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This report is based on data from: the Family Resource Survey (FRS) dataset for the years 1996–2013 (DWP et al 2015); the Socio-Economic Panel (SOEP) for the years 1996–2013 (DIW 2015); and Eurostat’s Statistics on Income and Living Conditions (SILC) survey dataset for the years 2004–2013 (EC 2015). The responsibility for all conclusions drawn from the data lies entirely with the authors.
SUMMARY

The nature of work, earning and family relationships has changed. The model of a male breadwinner and a female carer as the ‘default’ for European families is long gone. With the employment rate of women – and especially mothers – having risen, dual-earner couples are more common. This has been driven by three key factors.

- Women want to have as secure and fulfilling a role in the labour market as men, with traditional ideas about gender roles losing traction with both men and women.
- Trends in earnings and living costs have necessitated dual-earning in couple households: in many parts of Europe, most families need two earners to make ends meet.
- The number of single-parent families – the majority of which are headed by women – has risen across Europe over the long term. Single-parent families make up a large minority of families in the UK and Germany, and these single parents tend to be in employment.

The dual-earner model often translates to men working full-time and women working part-time. However, there is also a significant proportion of women who are either the sole breadwinner or the main breadwinner for their family. Across Europe, nearly one in three (31.4 per cent) mothers in working families with dependent children are breadwinners.

The story across Europe is one of increasing rates of maternal breadwinning. Of European countries for which trend data is available, the majority have seen increases in maternal breadwinning over recent years. However, behind these numbers is a great diversity of experiences, reflecting increasingly dynamic family lives as well as changing economic pressures.

Britain and Germany: patterns of breadwinning

This report explores the trends and patterns in maternal breadwinning in Europe, with a particular focus on Britain and Germany. These two countries offer interesting comparisons: while both are broadly similar in terms of demography, culture and economic make-up (notwithstanding numerous notable exceptions), family policy has evolved in markedly different ways in each country, with historic and continuing contrasts in their approaches to it.

We here define ‘maternal breadwinners’ as mothers of dependent children who bring in 50 per cent or more of total household earnings. This includes mothers in couple households who earn as much as or more than their partner, and single mothers who are in work.

There are 2 million maternal breadwinners in Britain, making up one in three (33 per cent) of mothers in working families. Breadwinning is less common in Germany, where just over a quarter (27 per cent) of mothers in working households are breadwinners, although a larger population overall means that the number of maternal breadwinners is, at 2.1 million, similar to that of the UK. In both countries, single parents make up around half of maternal breadwinners.

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1 Here, ‘Europe’ refers to the EU28 plus Iceland, Norway, Switzerland and Serbia (‘EU28+4’).
2 Due to limitations in the microdata used in the analysis presented in this report, data for Northern Ireland is excluded. See the methodology section in the introduction for more on our data sources.
Maternal breadwinning is on the rise in both countries: between 1996 and 2013, rates in Britain rose from 23 to 33 per cent, while rates in Germany rose from 21 to 27 per cent. However, this trend has stagnated in both countries over recent years, with little change in Germany since 2005 and in Britain since 2011.

Who’s breadwinning?
Maternal breadwinning has increased across most groups of mothers in both Germany and the UK. However, it is more common among certain groups.

- **Lower-income families:** in both countries, breadwinning remains more common in low and middle-income households.
- **Older mothers and mothers of older children:** in both countries, breadwinning is more common among older mothers and mothers of older children (indeed, these factors are interrelated).
- **More educated mothers:** in both countries, and across Europe, breadwinning is more common among those with a tertiary education.
- **Service-sector and public-sector workers:** in the UK, maternal breadwinners are over represented in health, social work and education: these sectors account for 43 per cent of maternal breadwinners but only 23 per cent of all earners. Although the data permits a less detailed analysis for Germany, it appears to have a similar overall sectoral distribution among maternal breadwinners.

What does the rise in breadwinning mean for Britain?
Our research shows that maternal breadwinning is a significant feature of household income structures in both Britain and Germany, as it is across much of Europe. Work and family policies need to keep up with these changing family structures and ensure that all families are supported to balance work and care.

Public policy has a twofold purpose:

- to recognise and respond to the rise of maternal breadwinning
- to ensure greater equality of opportunity for those women who want to work, particularly for those who are currently under-represented in the workforce.

Despite increased labour market participation, women, and particularly mothers, still face considerable challenges. In the UK, the gender pay gap remains significant and stubborn, at 10 per cent for full-time employees and 20 per cent for all employees (ONS 2014a). Mothers also experience a ‘motherhood penalty’ in earnings when they have children, while fathers get a ‘fatherhood bonus’ (Lanning 2013). And outside of the workplace, things remain unequal, with working mothers doing more domestic work than fathers, and providing more care both to children and to older generations (Ben-Galim and Silim 2013). The increased significance of women’s economic contributions to their family’s wellbeing underlines the importance of tackling the gender pay gap to ensure women and men are paid equally for equal work.

For those mothers who still face barriers to entering or remaining in work, a wider range of policies are needed to help balance work and care within the family unit. As well as ensuring equality of opportunity for those women who want to work, increasing maternal employment is necessary if the UK is to achieve its goal of reaching the highest employment rate in the G7: a title currently held by Germany and sought by the UK chancellor George Osborne.

The UK government could take a number of steps to help address these issues.

- **Closing the gender pay gap:** Although the government has recently taken action to close the gender pay gap by announcing a new requirement for large companies to report on their pay gap (enforcing section 78 of the 2010
Equality Act), these requirements are likely to fall short of the fuller equal pay audits required to bring about significant change in the medium term. These audits would provide a full picture of pay inequality, rather than the simple but unhelpful data that tells us only what men and women earn within individual companies, which leaves out the further detail required to know whether this difference is problematic. The government should ensure that organisations report data that makes it clear whether or not women and men are paid equally for equal work.

- **Improving flexible working arrangements**: Flexible working arrangements are necessary both for breadwinners who need to balance work and care, and for mothers who want to move into the labour market on a part-time basis. Good examples of work-care balance already exist: Germany has guaranteed access to flexible work for parents, and supports parents to switch to part-time working through income-smoothing programmes that enable employees to temporarily reduce their hours without a proportionate fall in income. A German-style income-smoothing programme for the UK could help to enable parents to respond to their family’s needs at crucial times.

