-0.207***	-0.080***	-0.080***	-0.080***	-0.077***	-0.052***	-0.060***	-0.058***	-0.161***	-0.083***	-0.083***	-0.083***
Economic status (Ref.=Inactive)																
Employed, marginal hours	0.048**	0.066***	0.094***	0.083***	0.026	-0.092***	-0.092***	-0.092***	0.036*	0.043*	0.052**	0.048***	0.031	-0.115***	-0.115***	-0.115***
Employed, substantial hours	-0.019*	-0.204***	-0.195***	-0.187***	-0.090***	-0.395***	-0.395***	-0.395***	-0.021***	-0.221***	-0.211***	-0.200***	-0.076***	-0.408***	-0.408***	-0.407***
Employed, full-time	-0.105**	-0.352***	-0.335**	-0.324***	-0.221***	-0.587***	-0.587***	-0.586**	-0.086**	-0.323**	-0.305**	-0.297**	-0.185**	-0.546**	-0.546**	-0.546**
Self-employed	0.070***	0.067***	0.045***	0.054***	-0.055***	-0.305***	-0.304**	-0.304**	0.047***	0.037**	0.057***	0.052***	-0.039**	-0.326***	-0.326***	-0.325**
Unemployed	0.074**	0.037***	0.060***	0.054***	0.023*	-0.104***	-0.104***	-0.104***	0.067***	0.037**	0.037**	0.052***	0.031***	-0.107***	-0.107***	-0.107***
Low-skilled job	0.058***	-0.004	-0.000	0.012	0.138***	-0.222***	-0.222***	-0.219***	0.041**	0.002	0.003	0.010	0.100***	-0.201***	-0.201***	-0.199***
Medium-skilled job	0.012	-0.050***	-0.048***	-0.035**	0.076**	-0.284***	-0.284***	-0.282***	0.007	-0.039**	-0.029**	-0.029**	0.048**	-0.255**	-0.255**	-0.252**
High-skilled job	-0.042**	-0.107***	-0.103**	-0.089**	-0.003	-0.347***	-0.347***	-0.345**	-0.029**	-0.085**	-0.076**	-0.076**	-0.008	-0.306**	-0.306**	-0.303**
Low work experience	0.012	-0.030*	-0.023*	-0.019	0.035**	-0.351***	-0.350**	-0.347**	0.010	-0.026*	-0.022*	-0.013	0.026**	-0.377**	-0.377**	-0.374**
Medium work experience	0.005	-0.077***	-0.073***	-0.063***	0.035**	-0.388***	-0.388***	-0.385**	0.005	-0.066***	-0.060**	-0.050**	0.017	-0.410***	-0.410***	-0.407***
Almost always working	-0.034**	-0.141***	-0.136***	-0.129***	-0.021	-0.460***	-0.460***	-0.457***	-0.024***	-0.123***	-0.117***	-0.109***	-0.026**	-0.475***	-0.475***	-0.472***
BE	-0.051***	-0.083***	-0.082***	-0.072***	-0.042**	-0.049***	-0.049**	-0.049**	-0.034***	-0.070***	-0.055**	-0.055**	-0.024***	-0.044***	-0.044***	-0.044***
BG	0.067***	0.025**	0.029**	0.038***	0.004	0.014	0.014	0.014	0.054**	0.003	0.005	0.013	0.029**	-0.015	-0.015	-0.015
CY	-0.002	0.009	0.011	0.017*	-0.031***	0.017*	0.017*	0.017*	-0.005	0.001	0.003	0.012	0.015	0.012	0.012	0.012
CZ	-0.037***	-0.024**	-0.016*	-0.007	-0.075***	-0.024***	-0.024***	-0.024***	-0.045***	-0.035**	-0.029**	-0.021**	-0.043**	-0.034***	-0.034***	-0.034***
