

DO TAX-BENEFIT PACKAGES TREAT FAMILIES IN THE SAME MANNER WHEN UNEMPLOYMENT STRIKES?

ANDERS FREUNDT, SIMON GRUNDT STRAUBINGER and JON KVIST*

Abstract

Social protection against unemployment is on the European agenda because of the economic crisis. Since European family patterns have changed over the last three decades, the social protection for unemployment may be very different during this economic crisis from what it was previously. In particular the combination of more diverse families and high unemployment raises the general question of how today's systems of social protection cater for different types of families and income groups. Based on a micro-simulation analysis, this article examines how, and to what extent, packages of social security provide support for various types of unemployed families at different income levels. The comparison is between four countries representing different welfare state models and dominant family types. Using the OECD Tax-Benefit model, the article surveys the disposable income and provides a breakdown of benefits for different family types facing unemployment. It takes into account housing costs and childcare costs, and the benefits related to them. The analysis shows that unemployed families experience different levels of support depending not only on the country they live in, but also on their income level and family type. Often differences between families at different income levels within countries are larger than differences between families at the same income level between countries. The analysis illustrates how important it is to look beyond unemployment insurance and include family related benefits to understand the support provided to families faced with unemployment.

Keywords: childcare; different family types; family packages; micro-simulation; unemployment

* Anders Freundt, University of Southern Denmark; Address: Rådmandsgade 40c, 5, lejl. 133 2200 Copenhagen N Denmark; phone: +45 51683932; e-mail: andersfreundt@hotmail.com; Simon Grundt Straubinger, University of Southern Denmark; Address: Kragemosen 42 5250 Odense SV Denmark; phone +45 22564154; e-mail: Sistr08@student.sdu.dk; Jon Kvist, University of Southern Denmark; Address: Campusvej 55 5230 Odense M; phone: +45 51718561; e-mail: jon@sam.sdu.dk.

1. INTRODUCTION

The economic crisis led to high levels of unemployment in many countries. In OECD countries the average unemployment rate rose from 5.7 per cent in the first quarter of 2008 to 8.7 per cent at the end of 2009. Unemployment remained high in many countries, with long-term unemployment on the rise during 2011 (OECD 2011a: 16). Relatively high unemployment levels mask large cross-national differences, even within northern Europe. The UK and Denmark were hit harder by unemployment than the Netherlands and Germany (*ibid.*: 20). Compared to earlier economic crises, unemployment rose in a context of more diverse family structures. The traditional male breadwinner model had for a long time given way to other family structures, including dual earner families and lone parent families (Kittenroed and Lappegaard 2012; OECD 2011b: 38). Increased diversity in families within countries is accompanied by increased diversity in different families' labour market participation and in income across countries. For example, lone parents in the UK not only have lower labour market participation and lower incomes than other British women in nuclear families but also compared to lone parents in Germany, Denmark and the Netherlands (Bingley *et al.* 1994; Drobnic 2000; Jenkins and Symons 2001). In all countries, families with dual earners do not face social exposure and unemployment to the same extent as lone parent households. Affordable childcare options have facilitated employment for both lone parents and dual earner families (Eydal and Rostgaard 2011; Forsberg 2009; Ridge and Millar 2011).

In theory social security steps in when markets (and families) fail, but how is it in practice? Does social security provide the same protection for all, irrespective of family type and previous income when unemployment strikes? Both the OECD (2011a) and a series of other studies of unemployment compensation have focused on unemployment benefit or social assistance. In comparative welfare state studies, this has been done from a social rights perspective (Carroll 1999; Sjöberg 2000, 2010; Scruggs 2006). Ola Sjöberg (2010) has shown how generous unemployment benefits reduce job insecurity and thereby increase the subjective well-being of individuals. In another study, Sjöberg (2000) measured effects of the duration of unemployment on net replacement rates for an average worker. Lyle Scruggs (2006) has studied welfare state retrenchment, looking at developments in unemployment benefit and at income replacement for average production workers. The OECD (2011b: 38–39) has measured the generosity of unemployment compensation for average family incomes, taking into account some family related benefits but leaving out others, most importantly childcare.

Why is social protection for families important? The support that social security systems give different family constellations impacts on both the future of families, children and society at large (Jäntti and Bradbury 1999: 397; OECD 2011b: 216). The relationship between social security and the position of an exposed family is of particular interest when it comes to lone parents (OECD 2011b). Sheila Kamerman

et al. (2003) note that employment is of particular importance for the well-being of the children of lone parents. Moreover, Kamerman (2003:19) emphasises the different level of social exposure, pointing out that the Nordic countries have much better outcomes than the UK and the Netherlands. Some of these differences are linked to differences in childcare options that facilitate labour market participation for lone parents.

Social security benefits are often studied separately across countries but the significance of different benefits varies from country to country. While tax credits and housing benefits are crucial in the United Kingdom, unemployment benefits are more important in Germany and the Netherlands, and childcare subsidies in Denmark (Freundt *et al.* 2013). In addition, the reality of families is not shaped around single benefits, but, rather, around a combination of benefits. The complexity embedded in the interaction between different social security schemes as well as their relationship with income levels and taxation requires sophisticated and sensible tools for comparing different countries and income levels. Jonathan Bradshaw and his colleagues have pioneered policy analysis comparing ‘packages’ of social security and tax benefits across countries (Bradshaw 2006; Bradshaw and Richardson 2008). The tax-benefit package approach constitutes a significant step towards more realistic and policy-relevant analysis.

Since populations do not consist of average families, the effects of social security on average families may not be of much relevance for policy analysis. However, most extant studies focus on average income and average families (Carroll 1999; Scruggs 2006; Sjöberg 2000). This leaves a gap to be filled in which tax-benefit packages and diversity in families and incomes are taken into account.