- **Ensuring greater availability of affordable, high-quality childcare**: Our analysis shows that mothers with younger children are less likely to be maternal breadwinners. For many families, the high cost of childcare will lock parents – and particularly mothers – out of the labour market, or confine them to low-skill, low-pay part-time work (Cory 2013). Primary caregivers, who are overwhelmingly female (Miranda 2011), are confined to part-time work, which is overwhelmingly low-skill and low-pay – thereby cutting off their access to roles that would better utilise their skills, and pay accordingly (Timewise 2015, Grant et al 2006). The cost of childcare is a particularly high barrier to work for low-income parents (Cory 2013). This is reflected in our finding that maternal breadwinning is less prevalent among those without a tertiary-level qualification – a group that is likely to command relatively low wages in the labour market. Access to flexible, affordable, high-quality childcare is crucial to supporting maternal employment and, more broadly, to better enabling women to access the labour market. The UK should move towards a system of universal, high-quality childcare. As first steps towards such a system, the UK should extend the current early years entitlement of 15 hours of free childcare 38 weeks to 48 weeks of the year for 2–4-year-olds who fall within the poorest 40 per cent of families. This is affordable within the government’s current fiscal rules (see Thompson and Stirling 2015).

- **Improving options for parental leave**: A key feature of a family-friendly labour market is that both men and women are able to start a family without losing their foothold in the labour market. Both the UK and Germany have legal entitlements to parental leave and pay on the birth of a child, but these entitlements are grossly unequal for mothers and fathers. Shared parental leave enables parents to be more flexible and for responsibilities to be shared more equitably, but by itself it is not enough. It is too easy for parents default to longstanding social norms, or else they find that the low replacement wages during parental leave mean that it makes poor financial sense for the primary earner – the majority of whom are men – to take this leave. Dedicated paternity leave is both an essential right of fathers and a boon for households in the long run: fathers who take a significant amount of leave when their children are infants dedicate more time to childcare even after that leave has ended (Huerta et al 2013). The UK should introduce a dedicated ‘use it or lose it’ paternity leave of at least four weeks at a sufficient replacement wage.

- **Improving work incentives**: Opening up the labour market to primary carers means providing access to good-quality part-time jobs and strong financial incentives to work. At present, parents – particularly second earners, who are
overwhelmingly mothers – face poor incentives or outright disincentives to work. In the UK, universal credit provides very little take-home income to second earners, while those on low wages are left with little or no additional income after both the withdrawal of universal credit and childcare costs are taken into account. **Introducing a second earner disregard to universal credit, so that second earners can keep more of what they earn, would better balance incentives to primary and secondary earners and ensure that mothers in particular have better access to the labour market** (see Lawton et al 2014).
INTRODUCTION

The nature of work, earning and family relationships has changed. The model of a male breadwinner and a female carer as the ‘default’ for European families is long gone. With the employment rate of women – and especially of mothers – catching up to that of men, the dual-earner couple has become the most common family earnings structure. This is driven by a trio of trends.

- Women want to have as secure and fulfilling a role in the labour market as men, with traditional ideas about gender roles losing traction with both men and women.
- Trends in earnings and living costs have necessitated dual-earning in couple households: most families need two earners to make ends meet. The dual-earner model often translates to men working full-time and women working part-time; this is by far the most common set-up in couple families today. But our research shows that there are also a significant proportion of partnered women who are the main breadwinner for their family – that is, they bring in at least half of the household income.
- The number of single-parent families – the majority of which are headed by women – has risen across Europe over the long term. Single-parent families make up a large minority of families in the UK and Germany, and the majority of these single parents are in employment.

Our research has looked at the extent to which women are ‘breadwinning’ across Europe. Behind the numbers, however, lies a great diversity of experiences, reflecting increasingly dynamic family lives and changing economic pressures. Public policy has not kept pace with these changes. Some aspects of flexible leave provision, parental leave policies and childcare services still reflect strongly gendered assumptions about who should work and who should care, and how much.

Families want to balance work and care – both men and women express this wish. But it is mothers who are squeezed out of, or restricted within, the labour market by inflexible work or unaffordable childcare. Of course, maternal breadwinning is not an outcome to pursue in and of itself – families are unique and make decisions based on their own circumstances and preferences. However, our research shows that it is a prominent family structure to which policy needs to respond by supporting maternal breadwinners and ensuring fair access to the labour market for all women who want to work.

In this report we examine working patterns at the household level across Europe, and in Germany and Britain, and explore the interactions between policy, work and care that affect progress towards gender equality. Chapter 1 examines trends in maternal breadwinning across Europe. Chapters 2 and 3 examine maternal breadwinning patterns and trends between 1996 and 2013 in Britain and Germany respectively, with a comparison of these findings presented in chapter 4. The final chapter highlights the aspects of family policy that may be driving these patterns and trends, and our policy recommendations for how the UK can better support maternal breadwinners and ensure that women, and particularly mothers, have equality of opportunity in the labour market.
Methodology
The analysis in this report maps changes in the frequency, composition and character of maternal breadwinning using survey data from the UK, Germany and the EU.

Data sources
The microdata used in our analysis is drawn from the following surveys.
- For the UK: the Family Resource Survey (DWP et al 2015)
- For Germany: the German Socio-Economic Panel (DIW 2015)
- For the EU: Statistics on Income and Living Conditions (EC 2015)

UK: the Family Resources Survey
The Family Resources Survey (FRS) (DWP et al 2015) has an annual sample of around 20,000 households. Each household is divided into one or more ‘benefit units’ (referred to in this report as ‘families’), and this provides the main unit of analysis used in this paper. A benefit unit consists of one adult plus their spouse (for couple families), as well as the dependent children of either adult who live in the same household. Any other adults, independent children, or the dependent children of other adults who live in the same household comprise their own benefit units, and are therefore considered separately. For the sake of brevity, the terms ‘family’ and ‘household’ will, throughout this report, be used interchangeably to refer to the ‘benefit unit’.

The number of benefit units (‘families’) included in each year’s survey is approximately 30,000, providing a robust sample size with which to conduct analysis.

Germany: the Socio-Economic Panel
The Socio-Economic Panel (SOEP) (DIW 2015) surveys around 11,000 households every year. This analysis uses the generated person-level variables for international comparison. In order to ease comparison with the FRS, we have reorganised the data into ‘families’ along the lines described above. In the case of households with multiple families, and because of limitations in the way the data is configured, we were only able to include in our analysis the principal family within each household. The number of families included in the sample is therefore also 11,000. It is difficult to estimate the total number of discrete benefit units included in each year’s survey as the SOEP data does not contain information on the relationships between people where neither person is the designated ‘head of household’.