DE	0.024***	0.051***	0.053***	0.055***	-0.013	0.036**	0.036**	0.036**	-0.005	0.016*	0.020**	0.021**	-0.020**	0.006	0.006	0.006
DK	-0.019	-0.028**	-0.035***	-0.030**	0.049***	0.027**	0.027**	0.027**	-0.064**	-0.098***	-0.101***	-0.088**	0.003	-0.007	-0.007	-0.007
EE	0.044**	0.054**	0.041***	0.034***	0.026**	0.063**	0.063**	0.063**	0.056***	0.062**	0.044*	0.043**	0.079***	0.068***	0.068***	0.068***
EL	-0.032***	-0.032***	-0.026**	-0.012	-0.082***	-0.052***	-0.053**	-0.053**	-0.042**	-0.036**	-0.031**	-0.020**	-0.054**	-0.056**	-0.056**	-0.056**
ES	0.043**	0.028**	0.035***	0.059***	0.012	0.024**	0.024**	0.024**	0.038***	0.021**	0.027**	0.045**	0.051**	0.025**	0.025**	0.025**
FI	-0.061***	-0.101**	-0.108***	-0.101**	-0.020*	-0.046**	-0.046**	-0.046**	-0.065**	-0.102***	-0.108**	-0.103**	-0.019*	-0.056**	-0.056**	-0.056**
FR	-0.023**	-0.033**	-0.033**	-0.027**	-0.001	0.013	0.013	0.013	-0.035***	-0.045***	-0.044**	-0.039**	0.000	-0.011	-0.011	-0.011
HR	-0.005	-0.017*	-0.011	0.000	-0.065***	-0.039***	-0.038**	-0.042**	-0.005	-0.016*	-0.010	0.001	-0.025***	-0.036**	-0.036**	-0.039**
HU	0.137***	0.134***	0.148***	0.160***	0.076***	0.107***	0.107***	0.107***	0.074**	0.064**	0.069**	0.076**	0.052**	0.038***	0.038***	0.038***
IE	-0.033**	-0.048***	-0.048***	-0.048***	-0.051***	-0.025**	-0.025**	-0.025**	-0.018**	-0.040**	-0.040**	-0.027**	0.013	-0.012	-0.012	-0.012
IT	-0.007	-0.021**	-0.014*	0.002	-0.057***	-0.039***	-0.039**	-0.039**	-0.004	-0.022**	-0.015*	0.000	-0.032***	-0.041**	-0.041**	-0.041**
LT	0.073**	0.022*	0.027**	0.037***	0.067***	0.059**	0.059**	0.059**	0.014	-0.009	-0.003	0.007	0.027**	0.012	0.012	0.012
LU	-0.029***	-0.030***	-0.042**	-0.027**	-0.044***	-0.043***	-0.043***	-0.043***	-0.053***	-0.044**	-0.056**	-0.046**	-0.018*	-0.050***	-0.050***	-0.050***
LV	0.036**	0.028**	0.018*	0.028**	-0.000	0.023**	0.023**	0.023**	0.016*	0.016*	0.005	0.016*	0.016	0.001	0.001	0.001
MT	-0.014	-0.025**	-0.019*	-0.006	-0.073***	-0.056***	-0.056***	-0.056***	-0.016*	-0.023**	-0.017*	-0.006	-0.017*	-0.048**	-0.048**	-0.048**
NL	-0.021**	-0.042**	-0.031**	-0.019**	-0.033***	-0.027***	-0.027***	-0.027***	-0.064**	-0.057***	-0.056**	-0.045**	-0.026***	-0.024**	-0.024**	-0.024**
PL	-0.008	-0.009	-0.012	-0.008	-0.009	-0.023**	-0.023**	-0.023**	-0.034**	-0.028**	-0.029**	-0.025**	-0.021**	-0.041**	-0.041**	-0.041**
PT	0.017**	0.011	0.016**	0.024***	-0.049***	-0.017*	-0.017*	-0.017*	0.011	0.007	0.010	0.021**	-0.006	-0.017*	-0.017*	-0.017*
RO	0.046***	0.007	0.005	0.024**	-0.019*	0.023**	0.023**	0.023**	0.026***	0.019**	0.019**	0.038***	-0.027***	-0.008	-0.008	-0.008