In this paper we want to illustrate the importance of studying tax-benefit packages (taking housing and childcare costs into account) and their impact on different family types at various income levels. We pose questions relating to unemployment and social security by comparing families and income-specific benefit packages. This approach has policy relevance as it addresses the following question: How do packages of social security treat various family types at different income levels when unemployment strikes? Is social security distributed evenly across income levels and family types?

In this article we use a benefit package approach to examine the situation of different family types at various income levels. To understand how families are affected by unemployment, policies relating to families as well as the cost of housing and childcare are included in the analysis along with unemployment insurance. Principles for benefit entitlements are complex, as they may relate to needs, earnings, employment situations individually and in combination. Benefit systems relate to need when, for example, they take into account the number of children or provide higher benefits to lone parent households than to two parent households. Benefits can relate to past and present earnings either positively in the form of earnings-related benefits or negatively in the form of means-tested benefits.

Benefits can relate to employment with benefits being contingent on claimants taking on work or having lost their job. In this article we focus on what families get when unemployment strikes, including unemployment insurance, childcare, family benefits and housing benefits.

To study differences in support, this article compares four countries that exemplify different welfare state models and different dominant family types: Germany, Denmark, the UK and the Netherlands. Germany reflects the Conservative welfare state model; Denmark the Social Democratic model; the UK the Liberal model; while the Netherlands represents a hybrid model (Esping-Andersen 1990). Historically, we know that the UK and Germany favour the male breadwinner model (Lewis 1992; Pfau-Effinger 2004), whereas Denmark, like other Nordic countries, supports dual earner families (Gornick and Meyers 2008) and provides childcare and other policies that facilitate employment for lone parents (Skevik 2006: 222). Finally, the Netherlands is known for promoting a 'one and a half earner' model (Boje 2007; Malinen *et al.* 2010; Van Staveren 2007). In comparing the situation in these four countries, we cover the three most prevalent family structures in northern Europe, namely the male breadwinner family, the dual-earner family and the lone-parent family, as well as different approaches to family support and unemployment protection.

The paper is organised as follows. In the first section, we review the literature on social security relating to families and unemployment in the four countries. In the second section, we present and discuss micro-simulation as an approach to measuring social security in different family types at different income levels. The analysis in the third section falls in two parts. First, we analyse the disposable income of the three family types affected by unemployment, and secondly, we analyse the breakdown of benefits. Finally, we discuss the results and offer some concluding comments. All data is for 2009 and is from the OECD Tax-Benefit model.

2. SOCIAL SECURITY AND FAMILY TYPES IN FOUR COUNTRIES

2.1. GERMANY: STATUS PRESERVING SOCIAL SECURITY AND THE MALE BREADWINNER

Germany has been regarded as the prime example of the conservative welfare state (Esping-Andersen 1990) in which unemployment insurance has as a status preserving role. German family policy is inspired by the philosopher Gottlieb Fichte (1762–1814) and idealises marriage as a moral and legal institution. The 'free' family, i.e. one that is free of government, is equated with freedom and the liberal society (Nill and Shultz 2010: 376). Moreover, the taxation system favours the male breadwinner (*ibid.*: 378) and Germany remains one of the European countries with the lowest female labour

market participation rates (Brunhilde 1980: 120; Fleckenstein 2011). German family policies (childcare, family benefit, parental leave) are centred on the male breadwinner family. This in turn creates a situation in which women often leave the labour market after the birth of their children and do not return, or decide not to have children at all (Dorbritz 2008). Germany is the country with largest share of male breadwinner families and the lowest share of lone parents (OECD 2011b: 19, 29).

2.2. DENMARK: CHILDCARE FACILITATING DUAL EARNING AND 'FLEXICURITY'

Denmark exemplifies the Nordic social democratic welfare model (Esping-Andersen 1990). High female labour market participation and the facilitation of work-family reconciliation for dual earner families are the hallmarks of the Nordic model (Eydal and Rostgaard 2011). The Danish 'flexicurity' model provides only modest protection against dismissal. The other side of the coin is the existence of a strong social safety net for the unemployed, and extensive childcare arrangements enabling the reconciliation of work and family. Several other scholars have given a similar account (Abrahamson 2010; Boje 2007; Gornick and Meyers 2008). In addition to the large increase in dual earner couples in Denmark, another family constellation is on the rise in Danish society, namely the lone parent family. Lone parenthood is not associated with child poverty or low labour market participation to the same extent as in other countries like the UK. Some of these differences have been attributed to policies such as generous childcare options, which facilitate the employment of lone parents (Skevik 2006: 222).

2.3. THE UNITED KINGDOM: TAX CREDITS, HOUSING BENEFIT AND MALE BREADWINNERS

The UK exemplifies the liberal welfare state model (Esping-Andersen 1990). In the UK, unemployment benefit (which is part of the Job Seekers Allowance, JSA) is of only minor significance in the overall social security system (Spicker 2013: 7), the 'safety net' for families comprising housing benefit, tax credits and family benefits. Housing benefit has historical significance and plays an important role despite several reforms in the UK (Jones 2000: 137). Both tax credits and family benefit are important measures in the insurance system (Freundt and Straubinger 2013). While family benefit is a universal benefit, tax credits are employment related (Millar and Ridge 2009). The benefit package system in the UK supports a labour market in which women often opt out after birth or choose to work part-time (Kanji 2011; Warren 2000: 353–354; Warren *et al.* 2010: 207). Thus, despite the legacy of the male breadwinner family emphasised by some (Creighton 1996: 313), the UK has been regarded as a one and a half earner model by others (Crompton 2006: 90). Recent studies highlight

poor incentive structures and high childcare costs as constraining factors on female employment (Warren *et al.* 2010; Windebank 2010).

The system in the United Kingdom is, however, being restructured. A reform of the entire social security system is on the way (initiated in 2013) (for more on this, see, e.g., Department for Work and Pensions 2010; Spicker 2013; Seddon and O'Donovan 2013).