Europe: Statistics on Income and Living Conditions
The Statistics on Income and Living Conditions (SILC) dataset (EC 2015) contains microdata for around 130,000 EU households per year. For individual countries, the sample size ranges from 3,000 in Malta to 8,250 in Germany; the survey includes 7,000 UK households. As with the SOEP, we have reorganised this data so as to analyse only the principal family within a household.

Definitions and analysis
In this report we use data from the FRS, SOEP and SILC on the earnings of female adults from employment and self-employment, as well as equivalent information about the earnings of their spouses, to calculate the following.
- The share of family earnings contributed by mothers.
- The rate and number of ‘maternal breadwinners’, defined as a mother with dependent children who earns 50 per cent or more of the total employment earnings within a family. This includes employed single mothers, who by definition earn 100 per cent of family earnings, as well as some married and cohabiting mothers. This is presented as a proportion of all mothers.

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3 The latest year of data has a sample size of approximately 20,000 for the UK. However, for earlier years the sample was slightly larger (approximately 24,000).
in families with dependent children, where one or more adults is in work (defined as having reported earnings from employment).

In the FRS, ‘dependent children’ includes all those up to the age of 16, or unmarried people up to the age of 19 who still live at home with their parents and attend full-time education. We are unable to reproduce this definition precisely in the SOEP and SILC data. Our working definition for dependent children in these surveys is, therefore, a child aged up to 19 and living at home.

To some extent this limits comparability between the UK and Germany. Between 2005 and 2012, enrolment in education (both full-time and part-time) averaged 89 per cent for 15–19-year-olds in Germany (ranging between 88 and 92 per cent over the period). This means that a maximum of approximately 11 per cent of children will be classified as dependent children in our use of SOEP data who would not be classified as dependent in the FRS (that is, those who are in this age-group but not in full-time education). In reality, however, some proportion of those children not in education will also not be living at home, so the true proportion of 16–19-year-olds who are incorrectly captured by our definition is likely to be smaller. Nonetheless, this discrepancy remains an important caveat to the comparability of our results, given that we might expect the families of 16–19-year-olds not in education not to be typical of all mothers in Germany.

It should also be noted that earnings are just one income source for families. Most families also receive some level of income from the benefits system – in the UK, this includes child benefit and, for lower-income households, working tax credits. Many families also draw an income from other sources, including accumulated wealth. However, in our definition of ‘breadwinner’ we focus solely on earnings from the employment and self-employment of mothers and fathers. We do, however, use broader income categories to examine the distribution of our maternal breadwinners across income deciles.

When calculating earnings from self-employment we treat any negative earnings as having effectively earned nothing in that year. As there are only a small number of such cases in each year’s sample (approximately 100) they are unlikely to significantly affect our estimates.

We also remove same-sex parents from the analysis. While this group is present in the survey data, and is of interest to the study of patterns of breadwinning, there is not a large enough sample size to robustly capture their characteristics at the required level of detail.

Key variables of interest are only available in the FRS from 1996 onwards, so this is the starting point for any time-series analysis and trends. Despite the fact that the SOEP surveys go back to the 1980s, in most instances we present data for Germany from 1996 onwards. We do, however, use findings from the SOEP from before 1996 to inform our broader discussion of breadwinning in Germany.

While later versions of the FRS contain data on the whole of the UK, Northern Ireland was only included from 2003/04 onwards. Because this report is concerned with changes across time, we therefore exclude Northern Ireland from the data and concentrate instead on Great Britain only.

In the case of Germany, where the analysis shows significant regional variation between East and West Germany, we present these results for both regions separately. Although the analysis assesses the post-unification period onwards, there remain distinct differences in Landes-level policy (and take-up), labour

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markets and wages, and social attitudes between East and West. All of these factors are likely to have an impact on the prevalence of maternal breadwinning.

In our analysis we examine the evolution of the maternal breadwinning rate and the number of maternal breadwinners over time, and between different groups of mothers and families, using variables in the FRS and SOEP that describe the age, relationship type, sector and qualification levels of mothers as well as their children’s age, their family income decile and geographical location.
1. MATERNAL BREADWINNING ACROSS EUROPE

In this chapter we use data from the Statistics on Income and Living Conditions survey (SILC) to examine maternal breadwinning across 28 EU countries plus Iceland, Norway, Switzerland and Turkey. We compare the best and worst performers, look at trends over time, and highlight the characteristics of breadwinners in selected European countries.

Across Europe, just under a third (31.4 per cent) of mothers in working families are breadwinners. Maternal breadwinning rates vary from nearly half of mothers in working families (in Latvia) to less than one in five (in Switzerland). The UK sits near the European average, with 32.0 per cent of mothers in working families being breadwinners.

Figure 1.1
Maternal breadwinning rates across Europe, 2013

Looking at change over the last decade, the story is of increasing rates of breadwinning within countries. Of the 31 countries for which there is trend data, four-fifths have seen increases in maternal breadwinning. However, there has not been sweeping, consistent change across the continent – and the European average has moved little over the period. The rate of change has been highly

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5 Here, ‘Europe’ refers to the EU28 plus Iceland, Norway, Switzerland and Serbia (‘EU28+4’).

6 Note that although analysis using SILC presents data for the UK, in-depth analysis using the FRS presents data for Great Britain only (Northern Ireland is excluded). See the methodology section in the introduction for further details.

7 The excluded case is Serbia, for which only one data point is available.
variable between countries, with some – such as Italy, Portugal, Spain and Cyprus – experiencing large change, and others seeing small, positive change. Six countries, including Germany, Poland and Sweden, saw a decline. Figure 1.2 shows these changes for selected countries.

Figure 1.2
Changes in maternal breadwinning rates in selected European countries, 2004–2013

Variations in maternal breadwinning by group characteristics: relationship status, age and education

The proportions of married, cohabiting and single breadwinners vary considerably across countries, as is illustrated in figure 1.3. Countries such as Poland and Spain have a high proportion of maternal breadwinners who are married (over two-thirds) and relatively low levels of cohabiting and single breadwinners. Conversely, single parents make up more than half of maternal breadwinners in Germany. The UK sits in the middle in this regard, with similar proportions of married and single breadwinners (47 and 42 per cent respectively) and the remaining 11 per cent cohabiting.

The likelihood of being a maternal breadwinner tends to increase with age, but the scale of this effect varies widely between countries (see figure 1.4). Germany and Sweden have large age differentials: in Sweden, the rate nearly doubles from 21 per cent among 16–19-year-olds to 38 per cent for 40–49-year-olds. However, almost non-existent age differentials in other countries, such as Spain and the Netherlands, show that this is not an inevitable pattern among maternal breadwinners.