SE	0.012	-0.012	-0.010	-0.016	0.022*	0.039***	0.039***	0.039***	-0.012	-0.032**	-0.032**	-0.033**	0.011	0.013	0.013	0.013
SI	0.011	0.013	0.020**	0.026**	0.047***	0.045***	0.045***	0.045***	-0.036***	-0.010	-0.007	-0.001	0.003	0.009	0.009	0.009
SK	-0.013	-0.013	-0.008	0.004	-0.018**	-0.022**	-0.022**	-0.022**	-0.031***	-0.037***	-0.033**	-0.021**	-0.030***	-0.049***	-0.049***	-0.049***

Source and notes: see Table A3.2

Table A3.4: Average marginal effects by income definition and sharing assumption - model including interaction of employment with skill-level of job

	Disposable income				Disposable income minus benefits				Disposable income plus taxes/SIC				Gross market incomes			
	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE	U	PE	EQ	SE
	-0.001**	-0.003**	-0.003**	-0.003**	-0.000	-0.002**	-0.002**	-0.002**	-0.000**	-0.003**	-0.003**	-0.003**	-0.000	-0.002**	-0.002**	-0.002**
Men	0.013**	-0.097**	-0.086**	-0.067**	0.022**	-0.068**	-0.068**	-0.068**	0.014**	-0.084**	-0.074**	-0.059**	0.022**	-0.055**	-0.055**	-0.055**
Age	-0.001**	-0.003**	-0.003**	-0.003**	-0.000	-0.002**	-0.002**	-0.002**	-0.000**	-0.003**	-0.003**	-0.003**	-0.000	-0.002**	-0.002**	-0.002**
Education (Ref.=Low)	-0.057**	-0.017**	-0.022**	-0.024**	-0.077**	-0.041**	-0.041**	-0.041**	-0.045**	-0.017**	-0.022**	-0.019**	-0.070**	-0.038**	-0.038**	-0.038**
Middle educated	-0.108**	-0.062**	-0.066**	-0.068**	-0.162**	-0.101**	-0.101**	-0.101**	-0.077**	-0.050**	-0.054**	-0.054**	-0.129**	-0.088**	-0.088**	-0.088**
Highly educated	0.074**	0.054**	0.065**	0.063**	0.074**	0.060**	0.060**	0.060**	0.051**	0.050**	0.057**	0.052**	0.062**	0.056**	0.056**	0.056**
Non-citizen	0.014**	0.013**	0.018**	0.015**	-0.043**	0.005	0.005	0.005	0.011**	0.012**	0.016**	0.013**	-0.024**	-0.001	-0.001	-0.001
With partner	-0.044**	-0.017**	-0.009	-0.010*	0.072**	-0.014**	-0.014**	-0.014**	-0.037**	0.002	0.008	0.006	0.024**	0.004	0.004	0.004
Household type (Ref.=1 adult)	0.034**	0.006	0.015	0.027**	0.092**	0.085**	0.085**	0.085**	-0.019**	0.003	0.010	0.020*	0.044**	0.042**	0.042**	0.042**
Lone parent	-0.008	0.013*	0.010	0.010	0.092**	0.010*	0.010*	0.010*	-0.018**	0.023**	0.025**	0.019**	0.035**	0.017**	0.017**	0.017**
2 adults, 1 child	0.016**	0.043**	0.038**	0.029**	0.153**	0.044**	0.044**	0.044**	0.002	0.046**	0.044**	0.037**	0.071**	0.046**	0.046**	0.046**
2 adults, 2 children	0.071**	0.072**	0.067**	0.042**	0.257**	0.099**	0.099**	0.099**	0.037**	0.075**	0.069**	0.047**	0.162**	0.086**	0.086**	0.086**