2.4. THE NETHERLANDS: THE ONE-AND-A-HALF-EARNER MODEL

Much debate as to where the Dutch welfare model belongs in the different worlds of welfare capitalism has exercised writers on the welfare state. Gøsta Esping-Andersen (1990:86) originally placed the Netherlands among the Social Democratic welfare states, but many (e.g. Bannink and Hoggenboom 2007) have contested this conclusion and argued that the Dutch case represents a mix of models. The social security system in the Netherlands developed somewhat late and relied for a long time on religiously inspired pillars (Van Wirdum 1998). The Dutch model has some of the characteristics found in the other countries. Thus, the Netherlands resembles Germany in relation to housing benefit, Denmark in relation to the flexicurity system, and the UK in relation to tax credits. The Dutch labour market can be characterised in terms of its universal welfare system, but support for childcare is less substantial and it is less available than in the Nordic countries (Boje 2007: 82).

3. DATA AND METHODS

3.1. DISAGGREGATING NATIONAL AVERAGES

Two data projects have dominated the field of comparative politics in relation to social security and unemployment: *The Social Citizenship Indicator Programme (SCIP)* and the *Comparative Welfare Entitlements Dataset (CWED)*, promoted by Joakim Palme and Walter Korpi (2007) and by Lyle Scruggs (2004a; 2004b) respectively. First class work has come out of these projects. However, in relation to studying the diversity of family types and their differential coverage by different types of schemes, two shortcomings are of particular relevance. First and foremost, the two databases lack the ability to detect variation within sub-populations because they operate with national average families and incomes. This point has been recognised by the creator of CWED (Scruggs 2006: 363). Second, the databases operate with one benefit at a time, and fail to reveal how benefits interact and how they relate to housing and childcare costs. Moreover, they do not recognise that different benefits may be of different importance in different countries. In short, they fail to acknowledge that the same welfare state may have a different impact on different sub-populations and that it is not single benefits that shape the

experiences of individuals or families. This is why the OECD Tax-Benefit model has been employed.¹ Through the use of the *average worker* (AW), as formulated by the OECD (2005), the percentage variation of the income (AW) was calculated. Moreover, the OECD Tax-Benefit model (data from 2009) allows for multiple benefits and expenses to be taken into account simultaneously. Disaggregating national averages has previously shown itself to be revealing of important variation (Datta Gupta *et al.* 2006), especially for those with low incomes (Black and Jeffery 2007: 1054).

3.2. COMPARING DIFFERENT FAMILY TYPES

In order to understand the differences between social security systems, two complementary methods have been employed: *profiling* and *stacking*. While *profiling* is a method for including multiple income levels at the same time, *stacking* is a method for including several benefits and expenses related to parenting. Through the use of these two methods, the economic reality of different family structures in different income strata in unemployment can be *simulated*.

The disposable income available for the different types of families was calculated and compared for 150 different income levels (ranging from 0.5 to 2.0 times the average wage, AW – *profiling*). Multiple benefits and costs are accounted for at the same time (*stacking*). The benefits and expenses included are *unemployment insurance, child benefit, family benefits, advanced child maintenance, single parent benefit, childcare subsidies, tax credits, tax allowances, housing benefit, housing cost, and the expenses related to childcare*. For further documentation, please consult the available working papers (Freundt *et al.* 2012; Freundt and Straubinger 2013; Straubinger *et al.* 2011).

3.3. ASSUMPTIONS AND FAMILY TYPES

We have made three stylised family types: a lone parent family, a male breadwinner family, and a nuclear family. All three family types contain a three year-old child.

¹ Our point of departure is the tax-benefit model, created and annually updated by the OECD, and based on national taxes and benefits. First, we validated the calculations from the OECD Tax-Benefit model by collecting the information on tax and social policies from independent sources such as ministries or national agencies. Alterations were made to either correct factual errors or to make a more realistic scenario. Factual errors, mainly incorrect amounts, thresholds and percentages, about all four welfare schemes were discovered and corrected. The calculation of rent was altered in the model from 20 per cent of an average worker's net income to 20 per cent of gross income. The alteration was made because people on lower incomes usually live in cheaper accommodation and pay less rent than those on higher incomes. Second, we calculated the net expenditure on childcare and the disposable income for the nuclear family and for sole-parents in and out of work. For further details on the schemes and calculations please consult our other working papers, Freundt *et al.* (2012), Freundt and Straubinger (2013); Straubinger *et al.* (2011).

The income reference point for the unemployed lone parent and the unemployed parent in the male breadwinner family is 1.0 times the average wage (1.0 AW). The parents in the nuclear family have different income reference points. One parent is given a reference point of 1.0 AW while the other is given a reference income point of 0.85 AW. This is done to simulate the fact that in most cases men have higher earnings than women (Pascall and Lewis 2004) or that, on the whole, more women than men work part-time (something not explicitly taken into account in the analysis) and have less stable labour market attachments than men. Furthermore, the Nordic countries, in particular, have gender-segmented labour markets, with men typically working in the private sector and women in the public sector. Moreover, in the private sector, employees usually earn higher wages than similar employees in the public sector (Kitttenroed and Lappegaard 2012: 671; Smith *et al.* 2006: 38). It is assumed that families (comprising a higher income male and a lower income female) will arrange an economic setup that maximises their utility (Becker 1981). The difference in the income reference point of 0.15 AW is somewhat *ad hoc* and could have been larger or smaller (and we acknowledge that the results are sensitive to this figure). In comparison with other family types, the dual earner family experiencing unemployment has the advantage of still having one person in employment, since it is plausible that one rather than both parents will become unemployed at a given time. The decision to denote 1.0 AW as the income reference point for the lone parent is made to ensure comparability.

Another assumption revolves around the use of formal childcare. It is assumed that the dual earner family makes use of formal childcare, while the male breadwinner family does not. Calculations for the lone parent have been made in situations where the family does and does not use formal childcare.