8 These estimates vary depending on the dataset used: according to SILC data, 57 per cent of maternal breadwinners in Germany are single parents (EC 2015), but using SOEP data this figure is 52 per cent (DIW 2015).
Across Europe, mothers with a tertiary-level education are more likely to be breadwinners than those without one (see figure 1.5). In some cases this difference is very slight: the UK has similar maternal breadwinning rates among those with and without tertiary education. Elsewhere, differences are large: the rate of breadwinning between those with and without tertiary education varies by over 10 percentage points in Poland and Italy.
Figure 1.5
Distribution of maternal breadwinners by education level in selected European countries, 2013

Source: authors’ analysis of Statistics on Income and Living Conditions survey (EC 2015)
2. MATERNAL BREADWINNING IN BRITAIN

Economic context
Although employment rates in the UK are at healthy pre-recession levels (ONS 2015; figure pertains to Q2 2015), recent employment growth has come largely from self-employment and part-time workers, reshaping the British labour market (Wales and Taylor 2014, Hatfield 2015). Women are still less likely to be in work than men – and with employment rates of 69 and 78 per cent respectively in the second quarter of 2015 (ONS 2015), this gender gap shows little sign of closing.

Employment among families is high – 88 per cent of families were working in 2014, the highest proportion since records began in 1996 – and dual-earner households are now the norm: more than two-thirds (68.3) of couple families have both parents in work (ONS 2014b).

But it has been single parents who have driven the rise in parental employment. Over the last two decades employment among single parents – mostly women – has risen dramatically, from 47 per cent in 1996 to 66 per cent in 2014. Despite this trend, single parents are still less than half as likely as couple parents to be in work when their children are under the age of five (ibid).

Who’s breadwinning?
There are 2 million maternal breadwinners in Britain. One in three mothers in working families (33 per cent) earn at least half of household earnings. Just over half of maternal breadwinners are in couple households (56 per cent); 44 per cent are single parents.

Maternal breadwinning has become more common, having risen from 23 per cent since 1996 (the beginning of the period of our analysis). Most of this growth occurred before 2010, at which point the rate of change stagnated (the reasons for this are discussed below).

The overall rise in the proportion of maternal breadwinners over this period was initially driven by single-parents, and then latterly by couple families (see figure 2.1). From the mid-1990s to the early 2000s, single parents drove the overall increase: the number of working single mothers (of dependent children) grew from 520,000 in 1996 to 920,000 in 2006. From the mid-2000s to 2010, however, couple mothers were behind much of the increase: breadwinners among couple mothers rose from 15 per cent in 2003 to 21 per cent in 2010 – from 690,000 to over 1 million women.

As the proportion of maternal breadwinners who live in couple households increases, it is not surprising that the average (median) maternal proportion of household income also increases. Among all working mothers, the median maternal proportion of earnings rose from 30 per cent in 1996 to 37 per cent in 2013. As figure 2.2 shows, this trend peaked in 2011 and has fallen slightly since.

9 In this and following chapters, British data excludes Northern Ireland; see chapter 1 for more details.
Although this analysis does not seek to assess the causal impact of the economic recession on maternal breadwinning, it is notable that the prevalence of maternal breadwinning rose substantially between 2008 and 2009, and continued to rise to 2011. Evidently this rise was fuelled by mothers in couple households, as the number of single-parent maternal breadwinners remained constant from 2006 to 2013. The beginning of the recession also coincides with a sharp rise in the median maternal
proportion of earnings for couple mothers. These changes are likely to be linked to the sharp fall in male employment at the onset of the recession, rather than a rise in female earnings. Although unemployment rose immediately for men, the impact on female employment lagged, being attributable in large part to later cuts to the public-sector workforce, which occurred from 2010 onwards (Whittaker 2013). Maternal breadwinning trends follow these events, rising in the immediate aftermath of the global financial crisis and falling or stagnating from 2011 onwards.

**Within-household earnings: the maternal breadwinner’s share**

Considering maternal breadwinning simply by looking at the binary split between mothers who earn at least half of total household earnings and those who do not is helpful in understanding broad trends in earnings. However, we can also examine the distribution of earnings within couple households in more detail.

Around one in five mothers in a working couple household (22 per cent) is a breadwinner, earning at least half the household income. Among this group, most earn 50–60 per cent of household income (decile 6) or 90–100 per cent (decile 10) (see figure 2.3).

This within-household earnings distribution of couple mothers has changed dramatically over the last 20 years. Whereas mothers were clustered in the bottom third of the within-household earnings distribution (accounting for half of all mothers) in 1996, they have now become more prevalent in higher earning deciles, including in all five ‘breadwinner deciles’.

Although maternal breadwinning has increased, this distribution also shows that maternal second-earners (those earning less than half of household income) are now earning a larger share of household earnings. Overall, progress is marked but limited – still more than 70 per cent of working mothers are in the bottom half of the earnings distribution, down from 81 per cent in 1996. However, there has been movement into the very top of the distribution and out of the bottom: working mothers in couple households are slightly more likely to earn more than 90 per cent or more of their household earnings in 2013 than they were in 1996, and much less likely to earn less than 10 per cent of household earnings.

**Figure 2.3**

Distribution of working mothers in couple households by proportion of household earnings, Great Britain, selected years 1996–2013

Source: authors’ analysis of Family Resources Survey (DWP et al 2015)
This is driven by a combination of factors, including the narrowing gap in earnings and hours worked within couples, the rise in the number of couples in which only the female is working, and an increase in the employment rate of mothers overall.

**Distributional analysis: maternal breadwinners within the income distribution**

We now look at the position of maternal breadwinners within the household income distribution across the UK. Maternal breadwinning is more prevalent in low- and middle-income households: 37 per cent of mothers in working families in the bottom half of the income distribution are breadwinners, compared to 29 per cent in the top half (see figure 2.4). This distribution is largely shaped by female-led single-parent families, which cluster in middle of the distribution; by contrast, the likelihood that mothers in couple households will be breadwinning is similar across the income distribution. The marked distribution for single-parent maternal breadwinners is likely to be a result of (a) the difficulty of moving into the top of the distribution on one income, and (b) state support – mainly tax credits – supplementing the incomes of working single parents, thus moving them out of the bottom third of the distribution.

There have been increases in the proportions of working mothers who are maternal breadwinners across the income distribution, with the exception of declines in deciles 1 and 3. However, the largest increases in maternal breadwinning rate have occurred in the middle of the distribution.