2 adults, 3+ children	0.003	0.035**	0.044**	0.044**	0.315**	0.057**	0.057**	0.057**	-0.010*	0.050**	0.057**	0.056**	0.177**	0.073**	0.073**	0.073**
Other households	-0.014**	0.002	-0.004	-0.012**	0.017**	0.017**	0.017**	0.017**	-0.005	0.005	-0.000	-0.006	0.015**	0.019**	0.019**	0.019**
Child 0-5 in household	-0.097**	-0.027**	-0.037**	-0.040**	-0.221**	-0.057**	-0.057**	-0.057**	-0.082**	-0.027**	-0.036**	-0.037**	-0.173**	-0.056**	-0.056**	-0.056**
Number of earners	-0.053**	-0.130**	-0.123**	-0.130**	-0.170**	-0.309**	-0.309**	-0.309**	-0.051**	-0.116**	-0.106**	-0.116**	-0.146**	-0.274**	-0.274**	-0.274**
Economic status (Ref.=Inactive)	-0.103**	-0.195**	-0.186**	-0.195**	-0.230**	-0.375**	-0.375**	-0.375**	-0.086**	-0.170**	-0.160**	-0.170**	-0.199**	-0.329**	-0.329**	-0.329**
Employed, low-skilled	-0.149**	-0.247**	-0.237**	-0.246**	-0.312**	-0.426**	-0.426**	-0.426**	-0.114**	-0.215**	-0.204**	-0.214**	-0.256**	-0.370**	-0.370**	-0.370**
Employed, medium-skilled	0.039**	0.028**	0.043**	0.030**	-0.115**	-0.176**	-0.176**	-0.176**	0.022*	0.004	0.017*	0.006	-0.093**	-0.175**	-0.175**	-0.175**
Employed, high-skilled	0.082**	0.083**	0.104**	0.094**	0.222*	-0.036*	-0.036*	-0.036*	0.074**	0.080**	0.099**	0.099**	0.031**	-0.029*	-0.029*	-0.029*
Unemployed	0.160**	0.164**	0.187**	0.204**	0.274**	-0.066*	-0.066*	-0.066*	0.132**	0.121**	0.128**	0.155**	0.232**	-0.106**	-0.106**	-0.106**
Marginal	0.087**	-0.079**	-0.070**	-0.035**	0.159**	-0.339**	-0.339**	-0.339**	0.070**	-0.113**	-0.109**	-0.070**	0.129**	-0.378**	-0.378**	-0.378**
Substantial	0.009	-0.221**	-0.205**	-0.170**	0.050**	-0.511**	-0.511**	-0.511**	0.005	-0.219**	-0.208**	-0.173**	0.037**	-0.506**	-0.506**	-0.506**
Full	0.014*	-0.018	-0.013	-0.010	0.057**	-0.306*	-0.306*	-0.306*	0.013**	-0.003	-0.003	0.003	0.043**	-0.313**	-0.313**	-0.309**
Low work experience	0.007	-0.062**	-0.061**	-0.051**	0.057**	-0.341**	-0.341**	-0.341**	0.008	-0.041**	-0.039**	-0.032**	0.034**	-0.344**	-0.344**	-0.340**
Medium work experience	-0.034**	-0.117**	-0.114**	-0.110**	-0.004	-0.403**	-0.403**	-0.403**	-0.023**	-0.087**	-0.086**	-0.083**	-0.014*	-0.397**	-0.397**	-0.394**
Almost always working	-0.046**	-0.078**	-0.076**	-0.064**	-0.029**	-0.046**	-0.046**	-0.046**	-0.029**	-0.065**	-0.062**	-0.049**	-0.012	-0.042**	-0.042**	-0.042**
BE	0.071**	0.026**	0.031**	0.043**	0.013	0.016*	0.016*	0.016*	0.058**	0.005	0.008	0.017*	0.037**	-0.013	-0.013	-0.013
BG	0.000	-0.002	0.001	0.009	-0.021*	0.004	0.004	0.004	-0.003	-0.009	-0.007	0.004	0.024**	-0.001	-0.001	-0.001
CY	-0.033**	-0.025**	-0.016*	-0.006	-0.064**	-0.026**	-0.026**	-0.026**	-0.041**	-0.036**	-0.030**	-0.020**	-0.032**	-0.036**	-0.036**	-0.036**