In the construction of these different family constellations, the aim is to accommodate different forms of established social life and to account for both the different social norms relating to the participation of mothers in the labour market and the different perceptions of who cares for the children (Duncan and Edwards 1997: 32; Warren *et al.* 2010: 203). There are large cross-national differences in the uptake of childcare. In Denmark nearly 80 per cent of families with children make use of formal childcare, and this pattern prevails across income levels. In contrast, in Germany, the UK and the Netherlands the take up rates are about 60 per cent, and are somewhat lower for families with lower incomes (OECD 2011b: 143–144). Thus, assumptions are made to accommodate these cross-national differences in take up rates and avoid ‘country-centric’ analyses. The final assumption relates to housing and housing benefits. For reasons of space, only rented accommodation is analysed. The default setting of housing costs in the OECD model is 20 per cent of the average wage. In alignment with the multiple income level approach, this setting was altered to 20 per cent of previous gross income. Thus, the cost is variable, and for simplicity, it is assumed that the families do not move to cheaper accommodation when struck by unemployment.

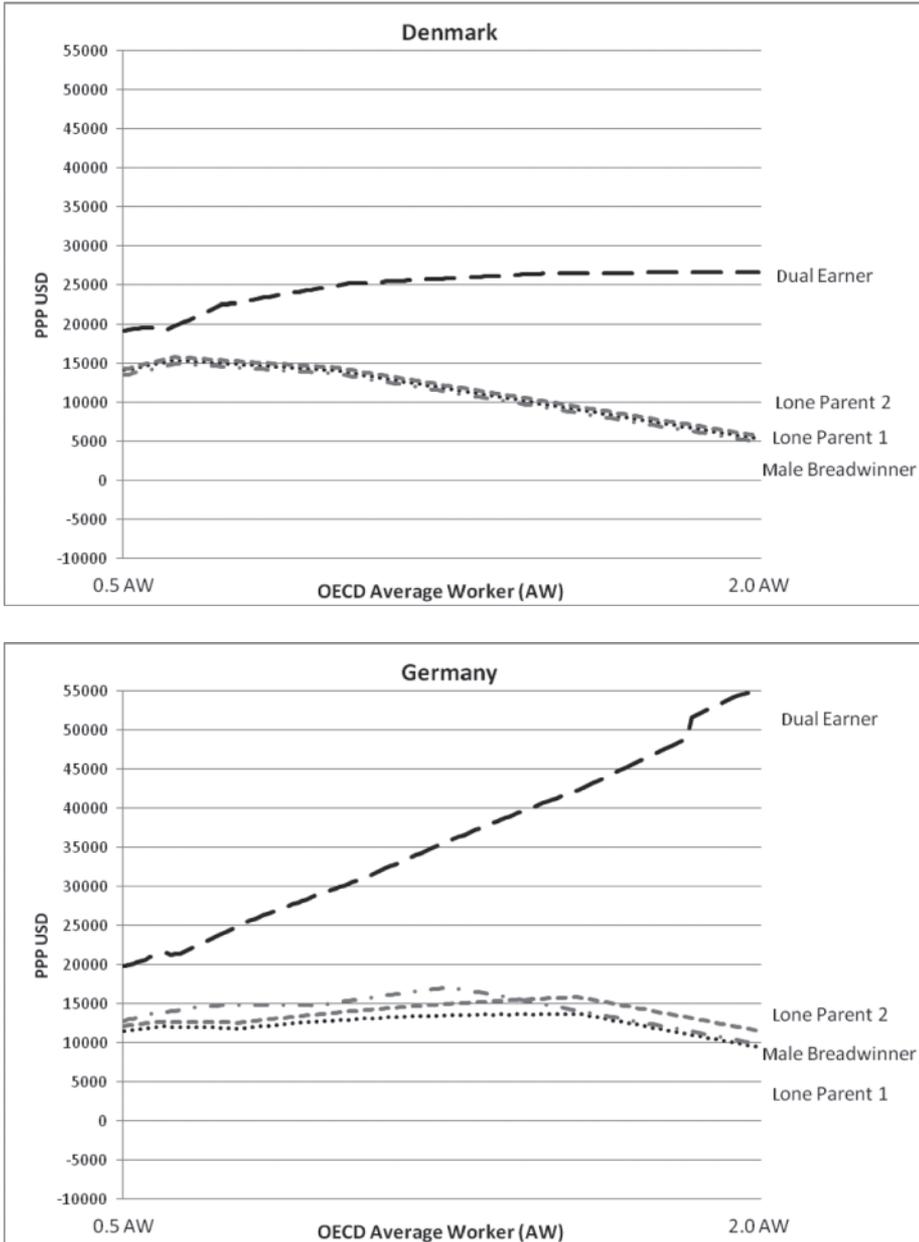
4. ANALYSIS: SOCIAL SECURITY FOR DIFFERENT FAMILY STRUCTURES