**Figure 2.4**

Distribution of maternal breadwinners by family income decile, Great Britain, selected years 1996–2013

![Distribution of maternal breadwinners by family income decile](image)

Source: authors’ analysis of Family Resources Survey (DWP et al 2015)

**Variations in maternal breadwinning by group characteristics: age, education, sector and region**

Maternal breadwinning is more common among older mothers (see figure 2.5). Among working mothers aged 40 and over, the rate of maternal breadwinning is 36 per cent, compared to 26 per cent for 16–29-year-old mothers. This trend is likely to be due to the fact that older parents tend to have older children and fewer childcare responsibilities, to have progressed further in their careers, and to earn more than younger parents.

10 This income distribution is equivalised, uses UK income deciles, has families as the base unit and is calculated before housing costs.
Although breadwinning has been more prevalent among older mothers throughout the period of our analysis, the gap in rates between age-groups appears to have increased over the period. The proportion of maternal breadwinners aged 40 and over has increased from 38 per cent in 1996 to 53 per cent in 2013. This is partly a reflection of a rise in the age of motherhood (ONS 2014c).

**Figure 2.5**
Distribution of maternal breadwinners by mother’s age-group, Great Britain, selected years 1996–2013

![Bar chart showing distribution of maternal breadwinners by age-group from 1997 to 2013.](image)

*Source: authors’ analysis of Family Resources Survey (DWP et al 2015)*

**Figure 2.6**
Distribution of maternal breadwinners by sector of employment, Great Britain, 2013 (largest sectors only)

![Bar chart showing distribution of maternal breadwinners by sector in 2013.](image)

*Source: authors’ analysis of Family Resources Survey (DWP et al 2015)*
This age gradient relates to the relationship between maternal employment and the age of the youngest child. Maternal employment increases with the age of the youngest child (DWP 2013). Therefore it follows that mothers of school-aged children are more likely to be maternal breadwinners than those of pre-schoolers (38 per cent and 25 per cent respectively).

Mothers with a tertiary-level qualification are more likely to be breadwinners than those without, although this difference is slight: 35 per cent of those with a tertiary qualification are breadwinners, compared to 32 per cent for lower-qualified mothers.

As figure 2.6 illustrates, maternal breadwinners are heavily clustered in a small number of sectors. They are over-represented in health, social work and education: these sectors account for 43 per cent of maternal breadwinners but only 23 per cent of all earners.

The rate of maternal breadwinning varies by a third across regions of Great Britain. Working mothers are most likely to be breadwinners in Wales (37 per cent), London and the North West (both 36 per cent). They are least likely to be breadwinners in the South East (28 per cent) and East of England (29 per cent).

Figure 2.7
Distribution of maternal breadwinners by region, Great Britain 2013

Source: authors’ analysis of Family Resources Survey (DWP et al 2015)
Although all regions have seen an increase in the prevalence of breadwinning, this rise has not been evenly shared. The largest change over time is in the West Midlands, which went from 20 per cent in 1996 (below rate of 23 per cent for Great Britain (GB) as a whole at the time) to 35 per cent in 2013 (above the GB-wide rate of 33 per cent). In contrast, the North East showed the smallest change over the period. At 28 per cent, the region was well above the average for GB at the start of the period, rose to 38 per cent in 2010 (when the GB average was 33 per cent) and then dropped to 31 per cent in 2013, below the GB average. This highlights the volatility of maternal breadwinning rates and their interdependence on other factors. In a case study of the general explanation advanced above, the sharp rise in maternal breadwinning in the North East following the recession is likely to be related to the fall in employment and wages of men in the region rather than the increase in earnings of women.
3. MATERNAL BREADWINNING IN GERMANY

Economic context
At 74 per cent, Germany has the highest employment rate among the G8 countries. Although the female employment rate is lower, at 70 per cent, it is also among the highest in Europe (Eurostat 2014a; figures pertain to Q2 2015).

Germany’s labour market has undergone significant reforms over the last two decades, many of which are likely to have had a direct impact on the female workforce. The Hartz reforms (2003 to 2005) aimed to improve work incentives and provide greater flexibility in the labour market. One outcome was the proliferation of ‘mini jobs’ – up to 12 hours or €450 per week – which were largely taken up by women.

In 2015 Germany introduced a national minimum wage (€8.50 per hour). The impact will be concentrated on the service sector, as well as on low-paid workers in the former East Germany, where wages remain lower than in the former West. One in five workers in East Germany were paid less than the national minimum wage, but this rises to two-thirds for hotel and restaurant employees – a female-dominated workforce (OECD 2015).

Who’s breadwinning?
There are 2.1 million maternal breadwinners in Germany, accounting for 27 per cent of mothers in working households. Single parents account for around half of maternal breadwinners in both the former East and West Germany (45 per cent and 54 per cent respectively).

Rates vary considerably between the former East Germany (including Berlin) and the former West Germany. Breadwinning is nearly twice as common among mothers in East Germany, which has a rate of 42 per cent, than it is in West Germany, where the rate is 23 per cent. Both single and couple families contribute to this divergence: breadwinning is more common among mothers in couples in East Germany (at 28 per cent) than it is in West Germany (17 per cent), and the rate of single parenthood is higher in the East. See the final section of this chapter for a discussion of underlying reasons for the differences between East and West Germany.

Across the country, maternal breadwinning has become more common since 1996, when it stood at 21 per cent; most of this rise took place between 2000 and 2005 (see figure 3.1). Increases in maternal breadwinning have been driven by mothers in West Germany: although the rate of breadwinning has also risen in East Germany (albeit by a much lesser degree) the number of breadwinners there has fallen, reflecting a population that is both shrinking and ageing. Across both regions, it is single parents who have been the main drivers of the rise, while the number of couple maternal breadwinners (married and cohabiting) is largely unchanged.
Within-household earnings: the maternal breadwinner’s share

Figure 3.2 illustrates the earnings distribution within couple households. This distribution is heavily skewed to the very bottom of the distribution, with over half of working mothers earning less than 30 per cent of household earnings in 2013.

Source: authors’ analysis of Socio-Economic Panel (DIW 2015)
Again, there are marked differences between East and West, where West Germany retains a more skewed distribution. In West Germany, 59 per cent of working mothers in couple households earn less than 30 per cent of household earnings, compared with only 36 per cent in the East. Correspondingly, median maternal earnings are much higher in East Germany (38 per cent) than in West Germany (26 per cent). Although mothers in East Germany have a stronger position in the labour market relative to their partners, the continued earnings disparities between East and West Germany mean that this may not translate into higher wages for mothers in the East in comparison to some of their counterparts in the West.