CZ	0.027**	0.052**	0.054**	0.057**	-0.005	0.034**	0.034**	0.034**	-0.002	0.017*	0.020**	0.025**	-0.011	0.003	0.003	0.003
DE	-0.021*	-0.028**	-0.035**	-0.028**	0.051**	0.028**	0.028**	0.028**	-0.064**	-0.100**	-0.103**	-0.089**	0.005	-0.006	-0.006	-0.006
DK	0.044**	0.053**	0.041**	0.036**	0.031**	0.059**	0.059**	0.059**	0.056**	0.061**	0.043**	0.044**	0.084**	0.063**	0.063**	0.063**
EE	-0.028**	-0.036**	-0.030**	-0.013*	-0.072**	-0.064**	-0.064**	-0.064**	-0.048**	-0.040**	-0.034**	-0.021**	-0.045**	-0.069**	-0.069**	-0.069**
EL	0.049**	0.037**	0.044**	0.062**	0.023**	0.031**	0.031**	0.031**	0.043**	0.031**	0.036**	0.055**	0.062**	0.029**	0.029**	0.029**
ES	-0.062**	-0.100**	-0.107**	-0.099**	-0.019*	-0.043**	-0.043**	-0.043**	-0.065**	-0.100**	-0.107**	-0.102**	-0.018*	-0.053**	-0.053**	-0.053**
FI	-0.019**	-0.029**	-0.029**	-0.020**	0.008	0.013	0.013	0.013	-0.032**	-0.040**	-0.039**	-0.033**	0.008	-0.011	-0.011	-0.011
FR	-0.019**	-0.015*	-0.008	0.005	-0.057**	-0.040**	-0.040**	-0.040**	-0.001	-0.013	-0.007	0.005	-0.016*	-0.038**	-0.038**	-0.041**
HR	0.138**	0.131**	0.146**	0.160**	0.083**	0.104**	0.104**	0.104**	0.075**	0.063**	0.069**	0.077**	0.059**	0.035**	0.035**	0.035**
HU	-0.030**	-0.060**	-0.059**	-0.044**	-0.042**	-0.044**	-0.044**	-0.044**	-0.015*	-0.051**	-0.051**	-0.036**	0.022*	-0.031**	-0.031**	-0.031**
IE	-0.005	-0.009	-0.002	0.014*	-0.051**	-0.030**	-0.030**	-0.030**	-0.002	-0.010	-0.004	0.012*	-0.026**	-0.031**	-0.031**	-0.031**
IT	0.076**	0.022*	0.028**	0.039**	0.077**	0.059**	0.059**	0.059**	0.017	-0.007	-0.001	0.009	0.036**	0.013	0.013	0.013
LT	-0.028**	-0.030**	-0.040**	-0.025**	-0.042**	-0.045**	-0.045**	-0.045**	-0.053**	-0.045**	-0.055**	-0.044**	-0.017*	-0.052**	-0.052**	-0.052**
LU	0.038**	0.031**	0.021*	0.033**	0.004	0.023**	0.023**	0.023**	0.018*	0.020*	0.009	0.021*	0.021*	0.002	0.002	0.002
LV	-0.011	-0.033**	-0.027**	-0.011	-0.061**	-0.066**	-0.066**	-0.066**	-0.013	-0.031**	-0.025**	-0.012	-0.006	-0.059**	-0.059**	-0.059**
MT	-0.024**	-0.053**	-0.043**	-0.029**	-0.031**	-0.040**	-0.040**	-0.040**	-0.065**	-0.066**	-0.065**	-0.053**	-0.027**	-0.037**	-0.037**	-0.037**
NL	-0.001	-0.006	-0.009	-0.003	0.005	-0.022**	-0.022**	-0.022**	-0.028**	-0.026**	-0.027**	-0.021**	-0.008	-0.041**	-0.041**	-0.041**
PL	0.018*	0.003	0.009	0.020**	-0.042**	-0.026**	-0.026**	-0.026**	0.012	-0.001	0.003	0.017*	0.001	-0.027**	-0.027**	-0.027**
PT	0.050**	0.003	0.003	0.023**	-0.011	-0.029**	-0.029**	-0.029**	0.030**	0.015*	0.015*	0.036**	-0.020**	-0.015*	-0.015*	-0.015*