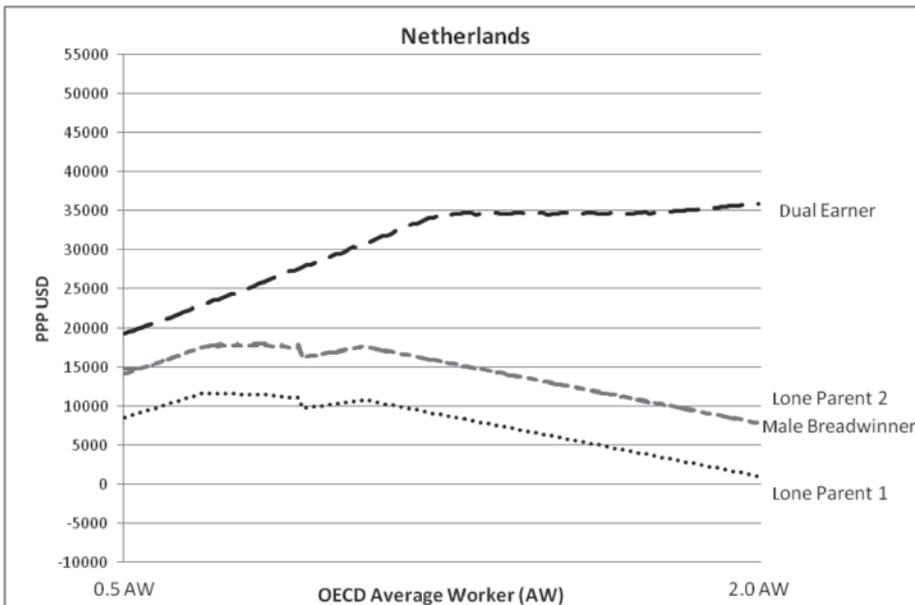
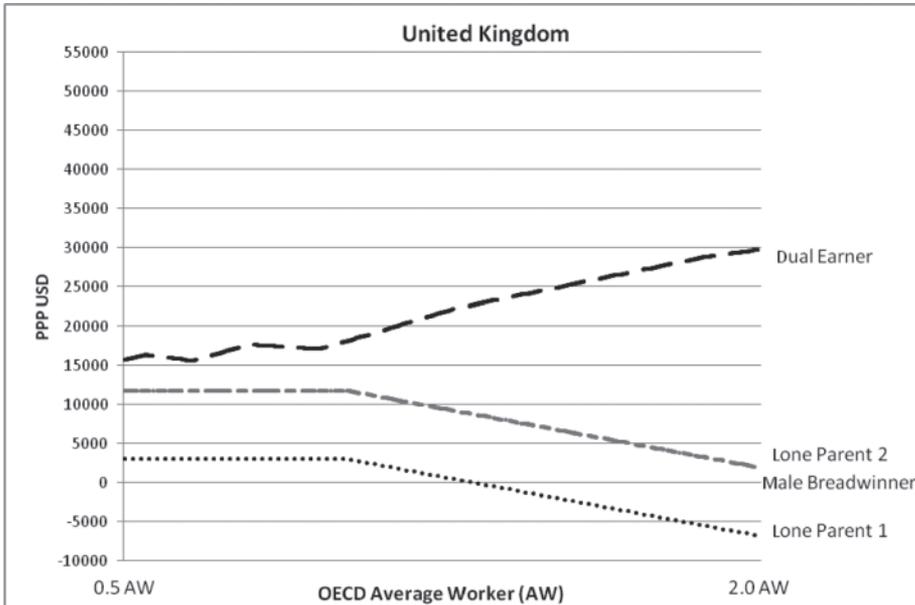
The analysis addresses the set of questions raised in the earlier discussion of social security and support for different family types: Does the social security system provide greater support for lone parent families or for dual earner families than it does for male breadwinner families? What part do childcare and employment play? How do the countries differ with regard to different income levels? The analysis is carried out the following way. First, the disposable income of the three families is observed in the four countries at stake. In Figure 1, below, the disposable incomes are mapped out across 150 different levels to provide visual oversight. Second, the analysis breaks down the disposable income into single benefits to track benefit specific differences in the support for different families. In Table 1, in the second part of the analysis, the different benefits are displayed at four different income levels.

4.1. SOCIAL SECURITY FOR FAMILIES IN UNEMPLOYMENT: DISPOSABLE INCOME

In Figure 1, below, the disposable income of family structures in the four countries is mapped out. The figures show the profiles of the countries and provide perspective with regard to within-country differences between family types and income differences as well as between-country variations. Recall that the dual earner family relies on one income from earnings and one from unemployment (as well as other) benefit, whereas the other family types rely on a single income from unemployment benefits as well as other family related benefits. This implies that the disposable income of the dual earner family should be somewhat higher than that of other families.

Figure 1. Disposable income in three family formations in Denmark, Germany, the UK and the Netherlands





Note: the order of the families is determined by where their graphs 'end' at 2.0 AW. Therefore, the family profiles are situated differently from country to country. Lone parent 1 makes use of childcare, and lone parent 2 does not. When the disposable income falls below zero, this implies that the costs of housing and childcare are greater than the household income. Disposable incomes are given in US Dollars purchasing power parities (PPPs). Note that the profiles of the UK and NL for the lone parent not using childcare and the male breadwinner have almost the same disposable income. This makes it difficult to separate the two profiles from each other.

Denmark is the country where differences in disposable income between the three families are the least pronounced. Thus, Denmark stands out as the most egalitarian of the four countries. The picture of Denmark as a country with the strongest protection for those who are socially exposed (unemployed persons and lone parents) is reinforced. Moreover, the difference in disposable income between the two lone parent families and the male breadwinner family is very low in Denmark.

At the lowest income levels, the disposable income for lone parents is highest in Denmark, followed by the Netherlands, Germany, and the United Kingdom. In contrast, at the lowest income level, the disposable income for the dual earner family is the same for Denmark, Germany and the Netherlands, but lower for the United Kingdom.

It is only in Denmark that the disposable income of the lone parent family (not using childcare) is higher than the disposable income of the male breadwinner family across the income spectrum. In Germany, the disposable income is higher for the lone parent at the lower income level, but higher for the male breadwinner at higher income levels. The United Kingdom (and, to some extent, the Netherlands) presents a perfect example of the Anglo-Saxon welfare model (Esping-Andersen 1990), with symptomatic flat rates for both family structures (lone parent families and male breadwinner families). This becomes clear since there is no variation in social security across the income spectrum. This in turn has major consequences for the comparison between the unemployed dual earner family and the unemployed lone parent family (in the UK). These two family types have the lowest disposable incomes in the four countries, indicating comparatively low support from the social security system. As can be seen in Figure 1, the UK is the least egalitarian of the four countries due to having the largest difference between the disposable incomes of different types of family. The disposable income at the lowest income level for the lone parent family (using childcare) is highest in Denmark, followed by Germany, the Netherlands and the United Kingdom respectively. The disposable income at the lowest income level for the male breadwinner family is highest for the Netherlands, followed by Denmark, Germany, and lowest for the United Kingdom.