Across Germany, median maternal earnings declined from 30 per cent of total household income in 1996 to 24 per cent in 2009. The maternal proportions of earnings then rose in the period following the global financial crisis. As with the British experience, it is likely this is related to falling male earnings.

**Distributional analysis: maternal breadwinners within the income distribution**

Across Germany, maternal breadwinning is much more likely in the bottom two quintiles of the distribution\(^{11}\) (see figure 3.3). This distribution is largely shaped by single-mother breadwinners, who are clustered within these lower quintiles. Although maternal breadwinning has become more common throughout the distribution, patterns diverge between single and couple mothers: while increases in the number of single-parent breadwinners have remained within the bottom half of the distribution, the increasing number of couple maternal breadwinners have been in the top half of the distribution.

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11 This income distribution is equivalised, has families as the base unit, and is calculated before housing costs. This distribution is given in quintiles rather than deciles as the data does not allow for a robust decile breakdown.
Variations in maternal breadwinning by group characteristics: age, education, sector and region

As in Britain, mothers of school-aged children in Germany are more likely to be maternal breadwinners than those of pre-schoolers. The rate of breadwinning among working mothers of school-aged children is 31 per cent; among working mothers of pre-schoolers this rate falls to 16 per cent. It follows that breadwinning is more common among older mothers (see figure 3.4). Among working mothers aged 40 and over, the rate of maternal breadwinning is 30 per cent, compared to 20 per cent for 16–29-year-old mothers.

The proportion of maternal breadwinners aged 40 and over has increased over the period of our analysis, from 45 per cent in 1996 to 63 per cent in 2012. This partly reflects the change in the profile of German mothers: as the age of first birth increases (and the fertility rate decreases) the average age of women with dependent children will also rise.

Figure 3.4
Distribution of maternal breadwinners by mother’s age-group, Germany, selected years 1996–2013

In terms of education levels, working mothers with tertiary-level qualifications are more likely to be maternal breadwinners than those without (with rates of 31 and 25 per cent respectively). This has been the case for the majority of the period, and across Europe. Between 1996 and 2013, the rate of maternal breadwinning in Germany rose considerably more for those with a tertiary-level qualification than for those without.

In terms of sectors of employment, maternal breadwinners in Germany are clustered in the services and trade (including retail) sectors. Three-quarters of maternal breadwinners are in these two sectors alone, although these sectors account for less than half of all those in work.
In addition to East/West variations in patterns and trends of breadwinning, Germany also has significant variation at the state, or *Lander*, level. Variation at this level is related to differences in religiosity, industrial composition and economic success, as well as public policy, particularly the availability of childcare. Within West Germany, the maternal breadwinning rate varies from 15 per cent in Bremen to 41 per cent in Hamburg; in East Germany it varies from 31 per cent (Thuringia) to 49 per cent (Mecklenburg-Western Pomerania). Although some variation by *Lander* would be expected, sample sizes are too small to allow for conclusive analysis at this level.

Social and cultural values
Public policy does not happen in a vacuum: beliefs and values partly shape policy and are partly a result of it. Prior to unification, the differences in attitudes and policies towards maternal employment were vast. In response to labour shortages, East Germany sought to draw women into the labour market, and as a result developed pro-natal policies, such as higher childcare coverage and support. The prevalent view was that paid work was a right and a duty for both women and men, and that the state had a responsibility to provide sufficient childcare to facilitate this (while not actively seeking to change gendered roles within the home). Conversely, in West Germany there was a reinforcement of the traditional family model of male breadwinner and female carer, with policies that incentivised mothers to stay at home. Large differences in attitudes towards maternal employment remain (see Banaszak 2006).
Maternal breadwinning is a significant feature of family structures in both Britain and Germany, and has become more prevalent across both countries since 1996.

There are four key similarities in patterns of maternal breadwinning:

- **Lower-income families**: In both countries, the prevalence of maternal breadwinning is not uniform across the income distribution: the rate of breadwinning remains higher in the lower half of the income distribution, and the number of maternal breadwinners is greatest in the middle third. In the UK, this income gradient has eased over the period. In 1996 breadwinning rates were 35 per cent in deciles 1–3 and 20 per cent in deciles 4–10; in 2013 this chasm has narrowed, to 36 per cent and 32 per cent respectively. The same smoothing has not happened in Germany. In both countries, single-mother breadwinners shape this distribution, appearing predominantly in the middle third of the income distribution; couple households with maternal breadwinners appear more uniformly throughout.

- **Older mothers and mothers of older children**: In both countries, breadwinning is more common among older mothers and mothers of older children (indeed, these factors are interrelated).

- **Higher-educated mothers**: Breadwinning is more common among those with tertiary qualifications in Britain and Germany, and across Europe.

- **Service-sector and public-sector workers**: Maternal breadwinners in Britain are over-represented in the service sector (such as retail) and public sector (such as health and social work, education). Although the data permits a less-detailed analysis for Germany, it appears there is a similar sectoral distribution among maternal breadwinners.

However there are also significant differences:

- **Prevalence and growth**: Maternal breadwinning is more common in Britain than in Germany, with rates of 33 per cent and 27 per cent respectively. Britain has experienced a larger rise in rates of maternal breadwinning between 1996 and 2013 than Germany. Moreover Britain has experienced consistent rises for much of the period, while Germany has been changeable. Change has slowed or stalled in all three regions (see figure 4.1).
• **Women's earnings:** Looking beyond the binary distinction between breadwinning and not-breadwinning to within-household earnings distributions, it clear that women on average are much more likely to earn less than 30 per cent of household earnings in Germany than they are in Britain. This clustering is stark: in Germany, more than half of mothers in working households fall into this category, compared to 37 per cent in Britain (see figures 2.3 and 3.2). At the median, mothers earn 37 per cent of household earnings in the UK compared to only 27 per cent in Germany.

• **Breadwinning by age of child:** Differences in the prevalence of maternal breadwinning for mothers with younger or older children are much higher in Germany than in Britain. Also, the trends are moving in opposite directions: the gap defined by age of child is growing in Britain and shrinking in Germany.\(^\text{12}\)

• **Breadwinning by mother's education:** In both Britain and the former East Germany the difference in rates of breadwinning among mothers with and without tertiary education is slight. In the former West, however, this difference is marked, with maternal breadwinning among mothers with and without tertiary qualifications at 29 per cent and 22 per cent respectively.

• **Regional variation:** Regional variation is considerably higher in Germany, largely driven by *Lander* in the former West. However small sample sizes mean that conclusive analysis is not possible.