RO	0.013	-0.009	-0.011	0.027**	0.027**	0.038**	0.038**	0.038**	-0.012	-0.028**	-0.030**	-0.030**	0.015	0.012	0.012	0.012
SE	0.012	0.008	0.015*	0.024**	0.055**	0.039**	0.039**	0.039**	-0.034**	-0.015*	-0.012	-0.004	0.010	0.002	0.002	0.002
SI	-0.008	-0.018*	-0.012	0.002	-0.005	-0.028**	-0.028**	-0.028**	-0.026**	-0.044**	-0.039**	-0.024**	-0.018*	-0.059**	-0.059**	-0.059**
SK																

Source and notes: see Table A3.2

Table A3.6: RWPG and overall welfare impact by subgroups, income definition and sharing assumption

Scenario:	Unitary model						Primary earner						Equal sharing						Secondary earner					
	Income concept:		Gross market income tax/SIC benefits		Overall welfare impact		Gross market income tax/SIC benefits		Overall welfare impact		Disposable income Excl. benefits		Total welfare impact		Gross market income tax/SIC benefits		Overall welfare impact		Disposable income Excl. benefits		Total welfare impact			
	Gross market income tax/SIC	Excl. benefits	Disposable income	Excl. benefits	Total welfare impact	Overall welfare impact	Gross market income tax/SIC	Excl. benefits	Disposable income	Excl. benefits	Total welfare impact	Overall welfare impact	Gross market income tax/SIC	Excl. benefits	Disposable income	Excl. benefits	Total welfare impact	Overall welfare impact	Gross market income tax/SIC	Excl. benefits	Disposable income	Excl. benefits	Total welfare impact	
By economic status																								
Employed	7.5	2.5	8.5	2.7	-4.7	-1.4	16.6	12.2	19.6	15.2	-1.4	16.6	11.2	19.6	13.9	-2.7	16.6	9.7	19.6	12.0	-4.6			
Self-employed	19.5	13.6	23.1	17.9	-1.6	3.3	38.5	34.1	45.9	41.9	3.3	38.5	33.0	45.9	40.8	2.3	38.5	30.8	45.9	37.7	-0.8			
Unemployed	24.5	15.5	28.3	18.7	-5.8	-9.9	64.5	50.6	68.9	54.6	-9.9	64.5	49.7	68.9	53.8	-10.7	64.5	46.6	68.9	50.0	-14.5			
Inactive	16.6	9.3	20.2	12.5	-4.1	-13.3	73.3	56.2	76.5	60.0	-13.3	73.3	53.7	76.5	57.5	-15.8	73.3	50.2	76.4	53.5	-19.8			
Employed women by working hours																								
<20	21.7	10.3	23.9	12.1	-9.7	-1.6	59.4	50.0	68.3	57.8	-1.6	59.4	47.3	68.3	56.3	-3.1	59.3	44.1	68.3	52.5	-6.8			
20-34	13.3	5.4	15.0	7.0	-6.3	-0.4	26.1	18.7	33.5	25.8	-0.4	26.1	16.7	33.5	23.4	-2.8	26.1	15.1	33.4	20.5	-5.6			
35+	4.4	1.1	5.2	0.8	-3.7	-3.4	12.3	7.4	13.6	8.8	-3.4	12.3	7.0	13.6	7.9	-4.3	12.2	5.4	13.6	6.4	-5.8			
Employed women by work experience																								
Low	12.5	5.6	13.6	6.7	-5.8	-3.9	29.8	23.0	32.7	25.9	-3.9	29.8	21.8	32.7	25.2	-4.6	29.8	20.6	32.7	23.0	-6.8			
Medium	8.8	3.7	11.1	4.5	-4.2	-5.3	23.7	16.0	26.3	18.4	-5.3	23.7	15.4	26.3	16.9	-6.9	23.7	13.2	26.3	15.2	-8.6			