The legacy of the male breadwinner model in Germany is not reflected in the findings, and we might expect to observe changes in line with recent social democratic reforms (Fleckenstein 2011) in favour of the dual earner family. It is interesting to note the relatively high support for the two types of lone parent families throughout income levels. As can be seen in Figure 1, the profile of the male breadwinner family and both types of lone parent family are very close to each other. Despite the rather large number of male breadwinner families in Germany (one third – the highest percentage in the four countries), the social security that is provided is not comparatively very high (either between countries or between families). In contrast, taxation and status preserving social security in combination create a strong economic position for German dual earner families, who have the highest disposable income among the

four countries. Moreover, despite decreasing numbers, lone parenthood is publicly supported.

In the Netherlands, the disposable income for both types of lone parent family is much lower than that for the dual earner family. When not using childcare, the disposable income of the lone parent is almost identical to that of the male breadwinner family at all income levels. As can be seen in Figure 1, the profiles for the Netherlands resemble those for Denmark, except when it comes to lone parents using childcare. In the case of lone parents not using childcare, the profile for the Netherlands has more in common with that for the UK. Thus, the Netherlands can be said to have a hybrid model.

As is apparent from the above analysis, the differences detected between countries, income levels and family types leave a new question to be answered. The question is, through which benefits and on what conditions is support provided? In other words, since it is now clear that the countries differ with regard to income and family types, why do they differ? The following section provides some answers to this question.

4.2. BREAKDOWN OF THE DISPOSABLE INCOME FOR FAMILIES IN UNEMPLOYMENT: THE IMPORTANCE OF AFFORDABLE CHILDCARE

Table 1, below, presents a breakdown of the disposable income at four income levels (0.5, 1.0, 1.5 and 2.0 AW, respectively). Positive contributions to the disposable income have positive figures, while negative contributions to the disposable income have negative figures. Concomitant with the overview of how each benefit contributes to the disposable income, the breakdown has another advantage. The contribution to disposable income from wage earning (in the dual earner family), and thus the impact of taxation, are revealed (Ferrarini and Nelson 2003). The higher progressive taxation in Denmark is quite apparent when looking at the contribution from wage earning.

In Table 1, the negative figures are expenses (housing costs and childcare costs) and are presented after housing benefits and childcare subsidies, if any, have been subtracted. When the disposable income becomes negative, it is because the expense of accommodation and childcare exceed disposable income. Since housing costs and childcare costs make up a large part of expenditure, they have a significant impact on disposable income. Hence, generous benefits are needed to offset them when unemployment strikes. When it comes to the benefits that are directly provided in order to cover the costs of housing and childcare (housing benefit and childcare subsidies), Denmark and the UK are polarised in comparison with the other countries. The UK provides very generous housing benefits for all families (not just for dual earner families) who rely on income from the Job Seekers' Allowance (JSA). In fact, these benefits are more generous at all income levels in the UK than

in the other three countries, and for lower incomes, the benefits can even exceed the cost of rent. Thus, the UK provides subsidies through housing benefit rather than unemployment benefits (which are least generous at all income levels in the UK). Denmark also provides comparatively high housing benefits for all families, but not to the same extent as the UK. In contrast, Denmark provides very high childcare subsidies for all families, especially for lone parent families. In fact, the subsidy intended to cover the costs of childcare makes a more significant contribution to disposable income than all the other benefits. Germany comes close to providing a subsidy as generous as that of Denmark, but in the Netherlands and, particularly, in the UK, it is difficult to meet the costs of childcare. The case of the UK is elaborated below.

There are two main reasons why, in the United Kingdom, both types of lone parent family, the male breadwinner family and the dual earner family, in spite of high wages and lower taxation, have comparatively low disposable incomes and why there are immense differences in the disposable income between the family types. First of all, the flat rate of unemployment benefit in the JSA scheme implies that, although the lower income parent in the dual earner family (0.85 AW) is assumed to be unemployed, that person does not receive a lower benefit than the lone parent with the higher income reference point (1.0 AW). The unemployment benefit component of JSA is paid at a flat rate and the same amount of benefit is paid regardless of previous income. It follows that the impact of being unemployed affects the lone parent marginally more than the unemployed parent in the dual earner family. This is because the reimbursement makes up a larger share of the previous income for the unemployed in the dual earner family than in the lone parent family (Freundt *et al.* 2012; Freundt and Straubinger 2013; Straubinger *et al.* 2011). This reflects the assumption, discussed in the data and methods section above, about which parent becomes unemployed. Moreover, the unemployment benefit in the UK is much lower than unemployment benefit in the three other countries at all income levels. Second, the prerequisite for subsidising formal childcare is of utmost importance as far as disposable income is concerned (Freundt *et al.* 2013; Jenkins and Symons 2001). The reimbursement of childcare costs in the UK comes in the form of a working tax credit and is premised on income from employment. When deciding whether a couple is eligible for the tax credit, the employment of both parents is taken into account and both parents have to be in employment and there is a prerequisite of 16 working hours a week for both parents (HM Revenue and Customs, 2013). This way of operating the social security system implies that neither the unemployed lone parent, nor a dual earner family with one unemployed parent is eligible for the working tax credit which subsidises the cost of childcare. The cost of childcare that is not subsidised has a substantial impact on disposable income. Above 1.25 AW it is the main cause of negative disposable incomes (an actual negative income is of course not possible, but with the assumptions and the simulation methods used, it is apparent that such a situation is not sustainable). The costs of childcare exceed the disposable income of the lone parent family in the UK.

