

# Summary

## Our money

Women and men on the importance of income and economic independence for women

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Original title:

Ons geld

978 90 377 0889 9

## Summary

Increasing the share of economically independent women in Dutch society has been a key goal of the Dutch government's emancipation policy for decades. The government believes that women in paid work should earn an income that is at least equivalent to social assistance benefit, which in 2017 amounted to 950 euros net per month. That is lower than the poverty threshold for a single person in the Netherlands, so the bar is not set very high. Despite this, only six out of ten women aged 20-64 years earn above this level. The remainder either do not work or work too few hours. This begs the question of why these women do not work, or work longer hours. Do they not consider economic independence to be important? And if they are living with a partner, what do their partners expect from them financially?

The central question addressed in this study is as follows: *How much importance do women and men attach to the notion of women being in paid work and having their own income, and what role does this play in decisions about the distribution of paid and unpaid work within relationships?*

The data for this study was obtained from 40 interviews with women and men who were living together as couples. All twenty couples interviewed had young children. In nine cases, paid work was unequally divided between the partners, with the man working full time and the woman working two to three days per week. These couples are examples of the 'one-and-a-half-earner' model which is so prevalent in the Netherlands. In the other eleven couples, the woman worked full-time or almost full-time, for as many or more hours than her partner. The qualitative analysis of these interviews was supplemented with a quantitative analysis of the answers given by 1,500 respondents aged 25-49 years in the biannual survey on opinions on emancipation (EMOP survey) of the Netherlands Institute for Social Research (SCP). The respondents in the EMOP survey also include women and men without a partner and/or children, making it possible to investigate to what extent the perceived importance of having an income and economic independence is associated with having a partner and/or children.

Half the 25-49 year-old female respondents in the EMOP survey were found to prefer an equal distribution of paid and unpaid work between partners. Where they are living with a partner, however, they have by no means always achieved this ideal. When children arrive, particularly, the man generally works full-time while the mother either does not work or works part-time, as well as taking on the lion's share of the care for the children and household tasks. This also applies for the one-and-a-half-earner couples interviewed for this report; they say that this role division developed automatically. The equal distribution of paid and unpaid work in the double-earner couples interviewed is also in line with expectations, though they acknowledge that they deviate from the norm and that the mothers among them, in particular, sometimes attract criticism.

Single men and women who took part in the EMOP survey considered paid work and income to be equally important. However, cohabiting women think that paid work – and especially the income it generates – is less important than women who live alone,

and also less important than men who live with a partner, even if they do not (yet) have children. Among men, it makes no difference whether or not they have a partner or children.

Three out of four men aged 25-49 years who took part in the EMOP survey say they have to work because their income is essential, even if they live with a partner. The same proportion of single women also feel a financial need to work, but among women living with a partner this drops to just half. For women, living with a partner thus evidently eases the pressure to be a breadwinner, but this is not the case for men. We found the same pattern in the one-and-a-half-earner couples interviewed for our study; both the men themselves and their female partners referred to the man as the breadwinner, with the woman's work 'supplementing' his income and her income being seen as a 'contribution' or as 'paying for the extras'. The men in particular believe their partners 'should follow their hearts' as regards work and not have to (continue to) work purely for the money; or they would like to earn enough themselves to enable their partner to do this. The breadwinner's task was found to be equally distributed in double-earner couples, though this sometimes feels less 'natural' than the one-and-a-half-earner model.

Almost two in three women aged 25-49 years who participated in the EMOP survey said they felt it was important to earn enough money to support themselves and, if they had them, their children. This is linked to their life situation: just under half the women who were living with a partner and children felt this was important. Both the men and women in the one-and-a-half-earner couples interviewed in our study also felt it is important – or at least a good thing – for women to have their own income. In most cases, however, they are not thinking of an income that is high enough to live on – a contribution to the household income, for the extras or to meet personal expenditure, is good enough. Some double-earners who work (almost) full-time also do not consider it important that the woman should always earn enough to be able to stand on her own feet financially. There is consensus between the one-and-a-half-earner and double-earner couples on the role that the income distribution within the relationship plays: it does not play a role at all. If the female partner is unable to live from her own income, strictly speaking, she is – as some respondents admitted – financially dependent on her partner. However, it does not feel that way: both women and men give lots of reasons why it makes no difference in their relationship that one partner earns more than the other – for example because the other partner does other things; because a person's salary says nothing about the value of paid work; and because both partners combine their incomes in one 'pot'. They believe that when two people choose to be partners, they should share everything, including money. They also think this if it is the man who earns less. We may deduce from this that it is not so much about the legitimisation of a traditional role division, but more about people's image of what constitutes a good relationship.

A large majority of EMOP respondents feel it is important for a woman to have her own income because of the risk of her partner losing his job or of losing her partner through separation or divorce. For most of them, however, this does not mean that the woman must at all times earn enough to be financially independent: they are content to face this if

and when the need arises. This attitude is shared by the one-and-a-half-earner couples. Allowing for the possibility of separation feels like a lack of trust in the relationship. The interviewed couples associate economic independence most with the risk of a separation, and that is not something that most of them wish to contemplate. Making allowance for this possibility appears to be much less of a taboo for double-earner couples. For some of them, this possibility means they cannot entertain the thought of not having an adequate income of their own; others think it is a comforting idea, but can also imagine that women will make different choices. Some say they attached more importance to economic independence in the past than they do now, with its importance fading as the relationship lasts longer, with the arrival of children and if the relationship is still going well.

A multivariate regression analysis reveals a relationship between the working hours of female respondents in the EMOP survey and having/not having children, their education level, their opinions on childcare and role divisions within the relationship, and the importance they attach to work and forging a career. Income also plays a role. Women who say they have to work because their income is essential, work five hours per week more on average than women who think their income is not needed. Women who feel it is important to be economically independent also work longer (all other factors being equal), spending an average of almost half a day per week more at paid work than women for whom this is less relevant.

The hours women work strike a balance between the need for money and the perceived need to stay at home and have time for their children and themselves. If their income is needed, they work as many hours as their care tasks permit; if it is not needed, they work as much as they feel they want to, and are supported in this by their partner. This balance is different for female double-earner partners, because they are more often highly educated and find their jobs and career important and enjoyable, and also have no problem in using childcare for a number of days per week. Some women, and especially those in double-earner partnerships, also feel a need for economic independence.

This study has shown that the most important thing for partners is their common interest as a couple; this also holds for double-earner couples. Economic independence as an individual interest fits less easily with their ideas about what constitutes a good relationship. Especially where a relationship has lasted for some time and continues to be good, the feeling of 'everyone for themselves' gradually transitions into a sense of 'we're in this together'. The calls stemming from government policy for women to retain their economic independence because of the risk of a separation does not align with the way they perceive their relationship. By contrast, an appeal to partnership, including sharing the breadwinner task, does.