The final chapter of this report teases out the implications of this analysis for British policymakers.

\(^{12}\) When comparing analysis by age of child it should be noted that school starting ages are different. Most children start school at the age of four in the UK, although the legal requirement is age five. In Germany, children start school at six. This is likely to have a dampening effect on maternal employment for German mothers with children aged between four and six in comparison to British mothers with children of that age.
5. PUBLIC POLICY: DRIVERS AND RECOMMENDATIONS

Our analysis shows that maternal breadwinning has risen in both Britain and Germany since 1996. These trends have been driven by changes in attitudes to female employment and maternal employment, trends in economic circumstances that mean households need two earners to make ends meet, and the rise in single-parent households. But these trends are also supported or hindered by public policy, particularly childcare, parental leave, flexible working and in-work support. These four areas of policy that have a large impact on the ability of mothers (and all primary care-givers) to work, and are discussed in more detail here.

Childcare
Childcare is a key factor in the prevalence of maternal breadwinning. The presence of high-quality, flexible childcare boosts maternal employment (Ben-Galim and Thompson 2014).

Public investment in childcare is higher in the UK than in Germany (OECD 2014c), and so it is unsurprising that childcare coverage is also higher (Eurostat 2014b). However, despite this greater investment, parents in the UK also face higher costs (Richardson 2012). In both countries, local government plays a role in delivering childcare, and parents are entitled to childcare to some extent. In the UK, local authorities have a duty to ensure sufficient childcare for working parents – more specifically, parents of 3- and 4-year-olds, and those of the 40 per cent most disadvantaged 2-year-olds are entitled to 15 hours per week (for 38 weeks per year) of early education. The government is currently legislating to increase this entitlement with an additional 15 hours of childcare (rather than early education) for children in working families. Since 2013, parents in Germany have been entitled to a nursery place for all children between the ages of one and three. However, parents are not entitled to a set number of hours, and the provision is not free (though it is heavily subsidised).

Delivery is more variable in Germany than in the UK. There have been large historical differences in childcare coverage between former East and West Germany, with high coverage in the East and low coverage – particularly for under-3s – in the West. There has been convergence over the past 10 years or so, but differences persist: eastern Länder still provide for twice the proportion of under-3s as those in the West.

Parental leave
Progressive parental leave that covers the first year of a child’s life can promote parental attachment, enable parents to spend time with their children, and support a strong attachment to the labour market (Ben-Galim 2014). In both the UK and Germany, parental leave is moving towards a more equitable model – with leave shared between both parents and, in the UK, soon to be shareable with grandparents – but for most of the period of our analysis, leave was targeted at mothers alone.

In the UK, until April 2015, mothers were entitled to 52 weeks’ maternity leave and 39 weeks’ statutory maternity pay, while fathers were entitled to only two weeks of paid paternity leave. This is now changing: parents can share 50 weeks’ leave
(two weeks are assigned to the mother after birth) and 39 weeks’ statutory pay. However, fathers still have only two weeks of dedicated leave. Statutory pay in the UK – equivalent to a part-time job at the national minimum wage – is also low in comparison to European peer countries, including Germany.

Parental leave in Germany is more equitable and more substantial in terms of length and replacement wages. Parents are entitled to a shared parental leave of 12 months at 65 per cent of previous net earnings. Although fathers have no dedicated paternity leave, parents receive an additional two months if both parents take a least two months of leave, thereby extending the leave period to 14 months (since 2007). This ‘co-parenting bonus’ has led to a large increase in fathers taking leave. The proportion of fathers taking parental leave rose from 3.3 per cent in 2006 (before the reform) to 31.9 per cent in 2013 – but four out of every five of these fathers take no more than the two-month entitlement (Blum and Erler 2015).

Leave in Germany is much more flexible than in Britain. In Germany, the leave period can be extended to two years at half the leave rate, as a result of the ‘Eltnergeld Plus’ reforms of 2014. Parents may also work up to 30 hours, although their parental benefit will only replace lost income (67 per cent of the difference in income since the child’s birth). No such provision exists in the UK.

Equitable parental leave entitlements are key to achieving a better gender balance in care roles and in the workplace, and promote stronger bonds between children and fathers. The impact of fathers’ leave lasts beyond the leave period: taking more leave when the child is an infant results in fathers spending more time on childcare later on (Huerta et al 2013).

Flexible working

Access to flexible working is important to work-life balance and maternal employment. In the UK, nearly one in four employees with children under the age of six requested flexible working arrangements, rising to more than one in three (36 per cent) for mothers. The majority of these requests were partially or fully accepted (Moss 2014).

Being able to switch to part-time hours while staying in the same job is particularly important, given the relative lack of part-time opportunities. The Timewise Flexible Jobs Index reports that only 6.2 per cent of job advertisements offer flexible working options, such as reduced hours, choice over the time of work or choice regarding the location of work (Timewise 2015).

Both Germany and the UK have relatively large part-time labour markets: around a quarter of workers in both countries are part-time. Women are over-represented in this segment: in Germany half of the women in the workforce (47 per cent) are part-time compared to 11 per cent of men, and the picture is similar for the UK (Eurostat 2015). Conversely, both the UK and Germany have a very low share of families where both parents work full-time and high levels of part-time working among mothers of dependent children (OECD 2014a).

Both the UK and Germany have policies in place to enable flexible working for parents, but the German system is more advanced. As well as the Eltnergeld Plus reform discussed above, Germany offers a guaranteed programme of flexible work for parents who want to reduce their working hours to care for a dependent. Under Familienpflegezeit (introduced in 2012) parents may reduce their hours to a minimum of 15 hours per week for up to two years to provide care without incurring a proportionate loss in income. Under the scheme, employees are paid a lower income, but the reduction in income does not reflect the reduction in hours. On returning to full-time work, employees remain on a lower income in order to pay back the difference (Blum and Erler 2012).
Taxation, cash transfers and in-work support

Although Germany and the UK have broadly similar progressive tax systems, there is a key difference: the UK’s income tax system is based on the individual, whereas Germany’s is based on the household (Ehegattensplitting). For this reason the UK tax system is better for second earners, who tend to be female, while financial disincentives in Germany are sufficiently high to discourage work (Rastrigina and Verashchagina 2015) and reduce the labour market participation of married women (Bach et al 2013). Reforming the German system to support individual taxation would increase female participation in the labour market (Bach et al 2013).