Table 1. Breakdown of tax-benefit packages according to family type and previous earnings in the four countries, expressed as purchasing parities in dollars, 2009

Average worker level (AW) and income component	Male breadwinner family				Lone parent not using childcare				Lone parent using childcare				Dual-earner family using childcare			
	UK	NL	DK	GE	UK	NL	DK	GE	UK	NL	DK	GE	UK	NL	DK	GE
0.5 AW disposable income:	11,803	14,856	13,515	12,837	11,803	14,138	14,323	12,193	3,039	8,585	14,167	11,562	15,751	19,379	19,212	19,802
- wage	-	-	-	-	-	-	-	-	-	-	-	-	20,594	17,965	13,885	19,798
- unemployment benefit	4,968	15,580	14,469	13,052	4,968	15,061	12,532	11,407	4,968	15,061	12,532	11,407	4,968	11,918	12,532	9,777
- net cost of housing	1,159	-3,049	-2,505	-2,742	1,159	-3,232	-2,505	-3,457	1,159	-3,049	-2,505	-3,457	-9,509	-9,908	-7,465	-9,251
- family benefit	5,676	2,324	1,551	2,526	5,676	2,126	4,296	4,242	5,676	2,126	4,296	4,242	5,676	1,417	1,551	2,526
- net cost of childcare	-	-	-	-	-	-	-	-	-8,764	-5,553	-156	-630	-8,764	-2,013	-1,291	-3,049
1.0 AW disposable income:	11,803	16,948	13,673	15,149	11,803	17,019	14,481	13,862	3,039	10,291	14,096	12,880	17,707	29,502	24,898	29,777
- wage	-	-	-	-	-	-	-	-	-	-	-	-	37,982	32,241	26,628	34,690
- unemployment benefit	4,968	25,680	16,975	22,623	4,968	25,949	15,037	19,621	4,968	25,949	15,037	19,621	4,968	21,393	15,037	16,867
- net cost of housing	1,159	-10,606	-4,853	-10,001	1,159	-10,606	-4,853	-10,001	1,159	-10,606	-4,853	-10,001	-18,834	-19,622	-16,200	-18,501
- family benefit	5,676	1,875	1,551	2,526	5,676	1,676	4,296	4,242	5,676	1,676	4,296	4,242	2,355	926	1,551	2,526
- net cost of childcare	-	-	-	-	-	-	-	-	-8,764	-6,728	-385	-982	-8,764	-5,435	-2,118	-5,806

Do Tax-Benefit Packages Treat Families in the Same Manner when Unemployment Strikes?

Average worker level (AW) and income component	Male breadwinner family				Lone parent not using childcare				Lone parent using childcare				Dual-earner family using childcare			
	UK	NL	DK	GE	UK	NL	DK	GE	UK	NL	DK	GE	UK	NL	DK	GE
1.5 AW disposable income:	6,981	13,046	9,295	14,845	6,981	13,117	10,102	15,669	-1,783	6,286	9,717	13,690	24,677	34,517	26,482	40,892
- wage	-	-	-	-	-	-	-	-	-	-	-	-	54,276	45,444	36,312	49,096
- unemployment benefit	4,968	27,199	16,975	27,320	4,968	27,468	15,037	26,428	4,968	27,468	15,037	26,428	4,968	26,239	15,037	22,827
- net cost of housing	-3,663	-15,857	-9,231	-15,001	-3,663	-15,857	-9,231	-15,001	-3,663	-15,857	-9,231	-15,001	-28,158	-29,336	-24,300	-27,752
- family benefit	5,676	1,704	1,551	2,526	5,676	1,506	4,296	4,242	5,676	1,506	4,296	4,242	2,355	926	1,551	2,526
- net cost of childcare	-	-	-	-	-	-	-	-	-8,764	-6,831	-385	-1,979	-8,764	-8,755	-2,118	-5,806
2.0 AW disposable income:	2,042	7,900	5,004	9,945	2,042	7,971	5,811	11,660	-6,722	1,140	5,426	9,535	29,673	35,840	26,675	55,000
- wage	-	-	-	-	-	-	-	-	-	-	-	-	68,847	57,329	44,609	68,098
- unemployment benefit	4,968	27,199	16,975	27,320	4,968	27,468	15,037	27,320	4,968	27,468	15,037	27,320	4,968	26,239	15,037	27,320
- net cost of housing	-8,602	-21,003	-13,610	-20,001	-8,602	-21,003	-13,610	-20,001	-8,602	-21,003	-13,610	-20,001	-37,294	-38,855	-32,400	-37,002
- family benefit	5,676	1,704	1,551	2,526	5,676	1,506	4,296	4,242	5,676	1,506	4,296	4,242	1,916	926	1,551	2,526
- net cost of childcare	-	-	-	-	-	-	-	-	-8,764	-6,831	-385	-2,126	-8,764	-9,798	-2,118	-5,806

Note: UK = the United Kingdom, NL = the Netherlands, DK = Denmark, GE = Germany; AW = average wage (OECD, 2005); wage = the wage income from the employed parent in the dual earner family (including basic tax credit); unemployment = unemployment (including basic tax credit); net housing costs = housing costs are set at 20 per cent of gross income (it is assumed that the family does not move to cheaper accommodation as a result of unemployment) minus any housing benefit received; family benefits = family benefit + advance maintenance benefit + child benefit+ lone parent benefit (if lone parent); net costs of childcare = childcare costs minus subsidies or tax credits; disposable income = when all benefits, taxes and expenses (negative figures in the table) are taken into account. All figures are given in US Dollars purchasing power parities (PPPs) (OECD 2013).

The prevailing tax credit system in the United Kingdom provides very low public support (when unemployment strikes) for both types of lone-parent families, as well as for dual-earner families. In line with the generous housing benefits discussed above, the UK provides the most generous family benefits at nearly all income levels.