High	3.5	0.7	4.0	0.5	-2.9	-4.1	17.6	11.1	19.8	13.5	-4.1	17.6	10.3	19.8	12.3	-5.4	17.6	8.1	19.8	10.0	-7.6			
Employed women by skill-level of job																								
Low	11.7	5.5	14.7	7.0	-4.7	-2.7	27.4	20.8	31.5	24.8	-2.7	27.4	20.0	31.5	23.3	-4.2	27.4	17.7	31.5	21.0	-6.4			
Medium	6.5	2.0	8.1	2.7	-3.8	-3.5	21.1	14.8	23.9	17.6	-3.5	21.1	13.7	23.9	16.1	-5.0	21.1	11.6	23.9	13.8	-7.3			
High	1.0	-0.5	0.4	-1.6	-2.6	-5.1	15.5	8.7	16.9	10.4	-5.1	15.5	8.1	16.9	9.4	-6.1	15.5	6.3	16.9	7.4	-8.1			
Total	11.9	6.7	13.2	7.9	-4.0	-2.3	30.7	25.5	33.7	28.4	-2.3	30.7	24.4	33.7	27.1	-3.6	30.7	22.7	33.7	25.0	-5.7			

Source: Own calculations based on EUROMOD I4.62.

Note: Weighted results. Overall welfare impact refers to the difference in reference worker gap between disposable and gross market incomes.

Table A3.7: Female poverty rates compared to male reference worker's poverty rate by subgroups, income definition and sharing assumption

Scenario:	Unitary model			Primary earner			Equal sharing			Secondary earner		
	Gross market income	Disposable income Excl. benefits	Total income	Gross market income	Disposable income Excl. benefits	Total income	Gross market income	Disposable income Excl. benefits	Total income	Gross market income	Disposable income Excl. benefits	Total income
By economic status												
Employed	15.6	6.3	23.8	20.9	15.3	26.2	20.9	14.5	26.2	18.7	13.0	26.2
Self-employed	27.6	17.3	38.3	42.8	37.1	52.5	42.8	36.2	52.5	45.6	34.1	52.5
Unemployed	32.6	19.3	43.5	68.8	53.6	75.5	68.8	52.9	75.5	58.6	50.0	75.5
Inactive	24.7	13.1	35.5	77.6	59.2	83.1	77.6	56.9	83.1	62.3	53.5	83.0
Employed women by working hours												
<20	29.8	14.0	39.2	63.7	53.0	74.9	63.7	50.5	74.9	61.0	47.5	74.9
20-34	21.4	9.1	30.3	30.4	21.8	40.1	30.4	19.9	40.1	28.1	18.4	40.0
35+	12.5	4.8	20.5	16.5	10.4	20.2	16.5	10.2	20.2	12.7	8.8	20.2
Employed women by work experience												
Low	20.6	9.4	28.8	34.1	26.0	39.3	34.1	25.0	39.3	30.0	24.0	39.3
Medium	16.9	7.4	26.3	28.0	19.0	32.9	28.0	18.6	32.9	21.6	16.6	32.9
High	11.6	4.5	19.3	21.9	14.1	26.4	21.9	13.5	26.4	17.1	11.5	26.4
Employed women by skill-level of job												
Low	19.8	9.3	29.9	31.7	23.9	38.1	31.7	23.2	38.1	28.0	21.1	38.1
Medium	14.6	5.8	23.4	25.4	17.8	30.5	25.4	16.9	30.5	20.9	14.9	30.5
High	9.1	3.3	15.7	19.8	11.7	23.5	19.8	11.3	23.5	14.2	9.7	23.5
Total	20.0	10.5	28.4	35.0	28.5	40.3	35.0	27.7	40.3	31.9	26.1	40.3
Male RW	8.1	3.8	15.3	4.3	3.0	6.6	4.3	3.2	6.6	4.8	3.4	6.6

Source: Own calculations based on EUROMOD 14.62.

Note: Weighted results.