There are also major differences in approaches to cash transfers for families. For example, in Germany, parents are offered a stipend to care for their children at home. The Betreuungsgeld (introduced in 2013) is a cash transfer of €150 per month to parents of children aged three and under who do not use publicly funded childcare (though this money can be used for private childcare). This acts as a financial disincentive to work for primary caregivers (OECD 2014b). In July 2015, the German constitutional court ruled that the payment was unlawful, on the basis that it was beyond the duty of the federal government. Some Länder may re-introduce the payment at a local level (Deutsche Welle 2015).

Financial support for parents in the UK is targeted at working parents (though some support, such as child benefit, is universal). Low- and middle-income working parents receive support through tax credits (or the new universal credit) and employer-supported vouchers or tax-free childcare. The growth of in-work support for families since the late 1990s has boosted maternal employment, and in particular has enabled single parents to work.

Nevertheless, the system could better support second earners. Universal credit, the system of in- and out-of-work cash transfers currently being introduced across the UK, is skewed away from second earners, who are often female. Under universal credit, low-wage second earners in low-income households with young children face weak incentives to work, as childcare costs quickly outweigh take-home pay (Cory 2013).

What does the rise in breadwinning mean for Britain?

Our research shows that maternal breadwinning is a significant household income structure across both focus countries, and much of Europe. Work and family policies need to keep up with these changing family structures and ensure that all families are supported to balance work and care.

Policy has a two-fold purpose:

- to recognise and respond to the rise of maternal breadwinning
- to ensure greater equality of opportunity for those women who want to work, particularly for those who are currently under-represented in the workplace.

Despite increased labour market participation, women, and particularly mothers, still face considerable challenges. In the UK, the gender pay gap remains significant and stubborn, at 10 per cent for full-time employees and 20 per cent for all employees (ONS 2014a). Although this pay gap affects women across all household types, mothers face a particular challenge. They experience a ‘motherhood penalty’ in earnings when they have children, while fathers receive a ‘fatherhood bonus’ (Lanning 2013). And things remain unequal outside of the workplace, with working mothers doing more domestic work than fathers, and providing more care both to children and to older generations (Ben-Galim and Silim 2013). The increased significance of women’s economic contributions to
their families’ wellbeing underlines the importance of tackling the gender pay gap to ensure that women and men are paid equally for equal work.

For those mothers who still face barriers to entering or remaining in work, a wider range of policies are needed to help balance work and care within the family unit. As well as ensuring equality of opportunity for those women who want to work, increasing maternal employment is necessary if the UK is to achieve its goal of reaching the highest employment rate in the G7: a title currently held by Germany and sought by the British chancellor George Osborne.

**Policy recommendations**

Policy can support breadwinners and working mothers more broadly in five key areas.

1. **Closing the gender pay gap**
   Although the government has recently taken action to close the gender pay gap by announcing a new requirement for large companies to report on their pay gap (enforcing section 78 of the 2010 Equality Act), these requirements are likely to fall short of the fuller equal pay audits required to bring about significant change in the medium term. These audits would provide a full picture of pay inequality, rather than the simple but unhelpful data that tells us only what men and women earn within individual companies, which leaves out the further detail required to know whether this difference is problematic. The government should ensure that organisations report data that makes it clear whether or not women and men are paid equally for equal work.

2. **Improving flexible working arrangements**
   Flexible working arrangements are necessary both for breadwinners who need to balance work and care, and for mothers who want to move into the labour market on a part-time basis. The clustering of maternal breadwinners in a small range of sectors is likely to reflect the availability of flexible work. A right to flexibility for all parents would be likely to reduce this clustering and open up more of the labour market to those with caring responsibilities.

   Good examples of policy that supports a better work-care balance already exist: Germany has guaranteed access to flexible work for parents, and supports parents to switch to part-time working through income-smoothing programmes that enable employees to temporarily reduce their hours without a proportionate fall in income. A German-style income-smoothing programme for the UK could help to enable parents to respond to their family needs at crucial times.

3. **Ensuring greater availability of affordable, high-quality childcare**
   Our analysis shows that mothers with younger children are less likely to be maternal breadwinners. For many families, the high cost of childcare will lock parents – and particularly mothers – out of the labour market, or confine them to low-skill, low-pay part-time work (Cory 2013). Primary caregivers, who are overwhelmingly female (Miranda 2011), are confined to part-time work, which is overwhelmingly low-skill and low-pay, thereby cutting off their access to roles that would better utilise their skills, and pay accordingly (Timewise 2015, Grant et al 2006). The cost of childcare is a particularly high barrier for low-income parents (Cory 2013). This is reflected in our finding that maternal breadwinning is less prevalent among those without tertiary-level qualifications, a group that is likely to command lower wages in the labour market.

   Access to flexible, affordable, high-quality childcare is crucial to supporting maternal employment and, more broadly, to better enabling women to access the labour market. The UK should move towards a system of universal, high-quality childcare. As first steps towards such a system, the UK should extend the current early years entitlement of 15 hours of free childcare from 38 weeks to 48 weeks of the year for 2–4-year-old children.
olds whose parents fall within the poorest 40 per cent of families. This is affordable within the government’s current fiscal rules (see Thompson and Stirling 2015).

4. Improving options for parental leave
A key feature of a family-friendly labour market is that both men and women are able to start a family without losing their foothold in the labour market. There are legal entitlements to parental leave and pay on the birth of a child in both the UK and Germany, but these entitlements are grossly unequal for mothers and fathers. Shared parental leave enables parents to be more flexible, and to share responsibilities more equitably, but by itself it is not enough. It is too easy for parents to default to longstanding social norms, and they too commonly find that low replacement wages during parental leave mean that it makes poor financial sense for the primary earner – the majority of whom are men – to take this leave. Dedicated paternity leave is both an essential right of fathers and a boon for households in the long run: fathers who take a significant amount of leave when their children are infants dedicate more time to childcare even after that leave has ended (Huerta et al 2013). The UK should introduce a dedicated ‘use it or lose it’ paternity leave of at least four weeks at a sufficient replacement wage.

5. Improving financial work incentives
Opening up the labour market to primary carers means providing access to good-quality part-time jobs and strong financial incentives to work. At present, parents – particularly second earners, who are overwhelmingly mothers – face poor incentives or outright disincentives to work. In the UK, universal credit provides very little take-home income to second earners, while those on low wages are left with little or no additional income after both the withdrawal of universal credit and childcare costs are taken into account. Introducing a second earner disregard to universal credit, so that second earners can keep more of what they earn, would better balance incentives to primary and secondary earners and ensure that mothers in particular have better access to the labour market (see Lawton et al 2014).
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