Germany also provides support for childcare based on tax credits, but it has a smaller impact on disposable income than is the case in the United Kingdom. This is for two reasons. First, because the cost of formal childcare in Germany is lower, and because tax credits increase with income and are not tapered as is the case in the United Kingdom. The increase in benefits (both unemployment benefit and childcare subsidies) with income is a very status-preserving element in the German model that has been noted by others (Esping-Andersen 1999: chapter 5; Korpi and Palme 2004). The second reason is that the impact of unemployment is partly offset by other family benefits that are not premised on income from employment (Freundt and Straubinger 2013). Thus, Germany provides higher family benefits for male breadwinner families and for dual earner families than Denmark and the Netherlands, and just as high family benefits for lone parent families as in Denmark.

In sharp contrast to the tax credit system in the UK, Denmark provides subsidies for childcare costs on a universal basis, allowing parents to access childcare when they are unemployed without a large impact on their disposable incomes. This is due to the system being income dependent, and not employment dependent, as is the case in the UK. With a lower income, due to unemployment, in Denmark come generous benefits targeted at the cost of childcare (Freundt and Straubinger 2013). This is an effective way of providing public support for unemployed lone-parent families as well as for dual earner families with one parent unemployed. This illustrates the strongly egalitarian system of provision in Denmark and the childcare system in which, the lower the income, the cheaper the childcare.

The Netherlands constitutes an interesting hybrid case between the Nordic and the Anglo-Saxon and Continental models in terms of childcare. This is apparent from the difference in public support towards employed and unemployed parents. Both employed and unemployed parents receive public subsidies to reduce the cost of childcare. However, employed parents also receive a subsidy from their employers that allows them to offset the costs of childcare to a larger extent (Straubinger *et al.* 2011). The subsidies are tax credits tapered according to income, as is the case in the UK. However, they are not premised on income from employment. The fact that the unemployed parent is also eligible for childcare subsidies is similar to the position in Denmark, while the lower the income of the family, the higher the benefit they receive, as is also the case in Denmark. At the same time, however, the situation just described is compromised by the fact that the Netherlands provides a higher subsidy for working parents than for unemployed parents. This is more like Germany, which, as was mentioned, provides increased childcare support for those with higher incomes. This reinforces the view of the Netherlands as a hybrid. As is apparent from the analysis, some of the differences are due to differences in the childcare subsidies

for the employed and unemployed. The system of differentiated support for childcare in favour of employment supports the 'one-and-a-half earner' model because the higher childcare subsidy is also provided for part-time workers.

5. DISCUSSION AND CONCLUDING REMARKS: DOES THE SOCIAL SECURITY SYSTEM FAVOUR ONE FAMILY OVER ANOTHER?

In the light of the impact on unemployment levels of the economic crisis and changing family patterns on unemployment levels, this article has analysed social security provisions for different family types who are exposed to unemployment. The question of whether packages of social security favour some families and income groups over others when unemployment strikes, was asked. The article focuses on unemployment, but in contrast with previous studies, the focus is not on exclusively unemployment insurance. It is clear that several other family-related benefits are crucial for families facing unemployment, and they should therefore be included in any examination of the social protection provided for such families. In fact, comparing the UK with the other countries reveals that, in the UK, unemployment insurance is the least important benefit in protecting against unemployment. Instead, housing benefits, family benefits and tax credits are of paramount importance in the UK.

In accordance with the literature review, childcare subsidies turn out to be of crucial importance in all countries. Common parameters in the social security debate such as the level of generosity and the classical distinction between means testing and universal benefits are still in place. However, another factor, which has been largely unexplored hitherto, relates to the distinction between employment and unemployment. Again, the UK illustrates the importance of this distinction particularly well. Because comparison includes unemployed dual earner families with one employed and one unemployed parent, we can track one of the biggest causes of differences between families and countries: Since eligibility depends on both parents being in employment, none of the surveyed UK families is eligible for the tax credit. In sharp contrast, Denmark provides childcare facilities that are comparatively cheap, especially for those on low incomes and the unemployed. Denmark is the most egalitarian of the four countries in that it treats the different family types most equally. However, some differences remain and the male breadwinner family in Denmark is the least favoured in the social security system. This is mainly due to an extensive system of extra support for lone parents, regardless of employment and childcare use.

Germany does not appear to be a very strong male breadwinner country. Support for the male breadwinner family is less than support for the lone parent family, regardless of childcare use. Germany also provides childcare subsidies through refundable tax credits, but this does not have the same significance as it does in the UK, because the cost is much lower and is offset by other benefits such as generous unemployment benefit.

The Netherlands is the second least egalitarian of the four countries (the UK is the least), and this has a lot to do with the use of childcare. When paying attention to differences between when the lone parent does and does not make use of childcare, it is evident that childcare costs make up a large share of disposable income. This is despite the fact that childcare subsidies are not dependent on employment. However as mentioned in the analysis, the employed parent receives a higher reimbursement of the cost, because of mandatory contributions from employers. This is a clear signal supporting a one-and-a-half-earner family or just lone parents working part-time, because employment does not need to be full-time for the parent to be eligible for the higher reimbursement.

Germany increases unemployment benefit and support for childcare with income, and thereby provides status-preserving social security. The system of social protection in the UK and Denmark are both mixtures of the liberal and the universal model, as they provide universal benefits tapered with income. However, when it comes to childcare, the UK and Denmark stand out as opposites. Where Denmark provides more childcare the lower the family's income, thereby supporting the unemployed, the UK offers tax credits that depend upon employment, thereby not supporting the unemployed. The Netherlands is a hybrid model containing elements of all three ideal types. Using micro-simulation of tax and benefits across income levels and for different family types has, in these ways, showed that, despite some similarities with previous studies of unemployment, there are large differences relating to income, employment and the emphasis placed on specific modes of providing social security for unemployed families. Micro-simulation allows for the policy analysis of whether the tax and social security systems that were often introduced at a time when the male breadwinner model was the dominant family type still offer the same type of support for families, independently of their increased diversity.

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